

## Five Year Financial Summary

In 2002, International Bank of Asia Group achieved a profit of HK\$225 million. The return on average assets was 0.75% and return on average equity was 6.07%. During the year current, fixed and other deposits of customers decreased marginally by 0.79% to HK\$22 billion. Loans and advances decreased by 8.68% to HK\$15 billion. Total assets were HK\$32 billion. The Group had total capital funds of HK\$3.8 billion, and a capital adequacy ratio of 21.37%.

	2002	2001	2000	1999	1998
<b>Profit and Loss Account (HK\$ Million)</b>					
Profit before Taxation	<b>222</b>	307	276	22	98
Profit Attributable to Shareholders	<b>225</b>	295	244	24	82
<b>Consolidated Balance Sheet (HK\$ Million)</b>					
Shareholders' Funds	<b>3,766</b>	3,655	3,479	3,310	3,321
Total Assets	<b>32,312</b>	28,612	29,242	24,068	25,718
Advances to Customers Less Reserves	<b>14,961</b>	16,384	17,426	13,514	15,923
Current, Fixed and Other Deposits of Customers	<b>22,071</b>	22,246	23,396	18,935	18,582
Certificates of Deposit Issued	<b>1,810</b>	1,615	1,162	900	1,997
<b>Share Statistics (HK\$)</b>					
Earnings per Share <sup>1</sup> (Weighted Average Basis)	<b>0.19</b>	0.25	0.21	0.02	0.08
Earnings per Share <sup>1</sup> (Adjusted)	<b>0.19</b>	0.25	0.21	0.02	0.08
<b>Selected Returns and Ratios (%)</b>					
Return on Average Equity	<b>6.07</b>	8.28	7.20	0.72	2.59
Return on Average Assets	<b>0.75</b>	1.04	0.93	0.10	0.29
Unadjusted Capital Adequacy Ratio	<b>21.37</b>	19.72	18.07	22.38	19.12
Average Liquidity Ratio (for December)	<b>52.49</b>	47.11	42.49	48.50	48.71
Loan to Deposit Ratio	<b>62.65</b>	68.67	70.96	68.13	77.37

*Notes:*

- The earnings per share is calculated on earnings of HK\$225,338,000 (2001: HK\$295,338,000) and on the number of shares of 1,172,160,000 (2001: 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.