

For Immediate Release

BEA Offers Enhanced Equity Linked Deposit Services via the Internet

Hong Kong, 13th March 2006 - In line with its innovative position in the online banking business, The Bank of East Asia ("BEA") today announces the launch of major enhancements to its online Equity Linked Deposit services via the Cyberbanking platform.

Enhancements to the existing Equity Linked Deposit services aim to provide a more comprehensive and convenient online channel to all customers in four major areas, namely:

- **Live dealing at market prices**
Cyberbanking customers with Linked Deposit account can now subscribe to the selected Equity Linked Deposit at the prevailing market prices. Customers using the online services know the exact deposit amount when executing trades and no longer need to wait for the day-end closing prices. This enables customers to better manage their investment portfolios.
- **Scenario analysis**
Scenario analysis is available to allow customers to enquire about the different payout scenarios under different circumstances, thus allowing them to gauge the potential investment return according to their risk appetite and the desired market price.
- **Online calculator**
An online calculator is included, which allows customers to calculate the required deposit amount, the respective coupon amount payable, and the breakeven price for the prevailing subscription. This feature helps customers make more informed decisions before executing desired trades.
- **Available to all Linked Deposit customers**
Once limited only to SupremeGold customers, the online service is now offered to all Linked Deposit account holders with Cyberbanking facility.

Prospective customers who place orders online for Equity Linked Deposits may access BEA's website or the Cyberbanking website to obtain daily indicative coupon rates. Customers with request for tailor-made structures or special coupon rates for deposit amounts of HK\$2,000,000 or more may contact any Marketing Officer of BEA for special arrangements.

To open Linked Deposit and Cyberbanking accounts, customers can visit any BEA branch or call the Enquiry Hotline on 2211 1321. For further details on Equity Linked Deposits, please refer to the Principal Brochure and terms and conditions at BEA's website or the Cyberbanking website.

BEA's website : www.hkbea.com

BEA's Cyberbanking website: www.hkbea-cyberbanking.com

Risk Factor :

1. Equity Linked Deposit is not the same as nor should it be treated as a substitute for normal time deposits.
2. By participating in Equity Linked Deposit, investor is committed to purchasing the selected underlying stock at the Reference Value if the Fixing Value of the underlying stock is at or below the Reference Value on the Determination Date. The form of payment investor will receive at maturity may be either in cash (comprising the Deposit Amount and Coupon Amount) or in shares of the underlying stock depending on the condition stated above. There is an opportunity that the underlying stock received may become worthless.
3. Investor should fully understand about all the risks associated in the Linked Deposit before making an investment decision.
4. Investor should seek independent legal and financial advice.

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