

# 總裁報告

## Chief Executive's Statement



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2022年，是南商銀行戰略轉型的攻堅之年。面對疫情持續衝擊各地經濟、國內外形勢跌宕起伏、風險挑戰相互交織的複雜局面，南商銀行迎難而上、砥礪前行，主動應對新的市場形勢，向「以客戶為中心，依託金融科技，打造跨境和投行聯動的專業銀行」戰略目標轉型發展，取得了良好的成效。多項戰略業務發展取得突破，跨境和投商行業務特色優勢凸顯，可持續高質量發展模式進入快車道，努力打造出南商特色化專業化金融服務體系，總體業務穩步向好，南商經營收入更創造了歷史新高。

2022 was a critical year for NCB's strategic transformation. Confronting the complex situation where the epidemic continued to impact the economies of various regions, ups and downs were seen in domestic and foreign situations with risks and challenges intertwined, NCB faced up to the difficulties, forged ahead amid challenges, and actively adapted to the new market situation. Its transformation and development towards the strategic goal of "being a professional bank which is customer-oriented, financial technology-oriented and combined with cross-border and 'investment bank + commercial bank' businesses" has achieved good results. There were a number of breakthroughs in strategic business development. The advantages of cross-border and "investment bank + commercial bank" businesses were highlighted. The high-quality sustainable development model has entered the fast lane and strived to create NCB's distinctive and professional financial service system. The overall business has been steadily improving, and NCB's operating income has even set a record high.

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這一年，南商銀行經營規模穩健發展，年末本集團總資產為5,416.77億港元，按年上升1.00%；客戶存款餘額為3,654.62億港元，按年下跌4.77%；客戶貸款餘額為2,937.65億港元，與去年底相若。盈利水準大幅增長，全年淨經營收入79.65億港元，按年上升12.35%；稅後盈利港幣39.08億元，按年上升20.96%。風險抵禦能力持續增強，特定分類或減值貸款比率下降至1.19%，按年減少0.31%，整體經營呈現穩中向好態勢。

**強化戰略引領，穩中積極進取。**堅持南商銀行「三五」規劃戰略方向，堅定發揮跨境優勢，發展投商行特色業務，推動由產品銷售型向金融管家模式轉型。新客拓展和存量客戶挖潛雙管齊下，核心客群量穩步增長，客戶結構不斷優化，「投行+商行」生態圈持續擴大。豐富「金融+非金融」產品組合，打造跨境結算、供應鏈融資等特色產品體系，綜合收益穩定提升。升級優化客戶服務管道，在港島、九龍及新界設置跨境服務中心並開設啟德分行，更好地滿足不同類型客戶的多樣化需求。

**深化經營管理，保障戰略落地。**全面深化一體化經營管理，秉承「一家銀行」理念，加強頂層設計，穩步推進業務協同發展，建立一體化風險管理機制和營運機制，培育南商自身營運和IT團隊。充分整合南商集團資源優勢，探索南商銀行高質量可持續發展道路，為戰略落地提供強有力保障。

**勇毅求新突破，關鍵領域自我革新。**穩步推進IT新線建設項目，順利達到階段性里程碑。同步推進自主線上服務能力建設，年內成功上線南商首個獨立自主移動App「南商e+」，為客戶提供一站式綜合服務入口，提高客戶數字化服務體驗。

This year, NCB's business scale developed steadily. At year-end, the Group's total assets increased by 1.00% year on year to HK\$541,677 million, deposits from customers decreased by 4.77% year on year to HK\$365,462 million; advances to customers were HK\$293,765 million, similar to that at last year end. The level of profitability has increased significantly with net operating income for the year increased by 12.35% year on year to HK\$7,965 million; after-tax profit increased by 20.96% year on year to HK\$3,908 million. The ability to resist risks continued to increase, and the ratio of classified or impaired advances has dropped by 0.31% year on year to 1.19%. The overall operation showed a stable and positive trend.

**Strengthen strategic leadership and make progress while maintaining stability.** Adhering to the strategic direction of the "Third Five-Year" plan, NCB firmly leveraged its cross-border advantages, developed investment and commercial banks characteristic businesses, and promoted the transformation from a product sales model to a financial management model. With new customer expansion alongside existing customer potential tapping, the core customer base has grown steadily, the customer structure has been continuously optimized, and the "investment bank + commercial bank" ecosystem has continued to expand. NCB has enriched the "financial + non-financial" product portfolio, created a featured product system with cross-border settlement and supply chain financing, and steadily raised comprehensive income. It has upgraded and optimized customer service channels, set up cross-border wealth management centres in Hong Kong Island, Kowloon and the New Territories and open Kai Tak Branch to better meet the diverse needs of different customers.

**Deepen the operation and management to ensure the implementation of strategies.** NCB comprehensively deepened integrated operation and management, adhered to the concept of "one bank", strengthened the top-level design, steadily promoted synergistic business development, established an integrated risk management mechanism and operation mechanism, and grew NCB's own operation and IT team. NCB fully integrated the Group's resource advantages, paved the path for NCB's high-quality sustainable development, and provided strong guarantee for strategy implementation.

**Courageously seek new breakthroughs and self-innovation in key areas.** NCB made steady progress on the new IT line construction project and successfully reached milestones. It simultaneously promoted the construction of independent online service capabilities. During the year, NCB's first independent mobile app "NCB e+" was successfully launched to provide customers with a one-stop comprehensive service portal and improve customers' digital service experience.

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持續夯基固本，堅決牢築風險底線。全面強化風險管控力度，不斷增強對重大風險的預判、應對和化解能力。多措並舉，大力化解全行歷史遺留風險，資產質量保持穩健。

堅持可持續發展，實踐ESG理念。響應國家十四五規劃及「雙碳」目標，持續推進綠色低碳發展。南商銀行年內榮獲香港金融管理局「綠色和可持續金融資助計畫」認可安排行資質，推出綠色存款優惠計畫，參與多項可再生能源融資項目。

堅守普惠小微，金融活水助力民生。面對經濟下行壓力，進一步加大金融服務支持力度，積極回應香港特區政府各項紓困政策，配合金管局「預先批核還息不還本」計畫和香港按揭證券保險有限公司中小企融資擔保計畫，推出多輪措施支持本地3千逾戶中小企發展，與客戶共渡時艱。南商中國以助力普惠小微為己任，在重點領域加大投入，普惠小微貸款餘額和貸款戶數達成「雙增」目標，聚焦服務實體經濟職責使命。

**Continue to consolidate the foundation and resolutely build the bottom line of risks.** NCB comprehensively strengthened risk management and control, and continuously enhanced the ability to predict, respond to and resolve major risks. Multiple measures were taken to vigorously resolve the historical risks of the whole bank, and the quality of assets remained stable.

**Adhere to sustainable development and practice ESG concepts.** NCB responded to China's 14th five-year plan and the "dual carbon" goal and continued to promote green and low-carbon development. During the year, NCB was awarded the qualification of the Hong Kong Monetary Authority's "Green and Sustainable Finance Grant Scheme" as an approved bank, launched a green deposit incentive plan, and participated in a number of renewable energy financing projects.

**Continue to benefit small and micro-scale enterprises and help people's livelihood with financial flow.** Facing downward economic pressure, NCB further increased financial services support, actively responded to various relief policies of the Hong Kong Special Administrative Region Government, and cooperated with HKMA's "Pre-approved Principal Payment Holiday Scheme" and The Hong Kong Mortgage Corporation Limited's SME Financing Guarantee Scheme to launch multiple rounds of measures to support the development of more than 3,000 local small and medium-sized enterprises and tide over the difficulties with customers. NCB China was committed to benefitting small and micro-scale enterprises and increasing investment in key areas. The balance of small and micro loans and the number of loan accounts reached the goal of "dual increase", focusing on the mission of serving the real economy.

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踐行社會責任，服務香港社會發展。疫情期間南商銀行一線員工堅守崗位，致力保障銀行網點服務不間斷，持續服務廣大市民。同心抗疫，送贈抗疫物資與香港安老服務協會及香港買位元安老服務議會，支援幫助弱勢社會群體，履行社會責任。

展望2023年，內外形勢依然嚴峻複雜，困難挑戰依然眾多，我們將步履不停、初心不改、蓄勢待發、迎難而上，繼續秉承以客戶為中心的服務理念，推動戰略轉型全面縱深持續發展，不斷完善金融管家模式，升級投行+商行生態圈，鞏固跨境特色優勢，實現高質量的可持續健康發展。征程萬里風正勁，重任千鈞再奮蹄！

**Fulfill social responsibilities and serve the development of Hong Kong society.** During the epidemic, NCB's front-line staff stuck to their posts and was committed to ensuring uninterrupted bank branch services and continuing to serve the general public. NCB fought against the epidemic with the general public, donated anti-epidemic supplies to The Elderly Services Association of Hong Kong and Association of Bought Place Elderly Services, supported and helped vulnerable social groups and fulfilled social responsibilities.

Looking forward to 2023, internal and external situation is still severe and complicated, and there are still numerous difficulties and challenges. We will keep going, never change our original intention, be prepared, rise to the challenges, continue to uphold the customer-oriented service concept, promote strategic transformation and comprehensive, in-depth and sustainable development, continuously improve the financial management model, upgrade the "investment bank + commercial bank" ecosystem, and consolidate cross-border characteristics and advantages to realize high-quality sustainable and healthy development. The journey is long and the wind is strong, but we will exert great efforts in our responsibilities.