

## 提供優質專業服務，獲客戶和媒體認可

### Quality and professional services receive recognition from customers and media



南商始終堅持以客戶為中心，不斷拓寬服務渠道，升級服務方式，為客戶提供全面、專業、優質的金融服務，獲得客戶和媒體的一致認可。

2022年1月，為配合戰略轉型，滿足客戶日益增長的跨境金融需求，南商成立屯門跨境服務中心，配合前期已成立的西區跨境服務中心和油麻地跨境服務中心，共同為內地客戶提供專業便捷的跨境金融服務。2022年7月，作為全港首家進駐啟德社區開設分行的商業銀行，南商啟德分行正式開業，率先為啟德居民和商戶提供全面的零售銀行服務，以打造社區銀行、聚焦港漂客群。年內，南商先後與太平人壽、富衛香港達成長期夥伴合作協定，為南商的本地及訪港客戶提供更多元化的人壽保險產品及服務，滿足不同客戶群體的多元化需求，為客戶創造價值。

為升級服務方式，2022年，「南商e+」新手機應用程式正式對客發佈，以充分吸引內地客群、港漂、灣區港人、健康理財等客群，構建非金融生活場景。同時，創建空中服務團隊，以「碼上通」承接客戶線上諮詢，提高效率，在更好服務客戶的同時，還可以增強內部員工的工作熱情及社會責任感。全年添加企業微信客戶共1.6萬戶，見證開戶、電話訪查、重置密碼、企微線上服務等場景服務客戶近2萬次。

南商不斷提升服務品質，在贏得客戶良好口碑的同時，也贏得媒體的諸多殊榮。3月28日，南商在新城財經台舉辦的「香港企業領袖品牌」評選中，榮獲

NCB has always been customer oriented. We continuously expand service channels, upgrade service methods, provide customers with comprehensive, professional and high-quality financial services, and has won unanimous recognition from customers and the media.

In January 2022, in order to cooperate with the strategic transformation and meet customers' growing demand for cross-border financial services, NCB established Tuen Mun Cross-border Wealth Management Centre. Coordinating with Western District Cross-border Wealth Management Centre and Yau Ma Tei Cross-border Wealth Management Centre established earlier, it jointly provides mainland customers with professional and convenient cross-border financial services. In July 2022, as the first commercial bank in Hong Kong to open a branch in the Kai Tak community, NCB Kai Tak Branch officially opened for business, taking the lead in providing comprehensive retail banking services to Kai Tak residents and merchants to build a community bank and focus on Hong Kong drifters. During the year, NCB has successively reached long-term partnership agreements with Taiping Life Insurance and FWD Hong Kong to provide more diversified life insurance products and services for NCB's local and visiting customers, meet the diversified needs of different customer groups, and create value for customers.

In order to upgrade its services, the "NCB e+" new mobile app was officially released to customers in 2022 to attract mainland customers, Hong Kong drifters, Hong Kong people in the Greater Bay Area, and health and financial management customers and build non-financial life scenarios. At the same time, we established an air service team to undertake online consultations from "Code for pass (碼上通)" customers. While improving efficiency and serving customers better, it can also enhance work enthusiasm and social responsibility of internal employees. A total of 16,000 corporate WeChat customers were added throughout the year, and nearly 20,000 customer service scenarios were witnessed, such as account opening, telephone consultations, password resets, and enterprise micro-online services.

NCB continued to improve its service quality, and while winning good reputation from customers, it also was granted many honors from the media. On 28 March, NCB was granted the "Excellent Brand of Cross-border Commercial Banking Services (卓越跨境商業銀行服務品牌)" in the selection of "Hong Kong Leaders' Choice Brand Awards (香港企業領袖品牌大獎)" held by Metro Finance. This award aimed to recognize NCB's outstanding contribution to fully utilizing the comprehensive operating advantages of Cinda Group and the "one bank" regional advantages of NCB and NCB (China), and its dedication in cross-border financial services for customers. On 24 May, NCB received the "Excellent Financial Brand Value in the Greater Bay Area (大灣區卓越金融品牌價值)" award at the "Excellent Financial Awards (卓越財經大獎)" held by Ming Pao. This award aimed to encourage and recognize

「卓越跨境商業銀行服務品牌」，此獎旨在表彰南商充分發揮信達集團綜合經營優勢以及南商、南中「one bank」區域優勢，全心全意為客戶提供跨境金融需求服務所作出的突出貢獻。5月24日，南商在明報舉辦的「卓越財經大獎」評選中，榮獲「大灣區卓越金融品牌價值」大獎，此獎旨在鼓勵和表彰南商緊貼國家政策指引，在粵港澳大灣區方面作出的突出貢獻和提供的優質服務。6月17日，南商在香港銀行學會舉辦的「傑出財富管理師大賽」中榮獲「最佳提名機構獎」及8名個人獎項，進一步彰顯了南商以專業能力更好服務客戶的實力。8月26日，南商在頭條日報舉辦的「頭條日報No.1大獎」評選中，榮獲「No. 1跨境銀行人民幣理財服務」大獎，此次獲獎充分證明了南商在跨境及人民幣業務領域所具備的優勢，以及在客群中的良好口碑。9月2日，南商在資本雜誌舉辦的「資本卓越銀行及金融大獎」評選中，榮獲「資本卓越投商行服務大獎」，此獎項是銀行及金融界最負盛名及極具意義的頒獎盛事之一，藉以表彰業內具有出色盈利能力和業績的金融機構。本次我行投商行業務首次獲得相關殊榮，是我行成功踐行銀行三大戰略的有力體現，更是南商在資本市場良好口碑的最好證明。10月24日，南商在大公文匯傳媒集團舉辦的「領航『9+2』，粵港澳大灣區發展論壇暨頒獎典禮」中，榮獲「粵港澳大灣區最佳銀行獎」。香港特區行政長官李家超出席頒獎典禮活動並致辭。本次獲獎是南商充分發揮跨境業務優勢、踐行國家戰略、服務大灣區建設的有力證明。10月31日，南商榮獲香港01頒發的「大灣區企業同創大獎」，以表彰南商在大灣區跨境業務服務、積極推動三地協同發展等方面所做出的傑出貢獻。



NCB for its outstanding contributions and high-quality services in the Guangdong-Hong Kong-Macao Greater Bay Area in line with China's policy guidelines. On 17 June, NCB won the "Top Nominations Award (最佳提名機構獎)" and 8 individual awards in the "Outstanding Financial Management Planner Awards (傑出財富管理師大賽)" held by The Hong Kong Institute of Bankers, which further demonstrated the NCB's strength to better serve customers with professional capabilities. On 26 August, NCB was awarded the "No. 1 Cross-border Banking RMB Services (No. 1 跨境銀行人民幣理財服務)" award in the selection of "Headline Daily No.1 Awards (頭條日報No.1大獎)" held by Headline Daily. This award fully proved NCB's advantages in the field of cross-border and RMB business, as well as its good reputation among customers. On 2 September, NCB received the "Excellent Investment and Commercial Banking Service Award (資本卓越投商行服務大獎)" in the selection of "Merits of Achievement in Banking and Finance (資本卓越銀行及金融大獎)" held by the Capital Magazine. This award is one of the most prestigious and meaningful awards events in the banking and financial industry to recognize financial institutions with outstanding profitability and performance in the industry. This was the first time for our bank's investment +commercial banking business to win relevant awards, which is a powerful manifestation of our bank's successful implementation of the three major banking strategies, and it is also the best proof of NCB's good reputation in the capital market. On 24 October, NCB received the "Best Bank in Greater Bay Area (粵港澳大灣區最佳銀行獎)" in the "Pilot '9+2' Greater Bay Area Development Forum and Award Ceremony" (領航"9+2"粵港澳大灣區發展論壇暨頒獎典禮) held by Ta Kung Wen Wei Media Group (HKTkww). Lee Ka-chiu, the Chief Executive of the Hong Kong Special Administrative Region, attended the award ceremony and delivered a speech. This award was a strong proof that NCB fully utilized its cross-border business advantages, implemented China's strategies, and served the construction of the Greater Bay Area. On 31 October, NCB won the "Greater Bay Area Outstanding Enterprise Awards (大灣區企業同創大獎)" issued by HK01, in recognition of NCB's outstanding contributions in cross-border business services in the Greater Bay Area and active promotion of the coordinated development of the three regions.



## 踐行環保事業，倡導綠色經濟

### Contributing to environmental protection and green economy

南商始終堅持綠色低碳發展理念，倡導綠色經濟，不遺餘力支援國家環保事業。

2022年，為響應國家「十四五」規劃關於綠色發展的戰略目標，南商積極提高開展綠色金融的能力，通過舉辦內部培訓，幫助業務人員瞭解綠色金融發展情況、認證綠色項目的流程等，為拓展綠色金融業務打好基礎。年初至今已為多家企業的綠色發展項目提供融資。11月30日，更是成功為北京控股集團旗下公司獨家牽頭籌組一筆16億港元的綠色銀團貸款，由本行承貸一半份額。

同時，南商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。為加強節能效益，持續執行綠色辦公政策，南商推行以下措施增加各項設備的能源效益並減少污染環境，包括對大廈中央空調系統的凍水製冷溫度作出攝氏1-3度的彈性調整，參考天文台每天的溫度預測以調整凍水的製冷溫度，以減少耗能；於新裝修的分行及辦公室，轉用T8光管及LED燈，以逐步取代能源效益較低的傳統燈具等。

NCB has always adhered to the concept of green and low-carbon development, advocated green economy, and spared no effort to support China's environmental protection cause.

In 2022, in response to China's "14th Five-Year Plan" strategic goal of green development, NCB actively improved its ability to carry out green finance. We organized internal trainings to help business personnel understand the development of green finance and the process of certifying green projects, laying a solid foundation for expanding green finance business. Year to date, we have provided financing for the green development projects of many enterprises. On 30 November, we successfully led the exclusive lead in organizing a green syndicated loan of HK\$1.6 billion for a subsidiary of Beijing Enterprises Group, half of which was undertaken by our bank.

Meanwhile, NCB continued to support the HKMA's concept of green and sustainable development of banks and strengthened assessment activities on climate risks and environmental risks. In order to enhance energy-saving benefits and continue to implement the green office policy, NCB has implemented the following measures to increase the energy efficiency of various equipment and reduce environmental pollution, including the flexible adjustment of the cold water cooling temperature of the central air-conditioning system of the building by 1-3 degrees Celsius, referring to the daily temperature forecast of the Observatory to adjust the cold water cooling temperature to reduce energy consumption; switching to T8 light tubes and LED lights in the newly renovated branches and offices to gradually replace traditional lamps with lower energy efficiency.



## 熱心社會公益，履行社會責任

### Enthusiastic about public welfare in fulfilling social responsibilities

作為一家具有社會責任的企業，南商在做好自身發展的同時亦時刻心繫社會，努力為社會經濟和諧發展傳遞愛心、奉獻力量。2022年，南商連續第17年參與「商界展關懷」計劃，積極實踐企業社會責任，並獲社會服務聯會頒贈2021/22年度「商界展關懷」標誌，以表揚南商關懷社會以及對維護社區環境的承擔。

在幫扶中小企業方面，為緩解中小企業在疫情期間承受的資金壓力，2022年，南商響應政府號召，繼續參與金管局推出的企業客戶「預先批核還息不還本」(PPPHS)計劃，協助中小企渡過難關。

在支持教育事業方面，一是贊助香港十大傑出大專學生選舉(2023)，以發掘、表揚及培育具潛質、心繫社會及關心國家未來發展的大專學生，藉此推動學生的全人發展及培育家國情懷，並鼓勵及啟發更多學生以得獎者為榜樣，為社會作出承擔及貢獻。二是捐款支持香港珠海學院開辦「一帶一路」相關課程，以培養內地香港兩地相關方面人才。三是冠名贊助香港教育工作者聯會(教聯)首屆「十大最『美』教師選舉」頒獎典禮，助力教聯弘揚愛國教師春風化雨、默默耕耘、無私奉獻的偉大精神，並通過表彰先進傳遞教書育人的正能量。四是持續捐助我行60周年扶貧項目雲南羊坪學校所需物資，2022年捐助大約65萬港元讓校方翻新「南商教學樓」，亦繼續對該校每班獲得優異成績以及取得較大進步的學生提供學生獎學金。



As a company with social responsibility, NCB has always been concerned about the society while focusing on its own development and strived to convey love and contribute to the harmonious development of the society and the economy. In 2022, NCB participated in the “Caring Company” scheme for the 17th consecutive year and actively practiced corporate social responsibility and was awarded the 2021/22 “Caring Company” logo by The Hong Kong Council of Social Service in recognition of NCB’s social care and commitment to maintaining the community environment.

In terms of helping SMEs, in order to alleviate the financial pressure on SMEs during the epidemic, in 2022, NCB responded to the government’s call and continued to participate in the Pre-approved Principal Payment Holiday Scheme for corporate customers (PPPHS) launched by HKMA to help SMEs tide over the difficulties.

For supporting education, for one thing, we sponsored the Top 10 Outstanding Tertiary Student of Hong Kong (2023) to discover, appreciate and cultivate tertiary students who have potential, care about society and care about the future development of China, in order to promote students’ whole-person development and foster patriotism, and encourage and inspire more students to follow the example of the award winners and make commitments and contributions to society. For another, we donated money to support the Hong Kong Chu Hai College to launch “Belt and Road” related courses to cultivate talents in the Mainland and Hong Kong. Moreover, we title-sponsored the Hong Kong Federation of Education Workers (HKFE)’s first “Top Ten Most ‘Beautiful’ Teachers Election (十大最『美』教師選舉)” award ceremony to help HKFE carry forward the great spirit of hard work and selfless dedication of patriotic teachers and pass on the positive energy of teaching and educating by commending the outstanding. We also continued to donate materials needed by Yunnan Yangping School, our bank’s 60th anniversary poverty alleviation project. In 2022, we donated approximately HK\$650,000 to the school to renovate the “NCB Teaching Building”, and continued to provide scholarships to students who have achieved excellent results and made greater progress in each class of the school.





在支持抗擊疫情方面，一是向本港兩大私營安老業界組織送贈「蓮花清瘟膠囊」，亦通過民建聯向多間護老院舍及長者社區服務中心合共捐贈1萬部血氧儀。二是響應中央及港府抗疫號召，參加「全港小區抗疫連線」組織的「十八區抗疫愛心隊」，派出義工到黃大仙區參與當區的物資分裝、派發和檢疫等服務，為香港抗疫貢獻力量。

在支持社區發展和弱勢社群方面，一是積極參與信達集團精準扶貧點「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，捐助人民幣75萬元。二是在粉嶺祥華邨地區辦事處參加了「慶回歸 賀中秋 迎國慶」關愛長者探訪活動，由本行派出義工在小區主任帶領下到祥華邨逐戶拜訪長者並送上福袋以表心意。三是聯同「深水埗明哥」陳灼明創立社企「北河同行」義工隊，前往深水埗為露宿者、長者和基層市民等分裝及派發免費飯盒。四是通過贊助東華三院賣旗日、贊助兒童心臟基金會的心連心慈善運動日、向香港公益金捐款等方式，與社會分享公司發展成果，促進社會和諧共融。

In terms of supporting the fight against the epidemic, on one hand, we donated "Lianhua Qingwen Capsules (蓮花清瘟膠囊)" to two major private elderly care organizations in Hong Kong and donated 10,000 oximeters to several nursing homes and community service centers for the elderly through DAB. On the other hand, we responded to the call of the Central Government and the Hong Kong Government to fight against the epidemic, participated in the "18 District Anti-epidemic Love Team (十八區抗疫愛心隊)" organized by the "Hong Kong Community Anti-Coronavirus Link", and send volunteers to Wong Tai Sin District to participate in the materials subpackaging, distribution and quarantine in the local area to contribute to Hong Kong's fight against the epidemic.

In supporting community development and disadvantaged groups, on one hand, we actively participated in Cinda Group's targeted poverty alleviation mission in Ledu District, Qinghai Province through financial, educational, industrial and consumption measures, and donated RMB750,000. On the other hand, we participated in the "Celebrate the Handover and Mid-Autumn Festival, and Welcome the National Day (慶回歸 賀中秋 迎國慶)" caring visits to the elderly at the Cheung Wah Estate District Office in Fanling. Volunteers sent by the bank, led by the director of the community, went to Cheung Wah Estate to visit the elderly door-to-door and presented blessing bags as a token of caring. Furthermore, together with Chan Cheuk Ming, "Sham Shui Po Ming Gor", who founded the social enterprise "Pei Ho Counterparts (北河同行)" volunteer team, we went to Sham Shui Po to pack and distribute free lunch boxes for street sleepers, the elderly and grassroots citizens. By sponsoring TWGHs Flag Day, sponsoring Heart-to-Heart Charity Sports Day organized by Children's Heart Foundation, and donating to the Community Chest of Hong Kong, we also shared the Company's development achievements with the society and promoted social harmony and integration.



## 堅持以員工為本，凝聚集體力量 Focus on employees to strengthen team spirit

南商致力為員工提供公平公正的工作環境，切實保障員工合法權益和身心健康，並積極推動關愛文化，為員工提供成長與發展的機會，以支持團隊的長遠發展。

一是關心關愛員工身心健康。疫情期間持續做好員工分組、分場及家居辦公輪班安排，降低感染風險；持續提高食堂膳食質量，增強員工免疫力；向員工致送包括多種常備防疫用品的「防疫心意包」，不定期為員工提供防疫指引及就診指南，出台獎勵措施鼓勵員工接種疫苗，多措並舉保障員工健康。

二是舉行全員參與的線上表彰會，增強員工凝聚力和向心力。受疫情影響，南商仍採取線上形式持續舉辦年度表彰大會，南商集團近三千五百名員工共同參與，表彰大會不僅為員工提供交流、展示的平台，同時亦通過表彰先進，樹立員工正面典型，傳播愛崗敬業、積極奉獻的正能量，不斷增強員工凝聚力和向心力。

NCB is committed to providing employees with a fair and just work environment, effectively protecting the legal rights and physical and mental health of employees, and positive culture of caring to provide opportunities for employees to grow and develop to support the long-term development of the team.

For one thing, we cared for the physical and mental health of employees. During the epidemic, NCB has made arrangements for staff grouping, branching, and home office shifts to reduce the risk of infection; continued to improve the quality of canteen meals and enhance the immunity of employees; provided employees with "anti-epidemic souvenir packages" which include various necessary anti-epidemic prevention supplies, irregularly provided staff with anti-epidemic guidelines and medical consultation guidelines, provided incentives to encourage employees to get vaccinated to protect employees through various measures.

For the other, NCB held an online commendation meeting with full participation to enhance staff cohesion and centripetal force. Affected by the epidemic, NCB continued to hold its annual commendation conference online, which was participated by nearly 3,500 employees of NCB Group. The commendation conference not only provided a platform for employees to communicate and display, but also established a positive example of employees by commending the outstanding, spread positive energy of love, dedication, and contribution, and continuously enhanced employee cohesion and centripetal force.

