

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

綜合全面收益表

For the year ended 31 December 2018 截至二零一八年十二月三十一日止年度

		Note 附註	2018 二零一八年 HK\$'000 千港元	2017 二零一七年 HK\$'000 千港元
Interest income calculated using effective interest method	採用實際利率法計算之利息收入	4(a)	2,692,504	2,170,044
Other interest income	其他利息收入	4(a)	15,736	10,698
Interest income	利息收入		2,708,240	2,180,742
Interest expense	利息支出	4(b)	(1,351,788)	(964,563)
Net interest income	淨利息收入		1,356,452	1,216,179
Fee and commission income	費用及佣金收入	5(a)	396,600	415,986
Fee and commission expense	費用及佣金支出	5(b)	(107,287)	(97,618)
Net fee and commission income	淨費用及佣金收入		289,313	318,368
Other operating income	其他營運收入	6	42,007	3,597
Operating income	營運收入		1,687,772	1,538,144
Operating expenses	營運支出	7	(964,707)	(950,493)
Operating profit before gains and impairment losses	未計收益及減值虧損前經營溢利		723,065	587,651
Impairment losses on advances to customers	客戶貸款減值虧損	9	(48,953)	(67,829)
Write back of impairment losses on other financial assets	其他金融資產減值虧損之回撥		20,010	-
Write back of/(charge for) impairment losses on other assets	其他資產減值虧損之回撥/(扣除)		5,492	(5,553)
Write back of impairment losses on assets held for sale	持作出售之資產減值虧損之回撥		1,543	1,200
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		1,100	1,700
Impairment losses on available-for-sale financial assets	可供出售金融資產減值虧損		-	(1,286)
Impairment losses	減值虧損		(20,808)	(71,768)
Share of profits of an associate	應佔聯營公司溢利		269,921	237,103
Gain on bargain purchase of an associate	議價收購聯營公司收益	10	70,255	-
Loss on disposal of an associate	出售聯營公司虧損	11	(118,768)	-
Dilution loss arising from investment in an associate	在聯營公司的投資所產生的攤薄虧損		-	(60,883)
Net gains on disposal of financial assets at amortized cost	出售以攤銷成本計量之金融資產淨收益		399	-
Net gains on disposal of available-for-sale financial assets	出售可供出售金融資產淨收益		-	1,310
Net gains on disposal of fixed assets	出售固定資產淨收益		16	51
Profit before taxation	除稅前溢利		924,080	693,464
Taxation	稅項	12	(101,252)	(110,081)
Profit for the year	本年度溢利		822,828	583,383

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		2018 二零一八年 HK\$'000 千港元	2017 二零一七年 HK\$'000 千港元
Other comprehensive income for the year, net of tax:	本年度其他全面收益(除稅後):		
Items that will not be reclassified to profit or loss:	將不會重新分類至損益之項目:		
Premises: net movement in premises revaluation reserve	物業: 物業重估儲備淨變動	13 262,501	331,448
Equity securities designated at fair value through other comprehensive income: net movement in investment revaluation reserve (non-recycling)	指定以公平價值於其他全面收益計量之股本證券: 投資重估儲備淨變動(非循環)	13 225,939	-
Remeasurement of net defined benefit liability	重新計量定額福利負債淨額	13 1,199	(6,607)
		489,639	324,841
Items that may be reclassified subsequently to profit or loss:	可能隨後重新分類至損益之項目:		
Debt securities designated at fair value through other comprehensive income: net movement in investment revaluation reserve (recycling)	指定以公平價值於其他全面收益計量之債務證券: 投資重估儲備淨變動(循環)	13 68,501	-
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	13 -	399,900
Net movement in foreign exchange reserve	外幣換算儲備淨變動	13 9,637	171,192
		78,138	571,092
Total comprehensive income for the year	本年度全面收益總額	1,390,605	1,479,316

The notes on pages 77 to 220 form part of these financial statements.

載於第77至220頁之附註為此等財務報告之一部分。