

# 2013 汇丰中国 可持续发展报告

HSBC China Corporate Sustainability Report



## 总裁致辞 LETTER FROM CEO

2013年，汇丰中国一如既往践行“可持续发展是长远致胜之道”。坚持以对经济、环境和社会负责任的方式开展业务，并投资于未来。

汇丰深信教育是关系到未来的重要议题。教育使人类数千年的文明得以绵延，它改变了人们的观念、态度，引领着人类精神世界的前行。汇丰的教育项目，致力于针对不同群体的需求提供可持续的解决方式，同时促进教育资源的合理配置。这些项目涵盖了幼儿、青少年、老年各个年龄段，通过与社区伙伴的合作，在智力开发、语言养成、情绪管理、知识普及等方面，建立创新教育模式。2013年，汇丰中国员工志愿者首次去到西部贫困地区的农村学校，与孩子们一起学习，生活，陪伴成长。汇丰参与开发的这些课程和活动，使全国各地逾几十万学生和居家老人受益，而汇丰在推行金融财商教育方面的不懈努力以及创新实践亦得到社会各界以及政府相关部门的肯定。

2013年，汇丰及汇丰员工志愿者在助老方面也做了诸多有益的尝试，包括建立行业第一个服务规范标准，促进老人与社区的融合，以及“银发理财”公益教育项目。

环保是汇丰可持续发展的另一个重要领域。汇丰分别于2002年、2006年和2012年捐赠巨额资金，推出了“投资大自然”，“汇丰与气候伙伴同行”以及“汇丰水资源计划”三个环保五年计划，引领全社会关注生物多样性，气候变化以及淡水资源保护等关系全人类可持续发展的重大议题。2013年，“汇丰水资源计划”所覆盖的地域从长江中下游拓展到上游。该计划以

“流域综合治理”理念为本，推动企业，政府和社区之间的密切合作，结合各方力量，共同保护母亲河。

汇丰更将对环境的责任贯穿在自身业务发展和运营中。汇丰积极贯彻绿色信贷政策，通过金融手段，助力环保企业的成长，推动高污染高排放企业的转型。汇丰严格践行“赤道银行”及相关准则，通盘考虑社会的期望以及商业活动对社会、环境风险的评估。这种理念也传递给了客户，影响企业内在发生转变，提高可持续发展意识。2013年，汇丰中国再次荣获中国银行业协会颁发的“社会责任最佳绿色金融奖”，是当年唯一获此殊荣的外资银行。

2013年，汇丰在可持续发展方面的努力得到了各方的认可。汇丰中国业务的不断增长，是客户给我们的最大的信任与肯定。汇丰还获得民政部最高奖“中华慈善奖”，是唯一一家连续八次获得该奖项的外资企业。

“千里之行，始于足下”，汇丰中国愿与您一起创造更美好的未来！

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

Throughout 2013, HSBC China strengthened its commitment to sustainable development, which we believe is the way to long-term success. We continued to fulfill our responsibilities to the economy, environment and society, and to doing all we can to ensure a sustainable future.

Education is fundamental to the future of mankind, shaping our minds and our outlook of the world, and enabling civilisation to thrive. Subscribing to that belief, HSBC supports education projects in China that benefit a wide age group, from children to the elderly, by providing sustainable solutions for different groups and promoting optimal allocation of limited resources. With our partners, we strive to introduce education models to help people in advancing their intellectual development, language capacity, emotional well-being and financial literacy.

In 2013, HSBC China staff volunteers for the first time devoted significant efforts to spending time with students of rural boarding schools in the underdeveloped western provinces. Our educational programmes continued to benefit hundreds of thousands of students and community residents, and our innovative efforts in promoting financial education have also been well-received by local governments and the general public. Last year also saw HSBC volunteers step up efforts in supporting the elderly through various philanthropic projects that enhance geriatric care services, social inclusion and wealth management education for senior citizens.

Environmental protection represents another important aspect of HSBC's corporate sustainability. Since 2002, HSBC has invested greatly in launching three major programmes – Investing in Nature, HSBC Climate Partnership and HSBC Water Programme – running for five years each and addressing biodiversity, climate change and freshwater resources. The HSBC Water Programme in China expanded its geographic scope to cover all of the lower, middle and upper reaches of the Yangtze River. With an “integrated river

basin management” concept, it promotes collaboration among the business, government and community in urban and rural areas to protect perhaps China's most important body of water.

HSBC also embedded environmental protection into its business development and operations in China. In vigorous ways, it has adhered to the green credit policy, supported the growth of environment-friendly companies and promoted the transition of high-emission and high pollution businesses. HSBC strictly follows the “Equator Principles” and other related policies to evaluate the environmental and social risks brought by business activities, so as to meet globally set standards. This concept behind these principles has also been relayed to customers to promote positive changes and improve environmental awareness.

HSBC's dedication to corporate sustainability in China has been recognised by its stakeholders, from the industry to the regulators to our customers – a recognition that supports the Bank's steady growth in the country. In 2013, HSBC was the only foreign bank to receive the China Banking Association's “Best Green Finance Award”. We were also the only foreign company to win the “China Charity Award”, given by China's Ministry of Civil Affairs, for eight straight times.

Even the longest journey begins with a single step – as the saying goes. HSBC China is committed to working together with all walks of society to build a more sustainable future.

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

## 第一部分:员工篇

### PART I : PEOPLE



▶ 《黄帝内经》曰：“天覆地载，万物悉备，莫贵于人。”企业可持续发展，人才至关重要。汇丰中国非常重视员工，视之为事业的建设者和成就的分享者。汇丰中国尊重文化的多元共融，尊重个体的价值，实现性别平等，为员工搭建实现人生价值、提升精神文化境界的广阔舞台。把员工的成长和企业的追求紧紧联系在一起。

▷ Huangdi Neijing, an ancient Chinese medical text, said that people is the greatest thing in the world. Similarly, talents play the most important role in realizing corporate sustainability. HSBC China attaches great importance to its employees and builds businesses and shares achievements with them together. HSBC China thinks highly of diversity & inclusion, respects individual value, and pursues gender equality. The company provides vast opportunities for its employees to realize the value of life and improve spiritual and cultural attainments. In this way, HSBC China connects its goals and the employees' growth closely.



# 保障员工权益，致力员工成长

## PROTECTING OUR PEOPLE'S RIGHTS AND DEVELOPING OUR PEOPLE

2013年，汇丰将集团策略和员工意见在全行范围内每个季度进行抽样调查，积极了解员工对于银行方向的赞同度和银行文化的匹配程度。在修改《员工手册》、《员工行为准则》等重要劳动制度的过程中，严格遵照法律要求，通过内部民主协商等法定程序，在吸收全体员工意见的基础上，完成各项制度的修订与落实。

汇丰奉行公正公开、竞争择优、任人唯贤的用人选拔机制，恪守汇丰集团倡导的公平机会以及多元包容的企业文化，向内部员工和外部应聘者提供公平的就业和职业发展机会。作为外商投资机构，汇丰中国的本地化用工比例为95%。

2013年汇丰（中国）通过组织各类文体活动加强各分行、各部门间的团队精神，提升全体员工对于汇丰大家庭的归属感与认同感。

In 2013, HSBC China conducted sample surveys to collect suggestions on the group's strategy from its employees, with an aim to better understand how much they agree with the group's development direction and culture. Moreover, when revising and implementing important HR policies, such as the Employee Handbook and Employee Code of Conduct, HSBC China strictly complied with applicable laws and regulations, and considered employees' suggestions collected through legal procedures like internal democratic discussions.

HSBC pursues a fair and open talent selection mechanism that gives preference to ethical and capable candidates standing out in competition, abides by the corporate culture underlining fair opportunities, diversity, and inclusion advocated by HSBC Group, and provides fair job and career development opportunities for internal employees and external candidates. As a foreign investment organisation, its local employees account for 95% of the total.

In 2013, HSBC China organised various recreational activities to improve cooperation between all branches and departments and enhance the employees' senses of belonging to HSBC.

### “汇丰唱响”——汇丰歌唱大赛

#### HSBC CHINA SINGING CONTEST



# 关爱女性员工

## CARING FOR FEMALE EMPLOYEES

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。

Female employees account for more than 70% in the total at HSBC China. Thus caring for female employees and protecting their rights and interests are the focus in HR management.

## 庆祝“三八国际妇女节”

### CELEBRATING WOMEN'S DAY

每年的三月八日，汇丰在全球范围内庆祝“国际三八妇女节”。2013年，汇丰通过一系列活动，来表达对女性员工的感谢和对她们成绩的肯定。

- ✓ 感悟我们身边语言的多元性，学习一段外语向我们身边的女性问好！
- ✓ 通过和历史和身边的女性交流，听取历练成为杰出女性的成功秘诀。
- ✓ 有奖在线知识竞赛：猜猜是哪位著名的或者是身边的女性。

Every year around the world, International Women's Day (IWD) is observed on 8 March. In 2013, HSBC expressed appreciation to the female employees and affirmed their achievements through the following activities:

- ✓ Celebrate IWD & Celebrate our Cultural Diversity through language!
- ✓ The Power of Being a woman—Your Recipe of Success.
- ✓ Online Quiz-All about Women: Participate in the online contests and show us on how which you know about female leaders in the political, social and HSBC world.

## 平衡员工工作与生活

### BALANCING WORK AND LIFE FOR EMPLOYEES

为落实员工关于工作生活平衡的反馈，汇丰中国近两年来陆续推行了“弹性工作制”、“生日假期”、“无薪长假”等人性化举措，协助员工更好地平衡工作与家庭生活，努力打造“最佳工作场所”，增强员工归属感。



考虑到汇丰大多数员工为女性，推出的“孕期妈妈”宝典获得广泛好评。该宝典同时向员工和直线经理提供指导，帮助女性员工平稳过渡孕期。

To address the feedback from the employees regarding work-life balance, HSBC China has introduced a number of people-centric policies during the last two years such as “flexible work schedule”, “birthday leave”, and “unpaid long vacation”, to help the employees better balance work and life, to strive to create the “best workplace”, and to increase the employees' sense of belonging.

Considering that female employees take a larger proportion in HSBC China, we introduced a handbook for pregnant women, and it is well received among the target audience. The handbook provides guidance for employees and line managers, to help female employees spend the pregnancy period smoothly.

## 多元文化共融

### DIVERSITY AND INCLUSION

汇丰中国在总行层面成立了多元化委员会，每年均会在全行范围内开展主题多样的多元化宣传活动。

汇丰大家庭来自不同的文化背景，2013年，汇丰中国举办文化世博会，各个部门有自己的展台，展示各种多元文化。

HSBC China has established a divergity and inclusion committee at its headquarters, which will carry out campaigns with diverse themes to promote multiple cultures across the bank each year.

People of the HSBC family come from different cultural backgrounds. We held a cultural expo where each division has its own booth, to showcase diverse cultures.

## 诚信价值观教育

### ACTING WITH COURAGEOUS INTEGRITY

汇丰的诚信合规文化是汇丰品牌的重要优势之一，并且是汇丰集团过去成就与将来业绩的基石。“正直诚实”是汇丰核心的价值观与经营理念，要求每位汇丰员工在做任何一件事情时，都应做到“勇于以正直诚实为方针，坚持做对的事情”。

汇丰已经将集团的诚信价值观与《银行业金融机构从业人员职业操守指引》的要求融入到全体员工的职业操守教育与风险合规教育中。2013年，共推出了6门涵盖合规操作、银行道德规范、反洗钱、反欺诈、反贿赂等各项内控标准的专题学习与考试方案，并硬性要求全体员工必须参加培训并通过在线考试。



汇丰“文化博览会”  
HSBC China “Culture mini Exposition”



多元共融委员会的太极小组开展的太极普及活动  
Tai Ji popularisation activities organized by the Tai Ji team of the HSBC China Diversity and Inclusion (D&I) Committee

HSBC's culture about integrity and compliance is one of the important advantages of the HSBC brand. It's also the cornerstone for the HSBC Group's past accomplishment and future success. "Acting with courageous integrity" is HSBC's core value proposition and business philosophy. Each HSBC employee is required to "be dependable and do the right thing" when it comes to doing anything.

HSBC China has already integrated the group's value proposition and the requirements of the "Code of Conduct for Practitioners in Financial Institutions in the Banking Industry" into the work ethics education as well as risk management and compliance education for all the employees. In 2013, we introduced a total of 6 programmes for learning and examination covering various internal standards related to compliant operation, code of conduct for banks, anti-money laundering, anti-fraud, and anti-bribery. All the employees are required to participate in the training and pass the online examination.

## 员工志愿者活动

### VOLUNTEERING ACTIVITIES OF THE EMPLOYEES

汇丰鼓励员工积极参与公益慈善活动，用实际行动回馈社会，做一个完整的社会人。2013年，1,794名汇丰中国员工共组织了130个公益活动，贡献志愿服务12,482小时。

在教育领域，汇丰志愿者活跃于全国大、中、小学、社区、以及为进城务工人员举办的金融理财教育课堂，以自身专长促进公众金融知识普及，志愿服务2,100余小时。

2013年，汇丰配合“金融宣传月”和“金融宣传年”，与《北京少年报》举办多场财商小课堂、理财主题夏令营等金融志愿者活动，为青少年接触银行接触金融提供了渠道和机会。汇丰志愿者与人民银行，银监会，银监局，以及北京金融局志愿者一道，在“乐享生活 银发理财”老年人金融知识普及公益行动中，为社区带去金融防诈骗等知识。

## 天使在山间 ——西部阳光“陪伴成长”驻校社工项目

### ANGELS IN THE MOUNTAINS -- "HSBC FUTURE FIRST – INTRODUCING A SOCIAL WORKER SERVICE TO WESTERN CHINA'S RURAL 'LEFT BEHIND' CHILDREN" PROGRAMME WITH BEIJING WESTERN SUNSHINE RURAL DEVELOPMENT FOUNDATION

随着中国城市化进程和农村人口的流动，大约有一亿名农村儿童成为留守和流动儿童。大多数学校并没有配备合格的生活及心理辅导教师，学生在课堂之外的生活与成长问题很少有人关注。2012至2015年，汇丰共资助260万人民币，支持西部阳光农村发展基金会招募并培训数十名社工专业的志愿者，为甘肃省陇南市所辖县域的十几所农村寄宿制学校提供长期驻校社工，共服务3,000名中小學生。同时，促进留守儿童所在的50个社区关爱孩子，陪伴儿童健康成长。促进当地教育系统设立正式社工教师岗位，并把开发的社工课程和社区融合经验传递给从事农村教育的公益组织，使更多农村留守儿童受益。

HSBC encourages its employees to actively participate in charity activities, to give back to the society, and to be a social person with integrity. In 2013, 1,794 HSBC China employees were involved in 130 philanthropy activities, providing 12,482 hours of volunteering services.

Volunteers from HSBC China were active in the universities, middle schools, elementary schools and communities across the country as well as the training classes on financial and wealth management for rural migrants, using their expertise to teach financial knowledge to the general public. They provided more than 2100 hours of volunteering services in this regard.

In 2013, in conjunction with the "Financial Publicity Month" and "Financial Publicity Year", HSBC China launched a number of financial volunteering activities such as wealth management class and wealth management summer camp in cooperation with the Beijing Children's Weekly, to provide channels and opportunities for juveniles to get access to banks and financial knowledge. Together with volunteers from the People's Bank of China, China Banking Regulatory Commission(CBRC), CBRC-Beijing Branch as well as the Beijing Municipal Administration of Finance, HSBC China's volunteers delivered financial knowledge including how to prevent financial fraud to the local communities in a campaign designed to promote financial knowledge to seniors.

2013年，12名来自北京、上海、广州、南京、深圳、厦门、唐山、武汉等地的汇丰志愿者来到其中4所学校，在1周时间里，与孩子们同吃同住，并辅助社工为学生上音乐美术手工体育等课，及组织春游、运动会等活动。大山里的孩子开阔了眼界，银行员工志愿者更收获了朴素的爱。随后，志愿者发动“阳光玩具总动员”，并联合人民银行营业部等同业志愿者，捐款捐物，超过两千件礼物被送到边远山区孩子的手中，让孩子们过上快乐的六一儿童节。汇丰中国员工的西部支教已经成为一项重要的年度志愿者活动，每年均获得员工的踊跃参与。



About 100 million children are left behind by or migrate with their parents, as the urbanization process is moving forward and more rural residents move to cities in China. Most schools have no qualified tutor to provide mental counseling for students, and pay little attention to students' life after class or their growth. From 2012 to 2015, HSBC pledges RMB 2.60 million for Beijing Western Sunshine Rural Development Foundation to recruit and train dozens of volunteer social workers, who will stay in more than a dozen boarding schools within counties under the administration of the Longnan City, Gansu Province on a long-term basis, serving a total of 3,000 students. The programme is also aimed at encouraging the 50 communities with left-behind children to provide care for the kids, and to accompany the kids for their healthy growth. The programme also calls for the local education authority to create official positions of social work teachers, and to transfer the social work curriculums as well as the best social work practices to NGOs dedicated to rural education, so that more rural left-behind children can benefit from those curriculums and practices.

In 2013, 12 HSBC volunteers from Beijing, Shanghai, Guangzhou, Nanjing, Shenzhen, Xiamen, Tangshan, and Wuhan went to four of the remote rural schools. During one week of volunteering service, they lived and dined with the children, assisting social workers in providing students with music, art, handwork, and gym classes and organizing spring outing and sports meets for them. These activities helped broaden the children's outlook and enabled the volunteers to feel the children's pure love. Later, the volunteers initiated the "Sunshine Toy Drive," and jointed hands with volunteers from People's Bank of China to collect more than 2,000 gifts and sent to the children for a happy International Children's Day. By now, teaching in western China has become an important annual volunteering activity that inspires active participation among HSBC China employees.

志愿者与孩子们做游戏  
Volunteer enjoys lollipop with students



## 「志愿者手记」 [VOLUNTEERS' NOTES]

记得有一次我们在校长室里聊到很晚，外面天已经黑透，当我正想着如何回家的时候，看见我住那屋的几个小姑娘在门外探头探脑，那一刻我突然明白，原来她们一直在等我，在等着接我回家。漆黑的夜里，几个美丽的小天使用她们手中的手电照亮了我的整个夜空！

I still remember that, one night, we talked to each other very late in the headmaster's office. It was quite dark outside and I was thinking how to go back to the dormitory. Then I saw the girls who lived with me in the same room were outside the office and popping their heads round the door. At that moment, I suddenly realised that they have been waiting to bring me back to the dormitory. In such a dark night, several beautiful angels used their electric torches to light up the night for me.

—— 姜楠 《用爱点亮心灵, 用情温暖世界》  
—— Lighting Up Hearts and Warming the World with Love, by Nancy Jiang

姜楠批改孩子们的作业  
Nancy is correcting children's homework



带领孩子们一起做游戏  
Playing games with the children



任迅在上课  
Sofia Ren is teaching in class

每天早读的场面很是壮观，无论高年级还是低年级的学生，都会捧着书，三五成群地站在教室门口的走道里大声朗读。东边的朝阳从窗口斜射进来，带来了温暖和希望。未来的某一天，我想这些孩子中的一部分会离开大山，到外面的世界去闯荡。这朗朗的读书声，为学校注入了清新的活力。在上坪的这几天，每每与学生一同早起，看着他们发奋读书的样子，对我而言都是深深的感动，仿佛时光带我回到了儿时的情景。

—— 郑立学《上坪小学体验有感》

The morning reading was so spectacular every day. All students, no matter junior or senior, would hold a book and read out aloud in groups in classroom corridors. The morning light through the east windows brought them warmth and hope. Seeing this, I cannot help thinking that, one day in the future, some of them will leave the mountains to explore the outside world, and it is the sound of reading that continuously injects fresh vigor into the school. During my stay in Shangping Primary School, I went up early with the students every day and was deeply touched when I saw them study so hard, because the scene reminded me of my childhood.

— My Feelings About the Stay in Shangping Primary School by Gavin Zheng

有一次，我给五年级上理财课，重点在自小树立他们正确的金钱观。孩子们都说如果他们有多少钱，会买什么东西之类。其中一个女孩子举手发言，她说如果她有10元钱，她要买一支黑色的水笔写信。正巧，我的手边就有一支黑色水笔。下课后，我特意找到这位女生，说，你想要的黑色水笔老师正好可以送给你，你可以用省下的钱买其他的学习用品。谁知，这个孩子说啥也不要。她认真地说：“老师，谢谢你给我们上的课，我已经学会了计划自己的零花钱。我要自己省下钱买。”稚气的声音里透着执著。

—— 任迅《这里的孩子诚实正直……》

I once delivered a wealth management class for Grade 5 students to help them establish a correct concept of money from childhood. In the class, all the students told me what they would buy if they have enough money. One of the girls raised her hand and said that if she had 10 yuan, she would buy a black pen for writing letters. Fortunately, I got a black pen at hand. After the class, I specially met with the girl and told her that I can give her the pen as a present, so she can save money to buy other school things. Surprisingly, she refused and said, "Miss Ren, thank you very much for your wealth management classes. I have learned how to manage my pocket money, and I will save money to buy it on my own." Her voice sounded somewhat childish but determined.

— Children Here Are Honest and Upright by Sofia Ren



## 2013汇丰老人圆梦行动

### 2013 DREAMS COME TRUE PROGRAMME FOR THE ELDERLY

作为“汇丰-中华慈善老人关怀项目”的一部分，“2013汇丰老人圆梦行动”于2013年6月启动。旨在通过现代科技和汇丰志愿者的陪护，帮助老人增强与家庭、朋友及社区的联系，提升老人的生活品质，并促进养老院服务水平的提升。项目涉及汇丰中国所在21个省、自治区、直辖市、40个城市或乡镇的41家养老机构。逾750名汇丰员工参与其中，贡献志愿服务1,900小时。

汇丰志愿者在重阳节、中秋节探访老人院，教老人使用视频聊天，与家人远程通话、交友；各地志愿者组成“汇丰圆梦小组”，帮助老人实现年度、甚至一生愿望。在北京，志愿者为残疾老人和老友举办“汇丰-鹤童一站一坐网球友谊赛”，促成中风老人赴天津探望95岁老母亲；在全国各地，汇丰志愿者为老人举办婚礼、生日会；帮助老人探望服刑的儿子；圆老人演大戏、唱歌跳舞的舞台梦……汇丰志愿者的敬老行动，也感染了社区的志愿者，调动了社会的公益资源和慈善氛围。在南宁，当地选美比赛获胜者也参加了汇丰志愿者组织的与老人共度中秋的活动。

As part of the charity initiative initiated by HSBC and the China Charity Federation (CCF), the programme was launched in June 2013 to enhance the elderly people's connections with their families, friends and communities, improve their quality of life, and optimize service provided by nursing homes, through modern technology and volunteers' chaperonage. The programme involves 41 nursing homes in 40 cities or towns across 21 provinces, autonomous regions, and municipalities. Over 750 HSBC volunteers participated in the programme, devoting about 1,900 hours in volunteer services.

HSBC volunteers visited these nursing homes during festivals to show the elderly how to use video chat applications to connect with families and friends, and set up the "HSBC Dreams Come True Team" to help the elderly fulfill their annual and even lifetime dreams. In Beijing, HSBC volunteers held the "HSBC-Hetong Tennis Friendly Match" for disabled elderly and helped one of them who had stroke to visit his 95-year-old mother in Tianjin; in other places nationwide, HSBC volunteers organized wedding ceremonies and birthday parties for the elderly, helped them to visit their jailed sons, and assisted them to realize their dreams to perform in the traditional opera, to sing, and to dance on the stage. The HSBC volunteers' efforts in caring for the elderly also encouraged other volunteers in communities, mobilized public welfare resources, and created a charity atmosphere in communities. In particular, winners in the local beauty contest also participated in an activity organized by HSBC volunteers to spend the Mid-Autumn Festival with the elderly in Nanning.







## 第二部分:社区篇

## PART II: COMMUNITY ACTIVITIES

▶ 2013年, 汇丰银行在中国内地总捐助比上年增长23%, 为44, 876, 636元人民币, 资助25个项目, 直接受益35万人。汇丰荣获民政部颁发的中华慈善奖-最具爱心企业, 成为自2005年该奖项设立以来, 唯一一个连续8次获得“最具爱心企业”称号的外资公司。

▷ In 2013, HSBC's total donations in Mainland China grew 23% from the previous year to RMB 44,876,636. We provided funding for 25 projects, directly benefiting 350 thousand people. HSBC China won the China Charity Award-Most Caring Enterprise from China's Ministry of Civil Affairs, to become the only foreign company to have won this title for 8 consecutive years since the award was created in 2005.



# 关注中国社区成长

## ADDRESSING COMMUNITY GROWTH IN CHINA

### “汇丰中国社区建设计划”启动

#### HSBC CHINA COMMUNITY BUILDING PROGRAMME

2013年，汇丰积极响应政府的政策倡议，捐赠1000万元人民币，推出“汇丰中国社区建设计划”。先后在广东，北京，上海，南京和苏州等城市为公益组织和社工组织提供资助，帮助提升当地社区的服务水平和居民的幸福指数。其中，广东项目共收到400余份申请，经过几轮由外部专家和汇丰员工组成的委员会的严格筛选，共选出20个项目和10个案例，包括：天使家园脑瘫家长连连助，贫困东莞人社区服务计划，佛山老年痴呆症患者筛查及家庭照料计划等。惠及老人，残疾人，流动儿童，流浪人员，麻风病人，外来务工人员，艾滋病患者等各类社区弱势群体总计24万人次。该计划获得了广东省民政厅的高度赞扬，认为“对广东社区服务的发展起到了引导的作用”。

北京和长三角的项目也已启动，预计将有20个社区从中获益，惠及近100万居民。

“汇丰中国社区成长计划”是第一个由企业发起的社区建设项目，它起源于汇丰与中国社区100多年的联系以及20余年深度的耕耘与探索，并计划在三到五年的时间里，成为中国社区建设领域最有影响力的旗舰项目之一。

In 2013, in response to government's call, HSBC China donated RMB10 million to launch the "HSBC China Community Building Programme". Under this Programme, we provided funding for nonprofit and social organizations in regions including Guangdong, Beijing, Shanghai, Nanjing and Suzhou, to help improve the service level in local communities as well as the happiness index of their residents. We received more than 400 applications for the Programme in Guangdong. After several rounds of rigorous selection by a committee consisting of outside experts and HSBC employees, we picked out 20 projects and 10 cases, including: Angel Land's project for helping parents with cerebral palsy children, the community service project for helping the new Dongguan residents living in poverty, and the project designed to screen seniors with dementia in Foshan and provide home-based care for them, etc. A total of 240 thousand people from various disadvantaged groups such as seniors, disabled people, homeless children, homeless adults, lepers, migrating workers, and AIDS patients benefited from these projects. This Programme was highly appraised by the Guangdong Provincial Department of Civil Affairs, which believes that it "has provided a guide for the development of community services in Guangdong".

The Programme has also been launched for Beijing and the Yangtze River Delta. It is expected that nearly 1 million residents from 20 communities will benefit from the Programme.

"HSBC China Community Building Programme" is the first community development programme initiated by a company. It is derived from HSBC's over 100 years of connection with China's communities as well as its over 20 years of operation in this area. Our plan is to make it one of the most influential flagship programmes in China's community development area in 3-5 years.



# 水资源保护

## WATER RESOURCE PROTECTION

湿地生态系统被破坏后，大量的动植物会消亡，导致生物链的断裂，以至整个周边的生态系统逐渐破碎，对生物多样性的稳定、周边环境甚至局部气候都将造成巨大影响，并进一步影响到人类的生产和生活。2013年，汇丰共资助1,800余万元，除了继续与世界自然基金会开展“汇丰水资源计划”外，还与其其它环保组织共同开发了一系列项目，保护珍贵的淡水资源。

After wetlands are damaged, many animals and plants will extinct, resulting in the disruption of biological chains and even the gradual fragmentation of all the surrounding ecosystems, which will have a tremendous impact on the stability of biodiversity, the local climate, and people's production and life. In 2013, HSBC provided more than RMB 18 million to continue with the "HSBC Water Programme" with WWF and to develop a series of new projects for protecting the valuable freshwater resources with other environmental protection organizations.



### 保护长江上游淡水资源——汇丰西南山区农村污水处理项目

#### PROTECTING FRESHWATER RESOURCES IN THE UPPER REACHES OF THE YANGTZE RIVER—THE HSBC CHINA RURAL SEWAGE TREATMENT PROGRAMME IN THE SOUTHWEST MOUNTAINOUS AREAS

汇丰支持保护国际组织中国办公室，在长江上游通过建立农村废水处理及废物垃圾处理系统，解决农业生产和生活对水源和环境的污染。同时，建立项目水质监测体系，为将来小流域河流健康指数研究积累数据。

HSBC China provides support for Conservation International's China office to build a rural sewage treatment and waste treatment system in the upper reaches of Yangtze, to reduce the contamination of water sources and environments by agricultural and domestic activities. In the meantime, a water quality monitoring system will also be created to accumulate data for small watershed health index research in the future.





## 汇聚点滴关爱，丰沛心灵 湿地：湿地守护者项目

### JOINING HANDS TO PROTECT THE WETLANDS – "2013 WETLAND GUARDIANS" IN ACTION

2013年春天，汇丰联合世界自然基金会与上海道融自然保护中心共同启动了为期一年的“湿地守护者”项目。以生态调查和湿地保护为主旨，在300名汇丰志愿者的共同参与下，通过科学观测、调研、宣传等方式，搜集上海周边重要湿地的物种与环境变化等信息，并在此基础上总结建议，采取行动，以推动该地区环境、社会及经济的共同发展。此外，汇丰还与地球观察组织合作，为500余名员工提供淡水保护相关的专业培训，并协助其将淡水保护的观念融入日常工作和个人生活。

In the spring of 2013, HSBC teamed up with WWF to launch the one-year “Wetland Guardians” programme together with Shanghai Daorong Nature Conservation and Sustainable Development Center. Focusing on ecological survey and wetland conservation, the programme plans to gather information about the species and environmental changes in important wetlands around Shanghai through scientific observation, research, and publicity, and then offer suggestions and take action based on the information, to drive the joint development of the environment, society, and economy in the region, with the support from 300 HSBC volunteers. In addition, HSBC worked with the Group on Earth Observations (GEO) to provide professional training related to freshwater protection for over 500 HSBC employees and helped them implement the concept of freshwater protection in daily life and work.



## 饮水思源，缓解旱情

### DIVERTING WATER TO WITHSTAND DROUGHT

2013年春天，云南连续第三年遭遇大旱，600万人受灾，上千万人口受到影响。为了解决连年干旱带来的饮水问题，在汇丰银行的支持下，山水自然保护中心在高黎贡山和黄山连两大自然保护区开展“引水思源”项目，从保护区引水到周边的社区，为1000户当地人家提供稳定的饮用水来源，解决生产生活的当务之急。

同时，项目与云南省林业厅合作，开展环保教育活动，提升村民的环保意识。并由保护区管理局主导与受益社区签订长期的水源林保护协议，希望由当地社区参与保护环境，减少毁林，低成本并且持续性地促进生态保护，缓解极端天气。

In the spring of 2013, Yunnan Province suffered from a severe drought for the third consecutive year. Six million people suffered from the disaster, and tens of millions of local residents were affected. To resolve the water scarcity problem caused by successive years of droughts, under HSBC's support, the Shan Shui Conservation Center launched a project to divert water from Gaoligong Mountain National Nature Reserve and Yunnan Huanglianshan National Natural Reserve to local communities to provide 1,000 local households with stable drinking water resources.

At the same time, the project team cooperated with Yunnan Forestry Bureau to provide environmental protection education among local villagers to raise their environmental awareness. In addition, led by the management bureaus of the two nature reserves, the project team signed a long-term headwater forest protection agreement with benefited communities, hoping that the local communities could participate in environment protection, minimize forest damage, promote ecology protection, and ease extreme weather continuously with low cost.

汇丰志愿者在考察湿地  
HSBC staff volunteers work in wetland

## 赈灾与扶贫

### DISASTER RELIEF AND POVERTY ALLEVIATION EFFORTS

## 资助“中华慈善长期照护志愿服务团”赴地震灾区救护伤员

### SUPPORTING CRUCIAL CARE EFFORTS FOR VICTIMS OF YA'AN EARTHQUAKE



4月20日，四川雅安发生里氏7.0级地震。地震发生后，汇丰中国在第一时间联系中华慈善总会和长期照护全国联盟，共同组建“中华慈善长期照护志愿服务团”，由汇丰银行提供50万元人民币的资金支持。100多名来自全国各地老人院的专业护理人员，分批前往灾区，为地震中的伤残人员提供专业的救助。此后，又资助联合国儿基会在灾区成立“儿童友好家园”，帮助儿童抚慰心灵创伤，并开设系列活动，促进儿童健康成长。

With support from HSBC China, volunteers from the All China Long Term Care Alliance arrived in Ya'an, Sichuan Province, and began caring for victims of the magnitude 7.0 earthquake that shook the mountainous region on 20 April. HSBC donated RMB500,000 for actual care and relief. More than 100 volunteers from nursing homes nationwide arrived in the affected region successively and provided professional care services for the victims. Later, HSBC China also supported the United Nations International Children's Emergency Fund (UNICEF) to set up the "Child Friendly Space" to sooth the traumatised kids and help them grow up healthily through various activities.

## 贫困地区生态修复及生计发展

### POVERTY-STRICKEN AREA ECOLOGICAL RESTORATION AND LIVELIHOOD DEVELOPMENT

2004年开始，汇丰与国际小母牛等组织合作，在中国内地开展基于社区整体发展的扶贫项目。到2013年，项目已经为近1,000个贫困农户提供牲畜，并传授养殖技术，大幅度提升收入。除发展畜牧业外，项目还支持农民成立合作社，搭建市场平台。并建立村民小组或妇女小组，组织文化活动，提高农民参与社区公共事务的热情。项目还积极与政府合作，争取配套资金，全方位改善受助村的面貌。在农户收入提升后，还要通过礼品传递等形式，扩大项目的受益人群，保证项目效果的可持续性，并激发共同富裕，邻里互助的理念和文化。另外，在发展生计的时候注重对生态的保护，形成经济与环境的协调可持续发展。

Since 2004, HSBC has been teaming up with organizations like Heifer International to eradicate poverty and hunger by carrying out a holistic community development project in mainland China. As of 2013, this project has provided livestock and breeding technology for nearly 1,000 poverty-stricken families, enabling them to increase income significantly. In addition to animal husbandry, the project team helped local farmers establish cooperatives and market platforms, set up villagers' groups or women's groups and organized cultural activities to raise local farmers' enthusiasm to participate in public affairs, and actively cooperated with local authorities to drum up funding and fully change the involved villages. After local famers' income increased, the project team tried to benefit more people, ensure project sustainability, and promote the concepts and culture of common prosperity and neighborhood mutual help, by adopting methods like gifts passing. Emphasizing both livelihood improvement and ecological protection, this project aims to balance economic growth and social development and to maintain sustainability.



## 哈罗诞生记

### HELLO, HARO

“哈罗，哈罗”，村民们围着刚出生的小牛叫着。2013年3月5日，对河北保定涞源县水石塘村全村人来说，这天是大日子。

小牛的主人姓张，因为长相酷似外国人，被村民们起了一个洋气的名字，叫“哈罗”，他家刚生下的小牛也随了他的名字。五十多岁的“哈罗”已经记不清上一次看到小牛出生是什么时候的事情了。

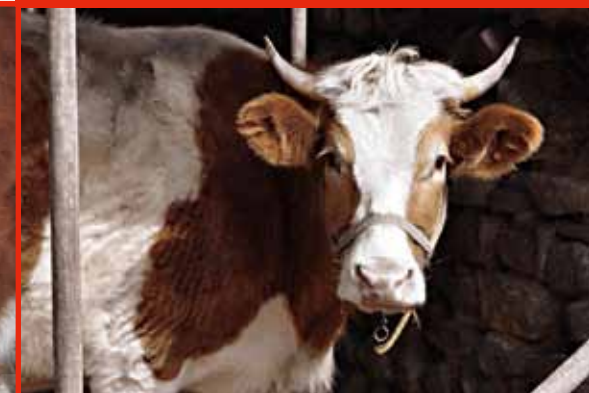
水石塘村四面荒山，村里200来家农户，人年均收入不到千元。村里人多、地少，除了种荞麦没有别的经济来源。年轻人都出去打工了，剩下来的，像“哈罗”这样的孤老也不少。村里穷，很多人一辈子也没娶上媳妇。

因为穷，大家的生活没有盼头，望天吃饭，村里连个像样的房子也没有。2011年6月的一天，由汇丰资助的“小母牛项目”进村了，县畜牧局的人员给村民免费传授养牛技术，还在村子里建配种站，培养村民成为配种师。哈罗和水石塘村的其他49家农户一起，第一批得到小母牛项目的“礼物”：每家两头牛。

靠着两头牛的“硬件”和先进养殖技术的“软件”，今年哈罗家生下了村子里第一头小牛。同期赠送的100头牛怀孕率也高达90%以上，它们生产之后，将作为“礼物”传递给第二批农户。村里的人说，一头成牛能卖一万多头，小牛也能卖五六千，现在他们每年卖牛的收入都能达到万元以上。

3月5日那天，汇丰可持续发展部门的同事正好在村子里考察项目，也一同见证了第一头小牛的出生。银行的员工说：“我们看到小母牛项目给这个村子带来了新的希望和发展契机。汇丰希望通过此项目给水石塘以及更多的村子赋予可持续发展的动力，也希望整个的资助模式能像水波一样，一波一波的传下去。”

考察的路上，大家在村子里碰到一位老汉和他老伴，他们也有两头牛，老汉希望他的牛能再生两头牛，这样他就有四头牛了，“有四头牛了我还怕什么！”他豪气地说。自汇丰“小母牛项目”实施后，水石塘村一跃成为全保定最大的养牛基地。



小母牛哈罗  
Haro



March 5, 2013 was a significant day for Shui Shitang villagers in Laiyuan County of Baoding, Hebei Province. Villagers were hailing “Haro, Haro!” to the newly born calf.

Mr. Zhang was the owner of the calf. Villagers called him “Haro” for his foreigner-like appearance. They also called the newly born calf “Haro”. Haro, in his fifties, could not even remember when he saw the last calf born.

With over 200 peasant households, Shui Shitang village was surrounded by barren mountains. Having no other sources of income except growing buckwheat on non-sufficient land, villagers had an average annual income of less than RMB 1000. Young people went to cities to earn a living, leaving a large number of lonely and childless olds like Haro in the village. Many male villagers never got married because of poverty.

The villagers made a living depending only on crops, suffering from poverty and despair. There was even not a decent house in the village. One day in June 2011, the “Heifer Programme” funded by HSBC was introduced to Shui Shitang village. Experts from Laiyuan Animal Husbandry Bureau taught villagers how to raise cattle and how to breed for free, and set up a breeding station in the village. Haro and other 49 peasant households in Shui Shitang village were the first batch of people who received “gifts” from the “Heifer Programme”: two cattle for each family.

With the help of the advanced breeding techniques, this year, Haro gained his newly born calf, the first one in the village. The pregnancy rate of the 100 heads of cattle simultaneously given to villagers was up to 90%. The newly born calves would be given to the second batch of peasants as gifts. Villagers said that one adult cattle could be sold for more than RMB 10,000, and one calf could be sold for RMB 5000 or RMB 6000. Now, they could earn more than RMB 10,000 annually only by selling cattle.

On March. 5, 2013, the staff of HSBC Corporate Sustainability Department also witnessed the birth of the first calf when they were doing site visits in the village. They said, “We have witnessed the new hope and development opportunities the ‘Heifer Programme’ brought to the village. HSBC hopes to power Shui Shitang village and more villages in terms of sustainable development through this programme and to expand the programme impact with the gift-passage model.”

On their way of visit, the HSBC staff met an old villager and his wife, who also received two cattle. The old man hoped that his cattle would bear two more calves. He said with pride, “I would dare nothing if I have four cattle!” Now, Shui Shitang has become the largest cattle base in Baoding.



# 金融教育

## FINANCIAL LITERACY EDUCATION

汇丰中国从2005年开始，总共投入了1,900多万人民币进行消费者教育。直接受益人有学生、老年人还有进城务工人员，遍布26个城市。汇丰并荣获北京地区2013年‘金融知识进万家’宣传月活动标兵单位。

## 汇丰中国消费者教育回顾：

### HSBC FINANCIAL LITERACY ACTION IN CHINA

主要项目：

- ▶ JA经济学（2005-2015）
- ▶ 青少年理财项目（2012-2014）
- ▶ 理财小高手（2010-2013）
- ▶ 汇丰北京少儿财商教育（2013-2014）
- ▶ 万名进城务工人员金融知识教育项目（2012-2013）
- ▶ 银发理财 乐享生活”金融知识普及教育(2013-2014)

汇丰金融教育创造了众多第一：

- ▶ 第一个被本地教委认可的，系统的标准高中金融教育课程；
- ▶ 第一个让万千青年人获得国外金融管理知识的网站
- ▶ 第一个高中生理财教育专题网站——“理财青年”网
- ▶ 第一个万名进城务工人员金融知识提供金融教育
- ▶ 创造了政府、社会组织、学术机构、志愿者、商业机构合作的模式。



From 2005 until now, HSBC China has invested more than RMB19 million in financial literacy education for consumers. Numerous students, elderly and migrant workers across 26 cities have directly benefited from such education. For this reason, HSBC China won the title of "Example Company in the Publicity Month for Introducing Financial Knowledge to Ordinary Families" in Beijing in 2013.



Key Projects:

- ▶ JA Economics (2005-2015)
- ▶ Youth Financial Literacy Programme (2012-2014)
- ▶ More Than Money (2010-2013)
- ▶ Beijing Elementary School Student Financial Education Programme (2013-2014)
- ▶ Rural Migrant Worker Wealth Management Education Programme (2012-2013)
- ▶ HSBC Elderly People Financial Education Initiative (2013-2014)

Key Outputs:

- ▶ The first standard and systematic high school economics course be recognized by local education authorities
- ▶ The first wealth management knowledge website for hundreds of thousands of youths pursuing study overseas
- ▶ The first financial education page for high school students (money.jachina.org)
- ▶ The first financial workshops for migrant workers
- ▶ The model to integrate resource of various sectors including government, social workers, volunteers, academics and businesses

万名进城务工人员金融教育  
Rural Migrant Worker Wealth Management Education

## 汇丰·北青少儿财商课堂——开启财智人生

### HSBC FINANCIAL LITERACY COLUMN FOR ELEMENTARY SCHOOL STUDENTS--SETTING OFF YOUR INTELLECTUAL JOURNEY OF LIFE

目前，北京市的一至六年级小学生超过67万人，然而，对于少年儿童的财商教育存在着严重的缺失。2013年，汇丰中国与《北京少年报》、“北京市红领巾通讯社”联手，以培养青少年正确的财富观念、向他们传授丰富的理财知识、开展长远的理财规划教育、推动青少年财商成长为长期目标，推出了“汇丰银行青少年金融理财教育项目”。从2013年3月起，汇丰财商课堂在《北京少年报》上与小读者见面。

“汇丰杯快乐财商风采展示大赛”，得到了北京市100余所小学的积极响应，五千多份征文和绘画作品如雪片般寄到了北京少年报编辑部。开展了众多高规格采访活动，带领小记者走进银监会，让孩子们在与专家的交流中理清财商和理财的概念、学习金融知识。

由“国际青年成就组织”志愿者组成的力量强大的教师志愿者队伍走进校园，来到孩子们中间；“汇丰少儿金融理财教育系列活动”还陆续推出了“汇丰金融理财知识大赛”以及“汇丰财商训练营”等丰富多彩的系列财商活动。随着孩子们财商的增长，理财的重要性也已在心中悄悄植根。

At present, there are a total of more than 670,000 pupils (grades 1 to 6) in Beijing. However, they are severely lacking financial literacy education. In 2013, HSBC China partnered with the Beijing Children's Weekly and Beijing Red Scarf News Agency, to put forward the children Financial Literacy Programme", with an aim to develop a correct wealth concept among teenagers, communicate wealth management knowledge to them, carry out long-term financial planning education, and develop teenagers' financial literacy. The HSBC Financial Literacy column became available to the public on the Beijing Children's Weekly in March 2013. Furthermore, the "HSBC Financial Talent Show Contest" attracted great attention from pupils in more than 100 primary schools in Beijing, and over 5,000 articles and paintings are sent to the editorial department of Beijing Children's Weekly. In addition, many high-profile interviews were arranged, through which teenage reporters could better understand the wealth management concept, financial literacy concept, and financial knowledge after they visited CBRC and communicated with some experts there.

In addition, volunteers arranged by JA China went to the schools and hosted financial literacy lectures for children; the "Series Wealth Management Education Events for Youth" also successively launched many activities for promoting financial literacy, including the "Wealth Management Knowledge Contest for Beijing's Pupils" and "FQ Boot Camp for Young Children." As the children's financial literacy is increasing, they become more aware of the importance of wealth management.



## 汇丰-青年成就高中生金融理财大赛

### HSBC-JUNIOR ACHIEVEMENT WEALTH MANAGEMENT COMPETITION FOR HIGH SCHOOL STUDENTS

汇丰中国在过去七年中持续资助青少年经济学教育。2013年，汇丰与国际青年成就中国将课堂教育与线上学习和线下实践相结合，建立了“理财青年”网站并举办了“高中生金融理财大赛”。这些活动是为了激励高中生学习金融理财知识技能，培养他们确定目标、制定预算、管理信用和风险投资等能力，并建立青少年学生与老师、企业志愿者、金融行业专家探讨问题的平台。

Over the past seven years, HSBC China has been sustainably funding economics education for teenagers. In 2013, HSBC teamed up with Junior Achievement (JA) China to establish "money.jachina.org", a financial literacy education website, and organize the "Wealth Management Competition for High School Students", with an aim to combine class education, online education, and offline practice together. All these activities were for encouraging high school students to learn wealth management knowledge, developing their capabilities to set goals, make budgets, manage credit and carry out risk investment, and setting up a discussion platform, at which teen students can communicate with teachers, staff volunteers, and financial industry experts.



## “汇丰村镇银行学生成长计划”

### HSBC RURAL SCHOOL TALENT DEVELOPMENT PLAN

“汇丰村镇银行学生成长计划”是一个历时三年的公益项目，旨在让汇丰村镇银行所在地的高中生接触到国际先进的教育理念和教学资源，用前沿的教育内容和领先的教学方法，帮助学生了解社会经济的运行原理以及个人成长的方法途径。2013年，在湖北、重庆、福建、北京、广东、辽宁、湖南和山东等地的12家汇丰村镇银行同时启动“汇丰村镇银行学生成长计划”，为24所学校360名学业优异的贫困学生颁发了第一年总额为720,000元的奖学金。

国际青年成就组织并为此项目专门开发了3个适应村镇高中生需求的金融教育课件，并培训了80余名汇丰员工成为专业讲师。到2013年底，汇丰的志愿者讲师已经在15所村镇高中开办了15场金融知识普及讲座。“汇丰村镇银行金融理财征文比赛”也将陆续开展。

This 3-year programme aims to help high-school students in the areas where HSBC Rural Banks are located access international advanced educational philosophy and teaching resources, and help students understand the socio-economic operating principles and personal growth approaches with cutting edge educational content and advanced teaching methods. In 2013, the programme was launched simultaneously in Hubei, Chongqing, Fujian, Beijing, Guangdong, Liaoning, Hunan, and Shandong provinces where 12 HSBC Rural Bank outlets are located, granting first-year scholarships, totaling RMB 720,000, for 360 economically disadvantaged excellent students from 24 schools.

JA developed 3 financial education coursewares suitable for rural high-school students specifically for this programme and also trained more than 80 HSBC employees to be tutors. By the end of 2013, volunteer tutors from HSBC China had delivered 15 financial literacy lectures in 15 rural high schools. "The Competition of Financial and Wealth Management Essays" will also be held.



## “银发理财 乐享生活”金融知识普及教育

### HSBC ELDERLY PEOPLE FINANCIAL EDUCATION INITIATIVE

随着人口老龄化进程不断加快，老年人成为金融资产的主要持有人。但是老年人对金融理财等专业知识相对匮乏，容易成为金融诈骗的对象。“乐享生活，银发理财”老年人金融知识普及教育的项目宗旨就是为了帮助广大老年人在提升财富规划能力的同时，对金融诈骗有所防范和警惕。

该项目在上海和北京两地开展。汇丰中国在上海银监局的支持下，借助汇丰银行志愿者的专业知识，对2万名55至75岁的老年人进行免费培训。在北京，“银发理财·乐享生活”公益行动计划，召集了至少60名社会各界志愿者，深入北京市16个区县的街道、小区，开展100场老年人金融知识普及讲座。为2万名北京老年人提供基本金融常识和现代投资理财知识。同时也将开启金融工作者用专业知识服务社会的渠道。



As the aging process is speeding up in China, the elderly become the major holders of financial assets. However, this group of people is more likely to be targeted in financial frauds, as they lack professional knowledge such as financial literacy. The HSBC Elderly People Financial Education Initiative aims to help the elderly improve wealth management abilities and maintain keen vigilance to protect against financial fraud at all times.

This initiative was carried out in Shanghai and Beijing at the same time. Supported by the Shanghai Municipal Bureau of China Banking Regulatory Commission (CBRC) and benefited from its staff volunteers' professional knowledge, HSBC China provided free training for 20,000 elderly people aged 55 to 75. In Beijing, the HSBC Elderly People Financial Education Initiative gathered at least 60 volunteers from various sectors of the society, and reached sub-districts and residential areas in 16 districts and counties across Beijing. HSBC China introduced basic financial literacy as well as modern investment and wealth management knowledge to the 20,000 elderly people by offering 100 related lectures. In this way, HSBC China opened a channel to serve the society through using financial workers' professional skills.



汇丰中国2013年主要公益慈善项目一览表

LIST OF KEY CHARITY PROJECTS SUPPORTED BY HSBC IN CHINA IN 2013

项目名称	项目周期
汇丰-青年成就高中生经济学课程	2013-2015
2013汇丰中华慈善老人关怀项目	2013
汇丰村镇学生发展计划	2013-2016
汇丰中国社区建设计划	2013-2014
西部偏远农村幼儿早期教育服务试点项目	2013-2014
制定“中国长期照护机构行业标准”项目	2013-2014
乡村小学教育质量改善试点项目	2013-2015
2013年汇丰银行少儿金融理财教育系列活动	2013-2014
汇丰志愿者实湿地保护研究项目	2013
汇丰-中华慈善总会长期照护志愿者服务团雅安地震赈灾	2013年4月到5月
汇丰老年人金融理财教育项目	2013-2014
甘肃中小学设备设施改善项目	2013
农村社区水源保护和废弃物管理示范项目	2013-2014
汇丰关爱农村儿童项目：“微电影”和“红粉笔之梦”	2013-2014
广西服刑人员未成年子女救助保护项目	2013-2014
中国社会企业家英国培训项目	2014
汇丰水资源计划中国项目	2012-2016
中国西南山区无动力污水处理系统项目	2013-2015
中英语言交流项目	2013
汇丰海外奖学金计划	2013
小学生“理财小高手”财商教育项目	2013
北京社区绘本馆项目	2013-2014
未来教育家-免费师范生培训项目	2013-2014
仪陇县乡村发展协会汇丰圣诞贺卡援助项目	2013-2014
雅安地震中受灾儿童“儿童友好家园”项目	2013年6月-2015年6月

Programme	Year
JA Economics-Final Grant for a Transition to Government-Funded High School Economics Course	2013-2015
HSBC China Charity Elderly Care Programme-Social Inclusion for Institutionalized Elderly People	2013
HSBC Rural School Talent Development Plan	2013-2016
HSBC China Community Service Development Plan	2013-2014
Developing Self-Sustaining Small-Scale Kindergarten and Teaching Courses for Western China's Most Deprived Rural Children	2013-2014
HSBC China Charity Elderly Care Programme-Formulating the Industry Standards for China's Long -Term Care InstitutesCare Sector	2013-2014
Development of High Quality Small Scale School Education Model for Rural China	2013-2015
Beijing Elementary School Students Financial Literacy Programme	2013-2014
HSBC Volunteer Wetland Conservation Research Programme	2013
China Charity Federation Professional Care-Taking Volunteer Troup in Aid of Yaan Earthquake Relief	April-May 2013
HSBC Elderly People Financial Literacy Programme	2013-2014
Facility Enhancement for HSBC-Supported Elementary Schools in Gansu	2013
Rural Garbage Treatment Programme for Healthy Environment and Healthy River	2013-2014
HSBC China Branch Community Investment Scheme 2012-Tianjin -HSBC caring programme for rural kids: micro-film production and red chalk dreams	2013-2014
Prisoners' Children Support and Development Programme	2013-2014
Chinese Social Entrepreneur UK Training Programme	2014
HSBC Water Programme-WWF China projects Earthwatch China projects	2012-2016
HWP local project-Conservation International's Southwestern China Mountain Waste Water and Sewage Treatment System to Prevent Pollution to the Yangtze	2013-2015
British Council Chinese Language Assets	2013
HSBC Scholars and Fellows for China	2013
JA More Than Money Elementary School Finance Education	2013
HSBC Beijing Migrant Children Picture Book Library Project	2013-2014
Future Rural Educationalist Project to Support China's Rural Frontline Teachers	2013-2014
Association for Rural Development of Yilong County-Poverty Relief Micro Credit Fund	2013-2014
Child Friendly Space for Victim Kids in Yaan Earthquake	June 2013-June 2015



## 第三部分：客户篇

### PART III: CLIENT SERVICES

▶ 作为第二批赤道银行，汇丰早在2003年即采用最高国际准则——赤道原则，帮助评估信贷风险并增强银行商业活动对于环境、社会和经济发展的积极影响。2013年，汇丰集团的一个重要策略是“以客户为中心”。服务成为了最直接，也是最容易让客户感受到的一方面。

▷ As one of the second batch of Equator Banks, HSBC already adopted the highest international principles—the Equator Principles—in 2003, to help assess credit risks and enhance the positive impact of the bank's commercial activities on the environment as well as social and economic development. In 2013, an important strategy for the HSBC Group was to be client-centric. Service has become something that can make a difference with our clients in the most direct and easiest way.





## 绿色金融

### SUSTAINABLE FINANCE

为适应国家产业政策导向，落实监管要求，抓住产业结构调整升级过程中的新兴业务的机会，汇丰中国积极履行《汇丰中国绿色信贷政策》。

HSBC China has actively developed and executed the HSBC China Green Credit Policy, with an aim to better adapt to the industrial policy guidance by the nation, fulfill related supervision requirements, and take the opportunities brought by emerging businesses during the industrial restructuring and upgrading process.

### 助力节能环保行业上市公司 首次公开发行股票

#### PROVIDING SUPPORT FOR LISTED COMPANIES IN THE ENERGY SAVING AND ENVIRONMENTAL PROTECTION INDUSTRY TO LAUNCH INITIAL PUBLIC OFFERINGS

近些年来，国家大力倡导节能减排，支持发展节能环保产业和清洁能源。汇丰投行利用在金融市场的领先地位和深厚积累，为环保科技领域的业务和公司保驾护航，支持他们的发展。

In recent years, the Chinese government vigorously advocates energy saving and emission reduction, and energetically gives impetus to the development of industries such as energy conservation and clean energy. Leveraging its leading position and extensive experience in the financial market, HSBC Investment Bank gives full support for businesses and companies specializing in environmental protection science and technology.

### 汇丰作为联席账簿管理人 成功完成中国海螺创业控 股有限公司首次公开发行

#### HSBC ACTED AS A JOINT BOOKRUNNER FOR THE IPO OF CHINA CONCH VENTURE HOLDINGS LIMITED ("CCV")

海螺创业是一家投资控股公司，是节能环保解决方案的大型综合供应商。海螺创业集众多投资亮点于一身，包括来自其持有的股本权益的稳定股息收益、成熟并广获市场认可的节能技术及业务模式、积极进军绿色建材行业的远期规划以及在香港资本市场拥有超过15年出色记录的优秀管理层团队。

汇丰作为联席账簿管理人成功完成了中国海螺创业控股有限公司5.33亿美元首次公开发行。为香港市场节能环保行业近年来规模最大的首次公开发行。

此次交易成功把握住了近年来最佳的市场窗口，借助中国三中全会上出台的一系列关于发展节能环保和清洁能源的政策，获得了投资人的广泛肯定，机构部分获得超过45倍认购，香港公开发行部分亦获得超过16倍覆盖。最终机构账簿的投资者质量十分优异，吸引了包括世界顶级主权财富基金、全球规模最大的长线基金和对冲基金等超过140位高质量机构投资者的积极参与。

海螺创业首次公开发行的成功，进一步巩固了汇丰在香港首次公开发行市场的领先地位，并为汇丰在环保科技领域的业务资历添上了浓墨重彩的一笔。

CCV is an investment holding company and a large integrated provider of energy preservation and environmental protection solutions. The company integrated a number of investment highlights including stable equity interest income, well-established technology and business model in energy preservation, ambitious plan on entering green building materials industry, and capable management team with over 15 years of solid track record in Hong Kong equity capital market.

HSBC acted as a joint bookrunner for the US\$533 million IPO of CCV, the largest energy preservation and environmental services IPO in Hong Kong in recent years.

The transaction captured the best market window in recent years, riding on favorable policies released in China's Third Plenum regarding energy preservation and clean energy development. The final institutional book was over 45x covered and the retail offering was over 16x subscribed. The institutional book was also of the highest quality with over 140 lines of entry including the world's top sovereign wealth funds and largest long-only and hedge funds.

The success of CCV IPO further strengthens HSBC's leading position in the Hong Kong IPO market and adds a valuable credential to our green technology franchise.



# 服务三农

## FINARCIAL INCLUSION FOR RURAL AREAS

汇丰村镇银行以县域小微客户为重点，以支持地方经济为己任，积极为中小企业、个体工商户及广大农户提供融资支持。通过细分村镇银行客户群（农村居民、城镇居民、农村微小企业和农业中小企业等），研究每类客户的金融需求，利用自己在产品开发和风险管理方面的能力，充分结合汇丰的国际经验和本地知识，进行业务创新、服务“三农”。

汇丰村镇银行的贷款不同于传统的基于抵押的贷款模式，注重对企业现金流和还款能力的分析，推出了一系列符合三农特色的贷款产品包括“公司+农户/中间商贷款”和“个人无抵押小额贷款”等，极大的帮助了当地农民致富。

“公司+农户/中间商”的供应链产品模式是通过与当地农业龙头企业的合作，为其上下游的农户和中间商提供贷款。“公司+农户/中间商”是根据中国农村市场的需求和特点，度身定制的一款产品，也是银行、企业和农户、中间商三赢的产品。

The HSBC Rural Bank focuses on small- and micro-sized clients in county areas, and are committed to supporting local economic activities and providing financing services for small- and medium-size enterprises (SMEs), individual business owners and farmers. HSBC China strives to provide innovative services for rural clients by putting them into different segments (rural residents, urban individuals, and rural micro-businesses and SMEs etc.), studying the specific needs of each individual segment, utilizing our expertise in product development and risk management, and taking advantage of HSBC's international experiences and local knowledge.

HSBC's rural banks provide lending services to rural enterprises and individuals based on cash-flow analysis and evaluation of customers' cash flow and repayment ability instead of mortgages. These outlets also launch "enterprise+farmer/middleman" supply-chain financing and "Individual Lending" – an unsecured small business loan complied with agriculture policy , providing strong support for local farmers who are trying to build wealth.

HSBC rural banks cooperate with leading local agricultural enterprises to offer the "enterprise+farmer/middleman" supply-chain financing, to provide loans for the upstream/downstream farmers and middlemen doing business with these enterprises. Supply-chain financing is tailored to meeting the specific requirements and characteristics of the rural financial market in China, with an aim to achieve triple-win situation among the bank, enterprises and farmers, and middlemen.

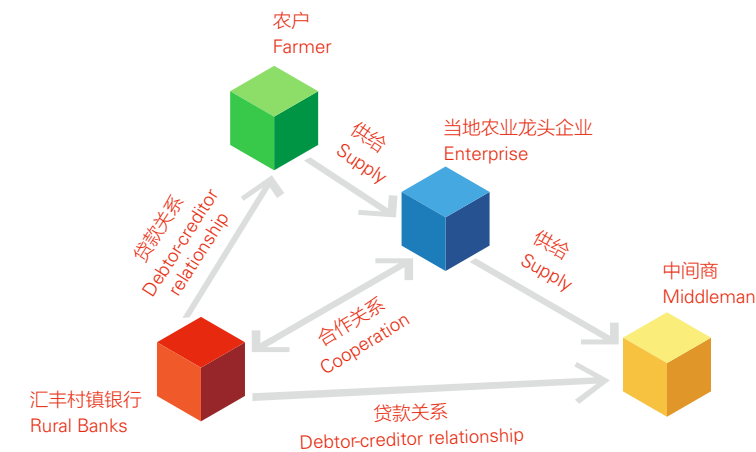
## “公司+农户/中间商”助力裕国公司下游中间商业务增长

### TRIPLE WIN THROUGH ENTERPRISE+FARMER/MIDDLEMAN SERVICE

裕国公司为随州第二大农产品出口企业，2011年12月农业部、发改委、财政部、商务部、中国人民银行等国家八部委联合授予“农业产业化国家重点龙头企业”。这是湖北省食用菌行业唯一获得此殊荣的企业。彭炎平为裕国公司协议供货商。

在2010年初，正好是香菇的采购旺季，授信申请人彭炎平需要大量购入香菇，出现资金缺口，并没有抵押物，需要一个快速获得资金的渠道。因裕国公司是汇丰长期合作的客户，经裕国公司推荐，与汇丰村镇银行的客户经理接洽后了解到公司+农户/中间商产品，于是彭炎平从该年4月开始与汇丰合作，贷款主要是用于补充其采购香菇的流动资金需求。

由于汇丰村镇银行资金支持力度较大，经过三年多的合作，彭炎平的经营实力显著增强，贩运规模进一步扩大，取得高于往年的收益，全年利润更是达到100万元。成为三里岗地区综合实力位居前列的香菇贩运中间商。同时，裕国公司通过担保像彭炎平这样中间商，保证了上下游供应链的稳定性，货源、价格、品质也都有了很好的保证，业务每年稳步增长，在随州乃至全国都属同行的佼佼者。



“公司+农户/中间商”的供应链产品模式关系图  
"Enterprise+Farmer/Middleman"

Hubei Margin of Mushroom Industry Limited Company (MMI) is the second largest enterprise focusing on agricultural product exports in Suizhou, Hubei Province. In December 2011, eight national ministries and commissions, including the Ministry of Agriculture, National Development and Reform Commission (NDRC), Ministry of Finance, Ministry of Commerce, and People's Bank of China, jointly awarded the "National Leading Enterprise in Agriculture Industrialization" title to MMI. It is the only enterprise winning such a title in the edible mushroom industry within Hubei province. Peng Yanping is one of the contracted suppliers of MMI.

In the shiitake mushroom season in early 2010, credit applicant Peng Yanping needed to purchase a lot of shiitake mushrooms, but he had not enough money and lacked collateral. At that time, he really expected a channel to obtain necessary funds as soon as possible. Recommend by MMI, one of the customers that have entered into long-term partnership with HSBC China, Peng communicated with an account manager of the local HSBC rural bank and got to know the "enterprise+farmer/middleman" supply-chain financing. Then he started to establish cooperation with HSBC China from April 2010, to obtain loans for buying shiitake mushrooms.

Thanks to the rural bank's strong support, Peng's business strength has increased significantly in three years, no matter in terms of business scale or profitability. As his annual profit reaches RMB 1 million currently, he has become one of the top shiitake mushroom dealers in Sanligang Town, Suizhou. Meanwhile, MMI can ensure a reliable supply chain with stable product supply, prices, and quality, by guaranteeing middlemen like Peng. As a result, MMI's business is also growing stably every year and it has outperformed most competitors in Suizhou and even in China.

## 服务小微企业

### SUPPORTING MICRO-BUSINESSES

在发展战略上,汇丰中国把中小企业作为目标客户甚至是重要目标客户来发展。汇丰中小企业金融服务部成立了近150人的独立团队,首先在长江三角洲和珠江三角洲地区等地较为密集的外向型中小企业提供量身定制的服务。凭借汇丰的国际网络和贸易专长,帮助外向型中小企业有效提升财务效率。在金融服务模式方面,为了帮助内地中小企业更好地应对业务发展中遇到的财务瓶颈,汇丰推出了创新产品:“汇丰中小企业资产贷款”和“易商贸”服务。

为针对中小企业国际化的趋势与业务拓展需求,汇丰近期把全球客户经理这个服务理念延展到了中小企业领域。汇丰全球客户经理,是一个汇丰所特有的服务。他们能够整合协调汇丰银行全球网络资源,为中小企业拓展国际业务“度身定制”各类金融服务方案。例如,汇丰曾通过与巴西、印度和俄罗斯等新兴市场当地汇丰分行的合作为一些中小企业出口这些国家的业务提供包括传统的信用证和创新的托收保付项下的贸易融资。

In terms of development strategy, HSBC China treats SMEs as target clients or even important target clients. HSBC China's SME Financial Service Division has set up an independent team of nearly 150 members to provide tailor-made services for export-oriented SMEs in regions including the Yangtze River Delta and the Pearl River Delta first, to help them effectively improve financial efficiency by taking advantage of HSBC's international network and trade expertise. In terms of financial service model, to help Mainland China's SMEs better cope with the financial bottlenecks in business development, HSBC China introduced an innovative product--“HSBC Asset-linked Financing”-- to help individual business owners grow and the “Easy Trade” service.

To address the internationalization of SMEs as well as their need for business development, HSBC recently extended the concept of global account manager to the domain of SMEs. The HSBC Global Account Manager (GAM) is a service exclusive to HSBC. The GAMs can integrate and coordinate resources across HSBC's global network to provide various types of tailor-made financial services for SMEs to explore international business opportunities. For example, by collaborating with the local HSBC branches in emerging markets such as Brazil, India and Russia, HSBC China provides services including traditional Letter of Credit (L/C) and the innovative trade financing under DA Avalisation for some SMEs exporting to those countries.

## 积极提升服务质量

### ACTIVELY IMPROVING SERVICE QUALITY

**完善客户投诉机制:** 汇丰高度重视客户意见反馈,视之为提高服务质量和提供超值服务的机会,同时也是展示我们对客户责任之心与关怀之心的机会。2013年,为了更及时地对投诉出具高层处理决议,特别成立了零售银行及财富管理业务部门的投诉管理委员会,对当月发生的严重投诉进行高层领导讨论和决策。同时设定了更适合中国本地市场的投诉处理流程,在投诉调查、处理、处理质量监控、解决方案、投诉分析及改进提高等6个环节,做了严格的界定和分工,确保投诉处理及时有效,对客户公正公平。

**完善特殊群体金融服务:** 在投资和理财产品销售上,汇丰针对弱势客户,有特别的销售流程规定,且有独立的内审部门,来进行事后的监督。针对年长客户(65岁或以上),除了既定的销售规范,当为年长客户(65岁或以上)提供服务时,授权销售人员还应遵守一系列规定,以保障特殊人群的利益。

**Optimal complaining mechanism for clients:** HSBC China attaches great importance to the opinions and feedbacks from clients, seeing them as opportunities for improving service quality and providing premium services as well as opportunities for us to demonstrate our responsibility and our care for clients. In 2013, to help the management handle complaints in a more timely fashion, we set up a complaints management committee consisting of leaders from the retail bank and the wealth management team, to discuss and make decisions on serious complaints received in the month. At the same time, we also put into place a complaint processing procedure more suitable for the China market, which sets strict boundaries and labor divisions in 6 aspects--complaint investigation, processing, processing quality monitoring, solution, complaint analysis, and improvement, to make sure that complaints can be processed effectively and in a timely fashion, and to be fair and impartial to the clients.

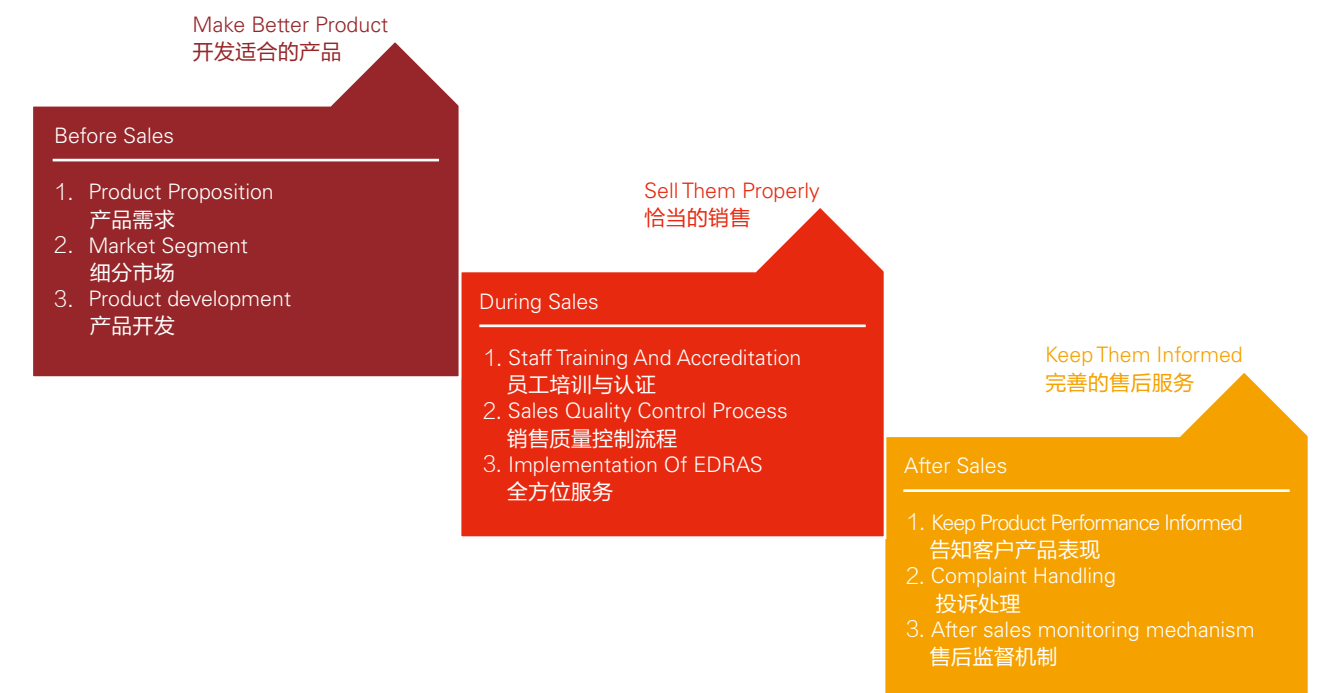
**Financial services for special groups:** In selling investment and wealth management products, HSBC China has a special sales procedure for disadvantaged clients as well as an independent internal audit organization to provide ex-post supervision. For senior clients (those aging 65 or older), except for existing sales rules, the salespersons are also instructed to follow a range of other rules, to protect the interests of this special group.

## 汇丰中国遵守“公平对待消费者”自律公约

### COMPLYING WITH THE "TREAT CUSTOMER FAIRLY" CONVENTION

汇丰中国积极响应“公平对待消费者”自律公约,从售前,售中,售后三个环节来切实的履行,以顾客为中心,秉承“在合适的时间把合适的产品卖给合适的顾客”信条。顾客把汇丰中国当做长期的,可信任的合作伙伴。顾客的支持,使汇丰中国的业务份额不断增长,成为“最佳银行”,“最佳工作场所”。

HSBC complies with the FSA requirement, focusing on before sales, during sales and after sales. HSBC believes in "selling the right product to the right customers at the right time" with customers at the center. In this way, customers will choose us as trusted partner for the long term, reward us with their loyalty as a result of their experience which, in turn, leads to profitable market share growth and making HSBC "the Best Place to Bank", "the Best Place to Work".





## 第四部分：环境足迹管理

## PART IV: ENVIRONMENTAL FOOTPRINT MANAGEMENT

▶ 汇丰深信，社会的进步不能以牺牲后代的资源为代价，并因此设立了较为完善的环境管理体系，从环境足迹，环境风险，绿色金融服务以及社区投资等几方面多管齐下，最大减少自身对环境资源的消耗，并引导员工，客户乃至社区身体力行的保护环境，促进可持续发展。

▷ HSBC deeply believes that the progress of the society should not be achieved at the cost of resources of the future generations, and has therefore established a sound environmental management system to minimize our consumption of environmental resources from multiple aspects including environmental footprint, environmental risk, sustainable finance and community investment, and to guide employees, clients and even communities to do their part to protect the environment and promote sustainable development.





# 减少二氧化碳的排放

## CARBON FOOTPRINT MANAGEMENT

通过汇丰营运可持续战略REDUCE(减少)，在业务营运中更有效地利用自然资源，为汇丰的可持续发展做贡献。

在汇丰中国，每年都会启动新的项目，来管理能源和纸张的消耗，并减少二氧化碳的排放以减少我们的行为对环境所产生的影响。

REDUCE is our operational sustainability strategy, as we make efforts to use natural resources more efficiently in how we run our business and contribute to HSBC sustainability.

At HSBC China, we introduce new projects every year to manage energy and paper consumption and reduce CO2 emission so as to minimize our direct impact on the environment.

# 部门纸张打印监控

## MONITORING PAPER CONSUMPTION

自2013年7月起，汇丰中国科技部，为各部门经理提供每月纸张打印量供参考，部门经理根据报告，监控打印量，并对比既定目标，从而有效地管理纸张打印，控制合理的打印量。

Since July 2013, the technology department of HSBC China has provided reports on monthly paper consumption for all department managers. They are required to monitor paper consumption based on the reports and against the target, with an aim to effectively control paper waste in the workplace.

# 停止打印纸质系统报告

## STOPPING THE PRINTING OF HUB REPORTS

2013年7月，汇丰中国进一步停止打印部分纸质系统报告，以电子化方式进行报告阅览。据统计，该项措施每月将新增节约10,500张A3纸，每年将新增节约0.09吨用纸量。

Since July 2013, HSBC have ceased the printing of certain HUB reports, which resulted in a reduction of 0.09 ton of paper used per month.



# 个人房屋贷款业务电子化

## ADOPTING PAPERLESS PERSONAL HOUSING LOAN PROCESSES

2013年9月，汇丰中国个人房屋贷款业务实施电子化操作，包括贷款申请、审批等一系列流程。据统计，相较之前的纸质操作，该项举措每年将节约403,200张A4纸，3.02吨用纸量。

With the image system in home loan application in place, the approval and drawdown E2E process replaced previous paper processing model, helping to save an estimated 3.02 ton of paper annually.

# 新增关闭一小时办公灯光

## TURNING OFF LIGHTS IN THE WORKPLACE FOR ONE HOUR IN THE EARLY MORNING

在每天中午关闭一小时办公室灯光的举措得到一致的认可和支持后，自2013年8月起，汇丰中国总部国金中心汇丰银行大楼新增上午7:30-8:30关闭一小时办公灯光。据统计，该项举措每月将新增节约 2,500千瓦电量，每年将新增节约30,000千瓦电量。

As the measure of turning off lights in the workplace for one hour at noon every day is recognized and supported by all employees, a new proposal for turning off lights between 7:30-8:30 a.m. has been implemented at HSBC China headquarters since August 2013. Statistics show that this new move can reduce power consumption by 2,500 kWh per month, namely, 30,000 kWh per year.



# 积极推广使用LED灯

## ACTIVELY PROMOTING THE USE OF LED LAMPS

2013年，汇丰中国已有9家网点更换LED灯光，其余分行将陆续更换。据统计，该项举措每年将节约240,000千瓦电量。

In 2013, 9 branches of HSBC China had used LED lamps and other branches would change gradually. Statistics show that this new move can reduce 240,000 kWh per year.

**小知识：**LED灯管节能显著，比传统白炽灯节电80%以上，相同功率下亮度是白炽灯的10倍；LED的能耗仅为白炽灯的十分之一，节能灯的四分之一，且环保长寿，无汞的有害物质，配光技术使LED点光源扩展为面光源，增大发光面，消除眩光，升华视觉效果，消除视觉疲劳。

**Tips:** Compared with traditional filament lamps, LED lamps can reduce power consumption by more than 80% and are 10 times brighter with the same power. The power consumed by an LED lamp is equal to only 10% and 25% of that consumed by a filament lamp and an energy saving lamp, respectively. In addition, the LED lamps are more environmental-friendly, as they contain no mercury, and provide longer service life. The unique light distribution technology adopted by the LED lamps can switch them from point light source to area light source, which provides a larger luminous surface, eliminates dazzle light, improves visual effects, and prevents visual fatigue.



# 高铁—出差新选择

## CHOOSING HIGH-SPEED RAILS IN TRAVEL

高速铁路网的快速发展，交通运输格局也产生了新变化。

自2013年12月起，汇丰中国在内部网上出差交通预定系统(E-travel)中推荐全行员工针对部分线路 优先选择“高铁”选项。据预测，这些线路选择高铁出行每年将减少约38吨的二氧化碳排放量。

在分行，也将安装更多的视频会议设施来减少差旅需要。

A number of measures are already in the pipeline this year to reduce the impact of our operations on the environment. At branches, more video conferencing equipment will be installed to cut down on the need for travel. The e-travel system is also being enhanced as a way to encourage colleagues to travel by train, instead of flying, to reduce CO2 emission. It is predicted that choosing high-speed rails for these lines can reduce about 38 tons of CO2 each year.

# 垃圾集中处理及分类标签

## PROCESSING GARBAGE IN CENTRALIZED MODE AND USING GARBAGE CLASSIFICATION LABELS

借鉴于汇丰中国总部国金中心汇丰银行大楼实行垃圾集中处理的好经验，汇丰中国将陆续为全国各分行设置统一的垃圾箱，推广垃圾集中分类处理。据统计，该项举措每年将减少30%日常工作中产生的生活垃圾。

在2013年9月，汇丰中国总部国金中心汇丰银行大楼更新了垃圾箱上的垃圾分类标签码，进一步帮助员工识别和区分纸张、塑料、金属等可回收物的处置。

Inspired by the experience of processing garbage in centralized mode at its headquarters, HSBC China will provide unified dustbins for all branches nationwide to further promote such a mode. Statistics show that this can reduce garbage by 30% in daily work. In September 2013, HSBC China updated the garbage classification labels at its headquarters, with an aim to help its employees better identify and differentiate the specific dustbin for collecting waste paper, plastic, and metal.



# 个人行动减少碳排放

## REDUCING CARBON EMISSION IN INDIVIDUAL ACTIONS

除银行采取的措施之外，每个人的行动也会对环境产生影响。比如员工收件箱里的邮件平均每年所产生二氧化碳与开车行驶320公里所产生的二氧化碳相当。清除邮箱里的垃圾邮件、通过 SharePoint 上传附件和清理邮箱这些简单的举动，都能明显减少二氧化碳的排放。

In addition to the measures taken by the Bank, individual actions can also make a difference. For example, an average year of e-mails in an inbox produces the same amount of CO2 as driving about 320 km in the average car. Taking simple measures like emptying e-mail trash, using SharePoint for attachments and good e-mail housekeeping can contribute to significant reductions.

# 汇丰倡导

## METHODS ADVOCATED BY HSBC

汇丰倡导以下举措，通过员工自己努力，减少资源消耗：

- ▶ 鼓励团队举行无纸化会议
- ▶ 运用新科技，减少能源消耗
- ▶ 参与汇丰水资源项目
- ▶ 鼓励家人和朋友一起为减少资源消耗努力

Staff can join the REDUCE efforts in the following ways:

- ▶ Challenge the team to hold paperless meetings
- ▶ Save energy by working smarter
- ▶ Participate in the HSBC Water Programme
- ▶ Encourage family and friends to join in

重要奖项
MAIN AWARDS

2013.04	The 8th China Charity Award by Ministry of Civil Affairs 第8届中华慈善奖-民政部
2013.04	Heifer International-Certificate of Appreciation-HSBC in appreciation of long standing support of Heifer Program 国际小母牛-长期支持奖
2013.05	Outstanding Contribution Award for Rural students Nutrition Improvement Programme and Evaluation by CDRF 中国发展研究基金会颁发农村学生营养改善计划评估项目杰出贡献奖
2013.06	1. Most Socially Responsible Financial Institution by CBA 中国银行业协会颁发2012年度最具社会责任金融机构奖 2. Best Green Finance Award by CBA 中国银行业协会颁发2012年度社会责任最佳绿色金融奖 3. Best CSR Case Award by CBA 中国银行业协会颁发2012年度公益慈善优秀项目奖
2013.09	Shenzhen Angelland Disable Childern Caring Center-2013 Best Partner Award 深圳天使家园-年度最佳合作伙伴奖
2013.10	Example Company in the 2013 Publicity Month for Introducing Financial Knowledge to Ordinary Families in Beijing 北京地区2013年‘金融知识进万家’宣传月活动标兵单位
2013.11	Multinational Corporation Leaders Roundtable Organizing Committee-The Multinational Corporation with Contribution to Public Welfare in China 2013 Award 跨国公司领袖圆桌会议颁发2013年跨国公司在华公益贡献奖

企业可持续发展无止境

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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。
  - 重金属含量符合欧标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100ppm）。
  - 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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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2013年1月1日至2014年1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 1,2013 to January 1, 2014.
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.