

The Bank of East Asia, Limited

Financial Highlights of 2005 Interim Results and Key Ratios

Operating profit after impairment allowances	HK\$1,367Mn
- representing an increase of 17.2% compared with the first half of 2004	
- representing an increase of 5.6% compared with the second half of 2004	
Profit after taxation	HK\$1,203Mn
- representing an increase of 20.5% compared with the first half of 2004	
- representing a decrease of 12.5% compared with the second half of 2004	
Profit attributable to equity holders of the Group	HK\$1,183Mn
- representing an increase of 20.0% compared with the first half of 2004	
- representing a decrease of 13.1% compared with the second half of 2004	
Basic earnings per share	HK\$0.79
Interim dividend per share	HK\$0.33
Advances to customers	HK\$128,418Mn
Total assets	HK\$212,291Mn
Customers' deposits and debt instruments issued	HK\$166,981Mn
Ratio of impaired loans to total advances	1.17%
Loan to deposit ratio	76.9%
Average liquidity ratio	39.5%
Capital adequacy ratio	15.6%