

# 董事長報告書 Chairman's Statement



2012年，本集團面對環球金融市場劇烈動盪、經濟復甦放緩，以及香港經濟增長減慢等因素的影響，堅持「調結構、促效益、穩增長」的指導思想，有效管理風險，經營業績穩步提升。

In 2012, despite volatility in the global financial market, sluggish economic recovery and slowdown in the growth of Hong Kong economy, the Group succeeded in managing risks and recorded steady growth in operating results by adhering to the principles of “Optimising the structure and efficiency to achieve solid growth”.



截至2012年底，本集團資產總額為2,517.53億港元，較去年底增幅為5.06%；提取減值準備前之淨經營收入按年增長16.01%至49.31億港元；提取減值準備前之經營溢利增長0.64%至29.85億港元；期內存款增長6.34%。貸款增長9.44%。資產質量保持穩健，特定分類或減值貸款比率為0.37%。

As at the end of 2012, the Group's total assets increased by 5.06% to HK\$251,753 million as compared to last year. Net operating income before impairment allowances was HKD4,931 million, representing a year-on-year growth of 16.01%. Operating profit before impairment allowances increased by 0.64% to HKD2,985 million year-on-year. During the year, customer deposits rose by 6.34% and total loans and advances expanded by 9.44%. Asset quality remained sound with classified or impaired loan ratio stood at 0.37%.

綜觀本集團在2012年的表現，我們積極採取措施改善息差。在推動貸款增長的同時，注意調整信貸結構，努力提高貸款議價能力，並加強資產負債管理，穩固資金來源，有效控制資金成本。我們堅持以客戶為中心，不斷創新，致力於從小事做起，優化業務流程，改善營業環境，提供便捷服務，不斷提升客戶體驗。此外，本集團加快中小企業務、「南商理財」及人民幣業務等重點業務領域的拓展，不斷提升市場競爭力，保證持續發展的動力。我們加強與中國銀行內地分行以及南商（中國）的業務合作，在產品創新、客戶推介等方面有了新的突破。同時，我們還加大對三藩市分行

The Group's performance for the year 2012 was attributable to our efforts and measures taken in improving interest margin. In addition to driving loan growth, we refined our customer loan portfolio and enhanced our effort in negotiating for better pricing of loans. The Group proactively manages its asset and liability to secure the source of funding and exercise effective control of costs of capital. By upholding our “customer-centric” philosophy, we embrace innovation throughout our business. We strive to enhance customer experience by improving our business

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這個海外平台的投入，為未來業務發展奠定良好基礎。在推進業務發展的同時，本集團進一步完善風險管控機制，以適應不斷變化的市場環境和監管要求，保證在風險可控的前提下實現效益最大化。



2012年7月，《亞洲週刊》公佈亞洲區銀行300大排行榜，其中以資產總值計，本集團位列第149位，在香港區則排名第7位，獲該雜誌頒發「亞洲銀行300排行榜2011年10大銀行榮譽獎」。截至2012年，本行已連續第七年榮獲由香港社會服務聯會頒發的「商界展關懷」計劃標誌；並續獲香港青年協會嘉許為「2012-2013年度有心企業」，以示對本行近年積極推動及支持青年參與義工服務的肯定。



展望2013年，全球經濟在緩慢復甦中仍將面臨諸多不確定因素，流動性相對寬鬆、利率繼續低徊的情況還將持續一段時間，銀行業經營環境更加複雜。本集團將繼續穩固核心業務，同時，抓住機遇，開拓新的業務增長點，增強可持續發展的後勁，提升綜合競爭力，為客戶提供更優質的服務。

procedures and banking environment, as well as offering our customers added banking convenience. In addition, the Group has been enhancing our market competitiveness and maintaining the momentum for sustainable development by gearing up for expansion in our key businesses such as SME, "NCB Wealth Management", and RMB businesses. Major breakthroughs in product innovation and customer referrals were achieved through closer cooperation with the Mainland branches of Bank of China and NCB (China). At the same time, we built a solid foundation for future business development by increasing our investment in our overseas platform – San Francisco branch. In view of the evolving market trends and in compliance with regulatory requirements, the Group continued to exercise stringent risk management, ensuring that we will remain focused on risk control and attaining greater efficiency while growing our business.

In July 2012, the Group ranked 149th in Asia and 7th in Hong Kong in terms of total assets in the "Top 300 Asian Banks" published by Yazhou Zhoukan. It was also granted the Award of "Top 300 Banks of Asia – Top 10 Prestigious Banks 2011" by the same publication. As of 2012, the Bank has been awarded the "Caring Company" logo for seven consecutive years by the Hong Kong Council of Social Service. We are named as the "2012-2013 Heart to Heart Company" by the Hong Kong Federation of Youth Groups, in recognition of our efforts in advocating and supporting the youth to participate in volunteer services.

Looking into 2013, there are still uncertainties amid the slow recovery of global economy. The operating environment for the banking sector looks mixed as the relatively loose liquidity and the persistently low interest rates will linger on. In pursuit of sustainable growth and enhancing overall competitiveness, the Group will continue to solidify its core businesses and capture opportunities in developing new business to better serve our customers.

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