

FIVE-YEAR FINANCIAL SUMMARY



In 2003, International Bank of Asia Group achieved a profit of HK\$138 million. The return on average assets was 0.39% and return on average equity was 3.66%. During the year current, fixed and other deposits of customers increased 30.5% to HK\$29 billion. Loans and advances increased by 4.0% to HK\$16 billion. Total assets were HK\$38 billion. The Group had total capital funds of HK\$3.8 billion, and a capital adequacy ratio of 19.79%.

	2003	2002 (Restated)	2001	2000	1999
Profit and Loss Account (HK\$ Million)					
Profit before Taxation	150	222	307	276	22
Profit Attributable to Shareholders	138	220	295	244	24
Consolidated Balance Sheet (HK\$ Million)					
Shareholders' Funds	3,784	3,767	3,655	3,479	3,310
Total Assets	37,889	32,314	28,612	29,242	24,068
Advances to Customers Less Reserves	15,566	14,961	16,384	17,426	13,514
Current, Fixed and Other Deposits of Customers	28,796	22,071	22,246	23,396	18,935
Certificates of Deposit Issued	2,652	1,810	1,615	1,162	900
Share Statistics (HK\$)					
Earnings per Share ¹ (Weighted Average Basis)	0.12	0.19	0.25	0.21	0.02
Earnings per Share ¹ (Adjusted)	0.12	0.19	0.25	0.21	0.02
Selected Returns and Ratios (%)					
Return on Average Equity	3.66	5.94	8.28	7.20	0.72
Return on Average Assets	0.39	0.73	1.04	0.93	0.10
Unadjusted Capital Adequacy Ratio	19.79	20.84	19.72	18.07	22.38
Average Liquidity Ratio (for December)	57.89	52.49	47.11	42.49	48.50
Loan to Deposit Ratio	49.50	62.65	68.67	70.96	68.13

Note:

- Earnings per share are calculated on profit attributable to shareholders of HK\$138,138,000 (2002 (restated): HK\$220,444,000) and on 1,172,160,000 (2002: 1,172,160,000) ordinary shares in issue during the year. There are no convertible loan capital, options or warrants outstanding which would cause a dilution effect on earnings per share.