聯合評級國際
Lianhe Ratings Global

Press Release
17 October 2025

Lianhe Global has affirmed ‘A’ global scale Long-term Issuer Credit Rating of The Bank of East Asia, Limited; Issuer Rating Outlook Stable

HONG KONG, 17 October 2025 – Lianhe Ratings Global Limited (“Lianhe Global”), an international credit rating company, has affirmed ‘A’ global scale Long-term Issuer Credit Rating of The Bank of East Asia, Limited (“BEA”). The Outlook is Stable.

Key Rating Rationales

The Issuer Rating reflects BEA’s established market position, strong capitalization and adequate funding and liquidity profile. The rating also considers its moderate profitability and persistent asset quality pressure, particularly from its real-estate related exposure. In addition, we expect a moderate possibility of extraordinary support to be provided by the Hong Kong government, if needed, considering BEA’s significant asset market share in Hong Kong’s banking system.

The Stable Outlook reflects our expectation that BEA will maintain its prudent risk control and capital position to withstand unfavorable market movements.

Rating Sensitivities

We would consider downgrading BEA’s rating if there is 1) significant deterioration in capital adequacy and liquidity, or 2) notable deterioration in asset quality and profitability, or 3) weakened funding structure, or 4) perceived lower possibility of government support.

We would consider upgrading BEA’s rating if it were to 1) improve its profitability and asset quality, and 2) improve the diversification of business profile and loan portfolio.

About Lianhe Global

Lianhe Global is an international credit rating company that provides credit ratings to corporations, banks, non-bank financial institutions, local investment and development companies, and other asset classes around the globe. Lianhe Global also provides credit risk research and other services related to credit ratings.

Principal Methodology Applied

Banking Rating Criteria (published on 20 March 2023)
The methodology can be found at the website www.lhratingsglobal.com.

Note: The above Issuer/Issuance Credit Ratings are unsolicited ratings. None of the aforementioned entities nor its related parties participate in the rating process. Our analysis is conducted based on publicly available information.

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