

優質的專業服務，獲得媒體和客戶認可

Quality and professional services receive recognition from media and customers

南商優質服務屢獲殊榮，去年榮獲香港財務策劃師學會理財教育領袖三項大獎，包括最高殊榮獎項「年度最佳企業理財教育領袖」以及「企業理財教育領袖(金獎)及優質財策企業」；於「香港企業領袖品牌2020」頒獎典禮中，獲得「卓越跨境個人銀行服務品牌」及「卓越跨境企業銀行服務品牌」獎項；於晴報舉辦的「Banking & Finance Awards 2020」評選中，獲「傑出跨境金融服務大獎」；並再次獲得中小型企業總商會頒發的「中小企業最佳拍檔獎」；另外，南商於香港銀行學會「第十三屆傑出財富管理師大獎」榮獲12名個人獎及再度榮獲「最佳提名機構獎」。



NCB's quality services have received various awards and recognition. NCB was granted three Financial Education Leadership Awards by the Institute of Financial Planners of Hong Kong, including the prestigious "Best Corporate Financial Education Leadership of the Year", "Corporate Financial Education Leadership — Gold Award" and "Accredited Professional Financial Planning Firm"; received "Excellent Brand of Cross Border Personal Banking Services" and "Excellent Brand of Cross Border Corporate Banking services" at the Hong Kong Leaders' Choice Brand Awards ceremony; received "Excellence Award for Cross-border Financial Services" at the "Banking & Finance Awards 2020" organised by Sky Post; and received anew "Best SME's Partner Award" from the Hong Kong General Chamber of Small and Medium Business. In addition, NCB won 12 individual awards at the 13th HKIB OFMP Awards and was awarded anew "Top Nominations Award".





「2020經濟金融展望」研討會
"2020 Economic and Financial Outlook"
seminar



南商一向重視與客戶維持良好關係，透過舉辦研討會，使客戶能夠獲取更多理財方面的專業知識和最新市場資訊，並有針對性地開展常態化金融知識普及活動。

2020年1月份，工商中心舉辦三場客戶研討會，共77家企業出席。研討會主題為「2020經濟金融展望」，讓客戶能及時掌握最新市況並作出部署，客戶於答問環節反應熱烈，踴躍提問。

參與「香港銀行公會」網上理財講座，就「良好的儲蓄／投資習慣」及「開源節流、從理財角度計畫將來」兩項標題向小五至中六學生分享心得。

NCB values a rapport with customers. It provides customers with access to professional knowledge and the latest market information about wealth management through organising various seminars, as well as carries out targeted and regular activities to popularise financial knowledge.

On January 2020, three customer seminars were held at the Commercial Banking Center, with 77 companies attended. With the theme of "2020 Economic and Financial Outlook", the seminar allows customers to keep abreast of the latest market conditions so as to position themselves accordingly. During the Q&A session, the customers were positive to throw out questions.

NCB participated in an online financial management workshop organised by Hong Kong Association of Banks, sharing two topics which are "developing good saving/investment habits" and "a financial management plan for your future by broadening sources of income while cutting expenditure" with Primary 5 to Secondary 6 students.



踐行環保事業，倡導綠色經濟

Contributing to environmental protection and green economy



- 南商高度重視綠色發展戰略，為推廣綠色發展理念，將綠色信貸及環保因素融入銀行政策，為有綠色融資需求的企業提供貸款以及推動綠色債券發展，協助客戶向綠色業務轉型和發掘新興行業。
- 南商曾參與中國香港地區綠色貸款(Green Loan)相關的銀團業務，及取得香港綠色建築議會的「香港綠色建築認證」(BEAM PLUS)之項目。
- 在大灣區發展規劃中，香港作為大灣區內的綠色金融中心，在綠色貸款項目和綠色債券上將發揮更重要角色。南商將繼續積極規劃綠色金融業務拓展，履行社會責任，提供更多綠色金融服務，一同推動綠色經濟。
- 支持並積極參與金管局推動的「綠色及可持續發展銀行計劃」。
- 進一步發展互聯網金融業務、提高網路電子化服務水準、降低人工和環境成本，通過更新、開發技術平臺，南商不斷優化手機及網上銀行功能，包括FPS(轉數快)優化、增加網上投保供應商、手機流動保安編碼及添加生物認證功能，充分利用線上平臺為客戶提供準確、及時、全面的最新資訊。
- NCB highly values green development strategies. In order to promote the concept of green development, it integrates green credit and environmental protection into bank policies by providing loans to companies with green financing needs as well as promoting the development of green bonds to assist customers in green business transformation and exploring emerging industries.
- NCB has participated in the syndicated business related to Green Loan in Hong Kong, China, and obtained the “Hong Kong Green Building Certification” (BEAM PLUS) project from the Hong Kong Building Council.
- As for the development plan for the Greater Bay Area, Hong Kong, as a green financial center in the Greater Bay Area, will play a more important role in green loan projects and green bonds. NCB will strive for a plan on the expansion of green finance business, fulfill its social responsibilities and provide more green finance services, thereby promoting a green economy.
- NCB will support and take an active role in the “Green and Sustainable Banking Plan” promoted by the Hong Kong Monetary Authority (HKMA).
- To further develop Internet financial business, improve the level of online electronic services, and reduce labor and environmental costs, NCB endeavors to optimise mobile and online banking functions through updating and developing technology platforms, including Faster Payment System (FPS) optimisation, and increases online insurers, mobile token and the addition of biometric authentication. By making full use of the online platform, it can provide customers with accurate, timely, comprehensive and up-to-date information.

熱心社會公益，履行企業社會責任

Enthusiastic about public welfare in fulfilling corporate social responsibilities

在公益慈善領域，南商一直關愛弱勢群體，發動員工開展各項志願服務活動，並加強與慈善公益組織的溝通合作。2020年主要體現在以下幾個方面：

- 積極響應香港金管局以及按揭證券有限公司推出的有關計劃，向受新冠疫情影响的企業及個人提供貸款紓困及適切的銀行服務。
- 積極參加香港中國企業協會、香港中資銀行業協會組織的活動，支持港區國安法、確保「一國兩制」行穩致遠。
- 參與多項大學畢業生就業計劃，包括香港金管局推出的「銀行業人才起動計劃」、「金融科技人才培育計劃」，香港金融發展局、香港中國企業協會與勞工處組織的促進就業計劃。
- 參加香港再出發大聯盟「千萬口罩獻愛心」活動。
- 開展「南商70慈善護老計劃」，走訪東華三院並捐贈抗疫物資。



As for public welfare, NCB keeps an eye on disadvantaged groups as always by sending out its employees to carry out various voluntary service activities as well as strengthening communication and cooperation with charitable organisations. This is mainly reflected in the following aspects in 2020:

- Actively responded to the relevant programmes launched by HKMA and the Mortgage Corporation Limited, providing loan relief and appropriate banking services to companies and individuals affected by COVID-19.
- Positive participation in activities organised by the Hong Kong Chinese Enterprises Association and Chinese Banking Association of Hong Kong to support the Hong Kong National Security Law as well as ensure the stability and long-term development of "One Country, Two Systems".
- Participated in a number of employment programmes for university graduates, including the "Banking Talent Programme" and "Fintech Career Accelerator Scheme" launched by HKMA, and the employment promotion programmes organised by the Financial Services Development Council, the Hong Kong Chinese Enterprises Association and the Labour Department.
- Participated in "Thousands of Masks, Thousands of Love" (千萬口罩獻愛心) by Hong Kong Coalition.
- Launched the "NCB 70 Charity Programme for Care of the Elderly" (南商70慈善護老計劃), visited Tung Wah Group of Hospitals and donated anti-epidemic supplies.





- 通過「香港單親協會」向大坑東村單親家庭發送抗疫及日用物資。
- 參與集團精準扶貧點「青海省海東區樂都縣學校」的扶貧工作，通過當地學校平台開立獎學金、助學金項目，資助貧困家庭兒童順利完成學業。
- 捐助雲南羊坪學校課桌椅及獎學金，幫助改善學習環境，鼓勵學生奮發進取。
- 支持香港弱智人士家長聯會等活動，關愛弱勢社群。
- 贊助香港仔坊會，希望藉此為有需要的長者送上關懷及溫暖。
- 連續第15年獲香港社會服務聯會頒發商界展關懷標誌殊榮，以表揚過去對關懷社區、員工及環境的承擔。
- 數年來一直支持東華三院慈善獎券活動，2020年更獲得「工商機構組」亞軍。

- Distributed anti-epidemic and daily supplies to single-parent families in Tai Hang Tung Village through the Hong Kong Single Parents Association.
- Participated in the Group's targeted poverty alleviation work for the schools in Ledu County, Haidong District, Qinghai Province, as well as established scholarships and bursaries through the local school platform for the children from poor families to finish their studies.
- Donated desks, chairs and scholarships to Yunnan Yangping School to help improve the learning environment and encourage students to forge ahead.
- Supported activities launched by the Hong Kong Joint Council of Parents of the Mentally Handicapped and others to care for the disadvantaged.
- Sponsored Aberdeen Kai-fong Welfare Association, hoping to bring care and warmth to the elderly in need.
- Awarded the Caring Company Logo by the Hong Kong Council of Social Service for the 15th consecutive year, in recognition of its commitment to caring for the community, employees and the environment in the past.
- Has been supporting the raffle ticket sale by Tung Wah Group of Hospitals for several years, and won the first runner-up in the categorisation of "corporate" in 2020.



關懷員工健康，凝聚集體力量

Diversified corporate culture to strengthen team spirit

- 疫情期間做好員工分組、分場及家居辦公輪班安排，並向員工致送包括多種常備防疫用品的「防疫心意包」。
- 響應中企協倡議，動員同事參加香港特區政府推行的普及社區檢測計劃，本行員工高比例參加了此次檢測。
- 協調多家核酸檢測機構，為有需要的員工提供檢測安排。
- 為員工提供防疫指引，開通熱綫解答員工疑問，舉辦心理輔導與壓力緩解講座。
- 向員工發放防疫超市禮券，同時提高食堂膳食質量，增強員工免疫力。
- 應對最新的市場環境，以靈活創新的方式推動員工培訓及發展。本年度：（一）推進全行線上培訓的實施、（二）匯總香港、內地及國外培訓資源集成共用平臺、（三）創新培訓方式，提高培訓專案成效、（四）推動跨境及大灣區業務專項培訓。
- 創新舉辦了南商集團兩個線上跨境大會，包括「南商銀行工作年會」及「南商銀行表彰大會」。
- During the epidemic, NCB has made arrangements for staff grouping, branching, and home office shifts, and provided employees with “anti-epidemic souvenir packages” which include various necessary anti-epidemic prevention supplies.
- In response to the proposal by HKCEA, its employees were sent out to participate in the Universal Community Testing Programme promoted by the Government of the Hong Kong Special Administrative Region. The number of our employees who have participated in the testing is relatively high.
- Coordinated multiple nucleic acid testing institutions to provide testing arrangements for employees in need.
- Provided staff with anti-epidemic guidelines, set up a hotline to answer staff questions, and organised workshops for psychological counseling and stress relief need.
- Distributed anti-epidemic supermarket coupons to employees, improved the quality of meals in the cafeteria and enhanced their immunity.
- Responded to the latest market environment by promoting employee training and development in a flexible and innovative way. During the year, NCB (1) promoted the implementation of online training across the bank; (2) consolidated the training resources from Hong Kong, the Mainland China and overseas into a shared platform; (3) innovated new trainings to enhance the effectiveness of training projects; (4) promoted the specific business trainings for both cross border and Greater Bay Area.
- Held two innovative online cross-border conferences of NCB Group, including the “NCB Annual Meeting” and the “NCB Commendation Conference”.

