



2023年度概覽 2023 Annual Overview

2023年，南商嚴格貫徹落實信達集團決策部署，在做好自身發展的同時亦時刻心繫社會，充分發揮金融企業資源優勢，積極踐行企業社會責任，努力為經濟社會可持續發展傳遞愛心、奉獻力量，取得良好社會效應。

In 2023, NCB has strictly implemented the decisions and arrangements of Cinda Group, and has always paid attention to the society while focusing on its own development. NCB fully utilized the resource advantages of financial enterprises, actively fulfilled its corporate social responsibilities, and strived to contribute to the sustainable development of the economy and society, thus achieving good social effects.

一、堅持金融本源，服務國家戰略和實體經濟

1. Insisting on the origin of finance and serving national strategies and the real economy

(一) 服務國家戰略，助力實體經濟重點領域及戰略性新興產業發展。

1. 大力支持粵港澳大灣區建設，助力財政部在澳門成功定價發行50億元人民幣國債，這是澳門債券市場建立以來最大規模的債券發行，也是投資者類型最豐富、訂單結構最多元化的一次。南商首次獲委任參與境外國債發行，也是承銷團內唯二兩家香港本地銀行。
2. 在自身產品升級、服務升級、科技升級的基礎上，初步實現了目標客戶、聚焦產業、資源投向的戰略轉型，特別是在大灣區、長三角地區今年收穫頗豐：鋰電池電金屬產業方面與華友鈷業、洛鈹、中創新航、杉杉新材料開展了授信合作；在新能源裝備製造方面與上海電氣香港公司開展了境外合作；在光伏產業、數字經濟方面參加了天合光能及攜程集團的境外銀團；在地方國企及傳統產業方面與杭州鋼鐵、安徽海螺、連雲港集團、浙江建投集團等開展雙邊合作；在汽車產業鏈方面，吉利汽車、敏實集團、奇瑞汽車都成為我行新客戶；在石化產業方面，榮盛石化、恒逸石化企業核定了境外貿易授信額度；在生物醫藥領域新拓康臣藥業、石四藥集團。
3. 利用南商跨境資本市場專業優勢，重點聚焦戰略性新興產業客群跨境服務需求，不斷提升服務實體經濟高品質發展質效。梳理目標客群名單，特別是高端製造、新能源、新能源汽車等戰略性新興產業，對接優質龍頭企業，精準服務客戶需求，提供定制化跨境金融服務。年內累計投放戰略性新興產業客戶項目融資達16.5億，持續為戰略性新興產業發展注入金融「活水」。

(1) SERVING THE NATIONAL STRATEGY AND ASSISTING THE DEVELOPMENT OF KEY AREAS OF THE REAL ECONOMY AND STRATEGIC EMERGING INDUSTRIES.

1. In support of the development of the Guangdong-Hong Kong-Macao Greater Bay Area, NCB assisted the Ministry of Finance to issue a treasury bond of RMB5 billion in Macao, which was the largest bond issue since the establishment of the bond market in Macao, and also the most diverse in terms of investor types and order structure. NCB was appointed to participate in the issuance of overseas bond for the first time and was the only two local Hong Kong banks in the underwriting group.
2. On the basis of its own product upgrades, service upgrades, technological upgrades, NCB initially realized the strategic transformation of the target customers, focused industry, resource investment. During the year, NCB achieved fruitful results, especially in the Greater Bay Area and the Yangtze River Delta region. In the lithium battery and metal industry, NCB carried out credit cooperation with Huayou Cobalt, CMOC, CALB, Shanshan New Materials. In the new energy equipment manufacturing, NCB carried out overseas cooperation with Shanghai Electric Hongkong Company. In the photovoltaic industry and digital economy, NCB participated in the Trina Solar and Trip.com Group's overseas syndicate. In terms of local state-owned enterprises and traditional industries, NCB carried out bilateral cooperation with Hangzhou Iron and Steel, Anhui Conch, Lianyungang Group, Zhejiang Construction and Investment Group. In the automotive industry chain, Geely Automobile, Minth Group, Chery Automobile became our new customers. In the petrochemical industry, Rongsheng Petrochemical and Hengyi Petrochemical have been approved for overseas trade credit lines. In the field of biomedicine, Consun Pharmaceutical and SSY Group became our new customers.
3. Utilizing the professional advantages of the cross-border capital market of NCB, NCB focused on the cross-border service needs of strategic emerging industry groups and continuously improved the high-quality development and quality of the real economy. NCB sorted out the list of target customer groups, especially the strategic emerging industries such as high-end manufacturing, new energy and new energy vehicles, and connected with high-quality leading enterprises to accurately serve customers' needs and provide customized cross-border financial services. During the year, a total of \$1.65 billion was invested in customer project financing for in strategic emerging industries, continuing to inject capital into the development of strategic emerging industries.

(二) 提供普惠金融，支援中小企業客戶。

堅守普惠金融初心支援中小企業發展，牢牢把握高質量發展主題，綜合施策、多措並舉，切實提升小微企業的服務質效。全力配合香港按揭保險有限公司推出各項SFGS產品的優化、積極回應香港金管局推出的「預先批核還息不還本」計劃(PPPHS)、有序退出計劃等措施，堅持與客戶共克時艱。自計劃推出至今，南商累計透過各項中小企融資擔保計劃發放逾2,300筆貸款，總額逾62億港元，其中百分百擔保貸款占38億，非百分百貸款占23億；並在還息不還本共十三輪計劃中辦理共954筆客戶貸款的本金還款延期，涉及逾129億港元。

(2) PROVIDING INCLUSIVE FINANCING AND SUPPORTING SME CUSTOMERS.

Adhering to the original aspiration of inclusive financing to support the development of SMEs, NCB focused on high-quality development and implemented comprehensive policies and measures to effectively enhance the service quality of SMEs. NCB fully cooperated with The Hong Kong Mortgage Corporation Limited in launching the optimization of various SFGS products, actively responded to the Pre-approved Principal Payment Holiday Scheme (PPPHS) and the Orderly Exit Scheme launched by the Hong Kong Monetary Authority, and insisted on overcoming the difficulties with our customers. Since the launch of the scheme, NCB has issued more than 2,300 loans totaling over HK\$6.2 billion through various SME Financing Guarantee Scheme, of which HK\$3.8 billion were 100% guaranteed loans and HK\$2.3 billion were non-100% guaranteed loans. A total of 954 principal repayment deferrals of customer loans were implemented in 13 rounds of the PPPHS, involving more than HK\$12.9 billion.



二、踐行綠色發展，服務「雙碳」目標

2. Practicing green development and serving the “dual carbon” goal

(一) 積極投入支援綠色產業發展，獲主流媒體嘉獎。

南商一直以來積極致力於支援環保產業、綠色企業和節能減排項目發展。2023年3月，國際知名財經雜誌《財資》(The Asset)正式揭曉「The Asset Triple A Country Awards」獲獎名單，南商作為聯席簿記管理人、牽頭經辦人所參與的「中國銀行約翰尼斯堡分行3年期3億美元高級無抵押綠色債券」、「建設銀行澳門分行發行3年期5億美元高級無抵押綠色債券」，分別獲得「最佳可持續／綠色債券獎(中國離岸市場)」以及「最佳綠色債券獎(中國澳門區)」。

2023年，南商繼續支援綠色產業發展，以聯席簿記管理人身份共參與4筆綠色債券項目，全年共發行規模總計約等值14億美元。同時，積極參與市場上獲認證的綠色及可持續發展銀團貸款，至11月底綠色貸款餘額65億港元，較去年底上升27億(+71%)。

(1) ACTIVELY SUPPORTING THE DEVELOPMENT OF GREEN INDUSTRY AND RECEIVING AWARDS FROM THE MAINSTREAM MEDIA.

NCB has been actively committed to supporting the development of environmental protection industries, green enterprises and energy conservation and emission reduction projects. In March 2023, The Asset, an internationally renowned financial magazine, officially announced the winners of The Asset Triple A Country Awards. NCB, as the joint bookrunner and lead manager, participated in the “3-year US\$300 million Senior Unsecured Green Bonds of Bank of China Johannesburg Branch” and the “3-year US\$500 million Senior Unsecured Green Bonds of China Construction Bank Macau Branch” and won the “Best Sustainable/Green Bond Award (China Offshore Market)” and the “Best Green Bond Award (Macau, China)”, respectively.

In 2023, NCB continued to support the development of the green industry and participate in 4 green bond projects as a joint bookrunner, with a total issuance size of approximately US\$1.4 billion equivalent for the year. At the same time, NCB actively participated in the certified green and sustainable development syndicated loans in the market, with a balance of HK\$6.5 billion of green loans as at the end of November, an increase of HK\$2.7 billion (+71%) from the end of last year.



(二) 樹立綠色銀行理念，履行環境保護責任。

1. 做好廢物分類、回收及再利用工作。

參與政府環保署舉辦的「工商業廢物源頭分類計劃」。將總行大廈可回收的物品分類(包括但不限於紙張、光管、印表機、膠樽等等)，安排回收商回收或將回收物品交予「6在區區」回收站。於總行16樓員工飯堂設置「咖啡渣收集箱」，鼓勵同事自備容器取用，賦予可回收物新的生命，做好物資回收及循環再用，減少廢物產生。

2. 開展減塑倡議及E-business card推廣工作。

獲政府環保署同意，於7月開始在總行16樓員工餐廳播放「大唯鬼」的「減少即棄膠餐具」宣傳短片及張貼宣傳海報，呼籲同事減少對即棄塑膠的依賴，一同實踐減塑生活。啟動E-business card項目，後期同事透過「南商e+」App即可出示E-business card，做到傳遞名片無距離、無紙化，減少紙張應用。

3. 做好建築物的綠色節能減排工作。

在年內新開展的裝修工程項目中引入建築物能源效益條例，如Motion Sensor及外牆玻璃感光系統，以節省能源。



(2) ESTABLISHING THE CONCEPT OF GREEN BANKING AND FULFILLING THE ENVIRONMENTAL PROTECTION RESPONSIBILITIES.

1. Putting emphasis on waste recycling and reuse.

NCB participated in the “Source Separation of Commercial and Industrial Waste Programme” organized by the Environmental Protection Department. NCB recycled recyclable items (including but not limited to paper, light tubes, printers, plastic bottles, etc.) in the head office building and arranged recyclers to collect or delivered the recyclables to the “Green@Community” recycling station. A “coffee grounds collection box” was also set up in the staff canteen on the 16th floor of the head office. The employees were encouraged to bring their own containers, recycle and reuse the recyclables, and reduce waste generation.

2. Carrying out the plastic reduction initiative and the promotion of E-business card.

With the consent of the Environmental Protection Department, we started to play the “Big Waster” video related to “reducing disposable plastic tableware” and put up posters in the staff cafeteria on the 16th floor of the head office in July, calling on the employees to reduce their reliance on disposable plastics and live a plastic-reduced lifestyle. We also launched the E-business card project; with that, the employees can reduce the use of paper and present their E-business cards through the “NCB e+” App, which enables them to pass out their business cards regardless of the distance and without paper.

3. Putting emphasis on green energy conservation and emission reduction of buildings.

We introduced the Buildings Energy Efficiency Ordinance in new renovation projects commenced during the year, such as motion sensor and exterior glass photosensitive systems, to conserve energy.

三、保護客戶權益，深化合作共贏

3. Protecting customers' rights and interests and deepening win-win cooperation

(一) 加強金融及非金融服務，為兩地人員融合提供支持。

在服務兩地跨境往來客戶方面，制定策略積極為粵港澳大灣區人員融合提供金融及非金融服務支持。一方面回應特區政府吸納人才措施，積極創新跨境金融服務，包括提供面向機構的外展開戶服務、靈活的內地人才私人貸款計劃、本地按揭服務、提供人民幣薪酬匯款便利化方案等；從港漂客群的生活場景出發，提供豐富的非金融服務，重點透過 NCB Life 與各類商戶合作，提供覆蓋醫、食、住、行方面乃至教育、法律等專業服務的優惠和資訊，以協助港漂客戶融入香港之生活。

另一方面優化人民幣服務，助力港人北上融入灣區生活，為港人提供同名匯款手續費優惠；與南中研究如何優化港人在內地消費支付場景，利用內地信用卡作為支付工具，優化申請流程及准入條件、提供免費跨境寄送卡服務到香港等安排；與主流電子支付平台合作，以綁定香港錢包解決港人在內地移動支付等問題。此外，對有到灣區意欲的港人，提供「灣區禮品包」，內含金融服務資訊及非金融禮遇，金融如內地醫急救醫療計、旅遊保障優惠；非金融如跨境車票、灣區數據卡，以及內地銀行交通指南等，一站式配套以提升港人在內地消費體驗。



(1) ENHANCING FINANCIAL AND NON-FINANCIAL SERVICES TO SUPPORT THE INTEGRATION OF THE MAINLAND AND HONG KONG.

In terms of serving the cross-border customers between the Mainland and Hong Kong, NCB formulated strategies to actively provide financial and non-financial services for the integration of people in the Guangdong-Hong Kong-Macao Greater Bay Area. On the one hand, in response to the SAR Government's measures to attract talents, NCB actively innovated cross-border financial services, including providing outreach account opening services for organizations, flexible private loan schemes for the mainland talents, local mortgage services, and facilitation programs for RMB salary remittance, etc. On the other hand, NCB also provided a rich range of non-financial services for the Hong Kong drifters, with emphasis on the cooperation of various merchants through NCB Life, which provides discounts and information covering medical, food, housing, transportation, and education, legal and other professional services, so as to help Hong Kong drifters integrate into the life in Hong Kong.

On the other hand, NCB optimized RMB services to help Hong Kong people to integrate into the Bay Area, and provided Hong Kong people with preferential handling charges for remittance under the same name. NCB worked with NCB (China) as to how to optimize the payment scenarios for Hong Kong people in the Mainland, make use of the Mainland credit cards as payment tools, optimize the application process and entry requirements, and provide free cross-border card mailing services to Hong Kong. NCB cooperated with the mainstream e-payment platforms to solve problems such as the Mainland's mobile payment problem faced by Hong Kong people by binding Hong Kong wallets. Moreover, for those Hong Kong People who intend to visit the Bay Area, NCB provided them with a "Bay Area Gift Pack", which contains financial services and non-financial privileges, including financial services such as the Mainland emergency medical plan and travel protection concessions, and non-financial services such as cross-border tickets, Bay Area data SIM cards and transportation guide of Mainland banks, etc. This one-stop package aimed to enhance the consumption experience of Hong Kong people in the Mainland.

(二) 發展養老金融及非金融服務，滿足退休生活需要。

通過細分健康客群，全面瞭解退休客群的需求，提供多樣化的養老金融產品，例如基金、高息股票、人壽保險和債券等，為客戶實現資產增值和保值的目標。配備退休理財工具和資訊，如財富傳承手冊和退休計算器，幫助客戶規劃傳承財富，確立並調整退休理財目標。高度重視非金融服務的開展，包括與信託公司展開合作，引入零售化信託轉介服務，讓更多零售層面的客戶能夠享受到信託所提供的福利和機會；與律師行合作，引入平安紙及持久授權書轉介服務，並為客戶安排相關講座，提供全面資產分配的相關知識。

其次豐富養老產品線，關注港人養老需求。於今年特別上架太平人壽的保險產品「太平喜樂無憂終身儲蓄計劃」和「輝煌世代儲蓄計劃」，持有這兩款保險產品的客戶及指定人士更可獲得入住太平人壽在四大養老社區的資格，滿足港人退休生活需求。

(2) DEVELOPING FINANCIAL AND NON-FINANCIAL SERVICES FOR THE ELDERLY TO MEET THEIR RETIREMENT NEEDS.

By segmenting healthy customer groups, NCB comprehensively understood the needs of the retired customer groups and offered a wide range of retirement financial products, such as funds, high-yield stocks, life insurance, bonds, etc., to realize the goals of asset appreciation and preservation for customers. NCB provided wealth management tools and information for retirement, such as the wealth succession manual and retirement calculators, to help customers plan for wealth succession, establish and adjust their wealth management goals for retirement. NCB attached great importance to the development of non-financial services, including cooperating with trust companies to introduce retail trust referral services, so that more retail-level customers can enjoy the benefits and opportunities provided by trusts. NCB also cooperated with law firms to introduce the will and enduring power of attorney referral services, and to arrange relevant seminars for clients to provide them with relevant knowledge on comprehensive asset allocation.

Moreover, NCB enriched the elderly care product line and pay attention to the elderly care needs of Hong Kong people. This year, Taiping Life's insurance products "Taiping Joyous Worry-free Life Savings Plan (太平喜樂無憂終身儲蓄計劃)" and "Glory Generation Savings Plan (輝煌世代儲蓄計劃)" were launched. Holders of these two insurance products and the designated individuals are eligible to live in Taiping Life's four major retirement communities, meeting the retirement needs of Hong Kong people.



(三) 關注殘障人士，在官網實施無障礙網頁設計。

以人為本、多行一步，在官方網站中融入良好的無障礙設計，包括：盡量使用較大的字體和高對比度色譜來設計網站，當視障人士無法看到電腦屏幕或觀看電腦屏幕有困難時，網站則能配合其使用屏幕閱讀軟件、屏幕放大器；盡量採用簡單的結構來展示內容，並在每個部分的開端和結束處附加標籤，確保視障人士使用讀屏軟件時能夠準確解讀網頁；當網頁載有會自動移動超過5秒或自動更新的內容時，提供途徑讓行動遲緩或不便人士停止網頁移動，以及停止網頁自動更新內容、閃爍和上下捲動等等。

無障礙網頁設計令網上服務更易用、更易檢索，是南商貼心服務客戶，積極履行社會責任的重要表現。4月24日，在香港互聯網註冊管理有限公司(HKIRC)主辦的2022至2023年度「無障礙網頁嘉許計劃」頒獎典禮上，南商榮獲「網站」組別最高級別獎項——金獎。

(3) PAYING ATTENTION TO PEOPLE WITH DISABILITIES AND IMPLEMENTING A BARRIER-FREE WEB DESIGN ON THE OFFICIAL WEBSITE.

NCB adopted a people-oriented approach and incorporated good accessibility design in our official website, including using larger font size and high-contrast color spectrum to design the website. When the visually impaired cannot see the computer screen or have difficulty viewing the computer screen, they can use the screen reading software and screen magnifier in the website. We tried to adopt a simple structure to display the content and added labels at the beginning and the end of each section to ensure that the visually impaired can read the contents in the website when using the screen reading software. When a webpage contains contents that move automatically for more than 5 seconds or updates automatically, we provided a way for people with slow or limited mobility to stop the webpage from moving, as well as to stop the webpage from automatically updating, blinking, scrolling up and down, etc.

Web accessibility design makes online services easier to use and search, which demonstrates NCB's dedication to serving its customers and fulfilling its social responsibility. On 24 April, at the 2022–2023 “Web Accessibility Recognition Scheme” award ceremony organized by the Hong Kong Internet Registration Corporation Limited (HKIRC), NBC was awarded the Gold Award, the highest level award in the category of “Website”.



四、堅持以人為本，促進員工發展

4. Adhering to the people-oriented approach and promoting employee development

(一) 提供豐富福利項目，維護員工合法權益。

南商為員工提供了豐富且全面的福利項目及計劃，包括津貼福利、假期福利、銀行服務優惠福利、進修津貼福利、補充醫療保險計劃、優化員工退休福利計劃等，涵蓋工作生活和「衣、食、住、行」各個方面，同時亦設立相關規章制度和福利政策，保障員工享受福利項目的權利。

(二) 保障員工職業安全和身心健康。

為保障員工職業安全及身心健康，南商始終堅持「以人為本」，把員工健康和 safety 放在首位，多措並舉，守護健康，從每一個細微處著手，把對員工的關愛做到實處、做出溫度。具體措施簡述如下：

1. 體現銀行對員工的關懷，持續優化及提高員工團體醫療保險的保障範圍及標準，讓員工福利水平得到進一步提升。此外，為保障員工身體健康，加強員工預防保健意識，每年安排員工進行身體檢查，除提供指定體檢服務機構及套餐外，員工可自選到其他醫療機構或醫院進行體檢服務，提高福利的靈活性。
2. 落實關愛員工計劃，與「全人發展中心」合作為員工提供《健怡計劃》心理輔導服務。員工如有需要，可透過電話熱線諮詢及安排個人臨床輔導服務，以解決個人身心健康、家庭、工作及人際上的疑難。

(1) PROVIDING A VARIETY OF BENEFIT PROGRAMS TO PROTECT THE LEGITIMATE RIGHTS AND INTERESTS OF EMPLOYEES.

NCB provided employees with a wide and comprehensive range of benefit projects and programs, including allowances and benefits, holiday benefits, preferential banking service benefits, study allowance benefits, supplemental medical insurance plan, enhanced employee retirement benefit plans, etc., covering all aspects of work and “clothing, food, housing, and transportation”. At the same time, NCB also established the relevant rules, regulations, systems, and benefit policies to protect the employees’ rights to enjoy the benefit programs.

(2) ENSURING THE OCCUPATIONAL SAFETY AND PHYSICAL AND MENTAL HEALTH OF EMPLOYEES.

In order to ensure the occupational safety, physical and mental health of the employees, NCB always adheres to the “people-oriented” principle, prioritizes the health and safety of the employees, and takes various measures to protect their health with care in all aspects. Specific measures are summarized below:

1. To demonstrate the bank’s care for its employees, NCB continued to optimize and enhance the coverage and standards of its employee group medical insurance, so as to further improve the employee benefits. Moreover, in order to protect the health of employees and enhance their awareness of preventive health, we arrange annual medical check-ups for employees. Apart from providing designated medical check-up institutions and packages, employees can choose to go to other medical institutions or hospitals for medical check-up, thus enhancing the flexibility of the welfare.
2. To implement the Employee Care Plan, NCB collaborated with the Whole Person Development Institute to provide our employees with psychological counseling services under the “Healthy Living Program (健怡計劃)”. If necessary, the employees can consult through the telephone hotline and arrange individual clinical counseling services to solve their problems related to physical and mental health, family, work and interpersonal relationship.

3. 充分利用已有的手機App平台，設立線上「防疫專區」。專區中設有防疫政策、有關防疫的全行通知、應對指引、醫療及保健資訊、健康講座等內容，並通過線上交流解答員工的疑問。通過「防疫專區」，一方面實現了防疫資訊的有效歸集，既便於員工查閱有關資訊，也有助於行方的防疫政策的及時傳導；另一方面，通過線上互動，加強與員工的溝通交流，將關愛文化落到實處。
4. 豐富員工業餘生活，制訂2023年康樂活動規劃，包括7大主題興趣班、全行團建活動、全行親子趣味運動嘉年華等，同時成立籃球隊、羽毛球隊、長跑隊、劍擊隊、龍舟隊、行山隊、歌唱隊及舞蹈隊等員工文體興趣隊，全年共舉辦超過80班次，參加人次超過1500人。
5. 營造積極向上、和諧愉悅的氛圍，促進同事間的溝通交流及團結協作，於2023年11月26日在保良局賽馬會大棠渡假村舉行「2023年趣味運動嘉年華」，此活動得到同事及家人的熱烈支持及好評，共有超過650位員工及家屬參加，讓員工及家人渡過一個愉快的周日。

3. NCB made full use of our existing mobile app platform and set up an online "Pandemic Prevention Zone". The zone contains pandemic prevention policies, bank-wide notices on pandemic prevention, response guidelines, medical and healthcare information, health seminars, etc., and answers employees' questions through online exchanges. Through the "Pandemic Prevention Zone", on the one hand, we collected the pandemic prevention information effectively, which not only facilitated employees to check the relevant information, but also helped disseminate the pandemic prevention policy of the bank timely; on the other hand, through online interactions, NCB strengthened the communication with the employees and spread the culture of caring.
4. To enrich the spare time of the employees, NCB has formulated a recreational activity plan for 2023, including 7 types of interest classes, bank-wide team building activities, and a bank-wide parent-child fun sports carnival. At the same time, NCB has set up employee cultural and sports teams such as basketball, badminton, long-distance running, fencing, dragon boat, hiking, singing, and dancing teams, with a total of more than 80 classes held throughout the year and more than 1,500 participants.
5. To create a positive, harmonious and joyful atmosphere, and to promote communication, exchange and solidarity among the employees, NCB held the "2023 Fun Sports Carnival" on 26 November 2023 at Po Leung Kuk Jockey Club Tai Tong Holiday Camp. With a total of more than 650 participants, including employees and their family members, this event received enthusiastic support and positive feedback from the employees and their families.



- 響應政府衛生署及聯合國兒童基金香港委員會推廣「母乳友善工作間」，於總行大廈設置「母乳喂哺間」，為授乳同事提供一個合適、友善的環境，讓她們於總行大廈重返工作崗位後能持續喂哺母乳。



- In response to the promotion of the “breastfeeding-friendly workplace” by the Department of Health and the Hong Kong Committee for UNICEF, NCB set up a “breastfeeding room” in the head office building to provide a suitable and friendly environment for our breastfeeding employees to continue breastfeeding after returning to work in the head office building.



(三) 促進員工成長與企業發展統一。

「以人為本」是南商的核心價值觀，南商相信人才是企業核心競爭力的來源之一，企業懂得鼓勵員工持續學習並能夠學以致用，才能令員工發揮所長，支持企業長遠發展。

- 制定人才策略，全方位培訓員工。因應變化不斷的市場，確立了「對接戰略」、「能力為本」、「促進內生」3大策略，持續訓練內部員工，並全方位提供培訓。在設計培訓計劃上，專注「定標、對標、達標」3大要點。2023年，南商獲得專業機構頒發培訓獎項，包括：香港銀行學會「人才發展獎」、香港銀行學會「傑出財富管理師」比賽「最佳提名機構獎」及多項個人獎、香港管理專業協會「最佳管理培訓及發展獎」Special Award: Excellence in Digital Transformation、香港經濟日報「最佳培育及實踐大獎」Grand Award。

(3) PROMOTING THE UNIFICATION OF EMPLOYEE GROWTH AND ENTERPRISE DEVELOPMENT.

The “people-oriented” principle is the core value of NCB. NCB believes that talent is one of the sources of an enterprise’s core competitiveness. Only when an enterprise encourages employees to learn continuously and be able to apply what they have learned, they can give full play to their strengths which support the long-term development of the enterprise.

- Formulating talent strategies and providing all-round training to employees. In response to the ever-changing market, NCB established three major strategies: “alignment with strategy,” “competence-based,” and “promoting endogenous growth”. We continued to train our internal employees and provide them with all-around training. In designing the training program, we focused on the three key points of “setting goals, benchmarking, and achieving the goals”. In 2023, NCB received training awards from professional organizations, including the “Talent Development Award” from The Hong Kong Institute of Bankers, the “Best Nominated Organization Award” and multiple individual awards from the “Outstanding Wealth Manager” Competition of the Hong Kong Institute of Bankers, the “Best Management Training and Development Award” from the Hong Kong Management Association, the Special Award: Excellence in Digital Transformation, the “Best Training and Practice Grand Award” from Hong Kong Economic Times.

2. 開展分層次、針對性培訓。每年為本行董事、管理人員提供專題培訓，掌握宏觀市場經濟發展、最新監管法規要求。為全行持牌中介人提供年度持續培訓課程，保障專業知識水平。參與外部競賽，通過「以賽代訓」的方式提升了員工的專業能力，獲取香港銀行學會「傑出財富管理師」多項個人獎。新入職培訓方面，本行為分行同事提供系統化的崗位培訓、新入職大學生專題系列培訓。為全行同事定期提供法規覆修、防洗錢及其他通用培訓。

為加強兩地同事面對面溝通，疫情後首次舉辦青年骨幹跨境交流培訓，組織本行各部門的青年骨幹人員到上海、普寧、深圳進行交流，傳承南商基因創新拼搏精神。



3. 圍繞公司戰略，開展專項培訓。為支持本行戰略性業務發展，提升員工在相關領域的專業能力，與本地大學、四大會計師事務所、律師事務所及專業機構合作推出培訓方案，共推出多個圍繞「跨境業務」、「投商行」、「金融科技」及「ESG、綠色金融」等熱門課題，內部定期舉辦線上金融科技講座，對人工智能應用、大數據、網絡安全及數字貨幣等課題進行交流。同時，本行鼓勵及推薦同事報讀香港銀行學會課程及獲取ECF專業資格。
4. 利用數字化學習平台，鼓勵持續學習。受疫情影響，南商投入更多資源推動數字化學習，將傳統的面授課堂培訓，轉為線上+線下學習。移動學習平台，提供豐富的線上學習資源，讓員工更靈活持續學習。通過平台持續推送各類最新資訊，包括：資本市場周報，債務資本市場周報，市場信息日報，讓同事更便捷掌握最新的經濟資訊，有助加強客戶服務。

2. Launching hierarchical and targeted training. NCB provided annual specialized training for the directors and management to keep them abreast of macroeconomic developments and the latest regulatory requirements. NCB also provided annual continuous training courses for all licensed intermediaries in the industry to ensure their professional knowledge levels. We participated in external competitions to enhance our employees' professional competence through competition instead of training, and received a number of individual awards from the Hong Kong Institute of Bankers for "Outstanding Wealth Manager". In terms of induction training, NCB provided our employees with systematic on-the-job training and new employees who just graduated from university with a series of thematic training. We also provided regular training on regulatory review, anti-money laundering and other general training for our employees.

In order to strengthen the face-to-face communication between the employees in the Mainland and Hong Kong, NCB held cross-border exchange training for young key personnel after the pandemic, organizing the young key personnel from various departments to Shanghai, Puning and Shenzhen for exchanges, and acquiring the innovative and hardworking spirit of NCB.

3. Launching specialized training in line with the corporate strategy. In order to support our strategic business development and enhance the professional competence of our employees in relevant fields, NCB launched training programs in cooperation with local universities, the Big Four accounting firms, law firms and professional organizations, covering various hot topics such as "cross-border business", "investment and commercial banking", "fintech" and "ESG and green finance". We also organized regular online fintech seminars internally to communicate on AI applications, big data, cyber security, digital currency and other topics. At the same time, we encouraged and recommended our employees to enroll in the courses of the Hong Kong Institute of Bankers and obtain the ECF professional qualification.
4. Utilizing digital learning platforms to encourage continuous learning. Affected by the pandemic, NCB has invested more resources in promoting digital learning and switched from traditional face-to-face classroom training to online + offline learning. The mobile learning platform provided a wealth of online learning resources, allowing employees to learn more flexibly and continuously. NCB continuously posted the latest information through the platform, including: weekly capital market report, weekly debt capital market report, and daily market information, so that the employees could grasp the latest financial information more easily, which helped strengthen customer service.

五、熱心社會公益，促進美好社區建設

5. Be enthusiastic about social welfare and promoting the construction of good community

(一) 與信達在港公司協同合作，創造性開展公益活動。

在香港回歸祖國 26 周年之際，同信達（香港）、信達國際聯合贊助在裘錦秋中學（屯門）舉行的「同心同慶共創未來」青春同樂日活動。南商除捐助善款 3.1 萬元支持屯門區基層家庭發展體育項目外，另派出高管以及人力資源部同事，向參與活動的師生講述南商創始人莊世平先生生平為祖國富強、民族復興、香港回歸和繁榮穩定等所做出的偉大貢獻，以及銀行從業者所必需的專業素質、行業知識及銀行業發展前景等，厚植學生愛國情懷、人生理想，指導學生做好職業生涯規劃。

(二) 發揮自身優勢，助力社會公益組織。

利用南商網點覆蓋面廣、客戶眾多的優勢，今年繼續支援東華三院、保良局的代售獎券活動，分別為東華三院和保良局代售 1200 張獎券，所得款項用於支持其開展社會福利及教育服務活動。

(三) 加大資金投入，增強公益扶持力度。

今年繼續贊助東華三院「賣旗日」活動，在去年捐助 1 萬元善款的基礎上，今年提升捐助額至 3 萬元，以更好支持其開展醫療服務、教育服務及社區服務等慈善活動，切實增強社區居民福祉。

(四) 支持教育事業，弘揚社會正能量。

為支持香港教育事業的長遠發展，在去年首年冠名支持十大最「美」教師選舉的基礎上，南商今年繼續贊助香港教育工作者聯會（教聯）主辦的第二屆「十大最「美」教師選舉」活動，通過表彰先進傳遞教書育人的正能量，助力教聯弘揚教師們春風化雨、默默耕耘、無私奉獻的偉大精神，並為培養愛國愛港、具備世界視野的新一代注入力量。

(1) COLLABORATING WITH CINDA'S COMPANIES IN HONG KONG TO LAUNCH CREATIVE CHARITY ACTIVITIES.

On the 26th anniversary of Hong Kong's handover to China, NCB, together with Cinda (Hong Kong) and Cinda International, sponsored the "Celebrate and Create the Future Together" Youth Fun Day held at Ju Ching Chu Secondary School (Tuen Mun). In addition to donating HK\$31,000 to support the development of sports programs for grass-roots families in Tuen Mun, NCB also sent its executives and employees from the human resources department to talk to the participating teachers and students about the great contributions made by Mr. Chuang Shih-ping, the founder of NCB, to the wealth and strength of China, the rejuvenation of the nation, the handover of Hong Kong and its prosperity and stability, as well as the professionalism and industry knowledge required by bankers and the prospects of the banking industry, so as to cultivate a sense of patriotism among the students and guide them to make good career plans.

(2) LEVERAGING OUR OWN STRENGTHS TO SUPPORT SOCIAL WELFARE ORGANIZATIONS.

Taking advantage of the extensive network and large number of customers, NCB continued to support Tung Wah Group of Hospitals and Po Leung Kuk and sell 1,200 lottery tickets for the two organizations this year, with the proceeds being used to support their social welfare and education services.

(3) INCREASING CAPITAL INVESTMENT AND STRENGTHENING PUBLIC WELFARE SUPPORT.

This year, we continued to sponsor the Tung Wah Group of Hospitals' "flag day". On the basis of last year's donation of HK\$10,000, we increased the donation to HK\$30,000 this year to better support the hospital's charitable activities such as medical services, education services and community services, so as to enhance the well-being of the people in the community.

(4) SUPPORTING EDUCATION AND PROMOTING POSITIVE SOCIAL ENERGY.

In order to support the long-term development of education in Hong Kong, NCB continues to sponsor the second "Top 10 Most 'Beautiful' Teachers Election (十大最「美」教師選舉)" organized by the Hong Kong Federation of Education Workers (HKFEW) this year on the basis of the title sponsorship for the first Top 10 Most "Beautiful" Teachers Election (十大最「美」教師選舉) last year. The election conveyed the positive energy of teaching through commendation and helped the HKFEW carry forward the teachers' great spirit of hard work and selfless dedication. It also contributed to the cultivation of the new generation who love the country and Hong Kong, are endowed with a global vision.

六、支持鄉村振興，鞏固脫貧攻堅成果

6. Supporting rural revitalization and consolidating the results of poverty alleviation

為深入貫徹信達集團決策部署，深刻把握金融服務鄉村振興戰略要求，今年，南商第四年參加信達統一幫扶捐款計劃，向信達定點扶貧幫扶點「青海省樂都區」劃撥扶貧資金75萬元人民幣，繼續用於深入推進樂都區基礎建設、人才培訓、產業發展、文化生態、以及基層組織的推動等共五方面的振興項目，不斷加強鄉村振興供給，鞏固脫貧攻堅成果。

基於上述各項措施的有效落實，今年，南商繼續獲得香港社會服務聯會頒贈2023/24年度「商界展關懷」標誌，以表揚我行關懷社會以及對維護社區環境的承擔。未來，南商將繼續秉持初心，堅持高質量發展理念，積極發揮自身資源稟賦，為社會承擔更大責任、做出更大貢獻。

In order to carry out the decisions and deployments of Cinda Group and deeply grasp the strategic requirements of financial services for rural revitalization, NCB participated in Cinda's Unified Donation Scheme for Poverty Alleviation for the fourth year this year and allocated RMB750,000 to the Ledu District of Qinghai Province, a Cinda's designated poverty-alleviation point. The fund continued to be used for the revitalization of the Ledu District in the following five areas: infrastructure construction, talent training, industrial development, cultural ecology and the promotion of grass-roots organizations, continuously strengthening rural revitalization supply, and consolidating the results of poverty alleviation.

Based on the effective implementation of the above measures, NCB was awarded the 2023/24 "Caring Company" Logo by the Hong Kong Council of Social Service this year in recognition of our social care and commitment to maintaining the community environment. In the future, NCB will continue to uphold its original aspirations, adhere to the concept of high-quality development, and actively utilize our own resource endowment to assume greater responsibilities and make greater contribution to the community.

