

# CONSOLIDATED CASH FLOW STATEMENT

## 綜合現金流量表

For the year ended 31st December, 2008 截至2008年12月31日止年度

		2008	2007
		Notes 附註 HK\$ Mn 港幣百萬元	HK\$ Mn 港幣百萬元
<b>OPERATING ACTIVITIES</b>	<b>經營業務活動</b>		
Profit for the year before taxation	年度內除稅前溢利	<b>8</b>	5,185
Adjustments for:	調整:		
Charge for impairment losses on loans and advances	貸款減值損失支銷	10	558
Charge for impairment allowances on held-to-maturity investments, available-for-sale financial assets and associates	持至到期投資、可供出售金融資產和聯營公司的減值準備支銷		311
Share of profits less losses of associates	應佔聯營公司溢利減虧損	(53)	(92)
Net profit on sale of held-to-maturity investments	出售持至到期投資淨溢利	(25)	-
Net profit on sale of available-for-sale financial assets	出售可供出售金融資產淨溢利	(197)	(667)
Net loss/(profit) on sale of subsidiaries, associates and equities	出售附屬公司、聯營公司及股份淨虧損/(溢利)	8	(406)
Net (profit)/loss on sale of fixed assets	出售固定資產之淨(溢利)/虧損	(178)	1
Interest expense on loan capital, certificates of deposit and bonds issued	已發行借貸資本、存款證及債券利息支出	1,014	1,115
Depreciation on fixed assets	固定資產折舊	9,30	437
Write back of impairment loss on bank premises	行址減值損失回撥		(6)
Dividend income from available-for-sale financial assets	可供出售金融資產股息收入		(50)
Amortisation of intangible assets	無形資產攤銷	9	3
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		78
Revaluation (gains)/losses on certificates of deposit and loan capital issued	重估已發行存款證及已發行借貸資本(溢利)/虧損		(2,624)
Net (profit)/loss on sale of other financial assets	出售其他金融資產之淨(溢利)/虧損		(3)
Valuation losses/(gains) on investment properties	重估投資物業虧損/(盈餘)	30	168
Equity-settled share-based payment expenses	以股份為基礎作支付的費用		66
		<b>(400)</b>	5,682
<b>OPERATING (LOSS)/PROFIT BEFORE CHANGES IN WORKING CAPITAL</b>	<b>營運資金變動前的經營(虧損)/溢利</b>		
(Increase)/decrease in operating assets:	經營資產(增)/減額:		
Cash and balances with banks with original maturity beyond three months	原本期限為3個月以上的現金及其他銀行存款的結存	(4,397)	(3,117)
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	(18,823)	(4,256)
Trade bills	貿易票據	(352)	(191)
Trading assets	交易用途資產	1,410	(2,008)
Financial assets designated at fair value through profit or loss	指定為通過損益以反映公平價值的金融資產	4,528	(14)
Advances to customers	客戶貸款	(12,366)	(52,158)
Advances to banks and other financial institutions	銀行及其他金融機構貸款	1,158	(3,220)
Held-to-maturity debt securities	持至到期債務證券	5,863	(279)
Available-for-sale financial assets	可供出售金融資產	(6,000)	(4,794)
Other accounts and accrued interest	其他賬項及應計利息	(1,323)	(799)
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	(12,015)	7,101
Deposits from customers	客戶存款	39,616	74,662
Trading liabilities	交易用途負債	474	1,430
Other accounts and provisions	其他賬項及準備	1,273	2,712
Exchange adjustments	匯兌調整	362	376
<b>NET CASH (OUTFLOW)/INFLOW FROM OPERATIONS</b>	<b>經營活動現金(流出)/流入淨額</b>	<b>(992)</b>	21,127
Income tax paid	已付所得稅		
Hong Kong profits tax paid	已付香港利得稅	(143)	(394)
Overseas profits tax paid	已付海外利得稅	(383)	(306)
<b>NET CASH FLOWS (USED IN)/GENERATED FROM OPERATING ACTIVITIES</b>	<b>(用於)/源自經營業務活動之現金淨額</b>	<b>(1,518)</b>	20,427

## CONSOLIDATED CASH FLOW STATEMENT (continued)

### 綜合現金流量表(續)

For the year ended 31st December, 2008 截至2008年12月31日止年度

		2008	2007
	Notes 附註	HK\$ Mn 港幣百萬元	HK\$ Mn 港幣百萬元
<b>INVESTING ACTIVITIES</b>	<b>投資活動</b>		
Dividends received from associates	收取聯營公司股息	163	103
Dividends received from available-for-sale equity securities	收取可供出售股份證券股息	50	63
Purchase of equity securities	購入股份證券	(444)	(832)
Proceeds from sale of equity securities	出售股份證券所得款項	512	1,455
Purchase of Intangible assets	購入無形資產	(6)	-
Purchase of fixed assets	購入固定資產	(2,557)	(924)
Purchase of investment properties	出售投資物業	(291)	-
Proceeds from disposal of fixed assets	出售固定資產所得款項	213	13
Purchase/increase in shareholding in associates	購入/增加聯營公司權益	(18)	(1,735)
Proceeds from disposal of associates	出售聯營公司所得款項	51	1
Purchase of subsidiaries	購入附屬公司	(21)	(38)
Proceeds from sale of interests in a subsidiary	出售一間附屬公司權益所得款項	-	455
Purchase of interests in business from minority interest investors	向少數股東投資者購入商業權益	(64)	(15)
<b>NET CASH USED IN INVESTING ACTIVITIES</b>	<b>用於投資活動之現金淨額</b>	<b>(2,412)</b>	<b>(1,454)</b>
<b>FINANCING ACTIVITIES</b>	<b>融資活動</b>		
Ordinary dividends paid	支付普通股股息	(1,750)	(1,622)
Issue of ordinary share capital	發行普通股股本	100	155
Issue of loan capital	發行借貸資本	-	9,255
Subscription for new shares	發行新股	3,942	-
Issue of certificates of deposit	發行存款證	4,656	9,655
Redemption of certificates of deposit issued	贖回已發行存款證	(11,434)	(4,620)
Redemption of loan capital	贖回借貸資本	-	(3,907)
Interest paid on loan capital	支付借貸資本利息	(708)	(656)
Interest paid on certificates of deposit issued	支付已發行存款證利息	(488)	(224)
<b>NET CASH (USED IN)/GENERATING FROM FINANCING ACTIVITIES</b>	<b>(用於)/源自融資活動之現金淨額</b>	<b>(5,682)</b>	<b>8,036</b>
<b>NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS</b>	<b>現金及等同現金項目淨(減)/增額</b>	<b>(9,612)</b>	<b>27,009</b>
<b>CASH AND CASH EQUIVALENTS AT 1ST JANUARY</b>	<b>於1月1日之現金及等同現金項目</b>	<b>103,718</b>	<b>76,709</b>
<b>CASH AND CASH EQUIVALENTS AT 31ST DECEMBER</b>	<b>於12月31日之現金及等同現金項目</b>	<b>94,106</b>	<b>103,718</b>
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	17,514	17,570
Interest paid	利息支出	10,305	11,601
Dividend received	股息收入	93	101

The notes on pages 120 to 235 form part of these accounts.

第120至235頁之附註屬本賬項之一部分。