

**For Immediate Release**

**BEA Launches Cyberbanking in the U.S.**

*Electronic Banking Services Now Available to U.S. Customers*

**Hong Kong, 16<sup>th</sup> November, 2006** – The Bank of East Asia (U.S.A.) N.A. (“BEA-USA”), a wholly-owned subsidiary of The Bank of East Asia (“BEA”), and BEA’s New York Branch (“BEANY”) today announce the launch of Cyberbanking in the U.S. With the launch of the service, customers can now enjoy convenient and secure access to many of the Bank’s services anytime, anywhere. Cyberbanking is available to all BEA-USA and BEANY customers in the U.S., free of charge.

Customers of BEA-USA and BEANY can access Cyberbanking through the Internet to manage their bank accounts and make enquiries about account balances and transaction histories, transfer funds between accounts under the same name, repay bank loans, pay safe deposit box fees, place stop payments, view interest rates, and create event alerts.

In addition to offering an enhanced level of convenience and flexibility, Cyberbanking is also a highly secure environment for online banking transactions. The system adopts 128-bit Secure Sockets Layer encryption technology, so all information transmitted between customers and the Bank through the Internet is protected by international standard security at all times.

A pioneer in online banking, BEA first introduced Cyberbanking to customers in Hong Kong in 1999. Since then, the Bank has won numerous awards for its highly innovative platform and has expanded Cyberbanking service worldwide, with rollouts in China, Canada, and now the U.S. All customers can access their accounts via the BEA homepage at [www.hkbea.com](http://www.hkbea.com). The Bank will continue to expand Cyberbanking’s range of services and features for the benefit of its customers.

For more information on the Cyberbanking services available to BEA-USA customers, please visit the BEA-USA website at <http://www.hkbea-beausa.com> or any BEA-USA branch. Information on the Cyberbanking services available to BEANY customers can be found at the BEANY website, <http://www.hkbea-beany.com>, or at BEANY.

**About The Bank of East Asia**

Incorporated in Hong Kong in 1918, BEA is dedicated to providing comprehensive retail and commercial banking services to its customers in Hong Kong, Greater China, and overseas. BEA is the largest independent local bank in Hong Kong, with total consolidated assets of HKD 263.3 billion (USD 33.91 billion) as of 30<sup>th</sup> June, 2006. The Bank is listed on the Stock Exchange of Hong Kong and is one of the constituent stocks of the Hang Seng Index.

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With more than 170 outlets worldwide, BEA operates an extensive international network covering Hong Kong and Greater China, the United States, Canada, the United Kingdom, the British Virgin Islands, and Southeast Asia. For more information on BEA, please visit any BEA branch or the Bank's homepage.

### **About The Bank of East Asia (U.S.A.) N.A.**

BEA-USA is a full service, relationship-oriented bank that provides comprehensive retail banking, commercial banking, and trade finance services. Combining the accessibility of a local bank and the worldwide capability of BEA, BEA-USA provides its customers a range of products and services beyond the capabilities of local community banks.

BEA-USA operates nine outlets: a branch in New York City's Chinatown, a loan production office in Flushing, New York, four branches in the Los Angeles suburbs of Alhambra, City of Industry, Temple City and Torrance, and three branches in San Francisco. Plans are underway to open two additional branches in New York City in the near future.

### **About the New York Branch of The Bank of East Asia**

BEANY was established in 1984 and is located in the heart of New York City's Chinatown. Federally chartered and FDIC-insured, the Branch offers full banking services to personal banking and corporate customers. These include account and deposit services, foreign exchange, residential mortgage loans, professional loans, small business loans, commercial term loans, commercial real estate loans, construction loans, syndication loans, asset based finance and trade finance services, as well as domestic and international fund transfers.

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***BEA – Serving customers through one of Hong Kong's largest banking networks, with over 110 branches and SupremeGold Centres around town***