

IMB Ltd
RESULTS 31 DECEMBER 2001

Consolidated results for the six months ended	31 Dec 2001	30 Jun 2001	31 Dec 2000
Profit from ordinary activities before income tax	\$m 7,342.28	7,073.66	7,406.29
Profit from ordinary activities attributable to members	\$m 5,412.28	4,875.37	5,075.66
Fully franked dividend per share	cents 7.00	10.50	7.00
Dividend yield (annualised)	%pa 5.19	7.11	6.22
Earnings per share	cents 14.95	13.78	14.65
Return on equity (annualised)	%pa 9.34	9.19	9.50
Total assets as per Statement of Financial Position	\$m 2,059.40	1,800.01	1,747.07
Total assets under management	\$m 2,209.40	1,850.01	1,797.07
Total loans as per Statement of Financial Position	\$m 1,746.74	1,554.55	1,441.50
Total loans under management	\$m 1,896.74	1,604.55	1,491.50
Total deposits	\$m 1,920.56	1,670.24	1,617.51
Net assets	\$m 119.70	112.01	109.49
Net assets per share	\$ 3.28	3.15	3.13
Net assets/total assets	% 5.81	6.27	6.27
Risk weighted capital adequacy	% 10.09	10.55	11.50
Total loans approved	\$m 613.00	525.70	276.00
Total housing loans approved	\$m 439.00	406.20	242.00

The interim dividend of 7 cents per share, fully franked at 30%, will be paid after the close of business on books closing date of 27 February 2002. Shares will be issued under the dividend reinvestment plan at a discount of 3%.

The printed half yearly report will be available from branches and the corporate secretariat after 18 February 2002.

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