

# 董事長報告 Chairman's Statement



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董事長 Chairman

2022年是香港回歸祖國的25週年。25年來，香港社會經濟蓬勃發展，營商環境世界一流，國際金融中心地位堅實穩固。2022年也是信達集團和南商銀行第三個五年規劃的第二年，是南商銀行戰略轉型的攻堅之年。這一年，新冠疫情反覆變化、全球經濟形勢錯綜複雜、宏觀環境大幅波動，南商銀行克服不利影響，團結奮鬥，踔厲奮發，積極向“以客戶為中心，依託金融科技，打造跨境和投商行聯動的專業銀行”的戰略目標邁進，取得亮麗的經營成績，為鞏固香港國際金融中心地位貢獻力量。

2022 marked the 25th anniversary of Hong Kong's return to the motherland. Over the past 25 years, Hong Kong has enjoyed vigorous socio-economic development, a world-class business environment and a solid and stable position as an international financial center. 2022 was also the second year of the third Five-Year Plan between Cinda Group and NCB, and it was a critical year for NCB's strategic transformation. During the year, despite the recurring changes in the pandemic, the complex global economic situation and the volatile macro environment, NCB overcame the adverse effects and worked hard to achieve 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", and achieved remarkable business results and contributed to the consolidation of Hong Kong's status as an international financial center.

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我們主動對接國家戰略，服務實體經濟初心不移。南商銀行充分發揮跨境金融服務優勢，利用兩地跨境網路，積極支援粵港澳大灣區、長三角等重點區域建設。踐行可持續發展理念，推動具香港品質保證局（HKQAA）認證的綠色銀團信貸業務，助力企業向可持續發展模式轉型。南商中國持續加大資源投入，在普惠金融、戰略新興產業等重點領域拓面、上量、提佔比，小微企業貸款餘額實現雙位數增長，以切實行動彰顯服務實體經濟責任擔當。年內，南商銀行榮獲領航“9+2”活動頒發「粵港澳大灣區最佳銀行獎」，並蟬聯《香港01》頒許「大灣區企業同創大獎」。

我們致力鞏固香港國際金融中心優勢，金融服務專業影響力持續擴大。南商銀行圍繞客戶需求持續打造特色化產品體系和“金融+非金融”產品組合，為客戶量身定制解決方案，推動向金融服務管家模式深入轉型。圍繞境內外資本市場，持續擴大“投行+商行”朋友圈，積極挖掘聯動創新模式，為客戶提供一站式專業金融服務。利用南商跨境優勢，積極服務國企/央企、“走出去”內地企業的出海業務拓展需求。2022年，南商銀行榮獲《資本雜誌(Capital)》頒發的「資本卓越投商行服務大獎」，並連續第二年獲頒《明報》「卓越財經大獎」。

**We proactively dovetailed with national strategies and served the real economy with unwavering determination.** NCB leveraged on its advantage of cross-border financial services, and by using cross-border network, NCB actively supported the construction of key regions such as Guangdong, Hong Kong and Macau Greater Bay Area and Yangtze River Delta. NCB has committed to the concept of sustainable development and promoted the green syndicated credit business with HKQAA certification to help enterprises transform into a sustainable development model. NCB China continued to invest more resources to expand the surface, increased the volume and raised the proportion in key areas such as inclusive finance and strategic emerging industries, and achieved double-digit growth in the balance of loans to small and micro enterprises, demonstrating its responsibility to serve the real economy through practical actions. During the year, NCB was awarded the “Best Bank in Greater Bay Area” by the “Pilot ‘9+2’ Greater Bay Area Development Forum and Award Ceremony” campaign and was also awarded the “Greater Bay Area Outstanding Enterprise Awards” by HK01.

**We were committed to strengthening Hong Kong's position as an international financial center, and our professional influence in financial services continued to grow.** NCB continued to build a distinctive product system and “financial + non-financial” product portfolio around customer needs, provided customized solutions for customers and promoted in-depth transformation to a financial services butler model. We continued to expand our “investment bank + commercial bank” circle of friends around the domestic and international capital markets, actively explored innovative models of linkage, and provided one-stop professional financial services to our clients. Making good use of NCB's cross-border advantages, NCB actively served the overseas business expansion needs of state-owned enterprises/central enterprises and “going out” mainland enterprises. In 2022, NCB was awarded the “Capital Excellence in Investment Bank Service Award” issued by the Capital Magazine and was awarded the “Excellence in Finance and Economics Award” by Ming Pao for the second consecutive year.

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我們強化企業治理，一體化經營管理理念落地生根。圍繞信達集團致力將南商銀行發展成為集團帳戶管理平台、交叉銷售平台和綜合金融服務平台的總目標，持續加深與信達集團及其分子公司的協同合作，做深做實銀行業務。從“One Bank”的戰略高度，加強經營管理頂層設計。落實業務發展一體化，著力金融科技能力建設，推進自主創新，加強團隊建設，積極推進企業制度重檢及營運流程優化，提高治理運行效率及服務能力。

我們積極承擔社會責任，服務社會南商價值充分彰顯。面對本港第五波疫情，南商銀行多措並舉，與香港市民及企業齊心抗疫，共渡難關，在分行向市民提供防疫物品，為長者社區服務中心等安老業界相關組織提供血氧儀等醫療物資。南商中國發揮自身銀行金融服務優勢，通過產業扶貧、教育扶貧等多形式助力貧困地區脫貧攻堅，服務鄉村振興，潤澤民生福祉。

南商銀行的成就和發展的取得，離不開股東的鼎力支援、廣大客戶的充分信任、全行員工的奮力拼搏和社會各界人士的大力支持。2023年2月，陳細明先生榮休，不再擔任南商銀行副董事長，我謹代表董事會對陳細明先生對南商銀行數十年的突出貢獻表示由衷謝意。

**We have strengthened our corporate governance and adhered to the concept of integrated management.** Focusing on Cinda Group's overall goal of developing NCB into the group's account management platform, cross-selling platform, and integrated financial service platform, we continued to deepen its cooperation with Cinda Group and its subsidiaries to deepen and strengthen its banking business. From the strategic level of "One Bank", we strengthened the top-level design of operation and management. We implemented business development integration and focused on building financial technology capabilities. We also promoted independent innovation, strengthened team building, so as to actively promoted corporate system review and operational process optimization, and improved governance and service capabilities.

**We actively assumed social responsibility and served the community to fully demonstrate the value of NCB business.** In the face of the fifth wave of the pandemic in Hong Kong, NCB has taken multiple measures to combat the pandemic together with Hong Kong citizens and enterprises, and tide over the difficulties together. It provided pandemic prevention items to citizens at branches, and provided oximeters and other medical supplies to relevant organizations in the elderly industry such as community service centers for the elderly. By giving full play to the advantages of its own banking services, NCB China has helped poor areas to overcome poverty through industrial poverty alleviation, education poverty alleviation and other forms, serving the revitalization of villages and the well-being of people's livelihood.

The achievements and development of NCB have been made possible by the support of its shareholders, the full trust of its customers, the hard work of its employees and the support of the community. In February 2023, Mr. Chan Sai Ming retired from his position as Vice Chairman of NCB. On behalf of the Board, I would like to express my sincere gratitude to Mr. Chan Sai Ming for his outstanding contributions to NCB over the past decades.

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展望新的一年，面對依然複雜多變的外部環境，我們將繼續奮力拼搏、砥礪前行，積極融入國家發展新格局，把握區域建設和經濟穩增長的新機遇，立足跨境特色優勢，強化投行+商行合作，發展金融科技，全面推動戰略轉型縱深發展，在南商可持續、高品質發展的新征程上更進一步。

Looking ahead to the new year, in the face of the still complex and ever-changing external environment, we will continue to strive hard and push forward, and actively integrate into the new pattern of national development. We will seize the new opportunities of regional construction and stable economic growth, build on our distinctive cross-border advantages. We will also strengthen our investment banking + merchant banking cooperation, develop financial technology, and promote the deepening of our strategic transformation, so as to take a further step forward in the new journey of sustainable and high-quality development of NCB.