

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，2021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」。此外，於新城電台舉辦的「香港企業領袖品牌2021」獲得「卓越跨境商業銀行服務品牌」獎項；於晴報舉辦的「Banking & Finance Awards 2021」評選中，獲「傑出跨境金融服務大獎」；於明報舉辦的「卓越財經大獎」獲「大灣區卓越金融品牌價值」大獎；於香港商報舉辦的「專業金融機構服務大獎2021」獲「專業粵港澳大灣區金融服務大獎」。同時，分別獲HK01頒發的「大灣區企業同創大獎」及頭條日報頒發的「No. 1 跨境銀行理財服務」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」。另外，南商於香港銀行學會「第十四屆傑出財富管理師大」榮獲10名個人獎及繼續獲頒「香港銀行學會人才發展獎2021」。

NCB's quality services have received various awards and recognition. In 2021, 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". It addition, NCB received "Excellent Brand of Cross Border Commercial Banking services" at the 2021 Hong Kong Leaders' Choice Brand Awards ceremony held by Metro Broadcast Corporation Limited; received "Excellence Award for Cross border Financial Services" at the "Banking & Finance Awards 2021" organised by Sky Post; and received "Professional Guangdong-Hong Kong-Macao Greater Bay Area Financial Services Award" at Professional Financial Institution Services Awards 2021 organized by Hong Kong Commercial Daily. At the same time, it was awarded "Greater Bay Area Enterprise Co-creation Award" and "No. 1 Cross-border Bank Wealth Management Services" by HK01 and Headline Daily, respectively and received anew "Best SME's Partner Award" from the Hong Kong General Chamber of Small and Medium Business. In addition, NCB won 10 individual awards at the 14th HKIB OFMP Awards and was awarded anew "Hong Kong Banking Industry Talent Development Award 2021".

南商一向重視與客戶維持良好關係，受疫情限制，透過舉辦線上講座，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。

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 online seminars due to the pandemic, as well as carries out targeted and regular activities to popularise financial knowledge.



為配合「人民幣第一」策略，南商於2021年1月15日舉辦2021「人民幣展望」線上客戶講座，參與者近百人。此外，為能向客戶提供多元化及跨領域市場資訊，2021年南商還舉行了三場「展望2021」線上投資講座，分別由瑞士百達、首源及惠理基金公司代表分享2021投資展望，客戶反應非常熱烈。

In line with the “Putting Renminbi First” strategy, NCB held the 2021 “Renminbi Outlook” online customer seminar on 15 January 2021, with nearly 100 participants. In addition, in 2021, NCB also held three online investment seminars on “Prospect 2021”, where representatives from Pictet, First Sentier and Value Partners shared their 2021 investment prospects, and these seminars have received overwhelming response from customers.



踐行環保事業，倡導綠色經濟

Contributing to environmental protection and green economy

- 2021年，本行繼續支持金管局有關綠色可持續發展銀行的理念，加強關於氣候風險及環境風險的評估活動。為進一步推動「綠色銀行生活」，對標行方「節約能源」的年度項目目標，下半年，為總行大廈各樓層前後樓梯燈泡的照明系統更換為「智能節能調光系統」裝置，通過用「雷達感應」(Wireless Motion Sensor)，達至節省電能效果，避免長期開著電燈造成不必要的電力浪費。此舉既可合乎消防法例走火通道的最低光度要求，亦能達至環保節能效益。同時，也分別為各樓層更換節能環保的飲水機。
- In 2021, the bank continued to support the Hong Kong Monetary Authority (HKMA)'s concept of a green and sustainable bank and strengthen its assessment activities on climate and environmental risks. To promote the "green banking life", and work towards the annual project goal of "saving energy" of the bank, in the second half of the year, the lighting system of the light bulbs in the front and rear stairs of each floor of the head office building was replaced with the "intelligent energy-saving dimming system". The Wireless Motion Sensor helped save energy and avoid unnecessary waste of electricity caused by long-term lighting. The adoption of new system not only complies with the minimum luminosity requirements of fire escapes in fire regulations, but also achieves environmental protection and energy saving benefits. Meanwhile, the bank also installed energy-saving and environmentally friendly water dispensers for each floor.
- 6月份，南商助力興業銀行香港分行發行境外「碳中和」主題綠色債券業務成功落地。對該次發行的美金債券進行投資，進一步推行承銷、投資一體化，以投資能力獲取承銷資格，以承銷機會獲取更多高價值投資業務，增加投資收益及承銷費收入，提升非息收入占比。
- In June, NCB successfully assisted the Industrial Bank Co., Ltd. Hong Kong Branch in issuing overseas "carbon neutral" green bonds. NCB invested in the US dollar bonds issued and further promoted the integration of underwriting and investment. With its investment capabilities, it obtained underwriting qualifications, which created opportunities for more high-value investment business. It also increased investment income and underwriting fee income, as well as the proportion of non-interest income.



熱心社會公益，履行企業社會責任

Enthusiastic about public welfare in fulfilling corporate social responsibilities

2021年，全球疫情反覆，諸多不確定性拖慢全球經濟復蘇步伐，面對艱巨的經營環境，南商堅持穩中求進，積極尋求可發展的空間，致力推動戰略轉型發展；同時牢記初心，努力踐行企業社會責任。茲將年內主要工作總結如下：

- 全力響應政府「全城起動 快打疫苗」的號召，共築免疫屏障，同時為完成接種疫苗的同事提供「疫苗假期」，舉辦「員工接種新冠疫苗獎勵活動」，鼓勵員工及時接種，並協調多家核酸檢測機構，為所住大廈有確認病例的員工提供檢測安排；亦繼續提供員工熱線，舉辦心理輔導與壓力緩解講座。
- 積極關心社會大眾。包括參與香港行公會全港市民接種疫苗獎勵活動，參與銀行公會「智有『財』能教育坊」，組織義工隊伍向香港低收入家庭人士分享理財經驗。
- 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。
- 年內適逢南商創辦人莊世平先生誕辰110周年，特協助主辦有關於香港大會堂展覽廳舉辦的紀念莊世平先生誕辰110周年之「愛國者的典範——莊世平」紀念活動。為持續推動中小學生的愛國教育工作及弘揚莊老的愛國精神，並捐款支持莊世平基金會成立「莊世平愛國教育基金」。



In 2021, the volatility of the pandemic resulted in uncertainties that slowed down the global economic recovery. Confronted with the arduous business environment, NCB insisted on making progress while maintaining stability, actively sought room for development, and was committed to promoting strategic transformation and development. At the same time, NCB stayed true to its original aspiration and strived to practice corporate social responsibility. The main activities during the year are summarized as follows:

- Actively responded to the “Early Vaccination for All” campaign launched by the government to help build an immune barrier in Hong Kong, and provided vaccination leave for employees who were vaccinated. Launched “Vaccination Rewards” event to encourage employees to get vaccinated timely, and coordinated multiple nucleic acid testing institutions to provide testing for employees who lived in the buildings with confirmed cases of COVID-19. Continue the employee hotlines services and psychological counseling and stress relief lectures.
- Dedication to caring for the public, including participating in the vaccination incentive activities to promote vaccination for all and the “Financial Education Workshops” organized by Hong Kong Association of Banks where the bank organized volunteer teams to share financial management experience with people from low-income families in Hong Kong.
- 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.
- 2021 was the 110th anniversary of the birth of Mr. Zhuang Shipping, the founder of NCB. The bank assisted in organizing the “Patriot Model - Zhuang Shiping” commemorative event in the Exhibition Hall of the Hong Kong City Hall to commemorate the 110th anniversary of Mr. Zhuang Shipping’s birth. In order to promote the patriotic education of primary and secondary school students and carry forward the patriotic spirit of Zhuang Lao, NCB donated to support the Zhuang Shipping Foundation to establish the “Zhuang Shipping Patriotic Education Fund”.



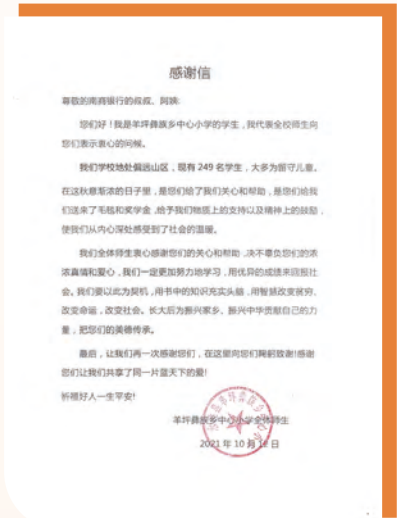


- 繼續「南商70慈善護老計劃」，向社會福利署深水埗區轄下的長者社區服務中心贈送防滑用品；向循道衛理觀塘社會服務處贈送食物包，支持其短期食物援助服務。
- 積極參與集團精準扶貧點「青海省樂都區」的扶貧工作，推進樂都區金融扶貧、教育扶貧、產業扶貧和消費扶貧等項目。
- 協助雲南羊坪學校解決硬體設施老化的問題，亦向該校成績優異或取得較大進步的學生發放獎學金。此外，冬季時為讓學生們晚上睡眠足夠保暖，為住校生每人購買禦寒用品。
- 連續第16年參與「商界展關懷」計劃，積極實踐企業社會責任。
- 贊助兒童心臟基金會的心連心慈善運動日。
- 年內先後兩次向香港公益金捐款。
- 數年來一直支持東華三院慈善獎券活動。
- 關愛社會弱勢貧困社群，探訪慰問香港新移民貧困家庭。
- 繼續冠名贊助香港銀行學會的《銀行專業會士考試新生獎》，以鼓勵業內人士持續進修，不斷提高業務知識。
- 協助香港銀行公會舉辦“ATM Education for Elderly”金融教育活動。
- 舉行「智有『財』能教育坊」活動，向香港低收入家庭人士分享理財經驗。
- 網上銀行新增即時網上對話功能，為聽障人士提供適切的協助。

- Carried on the “NCB 70 Charity Programme for Care of the Elderly” by donating anti-slip products to the Community Service Centre for the Elderly under the Sham Shui Po District of the Social Welfare Department and donating food packages to the Kwun Tong Methodist Social Service to support its short-term food assistance services.

- Participated in the targeted poverty alleviation mission assigned to the Group in Ledu District, Qinghai Province through financial, educational, industrial and consumption measures.

- Assisted Yunnan Yangping School to solve the problem of aging hardware facilities, and also awarded scholarships to students who achieved excellent grades or made great progress. In addition, to keep the students warm during sleeping in the cold winter night, we have purchased cold weather supplies for each resident student.



- Participated in the “Caring Company” scheme for the 16th consecutive year and actively practiced corporate social responsibility.
- Sponsored Heart-to-Heart Charity Sports Day organized by Children's Heart Foundation.
- Donated to the Community Chest of Hong Kong twice during the year.
- Has been supporting the raffle ticket sale by Tung Wah Group of Hospitals for several years.
- Kept an eye on disadvantaged groups, e.g., visited and showed support to poor new immigrant families in Hong Kong.
- Continued to title sponsor the “Freshman Prize for Associateship Examinations” set up by the Hong Kong Institute of Bankers to encourage people in the industry to continue their studies and improve their business knowledge.
- Assisted the Hong Kong Association of Bankers to organize the financial education activity - “ATM Education for Elderly”.
- Held Financial Education Workshops to share financial management experience with people from low-income families in Hong Kong.
- Added a real-time online chat function for online banking to provide appropriate assistance to the hearing-impaired.

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」。
- 響應香港金管局及中企協等倡議，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。
- 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。
- 因應疫情關係，表彰大會延用線上形式，近三千五百名南港、南中員工線上參與，充分體現集團一體化經營的理念。
- 鼓勵並資助員工欣賞電影《長津湖》，以加強了解歷史，進一步激發愛國情懷。
- 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 proposals by HKMA and 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 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.
- Given the pandemic, the commendation meeting continued to be held online, with participation of nearly 3,500 employees from Nangang and Nanzhong, which fully reflected the concept of integrated management of the Group.
- Encouraged and funded employees to enjoy the movie “The Battle at Lake Changjin ” to enhance their understanding of history and further stimulate patriotism.

