

For Immediate Release

Announcement of the HKD Deposit Rate & HKD Prime Rate Adjustment by Dah Sing Bank

(Hong Kong, 31 October 2025) -- Dah Sing Bank, Limited (the "Bank") announces that, with effect from 3 November 2025, its Hong Kong Dollar deposit rate and Hong Kong Dollar prime rate will be adjusted. Details are as follows:

HKD Deposit Rate

Hong Kong Dollar deposit rate will be adjusted from 0.125% p.a. to 0.001% p.a.

HKD Prime Rate

Hong Kong Dollar prime rate will be adjusted from 5.375% p.a. to 5.25% p.a.

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About Dah Sing Bank

Dah Sing Bank, Limited (the "Bank") is a wholly-owned subsidiary of Dah Sing Banking Group, Limited (HKG:2356). Founded in Hong Kong over 75 years ago, the Bank has been providing quality banking products and services to its customers with a vision to be "The Local Bank with a Personal Touch". Over the years, the Bank has been rigorous in delivering on its brand tagline to grow with its customers in Hong Kong, the Greater Bay Area and beyond – "Together We Progress and Prosper". Building on our experience and solid foundation in the industry, our scope of professional services now spans retail banking, private banking, business and commercial banking. Meanwhile, the Bank is also making significant investments in its digital banking capabilities to stay abreast with smart banking developments in Hong Kong and to support financial inclusion at large.

In addition to its Hong Kong banking operations, the Bank has wholly-owned subsidiaries including Dah Sing Bank (China) Limited, Banco Comercial de Macau, S.A., and OK Finance Limited. It is also a strategic shareholder of Bank of Chongqing with a shareholding of about 13%. Dah Sing Bank and its subsidiaries now have 63 operating locations in Hong Kong, Macau and Chinese Mainland.