

Hong Kong, 13 February 2026

For Immediate Release

The Bank of East Asia, Limited
2025 Final Results – Financial Highlights
(for year ended 31 December 2025)

- *Resilient top-line performance underpinned by strong non-interest income across the board*
- *Focusing on asset quality and diversifying business mix to drive sustainable growth*
- *Ongoing technology investments delivered efficiency gains and cost benefits*

For the year ended 31 December 2025

Operating profit before impairment losses

- Representing a decrease of 1.3% compared with the year ended 31 December 2024 HK\$11,198 million

Profit attributable to owners of the parent

- Representing a decrease of 24.0% compared with the year ended 31 December 2024 HK\$3,501 million

Return on average assets 0.4%Return on average equity 3.1%Basic earnings per share HK\$1.22Second interim dividend per share (with scrip option) HK\$0.22Dividend payout ratio 50%Net interest margin 1.90%Cost-to-income ratio 46.7%**At year-end**Total consolidated assets HK\$920,993 millionTotal loans and advances to customers and trade bills HK\$552,726 millionImpaired loan ratio 2.69%Total customer deposits and certificates of deposit issued HK\$729,613 millionLoan to deposit ratio 75.3%Common Equity Tier 1 capital ratio 24.7%Tier 1 capital ratio 24.7%Total capital ratio 28.2%**For the fourth quarter**Average liquidity coverage ratio 182.8%

FINANCIAL REVIEW

Financial Performance

In 2025, BEA and its subsidiaries earned a profit attributable to owners of the parent of HK\$3,501 million, representing a decrease of 24.0% compared to the HK\$4,608 million earned in 2024.

Basic earnings per share were HK\$1.22 in 2025, compared to HK\$1.52 the previous year. The return on average assets decreased by 0.1 percentage points to 0.4%, while the return on average equity decreased by 0.9 percentage points to 3.1%.

Pre-provision operating profit ("PPOP") posted a modest decline of HK\$147 million, or 1.3%, to HK\$11,198 million.

Net interest income decreased by HK\$1,207 million, or 7.3%, to HK\$15,322 million. With the reduction in interest rates, NIM narrowed by 19 basis points year-on-year, from 2.09% to 1.90%.

Non-interest income rose by 28.0% to HK\$5,697 million. Net fee and commission income increased by 14.8% year-on-year to HK\$3,216 million, supported by a growing contribution of fees from investment activities and sales of third-party insurance policies. Net profit from trading, revaluation of financial instruments, and related hedging also improved by HK\$663 million, or 44.9%, mainly driven by higher revenue from structured products and FX dealings as a result of increased customer activities.

Operating expenses rose by HK\$187 million, or 1.9%, to HK\$9,821 million. The Bank continued to invest in talent and digital capabilities while realising efficiency gains from its transformation initiatives. The cost-to-income ratio for 2025 increased by 0.8 percentage points to 46.7%.

Impairment losses on financial instruments increased by HK\$145 million, or 2.6%, to HK\$5,642 million. Provisions on the commercial real estate ("CRE") sector accounted for 77% of total loan loss provisions. Given the ongoing uncertainties in the CRE sectors, the Group is continuing to adopt a prudent approach by proactively managing down CRE exposure. The Group's impaired loan ratio remained manageable at 2.69%, down from 2.72% at the end of December 2024.

Meanwhile, valuation losses on the Group's investment properties increased by HK\$578 million to HK\$723 million. The Group recorded a shared loss from associates and joint ventures of HK\$305 million, mainly from an associate operating in the Chinese Mainland.

While attributable profit was impacted by the above one-off events, core business was resilient. Total operating income increased by 0.2% to HK\$21,019 million amid challenging market conditions.

Financial Position

The Group has remained focused on risk management and portfolio diversification. Gross advances to customers increased by 3.1% to HK\$549,279 million. Total consolidated assets of the Group stood at HK\$920,993 million at the end of December 2025, representing an increase of HK\$43,234 million, or 4.9%, compared to HK\$877,759 million at the end of 2024.

Total deposits from customers increased by 9.9% to HK\$706,579 million. Of the total, demand deposits and current account balances increased by HK\$26,373 million, or 40.2%; savings deposits increased by HK\$24,723 million, or 18.3%; and time deposits increased by HK\$12,390 million, or 2.8%. Total deposit funds, comprising deposits from customers and all certificates of deposit issued, amounted to HK\$729,613 million.

The loan-to-deposit ratio stood at 75.3% at the end of December 2025, compared to 80.2% at the end of 2024.

Total equity attributable to owners of the parent rose by 4.9% to HK\$105,335 million at the end of 2025.

As at 31 December 2025, the total capital ratio, tier 1 capital ratio, and common equity tier 1 capital ratio rose to 28.2%, 24.7%, and 24.7%, respectively, benefitting from the implementation of the Basel III final reform on 1 January 2025. The average liquidity coverage ratio for the quarter ended 31 December 2025 was 182.8%, well above the statutory minimum of 100%.



Mr Adrian Li and Mr Brian Li, Co-Chief Executives of BEA (centre and 3rd from the left), along with other senior management at the 2025 Final Results media briefing.

About The Bank of East Asia, Limited

Incorporated in 1918, The Bank of East Asia, Limited ("BEA") is a leading Hong Kong-based financial services group with total consolidated assets of HK\$921.0 billion (US\$118.3 billion) as of 31 December 2025.

BEA provides a comprehensive range of wholesale banking, personal banking, wealth management and investment services to customers through an extensive network of about 120 outlets covering Hong Kong, the Chinese Mainland, Macau, Taiwan, Southeast Asia, the United Kingdom, and the United States. For more information, please visit: www.hkbea.com.

– End –

Media enquiries:

Ms Marcella Yeung
Head of Corporate Communications
The Bank of East Asia, Limited
T +852 3608 0271
E yeungmps@hkbea.com

Mr Mill Seen
Senior Corporate Communications
Manager
The Bank of East Asia, Limited
T +852 3608 5829
E seenmsl@hkbea.com