

# CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

## 綜合全面收益表

For the year ended 31 December 2015 截至二零一五年十二月三十一日止年度

		Note	2015 二零一五年 HK\$'000 千港元	2014 二零一四年 HK\$'000 千港元
		附註		
Interest income	利息收入	4(a)	1,809,400	1,676,810
Interest expense	利息支出	4(b)	(736,166)	(835,041)
<b>Net interest income</b>	<b>淨利息收入</b>		<b>1,073,234</b>	841,769
Fee and commission income	費用及佣金收入	5(a)	457,949	416,636
Fee and commission expense	費用及佣金支出	5(b)	(105,023)	(99,220)
<b>Net fee and commission income</b>	<b>淨費用及佣金收入</b>		<b>352,926</b>	317,416
Other operating income	其他營運收入	6	77,664	147,133
Operating income	營運收入		<b>1,503,824</b>	1,306,318
Operating expenses	營運支出	7	(1,027,005)	(897,390)
<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>476,819</b>	408,928
Impairment losses on advances to customers	客戶貸款減值虧損	10	(58,057)	(15,651)
Impairment losses on available-for-sale financial assets	可供出售金融資產之減值虧損		(12,255)	(10,447)
(Charge for)/write back of impairment losses on other assets	其他資產減值虧損之(扣除)/回撥		(782)	53
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		400	–
<b>Impairment losses</b>	<b>減值虧損</b>		<b>(70,694)</b>	(26,045)
Share of profits of an associate	應佔聯營公司溢利		205,820	158,063
Net gains on disposal of available-for-sale financial assets	出售可供出售金融資產之淨收益	9	1,043	3,949
Net gain/(loss) on disposal of fixed assets	出售固定資產之淨收益/(虧損)		52	(6,323)
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
<b>Profit before taxation</b>	<b>除稅前溢利</b>		<b>613,040</b>	554,527
Taxation	稅項	11	(91,409)	(73,154)
<b>Profit for the year</b>	<b>本年度溢利</b>		<b>521,631</b>	481,373
<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	85,877	208,338
Remeasurement of net defined benefit liability	重新計量定額福利負債淨額	12	(27,950)	(8,394)
			<b>57,927</b>	199,944

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		Note 附註	2015 二零一五年 HK\$'000 千港元	2014 二零一四年 HK\$'000 千港元
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	(94,991)	96,351
Exchange differences on translation of an associate	聯營公司外幣報表換算差額		(94,742)	(37,313)
			(189,733)	59,038
<b>Total comprehensive income for the year</b>	<b>本年度全面收益總額</b>		<b>389,825</b>	<b>740,355</b>
<b>Profit attributable to:</b>	<b>本年度溢利歸屬於：</b>			
– Equity shareholders of the Bank	– 本行股東		521,631	481,376
– Non-controlling interests	– 非控股權益		–	(3)
<b>Profit for the year</b>	<b>本年度溢利</b>		<b>521,631</b>	<b>481,373</b>
Total comprehensive income attributable to:	全面收益總額歸屬於：			
– Equity shareholders of the Bank	– 本行股東		389,825	740,358
– Non-controlling interests	– 非控股權益		–	(3)
<b>Total comprehensive income for the year</b>	<b>本年度全面收益總額</b>		<b>389,825</b>	<b>740,355</b>

The notes on pages 64 to 188 form part of these financial statements.

載於第 64 至 188 頁之附註為此等財務報告之一部分。