

The Bank of East Asia, Limited Financial Highlights of 2002 Interim Results and Key Ratios

| Operating profit before provisions - representing a decrease of 4.1% compared with the six months ended 30 June 2001 - representing an increase of 24.1% compared with the six months ended 31 December 2001 | HK\$1,272Mn |
|--|---------------|
| Profit attributable to shareholders representing a decrease of 22.3% compared with the six months ended 30 June 2001 representing an increase of 33.8% compared with the six months ended 31 December 2001 | HK\$787Mn |
| Basic earnings per share | HK\$0.55 |
| Cash earnings per share | HK\$0.59 |
| Interim dividend per share | HK\$0.21 |
| Total assets | HK\$180,235Mn |
| Advances to customers | HK\$111,301Mn |
| Customers' deposits, Certificates of Deposits and Bonds issued | HK\$147,159Mn |
| Non-performing loans / Total advances to customers | 2.9% |
| Loan to deposit ratio | 75.6% |
| Average liquidity ratio | 46.4% |
| Capital adequacy ratio | 17.1% |