

綜合現金流量表

Consolidated Cash Flow Statement

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

		2004 千港元 HK\$'000	2003 千港元 HK\$'000
除稅前盈利	Profit before taxation	936,679	645,163
呆壞賬(回撥)/撥備	(Write-back of)/charge for bad and doubtful debts	(21,557)	129,236
無形資產攤銷	Amortisation of intangible assets	59,103	35,498
借入資本利息支出	Interest paid on loan capital	80,714	60,036
折舊	Depreciation	30,752	20,712
收回過往年度已撇銷貸款	Recoveries of advances written off in previous years	42,425	24,668
出售固定資產之溢利淨額	Net gain from disposal of fixed assets	(31,504)	(1,411)
銀行房產減值虧損(回撥)/撥備	(Write-back of)/charge for impairment loss on bank premises	(8,612)	11,858
非持作買賣用途之證券之減值虧損	Impairment loss on non-trading securities	200	-
出售聯營公司虧損	Loss on disposal of an associated company	92	-
應佔聯營公司之虧損淨額	Share of net losses of associated companies	41,225	31,621
來自上市投資之股息收入	Dividend received from listed investments	(1,512)	(3,401)
來自非上市投資之股息收入	Dividend received from unlisted investments	(5,893)	(4,451)
營運資金變動前之營運盈利	Operating profit before working capital changes	1,122,112	949,529
營運資產(增加)/減少： 為期三個月以上之庫券	(Increase)/decrease in operating assets: Treasury bills maturing beyond three months	(889,989)	(43,346)
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	(1,851,369)	(1,785,536)
商業票據	Trade bills	(466,608)	(688,604)
所持存款證	Certificates of deposit held	1,379,102	(5,623,531)
持至到期之證券	Held-to-maturity securities	(582,211)	1,843,328
持作買賣用途之證券	Trading securities	-	38,525
非持作買賣用途之證券	Non-trading securities	(182,404)	654,344
貸款及其他賬項	Advances and other accounts	(5,577,236)	(8,345,666)
營運負債增加/(減少)： 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	Increase/(decrease) in operating liabilities: Deposits and balances of banks and other financial institutions maturing beyond three months	(4,000,823)	15,065,603
客戶存款	Deposits from customers	486,718	(3,358,092)
已發行存款證	Certificates of deposit issued	431,487	5,484,871
已發行債券	Issued debt securities	3,095,423	-
其他賬項及準備金	Other accounts and provisions	439,263	177,599
除稅前營運活動之現金(流出)/流入淨額	Net cash (outflow)/inflow from operating activities before taxation	(6,596,535)	4,369,024
已繳香港利得稅淨額	Net Hong Kong profits tax paid	(275,131)	(184,773)
海外稅款退回淨額	Net overseas tax refund	173	-
營運活動之現金(流出)/流入淨額	Net cash (outflow)/inflow from operating activities	(6,871,493)	4,184,251

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	附註 Note	2004 千港元 HK\$'000	2003 千港元 HK\$'000
投資活動	Investing activities		
購買附屬公司， 扣除所收購現金及 等同現金項目	Purchase of a subsidiary, net of cash and cash equivalent acquired	43(b) 3,843,901	–
購買無形資產	Purchase of intangible assets	(129,235)	–
購買固定資產	Purchase of fixed assets	(18,671)	(10,545)
出售固定資產之收益	Proceeds from sale of fixed assets	227,807	41,124
來自上市投資之股息收入	Dividend received from listed investments	1,512	3,401
來自非上市投資之 股息收入	Dividend received from unlisted investments	5,893	4,451
來自聯營公司之股息收入	Dividend received from an associated company	3,750	–
投資活動之現金流入淨額	Net cash inflow from investing activities	3,934,957	38,431
融資活動	Financing activities		
發行借入資本	Issue of loan capital	33 1,169,955	935,916
發行股本	Issue of share capital	34(a) & 35 1,404,832	–
發行股份支出	Share issue expenses	35 (26,035)	–
增加法定普通股股本 之資本稅	Capital duty for the increase in authorised ordinary share capital	35 (30)	–
借入資本利息支出	Interest paid on loan capital	(80,714)	(60,036)
支付普通股之股息	Dividend paid on ordinary shares	(394,664)	(231,018)
支付可轉換非累計 優先股之股息	Dividend paid on convertible non-cumulative preference shares	–	(74,821)
融資活動之現金 流入淨額	Net cash inflow from financing activities	43(a) 2,073,344	570,041
匯兌差額之影響	Effects of foreign exchange differences	4,020	(12,342)
現金及等同現金項目 之(減少)/增加	Net (decrease)/increase in cash and cash equivalents	(859,172)	4,780,381
於一月一日之現金及 等同現金項目	Cash and cash equivalents at 1st January	9,302,481	4,522,100
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	43(c) 8,443,309	9,302,481