

# 董事長報告書

## Chairman's Statement



2013年，環球經濟復甦緩慢多變，銀行經營環境不穩定。本集團採取「調結構、促效益、穩增長」的經營策略，挖掘內部潛力，捕捉市場機遇，有效管理風險，業績實現持續穩健增長，繼續保持良好發展態勢。

截至2013年底，本集團資產總額為2,803.84億港元，較上年底增幅為11.37%；提取減值準備前之淨經營收入按年增長19.83%至59.09億；提取減值準備前之經營溢利增長19.16%至35.56億港元；期內存款增長6.81%。貸款增長9.45%。資產質量保持穩健，特定分類或減值貸款比率為0.34%。

縱觀本集團在2013年的表現，我們積極採取措施調整收入結構，一方面注重提高非利息收入佔比，減少對利息收入的依賴；另一方面努力提升貸款議價能力，有效控制資金成本，淨息差表現明顯改善。

In 2013, the global economic recovery presented to be slow and volatile, along with the unsteady operating environment for banking industry. However, by adherence to the principles of "Optimising the structure and efficiency to achieve solid growth", the Group explored the potentials of our internal resources and managed to seize market opportunities while maintaining effective risk controls. As a result, we continued to record satisfying results growth, and kept such growth momentum for future development.

As at the end of 2013, the Group's total assets increased by 11.37% to HK\$280,384 million as compared to last year. Net operating income before impairment allowances was HK\$5,909 million, representing a year-on-year growth of 19.83%. Operating profit before impairment allowances increased by 19.16% to HK\$3,556 million year-on-year. During the year, customer deposits rose by 6.81% and total loans and advances expanded by 9.45%. Asset quality remained sound with classified or impaired loan ratio stood at 0.34%.

The Group's performance for the year 2013 was attributable to our efforts and measures taken in improving our revenue composition. In particular, we focused on higher proportion of non interest income aiming to reduce reliance on interest income. On the other hand, we recorded substantial improvement in net interest margin by virtue of stronger bargain capability for loan grants and effective control on capital costs.

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我們堅持以客戶為中心，不斷提高中小企業務、「南商理財」及跨境業務等重點業務領域的服務質素，並推出多種產品組合，通過線上、線下渠道擴大營銷範圍，滿足客戶不同需要，不斷提升客戶體驗。

此外，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、客戶推介等方面取得積極進展。同時，我們還加強對三藩市分行這個海外平臺的管理力度，積極研究其未來業務發展方向。

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更加嚴格的監管要求，保證在風險可控的前提下實現效益最大化。

2013年11月，《亞洲週刊》公佈「亞洲銀行300」排行，其中以資產總值計，本集團於香港區位列前十名，獲選為2013年10大銀行（香港區）榮譽獎得獎銀行。截至2013年，本行已連續第九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。

2014年，適值南洋商業銀行開業65周年，我們在對本行65年來的發展和業績感到自豪同時，也擔負著傳承精彩，續寫輝煌的重任。本集團將堅持「擴大業務規模，優化收入結構，保證資產質量，提高經營效益」的經營策略，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。

By upholding our “customer-centric” philosophy, we continued to enhance the service quality of our key businesses such as SME, “NCB Wealth Management” and cross-border business. Meanwhile, we introduced various products portfolio and expanded our marketing coverage through both on-line and off-line approaches, targeting to meet different clients’ needs and update their experiences from time to time.

In addition, positive progress in product innovation and customer referrals were achieved through our closer cooperation with the Mainland branches of Bank of China and NCB (China). At the same time, we intensified management over our overseas platform – San Francisco branch so as to determine the direction for its future business development.

In view of the evolving market conditions and in compliance with the stricter regulatory requirements, the Group continued to exercise stringent risk management while propelling our business, to ensure the maximised efficiency provided that risks are under control.

In November 2013, the Group ranked the top 10 in Hong Kong in terms of total assets in the “Top 300 Asian Banks” as published by Yazhou Zhoukan. It was also one of the banks winning the Award of “Top 10 Prestigious Banks (Hong Kong) 2013”. As of 2013, the Bank has been awarded the “Caring Company” logo for nine consecutive years by the Hong Kong Council of Social Service. We are again 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.

In 2014, Nanyang Commercial Bank will welcome its 65th anniversary. We are proud of the 65 years of growth and accomplishments achieved by the Bank. We are more expected to assume the missions of continuing our legacy of excellence and passing with flying colours. By adherence to the operating strategies of “Expanding business scale, optimising revenue structure, ensuring assets quality and improving operating efficiency”, the Group, in pursuit of sustainable growth and enhancing overall competitiveness, will capture opportunities in developing new business to better serve our customers.

**周載群**  
**ZHOU Zaiqun**  
董事長  
Chairman