



2011

汇丰中国企业可持续发展报告

**HSBC China**

Corporate Sustainability Report

HSBC  汇丰



# 总裁致辞

## LETTER FROM CEO

汇丰一直以来把企业社会责任视为取得长远成功的关键，但我们所关注的远不止于此。企业是经济运行乃至社会发展的重要力量，从“企业社会责任”到“企业可持续发展”，汇丰不仅见证了这一进程，更通过自身的不懈努力，致力于成为可持续发展的传播者、实践者和引领者。

对于汇丰而言，可持续发展的理念意味着把企业的长远发展纳入整个社会的发展中去，从自身着眼，影响员工、客户和股东。本地注册以来，汇丰中国积极推动中国银行业的企业社会责任建设，希望凭借汇丰的国际网络和丰富经验为中国的金融发展做出贡献。作为一家金融机构，向客户提供高品质的金融产品和服务，是我们的首要责任。2011年，汇丰中国实现了业绩的稳健成长，营业网点持续拓展，客户满意度进一步提升。

与此同时，汇丰在公益慈善领域所作的努力，也获得了社会的认可和好评。2011年，汇丰中国再度荣获民政部颁发的“中华慈善奖”，也是唯一一家七年获此殊荣的外资企业。此外，中国银行业协会还授予汇丰中国“最具社会责任金融机构”和“最佳绿色金融奖”，这些奖项是对汇丰企业社会责任工作的嘉奖，也是鞭策我们不断前行的动力。

中国古代先哲孔子说“己欲立而立人，己欲达而达人”。藉此报告，汇丰愿与社会各界分享和探讨企业可持续发展的实践和经验。

集团总经理  
汇丰银行（中国）有限公司行长兼行政总裁

At HSBC, we believe that Corporate Social Responsibility (CSR) is vital to our long-term success. However, our vision goes far beyond that. Enterprises are the driving force of the economy and the social development. HSBC witnesses the evolution from "Corporate Social Responsibility" to "Corporate Sustainability (CS)" and seeks to be an advocator, practitioner and leader in sustainable development through relentless efforts.

For HSBC, the concept of sustainable development refers to putting HSBC's long-term development in the context of the development of the entire society, and to exerting an influence on our employees, customers and shareholders. Since local incorporation, HSBC China actively promotes sustainable development of China's banking industry and inspires to contribute to China's financial development by leveraging on its global network and wealth of experiences. As a financial institution, it is our primary responsibility to provide quality financial products and services for our customers. In 2011, HSBC China managed to achieve a steady growth in business with continued expansion of distribution networks as well as further improvement in customer satisfaction.

At the same time, HSBC's efforts in the area of public welfare and charity were well recognised by the society. In 2011, HSBC China received the "China Charity Award" from the Ministry of Civil Affairs once again and became the only foreign enterprise to have won this award for 7 consecutive years. Moreover, in 2011, HSBC was also named the "Best CSR Financial Institution" and received the "Best Green Finance Award" by China Banking Association. These awards are recognition of HSBC's sustainability achievements in China, as well as the incentive for us to keep moving forward.

The ancient Chinese philosopher Confucius once said: "For a man of virtues seeking to establish himself also seeks to help others to do so; seeking to develop himself also seeks to develop others." With this report, we wish to share our practices and experiences in sustainable development with people from all walks of the society.

Group General Manager  
President and Chief Executive Officer of HSBC Bank (China) Company Limited



道者 万物之奥

—— 老子《道德经》

The Tao Is the Center of the Universe.

—— "Tao Te Ching" By Laozu

丰富可持续发展理念

**ENRICHING THE CONCEPT OF  
SUSTAINABLE DEVELOPMENT**



# 丰富可持续发展理念

## ENRICHING THE CONCEPT OF SUSTAINABLE DEVELOPMENT

汇丰注重可持续发展理念的不断创新。汇丰中国努力成为银行业乃至全社会倡导可持续发展的领先企业。

汇丰认为的“可持续发展”是指社会的进步不能以牺牲后代的利益为代价，企业需要确保其行为和决策符合人类的长远利益。“可持续发展”的行动既从大处着眼，也从小处着手，与汇丰的企业文化有机结合。

At HSBC, we attach great importance to creativity when it comes to Sustainable Development. HSBC China is committed to being the forerunner on sustainability in the banking industry and our collective community.

For HSBC, Sustainable Development signifies that social advancement should not be achieved by sacrificing the benefits of future generations, and companies should ensure that their decision-making and actions comply with the long-term benefits of mankind. At HSBC, we have embedded our concept of Sustainable Development into the corporate culture, which guides us to "Keep the general goal in sight and take the daily tasks in hand".

# 可持续发展与利益相关方

## SUSTAINABLE DEVELOPMENT AND THE STAKEHOLDER

### 环境

企业进行生产经营活动，不能以牺牲环境为代价。

### Environment

Companies should not engage in business activities at the expense of the environment.

### 社区

企业是社区的重要参与者，企业既从社区中得到发展，同时也要回馈社区，推动社区社会、经济的和谐发展。

### Community

Companies are important citizens of community, as they prosper through it and contribute back to propel harmonious social and economic development.

### 员工

“可持续发展”应内化成为企业文化，渗透在企业的战略与经营中；其理念影响每位员工，使每位员工参与到可持续发展的事业中。

### Employees

Sustainable Development should become a part of the corporate culture and be integrated into the business strategy as well as daily operation. Thus, all the employees will be influenced and urged to take action in the same efforts.

### 客户

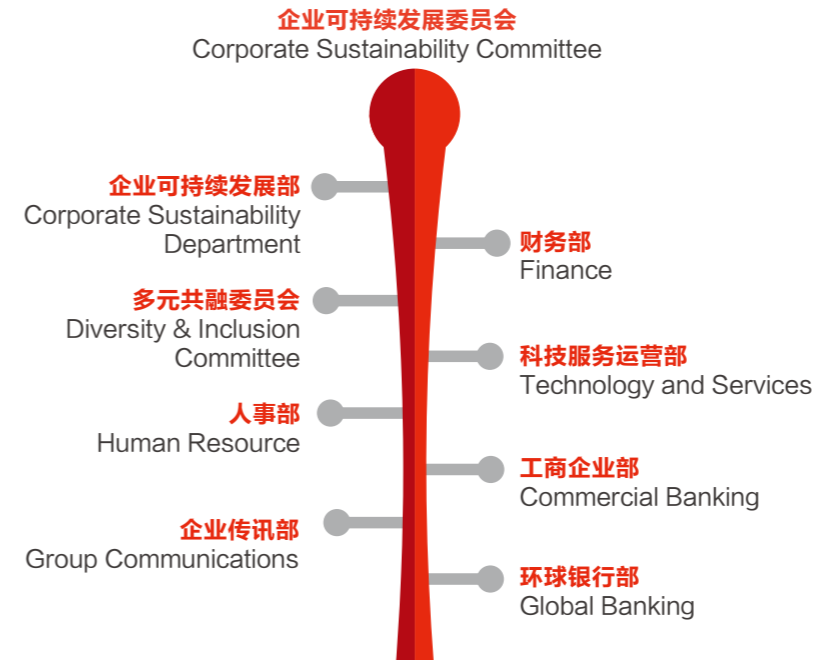
在汇丰为客户进行服务的同时，也把可持续发展的理念推广到了全社会，进而使可持续发展的理念被更多人和机构接受并借鉴。

### Customers

When delivering services to customers, HSBC is promoting the bank's concept of Sustainable Development as well. In this way, Sustainable Development can be accepted and referenced by an increasing number of general public and institutions.

# 汇丰中国企业可持续发展工作架构

## CORPORATE SUSTAINABILITY STRUCTURE AT HSBC CHINA



### 汇丰中国可持续发展事业愿景

- 倡导企业可持续发展理念，
- 推广汇丰企业社会责任实践，
- 缔造汇丰可持续发展影响力，
- 提升国内企业社会责任水平。

### 2011年活动

- 参与中国银行业企业社会责任指引建设工作，提升国内金融机构社会责任管理水平。
- 企业社会责任倡导，开展企业间社会责任对话与交流。

### Our Vision on Sustainable Development

- To advocate the concept of corporate sustainable development,
- To disseminate HSBC's CS practices,
- To build HSBC's influence on sustainable development,
- To improve CS compliance among companies in China.

### Our Major Activities in 2011

- Participated in developing the corporate sustainability guidelines for China's banking industry, which led to CS managerial capacity improvement among domestic financial institutions.
- Advocated corporate sustainability and enhanced enterprise dialogues and communication on corporate sustainability.



2011年度汇丰中国可持续发展利益相关方座谈会  
HSBC China's workshop for stakeholder discussion of sustainability in 2011.



上善若水 水善利万物而不争  
居善地 心善渊 与善仁 言善信  
正善治 事善能 动善时

—— 老子《道德经》

The supreme good is like water, which nourishes all things without trying to.  
It is content with the low places that people disdain. Thus it is like the Tao.

In dwelling, live close to the ground. In thinking, keep to the simple. In conflict, be fair and generous.  
In governing, do not try to control. In work, do what you enjoy. In family life, be completely present.

—— "Tao Te Ching" By Laozu

与中国经济共成长  
**GROWING WITH CHINA'S  
ECONOMY**

# 支持人民币国际化 支持中国企业“走出去” 助力中国经济发展

## SUPPORTING RMB INTERNATIONALISATION FACILITATING CHINESE BUSINESSES WITH THE "GOING OUT" TREND



2011年在复杂的全球经济环境下，汇丰对中国宏观经济的发展保持乐观态度，继续在这个快速发展的市场中投入资源。作为中国市场上的领先国际金融机构，汇丰进一步巩固市场份额和盈利，成为汇丰集团推动与中国相关的国际业务的中坚力量。

配合中国政府人民币国际化战略，利用全球网络，汇丰成为了第一批在全球六大洲均可提供跨境人民币业务的国际大型银行之一。截止2011年底，汇丰已在64个海外市场建立了跨境贸易人民币结算的服务能力，涵盖了中国各大贸易伙伴，并在主要地区派驻了专门服务中国企业的人员，支持中国企业“走出去”，拓展海外商机。

- 汇丰是第一家在港澳地区开展人民币跨境贸易结算业务的外资银行；
- 2011年9月，汇丰成为财政部离岸人民币债券发行的账簿管理机构和全球协调机构；
- 2011年8月，汇丰支持人民币跨境贸易结算试点范围扩大至全国；
- 2011年12月，汇丰获批成为中国境内首家且唯一一家外资托管银行；
- 2011年，汇丰共为客户完成8笔人民币外商直接投资业务，总计人民币6亿2千4百万元；

In 2011, HSBC remains optimistic and continues to invest in the fast-growing Chinese economy despite the complications and uncertainty in the global economy. As a leading international financial institution, HSBC continues to strengthen its market share and profit, and strives to become a driving force to aid international transactions related to China.

HSBC assists the Chinese government's strategy on RMB internationalisation. Thanks to its global presence, HSBC becomes one of the first foreign banks to provide cross-border RMB clearing service across 6 continents. By the end of 2011, HSBC has offered cross-border RMB trade settlement service in 64 international markets, covering a wide array of trading partners of China. HSBC also assigns employees to overseas countries dedicated in support of Chinese enterprises "going out" to explore business opportunities abroad.

- HSBC was the first foreign bank to settle cross-border RMB trade in Hong Kong and Macau.
- In September 2011, HSBC became the book-runner and global coordinator for Ministry of Finance's offshore RMB bond issue.
- In August 2011, HSBC announced on further expansion of the cross-border RMB trade settlement scheme nationwide.
- In December 2011, HSBC became the first and only foreign custodian bank in China.
- In 2011, HSBC successfully completed 8 RMB foreign direct investment (FDI) transactions for customers; the total amount involved was RMB 624 million.

### 拉丁美洲 Latin America

1. 中国与拉丁美洲的贸易增长在各个国家之间处于第一；
2. 中国对于中美洲的投资主要集中在：采矿业、石油和汽车工业。

1. Trade between China and Latin America is fastest growing among all continents;
2. Investments from China to Latin America concentrate on mining, petroleum and automobile industries.

### 中东地区 Middle East

大部分中国投资者集中于石油产业，但也有投资建筑和基础设施建设项目。

Most Chinese investments are currently fans on the oil industry; however, some investment also goes to construction and infrastructure projects.

### 非洲 Africa

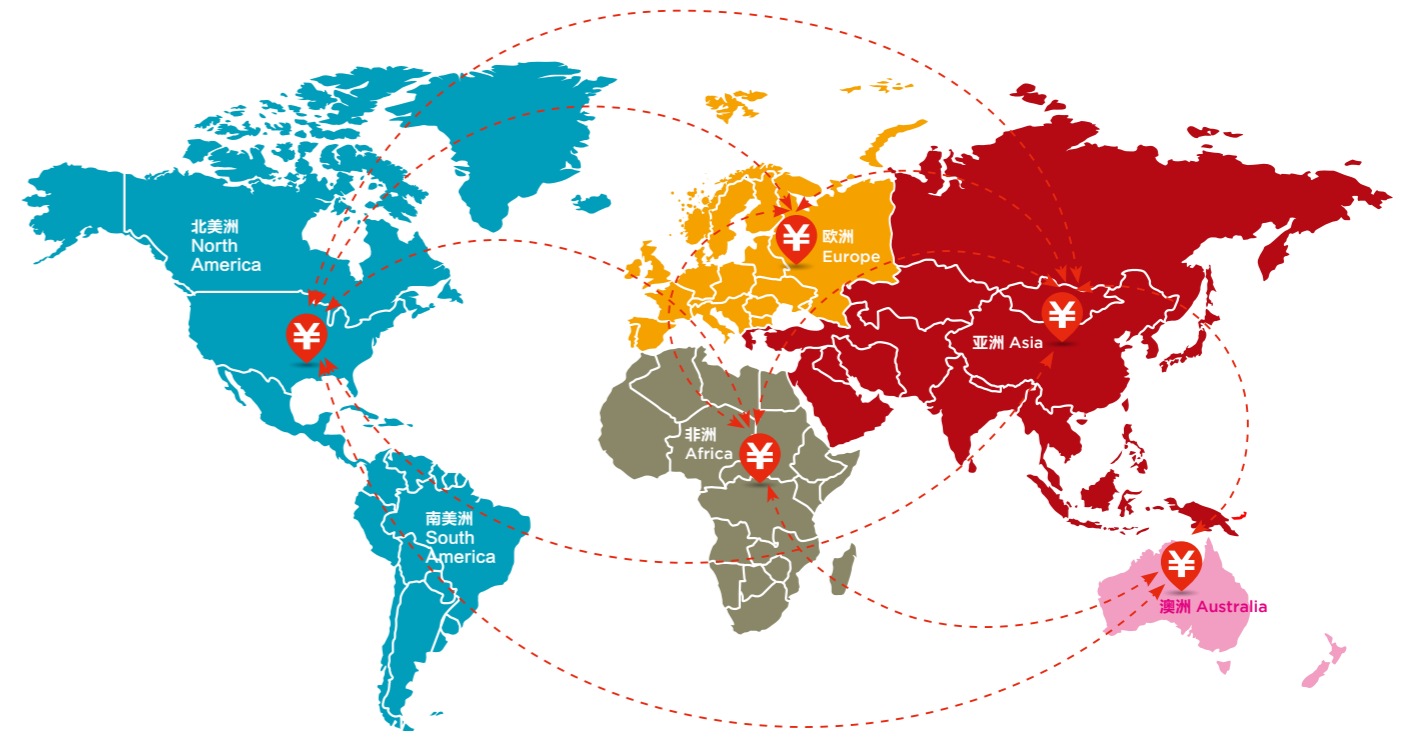
1. 中国是非洲继美国之后第二大贸易伙伴，非洲是中国的第五大贸易伙伴；
2. 大部分中国投资集中在农业、采矿业、制造业、基础设施建设和商业。

1. China is Africa's second largest trading partner after the United States while Africa is China's 5th largest trade partner ;
2. Most Chinese investments concentrate on agriculture, mining, manufacturing, infrastructure and commerce.

### 香港和台湾 Hong Kong and Taiwan

1. 内地企业在香港上市；
2. 为内地客户在香港提供个人银行服务；
3. 海峡两岸贸易增加，投资在“海峡两岸经济合作框架协议”的影响下增加。

1. Listing of Chinese enterprises in Hong Kong;
2. Retail banking services for mainland residents in Hong Kong;
3. Increased cross-strait trade and investment flow under the Economic Cooperation Framework Agreement (ECFA).





# 服务三农、为农村和农民提供金融服务

## GIVING SUPPORT TO THE COUNTRY'S "THREE RURAL ISSUES"; SERVING THE FINANCIAL NEEDS OF CHINA'S FARMERS AND RURAL BUSINESSES



汇丰村镇银行员工走访客户，举办送金融知识下乡活动。

HSBC Rural Bank staff visited customers and provided financial literacy education to the local farmers.

汇丰是首家进入中国农村市场的外资银行，截止到2011年底，汇丰农村银行共设有12家村镇银行及下属的6间支行。

汇丰致力于成为在中国居于领先地位的村镇银行。为了解决农村融资难的问题，汇丰从农村的实际出发，设计并提供符合农村市场需求的产品和服务，对目标客户进行了细分（农村居民、村镇居民、农村微小企业和中小企业），研究每类客户的金融需求，并提供差异化的服务。

在网点覆盖以及战略布局方面，汇丰根据监管部门的指导原则，结合自身社会责任和商业利益的要求，加之深入当地实际情况考察来开设汇丰村镇银行；填补当地金融服务的空白。网点主要集中在中西部地区，并逐步深入到乡镇。截至2011年底，汇丰村镇银行贷款余额总计14亿元，其中涉农贷款占比超过90%，充分体现了汇丰村镇银行服务三农的承诺。

HSBC was the first foreign bank to expand into the rural areas of China. By the end of 2011, HSBC Rural Bank has established 12 rural banks and 6 sub-branches.

HSBC is committed to becoming one of the most prominent rural banks with a strong rural presence. To tackle the lack of access to funds in rural areas, HSBC designs and offers products and services that are tailored to local practical needs and divides the market into the following segments: rural individuals, urban individuals, and small business and SMEs. In addition, HSBC closely studies the specific needs of each individual segment to provide a differentiated service.

In planning the locations of its rural banks, HSBC considers the guidelines issued by regulatory authorities and incorporates its obligations to shareholders and communities, combined with thorough field studies. Strategic locations under-served with financial services are selected. HSBC's presence is mainly spread over counties and villages in Western and Central China. By the end of 2011, the total outstanding loan of HSBC Rural Bank was RMB 1.4 billion, over 90 percent of which was related to agriculture. It is a strong embodiment of our commitment to providing services in support of China's policy focus on the "Three Rural Issues".

## 汇丰村镇银行的金融服务 HSBC RURAL BANK FINANCIAL SERVICES



贷得乐 —— 个人无抵押小额贷款  
Individual Lending



“公司+农户”贷款  
Supply Chain Financing



合作社联保贷款  
Farming Association Group Lending



中小企业贷款  
SME Loan

天下难事必作於易 天下大事必作於细

—— 老子《道德经》

Confront the difficult while it is still easy; accomplish the great task by a series of small acts.

—— "Tao Te Ching" By Laozu

与客户共成长

**GROWING TOGETHER WITH  
CUSTOMERS**



# 客户至上

## CUSTOMER FIRST

### 积极维护客户权益, 保障客户资产安全

#### PROTECTING CUSTOMER RIGHTS & ENSURING CUSTOMER ASSETS SAFETY

汇丰银行一贯重视客户交易和资料的保安问题, 积极维护客户权益, 保障客户资产安全。

在保障客户账户安全方面, 汇丰根据风险级别将信息分为不同的类别, 并在信息的存储、传输和销毁过程中采取相应的保护措施以确保个人信息的保密性、完整性和可靠性。银行采取了加密措施保护与客户和第三方的电子邮件, 制定了涉密废件的处置流程。另外, 在技术层面, 除采取加密措施外, 汇丰严格控制员工的U盘和DVD读写权限, 并对员工发出去的邮件和上网传输流量进行严密的监控。

在保障网银安全方面, 银行在网上银行主页醒目位置做信息安全相关知识的宣传, 旨在提高客户的信息安全保护

意识。另外, 汇丰采用帐号密码和通过安全密码器生成的动态密码这种双因子认证方式保护网银安全, 防止客户个人帐号信息被盗用。



HSBC always pays close attention to the security of customer transaction and data, proactively protecting customer rights and ensuring customer assets safety.

To ensure the security of customer account, HSBC classifies customer information in line with different risk categories and takes corresponding actions to ensure the confidentiality, completeness and reliability of personal information during the process of information storage, transmission and deletion. HSBC encrypts its email correspondence with customers and third parties, and establishes the procedure of handling confidential information. Additionally, HSBC manages the staff read and write access to U drive and DVD strictly and closely monitors staff's external correspondence as well as online transmission.

To ensure the security of online banking, HSBC advocates information security knowledge in the prominent area of the home page of its online banking website to promote the customer's awareness of information security and protection. Moreover, HSBC uses double authentication via either additional password or dynamic password generated by a security device to protect online banking security and prevent the stealing of personal account information of the customer.



### 健全客户投诉反馈机制

#### ENHANCING CUSTOMERS' COMPLAINTS AND FEEDBACK MECHANISM

随着客户数量的与日俱增, 汇丰中国高度重视客户投诉及反馈意见, 不断完善投诉处理流程, 改进客户反馈系统模板, 采用统一标准跟进客户投诉, 确保每一条反馈意见都能得到及时有效的处理。

2011年, 汇丰中国举办了以提升客户服务为主题的工作坊, 通过案例分析、投诉处理和应对技巧的分享和讨论, 从理论和实际两方面, 进一步提高前线员工服务水平及投诉处理技巧。另外, 汇丰还专门成立了客户体验委员会, 对客户反馈情况及市场调查结果进行评估, 有针对性地提升银行服务水平和业务流程, 从根源上预防客户投诉的产生。

As the number of customer increases, HSBC China has been attaching high importance to dealing with customer complaints and feedback by constantly optimizing the handling process improving the system recording template and standardizing the follow-up actions on customer complaint, to ensure the timely and effective handling of every customer feedback.

In 2011, HSBC China organised a themed workshop on improving customer services. By means of case studies, experience sharing and group discussion on dealing with customers' complaints, the workshop further improved the frontline staff's capabilities to handle customers' complaints both theoretically and practically. Furthermore, HSBC formed a Customer Experience Committee (CEC) in 2011 to evaluate the customer feedback and market survey results, and enhance HSBC's service standards and business processes accordingly, thereby effectively preventing the customers' complaints from happening in the first place.

## 提升服务平台 方便客户需求

### UPGRADING SERVICE PLATFORM TO BETTER ADDRESS CUSTOMERS' NEEDS

2011年，汇丰凭借全球网络平台，推出了全新的环球网上转账服务，为客户提供在中国和其他国家/地区汇丰同名账户间的实时外币跨境转账。该系统具有多项创新优势，极大地提高了客户的投资效率和积极性。此外，汇丰中国还于年底上线了电话银行“呼叫中心一体化”项目，优化了电话银行的导航流程以改善客户体验。

In 2011, leveraging on its global distribution platform, HSBC launched the brand new global online transfer services to enable customers to make real-time cross-border foreign currency transfers between their accounts with HSBC China and other countries and territories. The new system was innovated with superior features that substantially improve the customers' investment efficiency and enthusiasm. Furthermore, at the end of 2011, the navigation function of the personal phone banking system of HSBC China was optimized to improve customer service.



## 消费者教育

### CONSUMER EDUCATION

在董事会的关注和支持下，汇丰中国一直致力于为客户提供最高标准的服务，并力求与客户保持长远的良好关系。作为第一家根据上海银监局的要求启动消费者教育计划的外资法人银行，汇丰自2008年起至今已正式推出了六辑汇丰消费者丛书。该丛书放置在银行的各主要经营场所供客户和社会公众免费取阅。此外，汇丰还在对外网站上开辟消费者教育专栏，向客户和社会公众提供实用的金融财务资讯和消费者教育丛书的免费下载。



With commitment and support from the Board of Directors, HSBC China has been devoting to providing customer services of the highest standards, and it is also our goal to maintain good long-term relationships with customers.

As the first foreign bank to comply with the China Banking Regulatory Commission Shanghai Bureau's Guidelines on Consumer Education Plan, HSBC has published a series of six books on consumer education, which are available to our customers and the general public at major HSBC China outlets. In addition, HSBC also launches a dedicated Consumer Education web page on its website to provide our customers and the general public with practical financial knowledge and tools as well as free download of the e-copy of the consumer education booklet series.





修之於邦其德乃丰 修之於天下其德乃普  
故以身观身 以家观家 以乡观乡  
以邦观邦 以天下观天下

—— 老子《道德经》

Let it be present in your country, and your country will be an example to all countries in the world.  
Let it be present in the universe, and the universe will sing.

—— "Tao Te Ching" by Laotzu

与员工共成长  
**GROWING TOGETHER WITH  
EMPLOYEES**





汇丰中国奉行公正公开、竞争择优、任人唯贤、绩效优先的用人机制，恪守集团倡导的公平机会以及多元共融的企业文化准则。2011年，汇丰在全体员工中推行以“勇于以诚实正直行事”为方针的价值观和经营理念，并将其融入到银行的人才招聘、保留及入职培训项目中。同年，汇丰中国在总行层面成立了“多元共融委员会”，每年均会在全行范围内开展面向员工主题多样的多元化宣传活动。

HSBC China adopts a fair, open and competence- and performance-based employee management system and honors the corporate culture on equal opportunities and diversity inclusion. In 2011, HSBC promoted the value and philosophy of "encouraging actions with honesty and integrity" and incorporated such value and philosophy into recruitment, retention and orientation training. Additionally, at the corporate headquarter level, HSBC China establishes a Diversity & Inclusion Committee; at branch level, various diversity-related theme campaigns are carried out for employee participation each year.



## 培养本地人才 CULTIVATING LOCAL TALENT

汇丰深信，员工是我们最重要的资本。汇丰中国目前拥有逾5,000名员工，其中98%为本地人才。基于对中国市场的长远承诺，汇丰投入大量资源培养人才，并为员工提供职业提升和个人发展所需的培训。始于1991年的“银行家管理培训生”计划，旨在为有潜质的本地人才提供跨职能、跨分行的轮岗实践与培训机会（包括海外实习机会），协助他们掌握全方位的银行业务知识，为将来承担更重要业务职能和担任管理职位奠定坚实基础。

2011年，汇丰中国还通过举办“职业博览会”以及“跨部门体验计划”等活动，为员工创造了解其它部门和业务的平台，鼓励人才跨职能流动。此外，汇丰还鼓励员工申请海外培训与跨国工作机会。以2011年为例，汇丰共为75名中国员工提供了海外交流与工作实践机会。

At HSBC, we believe that people are our most valuable assets. HSBC China has more than 5,000 employees, among which 98% are local staff. With strong and long-term commitment to the Chinese market, HSBC commits significant resources to nurturing local talents and providing training for career advancement and personal improvement. In 1991, HSBC launched the first edition of the "Banker Development Programme", aiming to provide local talents with cross function/branch job training and overseas rotation to equip them with overall banking knowledge and skills to take on more responsibilities and managerial duties in the future.

In 2011, HSBC China organised internal "Career Expo" and "Job shadowing Scheme" to encourage staff to gain a broader understanding of banking platform and explore the opportunity of cross-department development. HSBC also provides overseas attachment opportunities and encourages local staff to gain overseas exposure. In 2011, a total of 75 mainland staff successfully applied for the overseas exchange and attachment vacancies.

## 构建最佳工作场所

### BUILDING A BEST PLACE TO WORK

汇丰中国积极探索适应本地特点的人力资源工作思路与员工管理模式。2011年，我行高管层围绕“构建最佳工作场所”这一主题，陆续推出多项举措促进员工与高管层的多渠道、全方位的双向沟通。为落实员工意见反馈，银行还推行“弹性工作制”、“生日假期”、“无薪长假”等人性化举措，帮助员工更好地平衡工作与家庭生活。此外，银行还组织年度晚会、歌唱比赛、羽毛球比赛等各类文体活动加强各分行、各部门间的团队精神，以提升全体员工对于汇丰大家庭的归属感与认同感。



## 女员工特殊权益保障

### RESPECTING THE SPECIAL RIGHTS OF FEMALE EMPLOYEES

汇丰中国超过70%的员工为女性。2011年，高级管理层中女性管理者比例达32%。汇丰确保在经营活动中符合相关法律规定，保护女员工的身心健康，维护女员工的特殊权益，切实履行女员工孕期加班、产假、哺乳假等相关措施。2011年，汇丰中国迁入位于上海的新总部大楼后专设哺乳室，为哺乳期女员工在上班时间提供设施便利。

Over 70 percent of HSBC China's employees are female. In 2011, among the senior management team, female representatives account for 32 percent. HSBC ensures the compliance with the relevant policies and regulations to protect the physical and mental health of female employees and their special rights on overtime during pregnancy and on maternity and nursing leave. Since HSBC has moved into the new headquarter building in Shanghai in 2011, a nursing room was set up to better meet female employees' needs during work hours.

## “个性着装日”

### DRESS SPECIAL DAY

2011年，汇丰中国上海地区员工举办多元共融文化“个性着装日”这一主题活动。活动以“儿时的梦想”为主题，鼓励员工按照自己小时候的梦想着装。同时，该活动当天鼓励员工捐款，相关款项将会用于上海慈善基金会名下的“放飞梦想基金”，用以资助来沪务工人员子女实现自己的梦想。

In 2011, Dress Special Day took place as a part of theme event series of Diversity and Inclusion in Shanghai. Under the theme of "Childhood Dreams", employees were encouraged to dress up to live their childhood dreams. To go with the dream theme, the event featured a donation designated for the "Let Dreams Fly High Fund" under the Shanghai Charity Foundation. All the proceeds were used to help realise the dreams of children of migrant workers in Shanghai.





天长地久 天地所以能长且久者  
以其不自生 故能长生

—— 老子《道德经》

The Tao is infinite, eternal. Why is it eternal? It was never born; thus it can never die.  
Why is it infinite? It has no desires for itself; thus it is present for all beings.

—— "Tao Te Ching" By Laotzu

与保护环境共成长

**GROWING THROUGH  
ENVIRONMENTAL PRESERVATION**

# 保护环境就是保护人类自己

## PROTECTING THE ENVIRONMENT IS PROTECTING OURSELVES

### 践行绿色低碳金融 全面促进环境友好

#### PRACTISING SUSTAINABLE LOW-CARBON FINANCE: TO PROMOTE ENVIRONMENTAL FRIENDLINESS ACROSS THE BOARD

在汇丰，我们支持低碳经济。秉承汇丰集团在绿色信贷，可持续发展这一领域的一贯理念，汇丰中国：努力倡导和推行绿色信贷政策，致力于通过信贷等金融工具，支持客户节约资源，保护和改善自然生态环境，在客户和业界倡导增强社会责任意识。

At HSBC, we support low-carbon economy. Consistent with our long standing dedication on sustainable finance policy and sustainable development, HSBC China strives to advocate and adopt a green credit policy; to use financial instruments such as credit to encourage customers to conserve resources and to protect and improve the natural ecosystem; and to enhance social responsibility awareness among our customers and the banking sector.

### 绿色信贷政策

#### GREEN CREDIT POLICY

汇丰集团自2004年来陆续制定了一系列可持续发展信贷政策，为涉及以下行业的信贷活动提供指引：森林土地与森林产品；淡水基建；化工；能源及矿产与金属。并且于2008年1月起在信贷申请系统中采用可持续风险管理系统，引入了两个可持续风险评级（SRR-影响；SRR-客户）指标。

Since 2004, HSBC Group has developed a series of policies on sustainable financing which provide guidance to lending in the following sectors: forest lands and forest products, freshwater infrastructure, chemicals, energy, mining and metals. In January 2008, HSBC created the "Sustainable Risk Ranking" system to be applied to the credit application process, and introduced two indexes, the Sustainability Risk Rating (SRR-Impact and SRR-Client).



### 支持落后产能淘汰治理

#### SUPPORTING UN-SUSTAINABLE INDUSTRY CONSOLIDATION

目前针对“两高一剩”行业的贷款申请，我行将其SRR-影响评级将分为高或中；并通过使用环境审核清单对客户在承诺、能力、跟踪记录上的表现进行评估。同时加强对“双高”及“产能过剩”行业的审查评估，该环境审核清单已于2011年12月根据行业要求进行更新，以求更有效的贯彻银监会关于环境保护和节能减排工作的有关规定。

Presently at HSBC, loans applications related to industries with high-energy consumption, high-pollution as well as sectors with excess capacity are rated as high or medium risky on the SRR-Impact assessment. In addition, HSBC uses the internal environmental assessment checklists to assess clients' commitment, capacity and past performance. The checklists were amended and updated in December 2011 according to industry standards to enhance assessment of such industries, in line with the relevant China Banking Regulatory Commission guidelines.

### 绿色金融产品创新

#### SUSTAINABLE FINANCIAL PRODUCT INNOVATION

除集团五大环境政策所规定的行业外，汇丰中国将在以下产品、服务创新等方面加大对以下绿色行业的支持：

1. 可再生能源，指风能、太阳能、生物制能，地热能等非化石能源；
2. 节能服务行业，指以提高能源效率为核心业务，通过为工业企业、政府办公楼及商务写字楼等实施节能改造项目，从客户的节能收益中获得利润的专业化服务企业；
3. 环保产业，指以防止环境污染、改善生态环境、保护自然资源为目的所进行的技术开发、产品生产、商品流通、资源利用以及相关工程承包等活动的产业。

In addition to the aforementioned five industries, HSBC China provides product diversity and service innovation to the following sustainable industries:

1. Renewable energy sectors, such as wind energy, solar energy, biomass energy, geothermal energy and other non-fossil energy sources;
2. Energy-efficiency service providers, referring to service enterprises that are specialised in improving energy efficiency by providing energy saving renovation services for industrial enterprises, government offices and commercial building to benefit from customers' energy cost savings.
3. Environment preservation industry, this sector engages in development and innovation, manufacturing, production circulation, resource utilisation business and construction contract serving the purposes of preventing pollution, improving the ecosystem, and conserving natural resource.



## 绿色金融培训

### TRAINING ON SUSTAINABLE FINANCE

汇丰中国所有的信贷培训课程中均引进了“环境风险管理”的有关章节。同时为进一步加强环保意识，我行环境与可持续发展主任于2011年2月至5月间对国内12家分行的相关人员进行了系统培训。

At HSBC China, every credit risk workshop contains an environmental risk management segment. To further enhance environmental awareness among employees, the Credit Risk Management Officer delivered systematic trainings for 12 domestic branches from February to May 2011.

## 环境足迹管理

### CARBON FOOTPRINT MANAGEMENT

汇丰是世界上第一个参加碳交易的银行。作为金融机构，水和能源消耗以及废物垃圾和二氧化碳排放是我们营运方面对环境的直接影响。汇丰积极管理碳足迹，提高能源效益。

HSBC is world's first bank to participate in carbon trading. As a financial institution, our direct operational impact on the environment is present in water and energy consumption as well as waste disposal and carbon dioxide emission. HSBC takes an active role in managing the carbon footprint and constantly strives to improve internal energy efficiency.

<b>碳足迹工作会议：</b>	<b>Carbon Footprint Working Meeting :</b>
每月一次碳足迹工作会议，跟踪碳足迹动议执行情况，安排碳足迹活动。	We host a monthly meeting to track corporate carbon footprint compliance and organise related activities.
<b>碳足迹协调小组：</b>	<b>Carbon Footprint Coordination Unit :</b>
在相关部门设碳足迹协调员，负责该部门碳足迹控制动议执行，碳足迹活动宣传。	Carbon footprint coordinators are designated in respective departments to be in charge of the execution of internal carbon footprint policies and promotional activities.
<b>供应商合作：</b>	<b>Working with Suppliers :</b>
充分利用供应商在环保方面的专业知识，在新分行建设初期就使用环保型设施及材料。	We fully utilise our suppliers' professional knowledge on environmental protection; and choose environment-friendly materials and facilities when planning for new branches' construction.
<b>环保数据汇总及跟踪：</b>	<b>Environmental Data Collection and Tracking :</b>
以月报及季报方式对全国各家分支行碳足迹相关数据进行汇总分析，以前一月及去年同期数据为基准，对5%以上的增长进行审查。	We collect and analyse the branch carbon emission data monthly and quarterly. Then, the carbon emission data of the previous month and of the same time last year are taken as baselines. According to the comparison results, branches with carbon emission growth rate over 5% will be further investigated.

## 提高员工环保意识

### INCREASING EMPLOYEES' ENVIRONMENTAL AWARENESS

2011 - 2012年汇丰中国主要环保活动  
2011-2012 Environmental Activities of HSBC



#### 世界环境日系列活动

网上有奖问答；网上环保课程学习；树木领养活动；志愿者招募活动。

#### World Environment Day Series

Prized online quiz, online courses on environmental preservation, tree adoption, and volunteer recruitment.



#### 地球一小时

各分行积极参与活动，200名员工在网上公共博客承诺支持环保。

#### Earth Hour Campaign

All branches actively participated in the Campaign, and 200 employees pledged their support to environmental protection through the HSBC China public blogs.



#### 关闭显示器

号召员工外出午餐、开会时关闭电脑显示屏，节约能源。

#### Shut off PC Screen

Staffs are encouraged to shut off their computers when out of office for lunch or meetings in order to save energy.



#### 碳足迹管理相关提议收集

鼓励员工为减少碳排放献计献策。

#### Bright Idea Program

A call for staff's bright ideas on carbon footprint management.



汇丰中国副行政总裁戴志凯在“地球一小时”活动当天骑自行车上班。  
Chris Davies, Deputy CEO of HSBC China, rode a bicycle to work during the Earth Hour Campaign.



既以为人己愈有 既以与人己愈多

——老子《道德经》

The Master has no possessions. The more he does for others, the happier he is.  
The more he gives to others, the wealthier he is.

——"Tao Te Ching" By Laozu

与社区共成长

**GROWING TOGETHER WITH  
THE COMMUNITY**



汇丰的公益项目覆盖教育、环境、扶贫、养老与赈灾等多个领域。自1990年以来，累计捐款金额5亿多人民币，并有幸成为唯一7次获得中华慈善奖的外资企业。资助之余，汇丰还与众多国内非政府组织、慈善机构、研究机构等建立了良好的伙伴关系，共同提高公益慈善事业的水平。汇丰的公益足迹已经遍及中国31个省市自治区。2011年总捐赠9千余万人民币，开展近30个项目，直接受益27万人。

HSBC's philanthropic footprint extends to areas including education, environment, poverty alleviation, elderly care and disaster relief. Since 1990, HSBC's accumulated donation has exceeded RMB 500 million. Furthermore, HSBC is the only foreign company to have received the China Charity Award for seven times. In addition to giving, HSBC China has also established sound partnership with various non-governmental organisations, philanthropy organisations and research institutions in China, to jointly promote the development of charity and philanthropy in China. This effort has taken our footprint to 31 provinces and autonomous regions. In 2011 alone, HSBC donated over RMB 90 million and launched nearly 30 projects in mainland China; directly benefiting 270,000 people.

## 汇丰与气候伙伴同行

### HSBC CLIMATE PARTNERSHIP PROGRAMME



“汇丰与气候伙伴同行”是汇丰针对气候变化而实施的旗舰项目。项目计划旨在提高人们对全球气候变化的意识，增强生态系统的适应与自然修复能力，减轻气候变化对人类和生态的威胁。

The "HSBC Climate Partnership" is our flagship programme to tackle crises related to climate change. The programme aims to raise awareness of global climate change, to help enhance eco-rehabilitation, and to mitigate the threats facing mankind and the nature.



## 中国项目主要成果

### MAJOR CHINA PROGRAMMES

- “汇丰与气候伙伴同行”项目自2007年5月启动，由汇丰集团发起，联合四家全球性环保机构：气候组织、地球观察、史密森尼热带研究中心和世界自然基金会，共同在城市、淡水、森林和公众教育领域寻求应对气候变化的方法。项目于2011年12月正式结束，总捐赠额为1亿美元，其中超过2000万美元的项目款被用于在中国开展的项目。
- “汇丰与气候伙伴同行”在中国项目成功建立了“长江中下游湿地保护网络”，恢复了50个湖泊与长江的季节性联系，有效保护3000平方公里湿地及50个物种；开展水源地区保护，帮助解决下游因气候变化引起的居民用水安全问题，为上海2000万人的饮用水安全提供解决方案；在长江中游发展清洁生产机制，减少因畜牧业造成的温室效应。
- 与上海，北京等多个城市政府合作启动了低碳城市项目，引进节能技术，开发节能标准；推动多家中国企业参与节能减排行动；与政府机构合作，为相关政策提供信息支持。

- Launched in May 2007, the HSBC Climate Partnership programme, with a total donation of US\$ 100 million, has sought ways to tackle climate change in the areas of urban life, freshwater management forestry, and public education by partnering with four global environment protection organisations – the Climate Group, Earthwatch Institute, Smithsonian Tropical Research Institute and World Wide Fund for Nature (WWF). The programme was successfully completed in December 2011. The total amount for programmes in China has exceeded US\$ 20 million.

- With support from HSBC, a wetland conservation network has been established in the central and lower reaches of the Yangtze River, which seasonally reconnected 50 lakes to the Yangtze River, effectively protecting 3,000 square km of wetland and 50 species. In addition, water source protection campaigns were launched to deal with the drinking water security problems facing residents in the lower reaches of the Yangtze River, providing a solution for safe drinking water for 20 million residents in Shanghai. Additionally, the clean production mechanism is encouraged in the central



reaches of the Yangtze River to reduce the greenhouse effects caused by animal husbandry along the river bank.

- HSBC introduced City-Based Low Carbon Solution in Beijing, Shanghai and a number of other cities in mainland China. The solution includes developing energy-efficient technologies and standards, and encouraging many Chinese enterprises to participate in energy-saving and emission reduction actions. Also, it is a process of building relationships with local governmental organisations, to provide consultancy on related policies.

- 到2011年底，近400名汇丰亚太区的员工先后分30多批，作为科研助手，协助科学家对古田山森林的地上部分，落叶层和土壤进行了数据采集分析。把科学家从原始数据采集和研究过程中解放出来，大大提高了科学家的工作效率。该研究同时也对植树造林工作具备指导意义，使一些项目点将养护木材为传统的森林经营方法向以森林生态系统养护为主的管理方式转变，以便发挥森林的最大效用。
- 项目同时开展了节能宣传活动，通过世界自然基金会的“节能20”行动，以及“减碳1+1”活动，将节能的知识和理念传输到了广大社区家庭、大中小学师生中，吸引了超过300万人的参与。

- By the end of 2011, almost 400 HSBC employees in 30 batches from Asia assisted scientists in collecting and analysing forest plant and floor samples and soil samples at Gutianshan, Zhejiang province. This substantially freed scientists from basic-data collection and analysis which, in turn, increased efficiency. The research has significant ramifications on afforestation as well; transforming the timber regeneration-oriented forest stewardship at some project sites to ecosystem-oriented forest management, which allows forest resources to be optimised.
- At the same time, the programme was a good ambassador for energy efficiency. Through our partnership with the WWF, energy saving campaigns like "20 Ways to 20%" and "Carbon Reduction 1+1" brought energy saving concepts and knowledge to communities, schools and households. The campaigns eventually attracted the participation of over 3 million people.

## 社会认可

### SOCIAL RECOGNITION

2012年4月，汇丰荣获民政部颁发的“2011中华慈善奖最具爱心企业”称号；“汇丰与气候伙伴同行”成为“中华慈善奖”颁奖活动中唯一获得重点展示的企业项目。2010年6月，汇丰荣获国家林业局颁发的“湿地保护突出贡献奖”；2010年7月，汇丰荣获农业部颁发的“长江水生生物保护突出贡献奖”；2011年12月，“汇丰与气候伙伴同行”项目荣获北京师范大学社会发展与公共政策学院、中国社工协会企业公民委员会和《公益时报》社联合颁发的“跨国公司企业社会责任优秀案例奖”。

In April 2012, HSBC received the "2011 China Charity Award" from China's Ministry of Civil Affairs. In June 2010, the State Forestry Administration conferred on HSBC the "Outstanding Contribution in Wetland Protection Award". In July 2010, HSBC's contribution to wetland protection was recognised by receiving the "Special Contribution Award to Yangtze Aquatic Life Conservation" from the Ministry of Agriculture. In December 2011, HSBC Climate Partnership won HSBC Group the honour of "Excellent Case of Multinational Corporations Fulfilling Social Responsibility", the award was jointly granted by the Beijing Normal University's School of Social Development and Public Policies, China Association of Social Workers' Corporate Citizen Committee and China Philanthropy Times.

## 湿地保护项目

### WETLAND PROTECTION PROGRAMME

2011年，汇丰华南湿地项目也画上圆满句号。2006年起，汇丰捐赠近800万港币，开展华南湿地保护与合理利用项目，通过教育，培训，调研等方式加强福建漳江口国家级红树林自然保护区和广东海丰省级湿地自然保护区的管理与环保水平，促进当地社区与自然的和谐共处。这两个保护区均位于东亚-澳大拉西亚迁徙水鸟的迁飞路线上，因此每年都为250多种共5000万只迁徙水鸟提供了重要的停歇地和越冬场所。

项目开展以来，新建造的位于漳江口高潮位栖息地的水鸟数量较之前增加了12倍。2009年1月，海丰记录得的水鸟数量更超过六万只。在教育方面，项目成功在漳江口的11所学校及海丰的6所学校开展了可持续发展教育活动，至少吸引了6500名师生参与。另外，因社区共管而受惠的村民人数也共达一万三千三百人。海丰保护区和漳江口保护区于2008年2月2日双双获得湿地公约秘书处的正式批准，列入国际重要湿地名录。



In 2011, HSBC's South China Wetland Conservation Programme was completed with outstanding impact. Starting in 2006, HSBC contributed nearly HKD 8 million on conservation and wise use of wetlands in Southern China. The programme has improved the administration and conservation of key natural reserves in mainland China through education, training and research projects in Fujian Zhangjiangkou National Mangrove Forest Reserve and the Guangdong Haifeng Provincial Wetland Reserve, to increase ecology harmony. The two reserves are on the route of migrating waterfowls between East Asia and Australasia, providing critical stopovers for over 50 million migrating waterfowls of over 250 species every year.

Since the debut of the programme, the number of waterfowls has increased twelve fold at the newly established Zhangjiangkou High Tide Habitat. In January 2009, the documented number of waterfowls in Haifeng exceeded 60,000. Educational campaign was another focus of the programme. Sustainability workshops were organised in 11 schools in Zhangjiangkou and in 6 schools in Haifeng attracting over 6,500 teacher and student participants. Furthermore, a total of 13,300 village residents benefited from community co-management. On February 2, 2008, both Haifeng and Zhangjiangkou Reserves were approved by the Ramsar Convention Secretariat to join the Convention on Wetlands of International Importance.





# 教育项目

## EDUCATION PROGRAMMES

### “比比和朋友”项目

#### ZIPPY'S FRIENDS

是专为五至七岁儿童开发设计的关注情绪健康与提升社交技巧的教育项目。为了更好的关注下一代情绪健康，从2004年起，汇丰先后资助近1000万人民币，与香港及内地的教育机构合作，将“比比和朋友”引进到香港、上海和北京幼儿情商教育项目中。到2011年12月，已有近5万名内地儿童受益。

“比比和朋友”项目对孩子们的影响：

- 增强了孩子们对于负面情绪的识别和处理能力
- 提升了孩子们的社会交往能力和环境适应能力

This is an educational programme particularly designed to help children between five and seven years old to improve emotional health and social skills. Since 2004, HSBC has accumulatively contributed nearly RMB 10 million to introduce and sustain Zippy's Friends to the early children emotional education programmes in Hong Kong, Shanghai and Beijing, with joint efforts of local educational institutes. By December 2011, nearly 50,000 children had benefited from the programme in Mainland China.

Main impact of Zippy's Friends on children

- The programme increases children's ability to identify and handle negative emotions.
- The programme improves children's skills to make friends and adapt to new environment.



### 青少年金融教育项目

#### YOUTH FINANCIAL LITERACY EDUCATION PROGRAMME

汇丰依托自己的金融特色，在青少年中推广理财知识，对培养青少年良好的理财观念，起到了积极的效果。

2011年的主要活动有：

- 深圳分行2011年理财之星
- 小学生理财小高手课程
- 中国银监会青少年理财小课堂



▲ 汇丰员工担任“理财小高手”课程志愿者  
HSBC staff volunteers taught in the class of "More than Money™" for pupils.

HSBC utilises the financial expertise to teach young people wealth management skills, and to help them cultivate a good sense of financial management. Positive results are achieved. Highlights in 2011 include:

- Shenzhen Branch Young Wealth Management Star 2011
- Junior Achievement More than Money™ for Elementary School Students
- China Banking Regulatory Commission (CBRC) Youth Wealth Management Workshop



▲ 汇丰与国际青年成就组织共同举办“2011未来企业家峰会”  
HSBC and JA China jointly hosted the "2011 Youth Entrepreneurs Summit".

## 汇丰银行汶川地震重建项目

### HSBC WENCHUAN EARTHQUAKE RECOVERY PROGRAMME

2008年汶川地震发生后，汇丰在香港设立“救灾专项账户”，共向全球员工，客户及社会公众筹得1亿9千1百万元人民币善款。该款项在第一时间到账，及时地支持了灾区重建。2011年5月12日，所援建的8个农村医院，94个乡村诊所，1座康复中心，11所农村小学，1所幼儿园，以及3199栋农村民房全部落成，直接受益人37万。该善款使用流程规范，善款去向清晰，为透明公益，做出了很好的示范效应。

In the wake of the devastating 2008 Wenchuan earthquake, HSBC immediately opened the disaster relief account in Hong Kong, which raised a total of RMB 191 million from employees, clients and the general public across the globe. The donation was instantly put into the rebuilding efforts. By May 12, 2011, a total of eight rural hospitals, 94 clinics, 1 rehabilitation centre, 11 elementary schools, 1 kindergarten, and 3,199 houses were constructed, directly benefiting 370,000 people. The execution of this donation from handling to distribution set a great example of philanthropy transparency.





# 汇丰中华慈善老人关怀项目

## HSBC CHINA CHARITY ELDERLY CARE PROGRAMME

鉴于中国社会老龄化的问题日益严峻，汇丰和中华慈善总会自1997年以来合作启动了“汇丰-中华慈善老人关怀项目”，引进香港先进的发展经验，从硬件和软件两方面着手提升内地养老事业的水平。该项目持续时间长，受益人数多，社会影响广泛。主要成果有：

- 自1997年起陆续为全国近50家养老院购买必要的生活必需品和设备设施，总额超过人民币400万元，其中捐助的民办养老院占相当比重；
- 针对许多养老院管理和护理水平低下的情况，汇丰中华慈善基金主办了“全国养老院院长培训班”，反响热烈。截至2011年，共举办7届，培训了30个省的700名院长；
- 汇丰中华慈善基金与民政部和劳动社会保障部合作编写出版了中国第一本国家指定养老护理职业技能教程，并向14个省市的数百家养老院捐赠了15000套书，使从业者直接受益；
- 2002年到2011年，汇丰与中华慈善总会连续举办六届养老论坛，旨在加强行业交流，推动更多有利养老业发展的政策出台，共同探讨养老事业的发展趋势和出路。

China entered an "aged society" at the close of the last century; and the ageing population presents an increasing challenge for society. To tackle this reality, HSBC and China Charity Federation (CCF) co-launched the "HSBC China Charity Elderly Care Programme" in 1997. Expertise from Hong Kong introduced in the programme helped increase the elderly care industry's capacities. This long-running programme touched upon a substantial number of beneficiaries and generated a strong positive social impact.



汇丰中华慈善老人关怀项目  
HSBC-CCF Care for the Elderly

- Since 1997, HSBC has provided basic necessities and facilities for nearly 50 elderly homes, most of which are run by the local people, through HSBC funding worth more than RMB 4 million.
- HSBC and the CCF co-organised the Workshop for Geriatric Care Managers to tackle the problems presented by the lack of management skills and professional care-giving training. The workshop had a great social impact. By 2011, seven workshops had trained 700 directors from 30 provinces.

- HSBC and the CCF, with joint efforts of the Ministry of Civil Affairs and the Ministry of Labor and Social Security, co-published the first training textbook on taking care of the senior citizens. A total of 15,000 copies were donated to over a hundred nursing homes in 14 provinces in order to directly benefit the professionals in this sector.
- From 2002 to 2011, HSBC and the CCF co-organised 6 elderly care forums; the aim was to enhance industry dialogues, to advocate favourable policies, and to collectively explore the direction and future perspective of the geriatric care industry in China.





# 员工志愿者活动

## STAFF VOLUNTEERING

汇丰员工积极参加各项公益活动，他们的身影活跃在汇丰可持续发展的每一个领域。

2011年，804位志愿者贡献了4110小时的志愿时间。

At HSBC, staff volunteering has been an essential component in various sustainability causes we support.

In 2011, 804 employees volunteered 4,110 hours of their time in making our planet a better place.



▲ 汇丰北京分行志愿者和新公民学校的民工子弟学生在一起。  
HSBC Beijing staff volunteers visited the migrant children in Beijing New Citizen School .



▲ 汇丰成都分行志愿者和什邡市特殊学校的孩子一起举办“5.12汶川地震”三周年纪念活动。  
HSBC Chengdu staff volunteers spent the third anniversary of the May 12 Sichuan Earthquake with the children of Shifang Special Education School .



▲ 汇丰厦门分行员工参与义务献血。  
HSBC Xiamen staff volunteers participated in blood donation.



▲ 汇丰济南分行志愿者去济南市社会福利院看望孩子。  
HSBC Ji'nan staff volunteers visited the children in Ji'nan Social Welfare House .

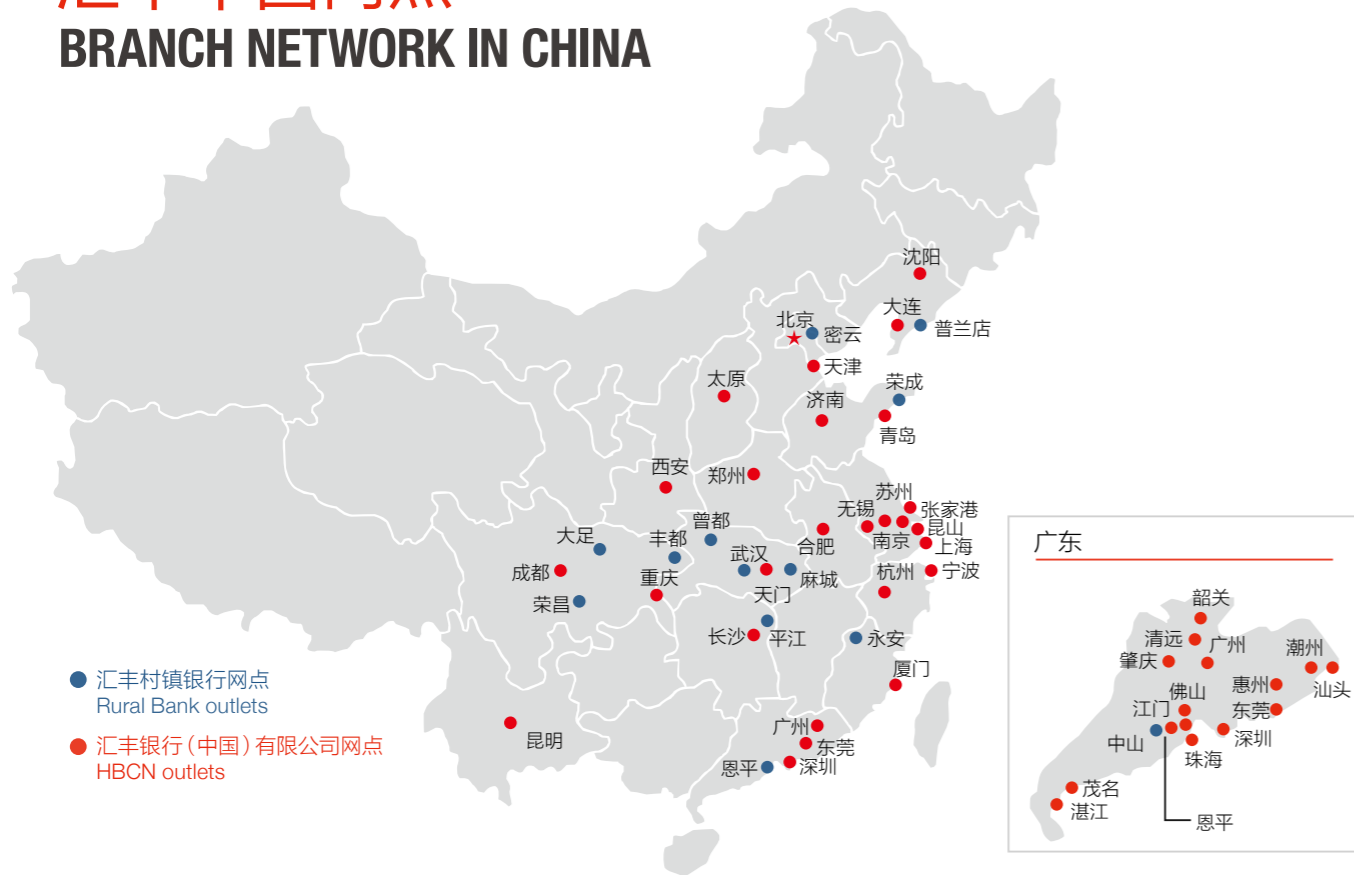


▲ 汇丰上海分行志愿者赴杭州湾湿地中心检测水质，清理入侵物种。  
HSBC Shanghai staff volunteers at Hangzhou Bay Wetland Reserve to test water quality and to clean invasive species .





# 汇丰中国网点 BRANCH NETWORK IN CHINA



## 汇丰中国简介

汇丰银行(中国)有限公司(下称“汇丰中国”)于2007年4月2日正式开业,总行设于上海,是香港上海汇丰银行有限公司全资拥有的外商独资银行,其前身是香港上海汇丰银行有限公司的原中国内地分支机构。

香港上海汇丰银行有限公司于1865年在香港和上海成立,是汇丰集团的创始成员和集团在亚太区的旗舰,亦是香港特别行政区最大的本地注册银行及三家发钞银行之一。145年多来,汇丰从未间断在中国内地的服务。

汇丰中国的分行网络在外资银行中首屈一指,提供全面的金融和银行服务,包括零售银行及财富管理、工商业务和企业及金融机构业务等相关的金融服务。

## ABOUT HSBC CHINA

HSBC Bank (China) Company Limited ("HSBC China") started operations on 2 April 2007 as a wholly foreign-owned bank solely owned by The Hongkong and Shanghai Banking Corporation Limited. With its headquarters based in Shanghai, HSBC China incorporated the previous mainland China offices of The Hongkong and Shanghai Banking Corporation Limited.

Established in Hong Kong and Shanghai in 1865, The Hongkong and Shanghai Banking Corporation Limited (HSBC) is the founding member of the HSBC Group – one of the world's largest banking and financial services organisations – and its flagship in the Asia-Pacific region. The Hongkong and Shanghai Banking Corporation Limited is the largest bank incorporated in the Hong Kong Special Administrative Region and one of the SAR's three note-issuing banks. The Hongkong and Shanghai Banking Corporation Limited has had a continuous presence in mainland China for over 145 years.

With the largest service network amongst foreign banks in mainland China, HSBC China provides comprehensive banking and financial services including personal banking, wealth management, commercial business, and corporate and institutional banking services.

## 企业可持续发展无止境

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## 附录

1、该报告的目标对象为:  
汇丰银行(中国)有限公司,汇丰村镇银行。

2、根据银监会的相关规定,结合汇丰自身情况,该报告呈现的时间段为2011年1月1日至2012年4月1日。

3、本报告之编制参考中国银行业协会对银行企业发布企业社会责任报告的倡导,以及2007年上海银监局印发的《上海银行业金融机构企业社会责任指引》。

## Appendix

1. The scope of this report covers:

HSBC Bank (China) Company Limited, HSBC Rural Bank

2. According to the respective regulations of the China Banking Regulatory Commission, this report covers the period from January 1, 2011 to April 1, 2012.

3. The format of this report was a result of consultation of the China Banking Association's Propose on Corporate Social Responsibility Publication, and the Corporate Social Responsibility Guideline of the Shanghai Banking Industry published by the Shanghai Bureau of Banking Regulatory Commission in 2007.



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