

CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME

綜合全面收益表

For the year ended 31 December 2020 截至二零二零年十二月三十一日止年度

		Note 附註	2020 二零二零年 HK\$'000 千港元	2019 二零一九年 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)	2,431,425	3,197,574
Other interest income	其他利息收入	4(a)	11,497	24,979
Interest income	利息收入		2,442,922	3,222,553
Interest expense	利息支出	4(b)	(1,260,345)	(1,806,862)
Net interest income	淨利息收入		1,182,577	1,415,691
Fee and commission income	費用及佣金收入	5(a)	328,025	394,919
Fee and commission expense	費用及佣金支出	5(b)	(79,152)	(98,808)
Net fee and commission income	淨費用及佣金收入		248,873	296,111
Other operating income	其他營運收入	6	97,846	50,408
Operating income	營運收入		1,529,296	1,762,210
Operating expenses	營運支出	7	(951,218)	(898,826)
Operating profit before other gains and impairment losses	未計其他收益及減值虧損前經營溢利		578,078	863,384
Impairment losses on advances to customers	客戶貸款減值虧損	9	(402,706)	(105,187)
Impairment losses on other financial assets	其他金融資產減值虧損		(70,656)	(33,500)
Write back of impairment losses on other assets	其他資產減值虧損之回撥		290	449
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		300	-
Impairment loss on asset held for sale	持作出售資產減值虧損		-	(4,143)
Impairment losses	減值虧損		(472,772)	(142,381)
Gain on disposal of an investment property	出售投資物業收益	10	8,010	-
Net losses on revaluation of investment properties	投資物業重估淨虧損		(4,600)	-
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		258	28
Net losses on disposal of fixed assets	出售固定資產淨虧損		(134)	(4,902)
Gain on disposal of a subsidiary	出售附屬公司收益		-	1,288
Profit before taxation	除稅前溢利		108,840	717,417
Taxation	稅項	11	(33,500)	(116,298)
Profit for the year	本年度溢利		75,340	601,119
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	12	(151,318)	(191,419)
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	203,256	222,910
Remeasurement of net defined benefit liability	重新計量定額福利負債淨額	12	(47,222)	(4,366)
			4,716	27,125
Total comprehensive income for the year	本年度全面收益總額		80,056	628,244

The notes on pages 75 to 218 form part of these financial statements.

載於第 75 至 218 頁之附註為此等財務報告之一部分。