

CONSOLIDATED CASH FLOW STATEMENT

綜合現金流量表

For the year ended 31st December, 2006 截至2006年12月31日止年度

		2006	2005
	Notes 附註	HK\$'000 港幣千元	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	4,260,194	3,212,843
Adjustments for:	調整：		
Charge for impairment losses on loans and advances (Write back of)/charge for impairment allowances on held-to-maturity investments, available-for-sale financial assets and associates	貸款減值損失 持至到期投資、可供出售 金融資產和聯營公司 的減值(回撥)/準備	10 243,848	141,485
Share of profits less losses of associates	應佔聯營公司溢利減虧損	(37,532)	40,393
Net loss on sale of held-to-maturity investments	出售持至到期投資淨虧損	(182,574)	(33,731)
Net profit on sale of available-for sale financial assets, subsidiaries and associates	出售可供出售金融資產、附屬 公司和聯營公司之淨溢利	17	630
Net loss/(profit) on sale of fixed assets	出售固定資產之淨虧損/(溢利)	(51,514)	(7,607)
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	8,273	(365,441)
Depreciation on fixed assets	固定資產折舊	9,30 299,074	258,563
Amortisation of intangible assets	無形資產攤銷	9 2,231	-
Impairment losses on goodwill (Write back of)/Charge for impairment losses on bank premises	商譽減值損失	23,698	-
Dividend income from available-for-sale financial assets	行址減值(回撥)/損失	(27,681)	210,140
Revaluation gain on certificates of deposit and loan capital issued	可供出售金融資產股息收入 重估已發行存款證及已發行 借貸資本盈餘	(27,501)	(34,153)
Valuation gains on investment properties	重估投資物業盈餘	30 16,771	(180,954)
Transfer to capital reserve for staff share options	僱員認股權轉入資本儲備	(137,777)	(234,221)
		22,067	29,796
OPERATING PROFIT BEFORE CHANGES IN WORKING CAPITAL	營運資金變動前的經營溢利	5,118,779	3,692,761
(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	(867,011)	6,506,833
Trade bills	貿易票據	(7,833)	788,603
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
Other investments in securities	其他證券投資	-	8,725,900
Trading assets	交易用途資產	(688,690)	(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	1,514,228	(10,157,707)
Advances to customers	客戶貸款	(27,424,381)	(20,995,660)
Advances to banks and other financial institutions	銀行及其他金融機構貸款	(29,989)	(141,144)
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
Held-to-maturity debt securities and investment securities	持至到期債務證券及投資證券	2,749,309	(898,529)
Available-for-sale financial assets	可供出售金融資產	(256,245)	(1,149,412)
Intangible assets	無形資產	(15,217)	-
Other accounts and accrued interest	其他賬項及應計利息	(2,501,018)	638,214
Deferred tax assets	遞延稅項資產	(700)	48,993

Consolidated Cash Flow Statement (continued)

綜合現金流量表 (續)

For the year ended 31st December, 2006 截至2006年12月31日止年度

	Notes 附註	2006 HK\$'000 港幣千元	2005 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	18,172,986	4,213,762
Deposits from customers	客戶存款	33,133,134	12,157,260
Trading liabilities	交易用途負債	(994,404)	1,936,999
Other accounts and provisions	其他賬項及準備	1,132,006	709,983
Deferred tax liabilities	遞延稅項負債	(206,175)	(216,269)
Exchange adjustments	匯兌調整	(30,781)	(25,019)
NET CASH INFLOW FROM OPERATIONS	經營活動現金流入淨額	28,797,998	6,344,792
Income tax paid	所得稅		
Hong Kong profits tax paid	已付香港利得稅	(459,723)	(208,534)
Overseas profits tax paid	已付海外利得稅	(204,171)	(84,248)
NET CASH FLOWS GENERATED FROM OPERATING ACTIVITIES	源自經營業務活動之現金淨額	28,134,104	6,052,010
INVESTING ACTIVITIES	投資活動		
Dividends received from associates	收取聯營公司股息	21,897	19,149
Dividends received from available-for-sale equity securities	收取可供出售股份證券股息	27,501	34,153
Purchase of equity securities	購入股份證券	(1,655,473)	(207,815)
Proceeds from sale of equity securities	出售股份證券所得款項	140,925	87,235
Purchase of fixed assets	購入固定資產	(511,367)	(603,150)
Proceeds from disposal of fixed assets	出售固定資產所得款項	59,966	1,083,698
Purchase of associates	購入聯營公司	(96,479)	-
Increase in shareholding in an associate	增加一間聯營公司權益	-	(23,714)
Proceeds from disposal of associates	出售聯營公司所得款項	1,842	5,083
Purchase of subsidiaries	購入附屬公司	(72,574)	(13,881)
Decrease in shareholding in a subsidiary	減少一間附屬公司權益	37	4,000
NET CASH (USED IN)/GENERATED FROM INVESTING ACTIVITIES	(用於) / 源自投資活動之現金淨額	(2,083,725)	384,758
FINANCING ACTIVITIES	融資活動		
Ordinary dividends paid	支付普通股股息	(1,472,694)	(1,378,394)
Issue of ordinary share capital	發行普通股股本	415,523	70,638
Issue of loan capital	發行借貸資本	3,878,825	4,264,728
Redemption of loan capital	贖回借貸資本	(4,265,690)	-
Capital fee paid on increase in issued share capital	支付增加發行股本資本費用	(251)	(58)
Issue of certificates of deposit	發行存款證	7,798,252	8,560,806
Redemption of certificates of deposit issued	贖回存款證	(7,198,009)	(6,324,514)
Interest paid on loan capital	支付借貸資本利息	(399,797)	(324,833)
Interest paid on certificates of deposit issued	支付已發行存款證利息	(381,551)	(225,514)
NET CASH (USED IN)/GENERATED FROM FINANCING ACTIVITIES	(用於) / 源自融資活動之現金淨額	(1,625,392)	4,642,859
NET INCREASE IN CASH AND CASH EQUIVALENTS	現金及等同現金項目淨增額	24,424,987	11,079,627
CASH AND CASH EQUIVALENTS AT 1ST JANUARY	於1月1日之現金及等同現金項目	52,283,962	41,204,335
CASH AND CASH EQUIVALENTS AT 31ST DECEMBER	於12月31日之現金及等同現金項目	76,708,949	52,283,962
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	13,861,533	8,818,125
Interest paid	利息支出	8,971,057	4,634,300
Dividend received	股息收入	44,227	45,466

The notes on pages 98 to 197 form part of these accounts. 第98至197頁之附註屬本賬項之一部分。