

A yellow circle containing the text "CO₂" in white.

CO₂

A green globe showing the continents of Asia and Australia, with a grid of latitude and longitude lines.

2024 年度概覽

Annual Overview



2024年，南商嚴格貫徹落實信達集團決策部署，聚焦金融五大篇章，探索可持續發展路徑，深化與客戶的合作共贏，堅持以人為本關愛員工，積極履行企業社會責任，支持鄉村建設助力國家發展，為社會傳遞南商力量。

In 2024, NCB strictly implemented the decisions and deployments of Cinda Group, focused on the five segments of finance, explored sustainable development, deepened win-win cooperation with customers, adhered to the people-oriented approach and cared for employees, actively fulfilled corporate social responsibilities, and supported rural construction and promoted national development in order to deliver NCB's strength to society.

一、服務實體經濟發展，聚焦金融五大篇章

I. Serving the development of the real economy and focusing on five key financial pillars

1. 完善戰略新興產業服務體系，助力產業升級與創新

南商銀行通過深化生態圈合作、強化金融管家式服務能力，在全面挖掘客戶融資需求的基礎上，加速重大項目落地。同時，深入調研細分領域行業動態和發展趨勢，提升業務探索專業能力。截至12月底，在戰略新興產業領域的貸款投放實現顯著增長。發揮香港國際金融中心優勢，精準營銷戰略性新興產業優質行業龍頭。成功落地全球汽車輪胎行業領軍企業及國內知名天然氣能源上市公司的銀團貸款專案。

2. 支持綠色產業發展，持續推動客戶綠色轉型

南商銀行通過優化綠色金融服務架構、擔任綠色金融顧問、加大綠色貸款及可持續發展表現掛鉤貸款投放、加強與綠色認證機構、交易所等專業機構合作等方式，支援綠色環保企業發展。截至2024年底，綠色貸款餘額97億港元，同比增長47%。

在具體業務方面，由於年內息率高企，債券市場的總體發行量下降，導致綠色債券發行相應減少。南商債務資本市場處年內助力一筆綠債發行，於4月24日協助南寧交通投資集團有限責任公司發行3年期3億美元高級無抵押可持續債券，這是2024年南寧地區市屬企業首次發行境外可持續債券，南商作為聯席牽頭經辦人及聯席簿記管理人，一貫秉持持續深耕綠色發展理念，積極協助相關債券發行和承銷。

1. ENHANCING THE SERVICE SYSTEM FOR STRATEGIC EMERGING INDUSTRIES TO SUPPORT INDUSTRIAL UPGRADING AND INNOVATION

By deepening ecosystem cooperation and strengthening its financial stewardship service capabilities. NCB has accelerated the implementation of major projects based on a comprehensive analysis of clients' financing needs. Simultaneously, NCB has conducted in-depth research into the dynamics and development trends of specific industry segments, enhancing its professional capability in business exploration. As of the end of December, significant growth in loan deployment within the strategic emerging industries sector had been achieved. Leveraging Hong Kong's position as an international financial hub, NCB has precisely targeted premium leading enterprises in strategic emerging industries. This included the successful execution of syndicated loan projects for a global leader in the automotive tire industry and a renowned domestic natural gas energy listed company.

2. SUPPORTING THE DEVELOPMENT OF GREEN INDUSTRIES AND CONTINUOUSLY DRIVING CUSTOMERS' GREEN TRANSFORMATION

Through optimizing its green finance service framework, acting as a green finance advisor, increasing the deployment of green loans and sustainability performance-linked loans, and strengthening collaboration with professional organizations such as green certification bodies and exchanges, NCB has supported the development of green and environmentally friendly enterprises. As of the end of 2024, the balance of green loans reached HK\$9.7 billion, representing a year-on-year growth of 47%.

In terms of specific business, the overall issuance volume in the bond market declined during the year due to high interest rates, which consequently led to a reduction in green bond issuances. NCB's Debt Capital Market Department facilitated a green bond issuance during the year. On 24 April, it assisted Nanning Communications Investment Group Co., Ltd. in issuing a 3-year, USD300 million senior unsecured sustainability bond. This marked the first overseas sustainability bond issuance by a municipal enterprise in the Nanning region in 2024. Acting as a joint lead manager and joint bookrunner, NCB remained committed to its green development philosophy and actively supported the issuance and underwriting of relevant bonds.

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9月20日，南商榮獲國際知名財經雜誌亞洲銀行及財金所頒發的「Debt Deal of the Year — Hong Kong」和「Green Deal of the Year — Hong Kong」兩項大獎，該獎項充分肯定了南商在債務融資領域和綠色金融創新方面的卓越成就與行業引領作用。

On 20 September, NCB was honored with two prestigious awards — “Debt Deal of the Year — Hong Kong” and “Green Deal of the Year — Hong Kong” — granted by the internationally renowned financial magazine Asian Banking and Finance. These accolades firmly recognized NCB’s outstanding achievements and leadership in the fields of debt financing and green financial innovation.



與香港品質保證局簽訂策略合作協定，在可持續發展和綠色金融產品的創新、認證以及企業綠色轉型等多方面開展深入合作。成功助力中國遠洋海運集團完成首筆可持續發展關聯貸款，及為遠東發展集團子公司旗下酒店的雙邊貸款取得綠色和可持續金融認證，分別獲得「2024香港綠色和可持續金融大獎」傑出綠色和可持續貸款服務機構（航運業）和（酒店業）兩大獎項。

NCB has signed a strategic cooperation agreement with the Hong Kong Quality Assurance Agency to undertake in-depth collaboration across multiple areas, including innovation and certification of sustainable development and green financial products, as well as corporate green transformation. NCB successfully facilitated China COSCO Shipping Corporation Limited in completing its first sustainability-linked loan and assisted a hotel under Far East Consortium International Limited’s subsidiary in obtaining green and sustainable finance certification for bilateral loans at its hotel properties. These efforts earned two prestigious awards at the “Hong Kong Green and Sustainable Finance Awards 2024”, namely the Outstanding Awards for Green and Sustainable Loan Facilitator in the Shipping Industry and the Hotel Industry.

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3. 探索養老金融新方向，構建多元化養老金融服務體系

通過深入瞭解養老群體的金融需求和痛點，南商細分客群，從產品、服務和工具三個方面入手，為客戶提供一系列分析工具及資訊，讓客戶在退休養老規劃得到針對性的理財服務。南商對金融服務品質的堅持與對社會長者群體的關懷殊途同歸，並將長久地貫徹落實到相關領域的研究探索中。

4. 升級普惠金融產品內容，靈活支持中小業客戶

通過積極響應並參與香港金融管局及香港按證保險有限公司推出的各項計劃，進一步優化了香港按證保險有限公司項下「中小企融資擔保計劃」產品內容，推出暫停還本「2024-PM」安排，以緩解中小企業的資金壓力。本年度成功促進百分百擔保特惠貸款市佔率增長至7.04%，較去年同期提升3.43%。

3. EXPLORING NEW DIRECTIONS IN RETIREMENT FINANCE AND BUILDING A DIVERSIFIED RETIREMENT FINANCIAL SERVICE SYSTEM

By thoroughly understanding the financial needs and challenges faced by the retirement community, NCB segmented its clientele and focused on three aspects — products, services, and tools — to provide clients with a series of analytical tools and information. This enabled targeted financial management services for retirement and pension planning. NCB's dedication to the quality of financial services aligned seamlessly with its care for the senior community, a commitment that it will steadfastly uphold through ongoing research and exploration in this field.

4. UPGRADING THE CONTENT OF INCLUSIVE FINANCIAL PRODUCTS TO FLEXIBLY SUPPORT SMALL AND MEDIUM-SIZED ENTERPRISE CLIENTS

By actively responding to and participating in the various programs launched by the Hong Kong Monetary Authority and HKMC Insurance Limited, NCB has further optimized the product contents of the "SME Financing Guarantee Scheme" under HKMC Insurance Limited. It has introduced the "2024-PM" principal moratorium arrangement to alleviate the financial pressure faced by small and medium-sized enterprises. This year, NCB successfully increased the market share of the Special 100% Loan Guarantee to 7.04%, representing a growth of 3.43% compared to the same period last year.

一、服務實體經濟發展，聚焦金融五大篇章

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5. 貫徹落實金融科技發展戰略，全面提升銀行數字化水準

歷時866天建設，南商的全功能銀行系統於2024年內成功投產，刷新了銀行業建設系統的規模和速度紀錄。新系統運行高效、穩定，並根據業務發展需求持續進行優化和反覆運算升級，進一步提升銀行數位化水準和服務能力，為客戶提供更優質的金融體驗，全面賦能業務發展。

5. IMPLEMENTING THE FINTECH DEVELOPMENT STRATEGY TO COMPREHENSIVELY ENHANCE THE BANK'S LEVEL OF DIGITIZATION

After 866 days of development, NCB successfully launched its full-function banking system in 2024, setting new records in scale and speed for system construction in the banking industry. The new system operates efficiently and stably, with ongoing optimization and iterative upgrades based on business development needs. This further enhanced the bank's level of digitization and service capabilities, providing customers with superior financial experience and comprehensively empowering business growth.

二、貫徹可持續發展理念，倡導綠色運營

II. Implementing the concept of sustainable development and advocating for green operations

南商銀行貫徹可持續發展理念，在企業經營中堅持綠色管理和綠色辦公。例如，與香港特別行政區政府部門簽署「戶外燈光約章」和「節能約章」；在各項裝修工程項目中，積極推進環保技術的應用，嚴格執行建築物能源效益條例；秉持「減用、重用、再利用」的原則，對現有的傢俱、設備、器具以及廢料進行科學化管理；將員工餐廳餐盒改為不鏽鋼餐盒，循環利用；設置「咖啡渣收集箱」，鼓勵同事將咖啡機產生之咖啡渣循環再用；與政府簽署「惜食約章」減少產生廚餘；參與綠領行動舉辦的「利是封回收重用大行動」及響應政府的回收活動，設置各類回收桶，每月將回收的物品送往環保署轄下的回收點進行回收等等。

憑藉其卓越的綠色管理策略和實際行動，南商銀行榮獲兩項綠色殊榮，分別是「香港綠色機構」認證及「工商廢物源頭分類計劃2023/24」之最高級別榮譽獎項「鑽石獎」。南商是唯一一家榮膺此項最高獎項「鑽石獎」的商業銀行。

NCB upheld the concept of sustainable development by adhering to green management and green office practices in its corporate operations. For instance, it has signed the “Charter on External Lighting” and the “Energy Saving Charter” with government departments of the Hong Kong Special Administrative Region. In various renovation projects, NCB actively promoted the application of environmentally friendly technologies and strictly enforced the Building Energy Efficiency Ordinance. Adhering to the principles of “Reduce, Reuse, and Recycle,” NCB scientifically managed existing furniture, equipment, utensils, and waste materials. It has also replaced employee cafeteria meal containers with stainless steel containers for reusable purposes. NCB has implemented “coffee grounds collection boxes” to encourage colleagues to recycle coffee grounds generated by coffee machines. It has signed the “Food Wise Charter” with the government to minimize food waste. Additionally, NCB participated in Greeners Action’s “Lai See Reuse and Recycle Program” and responded to government recycling initiatives by setting up various recycling bins. Every month, collected items are delivered to recycling points under the Environmental Protection Department for recycling.

With its outstanding green management strategies and practical actions, NCB has been honored with two prestigious green accolades, the “Hong Kong Green Organisation” Certification and the highest-level honor, the “Diamond Award”, in the “Programmed on Source Separation of Commercial and Industrial Waste 2023/24”. Notably, NCB is the only commercial bank to receive this top-tier “Diamond Award”.



三、保護客戶權益，深化合作共贏

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



(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.

(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。

三、保護客戶權益，深化合作共贏

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

(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。

(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.

四、堅持以人為本，重視員工福利與員工發展

IV. Upholding a people-oriented approach and placing emphasis on employee welfare and development

1. 提升員工福利，維護員工合法權益

南商銀行為員工提供豐富全面的福利項目，包括：午膳津貼、房屋津貼、進修補助、進修獎金、手提電話津貼、團體醫療保險計劃及退休福利計劃等，從「衣食住行」多個方面提升員工幸福感和歸屬感。

為提高員工福利的市場競爭力，吸引並留住優秀人才，優化員工退休福利計劃，調低公積金計劃僱主供款比例年資門檻，同時增設強積金計劃僱主自願供款，以完善員工的退休福利水準。

按香港《穩健的薪酬制度指引》等相關規章制度，南商銀行制定了科學合理的薪酬政策，體現「有效激勵」及「穩健管理」的薪酬管理原則，鼓勵員工提高績效的同時保障員工基本的薪酬權益。

2. 推進員工核心能力建設，攜手員工共同成長

2024年，南商銀行在人才培養方面榮獲多項殊榮，包括香港銀行學會「傑出財富管理師」比賽頒發的「最佳提名機構獎」及多項個人獎項，以及由香港經濟日報評選的「最佳培育及實踐大獎」Grand Award，這些榮譽充分體現了本行在推動人才培訓與發展方面取得的卓越成果。

1. ENHANCING EMPLOYEE WELFARE AND SAFEGUARDING EMPLOYEES' LEGAL RIGHTS

NCB provides a comprehensive range of benefits for its employees, including lunch allowances, housing subsidies, education grants, education bonuses, mobile phone allowances, group medical insurance plans, and retirement benefit schemes. These initiatives enhance employees' well-being and sense of belonging by addressing various aspects of their daily lives, such as food, clothing, housing, and transportation.

To enhance the market competitiveness of employee benefits, attract and retain top talent, NCB has improved its employee retirement benefit plans, lowered the tenure threshold for employer contributions in the provident fund scheme and introduced voluntary employer contributions to the mandatory provident fund scheme to further refine the retirement benefit standards for employees.

In accordance with Hong Kong's Guideline on a Sound Remuneration System and other relevant regulations and systems, NCB has established a scientifically reasonable remuneration policy. This policy embodies the principles of "effective incentives" and "prudent management" in remuneration management, encouraging employees to enhance their performance while ensuring their basic remuneration rights are protected.

2. STRENGTHENING THE DEVELOPMENT OF EMPLOYEES' CORE COMPETENCIES AND FOSTERING GROWTH TOGETHER WITH EMPLOYEES

In 2024, NCB achieved several prestigious accolades in talent cultivation. These include the "Top Nominations Award" and multiple individual awards from the Hong Kong Institute of Bankers' "Outstanding Financial Management Planner" competition, as well as the Grand Award for "Best Training and Practices (最佳培育及實踐大獎)", as evaluated by the Hong Kong Economic Times. These honors vividly reflected NCB's remarkable achievements in advancing talent training and development.

四、堅持以人為本，重視員工福利與員工發展

IV. Upholding a people-oriented approach and placing emphasis on employee welfare and development

為提升員工的專業能力，南商銀行持續加大投入力度，2024年共舉辦各類培訓課程約1,100班次，較去年同期增長342%，創下近年新高。就2024年內舉辦的專項課程，學員參與熱情高漲，好評如潮。通過精心設計的多元化課程體系，全面滿足了不同部門、各層級員工的學習需求。南商銀行持續積極應用最新科技於員工培訓上，為員工提供更加智能化和個性化的學習體驗，助力全行人才培養邁向更高效的水平。

To enhance employees' professional capabilities, NCB has continued to increase its investment. In 2024, approximately 1,100 training sessions were conducted, marking a 342% increase compared to the same period last year, achieving a new high in recent years. The specialized courses held in 2024 were met with enthusiastic participation and widespread acclaim. Through a thoughtfully designed, diversified curriculum system, NCB comprehensively addressed the learning needs of employees across various departments and levels. By actively incorporating the latest technologies into employee training, NCB has provided a more intelligent and personalized learning experience, advancing the efficiency of talent development across the bank.



四、堅持以人為本，重視員工福利與員工發展

IV. Upholding a people-oriented approach and placing emphasis on employee welfare and development

3. 關愛員工身心健康，保障員工職業安全

為保障員工職業安全及身心健康，南商銀行始終堅持「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。2024年，南商銀行持續優化及提高員工團體醫療保險的保障範圍及標準，讓員工福利水準得到進一步提升；同時，為加強員工預防保健意識，南商銀行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，員工還可自選醫療機構、醫院進行體檢服務，並可根據個人需要自選體檢項目，以提高福利的靈活性。此外，為員工提供了《健怡計劃》心理輔導服務，員工可透過電話熱線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。為豐富員工業餘生活，舒緩工作壓力，為員工舉辦超過46班次興趣班和8個員工文體興趣隊。

3. CARING FOR EMPLOYEES' PHYSICAL AND MENTAL WELL-BEING WHILE ENSURING OCCUPATIONAL SAFETY

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. In 2024, NCB continued to optimize and enhance the coverage and standards of its employee group medical insurance, so as to further improve the employee benefits. Meanwhile, in order to enhance their awareness of preventive health, NCB arranges annual medical check-ups for employees. Apart from providing designated medical check-up institutions and packages, employees can choose to go to medical institutions or hospitals for medical check-ups and personalize their health check-up options based on their individual needs, further increasing the flexibility of the welfare program. Moreover, NCB provides our employees with psychological counseling services under the "Healthy Living Program (健怡計劃)". 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. To enrich employees' leisure activities and alleviate work-related stress, NCB organized over 46 interest classes and formed 8 employee cultural and sports interest groups.



五、熱心參與公益事業，積極履行企業社會責任

V. Actively participating in public welfare initiatives and diligently fulfilling corporate social responsibility

1. 支持社區全方面發展，促進美好社區環境建設

利用南商網點覆蓋面廣、客戶眾多的優勢，今年繼續支持東華三院的代售獎券活動，為東華三院代售獎券，所得款項用於支持其開展社會慈善公益活動。繼續贊助東華三院「賣旗日」活動，捐助3萬元，以更好支援其開展醫療服務、教育服務及社區服務等慈善活動，切實增強社區居民福祉。

為慶祝新中國成立75周年，參與協辦由紫荊文化集團主辦，港澳臺美協聯合主辦的「今朝更好看——慶祝中華人民共和國成立75周年名家作品展」，邀請廣大市民免費參觀，豐富人民群眾文化生活。

1. SUPPORTING COMPREHENSIVE COMMUNITY DEVELOPMENT AND PROMOTING THE CONSTRUCTION OF GOOD COMMUNITY ENVIRONMENT

Taking advantage of the extensive network and large number of customers, NCB continued to support Tung Wah Group of Hospital and sell lottery tickets for Tung Wah Group of Hospital this year, with the proceeds being used to support their social charity and public welfare activities. We continued to sponsor the Tung Wah Group of Hospitals' "flag day" and donated HK\$30,000 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.

To celebrate the 75th anniversary of the founding of New China, NCB co-organized the "Better Than Ever — Exhibition of Famous Works Celebrating the 75th Anniversary of the Founding of the People's Republic of China" hosted by the Bauhinia Culture Group and jointly organized by the Hong Kong, Macau and Taiwan Artists Association* (港澳臺美協). The exhibition invited the public to visit for free, enriching the cultural lives of the people.



五、熱心參與公益事業，積極履行企業社會責任

V. Actively participating in public welfare initiatives and diligently fulfilling corporate social responsibility

秉持熱心公益、關愛教育的光榮傳統，冠名贊助由香港教育工作者聯會(教聯會)主辦的第三屆「十大最『美』教師選舉」。自2022年開始，南商銀行已連續三年贊助「十大最『美』教師選舉」活動，以長遠視角關注社會教育事業的連貫性發展，心繫教育活動和社會文化，弘揚教師們春風化雨、默默耕耘、無私奉獻的偉大精神，培養具備世界視野的新一代。



Upholding its honorable tradition of dedication to public welfare and education, NCB served as the title sponsor of the third “Top 10 Most ‘Beautiful’ Teachers Election (十大最『美』教師選舉)” organized by the Hong Kong Federation of Education Workers (HKFEW). Since 2022, NCB has continuously sponsored the “Top 10 Most ‘Beautiful’ Teachers Election” for three consecutive years, reflecting NCB’s long-term commitment to the development of social education initiatives and demonstrating its heartfelt dedication to educational activities and societal culture to carry forward the teachers’ great spirit of hard work and selfless dedication and cultivate the new generation with a global vision.

2. 開展常態化金融知識普及活動，提高公眾防範金融風險能力

積極協助警方向公眾宣傳防騙資訊，包括通過本行分行網路、網頁或手機平台微信渠道發佈警方「反詭騙及洗黑錢情報工作組」提供的反欺詐宣傳活動材料、分發予各分行關於警方印製的防騙宣傳單張以供展示。另亦多次舉行專題講座，向各社區人士(包括長者、學生)宣傳與銀行服務相關的防騙訊息，藉此提高市民之防騙意識。南商更獲香港警務處頒贈紀念獎座，以感謝本行在打擊金融犯罪方面的貢獻，更是對本行一直以來所作出的表現給予認同。



2. CONDUCTING REGULAR FINANCIAL LITERACY ACTIVITIES TO ENHANCE THE PUBLIC'S ABILITY TO PREVENT FINANCIAL RISKS

NCB actively assisted the police in promoting anti-fraud awareness to the public. This included disseminating anti-fraud campaign materials provided by the “Fraud & Money Laundering Intelligence Taskforce” through its branch network, website, and mobile platforms such as WeChat. Additionally, NCB distributed police-issued anti-fraud leaflets to its branches for display. NCB also held various thematic seminars to promote anti-fraud messages related to banking services to various community members, including seniors and students, thereby raising public awareness about fraud prevention. NCB was also awarded a commemorative trophy by the Hong Kong Police Force in recognition of its contributions to combating financial crimes, highlighting acknowledgment of its consistent efforts and achievements.

五、熱心參與公益事業，積極履行企業社會責任

V. Actively participating in public welfare initiatives and diligently fulfilling corporate social responsibility

3. 攜手集團協同發力，鞏固脫貧攻堅成果

2024年，南商連續第五年參加信達集團統一幫扶捐款計劃，聯合南商中國共向信達定點扶貧幫扶點「青海省樂都區」劃撥扶貧資金100萬元人民幣，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。

聯合信達香港、信達國際承辦香港中國企業協會開展的「『I See • I Know』香港青年認知祖國系列活動 — 青海線」專項活動，帶領中資香港青年員工走進青海，增進對祖國及國家歷史的瞭解，提升民族自豪感和歸屬感。

3. COLLABORATING WITH THE GROUP TO SYNERGIZE EFFORTS AND CONSOLIDATING THE ACHIEVEMENTS OF POVERTY ALLEVIATION

In 2024, NCB participated in Cinda Group's Unified Donation Scheme for Poverty Alleviation for the fifth consecutive year and, in collaboration with NCB (China), allocated a total of RMB1 million 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.

In collaboration with Cinda (HK) and Cinda International, NCB organized the special activities of "『I See • I Know』 Series of Activities of Hong Kong Youth to Understand the Motherland — Qinghai Line" by The Hong Kong Chinese Enterprises Association, which brought Hong Kong young employees of Chinese enterprises to Qinghai, deepening their understanding of China's history and heritage while fostering a stronger sense of national pride and belonging.



五、熱心參與公益事業，積極履行企業社會責任

V. Actively participating in public welfare initiatives and diligently fulfilling corporate social responsibility

聯合信達香港、信達國際組織「百萬青年看祖國」主題活動之共融共進共用●青港青年深圳研學團，贊助來自青海樂都區的12位藏族師生，與來自香港裘錦秋中學(屯門)的11位師生一起，先後深入前海自貿區、大學城、深圳改革開放四十年紀念館等地參觀交流，共同瞭解祖國前沿科技的力量和創新成就，感受國家發展風貌。

In collaboration with Cinda (HK) and Cinda International, NCB organized the “Million Youth Witness China (百萬青年看祖國)” thematic activity — Inclusion, Progress and Sharing — Qinghai and Hong Kong Youth Shenzhen Study Tour, which sponsored 12 Tibetan teachers and students from Ledu District, Qinghai, along with 11 teachers and students from Ju Ching Chu Secondary School (Tuen Mun) in Hong Kong, to visit key locations, including the Qianhai Free Trade Zone, University Town, and the Shenzhen Reform and Opening-up 40th Anniversary Memorial Hall. These visits facilitated mutual exchanges and understanding, enabling participants to witness China’s forefront technological advancements and innovative achievements while experiencing the development of China.



未來，南商將不忘使命，堅定不移地踐行可持續發展理念，時刻心繫社會，積極參與社會責任實踐，努力為實現經濟、社會與環境的協調共贏發展貢獻更多力量。

In the future, NCB will remain steadfast in its mission, unwaveringly upholding the principles of sustainable development. With a deep commitment to society, NCB will actively participate in social responsibility practices, striving to contribute even more toward achieving harmonious and mutually beneficial progress across economic, social, and environmental dimensions.