

綜合現金流量表 • CONSOLIDATED CASH FLOW STATEMENT

截至二零零二年十二月三十一日止年度 For the year ended 31st December 2002

| | 附註 Note | 2002 千港元 HK\$'000 | 2001 千港元 HK\$'000 |
|-----------------------------------|--|-------------------------|-------------------------|
| 營運溢利 | Operating profit | 554,813 | 317,734 |
| 呆壞賬撥備 | Charge for bad and doubtful debts | 181,512 | 66,010 |
| 商譽攤銷 | Amortisation of goodwill | 36,336 | 17,749 |
| 借入資本利息支出 | Interest expense on loan capital | 38,263 | 10,496 |
| 折舊 | Depreciation | 25,479 | 24,884 |
| 持作可出售物業之準備 | Provision on property available for sale | — | (10,000) |
| 收回過往年度 已撇銷貸款 | Recoveries of advances written off in previous years | 21,735 | 6,280 |
| 出售持至到期之證券及 非持作買賣用途證券之溢利淨額 | Net gain on disposal of held-to-maturity securities and non-trading securities | 28,269 | 20,694 |
| 來自上市投資之股息收入 | Dividend received from listed investments | (6,299) | (679) |
| 來自非上市投資之 股息收入 | Dividend received from unlisted investments | (1,678) | (780) |
| 營運資金變動前之營運溢利 | Operating profit before working capital changes | 878,430 | 452,388 |
| 營運資產(增加)/減少: | (Increase)/decrease in operating assets: | | |
| 為期三個月以上 之庫券 | Treasury bills maturing beyond three months | (15,850) | 67,299 |
| 為期三個月以上之 銀行同業及其他金融 機構之存款 | Placements with banks and other financial institutions maturing beyond three months | 287,503 | 1,310,158 |
| 商業票據 | Trade bills | (43,984) | 70,516 |
| 所持存款證 | Certificates of deposits held | 102,861 | 904,991 |
| 持至到期之證券 | Held-to-maturity securities | (2,609,984) | 251,503 |
| 持作買賣用途之證券 | Trading securities | (38,525) | (1,064,572) |
| 非持作買賣用途之證券 | Non-trading securities | (991,970) | (51,222) |
| 貸款及其他賬項 | Advances and other accounts | (5,458,981) | (6,654,193) |
| 營運負債增加/(減少): | Increase/(decrease) in operating liabilities: | | |
| 為期三個月以上之銀行同業 及其他金融機構 之存款及結餘 | Deposits and balances of banks and other financial institutions maturing beyond three months | (210,439) | (8,058,847) |
| 客戶存款 | Deposits from customers | 9,045,723 | 10,447,647 |
| 已發行存款證 | Certificates of deposit issued | 1,429,002 | (175,019) |
| 其他賬項及準備金 | Other accounts and provisions | 22,031 | 30,135 |
| 除稅前營運活動之 現金流入/(流出)淨額 | Net cash inflow/(outflow) from operating activities before taxation | 2,395,817 | (2,469,216) |
| (已繳)/退回 香港利得稅淨額 | Net Hong Kong profits tax (paid)/refunded | (27,224) | 4,681 |
| 已繳海外稅項 | Overseas tax paid | — | (1,594) |
| 營運活動之現金流入/(流出)淨額 | Net cash inflow/(outflow) from operating activities | 2,368,593 | (2,466,129) |

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|-------------------------------------|---|-------------------------|-------------------------|
| 投資活動 | Investing activities | | |
| 支付收購分行 商業銀行業務 (「收購」)之現金 代價 | Cash consideration paid for the acquisition of the commercial banking business of the Branch ("Acquisition") | — | (300,000) |
| 支付收購聯營公司 之現金代價 | Cash consideration paid for the acquisition of an associated company | (177,152) | — |
| 支付收購之有關支出 | Payment of Acquisition-related expense | — | (9,957) |
| 購買固定資產 | Purchase of fixed assets | (12,327) | (27,128) |
| 出售固定資產之收益 | Proceeds from sale of fixed assets | 4,161 | 11,424 |
| 來自上市投資之股息收入 | Dividend received from listed investments | 6,299 | 679 |
| 來自非上市投資 之股息收入 | Dividend received from unlisted investments | 1,678 | 780 |
| 來自聯營公司 之股息收入 | Dividend received from an associated company | 3,750 | — |
| 投資活動之現金流出淨額 | Net cash outflow from investing activities | (173,591) | (324,202) |
| 融資活動 | Financing activities | | |
| 發行借入資本 | Issue of loan capital | 2,045,916 | 628,628 |
| 發行股本 | Issue of share capital | 759,329 | — |
| 發行股份支出 | Share issue expenses | (11,427) | (66) |
| 支付借入資本之利息 | Interest paid on loan capital | (38,263) | (10,496) |
| 支付普通股之股息 | Dividend paid on ordinary shares | (179,327) | (85,179) |
| 支付可轉換非累計 優先股之股息 | Dividend paid on convertible non-cumulative preference shares | (64,710) | (10,111) |
| 融資活動之現金流入淨額 | Net cash inflow from financing activities | 2,511,518 | 522,776 |
| 匯兌差額之影響 | Effects of foreign exchange differences | 32 | — |
| 現金及等同現金項目之增加／(減少) | Increase/(decrease) in cash and cash equivalents | 4,706,706 | (2,267,555) |
| 於一月一日之現金及等同現金項目 | Cash and cash equivalents at 1st January | (184,606) | 2,082,949 |
| 於十二月三十一日之現金及等同現金項目 | Cash and cash equivalents at 31st December | 4,522,100 | (184,606) |