

# Consolidated Statement of Comprehensive Income

## 綜合全面收益表

For the year ended 31 December 2014 截至二零一四年十二月三十一日止年度

			2014 二零一四年 HK\$'000 千港元	2013 二零一三年 HK\$'000 千港元
Interest income	利息收入	4(a)	1,676,810	1,382,350
Interest expense	利息支出	4(b)	(835,041)	(632,295)
<b>Net interest income</b>	<b>淨利息收入</b>		<b>841,769</b>	750,055
Fee and commission income	費用及佣金收入	5(a)	416,636	367,677
Fee and commission expense	費用及佣金支出	5(b)	(99,220)	(97,170)
<b>Net fee and commission income</b>	<b>淨費用及佣金收入</b>		<b>317,416</b>	270,507
Other operating income	其他營運收入	6	147,133	154,365
Operating income	營運收入		<b>1,306,318</b>	1,174,927
Operating expenses	營運支出	7	(897,390)	(841,558)
<b>Operating profit before gains and impairment losses</b>	<b>未計收益及減值虧損前經營溢利</b>		<b>408,928</b>	333,369
Impairment losses on advances to customers	客戶貸款減值虧損	10	(15,651)	(4,495)
Impairment losses on available-for-sale financial assets	可供出售金融資產之減值虧損		(10,447)	(5,613)
Write back of/(charge for) impairment losses on other assets	其他資產減值虧損之回撥/(扣除)		53	(792)
Write back of impairment losses on assets acquired under lending agreements	根據貸款協議所得資產減值虧損之回撥		-	200
<b>Impairment losses</b>	<b>減值虧損</b>		<b>(26,045)</b>	(10,700)
Net gains on disposals of available-for-sale financial assets	出售可供出售金融資產之淨收益	9	3,949	80
Net (loss)/gain on disposals of fixed assets	出售固定資產之淨(虧損)/收益		(6,323)	22
Gain on disposal of assets held for sale	出售持作出售資產之收益		4,775	-
Dilution gain arising from investment in an associate	投資聯營公司產生之攤薄收益		11,180	-
Share of profits of an associate	應佔聯營公司溢利		158,063	124,372
<b>Profit before taxation</b>	<b>除稅前溢利</b>		<b>554,527</b>	447,143
Taxation	稅項	11	(73,154)	(67,390)
<b>Profit for the year</b>	<b>本年度溢利</b>		<b>481,373</b>	379,753
<b>Other comprehensive income for the year, net of tax:</b>	<b>本年度其他全面收益(除稅後):</b>			
Items that will not be reclassified to profit or loss:	將不會重新分類至損益的項目:			
Premises: net movement in premises revaluation reserve	物業: 物業重估儲備淨變動	12	208,338	199,673
Remeasurement of net defined benefit liability	重新計量定額福利負債淨額	12	(8,394)	9,648
			<b>199,944</b>	209,321

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Items that may be reclassified subsequently to profit or loss:	可能隨後重新分類至損益的項目：		
Available-for-sale financial assets: net movement in investment revaluation reserve	可供出售金融資產：投資重估儲備淨變動	12 <b>96,351</b>	(50,810)
Exchange differences on translation of an associate	聯營公司外幣報表換算差額	<b>(37,313)</b>	34,447
		<b>59,038</b>	(16,363)
<b>Total comprehensive income for the year</b>	<b>本年度全面收益總額</b>	<b>740,355</b>	572,711
Profit attributable to:	本年度溢利歸屬於：		
– Equity shareholders of the Bank	– 本行股東	<b>481,376</b>	379,760
– Non-controlling interests	– 非控股權益	<b>(3)</b>	(7)
<b>Profit for the year</b>	<b>本年度溢利</b>	<b>481,373</b>	379,753
Total comprehensive income attributable to:	全面收益總額歸屬於：		
– Equity shareholders of the Bank	– 本行股東	<b>740,358</b>	572,718
– Non-controlling interests	– 非控股權益	<b>(3)</b>	(7)
<b>Total comprehensive income for the year</b>	<b>本年度全面收益總額</b>	<b>740,355</b>	572,711

The notes on pages 65 to 208 form part of these financial statements.

載於第65至208頁之附註為此等財務報告之一部分。