

2025年度概覽

2025 ANNUAL OVERVIEW

一、深耕「五篇大文章」，積極服務國家戰略

I. Cultivating the “Five Major Tasks” and Actively Serving National Strategies

1. 推進高質量發展，助力「一帶一路」

南商銀行加強金融服務能力，深化落實高質量發展方針，促進人民幣國際化進程，深耕金融開放與國內國際經濟環境良性溝通。持續加強客戶服務體系建設，順利接入跨境支付便利項目——跨境支付通，提供相關到內地北向人民幣跨境匯款，並支持內地到香港南向港幣、人民幣跨境收款。

積極服務戰略新興產業客戶，及時挖掘某智駕龍頭企業跨境投融資需求，截至2025年底，成功批復授信額度15.3億，帶動大額存款沉澱，獲得客戶香港子公司2000萬活期存款，發揮一體化經營優勢，帶動實體經濟出海。以金融實力服務「一帶一路」，資金累計逾百億，並形成重點企業、龍頭民企等出海企業，「一帶一路」沿線國家及重要金融機構重點項目，覆蓋東南亞、中亞、中東歐等多個區域。

1. ADVANCING HIGH-QUALITY DEVELOPMENT AND SUPPORTING THE “BELT AND ROAD” INITIATIVE

NCB has strengthened its financial service capabilities and deepened the implementation of high-quality development principles. By facilitating the internationalization of RMB, NCB has fostered a positive synergy between financial opening-up and the domestic and international economic environment. NCB continues to enhance its customer service systems and has successfully joined the “Cross-border Payment Connect”—a facilitation project for cross-border payments. NCB provides Northbound RMB cross-border remittances to the Mainland and supports Southbound cross-border receipts in both HKD and RMB from the Mainland to Hong Kong.

NCB actively serves clients in strategic emerging industries and identified the cross-border investment and financing needs of a leading enterprise in the autonomous driving sector in a timely manner. As of the end of 2025, NCB successfully approved a credit facility of HK\$1.53 billion, which effectively stimulated the accumulation of significant deposits, including HK\$20 million in current deposits from the client's Hong Kong subsidiary. By leveraging its integrated operational advantages, NCB has empowered the real economy to go global. Utilizing its financial strengths to serve the “Belt and Road” Initiative, NCB has deployed cumulative funding exceeding HK\$10 billion. NCB has established a portfolio focused on key enterprises and leading private firms expanding overseas, as well as priority projects involving “Belt and Road” countries and major financial institutions. These efforts cover multiple regions, including Southeast Asia, Central Asia, and Central and Eastern Europe.



一、深耕「五篇大文章」，積極服務國家戰略

I. Cultivating the “Five Major Tasks” and Actively Serving National Strategies

2. 做好金融「五篇大文章」，加快自身轉型發展

科技金融，創新驅動。南商銀行服務某大型能源央企客戶，落地境外控股平台3400萬美元貸款，從行內跨條線協作，到跨境一體化協同營銷，以專業能力驅動業務發展，以金融服務滿足客戶需求，為「走出去」企業提供高效、優質的跨境金融方案。

綠色金融，跨境聯動。在光伏發電產業方面，12月，南商銀行聯動境內外，成功落地某新能源企業1.54億美元跨境銀團貸款，為發展綠色金融破舊立新，探索高效發展新形態，實現優質實體經濟量化提升，為中亞地區可持續發展注入新動能。

養老金融，創新產品。10月，南商銀行與同業合作舉辦「退休養老規劃」專項培訓，深度研究養老金融服務方案，更重點剖析「跨境養老」、「獨居長者養老」等真實場景案例，不斷豐富養老金融產品，穩健服務中老年客戶基本盤，整合同業產品資源，實現多維度價值落地。

2. DELIVERING THE “FIVE MAJOR TASKS” OF FINANCE AND ACCELERATING TRANSFORMATIVE DEVELOPMENT

Technology finance is driven by innovation. NCB served a major state-owned energy company by executing a US\$34 million loan for its offshore holding platform. Through seamless internal cross-departmental collaboration and integrated cross-border synergistic marketing, NCB leveraged its professional expertise to drive business growth and fulfill client requirements, providing efficient and premium cross-border financial solutions for enterprises “going global.”

Green finance is facilitated by cross-border linkage. In the photovoltaic industry, NCB successfully leveraged dual-market connectivity in December to execute a US\$154 million cross-border syndicated loan for a renewable energy enterprise. In developing green finance, NCB has broken new ground and explored efficient developmental models, achieving a quantitative upgrade for high-quality entities in the economy and injecting new momentum into the sustainable development of Central Asia.

Retirement finance is powered by product innovation. In October, NCB, in collaboration with industry peers, organized a specialized training session on “Retirement and Pension Planning.” NCB conducted in-depth research into retirement financial service schemes, with a particular focus on analyzing real-world scenarios such as “Cross-border Retirement Services” and “Elderly Living Alone.” NCB continues to diversify its retirement finance product offerings, maintaining a stable service base for middle-aged and elderly clients while integrating industry product resources to achieve multi-dimensional value creation.

一、深耕「五篇大文章」，積極服務國家戰略

I. Cultivating the “Five Major Tasks” and Actively Serving National Strategies

普惠金融，服務民生。在客戶服務方面，南商銀行針對跨境開戶申請量迅速攀升的切實需求，跨部門組建專項攻堅小組，成功實現跨境見證開戶全流程數字化運作，服務效率大幅提升，客戶體驗顯著改善。在服務企業方面，南商銀行依靠IT新系統，成功落地銀企直連業務，實現企業內部財資管理系統與銀行業務系統的無縫對接，便利企業經營管理，為後續深化客戶合作、提升營銷質效奠定堅實基礎。

數字金融，提質增效。南商銀行勤耕不輟，注重軟件硬實力提升和自有經營系統開發，成功上線多項數字化管理方案，立足新系統基石，以「數字自主查詢分析平台」改變傳統取數流程，提升業務單位自主查詢與多維分析能力；以實時反詐系統提升防範金融犯罪能力，築牢經營安全多重防線；以「數字見證開戶」便利客戶開戶流程，大幅提高服務效率與客戶滿意度。

Inclusive finance serves people's livelihood. In terms of customer service, in response to the substantial surge in demand for cross-border account opening applications, NCB established a cross-departmental specialized team to successfully achieve digital operation of the entire “Cross-border Witness Account Opening” process, which has significantly improved operational efficiency and markedly enhanced the customer experience. Regarding services for enterprises, NCB leveraged its new IT infrastructure to successfully implement the Bank-Enterprise Direct Link services. This enables seamless integration between enterprises' internal financial management systems and bank business systems, facilitating more efficient management for enterprises and laying a solid foundation for deepening future client cooperation and improving marketing quality and efficiency.

Digital finance enhances quality and efficiency. Through persistent dedication, NCB has focused on strengthening its software capabilities and developing its own operating systems, successfully launching various digital management solutions. Building upon the cornerstone of these new systems, NCB introduced the “Digital Self-service Inquiry and Analysis Platform,” transforming traditional data retrieval processes and empowering business units with autonomous inquiry and multi-dimensional analysis capabilities. Furthermore, NCB implemented a real-time anti-fraud system to strengthen its capacity to prevent financial crimes, reinforcing multiple lines of defense for operational security. The launch of “Digital Witness Account Opening” has also streamlined the account opening process, significantly increasing service efficiency and customer satisfaction.

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、綠色辦公和企業社會責任。本年度南商銀行持續優化辦公環境，推廣節能照明和辦公廢物回收，通過減少能源浪費和加強可回收資源良性循環等方式促進企業綠色發展，降低企業經營對環境的影響。

憑藉卓越的綠色管理及CSR策略和實際行動，南商銀行榮獲多項綠色和企業社會責任殊榮，包括大公文匯頒發的「最佳ESG實踐獎」、「最佳ESG雙碳踐行獎」，聯合國兒童基金會香港委員會頒發的「Say Yes To Breastfeeding運動2024/25」之「友善先驅獎」、以及環境保護署頒發的「工商廢物源頭分類計劃2024/25」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 is committed to implementing sustainable development principles, consistently upholding green management, green office practices, and corporate social responsibility in its business operations. During the year, NCB continued to optimize its office environment and promote energy-saving lighting and office waste recycling. By reducing energy wastage and strengthening the virtuous cycle of recyclable resources, NCB has fostered corporate green development and mitigated the environmental impact of its business operations.

By its outstanding green management and CSR strategies and actions, NCB was honored with multiple green and corporate social responsibility awards. These include the “Best ESG Practice Award” and the “Best ESG Double Carbon Practice Award” presented by Ta Kung Wen Wei; the “Breastfeeding-Friendly Pioneers” under the “Say Yes To Breastfeeding Campaign 2024/25” organized by the Hong Kong Committee for UNICEF; and the “Diamond Award”, the highest honor, under the “Commendation Scheme on Source Separation of Commercial and Industrial Waste 2024/25” organized by the Environmental Protection Department. NCB was the only commercial bank to receive the prestigious “Diamond Award.”



三、堅持以人為本，重視員工福利與員工發展

III. 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，涵蓋：員工食堂／午膳津貼、房屋津貼、進修補助、團體醫療保險計劃、健康體檢、專業機構心理諮詢、退休福利計劃、租金報銷計劃、帶薪休假等，從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，持續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，並逐步提高強積金供款基數，以完善員工的退休福利水準。

南商銀行始終堅持「以人為本」的核心價值觀，透過多元化活動促進員工身心健康及交流。2025年共舉辦各類興趣班超過60場，超過1,400人次參加，興趣班覆蓋節日主題、家庭親子及身心健康元素，有效提升員工歸屬感與凝聚力，活動收穫參與員工好評。

1. ENHANCING EMPLOYEE WELFARE AND SAFEGUARDING EMPLOYEES' LEGAL RIGHTS

NCB provides employees with a comprehensive range of benefits, covering staff canteens/lunch allowances, housing allowances, education subsidies, group medical insurance schemes, health check-ups, professional psychological counselling, retirement benefit schemes, rent reimbursement schemes, and paid leave, which can enhance employees' sense of well-being and belonging from multiple dimensions.

To improve the market competitiveness of its employee benefits and to attract and retain outstanding talent, NCB has continuously optimized its employee retirement benefit schemes, lowered the minimum years of service for employer contributions to the Provident Fund Scheme, while introducing employer voluntary contributions to the Mandatory Provident Fund (MPF) schemes and progressively increasing the MPF contribution base to improve the level of employee retirement benefits.

NCB has consistently adhered to the core value of "people-oriented", promoting employees' physical and mental health as well as communication through diversified activities. In 2025, more than 60 hobby classes were held, with over 1,400 participants. These hobby classes covered festival themes, family parenting, and physical and mental health elements, effectively enhancing employees' sense of belonging and cohesion, and the activities received positive feedback from participating employees.

三、堅持以人為本，重視員工福利與員工發展

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

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。

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. 推進員工核心能力建設，攜手員工共同成長

2025年，南商銀行在人才培養方面深耕不輟，為提升員工的專業能力，南商銀行持續加大投入力度，2025年共舉辦各類培訓課程約780班次，參訓員工超過4萬人次；南商銀行持續與本地高等院校、大型會計師事務所、香港銀行學會、香港華商銀行公會、香港生產力促進局、職業訓練局、廉政公署等機構合作推出多個專題課程，受到員工及業務部門高度認可。

本年度，南商銀行首次榮獲香港銀行學會頒發的「卓越僱主大獎」，同時獲得香港經濟日報頒發的「最佳培育及實踐大獎-Triple Crown」（連續三年獲獎的認可獎項），充分體現了南商銀行在推動人才培訓與發展方面取得的卓越成果。

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

In 2025, NCB continued to cultivate talent development. To enhance employees' professional capabilities, NCB has continued to increase its investment. In 2025, approximately 780 training sessions were conducted, with over 40,000 participants; NCB continued to collaborate with institutions such as local higher education institutions, major accounting firms, the Hong Kong Institute of Bankers, the Hong Kong Association of Banks, the Hong Kong Productivity Council, the Vocational Training Council, and the Independent Commission Against Corruption to launch several thematic courses, which were highly recognized by employees and business departments.

During the year, NCB was awarded the "Outstanding Employer Award" by the Hong Kong Institute of Bankers for the first time, and also received the "Best Training and Practice Award — Triple Crown" (a recognition award awarded for three consecutive years) presented by the Hong Kong Economic Times, which fully reflects the outstanding results achieved by NCB in promoting talent training and development.

四、熱心參與公益事業，積極履行企業社會責任

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



NCB has been awarded the “Caring Company” logo for 20 consecutive years, which fully reflects the recognition from the government and the public of the Bank’s long-term commitment to social welfare, active practice of ESG concepts, and contribution to social development and livelihood construction.

南商銀行連續20年榮獲「商界展關懷」標志，充分體現政府和公眾對本行長期關注社會公益，積極踐行ESG理念，回饋社會發展與民生建設的認可。



四、熱心參與公益事業，積極履行企業社會責任

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

1. 支援災後建設，凝聚企業愛心力量

2025年11月，香港大埔宏福苑發生特大火災。南商銀行第一時間啟動災後預案，開通7X24小時緊急查詢熱線，延長周邊分行營業時間，提供應急提款便利、銀行卡補辦便利、服務費用豁免、信貸還款彈性安排等災後應急服務，切實解決受災民眾的困擾，服務緊急金融需求，並捐贈518萬港元用於受災居民過渡安置及災後恢復工作。

2. 協同集團發力，鞏固脫貧攻堅成果

2025年，南商銀行連續第六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。

3. 關愛弱勢群體，建設愛心友善社會

積極參與公益，共建愛心社會，南商銀行先後贊助東華三院慈善獎券活動2024/2025、東華三院賣旗日、香港弱智人士家長聯會等活動。南商銀行希望能夠聚沙成塔、集腋成裘，幫助更多有需要的人士，共同推動社會的和諧與進步。南商銀行不僅重視企業的社會責任擔當，也希望激勵更多人士加入到公益行動中來，共同營造一個充滿溫情和愛心的社會環境。

1. SUPPORTING POST-DISASTER RECONSTRUCTION AND RALLYING CORPORATE COMPASSION

In November 2025, a massive fire occurred at Wang Fuk Court in Tai Po, Hong Kong. NCB immediately activated its post-disaster contingency plan, launching a 24/7 emergency inquiry hotline and extending the operating hours of nearby branches. NCB provided emergency services such as convenient emergency withdrawals and debit card replacements, service fee waivers, and flexible credit repayment arrangements to effectively address the difficulties of the affected residents and serve urgent financial needs. It also donated HK\$5.18 million for the transitional resettlement of affected residents and post-disaster recovery work.

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

In 2025, NCB participated in Cinda Group's Unified Donation Scheme for Poverty Alleviation for the sixth consecutive year and, in collaboration with NCB (China), allocated a total of 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.

3. CARING FOR VULNERABLE GROUPS AND BUILDING A COMPASSIONATE AND FRIENDLY SOCIETY

Actively participating in public welfare to build a compassionate society, NCB has sponsored activities such as the Tung Wah Group of Hospitals Charity Raffle 2024/2025, Tung Wah Group of Hospitals Flag Day, and the Hong Kong Joint Council of Parents of the Mentally Handicapped. NCB hoped to gather small contributions to achieve great things, helping more people in need and jointly promoting social harmony and progress. NCB not only emphasized corporate social responsibility but also hoped to inspire more people to join public welfare actions, creating a social environment filled with warmth and compassion.

四、熱心參與公益事業，積極履行企業社會責任

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

4. 促進全民運動，助力大灣區融合發展

為配合第十五屆全國運動會舉辦，南商銀行攜手紫荊雜誌社開展「紫荊綻放•全運相伴」系列活動。活動內容豐富多樣，包括「全運會主題表演」及「賽事項目體驗」，讓往來跨境旅客在互動中親身感受體育運動的魅力，共同打造一場聯動灣區、全民參與的體育文化交流盛會。本行用實際行動踐行「金融賦能民生，助力灣區融合」的企業社會責任，為大灣區文體融合，香港融入國家發展大局留下鮮活筆墨。

4. PROMOTING SPORTS FOR ALL AND SUPPORTING THE INTEGRATED DEVELOPMENT OF THE GREATER BAY AREA

In coordination with the 15th National Games, NCB collaborated with Bauhinia Magazine to launch the “Bauhinia in Bloom • Accompanying the National Games” series of activities. The activities were rich and diverse, including “National Games Themed Performances” and “Sports Event Experiences”, allowing cross-border travelers to experience the charm of sports through interaction and jointly creating a major sports and cultural exchange event that linked the Greater Bay Area with public participation. NCB took practical actions to fulfill the corporate social responsibility of “empowering livelihoods through finance and supporting GBA integration”, leaving a vivid mark on the cultural and sports integration of the Greater Bay Area and the integration of Hong Kong into the overall national development.



四、熱心參與公益事業，積極履行企業社會責任

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

5. 防範金融犯罪，服務社區反詐教育

防範網絡詐騙，共建安全社會，南商銀行積極響應香港中國企業協會的號召，聯動沙田區議員及警方代表，於基層社區成功舉辦6場公益講座，聚焦金融防騙教育，普及金融安全知識，深入實際金融場景寓教於樂，幫助居民提升反詐意識，保護財產安全。此外，在多個分行網點設置「防騙資訊站」，以面對面互動的形式向客戶講解常見騙案。南商銀行更榮獲香港警務處網絡安全及科技罪案調查科頒發的「狩網運動2025」獎狀，以表彰南商在網絡安全方面的深耕不輟與傑出貢獻。

5. PREVENTING FINANCIAL CRIMES AND SERVING COMMUNITY ANTI-FRAUD EDUCATION

To prevent cyber fraud and build a safe society, NCB actively responded to the call of the Hong Kong Chinese Enterprises Association by collaborating with Sha Tin District Council members and police representatives to successfully hold 6 public welfare seminars in grassroots communities. These seminars focused on financial anti-fraud education and popularizing financial safety knowledge, integrating education with entertainment through real financial scenarios to help residents enhance their anti-fraud awareness and protect their property safety. In addition, "Anti-Fraud Information Stations" were set up at multiple branches to explain common scams to customers through face-to-face interaction. NCB was further awarded a certificate for the "BugHunting Campaign 2025" by the Cyber Security and Technology Crime Bureau of the Hong Kong Police Force, recognizing NCB's persistent efforts and outstanding contributions to cybersecurity.



南商將繼續秉持「熱心公益、回饋社會」的理念，關注社會發展問題，參與社會全面發展建設，積極履行企業社會責任，以實際行動為實現經濟、社會與環境的協調發展貢獻企業力量。

NCB will continue to uphold the philosophy of "devoting to public welfare and giving back to society", paying attention to social development issues and participating in the comprehensive development and construction of society. It will actively fulfill its corporate social responsibility and contribute corporate strength through practical actions to achieve the coordinated development of the economy, society, and the environment.