For Immediate Release

Dah Sing Bank Releases the 2027 Investor Confidence Index

Investor Confidence Index stands at 68 despite global market volatility
Expected investment return reaches 7.7%
Affluent and high-value investors show stronger optimism

(Hong Kong, 14 September 2026) -- Dah Sing Bank, Limited (the "Bank") today released the second edition of its Investor Confidence Index ("ICI"), providing insights into the confidence levels and investment behaviour of Hong Kong investors. The survey found that despite uncertainties surrounding the global economic outlook, geopolitical developments and market volatility, the Investor Confidence Index stood at 68, broadly in line with last year's level, indicating that overall investor confidence in Hong Kong remains positive and strong. Respondents who were confident about market conditions over the next 12 months expected an average investment return of 7.7%. Affluent and high-value investors demonstrated stronger confidence than mass investors, with the confidence index among high-value investors reaching 75.

Conducted in August 2026, the survey tracked changes in investors' sentiment and behaviour under different market conditions through interviews with investors of profiles comparable to last year's sample, with the aim of establishing an authoritative indicator that reflects overall investor confidence in the market. The online survey covered 608 Hong Kong investors, comprising mass investors (liquid assets below HKD1 million), affluent investors (HKD1 million to HKD8 million) and high-value investors (above HKD8 million).

The survey showed that investors generally maintained a proactive investment stance. A total of 88% of respondents indicated that they would maintain or increase their investment allocation over the next 12 months. Investors with higher levels of confidence also tended to hold a lower proportion of cash and adopt more diversified asset allocations, reflecting that risk diversification remains an important investment strategy.

Equities continued to be the most favoured asset class, with 56% of respondents confident of generating positive returns from equities over the next 12 months. Respondents also expected the Hang Seng Index and the S&P 500 Index to rise by 15% and 17% respectively from benchmark levels[1] over the coming 12 months, representing a larger increase than anticipated last year.

In terms of investment themes, technology-related opportunities remained the area of greatest interest for the second consecutive year, with 58% of respondents indicating an interest in related investment opportunities. Meanwhile, 49% of respondents expressed concerns over high valuations of AI-related assets, while 46% were concerned about geopolitical risks and 38% about economic slowdown.

[1] Benchmark levels: Hang Seng Index 25,207 and S&P 500 Index 7,412 (as of July 27, 2026)

The survey also found that 59% of respondents would consider allocating to structured products, with the proportion reaching 72% among high-value investors. Among high-value investors who would consider allocating to structured products, the confidence index reached 80, while 53% planned to increase their investment allocations over the next 12 months. This suggests that more confident investors are more inclined to adopt diversified investment strategies.

Ms. Florence Cheung, General Manager and Deputy Head of Wealth Management of Dah Sing Bank, said: "This year's survey shows that while investors continue to seek returns, they are placing increasing emphasis on risk management and asset allocation. As the investment environment continues to evolve, demand for diversified investment solutions and risk management tools continues to grow. Structured products can cater to different market conditions as well as customers' diverse investment objectives and risk appetite, providing more flexible investment options and helping investors capture market opportunities while managing risk."

Ms. Cheung added: "We note that some investors are interested in structured products while also seeking clearer product information and a more convenient investment experience. In response, Dah Sing Bank will continue to strengthen investor education and market information sharing to help customers better understand the features and potential risks of different investment products. Additionally, we continue to enhance our digital wealth management experience. Customers can already subscribe to selected structured products through our digital channels, and we will explore expanding the offering to include more product types in the future, enabling customers to capture market opportunities more conveniently and build more resilient and diversified investment portfolios."

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Photo caption: Dah Sing Bank announced the findings of its 2027 Investor Confidence Index, which show that despite global market volatility, overall investor sentiment and confidence in Hong Kong remain positive and stable.

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Investment involves risks. Past performance is not indicative of future performance. Before making an investment decision, customers should refer to the relevant investment product offering documents for detailed information including the risk factors. If customers are in doubt, independent professional advice should be sought.

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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 13.5%. Dah Sing Bank and its subsidiaries now have 63 operating locations in Hong Kong, Macau and Chinese Mainland.