

Nanyang Commercial Bank Limited

2011 Graduate Trainee Programme

Sustain your Career

Be a Future Leader



2011 Graduate Trainees

After your graduation from the university, how do you plan for your future career? How will you position yourself in this ever-changing business world? To be focused and targeted always laid the foundation of your success in career. As a Chinese bank emphasizing in providing a harmonious and supportive environment for our valued colleagues, we care your personal growth and are eager to drive and groom you to be a professional. Here, you can start your career with your distinct proficiencies and grow along up to the top management level, be an expert in a specialized area while equipping with bank wise knowledge.

Join a bank with support, play a professional role to unleash your potential. Come and actualize your vision with us now!

About NCB

Since 1949, we laid our concrete banking foundation in Hong Kong to provide professional and efficient banking services to both the commercial and individual customers. With our substantial experience and precise business acumen, we grasp the enormous business opportunities in small-medium enterprises while providing individual customers with tailor-made personal financing solutions to satisfy their growing personal banking needs.

Being a foreseer in the banking industry, we also recognized the potential and solicited the business opportunities in the Greater China market. Early since 1982, we established our first branch in Shenzhen (the first foreign bank branch in Mainland). We continue to expand throughout the region around 30 years and 20 subsidiaries were set up. As a market predictor, we expand our network geographically with diversities.

In July 2008, Yazhou Zhoukan (亞洲周刊) ranked the total assets of NCB the 8th in Hong Kong and for the return of assets, NCB ranked the 4th in Hong Kong. To continue ranking upwards, we improve through optimizing our business strategies, reaching new potential markets to stand out beyond the others.

Our Corporate Culture

Vision

To be a **Professional** and **Prestigious** bank in the region.

Mission

Nurture staff by offering career development opportunities.
Create values by delivering superior returns to shareholders.
Build customer satisfaction by providing quality service.

Values

Social Responsibility – we care for and contribute to our communities.
Performance – we measure results and reward achievement.
Integrity – we uphold trustworthiness and business ethics.
Respect – we cherish every individual.
Innovation – we encourage creativity.
Teamwork – we work together to succeed.

Openings for 2011 Graduates

Retail Banking

Starting as a **Customer Services Officer**, you will be responsible for providing superior and professional customer services and developing long-term relationships with our retail banking customers. By reaching out and talking to people from different walks of life, you may explore and identify their financial needs, provide solutions and introduce retail banking and insurance products and services to fulfil such needs. Your time and effort to establish and strengthen long-term relationship with a strong base of retail customers shall pave your career as a professional banker in retail banking industry.

Openings for 2011 Graduates

Branch Operations

Being a **Branch Operations Officer**, you will be responsible for monitoring all kinds of branch operations. You will supervise and monitor the counter services to ensure smooth and efficient day-to-day operations with emphasis on high quality of customer services. You will monitor various accounts transactions, verify relevant documents and procedures to ensure the branch business is operated strictly according to all the legal and compliance requirements. Your detailed and organized mindset and service-oriented attitude will be further enhanced to prepare yourself to be a successful banker in supervising the whole branch operations.

Openings for 2011 Graduates

Commercial Banking

Taking up the position as **Relationship Officer**, you will earn great exposure in taking care of the commercial accounts of small-medium enterprises in Hong Kong and Southern China. Understanding their financial needs, providing comprehensive and professional financial strategies and trade finance solutions to help them achieving their long term business goals is your core responsibility. You will deal with significant amount of money of key business customers, learn how to evaluate their needs, analyze their borrowing capacity, develop customized credit proposals and review their commercial loans portfolio. Building and strengthening the relationship of the bank with these customers and serving as their financial partners are the crucial steps to become a professional banker in commercial banking.

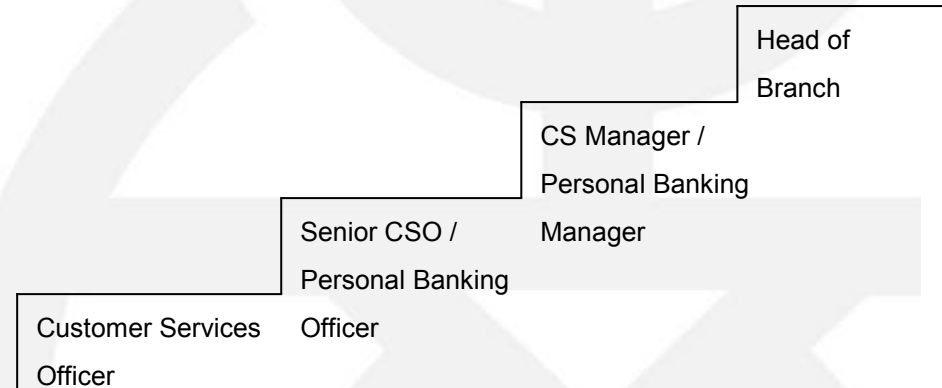
Openings for 2011 Graduates

Risk Management

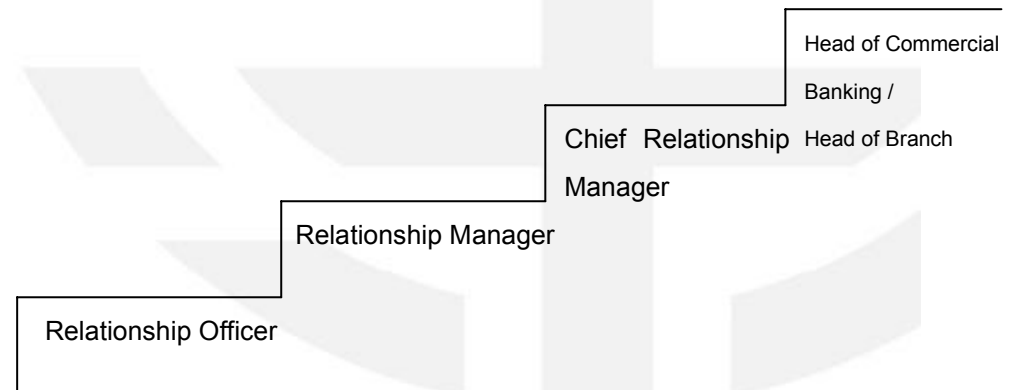
Being a **Junior Risk Analyst**, you will gain the experience to conduct risk analysis for evaluating and identifying the credit portfolio risk and market risk of the bank. Your wise judgment and analytical skills will be crucial in delivering sound solutions and making concise and professional recommendations to the management and business partners to minimize the probable risk of the bank.

Career Ladder

Retail Banking

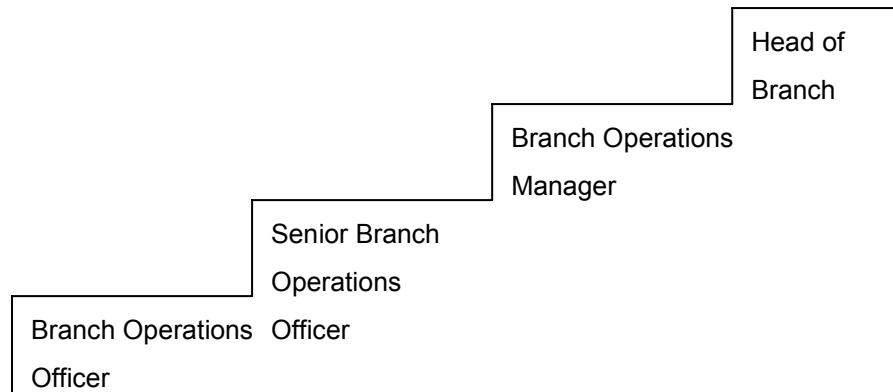


Commercial Banking

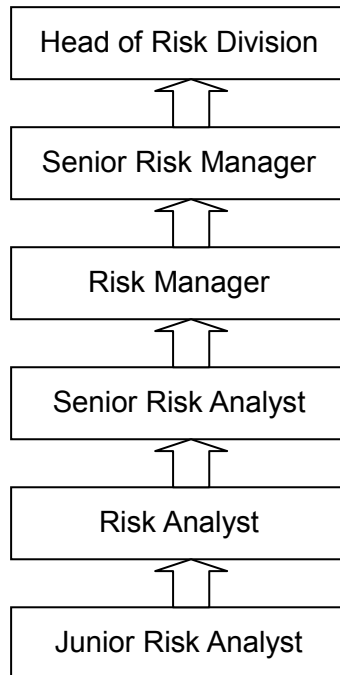


Career Ladder

Branch Operations



Risk Management



WHO are we looking for?

To be part of our team, you should be:

- A degree holder with a second lower honor or above;
- Determine to be a great banker with strong passion to grow and excel;
- A high initiative team player with perseverant attitude;
- Proficient in both spoken and written English and Chinese including Putonghua.

WHAT do we offer?

Career Aspiration

Being our Graduate Trainees, you will be provided by enormous support and solid opportunities to grow and excel with job-based training, career mentoring, planning and progression.

Training

As the key member of BOC (HK) Group, our Graduate Trainees will be engaged in the BOC (HK) Group Officer Trainee Development Program. Comprehensive and tailor-made training programmes including classroom training and job-based development programme will be launched in order to equip you with the knowledge and practical skills required for your jobs.

Mentor Programme

An experienced mentor, invariably be a manager or senior supervisor in your area will be assigned to you to provide support and career guidance in order to help you to achieve your career goals.

Expedite Career Track

Starting as an officer, our Graduate Trainees will be placed on an expedite career track. You will have numerous opportunities to demonstrate your potentials and performance. You can be advanced to senior officer or junior management position within a short period of time. Here, your development depends on your drive and performance.

WHAT do we offer?

Other Benefits:

- Comprehensive Healthcare Scheme
- Retirement Scheme
- Sales Incentive Scheme
- Discretionary Performance Based Bonus
- Low Interest Rates for Mortgage Loans
- Life Insurance
- 17 days Paid Leave
- Five-day Workweek
- Education Subsidies
- Privileged Banking Services

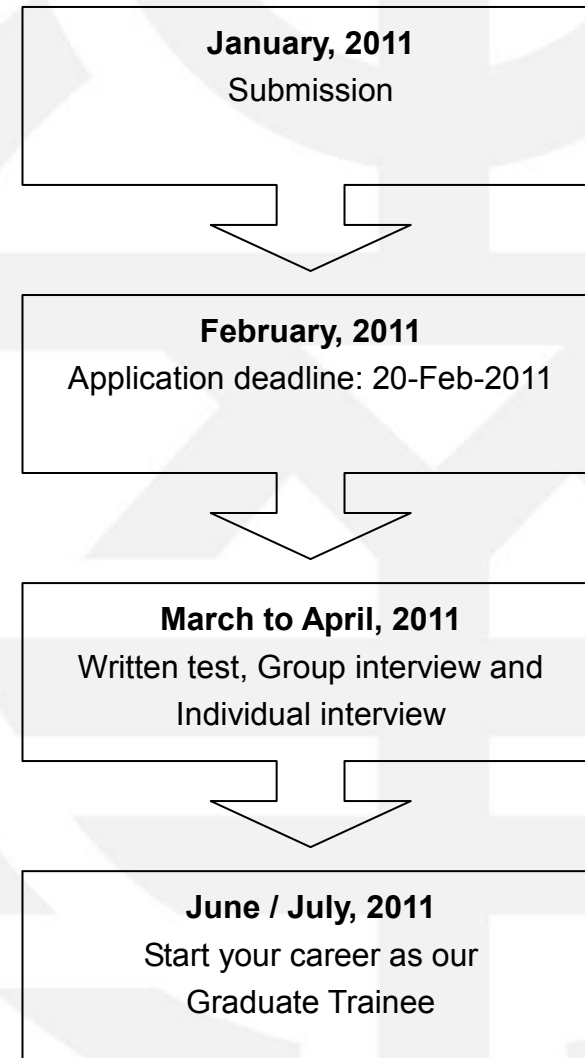
HOW to apply?

Eager to join us today? If you are ready to take control of your career in the banking world and start your journey as a great banker, please submit your full resume to: hr@ncb.com.hk. Please indicate your university academic and open examinations results as well as career preference by quoting reference number in both the email subject column and resume. For details, please refer to our website www.ncb.com.hk

Application deadline: 20-Feb-2011

Personal data collected will be used for recruitment related purpose only.

HOW do we process your application?



WHAT are our successful stories?

As a bank with people-oriented culture, our people grow and succeed here. Being nourished in a supportive, respectful and an open-minded environment, they feel satisfied and self-actualized here. In return, with their talent and professional knowledge equipped, they facilitate our business growth and strengthen our competitiveness in the region.

Talented Banker with Diversified Opportunities



Kenneth Lam
(Joined in 1997)

Deputy Head of Product
Management
(Personal Banking Products)

Different exposures contribute to the success of a talented banker. By exploring to prosperous opportunities in NCB, Kenneth utilizes his strength and knowledge to climb up further in a fast pace.

‘There is no limit for oneself. Every chance leads to your development as long as the organization provides you with numerous opportunities.’ To Kenneth’s development in NCB, he feels satisfactory with pleasure. ‘I joined NCB 13 years ago with the position of FX

Dealer in the Treasury Division. During 4-year-time as a FX Dealer, I equipped myself with adequate financial knowledge. My potential in analyzing market trend was also being exposed. This paved my way to be a professional in retail banking product later.’

By grabbing the transferral opportunity to the retail banking product section in NCB, Kenneth further developed his strength in financial product analysis. ‘In the retail banking product section, I can taste to contribute myself in every product development stage. It enlightened me to break the traditional norms and modify the banking product to fit in the ever-changing economics environment.’

With continuous exposures and proven track of outstanding performance, Kenneth was promoted as Deputy Head of Product Management since 2008 and is in charge of personal banking products division in NCB. ‘It is not easy to find an organization to explore your strengths in various job scopes while keeping you to move forward simultaneously.’ Kenneth commented with thankfulness, ‘However, NCB is an exceptional one to make my career life fruitful.’

WHAT are our successful stories?

Voice up to Reach a Higher Goal

Financial Management Division is one of the most challenging departments to be worked in NCB. Though every staff is focusing on generating and analyzing the financial reports for the Management and regulatory bodies on their own, Yvonne Kan, Head of Financial Management Division, is still feeling like working in a big family. She cares her subordinates, encourages them to voice out their opinions that makes her become a good role model for the subordinates to follow.



Yvonne Kan
(Joined in 1993)

Head of Financial
Management Division

‘Along my road from a Graduate Trainee to the current position, I worked in a supportive and open-minded environment.’ Yvonne refreshes her memories and continues. ‘Though we have our own individual tasks to complete, it is meaningless to work independently without concerning each other’s works and exchanging different ideas when necessary.’

To strike the best at work, Yvonne believes it is important to

have different voices and she thinks she is lucky to have the Management in NCB sharing the same value with her. ‘Management are open to our suggestions. On the other way round, they give objective and constructive feedback sincerely to stimulate our thinking. That is why I always encourage my subordinates to speak up, too.’

It is not easy to find an open-minded environment in the workplace. However, Yvonne believes she had found it. ‘The open-minded environment in NCB makes me proud to be one of the members here, truly.’