

For Immediate Release

**BEA Joins Hands with CFCA to Issue Digital Certificates in China**

*Authentication Procedure Provides Corporate Customers with Even Greater Security*

**Hong Kong, 5<sup>th</sup> September, 2005** - The Bank of East Asia (“BEA”) today announces that it has teamed up with China Financial Certification Authority (“CFCA”), a recognised certification authority, to issue CFCA digital certificates to BEA customers in China.

With CFCA certificates, BEA’s Corporate Cyberbanking customers in China will be able to authenticate a wide range of banking transactions online with an even higher level of security. Using advanced Public Key Infrastructure technology, the CFCA certificate provides a secure and reliable environment for users to conduct banking transactions over the Internet – much more than available through the traditional user name / password combination alone.

Corporate Cyberbanking customers in China can now apply for CFCA certificates at any BEA branch on the Mainland. Upon application approval, the Bank will inform customers to download their digital certificates via the Corporate Cyberbanking website. Once the certificates have been downloaded and saved on USB tokens, customers simply select their certificates to log into Corporate Cyberbanking or to authenticate a transaction.

Since the Bank launched Corporate Cyberbanking in China in January 2004, corporate customers have taken advantage of the advanced electronic banking platform to streamline financial operations and enhance overall efficiency. Corporate customers can centrally manage their corporate accounts, making account balance enquiries and fund transfers, requesting cheque books, and obtaining account statements online.

As one of the foreign banks with the most extensive branch coverage on the Mainland, BEA’s branch network in China includes nine full branches in Shanghai, Shenzhen, Xiamen, Guangzhou, Zhuhai, Dalian, Xi’an, Beijing, and Chengdu; two sub-branches in Shanghai and one sub-branch each in Guangzhou and Shenzhen. The Bank also operates seven representative offices in Fuzhou, Qingdao, Wuhan, Chongqing, Tianjin, Suzhou, and Dongguan. With the approval recently granted by the China Banking Regulatory Commission for the opening of branches in Hangzhou and Chongqing (upgraded from Chongqing Representative Office), and two new sub-branches in Xintiandi (Shanghai) and Nanshan (Shenzhen), the Bank’s network will include a total of 23 outlets on the Mainland by the end of 2005.

For more details on the Bank’s China services, please visit BEA’s China website at [www.hkbea.com.cn](http://www.hkbea.com.cn).

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For press enquiries, please contact:  
Mr. Chan Kay-cheung  
Executive Director and Deputy Chief Executive

Tel: (852) 3608 8238