

IBA MISSION

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