

# 綜合收益表

## Consolidated Income Statement

截至12月31日止年度 For the year ended 31 December

	附註 Notes	2024 港幣千元 HK\$'000	2023 港幣千元 HK\$'000
利息收入	Interest income	22,784,089	21,765,336
利息支出	Interest expense	(14,696,456)	(13,763,809)
<b>淨利息收入</b>	<b>Net interest income</b>	<b>8,087,633</b>	8,001,527
服務費及佣金收入	Fee and commission income	1,405,492	1,433,236
服務費及佣金支出	Fee and commission expense	(95,821)	(79,634)
<b>淨服務費及佣金收入</b>	<b>Net fee and commission income</b>	<b>1,309,671</b>	1,353,602
淨交易性收益	Net trading gain	378,060	436,253
以公允值變化計入損益之 金融工具淨收益	Net gain on financial instruments at fair value through profit or loss	440,022	380,843
其他金融資產之淨收益	Net gain on other financial assets	487,588	324,860
其他經營收入	Other operating income	17,964	16,517
<b>提取減值準備前之淨經營收入</b>	<b>Net operating income before impairment allowances</b>	<b>10,720,938</b>	10,513,602
減值準備淨撥備	Net charge of impairment allowances	(2,945,062)	(3,141,951)
<b>淨經營收入</b>	<b>Net operating income</b>	<b>7,775,876</b>	7,371,651
經營支出	Operating expenses	(3,730,687)	(3,660,691)
<b>經營溢利</b>	<b>Operating profit</b>	<b>4,045,189</b>	3,710,960
投資物業公允值調整之淨虧損	Net loss from fair value adjustments on investment properties	(44,300)	(9,040)
出售／重估物業、器材及 設備之淨虧損	Net loss from disposal/revaluation of properties, plant and equipment	(30,473)	(8,727)
贖回次級債之淨虧損	Net loss from redemption of subordinated liabilities	(20,144)	—
<b>除稅前溢利</b>	<b>Profit before taxation</b>	<b>3,950,272</b>	3,693,193
稅項	Taxation	(473,030)	(250,744)
<b>年度溢利</b>	<b>Profit for the year</b>	<b>3,477,242</b>	3,442,449

第70至238頁之附註屬本綜合財務報表之組成部分。

The notes on pages 70 to 238 are an integral part of these consolidated financial statements.