

HSBC♥汇丰





行政总裁致词

CEO's Message

汇丰银行与中国有着深厚的渊源,见证了近代中国近150年的历史变迁。改革开放以来,汇丰继续为中国发展提供金融支持,现已成为内地网点数量最多的外资银行。

汇丰始终以对社会和环境负责任的态度和方式来经营业务。我们珍视和维护与客户的良好关系,为实现客户的梦想而不懈努力。在为员工创建最佳工作场所的同时,我们鼓励员工积极投身社区志愿者活动,亲身参与银行社会责任的实践。2011年12月,汇丰中国设立独立的企业可持续发展部,为进一步深化和推进可持续发展工作奠定了坚实的组织基础。

我们在本地社区的不懈努力和行动构成了汇丰企业可持续发展的核心。与此同时,我们也希望能通过诚信和良好的沟通,增进我们的监管机构、客户、员工、社区等利益相关方对汇丰在可持续发展领域实践的了解。这本报告将向公众展示汇丰在消费者权益保护,绿色信贷,环境足迹管理及服务"三农"和小微企业等方面所作的努力;分享我们在支持社区发展,关爱流浪儿童,以及开展金融财商教育等方面的公益实践。

环境保护一直是汇丰可持续发展的重点,继"汇丰与气候伙伴同行"五年计划之后,汇丰于2012年启动了新一轮的"汇丰水资源计划",应对全球面临的淡水资源危机。

企业社会责任对汇丰实现长远成功至关重要,并已成为我们可持续发展战略密不可分的一部分。在为中国社会可持续发展提供支持的同时,我们将继续尽我们所能,为所在社区的环境保护和社会进步做出贡献。我谨代表汇丰中国感谢您花时间了解汇丰的努力。

HSBC has maintained a long-standing and profound connection with China, witnessing the country's progression over the past century and a half. Particularly since the onset of China's market reform and opening-up, HSBC has continued to provide financial support for China's development, becoming the largest international bank in mainland China today.

As ever, HSBC is committed to operating in a socially and environmentally responsible manner. We place great value on maintaining strong relations with our customers, helping them fulfill their dreams and realise their ambitions. We strive to create the best possible workplace for our employees, while encouraging their participation in volunteering activities to benefit local communities. In December 2011, HSBC China established the Corporate Sustainability Committee as an independent division, laying a solid organisational foundation to further facilitate our progress in sustainability.

At the heart of HSBC's corporate sustainability are our effective actions in local communities alongside sound communication with our stakeholders: from regulators and customers, to employees and the greater public. With

this HSBC China Sustainability Report, we wish to share with you the wide-ranging work we have done – in customer education, green lending and carbon footprint management, in addition to supporting farmers and micro-businesses amidst China's agricultural and other rural development. Also notable are HSBC's efforts in promoting community development including helping street children and providing financial education.

Furthermore, environmental protection has been the primary focus of HSBC's sustainability agenda. Significant efforts have been dedicated to launching the HSBC Water Programme in June 2012, a five-year global initiative preceding the successful HSBC Climate Partnership with the aim to tackle the stark challenges facing fresh water resources.

Corporate social responsibility is essential to the long-term success of HSBC. Alongside our unwavering support for China's sustainable development, we devote to continuous contribution to local communities and the environment. On behalf of HSBC China, I thank you for taking the time to learn about our commitment to corporate sustainability.

Group General Manager
Deputy Chairman, President and Chief Executive Officer
HSBC Bank (China) Company Limited

前, 对对

集团总经理 汇丰银行(中国)有限公司副董事长、行长兼行政总裁

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汇丰对中国社区有着长远的承诺,自1991年以来,对内地的公益捐赠已累计超过6亿元人民币,支持300余个项目,使三十多个省、市、自治区的数百万人直接受益。

汇丰以专业人士统筹公益慈善工作。 项目甄选考虑社会需求,以及与政府、社会组织和社区资源的相互协调配合,力求项目产出最大化,影响具有持续性。 2012年,汇丰中国可持续发展部门正式开始运作,同时,在二十多个分行设立可持续发展协调员,负责在当地统筹相关工作。 汇丰还为协调员提供社区公益项目管理专项培训,以提升其开发,监测,管理及评估适合当地社区的公益项目,以及组织员工志愿活动的能力。

鉴于汇丰在公益领域持久而有效的实践,2012年,汇丰 受邀担任第三届中国非公募基金会年会的观察员,帮助 推动中国公益组织提升专业化水平。 HSBC has a long-term commitment to communities in mainland China. Since 1991, the Bank has made an accumulated cash donation of over RMB 600 million in China, supporting more than 300 programmes which directly benefited millions of people in more than 30 provinces, municipalities, and autonomous regions.

We work with experts in coordinating our philanthropy efforts. Projects are chosen based on the needs of local communities as well as the level of collaboration with government agencies, NGOs and the communities to maximize output and to achieve sustainable impact. In 2012, HSBC China's Corporate Sustainability Department has formally started operation. It appointed sustainability coordinators for each branch to coordinate related local affairs. These coordinators received systematic trainings in 2012 to improve their ability to develop, monitor, manage and evaluate suitable community projects and to organise staff volunteer activities.

With its long-lasting and effective practice in the field of community development, in 2012, HSBC China was invited to attend the Third Annual Conference of China Private Foundation Forum as an observer, to help improve the professionalism of philanthropic organizations in China.

汇丰2012中国内地公益概况 HSBC 2012 philanthropy efforts in 资助项目 Number of Project Supported 32个项目 32 projects 捐助款项(人民币) ¥41,584,000.60 RMB 直接受益人数 167.084 1,604名志愿者 direct beneficiaries 1,604volunteers 8,051小时 8,051hours China

2012年,汇丰中国又一次获得民政部"中华慈善奖——最具爱心企业"称号。汇丰中国因此成为自该奖项设立以来,唯一连续八次获奖的企业。

In 2012, HSBC China once again received the Ministry of Civil Affairs' "China Charity Award-Most Charitable Company", making the bank the only enterprise winning the award for 8 consecutive times since its establishment.

2012年,汇丰开展的一些公益项目,除了帮助到具体的受益人,还成功地推动了相关政策的出台或变革,成为企业倡导、社会参与的典范。

Some of the HSBC charity projects in 2012 not only benefited the target groups, but also successfully advocated policy changes to maximize social benefit. Moreover, they became models for effective corporate giving.

1、上丰目2005年开始,率先将经济学课程引入北京,上海,厂州等主要城市的高中。经过多年成功试点,北京市教委者 2012年决定将该课程纳入地方课程体系,使全北京的高中生都有机会系统学习经济学。

In 2005, HSBC introduced the first economics course thigh schools in major cities including Beijing, Shanghai, an Guangzhou. After years of successful pilot operation, Beijin Municipal Commission of Education decided to incorporate thicourse into local curricula, providing all high school students in Beijing access to systematic economic studies in 2012.

Children successfully promoted the launch of the

Nutrition Improvement Plan for Rural Compulsory

Education Students in 2012 by the State Council.

T=从2011年开始的流浪儿童源头预防工作,在2012年获得云南和新疆当地政府认可,财政配套支持流浪儿童的职业教育和就业工作。

HSBC China began pilot projects on preventing children from becoming street wanderers in 2011. Its efforts were recognized by the Yunnan and Xinjiang municipal governments, which sponsored vocational education and employment support for street children in 2012.

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汇丰参与支持的农村儿童营养餐项目成功推

动国家出台农村儿童营养改善计划,每年由

中央财政提供100多亿资金为农村儿童提供免

With the participation and support of HSBC China,

Under the plan, each year the central government

sets aside over RMB 10 billion to provide free lunch

for students in rural schools.

费午餐。

|第三个环保"五年计划"——保护珍贵的淡水资源

>> Third Environmental "5-Year Plan" - Preserving Freshwater

基于"经济学前沿"为汇丰所做的"水项目"调查报告表明,到2050年,按人口数量排名的前十大江河流域所创造的国内生产总值 (GDP)有望达到全球GDP总和的四分之一,其中包括中国的长江、黄河、淮河和海河。然而,据该报告预测,到2050年,如果不改善水资源管理,这十大江河流域中的七个将达到严重缺水或极度缺水程度。四分之一世界人口赖以生存的生态系统可能会遭到永久性破坏、社区和企业的生存能力也受到严重影响。

Based on the survey done by the Frontier Economics for the HSBC Water Programme, by 2050, the combined GDP generated by the top 10 river valleys in terms of population, including China's Yangtze River, Yellow River, Huai River and Hai River, is expected to account for 1/4 of the world's total GDP. Nevertheless, the report predicts that if current water resource management is not improved by 2050, 7 of the 10 river valleys will face severe or extreme water shortage, and the ecosystems relied by 1/4 of the world's population may be permanently damaged. This would affect survivability of communities and enterprises within.

2012年,继"投资大自然"和"汇丰与气候伙伴同行"之后,"汇丰水资源计划"正式启动,将在未来5年间,资助多个环保组织开展多项淡水资源保护项目。同时,汇丰连续第13年开展"汇丰湿地管理培训"项目,资助中国内地的200名湿地管理人员到香港学习国际先进的管理理念与方法。

至此,汇丰倾力中国内地的淡水资源保护计划前后达18载,总捐赠额超过1.5亿元人民币。在长江中下游开创多个全国乃至全世界最佳保护模式,成为唯一一个获得国家林业局颁发"湿地保护特殊贡献奖"的企业。国内500多个重要湿地保护区,大多数都参加过汇丰组织的专业培训。



汇丰银行(中国)有限公司总裁黄碧娟女士(前排左六)与合作伙伴和媒体记者在黄浦江的一艘太阳能游船上启动"汇丰水资源计划"中国项目。 Helen Wong (sixth from left, front row), President of HSBC Bank (China), launching the HSBC Water Programme – China Chapter on a solar energy cruise in Huangpu River with NGOs partners and the media

In 2012, following the successful "Investing in Nature" and "HSBC Climate Partnership" schemes, HSBC launched its third five-year environmental programme—the HSBC Water Programme. This programme will provide funding for multiple environmental organizations to carry out water resource protection projects till 2017. Also in 2012, HSBC continued to sponsor the Wetland Management Training Programme and trained 200 Mainland wetland managers on internationally advanced knowhow and practices in Hong Kong.

HSBC has been devoting to fresh water conservation in China for over 18 years. The total donations have exceeded RMB 150 million. Some of projects along central and lower reaches of the Yangtrze River have been domestically and even internationally recognized as the best conservation models available. HSBC became the only company to receive the "Outstanding Contribution Award for Wetland Protection" from the State Forestry Administration. The majority of the management of over 500 key wetland reserves in China have received professional trainings provided by HSBC.



汇丰水资源计划中国项目具体工作包括

HSBC Water Programme China Project Specific Activities Include

- ✓ 湿地恢复:在长江中下游流域恢复30万公顷的湿地,完善湿地保护网络,推动开展湿地保护区有效管理模式的建立,提高其调节生态、抵抗灾害的适应能力。
- ✓ Wetland recovery: To recover 300,000 hectares of wetland in the middle and lower reaches of the Yangtze River, to improve the wetland protection network, and to promote the effective management models for the wetland reserves to enhance eco-regulation and disaster resistance functions
- ✓ 生态渔业: 建立可持续渔业和农业生产模式示范点,在解决农渔民生计的同时, 降低河流湖泊的富营养化问题,减少农渔生产对淡水的危害和影响。
- ✓ Ecological agriculture and fishery: To establish pilot sites for sustainable production models for fisheries and agriculture, to ensure the livelihood of farmers while reducing the eutrophication of rivers and lakes to minimize harmful impact
- ✓ 企业水伙伴:帮助企业成为水保护的伙伴,推广成功的典范和解决方案,以促进 更多的企业加强水资源管理,重视生产过程中的水消耗所造成的后果,提升企业参 与水保护的责任感和能力。
- ✓ Water Stewardship: To engage businesses in water protection, and to promote successful models and solutions for water resource management so that businesses would be more conscious about the environmental impact of industrial water consumption, to increase businesses' responsibility and ability on water resource protection
- ✓ 倡导教育: 400名汇丰员工将参与淡水研究计划,接受水资源管理培训,为研究 淡水保护做出贡献,并在各自的社区开展实践活动,号召和影响更多的公众参与。
- ✓ Advocacy and education: 400 HSBC China employees will participate in the freshwater research programme and receive training on water resource management. Practical activities will be carried out in their respective communities to engage more people.





弱势儿童救助——为孩子们提供可以安放身心的"家"

Support for Disadvantaged Children

>> A Haven for Their Emotional and Physical Well Being



■汇丰流浪儿童项目

没有稳定的家庭生活,流浪儿童不愿意回家;没有全社会的共同关爱,他们难以回归正常的生活。2012年,汇丰与社会组织、政府和学术机构一道,从源头到流入地,积极探索各种有效的救助方法,共同织成一张保护流浪儿童的安全网。

2012年,汇丰与中国社会福利基金会继续合作,在云南和新疆试点源头预防工作,为有流浪倾向和流浪后返乡的儿童提供职业技能培训,并推荐就业。项目得到当地政府后续配套资金的支持,有效地减少了流浪儿童或者有流浪倾向儿童的"再次流浪"。

汇丰还资助300万人民币,启动了广东省流浪儿童救助服务创新项目,希望在未来3年改变传统的护送返乡模式,为进入保护中心的孩子提供更为贴心的学校教育、心理辅导、康复、职业培训、就业等支持。同时,尊重孩子的人格尊严,让流浪少年们拥有一个"家",使近万人次的未成年人从中受益。

■ HSBC Street Children Projects

It is extremely difficult for street children to resume normal life without a stable family environment and the care from the entire society. In 2012, HSBC stepped up its effort for this cause and worked together with scholars, NGOs, academic institutions and local governments to explore various methods from prevention to rehabilitation to care for these children.

HSBC continued to collaborate with China Social Welfare Foundation to prevent children from becoming street children in pilot sites in Yunnan and Xinjiang by providing vocational skill trainings and employment referrals for young people that tend to wander in the street or those returning from wandering. The effort later received financial support from the local governments. These efforts effectively reduced the number of street children and prevented relapses.

In addition, HSBC donated RMB 3 million to launch an innovative programme for street children in Guangdong. The project aimed to change the traditional send back practice. The programme introduced an advanced service model by providing trainings at protection centers. The services included psychological consultation, rehabilitation, vocational skill trainings, and job searching support and more. By treating them with respect and providing a sweet "home", the programme directly benefited close to 10,000 children.



|财商教育---金融让生活更幸福

>> Financial Literacy for a Better and Happier Life



来自全国多个城市的高中生在2012未来企业家峰会期间来到汇丰体验企业见习。 High school students from various cities visiting HSBC on Job Shadow Day during the 2012 Youth Enterprise Summit



汇丰志愿者为高中生开设金融课堂。 HSBC volunteer teaching students on finance



汇丰与上海市银监局、上海市慈善基金会、东方网共同启动"万名进城务工人员金融知识教育"。汇丰银行(中国)有限公司副行政总裁戴志凯(左一)与银行业监督管理委员会消费权益保护局局长刘元、上海市银监局局长廖岷亲临启动仪式。

The launching ceremony of Migrant Worker Financial Inclusion Programme in Shanghai; partners include: Shanghai Municipal Bureau of CBRC, Shanghai Charity Foundation and Oriental E-Community, representing HSBC: Chris Davies (first from left), Vice President of HSBC Bank (China)



Youth Financial Literacy programme will establish a special website, develop courses, organize work shops and hold wealth management competitions.

In October 2012, the Migrant Worker Financial Inclusion Programme was launched in Shanghai to provide wealth management education for ten thousand migrant workers in the city. Under this programme,

HSBC China worked closely with the Shanghai Charity Foundation and the Shanghai Municipal Bureau of China Banking Regulatory Commission (CBRC) to provide free financial trainings for migrant workers, enabling them to master the basic wealth management skills and to protect themselves from various types of financial frauds. The programme has received support and high-level recognition from CBRC's Division of Consumer Protection.

In order to help migrant workers acquire knowledge on finance and wealth management, this programme has created a tailor-made learning platform on the website of E-Shanghai. A booklet on basic finance was also developed. Through simple language and lively examples, the booklet helps them better understand consumerism, wealth management, the usage of bank cards and e-banking.

■中小学生理财教育

2012年, 汇丰与青年成就组织 (JA) 合作, 先后开展高中经济学项目, 中学生理财教育项目, 小学生理财小高手项目, 通过系列课程、工作坊和知识技能竞赛等不同形式, 帮助中小学生树立正确的财富观, 积极应对在日常生活和社会活动中所面临的关于金钱的实际问题。 其中, 高中经济学课程2005年由汇丰引入北京、上海、广州高中的教学计划中, 现已推广到全国12个城市的100多所高中。

中学生理财教育项目将设立中学生理财教育网站,开发课程,举办工作坊和理财大赛,力争使学生在高中阶段就接触到系统的理财知识,开拓视野,增强生活技能。

■进城务工者金融理财教育项目

2012年10月,"金融让生活更幸福——万名进城务工者金融理财教育项目"在沪启动,汇丰与上海市慈善基金会、上海银监局紧密合作,使一万名在沪农民工接受免费的金融知识培训,掌握基本的理财技能,防范各类金融诈骗。项目得到了中国银行业监督管理委员会消费者权益保护局的支持和高度认可。

该项目在东方社区信息苑特别开辟了针对进城务工人员的"金融理财知识"学习平台,还向进城务工人员发放根据他们的需求特别编写的金融知识读本,通过浅显的语言和生动的例子,帮助他们理解金融知识,树立正确的消费观和理财观,更好地使用银行卡、电子银行等工具,增强防范金融诈骗的能力。

As an international financial institution, HSBC strives to leverage its expertise to provide financial education for teenagers and rural migrant workers. In 2012, HSBC China collaborate with Junior Achievement (JA) to offer Economics course to senior high school students, youth finance literacy programme to middle school students, and More than Money programme to elementary school students. The goal was to help them build proper wealth management philosophy and to take a active role in dealing with the practical money related issues they may encounter in daily life. The high-school economics course was introduced by HSBC China to the high schools of Beijing, Shanghai and Guangzhou in 2005. The course has now been adopted by more than 100 high schools in 12 cities across the country.

In order to help high school students access systematic financial information and to broaden their vision and improve real life skills, the

最佳工作场所 成就员工梦想

BEST PLACE TO WORKFULFILING EMPLOYEES' DREAMS

感谢工作使我意识到,学习是一种生活。每一个进步,都会欢庆我们人生的成就。这些都会极大的增强我们的信心。在汇丰,我和其他同事一样,从周围人身上的优点学到了很多。

Thanks for work, I have arrived at the belief that life is all about learning. Every step forward is a celebration of achievement, which strongly boosts my confidence. At HSBC, like my colleagues, I have learnt a great deal from people around me.



——毛予浅 Ms. Diana Mao 汇丰银行(中国)有限公司企业传讯部总监 Head of Communications, HSBC Bank (China) Company Limited



作为在华网点最多、运营历史较长的外资法人银行,汇丰一向高度重视和支持员工的长期职业发展,坚持以培养本地人才为核心的人力 资源竞争策略,并在总行层面专门成立了人才发展委员会,负责规划与制定人才发展战略与政策,审核并实施人才培养项目与计划。

2012年,汇丰高管层深入推进 "注重员工人文关怀、构建最佳工作场所"这一主题,陆续推出多项措施促进员工与高管层的多渠道、全方位的双向沟通,并组织各类文体活动以提升各分行、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。同时,奉行公正公开、竞争择优、任人唯贤的用人选拔机制。

As one of the largest and oldest foreign banks in China, HSBC attaches high importance to long-term employment career development. adhere to local talent nourishment as core human resources strategy, HSBC has established a Talent Development Committee to set up talent strategy and policy as well as to review and implement related projects and plans.

In 2012, under the guideline of "Caring for employees and building the best place to work", HSBC China's senior management team adopted multiple methods and opened up diversified channels to promote two-way communication, and organised various recreational activities to enhance teamwork and reinforce employee attachment. In the meantime, we continued to carry out the fair and merit-based selection and promotion mechanism.

| 构建多元共融文化 | Building a culture | Solution | Part of diversity and inclusion | Part of the part of t

汇丰中国在总行层面成立了由各部门代表组成的多元共融委员会。2012年,委员会共发起组织了7项活动,涉及女员工发展、员工文化生活、志愿活动等方方面面。

HSBC China established a Diversity and Inclusion Committee at the head quarter. In 2012, the Committee initiated 7 events to promote female employee development, cultural diversity and staff volunteering etc.



包括汇丰中国CEO在内的多位女性高管在多元共融活动日中和员工们分享女性的 事业成功之道。

Senior women executives including CEO China sharing on "Enabling Women to Succeed in Business" on the HSBC Diversity and Inclusion Day







- 员工烹饪大赛:员工们纷纷结成 "烹饪工作组",发挥烹调方面的天赋和手艺,做出了令人惊讶的,堪比专业水准的美味佳肴。通过活动,增进了员工之间相互的了解和协作。天南地北的口味,煎炒烹炸的技艺,让大家时刻分享汇丰的多元文化。
- 汇丰中国超过70%的员工为女性。对于女员工的权益保护与关怀是员工工作的重点。 "女性如何取得商业的成功?" 汇丰银行中国行政总裁黄碧娟女士以及其他汇丰女性高管与70多位女性员工近距离分享了工作经验和事业路径。
- 在国际妇女节这一日,开展了一系列活动:为年轻 时候的自己写封信,紫色着装日,关爱女性健康等。

- Employee Cooking Contest: Employees formed "cooking teams" to demonstrate their talents and skills. On delivering some surprisingly tasty delicacies, several teams displayed close to professional cooking skills. The contest also enhanced communication and coordination among employees. Diversified flavors and various cooking skills provided an opportunity for employees to have a taste of HSBC's diverse culture.
- More than 70% of HSBC employees are women. Respecting their rights and attending to their needs are important to the bank's employee care. HSBC China's CEO Helen Wong, along with other women senior managers, attended the "How do women succeed in business?" saloon to share on working experiences and career development path with 70 female employees.
- Various activities were held to celebrate The 2012 International Women's Day: A Letter to the Younger Me, Purple Wearing Day, Toning in for Women's Health etc.

员工职业发展

>> Employee Career Development

2012年,汇丰中国推出"职业发展中心",向员工和直线经 理提供工具,规划员工职业发展。创造条件为员工提供跨 部门、跨职能、跨分行的员工交流、轮岗(包括海外工作机 会)等职业发展机会,为全体员工创造多样化的职业路径与 多元化的晋升通道。

In 2012, HSBC China established the "Career Center" Programme, providing employees and line managers with the right tools for career planning. HSBC offers opportunities for cross-departmental, cross-position and cross-branch staff communication and post rotations (including overseas opportunities). Employees are given choices to diversified career paths and promotion channels.



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员工志愿活动

Staff Volunteering

汇丰的公益足迹已经遍及中国31个省、市、自治区。汇丰员工亦积极参与,身影活跃在公益慈善的每一个领域。

2012年, 汇丰特设员工志愿服务假, 每人每年两天的带薪假期, 用于从事公益服务。汇丰希望员工以实际行动回馈社会, 做一个完整的社会人。

HSBC's charity activities have set foot in 31 provinces, municipalities, and autonomous regions in mainland China. HSBC employees have been taking an active initiative in contributing in various causes.

In 2012, HSBC China created the Volunteer Service Leave — each employee can have a two-day paid leave for charitable volunteering every year. HSBC encourages employees to give back to society and become people of community.

■在环保领域

Environmental Protection

汇丰志愿者通过参与"汇丰与气候伙伴同行"、"汇丰水资源计划"等活动,成为公民科学领袖,在浙江、北京、广东等地,帮助科学家采集水质数据,辅助水资源保护的研究。通过"汇丰生态学校与气候变化"项目,与孩子们一起画环保风筝,做雨伞,认识自然,将环保节能的知识带给武汉、广州、北京等地小学生。他们还参与长江中下游湿地和江豚等物种的保护。

HSBC volunteers became "Citizen Science Pioneers" by participating in various programmes including the "HSBC Climate Partnership" and the "HSBC Water Programme." They helped scientists collect water samples and assisted researches relating water conservation in Zhejiang, Guangdong and Beijing. Through the "HSBC Eco School" programme, they helped elementary school students in Wuhan, Guangzhou, and Beijing to learn about environmental protection and energy conservation through various activities such as drawing environmentally friendly themes on kites and umbrellas. They were also involved in efforts on finless porpoise (Neophocaena phocaenoides) protection and in wetland conservation in the middle and lower reaches of the Yangtze River.





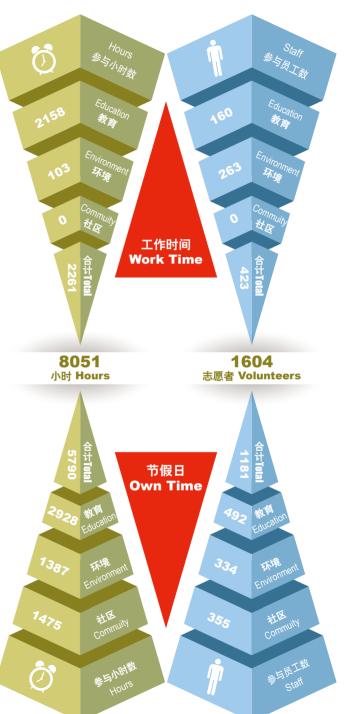
■在社区关怀领域

Caring for the Community

各地汇丰志愿者常年坚持探访老人院和儿童福利机构。深圳、安徽、广州等地志愿者还与香港专业服务机构共同开发残疾儿童康复的互动游戏,以实际行动促进社区和谐发展。

HSBC volunteers integrate themselves into communities. Volunteers paid regular visits to elderly care homes and children's welfare institutions through out the year. Cooperating with institutions in Hong Kong, volunteers in Shenzhen, Anhui, and Guangzhou co-developed interactive games to help physically challenged children rehabilitate. Concrete actions were taken to facilitate harmonious community development.





■在教育领域

Supporting Education

2012年,汇丰志愿者活跃于全国大、中、小学的经济与财商教育选修课教学活动,以及农民工金融理财教育课堂,足迹遍布北京、上海、广州、成都、济南等主要城市。 汇丰还协助银监会员工志愿者共同开展青少年金融小课堂活动并把经验分享给各地的监管机构。

In 2012, HSBC staff volunteered in various finance and business literacy projects in elementary schools, middle schools and universities, as well as in financial literacy lectures for migrant workers in Beijing, Shanghai, Guangdong, Chengdu, Jinan and other cities. HSBC also assisted CBRC staff to organise youth minifinance lectures and shared the experience with CBRC local offices.



"汇丰儿童悦读计划"

2012年,汇丰在全国开展"汇丰儿童悦读计划",捐赠90,000册图书及设备设施,帮助所在城市的38所打工子弟小学和农村小学建立图书室并培训教师,为学生开展阅读活动,拓宽视野,丰富课余生活。一千多名总行、各地分行和村镇银行员工还额外捐赠1万3千余册图书,补充汇丰图书室藏书。各地分行的员工还去到所在地的学校,提供志愿服务。全国将近3万名农村小学生和他们的老师直接受益。



HSBC Children Read and Write Programme

In 2012, HSBC launched the nationwide "Read and Write" programme, donating 90,000 books and facilities to set up libraries at 38 rural schools and rural migrant children schools in HSBC China operating cities. The programme trained teachers to organize reading activities to broaden students' horizon and to improve their extra-curriculum life. Thousands of HSBC China employees at headquarter, branches and rural branches donated an additional 13,000 books to enrich the library collections. Staff from more than 30 branches also volunteered at the beneficiary schools. Close to 30,000 under-privileged children and their teachers have directly benefited from this project.





为农村儿童捐赠书籍

Donate new and used books for school children

Goal

在汇丰中国网点所在地建立38个图书馆, 每个图书馆至少藏有2500本书籍。

Establish a 2,500 book library at each of 36 schools across China. Each school is located near an HBCN branch or office.

Who

谁能够给予帮助?

所有的汇丰中国员工与他们的家庭成员。 Who can help? All HBCN staff and their families.

How

书籍可投于您所在办公地点的募捐箱内。

Drop off new or used books in the donation box at your branch or office.

When

7月16日到8月15日 16 July to 15 August



BC RECIPE BEING MARKETON SHOULD SHOULD SHOW YOU



志愿者之举

50个周末的改变 ——马骁的志愿者之旅

Change in 50 Weekends Chanel Ma's Volunteer Journey

北京六环,以及六环以外的荒芜之地坐落着一些打工子弟学校,那就是汇丰 中国北方区人事经理马骁和她的"战友们"的周末目的地。在加入汇丰之 前,马骁就一直在寻找合适的志愿者项目。直到加入汇丰,"流动儿童心灵 成长训练营"一下子吸引了她。从2011年3月开始,52个周末过去了,对马 骁来说,似乎谈不上"坚持",因为她觉着自己在重新

第一次去学校时,见到一个孩子正伏在水管边上喝水 马骁第一个反应就是——"不能喝"。可孩子用纯真的 眼睛回应"我们每天都是这么喝的"。"在这里你真能 看到一个不同的世界, 孩子们教育了我, 我们向地球要 的东西太多了。"每个周末去打工子弟学校,和孩子们 做游戏,通过陪伴,马骁更希望教会他们如何沟通,如 何面对失败, 接纳现实, 然后勇敢面对。

"发现生命"。

马骁经常跟其他"教练"们说,不要有过多的怜悯,而 是要把孩子们当做独立的生命去尊重、去引导、让他们 发现自我的力量。马骁经常对孩子们说: "你的生命本 就是那么美丽,自身就有很强的生命力。"两年下来 马骁对于做义工更坚定了。每周一回到工作中,她觉得 自己变得满足了,心态也平和多了。在工作中,她似乎 也更像在学校的角色"教练"——多了许多倾听和换位 思考。

两年的磨练, 马骁已从实习教练做到了督导, 和许多孩 也非常感激和他们相处的经历 是否还会参加,她说: "怎么舍得放弃呢?做义工,是



On the wasteland along and beyond the Sixth Ring Road of Beijing sits some schools for migrant children. That is where HSBC China Northern Regional HR Manager Chanel Ma and her colleagues spend their weekends. Chanel had been looking for suitable volunteer programmes. After joining HSBC, she was instantly attracted to the "Psychological Growth Training Camp for Migrant Children" programme. 52 weekends have passed since the programme began in March 2011. For Chanel, the experience is not about "perseverance," because she feels that she has been "rediscovering life."

The first time that she went to one of the schools, she saw a child drinking water from the tab. She immediately cried out: "That is not drinkable!" but the child responded innocently: "We drink like this every day."

"Here you can really see a different world," she said, "The children taught me that we had asked too much from the Planet." Every weekend, Chanel goes to migrant schools and plays games with the children. By accompanying them, Chanel hopes to teach them about communicate, and how to deal with failures and to face reality bravely.

Chanel often tells other "coaches" that instead of showing too much sympathy, they should treat those children as independent individuals with respect, and to let them discover their strengths on their own. She often says to the children: "Your life is beautiful and strong in its own right." After two years, Chanel has become even more resolute about g. When returning to work every Monday, she feels that she has become more content and also more peaceful at heart. At work, she becomes more inclined to listening and putting herself in others' shoes, as if she was still playing the role of a "coach" at school.

After two years, Chanel has grown from an intern coach to a supervisor. She has made friends with many children, and is now very grateful for the experience . When asked if she would participate in similar programmes in the future, she said: "How can I ever bring myself to give up? Being a volunteer is the best way of self-cultivation."



特色服务 实现客户梦想 >>> TAILORED SERVICES

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我觉得,这些可持续发展方面的活动可以把我的客户,汇丰银行和这个社会串联起来。我觉得自己非常幸运,可以在这样一个机构工作,除了可以获取有形的财富,还可以有一份无形的财富,就是把一颗公益的种子,埋到我和客户心里。

I think these sustainability activities have brought our clients, HSBC and the society together. I feel very lucky to be a part of an organization that creates both tangible and intangible wealth. It is like planting a seed of philanthropy into my heart as well as our clients.

REALIZING CUSTOMERS' DREAMS

——高明 Mr. Ming GAO

汇丰银行(中国)有限公司零售银行及财富管理业务北京京伦支行卓越理财客户经理 Premier Relationship Manager, Beijing Jing Lun Sub-Branch, HSBC Bank (China) Company Limited



绿色金融

>> Sustainable Finance

汇丰集团早在2003年即采用国际准则—赤道原则,以 协助评估信贷风险。为进一步适应国家产业政策导 向. 抓住产业结构调整升级过程中的新兴业务机会 汇丰中国基于集团政策要求、根据中国现状于2012年7 月制定并发布了《汇丰中国绿色信贷政策》。

HSBC Group adopted the Equator Principle to evaluate related credit risks in 2003. To adapt to China's industrial policies and seize the opportunities for new businesses arising from the process of industrial restructuring and upgrade, HSBC China developed and released the HSBC China Green Credit Policy in July 2012. The policy was based on HSBC Group policy and in consultation with the environmental status of China.

针对信贷流程中的环境及社会风险评估, 汇丰主要采取以下举措:

HSBC has taken the following measures to control environmental and social risks in the credit approval process:

- 在准入阶段,通过客户提供的文件报告以及相应的环境审核清单对其环境合规情况进行初步核实。 评估客户环境以及职业健康安全表现,并确认其符合集团环境政策及相关的标准;
- 持续监控高环境风险的现有信贷客户,如发现重大环境违法行为,采取及时措施降低损失;
- ●在必要时对客户的环境健康安全现状进行实地考察,确定是否存在重大环境风险及不合规情况:
- 提供各种形式的培训,加强汇丰内部员工环境与可持续发展意识的提升。
- To preliminarily verify customers' environmental compliance based on the corresponding environmental checklist as well as the documents and reports they provide, to evaluate customers' environmental performance as well as occupational health and safety performance, and to verify their compliance with the Group's environmental policies and related international standards
- To continuously monitor existing customers with high environmental risks, and to take prompt actions to reduce damage if major violations of environmental laws are found
- To conduct field inspections as necessary on customers' environmental health and safety compliance, to check for major environmental risks or occurrences of noncompliance
- To provide various forms of staff trainings to improve their awareness on the environment and sustainable development

绿色金融:客户风采 DUR CLIENT: GREEN FINANCE

桑德国际 汇丰助力环保企业

桑德国际有限公司是一家综合性的国际化的水争 废水、工业给水、废水深度处理循环再利用等领 公司是新加坡一香港境外两地上市公司。

2012年汇丰作为唯一评级咨询方,帮助该公司获 是该行业亚洲公司中第一家企业获得国际评级。 一家成功发行全球债的水务私营企业。



Sound Global **HSBC Supports Environment Friendly Companies**

和环境服务公司,在市政污水、市政给水、工业 Sound Global Ltd. is a comprehensive international company providing water and Environment related services. Its services include Design & Advise (D&A), Build-Operate-Transfer (BOT), 域,从事设计咨询、项目投资、建设运营、总承 Design-Build-Operate (DBO), Engineer-Procure-Construct (EPC), Equipment Integration (EI), and 包、设备集成、运营管理等类型的服务业务。该 Operation & Management (O&M) in the fields of municipal sewage, municipal water supply, industrial waste water, industrial water supply, as well as in-depth waste water treatment & recycling. The company is listed in the stock markets in both Singapore and Hong Kong.

得国际评级(标准普尔BB- 以及 穆迪Ba3)。这也 In 2012, as the sole rating advisor, HSBC helped the company obtain the BB- from S&P and Ba3 rating from Moody's. Sound Global in turn became the first Asian company in the industry 2012年8月,汇丰作为联席簿记管理人,承销了桑 to receive international ratings. In August 2012, HSBC as a joint book runner underwrote 德国际的第一次全球债的发行,桑德国际成为第 the issuance of the first global bond of Sound Global, making Sound Global the first private company in the water service sector to have successfully issued global bond.





村镇银行

>> Rural Banks

2007年,汇丰响应中国政府建设新农村的号召,率先进入中国农村市场,在湖北随州设立第一家村镇银行,发展可持续的农村金融模式。汇丰村镇银行坚持向金融资源相对匮乏的中西部地区倾斜的设行战略。耕耘五年,收获了良好效果。

In 2007, in response to the Chinese Government's call for developing the new countryside, and to develop a sustainable model of rural financial services, HSBC took the lead to enter China's rural market by establishing the first rural bank in Suizhou, Hubei Province. When it came to location selection, HSBC has adhered to the strategy of giving priority to central and western China where financial resources are scarcer. After five years of efforts, good results have been obtained.

2010 16个 获了 2012 2011 17个 2011 17个

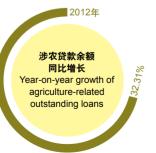
2012年新增3个网点,网点总数达到20个,涵盖十二个省市及地区,其中包括3个国家级贫困县(重庆丰都、湖南平江和湖北麻城)。

与此同时, 汇丰积极设立基层服务网点, 以求更加深入贴近服务村镇银行周边乡镇的农户和农业企业。

2012 saw the establishment of three rural outlets, increasing the total number to 20 outlets scattering in 12 provinces, municipalities, and regions including three "National Level Poverty-Stricken Counties" (Fengdu in Chongqing, Pingjiang in Hunan, and Macheng in Hubei).

Meanwhile, HSBC has also been active in establishing grassroots service outlets, in an effort to better serve farmers and agribusinesses in the surrounding townships of the rural outlets.

沙农贷款余额 占全部贷款的比例 Percentage of outstanding agriculture-related loans



涉农贷款余额 高于各项贷款平均增速 Average growth rate of outstanding agriculturerelated loans compared to other loans



截至2012年底,汇丰村镇银行已服务各类农村客户近35,000人,贷款余额总计约18.5亿元,涉农贷款占比超过90%,其中农户贷款余额近6亿元。

As of the end of 2012, HSBC rural banks served close to 35,000 rural customers with various financial needs. Agriculture-related loans exceeded 90% of approximately RMB 1.85 billion out-standing loans. The out-standing loans to farmer reached close to RMB 600 million.

与此同时,汇丰村镇银行还将产品创新与企业社会责任相结合,力求与社区共同成长,于2012年4月推出教育特色存款产品"英才账户",引入先进的教育理念和资讯,协助广大家长合理储备子女教育资金、规划子女成才之路,促进本地教育事业的发展。

As the same time, in the effort to grow with communities, HSBC rural banks also combined product innovation with corporate social responsibility. In April 2012, a unique education savings account called "Talent Account" was introduced. By bringing in advanced education ideas and information, HSBC promoted the development of local education as well as helped parents save for education funds and plan for their children's future success.













助力小微企业

>> | Serving Small and Medium Enterprises (SMEs)

汇丰服务中小企业业务的着眼点在于充分了解中小企业的运营特点和资金需求,为企业量身定做融资方案,通过贸易融资、结算、资金管理等有效手段,并配以便捷的电子平台来帮助外向型的中小企业改善现金流,提升财务效率,增强竞争力。

HSBC strives to fully understanding the financial needs and operational characteristics of SMEs, and on offering customized financing plan through effective ways like trade financing, settlement and cash management. Convenient digital platform is also used to help export oriented companies to improve cash flow, accounting effectiveness, and overall competitiveness.

在发展战略上, 汇丰中国把中小企业作为重要目标客户来发展, 为中小企业业务设立了专属团队, 力图将 其自身在很多国际市场上积累的对中小企业提供金融服务的经验与本土市场的特点有效地结合在一起, 为 中小企业提供有针对性的服务模式。

Serving SMEs is an important part of HSBC's corporate strategy as they are our target customers. The bank established a team dedicated to SME clients, in the effort to adapt our own accumulated knowhow from international markets to the local economy, which ultimately provides customized service for SMEs.



|客户服务---科技改善用户体验

>> Customer Service - Improving User Experience with Technology

"以客户为中心"是客户服务中心一贯的服务理念,汇丰以"诚信、效率、责任"的经营理念作为团队的核心价值观,不断实践服务创新,竭诚为银行做好金融服务支持。

汇丰于2012年推出了汇丰移动锦囊苹果应用程序,向苹果手机用户提供及时的汇丰最新资讯。该应用程序得到了用户的广泛好评。汇丰计划于2013年推出功能更全面的网上银行应用程序,以帮助客户更好更及时地享受银行服务。



The HSBC Customer Service Center always adheres to the "customer-centric" service philosophy. At HSBC, our customer service team embraces the business philosophy of "Honesty, Efficiency and Responsibility" as core values. We continuously strive for innovation in customer care in order to better deliver the bank's quality financial services.

HSBC introduced the iPhone application "HSBC Mobile Toolkit" in 2012. The application provides the latest information on HSBC for iPhone users. The application has been well received by customers.

HSBC plans to introduce an online banking application in 2013, which is more functional and convenient in providing portable banking services to customers.

客户满意度调查

Customer Satisfaction Survey

2012年, 汇丰通过流程优化, 将客户经理 更改的系统时间提高到2个工作日, 大大 提高了新的客户经理对转盘客户的跟踪效 率, 确保每位客户都有相对应的客户经理 提供及时专业的服务。

总部层面,分析客户满意的反馈和不满意的反馈的深层原因,协调各产品小组和渠道小组以及后台运营支持部门,针对客户集中反应的问题进行相应的改善。

In 2012, through process optimization, HSBC China increased the system time of changing customer service managers up to two working days. This greatly improved the new customer service manager's efficiency in tracking customer records, and guaranteed each customer to receive prompt and professional services from the new dedicated manager.

At the headquarter level, we analyzed the underlying reasons for customer satisfaction and dissatisfaction based on their feedback. With coordination from product teams, supply chain team and back office operation support team, the bank made corresponding improvements regarding problems reported by customers.

环境足迹管理

营造绿色星球

>>>

FOOTPRINT MANAGEMENT

FOR A BETER PLANET

汇丰十多年来持之以恒,支持环境保护事业,将企业管理中的先进理念带到环境保护中,最难能可贵的是,对环境保护议题具有前瞻和引领性。同时,从自身做起,管理好自己的环境足迹。 这在当下的中国显得尤为珍贵,汇丰一定会继续成为企业与环境共生的典范。

HSBC has been continuously supporting China's environmental protection in the past decade, by bringing the best concepts and practices of business management into environmental causes. Moreover, it has exhibited foresight in identification and handling of key environmental issues. Most important of all, HSBC is also doing a great job in managing

its own environmental footprint. All this is very valuable in today's China and I truly believe that HSBC will continue to stand as a great example in balanced development of business and the environment.

——王利民博士 Dr. Wang Limin 世界自然基金会中国办公室保护运营副总监 Deputy Conservation Director of WWF China Office



2012年,汇丰继续推进绿色银行建设,人均耗水,耗油,用纸均比前一年有所减少,同时,视频会议占比较2011年有了较大幅度提升。具体举措为:

In 2012, HSBC China continued to push forward its "green bank" initiative, leading to reduced year-on-year water, petroleum and paper consumption per capita. Additionally, the percentage of video conferencing was significantly increased compared to 2011. Specific actions taken are displayed in the table below:

省电力

Saving

Electricity

汇丰亚太区总部于2006年建立起环境管理体系,并于2007年获得 ISO14001认证。作为汇丰亚太区的重要组成部分,汇丰银行(中国) 有限公司自07年起对汇丰中国的资源使用及碳足迹进行了持续跟踪, 并取得了良好的效果。

The HSBC Asia Pacific Headquarters created its environment management system in 2006, which received the ISO14001 certification in 2007. As an important part of HSBC Asia Pacific, HSBC Bank (China) Company Limited carried out ongoing tracking on HSBC China's resource consumption and carbon footprint starting from 2007. Good results were achieved.

调整总部机房空调设置,将原来5台工作,1台待机改成3台工作, 3台待机。

The settings on air conditioners in the computer room at headquarter were adjusted: in the past, 5 units were working, and 1 was on standby; now 3 units are working, and 3 units are on standby.

实现当年节电 208,925 度

Reducing electricity consumption by 208,925 kilowatt hours for the year

灯箱广告标识定时器,将开启时间由12小时缩减到4-5个小时。 A timer was added to advertising light boxes, to reduce the on time 实现当年节电 **351,191** 度

Reducing electricity consumption by 351,191 kilowatt hours for the year

在全行范围内,将原T8灯管替换成更省电的T5灯管。

The original T8 tubes were replaced by the more energy efficient T5 tubes.

实现当年节电 404,184 度

Reducing electricity consumption by 404,184 kilowatt hours for the year

撤除每个员工座位旁的垃圾桶,在办公区域设立集中收集点,并实行垃圾分类。

Removed the trash cans by the seat of each employee, and created a centralized collection point with recycling classifications in the office area.

垃圾分类 Waste classification

至2012年,广州、郑州及天津分行先后实施垃圾集中管理。我们还将进一步推进此项举措到更多的分行后区办公室,力争进一步减少汇丰中国的垃圾丢弃量,从而降低对环境的影响。

By 2012, Guangzhou, Zhengzhou and Tianjin branches had already adopted the centralized waste management system. We will further promote this practice to many other branches. As we strive to further reduce the waste disposal of HSBC China, the bank will reduce possible negative environmental impact.

改变洗手间用水的水流速度.

Changing the speed of water flow in the washrooms

节省水 Water Conservation

当年实现节水18,876吨。

Reducing water consumption by 18,876 tons for the year

2010年10月起,汇丰银行(中国)有限公司就同纸张供应商达成了协议。

HSBC Bank (China) Company Limited reached an agreement with its paper suppliers in October 2010.

绿色采购 Green Procurement

到2012,99%以上汇丰中国所用纸张均获得森林管理委员会(FSC)环保认证。

By 2012, more than 99% of the paper used by HSBC China was certified by the Forest Stewardship Council (FSC).

使用传真转换系统, 实现传真直接进入用户电脑。

By using the fax conversion system, fax dada can be directly saved in the user's computer.

减少垃圾 Waste Reduction

当年减少4吨垃圾文件产生及纸张的使用。 Reducing unnecessary printing and paper consumption by 4 tons for the year

坚持使用再生纸做笔记及草稿。

Recycled paper is used to take notes and draft documents as all times.

避免打印,将打印机默认值设为双面打印,减少纸张用量。

To cut down printing, and paper consumption by setting printer's default mode on "double-sided"

短途差旅以火车代替飞机,减少碳排放。

To take the train instead of the plane for short-distance travelling to reduce carbon emission

视频会议减少差旅。

To conduct video conferences to reduce travelling

招待客户时使用玻璃杯代替一次性杯子。

To use glasses instead of disposable paper cups when receiving customers

员工日常工作中的环保 Everyday Environmental Protection by Employees

CO

仅上海分行通过视频会议减少的差旅次数, 就从2010的180次上升到2011年的288次, 2012年更是达到了425次。

At the Shanghai branch alone, the numbers of business trip reduced by video conferencing was 180 times in 2010, 288 times in 2011, and 425 times in 2012.

减少碳排放和垃圾排放。

Reducing carbon emission and waste disposal

构建节能环保生态办公环境。

Creating an energy-efficient and environment-friendly workplace

照明。在满足照明要求的同时降低能耗。

Lighting: to reduce power consumption while meeting lighting needs

在设计过程中,选用节水型的马桶,减少用水量。

During the designing stage, to choose water efficient toilets to reduce water consumption

部分区域使用LED射灯替代卤素射灯。

To use LED spotlights to replace the halogen spotlights in selected areas

在设计过程中,充分根据现场情况,利用自然光照明。

To Take full advantage of the natural light when possible during the designing process 部分区域照明采用定时控制。

To install a timing control lighting system in selected areas

绿色网点建设 Building Green Outlets

在广东省异地支行的网点建设上, 以配合政府关 于进一步加强粤港两地合作发展的有关决策及广 东地区经济建设的持续发展。

为响应 "十二五"规划,根据《内地与香港关于 In response to China's 12th Five-Year Plan and as per the provisions in Supplement 建立更紧密经贸关系的安排》补充协议六的有关 VI to the Mainland and Hong Kong Closer Economic Partnership Arrangement 规定,汇丰2012年网点建设的工作重心主要集中 (CEPA), in 2012, HSBC focused its service network expansion on establishing subbranches in Guangdong Province, to bolster the government's efforts of enhancing the coordination between Guangdong and Hong Kong as well as to support the sustainable provential economic growth.





附录 Appendix

- 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2012年1月1日到2013年1月1日,该报告印刷于2013年6月30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》。
- 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 1st, 2012 to January 1st, 2013. This report was printed on June 30th 2013.
- 3. The format of this report was a result of consultation of the China Banking Association's Proposition 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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刊发: 汇丰中国企业可持续发展部



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- 此种纸张在德国制造
- ●选用严格管理的可持续供应森林的优质木浆制作
- 不使用氯元素漂白纸浆
- ●可循环再生
- ●重金属含量符合欧盟标准DINEN71
- ●包装符合94/62/EC (Annex II) 包装和包装废弃物管理条例,不含有 害物质(重金属含量低于100 ppm)
- ●通过ISO9001, ISO14001, EMAS 认证

Corporate Sustainability without Limits

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Issued by Corporate Sustainability, HSBC Bank (China) Company Limited

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