

截至2024年12月31日止全年度綜合全面收益表
CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE YEAR ENDED 31 DECEMBER 2024

		<u>2024</u>	<u>2023</u>
		HK\$	HK\$
利息收入	INTEREST INCOME	20,289,188	19,701,469
利息支出	INTEREST EXPENSE	(4,990,571)	(3,709,284)
淨利息收入	NET INTEREST INCOME	15,298,617	15,992,185
其他經營收入	OTHER OPERATING INCOME	29,589,336	24,563,822
淨經營收入	NET OPERATING INCOME	44,887,953	40,556,007
經營支出	OPERATING EXPENSES	(43,829,759)	(35,902,506)
經營溢利	OPERATING PROFIT	1,058,194	4,653,501
投資物業之重估虧損	REVALUATION DEFICIT ON INVESTMENT PROPERTIES	(2,300,000)	(2,300,000)
出售物業，裝置及設備之虧損	LOSS ON DISPOSAL OF PROPERTY, PLANT AND EQUIPMENT	(206,747)	(142,519)
除稅前(虧損)/溢利	(LOSS)/ PROFIT BEFORE INCOME TAX	(1,448,553)	2,210,982
所得稅撥回/(支出)	INCOME TAX CREDIT/(EXPENSE)	818,236	(392,248)
權益持有者應佔(虧損)/溢利	(LOSS)/ PROFIT FOR THE YEAR ATTRIBUTABLE TO EQUITY HOLDERS	<u>(630,317)</u>	<u>1,818,734</u>
其他全面收益：	OTHER COMPREHENSIVE INCOME：		
於未來不會被重新分類至損益之項目	ITEMS THAT WILL NOT BE RECLASSIFIED TO PROFIT OR LOSS:		
以公平價值計量且其變動計入其他綜合收益之權益投資證券：	EQUITY INVESTMENT SECURITIES MEASURED AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME:		
是年度內公平價值之增加	INCREASE IN FAIR VALUE DURING THE YEAR	1,742,810	1,108,070
		<u>1,742,810</u>	<u>1,108,070</u>
於未來會被重新分類至損益之項目	ITEMS THAT WILL BE RECLASSIFIED TO PROFIT OR LOSS:		
以公平價值計量且其變動計入其他綜合收益之債務投資證券：	DEBT INVESTMENT SECURITIES MEASURED AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME:		
是年度內公平價值之減少	DECREASE IN FAIR VALUE DURING THE YEAR	(84,542)	(121,615)
		<u>(84,542)</u>	<u>(121,615)</u>
本年度權益持有者應佔總全面收益	TOTAL COMPREHENSIVE INCOME FOR THE YEAR ATTRIBUTABLE TO EQUITY HOLDERS	<u><u>1,027,951</u></u>	<u><u>2,805,189</u></u>