

The Bank of East Asia, Limited
Financial Highlights of 2003 Interim Results and Key Ratios

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| Operating profit after provisions | HK\$1,110Mn |
| - representing an increase of 17.2% compared with the first half of 2002 | |
| - representing an increase of 46.9% compared with the second half of 2002 | |
| Profit attributable to shareholders | HK\$793Mn |
| - representing an increase of 5.1% compared with the first half of 2002 | |
| - representing an increase of 53.6% compared with the second half of 2002 | |
| Basic earnings per share | HK\$0.55 |
| Cash earnings per share | HK\$0.59 |
| Interim dividend per share | HK\$0.23 |
| Advances to customers | HK\$104,943Mn |
| Total assets | HK\$189,323Mn |
| Customers' deposits and debt instruments issued | HK\$153,677Mn |
| Total capital resources | HK\$23,372Mn |
| Non-performing loans / Total advances to customers | 2.75% |
| Loan to deposit ratio | 68.3% |
| Average liquidity ratio | 46.0% |
| Capital adequacy ratio | 17.1% |