



The Bank of East Asia, Limited **Financial Highlights of 2004 Final Results and Key Ratios**

Total operating income	HK\$5,496Mn
- representing an increase of 1.8% compared with the year ended 31 st December, 2003	
Profit attributable to shareholders	HK\$2,424Mn
- representing an increase of 26.1% compared with the year ended 31 st December, 2003	
Basic earnings per share	HK\$1.64
Cash earnings per share	HK\$1.74
Proposed final dividend per share	HK\$0.80
Total dividend per share	HK\$1.08
Advances to customers	HK\$117,259Mn
Total assets	HK\$210,370Mn
Customers' deposits, Certificates of Deposit and debt instruments issued	HK\$167,916Mn
Total capital resources	HK\$26,164Mn
Non-performing loans ratio	1.2%
Loan to deposit ratio	69.8%
Cost to income ratio	49.5%
Average liquidity ratio	44.4%
Capital adequacy ratio	16.2%