# FIVE YEAR FINANCIAL SUMMARY

In 2000, International Bank of Asia Group achieved a profit of HK$244 million. The return on average assets was 0.93% and return on average equity was 7.30%. During the year current, fixed and other deposits of customers increased by 24% to HK$23 billion. Loans and advances increased by 29% to HK$17 billion. Total assets (including liabilities of customers for engagements) were HK$29 billion. The Group had total capital funds of HK$3.4 billion, and a capital adequacy ratio of 18.07%.

|  | 2000 | 1999 | 1998 | 1997 | 1996 |
|---|---|---|---|---|---|
| **Profit and Loss Account** (HK$ Million) | | | | | |
| Operating Profit after Taxation | 276 | 24 | 82 | 400 | 363 |
| Profit Attributable to Shareholders | 244 | 24 | 82 | 400 | 363 |
| **Consolidated Balance Sheet** (HK$ Million) | | | | | |
| Shareholders' Funds | 3,421 | 3,274 | 3,309 | 2,495 | 2,259 |
| Total Assets (includes liabilities of customers for engagements) | 29,242 | 24,068 | 25,718 | 32,553 | 22,476 |
| Advances to Customers Less Provisions | 17,426 | 13,514 | 15,923 | 19,724 | 13,322 |
| Current, Fixed and Other Deposits of Customers | 23,396 | 18,935 | 18,582 | 20,623 | 15,089 |
| Certificates of Deposit | 1,162 | 900 | 1,997 | 3,453 | 3,087 |
| **Share Statistics** (HK$) | | | | | |
| Earnings per Share (Weighted Average Basis) | 0.21 | 0.02 | 0.08 | 0.46 | 0.56 |
| Earnings per Share (Adjusted) | 0.21 | 0.02 | 0.08 | 0.46 | 0.56 |
| **Selected Returns and Ratios** (%) | | | | | |
| Return on Average Equity | 7.30 | 0.72 | 2.64 | 16.84 | 21.05 |
| Return on Average Assets (excludes liabilities of customers for engagements) | 0.93 | 0.10 | 0.29 | 1.51 | 1.91 |
| Consolidated Capital Adequacy Ratio | 18.07 | 22.38 | 19.12 | 11.54 | 15.64 |
| Average Liquidity Ratio (for December) | 42.49 | 48.50 | 48.71 | 41.15 | 39.02 |

Notes:

1. The earnings per Share is calculated on earnings of HK$244,388,000 (1999: HK$23,838,000) and on the weighted average of 1,172,160,000 (1999: 1,172,160,000) Shares in issue during the year. There were no convertible loan capital, options or warrants outstanding which would cause a dilution effect on the earnings per share.

2. Certain comparative figures have been reclassified to conform with the current year's presentation.