

董事長報告 Chairman's Statement



張衛東先生
Mr. Zhang Weidong
董事長 Chairman

2021年是邁向第二個百年新徵程的一年，是國家「十四五」開局之年，也是信達集團和南商銀行第三個五年規劃的起步之年。面對疫情對經濟的持續衝擊、全球經濟局勢錯綜複雜、市場競爭日趨激烈的困難局面，南商銀行迎難而上，篤定前行，主動應對新的市場形勢，確立「以客戶為中心，依托金融科技，打造跨境和投行聯動的專業銀行」戰略目標，打造以跨境業務為特色的中型銀行，取得了長足發展。

2021 was the year that signified the CPC marching on a new journey towards its second century, the year that marked the beginning of China's 14th Five-Year Plan, as well as the starting year of the third Five-Year Plan between Cinda Group and NCB. Facing the continuous impact of COVID-19 pandemic on the economy, the complexity of global economic situation, and the challenging state of intensifying market competition, NCB determined to forge ahead in midst of difficulties, actively responded to new market conditions, set up the strategic goal of "being a professional bank which is customer-oriented, financial technology-oriented and combined with cross-border and investment and commercial banks", as well as established itself as a medium-sized bank featuring cross-border businesses, and all these achieved remarkable results.

董事長報告 Chairman's Statement



截至2021年底，本集團總資產為港幣5,363億元、存款為3,838億元、客戶貸款為2,956億元，稅後盈利港幣32.31億元，繼續保持穩健發展。

這一年，我們聚焦戰略業務領域，建立特色化競爭優勢。南商充分發揮跨境金融服務優勢，利用兩地跨境網絡，聚焦細分市場領域，圍繞客戶需求完善產品體系，重點客群數量快速增長，在多項戰略業務領域實現突破。2021年，南商榮獲《新城財經台》頒發的香港企業領袖品牌選舉「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」等多個獎項。

這一年，我們認真服務國家戰略，積極支持小微企業發展。南商(香港)的小微企授信客戶數量在同等規模的中型銀行中保持領先，配合香港按揭證券有限公司和香港金管局推出多輪小微企融資計劃，用實際行動助力小微企客戶應對疫情挑戰。南商(中國)設立小微企業專屬服務櫃檯，提供銀行開戶綠色通道，切實提升小微企業服務質量，以普惠初心澤潤小微及「三農」客戶，並榮獲中國銀行業協會「普惠金融好新聞」獎。

這一年，我們發揮香港國際金融中心優勢，與投行夥伴共建金融服務生態圈。南商借助自身境內外商業銀行服務牌照，為在香港資本市場上市和發債的內地企業和股東提供存款、結算、融資、利率和匯率風險管理服務，以及資本市場配套的綜合金融服務，通過一站式服務提升客戶體驗。

As of the end of 2021, the Group's total asset, deposits, customer loans and after-tax profit amounted to HK\$536,300 million, HK\$383,800 million, HK\$295,600 million and HK\$3,231 million respectively, which continued to remain stable growth.

During the year, we focused on strategic business fields and established unique competitive advantages. NCB leveraged on its advantage of cross-border financial services, and by using cross-border network, NCB focused on market segments and improved product system based on customer needs, which resulted in a rapid growth in the number of key customers and breakthroughs in various strategic business fields. In 2021, NCB won several awards, such as "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 organized by Metro Finance.

During the year, we earnestly served the national strategies and actively supported the development of small and micro-scale enterprises. In terms of number of credit customers of small and micro-scale enterprises, NCB (Hong Kong) (南商(香港)) maintained its leading position among all medium-sized banks of similar scale. By coordinating with The Hong Kong Mortgage Corporation Limited and Hong Kong Monetary Authority in launching several rounds of small-and-micro enterprise financing schemes, NCB assisted the customers of small and micro-scale enterprises to cope with challenges arising from the pandemic with actions. NCB (China) (南商(中國)) has set up special service counters tailored for small and micro-scale enterprises and provided green channels for opening bank accounts, which practically improved its service quality for small and micro-scale enterprises with the pure intention of benefitting customers from small and micro-scale enterprises and "Three Rurals" in general, thus it won the "Good News of Financial Inclusion" award issued by the China Banking Association.

During the year, we leveraged on HK's advantage as an international financial centre and jointly built a financial service ecosystem with investment bank partners. With its own domestic and foreign commercial banking service licenses, NCB provided deposit, settlement, financing, interest rate and exchange rate risk management services as well as comprehensive supporting financial services of the capital market for the mainland enterprises listing and bond-issuing in Hong Kong's capital market and its shareholders, and improved customer experiences through its one-stop services.

董事長報告 Chairman's Statement

這一年，我們完善公司治理機制，強化企業管治。秉承「One Bank」的發展理念與要求，深化一體化經營，建設業務發展一體化管理機制，提高治理運行效率。全面重檢公司制度和流程，提升工作效率，著力將制度轉化為治理效益。

這一年，我們堅守風險合規底線，夯實穩健發展基礎。嚴格落實監管和集團要求，持續完善風險管理體系，加強對新形勢、新業態下各類風險的精準識別。前瞻性防範金融風險，加大力度化解存量風險，確保銀行整體風險的穩定可控。

這一年，我們踐行可持續發展，共創綠色未來。推動綠色信貸業務助力傳統行業技術轉型以及新能源等企業發展。持續深化節能環保營運措施，南商(中國)實現數字化移動辦公。

這一年，我們不忘初心回饋社會。多形式助力貧困地區脫貧攻堅，持續開展護老助學等公益慈善活動，協辦莊世平先生誕辰110週年系列紀念活動，廣續愛國精神。

南商的發展和點滴成就離不開股東、客戶和社會各界支持，更離不開全體員工的奮鬥和努力。2021年，陳細明先生轉任南商副董事長，劉鈞先生獲委任為南商總裁，我謹代表董事會熱烈歡迎他們的加入！

During the year, we improved the corporate governance mechanism and strengthened corporate governance. We upheld the development philosophy and requirements of “One Bank”, emphasized integrated operation, established a management mechanism for business development integration, and increased governance operating efficiency. We fully reviewed the systems and processes of the company, enhanced work efficiency, and focused on transforming the systems to governance benefits.

During the year, we adhered to risk compliance and built a strong foundation for steady development. We strictly implemented regulatory and group requirements, continued to improve the risk management system, and enhanced our precise identification of various risks under news situations and new business trends. We prevented financial risks with a forward-looking perspective, as well as increased efforts on dissolving existing risks, so as to ensure that the overall risks of the bank be stable and under control.

During the year, we reinforced our commitment to sustainable development for a green future. We promoted green credit business to help the technological transformation of traditional industries and the development of new energy and other enterprises. In addition, we continued to improve energy-saving and environmental protection operation measures, and NCB (China) has realized digital mobile working.

During the year, we remained true to original aspiration and gave back to community. We helped poverty-stricken areas in poverty alleviation through various ways, continued to organize charitable activities such as elderly care and education sponsorship, and co-organized commemorative event to commemorate the 110th anniversary of Mr. Zhuang Shiping's birth to promote patriotic spirit.

The success of NCB cannot be achieved without the support of shareholders, customers and different sectors of our society, as well as the hard work of our staff. In 2021, Mr. Chan Sai Ming was redesignated as the vice chairman of NCB, and Mr. Liu Jun was appointed as the president of NCB. On behalf of the board of directors, I would like to warmly welcome them to join us!



董事長報告 Chairman's Statement

展望未來，面對複雜多變的市場環境和日益加劇的行業競爭，我們將踔厲奮發、篤行不怠，主動融入國家新發展格局，把握粵港澳大灣區建設契機，立足新發展階段，貫徹新發展理念，加快推進戰略目標落地，建立可持續的健康發展模式。道阻且長，行則將至，行而不輟，未來可期！

Looking forward, in the face of the complex and volatile market conditions and ever-increasing industry competition, we will uphold the spirits of persistence and hardworking, actively adjust to the new development pattern of the country and seize the opportunity of the development of the Guangdong-Hong Kong-Macao Greater Bay Area. Based on the new development stage, we will adopt new development concepts, accelerate the realization of strategic goals, and establish a sustainable and healthy development model. Although the road is long and arduous, perseverance will lead us to a bright future.