

## 综合收益表

# CONSOLIDATED INCOME STATEMENT

截至二零零九年十二月三十一日止年度  
for the year ended 31 December 2009

		附注 Notes	2009 千港元 HK\$'000	2008 千港元 HK\$'000
利息收入	Interest income	6	1,338,301	1,825,214
利息支出	Interest expense	7	(300,594)	(1,115,364)
<b>净利息收入</b>	<b>Net interest income</b>		<b>1,037,707</b>	709,850
其他收入	Other income	8	231,588	102,100
<b>经营收入</b>	<b>Operating income</b>		<b>1,269,295</b>	811,950
经营支出	Operating expenses	9	(157,836)	(141,749)
未计减值前的经营溢利	Operating profit before impairment		1,111,459	670,201
贷款减值回拨/(拨备)	Write-back of loan impairment allowances /(loan impairment charge)	12	36,837	(36,225)
<b>经营溢利</b>	<b>Operating profit</b>		<b>1,148,296</b>	633,976
应占合营公司溢利/(亏损)	Share of profit/(loss) of a joint venture	23	1,922	(8)
<b>除税前溢利</b>	<b>Profit before taxation</b>		<b>1,150,218</b>	633,968
税项	Taxation	13(a)	(144,186)	(28,974)
<b>本年度溢利</b>	<b>Profit for the year</b>		<b>1,006,032</b>	604,994
<b>应占溢利/(亏损)：</b>	<b>Profit/(loss) attributable to:</b>			
本公司股东	Equity holders of the Company		1,006,469	604,994
没控制权股东	Non-controlling interest		(437)	-
			<b>1,006,032</b>	604,994
<b>拟派股息</b>	<b>Proposed dividend</b>	16	<b>500,000</b>	250,000

第67至153页所载附注为综合财务报表的一部分。

The notes on pages 67 to 153 are an integral part of these consolidated financial statements.

			2009	2008
	附注		千港元	千港元
	Notes		HK\$'000	HK\$'000
本年度溢利	Profit for the year		<b>1,006,032</b>	604,994
<b>其他全面收益：</b>	<b>Other comprehensive income:</b>			
可供出售证券：	Available-for-sale securities:			
– 未变现收益／(亏损) 净额	– unrealised net gains/(losses)	32	<b>227,272</b>	(147,960)
– 已变现收益净额的 重新分类调整净额	– net reclassification adjustments for realised net gains	32	<b>(3,522)</b>	(24,329)
– 税项	– tax effect	32	<b>(37,311)</b>	29,907
– 摊销	– amortization	32	<b>2,381</b>	338
现金流对冲：	Cash flow hedges:			
– 直接在权益确认的 对冲收益／(亏损) 净额	– net gains/(losses) arising on hedges recognized directly in equity	32	<b>25,126</b>	(86,497)
– 税项	– tax effect	32	<b>(4,145)</b>	14,338
换算海外业务时产生的 汇兑差额	Exchange differences on translation of foreign operations			
– 附属公司	– subsidiary		<b>157</b>	–
– 合营公司	– joint venture	32	<b>1,279</b>	(8,557)
本年度其他全面收益， 已扣除税项	Other comprehensive income for the year, net of tax		<b>211,237</b>	(222,760)
<b>本年度全面收益总额</b>	<b>Total comprehensive income for the year</b>		<b>1,217,269</b>	382,234
<b>应占全面收益总额：</b>	<b>Total comprehensive income attributable to:</b>			
本公司股东	Equity holders of the Company		<b>1,217,707</b>	382,234
没控制权股东	Non-controlling interest		<b>(438)</b>	–
			<b>1,217,269</b>	382,234

## 综合财务状况表

# CONSOLIDATED STATEMENT OF FINANCIAL POSITION

于二零零九年十二月三十一日  
as at 31 December 2009

	附注 Notes	2009 千港元 HK\$'000	2008 千港元 HK\$'000	
<b>资产</b>	<b>ASSETS</b>			
现金及短期资金	Cash and short-term funds	17	4,067,798	3,093,258
应收利息及汇款	Interest and remittance receivables	18	710,530	1,334,485
衍生金融工具	Derivative financial instruments	19	1,317,375	2,237,526
贷款组合净额	Loan portfolio, net	20	43,788,716	50,760,112
证券投资：	Investment securities：			
– 可供出售	– available-for-sale	21(a)	3,613,064	2,052,552
– 持有至到期	– held-to-maturity	21(b)	5,817,998	5,614,666
合营公司投资	Investment in a joint venture	23	115,190	113,532
固定资产	Fixed assets	24	21,257	14,302
预付款项、按金及其他资产	Prepayments, deposits and other assets	25	32,595	30,555
递延税项资产	Deferred tax assets	13(b)	–	28,904
再保险资产	Reinsurance assets	27	266,101	348,442
<b>资产总值</b>	<b>Total assets</b>		<b>59,750,624</b>	65,628,334
<b>负债</b>	<b>LIABILITIES</b>			
应付利息	Interest payable		445,787	469,965
应付账款、应付开支及 其他负债	Accounts payable, accrued expenses and other liabilities	26	4,274,177	4,183,693
衍生金融工具	Derivative financial instruments	19	158,246	214,994
应付税项	Tax payable	13(b)	138,329	47,866
递延税项负债	Deferred tax liabilities	13(b)	15,209	–
保险负债	Insurance liabilities	27	1,462,318	908,740
外汇基金垫款	Advance from Exchange Fund	28	–	8,000,000
已发行债务证券	Debt securities issued	29	44,495,073	42,814,988
已发行按揭证券	Mortgage-backed securities issued	30	2,020,394	3,225,624
<b>负债总额</b>	<b>Total liabilities</b>		<b>53,009,533</b>	59,865,870
<b>权益</b>	<b>EQUITY</b>			
权益持有人应占股本 及储备：	Capital and reserves attributable to the equity holders：			
股本	Share capital	31	2,000,000	2,000,000
保留溢利	Retained profits		3,925,694	3,485,513
风险储备	Contingency reserve	32	189,833	123,545
公平值储备	Fair value reserve	32	167,449	(21,371)
对冲储备	Hedging reserve	32	(45,685)	(66,666)
汇兑储备	Translation reserve	32	(7,120)	(8,557)
拟派股息	Proposed dividend	16	500,000	250,000
<b>没控制权股东的权益</b>	<b>Non-controlling interest in equity</b>		<b>6,730,171</b>	5,762,464
			<b>10,920</b>	–
<b>权益总额</b>	<b>Total equity</b>		<b>6,741,091</b>	5,762,464
<b>权益及负债总额</b>	<b>Total equity &amp; liabilities</b>		<b>59,750,624</b>	65,628,334

董事局已于二零一零年四月二十日批准及授权  
刊行。

Approved and authorized for issue by the Board of Directors on 20 April 2010.

陈德霖 Norman T. L. Chan  
副主席 Deputy Chairman

彭醒棠 Pang Sing Tong, Peter  
执行董事 Executive Director

第67至153页所载附注为综合财务报表的一部分。

The notes on pages 67 to 153 are an integral part of these consolidated financial statements.