

可持续发展是长远致胜之道
SUSTAINABILITY IS KEY TO LONG-TERM SUCCESS.



2016

汇丰中国可持续发展报告
HSBC CHINA CORPORATE SUSTAINABILITY REPORT



作为全球最大的金融服务机构之一,汇丰在中国已连续经营逾150年。在助力中国经济发展的同时,我们也着眼长远,不断寻求和创造机遇,以从整体上推动社会、经济和环境的和谐发展。

一直以来,汇丰都深信,企业的成就有赖所在社区的可持续发展,因此我们倡导与社区的共同成长,繁荣进步。这一方面体现在汇丰将可持续发展与企业发展并行,并将这一理念贯穿于我们的业务与日常运营;另一方面也体现在汇丰积极与专业机构合作,投资公益慈善项目,践行对中国社会的承诺。

2016年,汇丰全年捐赠约4,900万人民币,在教育、环境和社区三大重点领域新增20个公益项目,使170余万人直接从中受益。其中不乏创新之举,如汇丰村镇银行开展的服务“三农”、立足当地的扶贫项目,不仅响应了国家“精准扶贫”的号召,也切实帮助贫困村民创收增收,实现了可持续生计。汇丰首次与中国内地金融机构交通银行共同发起城市社区为老服务项目“上海颐乐行动计划”,通过探索更创新、更可持续的发展模式,进一步深化了汇丰20余年来在中国养老领域的公益探索。

这一年,随着汇丰公益资源的日益丰富,我们与社区的联系愈发紧密。2016年,汇丰中国共有3,400余名员工贡

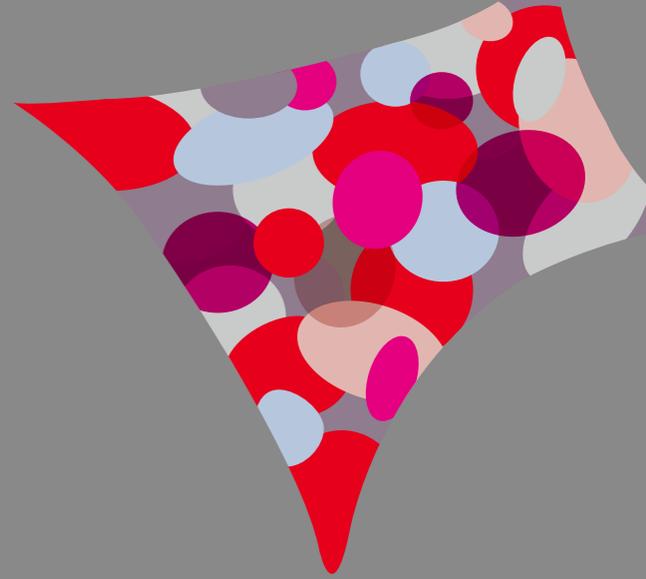
献了超过21,000小时的志愿服务,在全国开展数百场活动。公益也日益成为各地分行举行员工团队建设活动的重要主题,见证着汇丰的可持续发展事业不断焕发出新的生机和活力。

凭借国际化的网络和丰厚的经验,汇丰坚持以正直诚信的价值观,引领行业发展,巩固与社区的关系;坚持以最严格的行为标准,为客户提供高品质的金融产品和服务;坚持以清晰的原则,执行绿色信贷的相关政策,确保金融系统的良好运转。

目前,汇丰在中国的各项事业和社区项目,都在积极向前推进。放眼2017,我们将继续秉持可持续发展的传统,鼓励员工、客户和更广大的社会公众共同参与社区实践,为整个社会更美好的未来而努力。

廖宜建

汇丰银行(中国)有限公司行长兼行政总裁



As one of the world's largest financial service institutions, HSBC has been running continuously in China for more than 150 years. While fueling China's economic growth, we keep taking a long-term perspective and seeking and creating opportunities, to promote the harmonious development of the society, economy and environment.

Over the years, HSBC has firmly believed that an enterprise's accomplishments rely on the community's sustainable development. Therefore, growing and prospering together with our communities is vital to our success. On the one hand, HSBC is committed to sustainable development along with business growth, and incorporates the idea into our business and daily operation; on the other hand, HSBC actively works with professional organisations to fulfill its commitment to the Chinese society by investing in philanthropy programmes.

In 2016, HSBC's total donations in China achieved around RMB49 million. We provided funding for 20 new programmes in the fields of education, environment and communities, directly benefiting more than 1.7 million people. Among these programmes were some innovative moves. For example, HSBC rural banks carried out poverty alleviation programmes to better serve agriculture, farmers and rural areas. In doing so, not only did HSBC respond to China's call for targeted poverty alleviation, but it helped poor villagers increase incomes and achieve sustainable livelihood. For the first time, HSBC launched the "Shanghai Happy Ageing Action Plan", a service programme for the elderly based in urban communities in partnership with the Bank of Communications, to explore a more innovative and sustainable development model, further deepening HSBC's engagement in elderly care sector in China in the past two decades.

Over the past year, as HSBC invested more philanthropic resources, our ties with the communities have got closer. In 2016, over 3,400 HSBC China employees participated in hundreds

of activities nationwide, contributing more than 21,000 hours of volunteering services. Charity-themed activity became an important element of local HSBC branches' staff team building, which speaks to the new vitality and vigor of HSBC's sustainability cause.

On the strength of its international network and abundant experience, HSBC adheres to the values of "acting with courageous integrity", leads the industry and reinforces its ties with local communities. The company sticks to the most stringent standard of conduct, providing clients with high-quality financial products and services. It follows clear principles and implements green credit policy, to ensure the sound operation of the financial system.

At present, HSBC is actively pressing ahead with its undertakings and community programmes in China. In 2017, we will continue to adhere to our heritage of sustainable development, to encourage our employees, clients and the general public to engage in community practises, working hard for a better future of the whole society.

David Liao
President and Chief Executive Officer
HSBC Bank (China) Company Limited

发展农村金融 支持精准扶贫

DEVELOPING RURAL FINANCE SUPPORTING TARGETED POVERTY ALLEVIATION



贴合需求, 推进精准扶贫

TAKING TARGETED MEASURES IN POVERTY ALLEVIATION

自2006年起, 汇丰就开始支持公益组织在全国开展扶贫项目, 先后在河北、湖北、云南等地投入资金逾2,000万人民币, 直接帮助数千户贫困农户摆脱贫困, 使农户的自信心和可持续发展能力得到极大提升, 并因此获得世界公益慈善论坛“精准扶贫典范企业”称号。

2016年, 汇丰积极响应国家提出的“精准扶贫”贫困治理思想, 针对全国6省市的7个贫困村镇启动了贴合实际需求的精准扶贫项目, 在经济、环境、文化等不同方面, 满足村民的生存及精神文化需求, 在“输血”的同时培养村民自身“造血”能力。项目受益总数达3,600名贫困村民。在广东, 汇丰捐赠900余万人民币支持的“广东贫困农村生态农业扶贫”项目也正式启动。2016年9月, 首批经过培训的28户农户获得了每户6,000元礼品金, 用以发展以畜牧业为主的养殖项目, 同时通过建立互助组, 促进和谐社区建设, 改变当地贫穷面貌。

Since 2006, HSBC has started to lend support to charity organizations to carry out poverty alleviation programmes nationwide. More than RMB20 million was invested in provinces including Hebei, Hubei and Yunnan to directly help thousands of poor rural families shrug off poverty. This has greatly boosted farmers' confidence and sustainable development capability. For this reason, HSBC won the title of "Role Model Enterprise for Targeted Poverty Alleviation" at the World Philanthropy Forum.

In 2016, HSBC actively responded to China's idea of "targeted poverty alleviation" by kicking off a programme in 7 poverty-stricken villages across China's six provinces and municipalities, to meet villagers' survival and needs in economic, environmental and cultural aspects. While donating money, HSBC helped boost farmers' ability to make money. The programme benefited a total of 3,600 poor villagers. In Guangdong, the RMB9 million Guangdong Eco-Friendly Agriculture Poverty Relief Programme was also rolled out. In September 2016, the first batch of 28 trained farmers received RMB6,000 cash gift per household, supporting their breeding projects, mainly stock farming. Meanwhile, mutual-aid teams were set up under the programme, to promote harmonious community development and alleviate local poverty landscape.





汇丰湖南平江村镇银行13名员工志愿者分两次将当地贫困村民所需要的桃花树苗、化肥、医疗用品等物资送到村里,让81户贫困户近300人感受到来自汇丰的关怀。
 Altogether 13 staff volunteers from HSBC Pingjiang Rural Bank of Hunan delivered peach saplings, chemical fertilizers and medical supplies needed by local poor villagers in two batches, taking HSBC's care to 300 people from 81 poor households.

李中葵原是云南禄劝的一名普通家庭妇女,2016年6月,她第一次走出家门,参加了由汇丰资助、四川海惠助贫服务中心在社区组织的妇女能力建设培训,此后她在村中就变得没那么“普通”。培训第一天,当她看到姐妹们都可以勇敢自信的表达时,内心有说不出的难受。因“重男轻女”的观念,她没念过书,更不识字。但在3天培训里,她在姐妹们的鼓励支持下,开始变得自信,敢于表达。培训后她回到村里,将所学的内容分享给社区的姐妹们,并成立妇女小组,带领大家集体养殖土鸡,参与技术改造活动,以充满希望与自信的姿态撑起大山里的“半边天”。

Li Zhongkui used to be an ordinary housewife in Luquan County of Yunnan Province. In June 2016, for the first time she took training in women's capacity building in the community organized by Sichuan Haihui Poverty Alleviation Center and funded by HSBC. After that, she became not so ordinary in the village. On the first day of training, when she saw that other women were able to express themselves with great confidence, she was very upset, because she is illiterate. However, during the three-day training, thanks to other trainees' encouragement, she became self-confident and was not afraid to express herself. When she returned to her village after the training, she shared what she had learned to other women in her community, and set up a women's group. She led others to breed free-range chicken and took part in technical upgrade activities, playing a big role with a hopeful and confident posture.

支农支小, 填补乡镇金融服务空白

SUPPORTING RURAL CLIENTS AND SMALL BUSINESSES, FILLING IN GAP IN RURAL FINANCE

汇丰是首家进入中国农村市场的国际性银行, 拥有目前国内最大的外资村镇银行网络。汇丰持续扎根县域, 服务农村金融市场, 为“三农”客户和小微企业提供创新、有效的金融服务, 帮助他们实现可持续经营。

HSBC is the first international bank to have set foot in China's rural market, with the largest rural banking network of foreign banks in mainland China. HSBC has been entrenched in county seats, serving the rural financial market, providing innovative and effective financial services for rural clients and small and micro businesses, to help them achieve sustainable operation.

编号	指标名称	2016年
1	农村营业网点 <i>Rural banking outlets</i>	26个 26
2	小微企业贷款余额 <i>Small and micro businesses' loan balance</i>	9.2亿元 <i>RMB920 million</i>
3	小微企业贷款余额占全部贷款余额的比例 <i>Percentage of small and micro businesses' loan balance in total loan balance</i>	68.13% 68.13%
4	涉农贷款余额合计 <i>Total agriculture-related loan balance</i>	10.95亿元 <i>RMB1.095 billion</i>
5	涉农贷款余额占全部贷款的比例 <i>Percentage of agriculture-related loan balance in total loans</i>	81.1% 81.1%
6	服务“三农”金融产品数量占全部产品的比例 <i>Percentage of financial products for agriculture, rural areas and farmers in total financial products</i>	99% 99%

2016年11月, 首家标准化普惠金融网格化工作站在湖北天门皂市揭幕, 建立高效率、低成本、标准化的网点下沉模式
In November 2016, HSBC's first standardized grid financial service station for rural inclusive finance was inaugurated at Tianmen City of Hubei, establishing an efficient low-cost and standardized outlet operating model



2016年, 村镇银行推出资费最优、支付增速的网银VIP套餐, 倾力打造微信金融, 首次向个人客户提供安全便捷的掌上银行服务, 克服农村地域和时空的限制, 进一步贴合客户深层次需求。村镇银行全新开发的金融产品“贷得盈”上线, 以简便快捷、贷款期限长、还款灵活等特点, 为小微企业和个体工商户提供专属金融方案, 助力企业可持续发展。

In 2016, HSBC rural banks introduced the e-bank VIP package with the optimal fees and expedited payment. Meanwhile, they worked hard to introduce the WeChat finance, providing for the first time the secure and convenient palmtop banking service for individuals, which overcomes the rural territorial, time and space restrictions, to further meet clients' deep-seated needs. ALF, a financial product developed by HSBC rural bank, also went live. Being convenient and quick, with long maturity and flexible repayment, it provides small and micro businesses and individual businesses with exclusive financial solutions, to fuel their sustainable development.

重庆荣昌村镇银行宣传微信金融服务。
Chongqing Rongchang HSBC Rural Bank promotes WeChat finance.



救助困境儿童 推动健康成长

HELPING CHILDREN IN DIFFICULTY

PROMOTING HEALTHY DEVELOPMENT

广西服刑人员子女救助

PRISONERS' CHILDREN SUPPORT AND DEVELOPMENT PROGRAMME IN GUANGXI



钦州市检察院工作人员为服刑人员子女送去生活及学习用品
Employees of Qinzhou Procuratorate brought living and school supplies for prisoners' children.

“这个项目意义深远，它最大的特点和突破是实现了职能联动，由钦州市委政法委牵头、12个部门参加的政府职能部门联动机制已顺利建立，大大促进了服刑人员未成年子女的生存权健康权等基本权利的落实。”

——中国少年司法专业委员会秘书长、司法部普法万里行项目专家 刘雅清

“The programme holds far-reaching significance. Its most important trait and breakthrough lies in the establishment of a multiple government function joint effort mechanism. Led by the Qinzhou Municipal CPC Committee and the Politics and Law Committee, a work committee made up of 12 departments has been established, which is extremely helpful to prisoners' minor children exercising their basic rights such as the right to live and the right for health.”

- Liu Yaqing, Secretary General of the Juvenile Justice Committee of the China Criminal Procedure Society and Specialist with the Law Dissemination Programme of the Ministry of Justice

汇丰资助的广西钦州服刑人员未成年子女救助项目始于2013年发生的一起令人痛心的案件，钦州市检察院在办案中发现三娘湾社区丈夫杀死妻子服刑后，留下三名年幼的孩子无人照顾。在汇丰的资助下，中国社会福利基金会依托于钦州市检察官协会和广西大学开展服刑人员子女救助行动，使各个相关政府部门能及时地了解这些孩子的需求，并为其提供相应的服务。经过三年的努力，到2016年底，项目进行家庭探视、监护随访的服刑人员未成年子女达到1,389人次。

The Relief Programme for Prisoners' Minor Children in Qinzhou, Guangxi started with a heartbreaking case in 2013. When handling a case, the staff of Qinzhou Procuratorate found that a man from Sanniangwan Community who killed his wife, left three young children uncared for after he was being jailed. With HSBC's donations, the China Social Welfare Foundation had the Qinzhou Association of Prosecutors and Guangxi University conduct relief operations for prisoners' children by setting up a mechanism for related government to timely grasp the information of these children and offer adequate support from their own perspective. Through three years' efforts, by the end of 2016, 1,389 person times of home visits and follow-up were conducted for prisoners' minor children under the programme.

广东流浪儿童服务体系创新

INNOVATION OF STREET CHILDREN SERVICE SYSTEM IN GUANGDONG

杨志,从小被收留在广州市少年儿童救助保护中心,因一直无法找到家人,长期滞留在站。2016年,在汇丰广东省流浪儿童服务体系创新项目的帮助下,通过三个月的叉车培训,小杨掌握了叉车的操作技术,并通过了文考和实操的技能考核,取得了叉车操作证书。中心工作人员为他联系到了就业单位,月薪3,000元,在这个新岗位上,这位勤劳朴实、好学肯干的年轻人受到工厂同事和领导的一致赞许。

汇丰资助的这一项目,改变了传统的收容护送返家救助模式,在未成年人保护中心引进专业社工服务体系,探寻未成年人流浪的内在心理原因,进行有针对性的疏导,并提供受教育和培训的机会,帮助就业,真正改变受助儿童及青少年的生存环境和精神面貌。

Yang Zhi was taken in by the Guangzhou Centre for Rescuing and Protecting Children when he was little. As his family was nowhere to be found, he stayed at the centre for many years. In 2016, under the support of HSBC's Guangdong Street Children Service Innovation Programme, after taking forklift training for three months, Yang Zhi mastered forklift operation skills, and passed written examination and hands-on skill assessment, earning a forklift operation certificate. The centre's staff found an employer for him, providing him a job with a monthly salary of RMB3,000. In the new post, this diligent and studious young man has been unanimously praised by his colleagues and the leaders of the factory.

This programme in Guangdong broke away from the traditional model of take-in, escort, and return-home, the centre introduced the professional social work service system to explore children's psychological causes for vagrancy and provide them with professional counseling. The centre also provides education and training opportunities to help young people find jobs, thereby truly changing the living environment and mental outlook of the children and adolescents.



“比比和朋友” 幼儿情绪健康教育

ZIPPY'S FRIENDS - IMPROVING CHILDREN'S EMOTIONAL WELL BEING



Yuyu is a kid from Mianhua Hutong Kindergarten at Xicheng District, Beijing. She has a temper. When she is mad, she always pouts and puts her hands on her hips, ignoring anyone else. Today, for some reason she is in a sulk again. Hanhan approached her and asked her what was wrong. She ignored him. Hanhan said anxiously, "How can I know why you are upset if you don't speak out?" After hearing this, Yuyu was quiet for a while. Then she announced what made her mad loudly. Hanhan became very excited, saying "Yuyu is no longer silent. She can tell how she feels now just like what we learned from Zippy class." Yuyu spoke increasingly softly, and Hanhan also found out what upset her and helped her solve the problem.

Given the universal lack of social skills among Chinese children, HSBC introduced Zippy's Friends, the WTO-certified programme that has been successfully launched in 30 countries and regions around the world. In 2016, the programme continued to be implemented in more than 300 kindergartens in Beijing, Tianjin, and Shaanxi. Tens of thousands of children took the course. In lively and fun ways, the programme has effectively improved children's ability to cope with their emotions and improve interpersonal skills.

北京西城区棉花胡同幼儿园的玉玉有她自己的小脾气,当她生气的时候,总是插着腰,嘟着嘴,谁都不理,自己生闷气。今天不知怎么的,又站在那里生闷气,涵涵到她身边,问她怎么了,她不理不睬。涵涵着急地说:“你不说别人怎么知道你因为什么生气啊!”玉玉听完这话沉默了一会儿,大声表达着自己生气的事。涵涵听到玉玉的话兴奋极了:“老师,玉玉不自己生闷气了,她能像比比课堂上说的那样说出自己的感受了。”说出自己感受的玉玉说话声音变低了,涵涵也了解了玉玉生气的理由,帮她想办法,和她一起解决问题。

针对中国儿童普遍缺乏社会交往能力的问题,汇丰引进了经过世界卫生组织认证,并在30多个国家成功实施的“比比和朋友”课程。2016年,这一项目继续在北京、天津、陕西300余所幼儿园实施,数万名幼儿参与课程,通过生动有趣的方式有效提升了幼儿应对情绪问题的能力和人际交往的能力。



农村留守儿童心理健康促进项目

MENTAL HEALTH PROMOTION PROGRAMME FOR RURAL LEFT-BEHIND CHILDREN

汇丰关注留守儿童的心理健康，多年资助中国社会福利基金会和西部阳光基金会通过一系列行之有效的活动和课程，帮助留守儿童舒缓因家庭教育缺失而造成的各类心理问题。

HSBC focuses on rural left-behind children's mental health. For years, it has been supporting China Social Welfare Foundation and the Beijing Western Sunshine Rural Development Foundation to support left-behind children with mental issues caused by absence of parental love by organizing an array of effective activities and offering courses.



汇丰亚太区企业可持续发展总监唐丹妮女士(右图)带领员工来到陕西长安镇的一所幼儿园,探访留守儿童并和他们共同游戏。汇丰自2015年开始支持中国社会福利基金会和中国教育科学研究院在陕西、甘肃、重庆、河北、河南和江苏6个留守儿童众多的省市开展农村三到六岁留守儿童心理健康项目,通过研发教材和教学活动,培训老师等方法,对留守儿童进行长期的帮助,并对部分儿童进行心理干预,目前已经取得良好的效果。
HSBC Asia Pacific Corporate Sustainability Director Malini Thadani (right picture) and HSBC staff volunteers visit children in the Changan Town kindergarten in Shaanxi Province and play games with them. HSBC supported China Social Welfare Foundation and the National Institute of Education Sciences to carry out the Rural 3-6 Years Old Left Behind Children Emotional Well Being Programme in 6 provinces and municipalities that are Shaanxi, Gansu, Chongqing, Hebei, Henan and Jiangsu, since 2015. Through multiple methods including designing education material and activities and training teachers, this Programme has offered long-term support to rural left-behind children and provided intervention to children at risk. So far, good impact has been achieved.



2016年秋季学期,西部阳光“驻校社工”项目在甘肃陇南的7所学校正式运行,200多名志愿者在这里留下了他们陪伴孩子成长的生命痕迹。图为汇丰志愿者连夜赶工,帮助崖上小学搭建阳光活动房
In the fall semester of 2016, the Western Sunshine “Social Worker Service for Rural Boarding Schools” Programme was officially carried out at seven schools in Longman, Gansu. More than 200 volunteers left their traces of accompanying children here. Picture on the right shows HSBC staff volunteers work day and night to help build a sunlight activity room for the Yashang Primary School.

20年来,汇丰始终关注和支持中国为老服务的发展,通过与中华慈善总会中国长期照护委员会合作,培训了数以万计的养老机构管理者和护理员,并资助出版国家指定的培训教材和制定行业服务标准,全面改善城市和农村的为老服务能力,推动中国养老行业发展。

Over the past two decades, HSBC has been committed to supporting service for the elderly in China. By teaming up with China Charity Federation, HSBC has trained tens of thousands of managers and care-takers with long-term care institutions. It also provided funds for publishing state-designated textbooks and setting industry service standards, improving the ability to serve elderly people in cities and rural areas and promoting the development of the Chinese geriatric care industry.

助力农村养老
PROVIDING RURAL ELDERLY CARE



“虽然我的母亲不能进行语言沟通,但是她的一个动作甚至眼神,护理员都能很快明白,及时回应。”王子荣老人的女儿发自内心地感激护理员。83岁的王子荣老人,3年前因突发脑血栓导致半身不遂,丧失语言能力,子女们担起了照顾的责任但觉得心有余而力不足,毕竟专业照护要依托医疗、康复、护理资源,老人身处农村,这样的服务十分稀缺。
北京市门头沟区潭柘寺镇敬老院是“汇丰中华慈善老人关怀计划-农村失能失智老人长期照护”项目点之一,2016年初完成了设施改造和护理人员的专业培训,开始接收不能自理的老人。老人家属获悉后,第一时间给老人办了手续。入住前,家人担心老人不能用语言表达自我,得不到相应的照护,顾虑重重。经过一段时间的观察,子女们发现老人的精神面貌明显好转,这得益于护理员的专业悉心照护。2016年,汇丰支持的“农村失能失智老人长期照护”项目在全国已开设了多个示范点,对于我国建立失能失智老人长期照护服务模式和体系有良好的参考作用。

were overstretched as professional nursing required medical, rehabilitation, and nursing resources. However, the old lady lives in the countryside, where such service is absent.
Tanzhe Temple Township Elderly People Nursing Home in Mentougou District, Beijing is one of the project sites under the HSBC China Charity Elderly Care Programme – Improving Rural Welfare Home's Long Term Care Capacity to Better Support Rural Left-Behind Elderly People. In early 2016, infrastructure improvement was completed, and professional training for nursing staff was provided. The nursing home started to take in elderly people who could not take care of themselves. Upon learning the news, Wang Zirong's children went through the formalities for her. Before she settled in the nursing home, they were worried that she could not get proper care because she was unable to express herself. Yet later they found that her mental outlook improved significantly, which was ascribable to the care-takers' professional and careful nursing.
In 2016, quite a number of such demonstration project sites were set up across China under the HSBC's programme. It provides good reference for establishing long-term care service model and system for disabled elderly people and those with dementia in rural China.

“Although my mom cannot talk, the care-takers can understand her by every move and even look of hers and then respond quickly,” said Wang Zirong's daughter, and she is deeply grateful to the care-taker. Wang Zirong is 83 years old. Three years ago, she suffered from sudden cerebral thrombosis, which caused hemiplegia, and she could no longer talk. After that, her children took turns caring for her, yet they

廿载助力养老 耆耄乐享天年

HELPING PROVIDE SERVICE FOR THE ELDERLY FOR TWO DECADES



经过改造后的门头沟潭柘寺镇养老院
The uplifted Tanzhe Temple Township Elderly People
Nursing Home in Mentougou District



提升城市社区养老水平
IMPROVING ELDERLY CARE IN URBAN COMMUNITIES

老人们在“阳光谈心室”愉快地聊天
Elderly people happily talk with each other at
the “Sunshine Chat Room”



家住上海五角场北茶园社区的张锦华老人今年74岁，大家都称赞他“年纪大，公益劲头儿更大”。“银龄助老，欢乐夕阳”是他发起的第3个公益项目，获得了“交行·汇丰上海颐乐行动计划”的资助。此前他发起的“见证金婚，幸福相伴”和“见证金婚，弘扬慈孝”项目已经相继得到“汇丰社区伙伴计划”的支持。

当发现金婚项目已不能够完全满足社区老人的需求时，闲不下来的张老继续在社区寻找资源。“阳光谈心室”是为独居老人提供交流的场地，平日偶有老人来闲聊。他想，除了在这儿说说话，还有什么事情可以让大家焕发更多活力？2016年，“交行·汇丰上海颐乐行动计划”在北茶园试点，张老打算升级现有的“阳光谈心室”，于是就有了第3个项目。在原有聊天会的基础上，项目为老年人设计了节日社区文艺团队汇演、定期提供为老志愿服务、举办老年趣味运动会等，激活了这个场所，大家的晚年活动也丰富了起来，越来越多的老年志愿者加入到这一公益行动中。

“交行·汇丰上海颐乐行动计划”是汇丰与交通银行在2016年共同出资发起的大型公益项目，作为积极回应老龄化社会的创新尝试，希望能够借此探索上海老龄化社区服务的新模式，推动国家养老事业的进步。目前此项目在上海5个街道试点执行，预计资助为老服务项目90个，惠及沪上5万社区居民。



Zhang Jinhua, 74, lives in Beichayuan Community of Wujiaochang, Shanghai. He is praised for his devotion in the public welfare undertaking. Happy Elderly Life is the third public-welfare programme initiated by him, and it was financed by the Bank of Communications - HSBC Shanghai Happy Ageing Programme. Prior to that, he sponsored the “Witnessing Golden Wedding, Happy Company” and “Witnessing Golden Wedding, Carrying Forward Filial Care” programmes, both of which were funded by the HSBC Community Partnership Programme.

When he found that the two programmes could not completely meet the needs of elderly people, Zhang Jinhua continued to seek resources in communities. “Sunshine Chat Room” is a place for elderly people living alone to communicate. Sometimes elderly people go there for chatting. He thought, “Apart from talking, what else can we do here?” In 2016, the Bank of Communications - HSBC Shanghai Happy Ageing Programme launched pilot run in the Beichayuan Community. Moreover, Zhang Jinhua wanted to upgrade the “Sunshine Chat Room”. That gave birth to his third programme. Apart from the chatting sessions, the programme also provides festival community art performance, offers regular volunteer service for the elderly, and holds fun games to activate this place. Increasingly more elderly volunteers have joined the action.

The Bank of Communications - HSBC Shanghai Happy Ageing Programme is a large public welfare programme jointly launched by HSBC and the Bank of Communications in 2016. As an innovative attempt to actively respond to the aging society, the programme is intended to explore new service models for ageing communities in Shanghai, and promote the progress in China’s elderly care undertaking. Currently, the programme is in pilot run in 5 neighbourhoods around Shanghai. It is expected to fund 90 programmes for elderly people, benefiting some 50,000 residents in Shanghai.

汇丰集团主席范智廉(左二)和汇丰银行(中国)有限公司行长兼行政总裁廖宜建(左一)与交通银行领导共同启动“交行·汇丰上海颐乐行动计划”
HSBC Group chairman Douglas J Flint (second from left) and HSBC Bank (China) president and CEO David Liao (first from left) kick off the Bank of Communications - HSBC Shanghai Happy Ageing Programme.



开展金融教育 提升生活技能

PROVIDING FINANCIAL LITERACY EDUCATION
IMPROVING LIFE SKILLS



上海市社区青少年金融教育

COMMUNITY-BASED FINANCIAL LITERACY EDUCATION FOR ADOLESCENTS IN SHANGHAI

“小弟弟小妹妹跑开点，敲碎玻璃么老价钿”。一群孩子跟着老师在唱什么呢？原来是“沪语童谣讲财商”课堂开班了！董雪平老师是“孩子王”，他花了一周时间研究目前的财商教案，并因地制宜改善了课件。当讲到货币来源时，他通过古人打猎以物易物的图片进行深入浅出的讲解，极大提升了孩子们的学习兴趣。通过活泼的教学及各类体验活动，孩子们知晓了金钱的来源，懂得了消费、预算、储蓄等金融知识。不少家长反馈说，参加财商培训后，孩子有了很大变化，“懂事了，知道爸妈赚钱不容易”，“零花钱舍得给爷爷奶奶买点心了”，“主动提出通过做家务赚零用钱”……

2016年，汇丰资助的“上海市社区青少年金融教育公益项目”以参与式的教学模式，开设少儿金融理财课程，帮助上海市上万名8-14岁的小学和初中生学会计划用钱，提高财商和理财能力。



华东师范大学附属杨行小学的同学获赠《少儿金融教育》教材
Students from Yanghang Primary School affiliated to the East China Normal University are presented with the textbooks for Financial Literacy Education for Children.

“Stay clear, boys and girls, if you break the glass, you'll have to pay the full price”. What were the children singing along with their teacher? It turns out the Shanghainese children's folk class for financial quotient (FQ) started. The teacher, Dong Xueping, has a way with kids. He spent one week studying the current teaching plan for FQ, and then improved the courseware. When talking about the origin of money, he illustrated with the pictures of ancient people going hunting and exchanging goods, which greatly aroused children's interest for learning. Through lively teaching and experiential activities, the children learned about the origin of money and acquired financial knowledge about consumption, budget, and savings. Many parents reported great changes in their children after taking the training. “Now he knows that it is not easy for us to make money”, “Now he is willing to spend his pocket money buying refreshments for his grandparents”, or “ She offers to make allowance money by doing house chores”...

In 2016, funded by HSBC, the Shanghai Community-based Financial Literacy Education for Children and Youth Programme provided financial courses for kids in participatory teaching model. It helped over 10,000 primary and secondary students aged 8-14 learn to spend money, significantly improving their FQ and money management ability.

“精明耆英”长者金融知识推广

SMART SENIORS-GUANGDONG ELDERLY PEOPLE FINANCIAL LITERACY EDUCATION PROGRAMME



社区老人参加项目宣传活动摊位游戏
Elderly people in the community play a game at a publicity booth for the programme.

何姨是家住广州的退休居民，闲暇时爱好参与义工活动。去年，她被汇丰发起的“精明耆英”长者金融知识推广项目举办的防骗宣传活动所吸引，她得知很多街坊年纪渐长，易被骗子盯上，除了损失金钱以外，对个人的心理健康、家庭关系都造成了不良影响。

热心肠的何姨希望自己和身边的邻里都能够成为“精明长者”，避免受骗。接触项目以后，她经常向警察和社工了解行骗手段，把海报和信息热心转告有需要的街坊。项目计划培养一批长者义工领袖作为“精明大使”，招募时何姨率先报名，通过培训“上岗”后，她充分发挥自己了解社区的优势，和其他“大使”一道在社区中推广防骗知识。通过与广东广播电视台城市之声节目合作，“精明大使”还和汇丰志愿者共同录制防骗广播剧，借助广播和微信将影响力传送到更广泛的地方。

目前，项目在广东举办了超过400场宣传活动与社区讲座，还以粤剧、微电影等寓教于乐的形式，为6万余长者及其家属提供服务，有效提高长者的防骗意识和能力，关怀并支持长者发展。

Aunt He is a retired resident in Guangzhou. When she gets the time, she loves taking part in volunteer activities. Last year, she was attracted by a fraud prevention publicity activity held under the Smart Seniors-Guangdong Elderly People Financial Literacy Education Programme funded by HSBC. She learned that many elderly neighbours were easy targets for swindlers. In addition to financial losses, such fraud has harmful effects on personal mental health and family relations.

Being warmhearted, Aunt He hoped that her neighbours and herself would become smart seniors and avoid scams. After she learned about the programme, she often consulted policemen and social workers about swindling means, and forwarded posters and information to neighbours who needed them. Under the programme, it was planned that a number of elderly volunteers should be recruited as “smart ambassadors”. Aunt He was one of the first to have signed up. After taking training, she became a volunteer. She made the best of her knowledge about the community, and worked with other “ambassadors” to spread fraud prevention knowledge in the community. These ambassadors also worked with HSBC volunteers to make a record of an anti-fraud radio drama, so as to expand the influence through radio and WeChat.



汇丰志愿者参与防骗微电影《爱·护》拍摄
HSBC volunteers take part in the filming of a micro film called Love & Care.

At present, over 400 publicity activities and community lectures were held in Guangdong under the programme. In addition, service was provided in the form of Cantonese opera and micro films for over 60,000 elderly people and their families, which effectively heightened elderly people’s fraud prevention consciousness and ability, and showed care for and supported their development.

汇丰商业案例大赛

HSBC BUSINESS CASE COMPETITION

汇丰商业案例大赛始于2008年，致力于为商学院本科生提供高规格的国际交流平台，锻炼学生的专业知识理解和实践能力，培养综合能力出众的商业人才，在亚太地区颇具影响力。

2016汇丰中国商业案例大赛，共邀请16所高校的20支队伍参与比赛。暨南大学经济学院和北京大学光华管理学院分获南北赛区的冠军，后者并代表大陆赴港参加亚太区赛事。

Originated in 2008, HSBC Business Case Competition is dedicated to providing an upscale international exchange platform for the undergraduates of business schools, tempering the students’ understanding of professional knowledge and ability of practice, and training business talents with comprehensive abilities. It has a great influence in the Asia-Pacific region.

In 2016, the HSBC China Business Case Competition invited a total of 20 teams from 16 universities. The School of Economics of Jinan University and the Guanghua School of Management of Peking University won the championship in the southern and northern regions respectively. The latter took part in the Asia-Pacific competition in Hong Kong on behalf of the Chinese mainland.



2016汇丰商业案例大赛比赛现场
The onsite event of 2016 HSBC China Business Case Competition

北京进城务工人员公益话剧金融知识普及

BEIJING RURAL MIGRANT WORKER CHARITY DRAMA FINANCIAL LITERACY PROGRAMME

2016年9月20日，国内首部进城务工人员金融公益话剧《乌托咖啡馆》登上国家大剧院的舞台，全国优秀农民工代表、在京进城务工人员千余人观看了演出。故事根据北京进城务工人员的真实案例改编：咖啡店服务员小卡和男友星宇、老乡老吴希望赚钱回乡创业，而“财富恒”网络金融的“白富美”胡晶晶以高收益低风险为利诱拉拢集资，小卡看到社区的防范打击非法集资宣传海报后对“财富恒”表示怀疑，觉得银行的创业贷款更可靠，胡晶晶则说服老吴瞒住小卡进行投资，最后老吴发现自己被骗，后悔不已……

On September 20, 2016, Utopian Café, the first financial charity drama for migrant workers in China, was put on at the National Centre for the Performing Arts. More than 1,000 representatives of excellent migrant workers from around the country and migrant workers in Beijing watched the performance. The drama was adopted from a true story of migrant workers in Beijing: Xiao Ka, a waitress of a café and her boyfriend Xingyu, as well as Wu, her fellow-townsmen wanted to make money, so that they can return to their hometown to start a business. Yet Hu Jingjing from Caifuheng Internet Finance offered to raise funds by promising high profits and low risks. After seeing a poster on cracking down on illegal fund raising in the community, Xiao Ka was doubtful about the Caifuheng, thinking the bank's startup loan would be more reliable. Hu Jingjing talked Wu into making investment without letting Xiao Ka know. Finally, Wu found out that he had been tricked and regretted very much...

国家大剧院《乌托咖啡馆》演出剧照
Photo of Utopian Café performance at the National Centre for the Performing Arts.



该剧首演效果很好，先后在北京举办10场正式剧场演出，12场剧本朗诵会，还在农民工聚居的社区巡回演出，邀请金融监管干部现场客串，解答外来务工观众的提问，使农民工朋友既丰富了业余生活，又收获了金融知识。

汇丰从2012年开始投入资金关注进城务工人员金融教育方面的需求，以创新的公益话剧表演等方式，创造了“万名进城务工者金融教育”的先例。

The drama was an instant success. Ten performances were put on in Beijing, and 12 dramalogue were held. A performance tour was also staged in the communities where migrant workers gathered. Financial regulation officials were invited to play a part in the drama and answer the questions raised by the audience. This way, migrant workers both had fun and acquired financial knowledge.

In 2012, HSBC started to provide funds to meet migrant workers' demand for financial literacy education. In the form of innovative drama, it set a precedent of providing financial literacy education for 10,000 migrant workers.

北京市海淀区北部文化中心现场观众观看表演
Audience watch the performance at Haidian Northern Cultural Centre of Beijing.



保护淡水资源 打造环保银行

PROTECTING FRESHWATER RESOURCE
BUILDING ENVIRONMENTAL FRIENDLY BANK



作为可持续发展战略的一部分，汇丰积极管理自身业务发展对环境的影响，同时通过聚焦自然生态环境的保护和价值倡导，资助多个专业组织开展公益项目，引导客户和业界增强对环境和资源的保护意识，促进可持续发展。

As part of its sustainable development strategy, HSBC actively manages the impact of its business development on environment in addition to protection of natural ecological environment. It supports environmental programmes carried out by professional organisations, and guides its clients and the industry to heighten the awareness of environmental and resource conservation, so as to promote sustainable development.

管理环境足迹

MANAGING ENVIRONMENTAL FOOTPRINTS

汇丰自2006年起就设立了较为完善的环境管理体系，从绿色金融、环境风险、环境足迹等方面多管齐下，最大限度减少自身对环境资源的消耗，并引导员工、客户乃至社区，去身体力行地保护环境，促进可持续发展。

2016年，汇丰继续在全行倡导有效利用自然资源，降低能耗，促进环境友好型银行建设，具体举措有：

- 倡导环保节能

在全行范围内提倡员工下班后关闭个人电脑，以减少耗电，此举每月可节电110,000余度；同时，在各地推行“每晚关灯两小时”（即在夜间9-11点关闭银行外部灯箱照明）、“午间熄灯一小时”及更换LED灯，实现每年人均节电120度。

- 减少废弃使用

汇丰在各地分行设置垃圾集中处理点，以促进垃圾的集中处理及分类回收；同时，每日检查打印机的内部数据报告，以控制打印量，推进无纸化办公。此举每年可人均减少废弃物22公斤、用纸量35公斤。

- 鼓励低碳出行

在汇丰上海总部大楼各部门加装视频会议系统，降低出差需求；同时优化员工“铁路”出行的差旅补贴政策，以鼓励员工低碳出行，并通过各部门出差报告由部门领导控制差旅支出；2016年，汇丰全行月均机票支出同比2015年减少29%，人均年碳排放量减少0.24吨。

HSBC has established a sound environmental management system since 2006. By taking the combined measures including green finance, environmental risk and environmental footprint, HSBC minimised the consumption of environmental resources, to guide employees, clients and even communities to do their part to protect the environment and promote sustainable development.

In 2016, HSBC continued to advocate the effective utilisation of natural resources to reduce energy consumption and facilitate environmental-friendly bank building. Specific measures included:

- Advocating environmental protection and energy saving

HSBC called on employees to shut down their PCs when clocking out, so as to reduce power consumption. This saves 110,000+ kWh of electricity each month. Meanwhile, the bank implemented the “Two Hour Off” initiative to turn off all HSBC’s outdoor advertising light boxes every night from 21:00 to 23:00, “One Hour Off” initiative to turn off the lights during lunch break, and replacement of halogen lamps with LED lamps, saving 120 kWh per head annually.

- Reducing use of waste

By establishing centralised waste disposal points at its local branches, the bank successfully achieved centralised processing and classified collection. Meanwhile, internal data reports of printers were checked on a daily basis, to control the amount of printing and create a paperless office. This can save 22 kg waste and 35 kg paper use per head annually.

- Encouraging low carbon travel

HSBC China installed video conferencing system at its Shanghai headquarters, so as to reduce the need to travel. Meanwhile, the bank optimised travel subsidy policy towards employees traveling by train, to encourage employees to adopt low-carbon travel, and provided data reports to help department heads to reduce travel expenses. In 2016, HSBC’s average monthly spending on air tickets dropped 29% year from 2015; per head annual carbon emission was down by 0.24 ton.

“汇丰水资源计划” - 保护母亲河
"HSBC WATER PROGRAMME" - PROTECTING THE MOTHER RIVER

“HSBC Water Programme” is a global scheme supporting the protection and sustainable development of world's five largest rivers. From 2002 on, HSBC has kept promoting the sustainable development of the Yangtze River, the mother river in China.

In the middle and lower reaches of the Yangtze River, HSBC teams up with WWF to work on the conservation of the fresh water ecosystem, water resource management, and public awareness, in a bid to realise the ideal of healthy River, healthy enterprises, and healthy communities. As of the end of 2016:

- Ecosystem was conserved in 498,000 hectares' wetland;
- 81,000 farmers and fishermen acquired knowledge about sustainable protection;

- 291 businesses carried out actions to improve water efficiency and reduce water footprints;
- More than 2,000 staffers in major wetland reserves around China received professional training funded by HSBC;
- Progress was made in the conservation of finless porpoises, which were the flagship species of the Yangtze River. More than 60 finless porpoises live in Swan Oxbow, Hewangmiao, Jichengyuan, and old river course of Xijiang River in Anqing;
- The “Yangtze River Wetland Conservation Network” initiated under the programme became the shared platform for 252 member units in the drainage basin. The State Forestry Administration successfully promoted the experience of conservation network to basins of the Yellow River, Seashore wetland, and Heilongjiang River as well.

“汇丰水资源计划”是一个以淡水资源保护为主题的全球行动，广泛支持全球五大流域的保护与可持续发展。自2002年开始，汇丰不断推动着中国最重要的母亲河长江走向可持续发展之路。

在长江中下游，汇丰与WWF（世界自然基金会）携手，围绕淡水生态系统保护、水资源管理、提高公众意识等方面开展工作，努力实现健康长江、健康企业和健康社区的理想。截至2016年底：

- 49.8万公顷的湿地生态系统得到保护
- 8.1万名农民、渔民获得可持续生产的知识
- 291家企业开展了提高水效、减少水足迹的行动
- 国内重要湿地保护区的2,000多名工作人员接受了汇丰资助的专业培训
- 长江旗舰物种江豚的保护取得阶段性进展，超过60头江豚栖息于天鹅洲、何王庙、集成垸和安庆西江故道
- 由项目发起的“长江湿地保护网络”成为流域内252个成员单位的共同平台，国家林业局成功将“保护网络”经验推广至黄河、滨海和黑龙江流域



在长江上游，汇丰与山水自然保护中心合作，联合川甘两省的林业保护部门，保护水源林地，助力当地社区生态产业的发展。到2016年，项目通过试点社区保护与发展实践，使300,000公顷以上的水源林得到有效保护，每年近2,000万生态补偿资金得到有效使用，影响100个社区58,000余人，保障成都市100万人的饮水安全。其中，平武县关坝流域自然保护小区的试点经验被纳入四川省《重点改革试点典型案例和经验推广清单》。

In the upper reaches of the Yangtze River, HSBC teams up with Shanshui Conservation Centre and works with the forestry protection authorities in Sichuan and Gansu provinces to protect headwaters and forest land and promote the ecological industry in local communities. In 2016, through conservation and development practices in pilot communities, more than 300,000 hectares of forests for water conservation were effectively protected. Each year, nearly RMB20 million of ecological compensation fund is effectively utilised, influencing over 58,000 people in 100 communities and protecting drinking water safety for one million people in Chengdu. Pilot experience from Guanba Basin Nature Reserve of Pingwu County has been included in the List of Key Reform Pilot Typical Cases and Experience Promotion in Sichuan.



关坝村村民通过生态农业提升收入，保护环境
Villagers at Guanba Village have increased incomes and conserved the environment through eco-agriculture.



汇丰员工和项目试点区域的熊耳村村民一起进行幼林地补植
HSBC volunteers work with villagers at Xionger Village to replant trees in the sapling forest land.



李芯锐是四川省平武县木皮乡关坝村的村民，在外地打工长达10年，2011年回家结婚，打算办完喜事继续外出打工。当时父亲刚刚当选为村里养蜂合作社新一任的理事长。谁料一上任就遇到一系列难题，父亲压力很大。在了解到家乡合作社和社里所做的生态事业后，李芯锐被吸引住了。“我对家乡的环境一直有所担忧，我们小时候河水清得可以徒手摸鱼，如今水少，鱼更少，到处是垃圾，生态环境变化太大了。”他说，现在有了合作社这个平台，虽然状况堪忧，但让人看到了改变环境、实现理想的希望。于是，他留了下来，开始帮着年迈的父亲打理起合作社的事务来。为了壮大规模发展会员，他深夜跟着老辈子们一户一户到会员家里去检测蜜的质量，时常被蛰得浑身是包；为了“藏香土蜜”商标的申请注册、包装设计，他跑遍工商、税务、质检部门，四下里找人协助帮忙；为了打开销

Li Xinrui is a farmer from Guanba Village of Mupi Town in Pingwu County, Sichuan Province. In 2011, he returned to his hometown after working in cities for ten years to get married and had planned to leave again after the wedding. At that point, his father had just been elected the new head of the village's bee-keeping co-operative. However, his father encountered a host of problems and came under great stress. After learning about the ecological business that the cooperative was working on, Li Xinrui was attracted. "I had always been worried about my hometown's environment. When I was little, the water in the river was so clear that we could catch fish by hand. Now, however, there is less water and fewer fish and garbage is littered around. There has been too much change in the ecological environment," he said. Now, with the cooperative, although the condition was still concerning, people could see hope for changing the situation and realizing their dreams. So he stayed and started to help his father handle the matters at the cooperative. To increase the number of members, late at night he went to test the quality of honey at one household after another with his elders, and often he was stung and got bumps all over; in order to obtain the application of the "Sweet-scented Honey" trademark and packaging design, he visited

售渠道，他不仅要经营张罗合作社的淘宝店，还要奔波参加各种市集和展销会……他自嘲说这几年好像一直在做吃力不讨好的事，但为了实现建设环境友好产业的美好愿景，他觉得一切都是值得的。2016年，在汇丰项目的支持下，关坝村设立了全省第一个自然保护区试点。有了这个平台，更多的资金和技术进来了，各种利益相关方都行动起来，共同保护自然环境，实现资源的可持续利用。李芯锐的养蜂合作社也得到了更好的支持。现在，李芯锐的养蜂事业终于步入正轨，合作社扭亏为盈，除了将千余斤蜂蜜作为生态产品“熊猫蜂蜜”的原料，还与北京一家健康有机生活馆签下6,000斤的订单，实现了养蜂收入为环境保护提供固定经费的初衷，也初步建立起生态产业与社区发展和保护的反馈机制。

the industrial and commercial administration, tax and quality inspection departments many times; to expand sales channels, not only did he need to run the cooperative's store on Taobao.com, but he also needed to go to all kinds of fairs and trade shows. He noted that he had been doing arduous but fruitless work over the past few years, but in order to realise the great vision he thought that it was all worthwhile. In 2016, support by the HSBC Programme with Shan Shui, Guanba Village established the Province's first Nature Conservation Zone pilot, the platform of which has helped consolidated resources and attracted more money and technology and facilitated collaboration of all stakeholders into joint conservation effort to realize sustainable utilization of nature resource. Li's bee-keeping cooperative won better support. Now, Li Xinrui's honey business has finally got on the right track. In addition to more than 500 kilograms of honey sold as ingredient for ecologically-friendly product "Panda Honey", the cooperative has signed an order for 3,000 kg of honey with a Beijing-based organic life house, realizing the original intention of using beekeeping income for environmental conservation. Meanwhile, a feedback mechanism for ecological industry and community development and conservation has taken shape.

发展绿色金融 增强员工意识

DEVELOP GREEN FINANCE AND IMPROVE STAFF AWARENESS

绿色金融案例

2016年7月5日，汇丰银行作为联席全球协调人、联席主承销商、联席簿记管理行和绿色债券顾问为中国银行在其中期票据项目下提取发行22.5亿美元及5亿欧元多品种S条例高级无抵押绿色债券，分别是7.5亿美元3年期浮动利率债券、5亿美元3年期固定利率债券、10亿美元5年期固定利率债券和5亿欧元5年期固定利率债券。

本次发行是亚洲最多币种和世界最大发行量的绿债发行，也是首个亚洲发行的欧元绿色债券。

Green Finance Case

On July 5, 2016, as the joint global coordinator, joint lead underwriter, joint bookkeeping and managing bank and green bond consultant, HSBC issued USD2.25 billion and €500 million Regulation S senior unsecured green bonds for the Bank of China under the latter's medium-term note project. The issued bonds included: three-year floating-rate bond (USD750 million), three-year fixed rate bonds (USD500 million), five-year fixed rate bonds (USD1 billion) and five-year fixed rate bonds (€500 million).

This is the issue of the green bonds with the most currencies in Asia and the world's largest circulation, and also the first green bonds in euro issued in Asia.



汇丰银行(中国)有限公司的高管在上海崇明岛参加环保志愿服务，感受生态环境面临的挑战。
Senior management team of HSBC China participated in volunteer service at Shanghai Chongming to experience challenge and threat faced by the ecological environment.



2016年11月，15名工商业务部客户经理从四面八方聚集到深圳，参加由汇丰联合山水自然保护中心举办的“生态环保及绿色信贷”培训活动。在为期三天的培训中，客户经理们与公益机构的伙伴们一起在深圳红树林保护区观鸟，感受城市化对候鸟栖息所产生的影响，了解传统鱼塘的生态恢复和大鹏半岛周边珊瑚的保育情况及面临的威胁，动手清除园内入侵物种，最后探讨了东部发达地区生境破碎化所面临的问题。他们感慨道：“身边的环境问题如此紧迫，要带动身边人一起形成改变的力量。” In November 2016, 15 HSBC account managers of commercial banking from various regions gathered in Shenzhen, taking the training in ecological protection and green credit provided jointly by HSBC and Shanshui Conservation Center. In the three-day training, account managers watched birds in Shenzhen Mangrove Forest Reserve, to perceive the impact of urbanisation on birds habitats. They found out ecological restoration in traditional fish ponds, coral conservation around Dapeng Peninsula, and threats faced. They cleared away species intruding the reserve. Finally, participants discussed issues with habitat fragmentation in China's developed eastern regions. They exclaimed: "The environmental issues are so urgent that we need to join hands with people around to form a power of change." By taking the training, the account managers



关心员工发展 致力共同成长

CARING FOR EMPLOYEE DEVELOPMENT AND GROWING TOGETHER WITH EMPLOYEES

人才,是汇丰可持续发展的关键要素。汇丰尊重、激励、培养来自多元文化背景的员工,致力于为员工搭建民主、公平的职业发展舞台。同时,将企业可持续发展与员工参与相结合,鼓励员工走出家门、走进社区,深入参与公益实践,成为与社区共成长的汇丰人。

Talents are a key factor for HSBC's sustainable development. HSBC respects, motivates and cultivates employees with multicultural backgrounds. The bank is committed to building a democratic and fair career development platform for its employees. Meanwhile, combining corporate sustainability and employee engagement, it encourages employees to go to local communities and take part in charity practices, growing together with the communities.

关心员工发展

CARING FOR EMPLOYEES' CAREER DEVELOPMENT

民主公平的职业发展平台

DEMOCRATIC AND FAIR CAREER DEVELOPMENT PLATFORM

汇丰始终将企业发展战略与本地人才培养紧密联系在一起。围绕“拓宽员工成长空间,支持员工在汇丰的长期职业发展”为重心的人才培养策略,2016年,汇丰开展了一系列助力员工职业发展的项目。

HSBC always combines its corporate development strategy with local talent cultivation. Adhering to its talent cultivation strategy of “expanding employees' growth space and supporting their long-term career development at HSBC”, in 2016 HSBC carried out a host of programmes promoting employees' career development.

- 培训计划: 汇丰中国共6,100名员工参与超过16,900天的课堂培训,在线培训达126,700小时。

- Training programme: 6,100 employees spent over 16,900 days on classroom training and over 126,700 hours on online training.

- 有效沟通: 人力资源部推出“HSBC Exchange分享交流会”,帮助直线经理更好倾听团队心声,及时落实员工反馈。

- Effective communication: The HR department introduced “HSBC Exchange”, to help line managers better listen to the teams and promptly implement employees' suggestions.

- 派遣政策: 2016年,汇丰更新此项政策,为员工提供跨部门、跨职能、跨分行的多元化交流、晋升平台。

- Dispatching policy: In 2016, HSBC updated the policy, providing employees with diversified communication and promotion platform across departments, functions and branches.

- 价值观教育: “正直诚实”是汇丰的核心价值观和经营理念,2016年,参与“卓越自我”、“卓越管理”价值观教育课程的员工超过3,000名。同时,推出超过10门涵盖合规操作、反洗钱

- Education in values: “Acting with courageous integrity” is HSBC's core value proposition and business philosophy. In 2016, 3,000+ HSBC employees took the group's values training courses “At Our Best” and “Managing At Our Best”. Meanwhile, more than ten training courses covering various internal control standards such as compliant operation and anti-money laundering. All the employees were required to take the training and pass the examination,

等各项内控标准的培训课程,要求员工参加学习并通过考试,以加强员工风险意识和职业操守。

to reinforce their risk awareness and work ethics.

- 银行家管理培训生: 共30名新聘管培生加入汇丰,有效促进了本地人才成长。

- Management trainee programme: In 2016, a total of 30 high-caliber individuals joined HSBC China as management trainees, effectively promoting the growth of local talents.



汇丰中国“银行家管理培训生”项目
HSBC China's Management Trainee Programme

多元个性化的福利体系

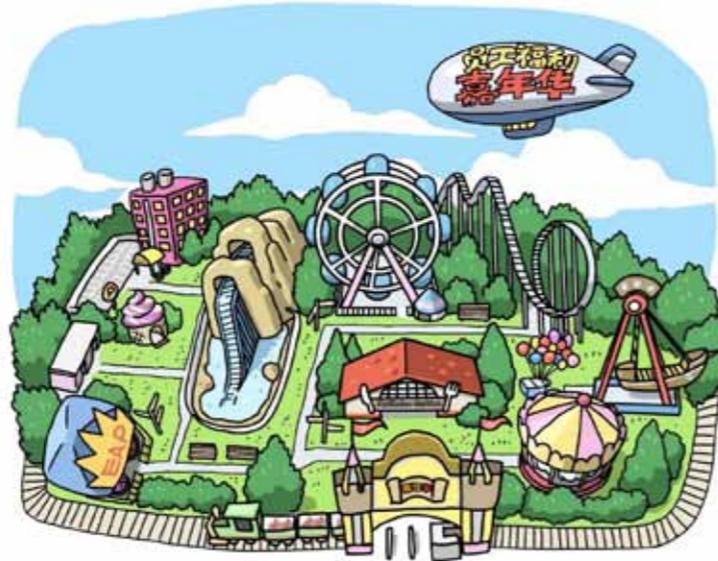
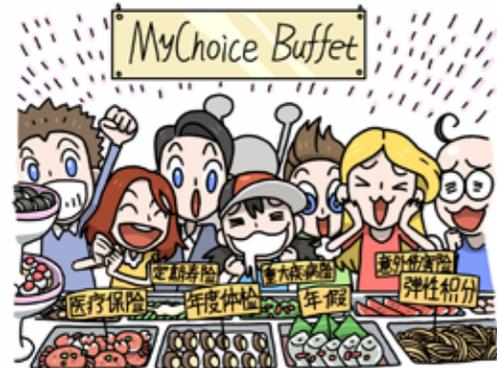
DIVERSIFIED AND PERSONALIZED WELFARE SYSTEM



汇丰中国的福利激励体系，力求识别关键岗位绩效突出人才，实现员工个人激励与银行长期价值的有机统一。自2015年推出“MyChoice”员工弹性福利计划以来，汇丰在2016年继续推出“Well-being福利推广项目”，帮助员工了解内部福利体系，修订特殊离岗假期制度，并在“汇丰银行人才招聘”微信公众号推出“汇丰员工福利嘉年华”、“汇丰MyChoice福利自助餐”等文章，阅读量不断攀升，好评如潮。

鉴于汇丰中国拥有超过70%的女性员工，汇丰一直致力于提高女性员工的职场领导力，2016年国际妇女节之际，汇丰推出“汇智会”主题沙龙，为女性员工提供特殊权益保护。

HSBC China has established a full-fledged welfare incentive system, in a bid to identify talents with outstanding performance in key positions, thereby contributing to both staff motivation and the bank's long-term value. After launching the MyChoice system in 2015, HSBC unveiled the Well-being programme in 2016, to help employees understand its in-house welfare system, and revised its regulations on special leaves. Furthermore, the bank posted articles named “Welfare Carnival for HSBC Employees” and “HSBC MyChoice Buffet” on HSBC’s WeChat account for recruitment, with growing views and acclaims. Given that female employees account for more than 70% of the total at HSBC China, the bank has long been dedicated to improving female employees’ leadership in the workplace. On the Women’s Day of 2016, HSBC introduced the “Intelligence Club”, to provide female employees with special rights and interests protection.



精彩新颖的员工活动

WONDERFUL AND NOVEL EMPLOYEE ACTIVITIES

为增强员工对银行的归属感，平衡工作与生活，2016年，汇丰中国多元共融小组推出汇丰银行歌手大赛、“慢生活，从太极开始”、“快乐发展，健康生活”等一系列精彩活动，成为员工间津津乐道的话题。

2016年8月，汇丰中国还举办了为期一个月的“OPEN心力量”工作生活辅导主题活动，通过双周心理健康简报、专家咨询热线，以及开展健康讲座、午间活动，帮助员工了解舒缓压力的有效途径。

To strengthen employees' sense of belonging to the bank and help them balance work and life, in 2016, HSBC China's Diversity and Inclusion Committee rolled out various activities including “HSBC Singing Galaxy”, “Slow Life Starts with Tai Chi”, and “Happy Development, Healthy Life”, which soon became hot topics among the employees.

In August 2016, HSBC China held a one-month OPEN coaching initiative. Through bi-weekly mental health newsletter, expert consultation hotline, health lectures and lunch break activities, the bank helped employees effectively relieve pressure.



汇丰银行歌手大赛
HSBC Singing Galaxy



“慢生活，从太极开始”
Slow Life Starts with Tai Chi

员工志愿服务

STAFF VOLUNTEERING SERVICE

2016年,遍及全国45个城市的3,449名汇丰志愿者,从高管到分行、村镇银行员工,共投入21,444小时志愿服务时间,为170余万社区居民提供社区服务,开展了“汇丰社区志愿者行动”、“汇丰长江上游水源林地项目”、“北京进城务工人员公益话剧金融知识普及项目”等多个涵盖社区、环境保护、教育领域的亮点活动,成为企业志愿服务的佼佼者。

In 2016, 3,449 HSBC employee volunteers from 45 cities across China, including the bank's senior executives and employees with HSBC branches and the rural banks, contributed a total of 21,444 hours of volunteering service for more than 1.7 million residents in communities. These activities included "HSBC Staff Community Service Programme", "Upper Yangtze River Watershed Forest Conservation Project", "Beijing Rural Migrant Worker Charity Drama Financial Literacy Programme" and other signature activities involving community development, environmental conservation and education, making the bank an outstanding model in corporate volunteering.

“汇丰社区志愿者行动”

HSBC STAFF COMMUNITY SERVICE PROGRAMME

2016年,汇丰年度大型社区服务项目“汇丰社区志愿者行动”探索性地转变为常态性的投入,持续为社区输送志愿者资源。全国33家分行及12家村镇银行,共开展162场社区服务活动,2,900名员工参与其中,贡献15,671小时服务时间,分别比往年提升88%、57%和70%。

In 2016, HSBC's annual community service programme - HSBC Staff Community Service Programme became a routine commitment, and HSBC kept providing volunteering services for local communities. HSBC's 33 branches and 12 rural banks across China carried out a total of 162 community service activities, and 2,900 employees took part in the activities, contributing 15,671 hours of volunteering services. These figures were up by 88%, 57% and 70% respectively from the previous year.



2016“汇丰社区志愿者行动”深圳站百余名志愿者参与服务活动
More than 100 volunteers in Shenzhen take part in the 2016 Staff Community Service Programme



唐山分行感恩母亲节活动,志愿者和孩子及家长一起开心地做游戏,每一个人都笑容满面
HSBC Tangshan celebrates the Mother's Day. Volunteers and kids play games happily together.



宁波分行志愿者在活动中为老人耐心进行讲解
A volunteer with HSBC Ningbo supports an old lady in an activity



苏州分行的志愿者与社区流动儿童制作风筝
HSBC Suzhou Branch staff volunteers made kites with migrant children in the community



社区公益伙伴为汇丰上海志愿者颁发证书
Community charity partner presents employees from HSBC Shanghai with certificates

佛山分行志愿者在“视障人士生活体验成长营-超市历奇活动”中协助视障人士选购衣服

Volunteers from HSBC Foshan help visually impaired people to choose clothes during the Supermarket Adventure activity of the Life Experience Camp for the Visually Impaired



广东恩平村镇银行“庆六一，留守娃联欢会”，志愿者与孩子们做游戏
Volunteers from HSBC Enping Rural Bank in Guangdong celebrate the Children's Day by playing games with left-behind children



重庆荣昌村镇银行社区关爱儿童安全健康成长活动
HSBC Rongchang Rural Bank in Chongqing holds community activity to show care for children's safety, health and growth



长春分行的志愿者，结合专长，走入义和、越达、扶余路和菜市北街4个社区，为130名长者连续开展“守住钱袋子”防范金融诈骗主题活动。汇丰中国常务副行长甘炳亮（右），扮演了一名上当受骗的王老汉，演绎了非法集资诈骗情景剧。一名参与活动的长者感叹：“你们应该早点来，让我们学习到面对诱惑不动心、相关信息不泄露的防诈诀窍。”

Volunteers from HSBC Changchun stage anti-financial fraud sitcom for 130 elderly people from four communities: Yihe, Yueda, Fuyu Road and Caishi North Street. Anthony Kam, executive vice-president of HSBC China, plays an old man who is tricked by illegal fund-raising fraud. An elderly man participating in the activity said, "You should have come earlier, so that we could learn how to resist temptations and refrain from leaking key information."

公益团建“益”起来

PUBLIC WELFARE GROUPS IN ACTION



汇丰希望员工通过公益项目和志愿服务承担更多的社会责任，并由此提升团队精神、培养服务技能、挖掘员工的潜力和可能性，这体现在企业可持续发展平台和公益资源被各部门广泛应用于人才培养和团队建设。

2016年，由环球金融和市场部组成的志愿团队，为北京牧羊地儿童村的60多名孩子，搭建起了葡萄架，希望来年孩子们能吃上新鲜葡萄。12月，汇丰中国首席运营官刘国源带领各地分行的副行长来到儿童村，在寒冷的冬日给那里的孩子们举办了温暖的生日派对。

HSBC encourages employees to undertake more social responsibilities under charity programmes and volunteering services, thereby boosting team spirit, cultivating service skills and exploiting the employees' potentials and possibilities. This is evidenced that the bank's corporate sustainability platform and public service resources are widely applied by the departments for talent cultivation and team building.

In 2016, a volunteer team made up of HSBC Global Finance and Marketing initiated the Project Vineyard, setting up grape trellis for more than 60 children from the Shepherd's Field, in the hope that children could have fresh grapes in the next year. In December, HSBC China COO Kwok Yuen LAU led vice managers of local HSBC branches to Shepherd's Field, holding a birthday party for children there on a cold winter day.



志愿团队为孩子们搭建葡萄架
Volunteers set up grape trellis for local children

汇丰中国2016年主要新增公益慈善项目一览表

HSBC CHINA 2016 MAJOR NEW CHARITY PROJECTS

项目名称 PROGRAMME	合作机构 PARTNER ORGANIZATION	资助金额 AMT./RMB	时间跨度 TIMEFRAME
广东省儿童全面保护及服务体系提升 <i>Piloting All-Inclusive Children Protection and Service System in Guangdong Province</i>	中国社会福利基金会 <i>China Social Welfare Foundation</i>	2,772,975	2015-2017
汇丰村镇银行学生成长计划 2016-2019 <i>HSBC Rural School Talent Development Plan 2016-2019</i>	上海百特教育咨询中心 <i>Shanghai Better Education Development Center</i>	2,754,000	2016-2019
赢未来——广东省中等职业教育质量提升计划 <i>Win the Future - Vocational Training Quality Improvement Plan for Guangdong Province</i>	中国发展研究基金会 <i>China Development and Research Foundation</i>	3,500,000	2016-2019
北京城市湿地生态系统恢复试点项目 <i>Beijing Urban Wetland Eco-System Restoration Pilot Programme</i>	山水自然保护中心 <i>Shan Shui Conservation Center</i>	2,600,000	2016-2018
汇丰社区伙伴计划四期项目 <i>HSBC Community Partnership Programme Phase IV</i>	上海浦东非营利组织发展中心 <i>NPI</i>	10,000,000	2016-2018
汇爱社区—— 2016 汇丰志愿者行动 <i>2016 HSBC Community Volunteer Service Campaign</i>	上海联劝公益基金会 <i>Shanghai United Foundation</i>	2,048,200	2016
2016 汇丰商业案例大赛 <i>2016 HSBC Business Case</i>	上海联劝公益基金会 <i>Shanghai United Foundation</i>	496,872	2016
京津冀青少年儿童金融及生活技能启蒙教育公益行 <i>Greater Beijing and Tianjin Children Financial and Life Skills Education Plan</i>	中国儿童少年基金会 <i>China Children and Teenagers' Fund</i>	3,000,000	2016-2017
上海市社区青少年金融教育公益行动 <i>Shanghai Community-Based Children Financial Literacy Programme</i>	上海市慈善基金会 <i>Shanghai Charity Foundation</i>	1,377,750	2016-2017
中国长期照护联盟江苏盐城特大龙卷风灾害伤病员志愿照护服务项目 <i>China Long Term Care Alliance- Providing Professional Care Service for Victims of the Yancheng Tornado Disaster</i>	中华慈善总会 <i>China Charity Federation</i>	300,000	2016
2016 汇丰员工精准扶贫志愿行动项目 <i>2016 HSBC Staff Volunteer Targeted Poverty Alleviation Project</i>	上海联劝公益基金会 <i>Shanghai United Foundation</i>	300,000	2016
汇丰水资源计划 <i>HSBC Water Programme - WWF China projects; Earthwatch China projects</i>	世界自然基金会中国办公室; 地球观察研究所 <i>WWF China; Earthwatch</i>	3,803,309	2012-2016
汇丰中华慈善老人关怀计划——农村失能失智老人长期照护项目 <i>HSBC China Charity Elderly Care Programme -- Improving Rural Welfare Home's Long Term Care Capacity to Better Support Rural Left-Behind Elderly People</i>	中华慈善总会 <i>China Charity Federation</i>	1,704,948	2015-2018
农村3-6岁留守儿童心理健康促进项目 <i>Improve Emotional Well Being of Rural Left Behind Children in China's Less Developed Areas</i>	中国社会福利基金会 <i>China Social Welfare Foundation</i>	2,161,523	2015-2018
“康佑”城乡小学生安全自护项目 <i>Introduction of Safety Education to Chinese Elementary Schools</i>	中国教育科学研究院 <i>National Institute of Education Science</i>	3,461,562	2015-2018
职业高中金融教育课程及金融教育在线测试平台发展项目 <i>JA Secondary Vocational Schools Financial Literacy Education Initiative and On-line Assessment Platform Development</i>	国际青年成就中国办公室 <i>Junior Achievement China</i>	1,749,918	2015-2017
中国自然观察: 依靠公众填补濒危物种保护信息空白项目 <i>Establishing China's Civil Scientists Wildlife Monitoring Network to Fill up Most Endangered Species Information Blanks</i>	山水自然保护中心 <i>Shan Shui Conservation Center</i>	1,750,000	2015-2018
四川鞍子河大熊猫保护区国家公园示范项目 <i>Sichuan Anzhe Giant Panda Protected Area and National Park Demonstration Project</i>	保护国际基金会 <i>Conservation International Foundation</i>	1,925,074	2015-2017
儿童阅读计划 <i>Kids Read</i>	英国使馆文化处 <i>British Council</i>	333,801	2016-2017
上海市外来农民工职业教育计划 <i>Youth Opportunity Programme - Vocational Education and Employment Support for Rural Migrant Youth from Hinterland China</i>	上海市慈善基金会 <i>Shanghai Charity Foundation</i>	557,144	2016-2017
2016 总计 <i>Total 2016</i>		48,811,996	

企业可持续发展无止境

©汇丰银行（中国）有限公司2017版权所有

未得汇丰银行（中国）有限公司之事先书面许可，不得将本刊任何部分以任何形式或用任何方法（无论电子、机械、复印、录制或其他形式）复制、存于检索系统或传送。

刊发：汇丰中国企业可持续发展部



本刊环保材料与认证

- 本刊采用铜板纸，油墨含植物油
- 此种纸张在中国制造
- 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

Copyright HSBC Bank (China) Company Limited 2017 All rights reserved

No part of this publication may be reproduced, sorted in a retrieval system, or transmitted, in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the prior written permission of HSBC Bank (China) Company Limited.

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

Environmental Standards and Certifications:

- Printed on Glossy Art paper using vegetable oil-based inks
- This paper is made in China
- Paper pulp only from sustainable forests
- Total Chlorine Free (TCF)
- Fully recyclable
- DIN EN 71 Certified: European Heavy Metal Content Standard
- Complied with 94/62/EC Packing and Packaging Waste Regulation
- ISO 9001 Certified: International Quality Control Standard
- ISO 14001 Certified: International Environmental Management Standard

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2016年1月1日到2017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》。

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, 2016 to January 1, 2017.
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.