



董事長報告書 Chairman's Statement

岳毅先生
MR. YUE YI

董事長
Chairman

2014年，全球經濟在波動中復甦，但增長動力仍顯不足，經營環境依然複雜嚴峻，但隨著「滬港通」開通以及本港人民幣兌換上限放寬等政策出台，也為業務增長帶來新的機



遇。本集團繼續堅持轉型創新，持續發展的戰略方向，擴規模，調結構，防風險，保持發展動力，提升競爭實力，注重以良好的服務和產品，增強客戶忠誠度。全年各項重點業務發展良好，經營業績保持增長。

截至2014年底，本集團資產總額為港幣3,039.04億元，比上年底增幅為8.39%；提取減值準備前之淨經營收入按年增長12.36%至港幣66.39億元；提取減值準備前之經營溢利增長16.45%至港幣41.41億元。期內，存款增長5.79%，貸款增長4.15%。資產質量保持穩健，特定分類或減值貸款比率為0.84%，比上年底上升0.50%。

In 2014, the global economy lacked growth momentum amidst volatility in the course of recovery and the operating environment remained challenging. However, the opening of the Shanghai-Hong Kong Stock Connect and the removal of the RMB conversion limit in Hong Kong generated new opportunities for business growth. Adhering to the strategic direction of transitional innovation and sustainable development, the Group endeavoured to expand its scale, adjust its structure, guard against risks, maintain its growth momentum and enhance its competitiveness with focus on quality services and products and strengthening customer loyalty. Throughout the year, all core businesses performed well and a growth in operating results was maintained.

As at the end of 2014, the Group's total assets amounted to HKD303,904 million, representing a growth of 8.39% when compared with the previous year; net operating income before impairment allowances increased by 12.36% year-on-year to HKD6,639 million; net profit before impairment allowances rose by 16.45% year-on-year to HKD4,141 million. During the reporting period, deposits and loans grew by 5.79% and 4.15% respectively. Asset quality remained sound with classified or impaired loan ratio standing at 0.84%, up by 0.50% over last year.

董事長報告書 Chairman's Statement

2014年，適值南洋商業銀行開業65周年，我們在對65年來的發展和業績感到自豪同時，也擔負著傳承精彩，續寫輝煌的重任。縱觀本集團在2014年的表現，我們緊盯市場，抓住時間窗口，積極推動「南商理財」、跨境業務以及中小企業業務等重點業務領域的發展，通過形式豐富、渠道多樣的宣傳和營銷，滿足不同分層的客戶需求。2011年至2014年，我們連續5年被「亞洲週刊」評選為亞洲銀行300排行榜10大銀行榮譽獎（香港區）。

為適應網絡金融的迅猛發展，我們推出全新流動應用程式及升級版手機銀行，優化交易的輸入流程，給客戶全新的體驗。我們還加快電子資訊在日常金融服務中的應用。期內，在總行營業部大堂、理財中心及其他6間中心分行安裝WiFi，並在包括總行營業部在內的4間營業網點安裝「電子海報」(e-Poster)，透過中央管理模式提供宣傳視頻。此外，還推出「電子客戶通告及業務收費表」(e-Brochure)，為客戶提供自行查閱銀行各類資料的互動服務，下一步將更積極推動本集團電子化水平。

我們加強與中國銀行內地分行以及南商（中國）的業務合作，在產品創新、客戶推介等方面取得積極進展。目前，已成功開通了南商（中國）所有分行以及廣東省、雲南省、深圳及上海市中國銀行共360多個網點的跨境代見證開戶服務。根據市場需要，我們還不斷創新跨境專屬服務，豐富跨境服務的內涵。期內，向香港居民推介以內地物業作押的授信方案，在為客戶提供融資的同時也增加了交叉銷售的機會。我們在跨境業務和服務上不斷努力取得的成績也獲得了市場的肯定，2014及2015年初連續兩年榮獲了「新城財經台」評選頒發「卓越跨境銀行服務品牌」大獎。

In 2014 being NCB's 65th anniversary, while we are proud of our development and performance over the past 65 years, we are also charged with the important mission of inheriting excellence and continuing glories. Looking at the Group's performance in 2014 overall, we followed the market closely and paid attention to timing, actively promoting the development of core business areas, including NCB Wealth Management, cross-border operations and SME business, to satisfy the diverse needs of customers through content-rich and multi-channel advertising and marketing. For five consecutive years from 2011 to 2014, we were the winner of the Honorary Award for the Top Ten Banks (Hong Kong Region) in *Asiaweek's* ranking of the top 300 Asian banks.

To cope with the drastic growth of internet finance, we launched a new mobile application and an upgraded version of mobile banking to enhance the process of input in transactions for a brand-new customer experience. We also speeded up the application of electronic information in our daily financial service. During the reporting period, we set up WiFi at the headquarters sales lobby, wealth management centers and six central branches and installed e-Poster at four sales offices, including sales office of the headquarters, to provide promotional videos through central management. In addition, we introduced e-Brochure to offer customers with interactive services for access to various information of the bank on their own. Next, we will play a more active role in the promotion of electronisation in the Group.

We strengthened business cooperation with mainland branches of Bank of China as well as NCB (China) and achieved positive progress in terms of product innovation, customer referral, etc. Today, we have successfully opened up cross-border account opening witness service at all the branches of NCB (China) as well as more than 360 offices of Bank of China in Guangdong Province, Yunnan Province, Shenzhen and Shanghai. We also continued to innovate exclusive cross-border services as according to market needs to enrich the contents of our cross-border service. During the reporting period, we promoted to Hong Kong residents a credit solution using mainland properties as collateral, hence increasing cross-selling opportunities while providing customers with financing. The results we achieved through continuous efforts in the area of cross-border business and service have gained market recognition. We won the "Excellent Brand of Cross Border Services" Award from Metro Finance Radio for two consecutive years in 2014 and 2015.

董事長報告書 Chairman's Statement

與此同時，本集團進一步完善風險管控機制，強化資產質素監察機制，以適應不斷變化的市場環境和更加嚴格的監管要求，在風險可控的前提下實現效益最大化。

作為中銀集團成員，我們積極響應集團提出的「勇於承擔，做最好的銀行」的企業文化主題，在推進業務發展的同時，自覺承擔企業社會責任。年內，首次聯同香港電腦教育學會舉辦「2014國際IT匯－中學生IT體驗團」活動，接待了39名師生，向他們介紹了本行歷史、資訊科技於銀行的應用、移動金融應用發展及未來電子服務的發展趨勢等，並組織師生到總行營業部進行實地參觀自助設備及電子開戶平台。我們繼續資助雲南羊坪學校的公益項目，贊助學校安裝太陽能熱水器，解決師生浴室只有冷水的問題。2014年，我們已連續第十年榮獲由香港社會服務聯會頒發的「商界展關懷」計劃標誌。



At the same time, the Group further improved its risk management and control mechanism and reinforced its asset quality monitoring mechanism in order to adapt to the changing market environment and increasingly stringent regulatory requirements, achieving maximum beneficial results under the premise that risks are kept in control.

Being a member of BOC Group, we actively respond to its “Be Passionate, Stay Committed and Pursue Excellence” corporate cultural theme, consciously assuming corporate social responsibility amidst the development of business. During the year, we hosted the “2014 International IT Fest – IT Experience Mission for Secondary Students” with The Hong Kong Association for Computer Education for the first time, at which 39 teachers and students were received. We introduced them to the history of our bank, the application of information technology in the bank, the development of mobile finance applications and the future development trends of electronic service. They were also arranged to visit the headquarters sales office to inspect self-service equipment and the electronic account opening platform onsite. We continued to subsidise the charity project in Yunnan Yangping School, sponsoring the school to install solar water heaters to resolve the problem of only cold-water baths. In 2014, we were awarded with the “Caring Company” logo by The Hong Kong Council of Social Service for the tenth consecutive year.

董事長報告書 Chairman's Statement

2015年，面對多變的市場環境和日趨嚴格的監管要求，本集團將在嚴格管控各類風險的前提下，沿著資本節約、創新驅動的可持續發展道路，緊跟市場，抓住「一帶一路」、人民幣國際化以及上海、廣東、天津、福建自貿區建設等國家戰略機遇，開拓新的業務增長點，提升綜合競爭力。我們將繼續擔當社會責任，立足香港，為本港、中國內地及海外客戶提供更優質的服務，為鞏固提升香港國際金融中心地位、促進香港長期繁榮發展作出應有的貢獻。

In 2015, in face of the changing market environment and increasingly stringent regulatory requirements, under the premise that all risks are kept in strict management and control, the Group will follow the capital-conservation and innovation-driven path for sustainable development, staying abreast of market conditions to seize the state's strategic opportunities arising from One Belt One Road, RMB internationalisation and the pilot free trade zones in Shanghai, Guangdong, Tianjin and Fujian, and developing new business growth points to improve comprehensive competitiveness. We will continue to take on social responsibilities and, by establishing a footing in Hong Kong, provide better services to customers in Hong Kong, Mainland of China and abroad, hence consolidating and enhancing Hong Kong's position as the international financial center and making contribution to Hong Kong's prosperity in the long run.

岳毅
YUE YI
董事長
Chairman