

Press Release

For Immediate Release

25 September 2026

Chong Hing Bank Announces 2026 Interim Results
Year-on-Year Profit Growth with Sustained Improvement in Asset Quality

Chong Hing Bank Limited (“Chong Hing Bank” or the “Bank”) announced its interim results for the six months ended 30 June 2026. Amid a complex and rapidly changing external economic environment and market challenges, the Bank adhered to the principle of “seeking progress while maintaining stability, enhancing quality and efficiency, and promoting transformation through reform and innovation”. It continued to advance business development, risk management and digital intelligence transformation, with key operating indicators meeting expectations, operating performance showing improvement year-on-year, and asset quality continuing to enhance.

During the period, profit attributable to equity owners of the Bank amounted to HK\$926 million, representing a year-on-year increase of 28.21%. Affected by the decline in the Hong Kong Interbank Offered Rate, net interest income was HK\$1,873 million, down 5.46% year-on-year, and net interest margin narrowed to 1.14%. However, the Bank actively drove non-interest income growth, with net fee and commission income rising 3.52% year-on-year to HK\$202 million, supported by sustained growth in wealth management and related businesses driven by increased customer activity. Net income from trading and investments was HK\$87 million for the period.

The Bank continued to adopt prudent credit risk management measures, with asset quality seeing sustained improvement, while its core businesses remained robust. During the period, net impairment losses on financial instruments decreased significantly by 74.24% year-on-year to HK\$215 million. The non-performing loan ratio decreased from 2.18% at the beginning of 2026 to 1.85% by the end of June. As at 30 June 2026, the Bank’s total assets stood at HK\$322.3 billion, deposits from customers amounted to HK\$254.9 billion, and gross loans and advances to customers amounted to HK\$169.9 billion. Capital adequacy ratios remained at a high level, with the total capital ratio at 21.89%, the Tier 1 capital ratio at 18.08%, and the Common Equity Tier 1 capital ratio at 16.96%. All ratios remained well above the relevant statutory requirements, demonstrating the Bank’s solid financial foundation.

Chong Hing Bank has been continuing to leverage its synergies with its shareholder Yuexiu Group and its advantages in cross-border collaboration. Deepening its footprint in the Guangdong-Hong Kong-Macao Greater Bay Area, the Bank advanced cross-border financial wealth management services and credit transformation. Its Mainland branches expanded their customer base among enterprises going global, technology-innovation enterprises, and green finance enterprises, with related loans accounting for a growing share of the portfolio. Meanwhile, the Bank achieved innovative breakthroughs in its cross-border business, launching international trade finance alongside comprehensive personal and corporate wealth management services, while extending green overseas loans to Central Asia under the “Belt and Road Initiative”. Overall, the Bank’s Mainland operations maintained steady growth, with credit asset quality remaining sound.

Mr Li Feng, Chairman of Chong Hing Bank, said, “2026 marks the inaugural year of the 15th Five-Year Plan and the 29th anniversary of Hong Kong’s return to the Motherland. Policy dividends and deepening regional integration present new historical opportunities for the banking sector. Chong Hing Bank will closely align with the new requirements of the 15th Five-Year Plan’s inaugural year, continuing to leverage the robust platform and diversified industrial ecosystem of Yuexiu Group to advance distinctive cross-border financial services. The Bank will accelerate technological empowerment and business transformation, while continuing to implement lean management systems to optimise operational efficiency, ensuring steady and enduring high-quality development.”

Mr Zong Jianxin, Chief Executive of Chong Hing Bank, said, “Looking ahead to the second half of the year, despite the macro environment fraught with uncertainty, Chong Hing Bank will continue to uphold its ‘customer-centric’ business philosophy. With sound compliance as its cornerstone, the Bank will strengthen comprehensive risk management to vigorously drive high-quality development. The Bank will accelerate the deep integration of artificial intelligence into business scenarios and compliance management, leveraging technology to empower operations. This will continuously enhance the customer experience and operational efficiency, as the Bank steadily advances towards its vision of becoming ‘A Bank People Love’.”

– End –

Note: For details of the Bank’s 2026 interim results and regulatory disclosures, please visit the Bank’s website at www.chbank.com.

About Chong Hing Bank

Chong Hing Bank Limited was founded in Hong Kong in 1948. The Bank and its subsidiaries (including Chong Hing Securities Limited and Chong Hing Insurance Company Limited) offer comprehensive commercial banking and financial services to individual and corporate customers. These services include HKD and foreign currency deposits, credit, foreign exchange, wealth management, investment, securities, insurance and mandatory provident fund. The Bank currently operates a network of more than 30 branches in Hong Kong as well as 1 branch in Macau, 16 branches and sub-branches in Chinese Mainland, including Guangzhou Branch, Beijing Branch, Shenzhen Branch, Shanghai Branch and Shantou Branch, and Guangzhou Haizhu Sub-Branch, Guangzhou Panyu Sub-Branch, Guangzhou Development Zone Sub-Branch, Foshan Sub-Branch, Nansha Sub-Branch, Guangdong-Macao In-depth Cooperation Zone in Hengqin Sub-Branch, Dongguan Sub-Branch, Zhongshan Sub-Branch, Shenzhen Nanshan Sub-Branch, Shenzhen Qianhai Sub-Branch and Shanghai Hongqiao Sub-Branch.

Chong Hing Bank was listed on the main board of the Stock Exchange of Hong Kong in 1994 and became a member of Yuexiu Group on 14 February 2014. On 27 September 2021, Yuexiu Group completed its privatisation process of the Bank, which henceforth became a wholly-owned subsidiary of Yuexiu Group, and was delisted from the Stock Exchange of Hong Kong on 30 September 2021. Founded in Hong Kong in 1985, Yuexiu Group ranks top in asset size of all state-owned enterprises in Guangzhou. In 2025, Yuexiu Group was ranked 209th in the “Top 500 Chinese Enterprises” and 10th in the “Top 100 Multinational Corporations in China”. As of 31 December 2025, Yuexiu Group’s total assets under its financial standards amounted to RMB1,059.6 billion.

For more information about Chong Hing Bank, please visit the Bank’s website at www.chbank.com.

For media enquiries, please contact:

Ms Edith Chan

Corporate Communications Department

Chong Hing Bank

Tel: (852) 3768 1177

Email: edithchan@chbank.com