

In 2001, International Bank of Asia Group achieved a profit of HK\$295 million. The return on average assets was 1.04% and return on average equity was 8.28%. During the year current, fixed and other deposits of customers decreased by 5% to HK\$22 billion. Loans and advances decreased by 6% to HK\$16 billion. Total assets (including liabilities of customers for engagements) were HK\$29 billion. The Group had total capital funds of HK\$3.7 billion, and a capital adequacy ratio of 19.72%.

	2001	2000	1999	1998	1997
Profit and Loss Account (HK\$ Million)					
Profit before Taxation	307	276	22	98	488
Profit Attributable to Shareholders	295	244	24	82	400
Consolidated Balance Sheet (HK\$ Million)					
Shareholders' Funds ²	3,655	3,479	3,310	3,321	2,600
Total Assets (includes liabilities of customers for engagements)	28,612	29,242	24,068	25,718	32,553
Advances to Customers Less Reserves	16,384	17,426	13,514	15,923	19,724
Current, Fixed and Other Deposits of Customers	22,246	23,396	18,935	18,582	20,623
Certificates of Deposit Issued	1,615	1,162	900	1,997	3,453
Share Statistics (HK\$)					
Earnings per Share (Weighted Average Basis)	0.25	0.21	0.02	0.08	0.46
Earnings per Share (Adjusted)	0.25	0.21	0.02	0.08	0.46
Selected Returns and Ratios (%)					
Return on Average Equity ²	8.28	7.20	0.72	2.59	16.13
Return on Average Assets (excludes liabilities of customers for engagements)	1.04	0.93	0.10	0.29	1.51
Unadjusted Capital Adequacy Ratio	19.72	18.07	22.38	19.12	11.54
Average Liquidity Ratio (for December)	47.11	42.49	48.50	48.71	41.15
Loan to Deposit Ratio	68.67	70.96	68.13	77.37	81.92

Notes:

- The earnings per share is calculated on earnings of HK\$295,338,000 (2000: HK\$244,388,000) and on the weighted average of 1,172,160,000 (2000: 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.
- Restated due to changes in accounting policies.