

董事長報告 Chairman's Statement



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董事長 Chairman

回顧2023年，儘管新冠疫情的影響逐漸消退，但頻繁的地緣政治衝突將全球拖入數十年未見的動盪期；世界格局深刻演變，全球經濟逆水行舟。外部環境的高度複雜性和不確定性，令銀行經營猶如穿行在波濤和暗湧之中。面對挑戰，南商銀行在信達總部、董事會的帶領下，保持戰略定力，堅定不移推進高質量發展，新業務模式驅動經營業績較快增長，經營收入再創歷史新高；全行上下攻堅剋難，雙線作戰，確保IT新系統建設按計劃有序推進。南商銀行市場口碑進一步提升，榮獲《亞洲貨幣》「2023年大灣區最具成長力銀行獎」、大公文匯傳媒集團「粵港澳大灣區最佳銀行獎」。

Looking back to 2023, although the impact of the pandemic has gradually subsided, frequent geopolitical conflicts have dragged the world into a turbulence period unprecedented in decades; the world landscape has undergone profound changes, with the global economy sailing against the wind. The high complexity and uncertainty of the external environment made the bank's operation as if it was traveling through dangers and risks. In the face of challenges, under the leadership of Cinda's headquarters and the Board, NCB maintained its strategic strength and unswervingly pushed forward high-quality development. The new business model drove rapid growth in operating results, with the operating income hitting a new record high. The entire bank worked hard to overcome difficulties to ensure that the construction of the new IT system proceeded in an orderly manner as planned. NCB's reputation in the market was further enhanced, and it was awarded with the "2023 Rising Star in the Greater Bay Area" by Asiamoney and the "Best Bank in Greater Bay Area" by Hong Kong Ta Kung Wen Wei Media Group.

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過去一年，我們腳踏實地，在服務國家戰略中展現更大作為。加大戰略新興產業貸款投放規模，助力境內企業降低境外資本市場融資成本。深入實踐普惠金融，南商香港積極參與特區政府「中小企融資擔保計劃」，中小企新開戶數大幅增加；南商中國實現普惠小微客戶數量、貸款餘額「雙增」、企業融資成本下降。積極參與兩地金融互聯互通項目，支持企業來港設立海外財資中心，大力拓展離岸人民幣業務，為支持香港鞏固國際金融中心地位貢獻南商力量。

過去一年，我們多點突破，轉型發展取得顯著成效。努力擺脫對傳統業務模式的依賴，把結構調整和質效提升放在更重要位置，堅持走內涵式發展道路。信貸結構進一步優化，涉房貸款、政信類貸款等高風險資產壓降取得明顯成效；加大對低風險、優質客群的信貸資源投放，南商香港公司業務目標客群授信餘額及占比穩步上升，南商中國國企基本盤授信餘額及占比大幅增長。金融管家服務能力進一步提升，目標客群基礎持續擴大，帶動全行非利息收入同比增長逾 1.38%。

Over the past year, we have been practical and have made greater efforts to serve the national strategy. We increased the scale of loans for strategic emerging industries and helped domestic enterprises reduce their financing costs in overseas capital markets. NCB (Hong Kong) deepened implementation of inclusive finance, actively participated in the HKSAR Government's SME Financing Guarantee Scheme, which resulted in a significant increase in the number of new SME accounts. NCB (China) achieved a "double increase" in the number of small and micro customers and loan balances, as well as a decrease in the corporate financing costs. We actively participated in the financial connect project between the Mainland and Hong Kong, supported enterprises to set up overseas treasury centers in Hong Kong, and vigorously expanded our offshore RMB business, and contributed to the consolidation of Hong Kong's status as an international financial center.

Over the past year, we made breakthroughs in various aspects and achieved significant results in our transformation and development. We endeavored to get rid of our reliance on traditional business models, placed greater importance on structural adjustment and quality and efficiency enhancement, and insisted on the path of organic development. The credit structure was further optimized, and significant results were achieved in reducing high-risk assets such as housing loans and government loans. We increased credit resources for low-risk and high-quality customer groups, with the stable increase in the credit balance and percentage of the NCB (Hong Kong) business's target customer groups, and the significant increase in the credit balance and percentage of the NCB (China)'s state-owned enterprise fundamentals. The bank's non-interest income increased by over 1.38% year-on-year as a result of the further enhancement of its financial housekeeping services and the continued expansion of its target customer base.

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過去一年，我們守正創新，細分領域特色初步形成。堅持以客戶為中心，在幫助客戶解決痛點、為客戶創造價值的過程中創新產品、打造特色。開發「購房直匯通」產品，創新解決港人灣區置業首付匯款難問題；落地「融匯寶」業務，幫助客戶降低外幣融資成本。以 NCB Life 為平台發展非金融服務，形成「金融+非金融」綜合性、特色化服務模式。持續發力「投行+商行」，投行合作夥伴已逾百家，為客戶提供全面服務方案，為個金、公司業務批量引流優質客戶，形成具有南商特色的「投行+商行」業務模式。推進「人民幣第一」策略，打造離岸人民幣產品優勢地位，提供匯率、利率風險管理解決方案，人民幣匯兌交易量實現翻番，建立起離岸人民幣業務口碑和優勢地位。

過去一年，我們攜手並進，以一體化經營打造跨境業務新優勢。個金業務條綫暢通協同營銷渠道，通過產品包和服務模型標準化，推動全流程客盤經營，帶動兩地目標客群大幅增長，客戶質量顯著提升。公司業務條綫發揮兩地所長，構築一體化產品服務方案，實現共同戶餘額的明顯增長。金融同業條綫突出協同創新，共同打通全新人民幣跨境融資渠道，合作完成《南商與內地中小銀行跨境合作方案》，升級跨境「投行+商行」合作場景。

過去一年，我們砥礪前行，不斷夯實金融科技發展基石。為走出一條特色化金融科技領先之路，南商香港啟動全組件化、數字化、智能化IT新系統建設。面對系統複雜度高、項目時間緊等挑戰，全行上下迎難而上、夜以繼日，成功跨越一個個里程碑，按計劃完成階段性目標。南商中國全面提升數字化水平，推動「開放銀行、數據銀行」建設，數據資產管理及數據服務建設項目榮獲「大數據「星河」優秀案例獎」，成為首家獲得該獎項的外資銀行。

Over the past year, we have adhered to innovation, and the characteristics of our subdivided fields have been initially formed. Adhering to the customer-centered approach, we created new products and features in the process of helping customers solve their pain points and create value. We developed the "Direct Remittance for Home Purchase (購房直匯通)" product, which was an innovative solution to the problem of down payment remittance for Hong Kong people purchasing homes in the Bay Area. We launched the "Rong Hui Bao (融匯寶)" business, which helped customers reduce the financing cost in foreign currencies. We developed non-financial services using NCB Life as a platform, forming a comprehensive and distinctive service model of "financial + non-financial". We continued to develop "investment banking + commercial banking", with more than 100 investment banking partners. We provided comprehensive service solutions for clients and attracted high-quality clients for personal finance and corporate business, forming the "investment banking + commercial banking" business model with the characteristics of NCB. We promoted the "RMB First" strategy, building a dominant position in offshore RMB products. We also provided exchange rate and interest rate risk management solutions, doubling the RMB foreign exchange transactions, and establishing a reputation and dominant position in offshore RMB business.

Over the past year, we have worked together to build a new advantage in cross-border business through integrated operations. The personal finance business opened up synergistic marketing channels and promoted full-process customer operations through standardization of product packages and service models, resulting in a significant increase in the target client segments in the Mainland and Hong Kong and a marked improvement in the quality of our clientele. The corporate business capitalized on the strengths of the Mainland and Hong Kong to build integrated product and service solutions, achieving significant growth in the balance of joint households. The financial industry highlighted collaboration and innovation to jointly open up a new RMB cross-border financing channel, and completed the "Cross-border Cooperation Plan between NCB and Mainland Small and Medium-sized Banks", upgrading the cross-border "investment bank + commercial bank" cooperation scenario.

Over the past year, we have forged ahead and continued to strengthen the foundation of Fintech development. In order to embark on a distinctive and leading path of fintech development, NCB Hong Kong launched the construction of a new fully componentized, digital and intelligent IT system. In the face of challenges such as complex systems and tight project schedule, the entire bank rose to the challenges and worked round the clock, crossing milestones one after another and accomplishing phased goals as planned. NBC China comprehensively upgraded its digitalization level and promoted the construction of "open banking and data banking (開放銀行、數據銀行)". The data asset management and data service construction project won the "Galaxy" Outstanding Case Study Award for Big Data, making NBC China the first foreign bank to win this award.

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過去一年，我們強基固本，不斷提升戰略支撐能力。持續完善全面風險管理體系，通過動態風險識別、專項風險排查、制訂應對預案等，提升風險管理有效性與前瞻性。加大存量風險特別是涉房風險化解力度，嚴格防控增量風險。加快營運外包業務回收，建設獨立運營能力。加強員工專業能力培養，通過開展人才盤點與能力規劃、建立人才庫培養機制和結構化在崗培訓機制等措施，推動戰略人才隊伍建設和關鍵崗位後備人才梯隊建設取得實效，為轉型發展提供有力支撐。

過去一年，我們牢記使命，履行社會責任、彰顯企業擔當。積極踐行綠色金融，南商香港參與綠色金融市場建設，綠色貸款餘額同比增幅超過70%；南商中國推出「光能通」等綠色金融產品，綠色貸款餘額同比增長58%。堅持以感恩之心回饋社會，主動響應「廢物源頭分類回收」計劃，完成多個物業能源效益提升改造。關心民生福祉，參與多項本地大型慈善公益活動，持續支持內地偏遠地區鄉村振興和生態文明發展。

2024年，南商銀行迎來成立75周年。站在新的起點，我們將認真貫徹落實中央金融工作會議精神，在國家發展的謀篇佈局中找準定位、挖掘機遇、行穩致遠。我們將堅定走高質量發展之路，努力以高質量發展為客戶、股東、員工創造更大價值，為建設金融強國貢獻更大力量！

Over the past year, we strengthened our foundation and continuously enhanced our strategic support capabilities. We continued to improve our comprehensive risk management system and enhanced the effectiveness and foresight of risk management through dynamic risk identification, special risk investigation and formulation of contingency plans. We increased our efforts in resolving existing risks, especially housing risks, and strictly prevented and controlled incremental risks. We accelerated the recovery of outsourced business and built independent operation capabilities. We enhanced the cultivation of employees' professional capabilities and promoted the construction of strategic talent teams and the establishment of reserve talent echelons for key positions through talent inventories and capability planning, the establishment of a talent pool cultivation mechanism and a structured on-the-job training mechanism, in order to provide strong support for the transformation and development of the Company.

Over the past year, we kept our mission in mind, fulfilled our social responsibilities and demonstrated our corporate commitment. Actively practicing green finance, NCB Hong Kong participated in the construction of the green financial market, with the balance of green loans increasing by more than 70% year-on-year. NCB China launched green financial products such as "Light and Energy Pass (光能通)", with the balance of green loans increasing by 58% year-on-year. Adhering to the spirit of gratitude, we gave back to the society, proactively support the "Source Separation and Recycling of Waste" program and completed the energy efficiency improvement of multiple properties. We cared about people's livelihood and well-being and participated in a number of large-scale local charity activities, continuing to support rural revitalization and ecological civilization development in remote areas in the Mainland.

NCB will celebrate its 75th anniversary in 2024. Standing at a new starting point, we will earnestly implement the spirit of the Central Financial Work Conference, and will identify our position, explore opportunities, and strive for stability and prosperity in the national development plan. We will firmly follow the path of high-quality development and strive to create greater value for our customers, shareholders and employees with high-quality development, contributing to the building of a strong financial nation!