

CONDENSED CONSOLIDATED INCOME STATEMENT

	Notes	(Unaudited) Half-year ended 30 June 2009 HK\$'m	(Unaudited) Half-year ended 30 June 2008 HK\$'m
Interest income		11,993	18,105
Interest expense		(3,064)	(8,076)
Net interest income	4	8,929	10,029
Fees and commission income		3,884	3,845
Fees and commission expenses		(937)	(946)
Net fees and commission income	5	2,947	2,899
Net trading income	6	889	1,237
Net loss on financial instruments designated at fair value through profit or loss		(1,395)	(1,484)
Net gain on investment in securities	7	67	128
Net insurance premium income	8	2,261	4,501
Other operating income	9	249	331
Total operating income		13,947	17,641
Net insurance benefits and claims	10	(919)	(3,602)
Net operating income before impairment allowances		13,028	14,039
Net charge of impairment allowances	11	(1,115)	(2,227)
Net operating income		11,913	11,812
Operating expenses	12	(4,194)	(4,088)
Operating profit		7,719	7,724
Net gain from disposal of/fair value adjustments on investment properties	13	525	710
Net loss from disposal/revaluation of properties, plant and equipment	14	(1)	(8)
Share of profits less losses of associates		1	8
Profit before taxation		8,244	8,434
Taxation	15	(1,369)	(1,253)
Profit for the period		6,875	7,181
Profit attributable to:			
Equity holders of the Company		6,691	7,088
Minority interests		184	93
		6,875	7,181
Dividends	16	3,013	4,631
		HK\$	HK\$
Earnings per share for profit attributable to the equity holders of the Company	17	0.6329	0.6704

The notes on pages 50 to 122 are an integral part of this interim financial information.