

24 April 2026

Chong Hing Bank Announces 2025 Annual Results

Asset Quality Remains Solid, Capital Strength Further Consolidated

Chong Hing Bank Limited (“Chong Hing Bank” or the “Bank”) announced its annual results for the year ended 31 December 2025. Amid operational pressures stemming from rising global trade protectionism and a shifting interest rate environment, the Bank adhered to a prudent management philosophy. It continuously strengthened its risk control capabilities, optimised its business structure, and actively advanced lean management practices. These measures preserved the stability of its core businesses despite external challenges. In 2025, the Bank’s total assets increased by 1.68% year-on-year to HK\$327.3 billion. Customer deposits rose to HK\$253.7 billion, while loans and advances to customers grew to HK\$163.0 billion, maintaining a sound overall financial position. Profit attributable to equity owners amounted to HK\$761 million, reflecting the impact of declining interest rates and market volatility. Net interest income was HK\$3,980 million, with a net interest margin of 1.28%. Net fee and commission income increased by 20.63% year-on-year, reflecting strong momentum in wealth management, insurance, and securities brokerage businesses.

Chong Hing Bank continued to adopt prudent credit risk management, with the non-performing loan ratio declining to 2.18% in 2025, and net impairment losses on financial instruments decreased by 3.33% year-on-year, and asset quality remaining solid. At the same time, the Bank further optimised its branch network layout, advanced business process automation and accelerated the digitalisation of transaction channels. In parallel, the Bank implemented lean management to strengthen resource allocation in support of incremental demand. These measures collectively enhanced input-output efficiency.

In its Mainland operations, Chong Hing Bank persevered with a strategy of seeking progress while maintaining stability. By leveraging synergies with its shareholder, Yuexiu Group, and the cross-border advantages of its Hong Kong headquarters, the Bank actively promoted credit business transformation, achieving steady development and maintaining sound credit asset quality. With the opening of the Guangzhou Development Zone Sub-Branch in 2025, the Bank has established a key regional network of “5 branches + 12 sub-branches” in the Mainland, further strengthening its presence in the Guangdong-Hong Kong-Macao Greater Bay Area (“GBA”).

In 2025, Chong Hing Bank successfully issued its first RMB-denominated Additional Tier 1 capital securities in Hong Kong, with a total size of RMB2,133 million. This issuance reflects the Bank’s strong reputation and financing capability in international capital markets. The proceeds have been used to supplement the Bank’s Tier 1 capital, support sustainable business growth, and further enhance its ability to serve the GBA. As of 31 December 2025, the Bank’s total capital ratio, Tier 1 capital ratio, and Common Equity Tier 1 capital ratio have improved to 21.48%, 17.74%, and 16.62% respectively. These enhancements further strengthen the Bank’s capital base.

Li Feng, Chairman of Chong Hing Bank, said, “As the inaugural year of the 15th Five-Year Plan, 2026 marks a pivotal milestone, bridging the past and the future, for Chong Hing Bank. Confronted with complex and volatile new circumstances and challenges, we must remain confident in our strategic direction, asset and capital foundation, and product and sales capabilities, while also maintaining a clear awareness of the challenges ahead. We will continue to pursue progress with stability, keep our aspirations high, and drive innovation and transformation on the basis of integrity and compliance. By leveraging our cross-border synergies and distinctive operational strengths, we are committed to driving the Group’s financial franchise and establishing a lasting century-old enterprise.”

Zong Jianxin, Chief Executive of Chong Hing Bank, said, “Despite the many challenges facing the banking industry, Chong Hing Bank has consistently adhered to prudent operations and continued to drive high-quality development. Looking forward, under the new national development paradigm, the Bank will deepen its presence in the Greater Bay Area and extend its reach across China. We will continue to uphold the operational philosophy of ‘stabilising growth, enhancing efficiency, and controlling risks’, creating value through lean management. The Bank will further strengthen its cross-border advantages and collaborative synergies, enhance comprehensive risk management, deepen customer relationships, and actively advance intelligent enablement to improve customer experience and operational efficiency. Through these efforts, Chong Hing Bank is committed to becoming ‘A Bank People Love’.”

– End –

Note: For details of the Bank’s 2025 annual results and regulatory disclosures, please visit the Chong Hing Bank website.

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 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, 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 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