

CONSOLIDATED CASH FLOW STATEMENT

綜合現金流動表

for the year ended 31 December 2004
截至二零零四年十二月三十一日止年度

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Fubon Bank Annual Report 2004 富邦銀行二零零四年年報

	Note 附註	2004 二零零四年		2003 二零零三年	
		HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
Operating activities	營運活動				
Profit before taxation	除稅前溢利	338,349		149,717	
Adjustments for non-cash items:	非現金項目之調整：				
Provision for advance to an associated company	向一間聯營公司貸款之撥備	2,216		0	
Exchange difference in translation of advance to an associated company	換算貸款予一間聯營公司之匯兌差異	83		0	
Depreciation	折舊	60,190		54,919	
Gain on disposal of fixed assets	出售固定資產之收益	(16,181)		0	
Charge for bad and doubtful debts	壞帳及呆帳準備金調撥	51,173		186,713	
Advances written off net of recoveries (Reversal of)/provisions for net impairment losses on investments and assets acquired under lending agreements	扣除收回後貸款撇帳投資及根據貸款協議所得資產減值虧損淨額之(撥回)/撥備	(36,602)		(185,152)	
			(46,703)	71,463	
			352,525		277,660
(Increase)/decrease in operating assets:	營運資產之(增加)/減少：				
Short-term funds with original maturity of over three months	短期資金(原於三個月以上到期)	(4,854,947)		772,406	
Placements maturing between one and twelve months with original maturity of over three months	一至十二個月到期之同業放款(原於三個月以上到期)	(5,347,299)		176,672	
Trade bills and certificates of deposit	貿易票據及存款證	(132,135)		(100,547)	
Advances to customers	客戶貸款	(2,450,429)		(606,561)	
Accrued interest and other accounts	應計利息及其他帳目	449,879		(280,773)	
Trading securities	持作買賣用途證券	(28,293)		(91,302)	
Non-trading securities	非持作買賣用途證券	4,989,531		(8,818,136)	
			(7,373,693)		(8,948,241)
Increase/(decrease) in operating liabilities:	營運負債之增加/(減少)：				
Deposits and balances of banks and other financial institutions	銀行同業及其他金融機構存款及結餘	(269,727)		145,066	
Deposits from customers	客戶存款	1,289,311		6,725,612	
Certificates of deposit (redeemed)/issued	已(贖回)/發行發行存款證	(283,735)		841,153	
Short position in Exchange Fund Bills/Notes	外匯基金票據/債券之短期倉盤	3,350,917		(2,517,363)	
Other accounts and liabilities	其他帳目及負債	(45,761)		360,090	
			4,041,005		5,554,558
Net cash used in operations	營運之現金支出淨額	(2,980,163)			(3,116,023)
Hong Kong Profits Tax paid	已付香港利得稅	(18,871)			(8,050)
Hong Kong Profits Tax refunded	已退回香港利得稅	0			1,972
Net cash used in operating activities	營運活動之現金支出淨額	(2,999,034)			(3,122,101)

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Investing activities	投資活動				
Payments for purchase of fixed assets	購買固定資產支出	(52,176)		(22,811)	
Net proceeds from disposal of fixed assets	出售固定資產所得款項淨額	9,996		0	
Repayment from investment in an associated company	投資於一間聯營公司之還款	0		927	
Net cash used in investing activities	投資活動之現金支出淨額		(42,180)		(21,884)
Financing activities	融資項目				
Dividends paid	股息派發	(375,092)		(140,659)	
Deposits from fellow subsidiaries	同系附屬公司之存款	3,893,277		0	
Net cash generated from/(used in) financing activities	融資項目之現金收入/(支出)淨額		3,518,185		(140,659)
Net increase/(decrease) in cash and cash equivalents	現金及等同現金項目之增加/(減少)淨額		476,971		(3,284,644)
Cash and cash equivalents at 1 January	於一月一日之現金及等同現金項目		8,709,357		11,994,001
Cash and cash equivalents at 31 December	於十二月三十一日之現金及等同現金項目	36	9,186,328		8,709,357
Cashflows from operating activities include:	營運活動之現金流動包括:				
			2004 二零零四年 HK\$'000 千港元		2003 二零零三年 HK\$'000 千港元
Interest received	已收利息		915,426		916,916
Interest paid	已付利息		(324,470)		(338,093)
Dividends received	已收股息		12,432		4,630

The notes on pages 66 to 142 form part of these financial statements.
載於第66頁至第142頁的帳目附註為本財務報告的一部份。