

CONSOLIDATED CASH FLOW STATEMENT

綜合現金流量表

For the year ended 31st December, 2005 截至2005年12月31日止年度

		2005	2004
	Notes 附註	HK\$'000 港幣千元	Restated 重報 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	3,212,843	2,786,767
Adjustments for:	調整：		
Net charge for bad and doubtful debts	壞賬及呆賬支出	11	-
Impairment losses on loans and advances	貸款減值損失	11	-
Impairment allowance 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	40,393	-
Provision 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	-	18,582
Share of profits less losses of associates	應佔聯營公司溢利減虧損	(33,731)	(68,995)
Net loss on sale of held-to-maturity investments	出售持至到期投資淨虧損	630	-
Net profit on sale of other investments in securities	出售其他證券投資淨溢利	-	(13,763)
Net (profit)/loss on sale of subsidiaries/associates	出售附屬公司和聯營公司淨(溢利)/虧損	(624)	5
Net profit on sale of available-for-sale financial assets	出售可供出售金融資產之淨溢利	(6,983)	-
Net profit on sale of fixed assets	出售固定資產之淨溢利	(365,441)	(15,239)
Interest expenses 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	655,018	232,224
Depreciation on fixed assets	固定資產折舊	10, 31	243,961
Amortisation of goodwill	商譽攤銷	30	143,875
Charge/(write back) of impairment loss on bank premises	銀行行址減值損失/(回撥)	210,140	(18,538)
Dividend income from listed trading securities	交易用途上市證券股息收入	(10,968)	-
Dividend income from available-for-sale financial assets	可供出售金融資產股息收入	(34,153)	-
Dividend income from other investments in securities	其他證券投資股息收入	-	(42,960)
Dividend income from listed securities designated at fair value through profit or loss	指定為通過損益以反映公平價值上市證券股息收入	(345)	-
Amortisation of discount on certificates of deposit and loan capital issued	已發行存款證及借貸資本的折扣攤銷	-	81,614
Revaluation gain on certificates of deposit and loan capital issued	重估已發行存款證及已發行借貸資本盈餘	(180,954)	-
Valuation gains on investment properties	重估投資物業盈餘	31	(227,941)
Transfer to capital reserve for staff share options	僱員認股權轉入資本儲備	29,796	41,749
OPERATING PROFIT BEFORE CHANGES IN WORKING CAPITAL	營運資金變動前的經營溢利	3,681,448	3,434,148
(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	6,506,833	14,063,140
Trade bills	貿易票據	788,603	(777,231)
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	1,773,884	506,051
Other investments in securities	其他證券投資	8,725,900	1,641,359
Trading assets	交易用途資產	(1,750,929)	-
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	(10,157,707)	-
Advances to customers	客戶貸款	(20,995,660)	(14,593,453)
Advances to banks and other financial institutions	銀行及其他金融機構貸款	(141,144)	(550,674)
Treasury bills with original maturity beyond three months	原本期限為3個月以上的國庫債券	486,269	713,250
Held-to-maturity debt securities and investment securities	持至到期債務證券及投資證券	(898,529)	(4,381,838)
Investment securities	投資證券	-	(2,976)
Available-for-sale financial assets	可供出售金融資產	(1,149,412)	-
Other accounts and accrued interest	其他賬項及應計利息	638,214	407,031
Deferred tax assets	遞延稅項資產	48,993	(15,902)

Consolidated Cash Flow Statement (continued)

綜合現金流量表 (續)

For the year ended 31st December, 2005 截至2005年12月31日止年度

		Notes 附註	2005 HK\$'000 港幣千元	2004 Restated 重報 HK\$'000 港幣千元
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		4,213,762	2,055,092
Deposits from customers	客戶存款		12,157,260	8,317,053
Trading liabilities	交易用途負債		1,936,999	-
Other accounts and provisions	其他賬項及準備		709,983	1,340,329
Deferred tax liabilities	遞延稅項負債		(216,269)	(227,405)
Exchange adjustments	匯兌調整		(25,019)	93,403
NET CASH INFLOW FROM OPERATIONS	經營活動現金流入淨額		6,333,479	12,021,377
Income tax	所得稅			
Hong Kong profits tax paid	已付香港利得稅		(208,534)	(243,233)
Overseas profits tax paid	已付海外利得稅		(84,248)	(56,794)
NET CASH FLOWS GENERATED FROM OPERATING ACTIVITIES	源自經營業務活動之現金淨額		6,040,697	11,721,350
INVESTING ACTIVITIES	投資活動			
Dividends received from associates	收取聯營公司股息		19,149	17,660
Dividends received from equity securities	收取股份證券股息		45,466	42,960
Purchase of equity securities	購入股份證券		(207,815)	(144,269)
Proceeds from sale of equity securities	出售股份證券所得款項		87,235	115,709
Purchase of fixed assets	購入固定資產	31	(603,150)	(1,661,419)
Proceeds from disposal of fixed assets	出售固定資產所得款項		1,083,698	115,183
Increase in shareholding of an associate	增加一間聯營公司權益		(23,714)	(8,400)
Proceeds from disposal of associates	出售聯營公司所得款項		5,083	33,675
Purchase of subsidiaries	購入附屬公司	43(a)	(13,881)	(321,399)
Decrease/(Increase) in shareholding of a subsidiary	減少/(增加)一間附屬公司權益		4,000	(26,820)
NET CASH GENERATED FROM/(USED IN) INVESTING ACTIVITIES	源自/(用於)投資活動之現金淨額		396,071	(1,837,120)
FINANCING ACTIVITIES	融資活動			
Ordinary dividends paid	支付普通股股息		(1,378,394)	(1,029,447)
Issue of ordinary share capital	發行普通股股本	37, 38(a)	70,638	172,389
Issue of loan capital	發行借貸資本		4,264,728	-
Capital fee paid on increase in issued share capital	支付增加發行股本資本費用	38(a)	(58)	(144)
Issue of certificates of deposit	發行存款證		8,560,806	2,633,196
Redemption of certificates of deposit	贖回存款證		(6,324,514)	(4,111,483)
Interest paid on loan capital	支付借貸資本利息		(324,833)	(109,839)
Interest paid on certificates of deposit issued	支付已發行存款證利息		(225,514)	(125,105)
NET CASH GENERATED FROM/(USED IN) FINANCING ACTIVITIES	源自/(用於)融資活動之現金淨額		4,642,859	(2,570,433)
NET INCREASE IN CASH AND CASH EQUIVALENTS	現金及等同現金項目淨增額		11,079,627	7,313,797
CASH AND CASH EQUIVALENTS AT 1ST JANUARY	於1月1日之現金及等同現金項目	43(c)	41,204,335	33,890,538
CASH AND CASH EQUIVALENTS AT 31ST DECEMBER	於12月31日之現金及等同現金項目	43(c)	52,283,962	41,204,335
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		8,818,125	5,589,866
Interest paid	利息支出		4,634,300	1,865,025

The notes on pages 98 to 209 form part of these accounts. 第98至209頁之附註屬本賬項之一部分。