

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

Operating profit after provisions	HK\$1,181Mn
- representing an increase of 6.3% compared with the first half of 2003	
- representing a decrease of 6.4% compared with the second half of 2003	
Profit attributable to shareholders	HK\$1,000Mn
- representing an increase of 26.2% compared with the first half of 2003	
- representing a decrease of 11.4% compared with the second half of 2003	
Basic earnings per share	HK\$0.68
Cash earnings per share	HK\$0.73
Interim dividend per share	HK\$0.28
Advances to customers	HK\$105,693Mn
Total assets	HK\$194,231Mn
Customers' deposits and debt instruments issued	HK\$156,078Mn
Total capital resources	HK\$24,726Mn
Non-performing loans ratio	1.8%
Loan to deposit ratio	67.7%
Average liquidity ratio	43.9%
Capital adequacy ratio	17.7%