

CONSOLIDATED CASH FLOW STATEMENT

綜合現金流量表

For the year ended 31st December, 2004 截至2004年12月31日止年度

		2004	2003
	Notes 附註	HK\$'000 港幣千元	HK\$'000 港幣千元
OPERATING ACTIVITIES			
經營業務活動			
Profit for the year before taxation	年度內除稅前溢利	2,823,897	2,374,308
Adjustments for non-cash items:	非現金項目調整：		
Charge for bad and doubtful debts	壞賬及呆賬支出 10	272,807	498,670
Provision/(write back) on held-to-maturity debt securities, investment securities and associates	持至到期債務證券、投資證券和聯營公司的準備金調撥／(回撥)	18,582	(15,874)
Share of profits less losses of associates	應佔聯營公司溢利減虧損	(64,376)	(112,598)
Net (profit)/loss on disposal of held-to-maturity debt securities, investment securities and associates	出售持至到期債務證券、投資證券和聯營公司淨(溢利)／虧損	(13,758)	14,040
Net (profit)/loss on disposal of fixed assets	出售固定資產之淨(溢利)／虧損	(15,239)	11,195
Interest expense on certificates of deposit and bonds issued	已發行存款證及債券利息支出	232,224	396,750
Depreciation on fixed assets	固定資產折舊 9,26	243,961	228,842
Amortisation of goodwill	商譽攤銷 9,25	143,875	140,087
(Write back)/charge of impairment loss on bank premises	銀行行址減值(回撥)／損失	(18,538)	113,782
Dividend income from equity securities	股份證券股息收入 8	(42,960)	(26,271)
Amortisation of premium/discount on certificates of deposit and loan capital issued	已發行存款證及借貸資本的溢價／折扣攤銷	81,614	84,782
Revaluation surplus on investment properties	重估投資物業盈餘 26	(227,941)	(12,816)
OPERATING PROFIT BEFORE CHANGES IN WORKING CAPITAL		3,434,148	3,694,897
營運資金變動前的經營溢利			
(Increase)/decrease in operating assets:	經營資產(增)／減額：		
Placements with banks and other financial institutions with original maturity beyond three months	原本期限為3個月以上的銀行及其他金融機構存款	14,063,140	(12,354,207)
Trade bills	貿易票據	(777,231)	48,434
Certificates of deposit held with original maturity beyond three months	原本期限為3個月以上的持有的存款證	506,051	(135,799)
Other investments in securities	其他證券投資	1,641,359	3,141,065
Advances to customers	客戶貸款	(14,593,453)	4,870,312
Advances to banks and other financial institutions	銀行及其他金融機構貸款	(550,674)	(475,419)
Treasury bills with original maturity beyond three months	原本期限為3個月以上的國庫債券	713,250	(1,091,022)
Held-to-maturity debt securities and investment securities	持至到期債務證券及投資證券	(4,384,814)	(8,629,332)
Other accounts and accrued interest	其他賬項及應計利息	407,031	(1,459,241)
Deferred tax assets	遞延稅項資產	(15,902)	(2,188)
Increase/(decrease) in operating liabilities:	經營負債增／(減)額：		
Deposits and balances of banks and other financial institutions	銀行及其他金融機構的存款及結餘	2,055,092	1,761,728
Deposits from customers	客戶存款	8,317,053	13,758,723
Other accounts and provisions	其他賬項及準備	1,340,329	844,638
Deferred tax liabilities	遞延稅項負債	(227,405)	(163,423)
Exchange adjustments	匯兌調整	93,403	58,442

Consolidated Cash Flow Statement (continued)

綜合現金流量表 (續)

For the year ended 31st December, 2004 截至2004年12月31日止年度

		Notes 附註	2004 HK\$'000 港幣千元	2003 HK\$'000 港幣千元
NET CASH INFLOW FROM OPERATIONS	經營活動現金流入淨額		12,021,377	3,867,608
Hong Kong profits tax paid	已付香港利得稅		(243,233)	(45,154)
Overseas profits tax paid	已付海外利得稅		(56,794)	(45,176)
NET CASH FLOWS GENERATED FROM OPERATING ACTIVITIES	源自經營業務活動之現金淨額		11,721,350	3,777,278
INVESTING ACTIVITIES	投資活動			
Dividends received from associates	收取聯營公司股息		17,660	17,669
Dividends received from equity securities	收取股份證券股息	8	42,960	26,271
Purchase of equity securities	購入股份證券		(144,269)	(85,692)
Proceeds from sale of equity securities	出售股份證券所得款項		115,709	95,173
Purchase of fixed assets	購入固定資產	26	(1,661,419)	(223,673)
Proceeds from disposal of fixed assets	出售固定資產所得款項		115,183	88,092
Increase in shareholding of an associate	增加一間聯營公司權益		(8,400)	-
Proceeds from disposal of associates	出售聯營公司所得款項		33,675	-
Purchase of subsidiaries	購入附屬公司	34(a)	(321,399)	(300,509)
Increase in shareholding of a subsidiary	增加一間附屬公司權益	34(b)	(26,820)	(39,139)
NET CASH USED IN INVESTING ACTIVITIES	用於投資活動之現金淨額		(1,837,120)	(421,808)
FINANCING ACTIVITIES	融資活動			
Ordinary dividends paid	支付普通股股息		(1,029,447)	(729,128)
Issue of ordinary share capital	發行普通股股本	31,32(a)	172,389	217,003
Capital fee paid on increase in issued share capital	支付發行股本資本費用	32(a)	(144)	(137)
Issue of certificates of deposit	發行存款證		2,633,196	2,991,300
Redemption of certificates of deposit	贖回存款證		(4,111,483)	(7,735,365)
Redemption of convertible bonds	贖回可換股債券		-	(119,621)
Interest paid on loan capital	支付借貸資本利息		(109,839)	(196,343)
Interest paid on certificates of deposit	支付存款證利息		(125,105)	(215,668)
Interest paid on bonds issued	支付已發行債券利息		-	(1,995)
NET CASH USED IN FINANCING ACTIVITIES	用於融資活動之現金淨額		(2,570,433)	(5,789,954)
NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS	現金及等同現金項目淨增/(減)額		7,313,797	(2,434,484)
CASH AND CASH EQUIVALENTS AT 1ST JANUARY	於1月1日之現金及等同現金項目	34(c)	33,890,538	36,325,022
CASH AND CASH EQUIVALENTS AT 31ST DECEMBER	於12月31日之現金及等同現金項目	34(c)	41,204,335	33,890,538
Cash flows from operating activities included:	源自經營業務活動的現金流量包括:			
Interest received	利息收入		5,589,866	5,691,064
Interest paid	利息支出		1,865,025	2,179,925

The notes on pages 76 to 138 form part of these accounts.

第76至138頁之附註屬本賬項之一部分。