

29 September 2025

Chong Hing Bank Announces 2025 Interim Results

Solid Asset Quality Demonstrates Operational Resilience

Chong Hing Bank Limited (“Chong Hing Bank” or the “Bank”) announced its interim results for the six months ended 30 June 2025. Amid a challenging business environment, the Bank leveraged its prudent strategic planning and flexible operating model to drive ongoing business optimisation and digital transformation, demonstrating strong resilience and growth momentum.

During the period, global financial markets experienced heightened volatility due to U.S. tariff policies, with significant fluctuations in the U.S. dollar exchange rate. Capital inflows into the Hong Kong dollar triggered the “Strong-side Convertibility Undertaking” under the Linked Exchange Rate System, resulting in a decline in Hong Kong dollar interbank rates and a softening of the Hong Kong dollar exchange rate, which in turn led to lower local interest rates. As net interest margin came under pressure, the Bank’s net interest income amounted to HK\$1,982 million, decreased by 16.62% year-on-year, with net interest margin narrowing from 1.65% to 1.33%. Against the backdrop of lower interest rates and a slow pace of macroeconomic recovery, profit attributable to equity owners was HK\$722 million. Despite multiple headwinds, the Bank actively expanded the intermediary business, with net fee and commission income rising 19.05% year-on-year to HK\$195 million, reflecting steady performance in a challenging environment.

The Bank continued to adopt prudent credit risk management measures to maintain solid asset quality. During the period, net impairment losses on financial assets decreased by 7.73% year-on-year to HK\$833 million, while the non-performing loan ratio improved to 2.67%, indicating ongoing enhancement in asset quality. As of 30 June 2025, the Bank’s total assets stood at HK\$307.7 billion, with deposits from customers amounting to HK\$237.8 billion, and gross loans and advances to customers amounting to HK\$161.7 billion. Capital adequacy remained at a high level, with a total capital ratio of 22.25%, Tier 1 capital ratio of 18.41%, and Common Equity Tier 1 capital ratio of 17.26%, all well above statutory requirements, demonstrating the Bank’s solid financial foundation.

In its Mainland China operations, Chong Hing Bank pursued steady progress, fully leveraging the synergies with its shareholder, Yuexiu Group, and the advantages of cross-border collaboration. The Bank continued to deepen its presence in the Guangdong-Hong Kong-Macao Greater Bay Area, actively advancing the transformation of its lending business. Overall business operations and risk management remained sound, with stable credit asset quality. As of 30 June 2025, total Mainland assets further increased to HK\$95.9 billion.

Li Feng, Chairman of Chong Hing Bank, said, “2025 marks the final year of the 14th Five-Year Plan and the 28th anniversary of Hong Kong’s return to the Motherland. So far, the solid support from the Motherland has become an important safeguard for the steady development of Hong Kong’s economy. The Bank continues to capitalise on the opportunities brought by the financial innovation policies of China and Hong Kong, and promote product innovation and digital upgrading, so as to diversify profit sources and enhance revenue levels. Further, we will keep deepening our lean management and the group-wide synergy to improve operating efficiency all around and actively respond to market challenges, and strive for sustained and steady growth on the path of high-quality development.”

Zong Jianxin, Chief Executive of Chong Hing Bank, said, “In the face of adverse factors such as uncertainty in global trade policies and heightened geopolitical tensions, Chong Hing Bank continues to uphold its “customer-centric” business philosophy and persist in pursuing lean management and prudent operations. While continuously strengthening comprehensive risk management, the Bank actively seizes business opportunities arising from the nation’s development trends in emerging industries, as well as from the Hong Kong SAR Government’s financial innovation policies to continuously promote the transformation and upgrading of its business structure. The Bank will remain committed to developing three distinctive areas: cross-border, collaborative, and digital businesses. We will increase the effort in new product development and enhance our technological support capabilities to optimise customer experience and improve overall operational efficiency, so as to achieve sustainable high-quality development.”

– End –

Note: For details of the Bank’s 2025 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, 17 branches and sub-branches in Mainland China, 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, Shunde 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 2024, Yuexiu Group was ranked 208th in the “Top 500 Chinese Enterprises” and 11th in the “Top 100 Multinational Corporations in China”. By the end of 2024, Yuexiu Group’s total assets corresponding to its statistical standards reached RMB 1,138.5 billion, exceeding RMB 1 trillion.

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