



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

Total operating income	HK\$5,396Mn
- representing an increase of 6.7% compared with the year ended 31 December 2002 (2002 restated figure: HK\$5,056Mn)	
Profit attributable to shareholders	HK\$1,922Mn
- representing an increase of 51.3% compared with the year ended 31 December 2002 (2002 restated figure: HK\$1,270Mn)	
Basic earnings per share (2002 restated figure: HK\$0.88)	HK\$1.32
Cash earnings per share (2002 restated figure: HK\$0.98)	HK\$1.42
Advances to customers	HK\$102,909Mn
Total assets (2002 restated figure: HK\$185,414Mn)	HK\$198,476Mn
Customers' deposits, Certificates of Deposits and Bonds issued	HK\$160,948Mn
Total capital resources (2002 restated figure: HK\$23,107Mn)	HK\$24,387Mn
Non-performing loans / Total advances to customers	2.5%
Loan to deposit ratio	63.9%
Cost to income ratio	46.8%
Average liquidity ratio	44.8%
Capital adequacy ratio (2002 restated figure: 16.9%)	17.2%
Proposed final dividend per share	HK\$0.62
Total dividend per share	HK\$0.85