

**综合损益表**  
 (未经审核)

**Consolidated Profit and Loss Account (Unaudited)**

			截至 二零零二年 六月三十日 止六个月 Six months ended 30 June 2002	截至 二零零一年 六月三十日 止六个月 30 June 2001
		附注 Note	港币百万元 HK\$m	港币百万元 HK\$m
利息收入	Interest income		10,958	23,261
利息支出	Interest expense		(4,067)	(15,527)
净利息收入	Net interest income		6,891	7,734
其他经营收入	Other operating income	2	2,010	2,256
经营收入	Operating income		8,901	9,990
经营支出	Operating expenses	3	(2,899)	(2,868)
提取准备前的经营溢利	Operating profit before provisions		6,002	7,122
计提呆坏帐准备	Charge for bad and doubtful debts		(1,766)	(1,848)
提取准备后的经营溢利	Operating profit after provisions		4,236	5,274
出售固定资产之净盈利	Net gain from disposal of fixed assets		8	10
出售持有至到期日证券及投资 证券之净(亏损)/盈利	Net (loss)/gain from disposal of held-to-maturity securities and investment securities		(2)	7
持有至到期日证券及投资证券 减值之准备(计提)/拨回	(Provision)/write-back of provision for impairment in held-to-maturity securities and investment securities		(7)	6
投资联营公司之减值准备	Provision for impairment in investment in associates		(30)	—
应占联营公司之净盈利	Share of net profits of associates		6	77
重组拨备费用	Charge for restructuring provision		—	(295)
除税前溢利	Profit before taxation	4	4,211	5,079
税项	Taxation	5	(730)	(808)
除税后溢利	Profit after taxation		3,481	4,271
少数股东权益	Minority interests		(63)	(76)
股东应占溢利	Profit attributable to shareholders		3,418	4,195
股息	Dividends	6	1,935	—
			港币元 HK\$	港币元 HK\$
每股盈利	Earnings per share	7	0.065	0.079
经调整后每股盈利	Earnings per share, as adjusted	7	0.323	0.397