

# CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

## 綜合全面收益表

For the year ended 31 December 2019 截至二零一九年十二月三十一日止年度

		Note 附註	2019 二零一九年 HK\$'000 千港元	2018 二零一八年 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)	3,197,574	2,692,504
Other interest income	其他利息收入	4(a)	24,979	15,736
Interest income	利息收入		3,222,553	2,708,240
Interest expense	利息支出	4(b)	(1,806,862)	(1,351,788)
<b>Net interest income</b>	<b>淨利息收入</b>		<b>1,415,691</b>	1,356,452
Fee and commission income	費用及佣金收入	5(a)	394,919	396,600
Fee and commission expense	費用及佣金支出	5(b)	(98,808)	(107,287)
<b>Net fee and commission income</b>	<b>淨費用及佣金收入</b>		<b>296,111</b>	289,313
Other operating income	其他營運收入	6	50,408	42,007
Operating income	營運收入		1,762,210	1,687,772
Operating expenses	營運支出	7	(898,826)	(964,707)
<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>863,384</b>	723,065
Impairment losses on advances to customers (Charge for)/write back of impairment losses on other financial assets	客戶貸款減值虧損 其他金融資產減值虧損之 (扣除)/回撥	9	(105,187)	(48,953)
Write back of impairment losses on other assets (Charge for)/write back of impairment losses on assets held for sale	其他資產減值虧損之回撥 持作出售之資產減值虧損之 (扣除)/回撥		449	5,492
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		(4,143)	1,543
<b>Impairment losses</b>	<b>減值虧損</b>		<b>(142,381)</b>	(20,808)
Gain on disposal of a subsidiary	出售附屬公司收益	10	1,288	-
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		28	399
Net (losses)/gains on disposal of fixed assets	出售固定資產淨(虧損)/收益		(4,902)	16
Share of profits of an associate	應佔聯營公司溢利		-	269,921
Gain on bargain purchase of an associate	議價收購聯營公司收益		-	70,255
Loss on disposal of an associate	出售聯營公司虧損		-	(118,768)
<b>Profit before taxation</b>	<b>除稅前溢利</b>		<b>717,417</b>	924,080
Taxation	稅項	11	(116,298)	(101,252)
<b>Profit for the year</b>	<b>本年度溢利</b>		<b>601,119</b>	822,828

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		2019 二零一九年 HK\$'000 千港元	2018 二零一八年 HK\$'000 千港元
<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之項目:		
Premises: net movement in premises revaluation reserve	物業: 物業重估儲備淨變動	12 (191,419)	262,501
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)	12 222,910	225,939
Remeasurement of net defined benefit liability	重新計量定額福利負債淨額	12 (4,366)	1,199
		<b>27,125</b>	489,639
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)	12 -	68,501
Net movement in foreign exchange reserve	外幣換算儲備淨變動	12 -	9,637
		<b>-</b>	78,138
<b>Total comprehensive income for the year</b>	<b>本年度全面收益總額</b>	<b>628,244</b>	1,390,605

The notes on pages 76 to 222 form part of these financial statements.

載於第76至222頁之附註為此等財務報告之一部分。