

The mission of International Bank of Asia is to expand and diversify its full range of retail financial services in Hong Kong, leverage on the Group's strength, achieve a proper and prudent return on shareholders' funds, enhance the quality and efficiency of services for clients, ensure a rewarding career for employees, and serve the communities in which it operates.

IBA PRINCIPLES

Integrity:

strictly adhering to professional and moral values

Diversification:

developing diversified products and services, sources of revenue, and portfolio in order to increase profit and control risk

Quality:

offering superior customer service to achieve excellence

Control:

exercising control over operating expenses and credit exposure

Corporate Governance and Compliance:

complying with all ordinances and regulations, and adhering to the highest standards of transparency and equitable treatment for all shareholders

Prudence:

using good judgement to safeguard the shareholders' and depositors' funds

Productivity:

achieving the highest level of efficiency in providing service and executing transactions, and fully utilizing advanced technologies

Profitability:

managing resources to achieve a satisfactory return on investment

Communication:

communicating effectively and efficiently with staff, management, customers, investors and the community

Innovation:

developing ideas which will enhance the Bank's performance

Loyalty:

being faithful to the Bank, colleagues, customers and shareholders