

綜合收益表

Consolidated Income Statement

截至12月31日止年度 For the year ended 31 December

	附註 Notes	2025 港幣千元 HK\$'000	2024 港幣千元 HK\$'000
利息收入	Interest income	18,921,028	22,784,089
利息支出	Interest expense	(10,585,821)	(14,696,456)
淨利息收入	Net interest income	8,335,207	8,087,633
服務費及佣金收入	Fee and commission income	1,699,745	1,405,492
服務費及佣金支出	Fee and commission expense	(117,661)	(95,821)
淨服務費及佣金收入	Net fee and commission income	1,582,084	1,309,671
淨交易性收益	Net trading gain	186,704	378,060
以公允值變化計入損益之 金融工具淨收益	Net gain on financial instruments at fair value through profit or loss	445,331	440,022
其他金融資產之淨收益	Net gain on other financial assets	365,958	487,588
其他經營收入	Other operating income	56,799	17,964
提取減值準備前之淨經營收入	Net operating income before impairment allowances	10,972,083	10,720,938
減值準備淨撥備	Net charge of impairment allowances	(2,809,058)	(2,945,062)
淨經營收入	Net operating income	8,163,025	7,775,876
經營支出	Operating expenses	(3,699,647)	(3,730,687)
經營溢利	Operating profit	4,463,378	4,045,189
投資物業公允值調整之淨虧損	Net loss from fair value adjustments on investment properties	(284,331)	(44,300)
出售／重估物業、器材及 設備之淨虧損	Net loss from disposal/revaluation of properties, plant and equipment	(277,790)	(30,473)
贖回次級債之淨虧損	Net loss from redemption of subordinated liabilities	—	(20,144)
除稅前溢利	Profit before taxation	3,901,257	3,950,272
稅項	Taxation	(403,170)	(473,030)
年度溢利	Profit for the year	3,498,087	3,477,242

第64至230頁之附註屬本綜合財務報表之組成部分。

The notes on pages 64 to 230 are an integral part of these consolidated financial statements.