For the year ended 31 December 2007

截至二零零七年十二月三十一日止年度

			2007		2006 二零零六年	
		Note	二零: HK\$'000	零七年 HK\$'000	二零 ² HK\$'000	≸六年 HK\$′000
		附註	千港元	千港元	千港元	千港元
Operating activities	營運活動					
Profit before taxation	除税前溢利		517,067		391,497	
Adjustments for non-cash items:	非現金項目之調整:					
Impairment allowance for advances to	向一間聯營公司貸款之減值撥備					
associated company			8,255		26	
Depreciation	折舊		59,114		72,026	
Gains on disposals of fixed assets	出售固定資產之淨收益		(2,887)		(22)	
Charge for impairment losses on loans and advances	客戶貸款之減值虧損之扣除		37,613		65,537	
Charge for impairment losses on available-for-sale	可供出售證券減值虧損之扣除		400 400			
investments (Reversal) / charge of impairment losses on	根據貸款協議所得資產減值虧損之		162,433		_	
assets acquired under lending agreements	似隊貝級伽藏所付負座,似直圍頂之 (回撥)/扣除		(3,301)		490	
Revaluation loss on collateralised debt obligations	抵押債務證券之重估虧損		90,401		-	
Exchange difference and other non-cash items	正		21,817		(103)	
J						
				890,512		529,451
(Increase) / decrease in operating assets:	營運資產之(增加)/減少:					
Short-term funds with original maturity	短期資金(原本期限為三個月以上)					
of over three months			-		538,294	
Treasury bills with original maturity	國庫券(原本期限為三個月以上)					
of over three months			(873,194)		2,775,439	
Placements maturing between one and	一至十二個月內到期之同業放款					
twelve months with original maturity of over three months	(原本期限為三個月以上)		224 222		601.626	
Certificates of deposit held	所持存款證		231,323 (182,161)		286.434	
Gross advances to customers	客戶貸款總額		(5,765,257)		(4,425,476)	
Accrued interest and other accounts	應計利息及其他賬目		(381,790)		(690,706)	
Trading securities	持作交易用途之證券		193,141		13.254	
Other financial instruments designated	指定為通過損益以反映公平價值之		,			
at fair value through profit or loss	其他金融工具		(320,164)		87,916	
Available-for-sale securities	可供出售證券		(3,111,452)		(3,014,603)	
				(10,209,554)		(3,827,822)
Increase / (decrease) in operating liabilities:	營運負債之增加/(減少):		400.000		(00 : 070)	
Deposits and balances of banks	銀行同業之存款及結餘		496,330		(234,276)	
Deposits from customers	客戶存款 已贖回存款證		7,987,158		943,723 (281,994)	
Certificates of deposit redeemed Trading liabilities	C.照凹行私證 交易脹項下之負債		(1,361,697) (434,022)		(679,839)	
Other accounts and liabilities	其他賬目及負債		356,011		203,795	
Sansi accounte and nacinties	八百州日本大民		000,011			
				7,043,780		(48,591)

截至二零零七年十二月三十一日止年度

			2007 二零零七年		2006 二零零六年	
		Note 附註	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元	HK\$'000 千港元
Net cash used in operations Hong Kong Profits Tax paid Hong Kong Profits Tax refunded	營 運之現金支出淨額 已付香港利得稅 已退回香港利得稅			(2,275,262) (88,043) —		(3,346,962) (27,241) 755
Net cash used in operating activities	營運活動之現金支出淨額			(2,363,305)		(3,373,448)
Investing activities Payments for purchases of fixed assets Net proceeds from disposals of fixed assets Cash inflow from acquisition of subsidiary	投資活動 購買固定資產 出售固定資產所得款項淨額 收購附屬公司之現金淨流入	43	(94,724) 15,433 2,946		(40,502) 80 -	
Net cash used in investing activities	投資活動之現金支出淨額			(76,345)		(40,422)
Financing activities Dividends paid Debt securities issued Subordinated notes issued Zero coupon bond issued Deposits accepted from fellow subsidiaries Deposits repaid to fellow subsidiaries	融資項目 已付股息 發行債務證券 發行後價票據 發行零息債券 接受同系附屬公司之存款 償還同系附屬公司之存款		(210,989) 179,015 - 249,998 8,300,195 (8,624,195)		(199,268) 1,414,162 1,552,433 - 3,052,610 (2,728,610)	
Net cash (used in) / generated from financing activities	融資項目之現金(支出)/收入 淨額			(105,976)		3,091,327
Net decrease in cash and cash equivalents Cash and cash equivalents as at 1 January	現金及等同現金項目之 減少淨額 於一月一日之現金及等同現金項目			(2,545,626) 9,784,375		(322,543)
Cash and cash equivalents as at 31 December	於十二月三十一日之現金及 等同現金項目	39		7,238,749		9,784,375
Cash flows from operating activities include: Interest received Interest paid Dividends received	營運活動之現金流量包括: 已收利息 已付利息 已收股息			2,759,597 (1,896,721) 26,114		2,374,255 (1,727,438) 35,606

The notes on pages 88 to 209 form part of these financial statements.

載於第88頁至209頁之附註為此等財務報告之一部分。