



2017

汇丰中国可持续发展报告

HSBC CHINA CORPORATE SUSTAINABILITY REPORT





自1865年成立以来,汇丰不断适应变化中的世界,以长远的眼光开展业务,推动经济、社会 and 环境的可持续发展。作为植根中国150多年的外资银行,汇丰始终秉承企业公民的原则,通过负责任的经营,成为所在社区长久并可靠的伙伴。

汇丰为经济增长提供金融支持,以对客户、股东、员工和社区负责任的态度开展业务。2017年,汇丰进一步将可持续发展融入日常运营中,不断优化业务流程,保持业务增长。我们还凭借集团广泛的全球网络,支持“一带一路”倡议,帮助更多的中国企业“走出去”。在同一年,汇丰村镇银行也迎来了成立10周年的里程碑,通过设立于8个省市的12家分支行服务三农和小微企业,支持普惠金融的发展。

为确保客户、员工和其他社区伙伴的长期利益,我们比以往任何时候都更致力于培养技能、促进创新以及寻求绿色解决方案。2017年,汇丰集团宣布将为可持续金融、可持续供应链与创业、金融知识普及与就业技能培训三大领域提供更强有力的支持,以此助力经济向低碳转型、建立绿色供应链、支持新兴企业发展,并在社区推动金融知识普及和提升年轻人的就业能力。同时,汇丰集团宣布将在2025年底前提供1,000亿美元用于可持续发展融资和投资,帮助我们所在的社区应对气候变化带来的巨大挑战,实现长远发展。此外,我们继续提升自身的环境绩效,并一直践行常态化环境足迹管理。


汇丰深知,我们业务的发展有赖于所在社区的繁荣。2017年,汇丰在内地共资助20个新公益项目,总捐赠额达4,200万元,重点支持金融教育、就业培训、环境保护以及扶助弱势群体。经过多年耕耘,汇丰在公益慈善方面所做的努力获得了广泛的认可,再度获得中国银行业协会颁发的“社会责任最佳公益慈善贡献奖”的殊荣。

我们的优势是专业的人才和团队。汇丰在中国各项业务和公益项目的蓬勃开展都离不开汇丰员工的参与。2017年,汇丰中国共有4,300余名员工加入社区志愿服务的行列,累计服务时长超过30,000小时。部门间以公益为主题的团队建设蔚然成风,每个人都在为与社区共同繁荣的目标而努力。

可持续发展是企业长远制胜之道。面向2018,我们将一如既往践行可持续发展的理念,为创造更美好的未来继续努力。

廖宜建

汇丰银行(中国)有限公司行长兼行政总裁



Since incorporation in 1865, HSBC has continued to adapt to a changing world, by developing its businesses based on a long-term perspective that advances sustainable economic, social and environmental growth. As a foreign bank with more than 150 years of history in China, HSBC has always been committed to the Chinese community, in the process becoming a reliable long-term partner through our responsible management.

HSBC empowers economic growth by providing financial support, and we develop our businesses with a responsible attitude toward customers, shareholders, employees and local communities. In 2017, HSBC continues to optimise our processes and maintain growth by embedding sustainability into our business operations in China. The Bank also supports China's "Belt and Road Initiative" through our extensive global network, helping more Chinese enterprises with their overseas expansion. HSBC Rural Bank, which celebrated its 10th anniversary in 2017, has twelve entities in eight provinces and municipalities that support financial inclusion by providing services to farmers and agricultural businesses.

We are committed more than ever to developing the skills and promoting innovation and green solutions that are needed to ensure the long-term interests of customers, employees and other partners in the community. In 2017, HSBC started to lay particular emphasis on sustainable finance, sustainable network and entrepreneurship, as well as future skills, in the hope of supporting the transition to a low-carbon economy, enabling global supply chains that protect the environment while helping new businesses emerge and grow, and delivering financial capability and employability to our communities. One case in point is, the HSBC Group announced it would provide USD100 billion in sustainable financing and investment by 2025 to tackle climate change and support sustainable growth in the communities we serve. At the same time, we also implemented proactive environmental footprint management measures and continued to improve our environmental performance.

HSBC knows very well that our growth in China is closely

linked to the development of the communities we operate in. In 2017, HSBC funded 20 new philanthropic projects in Mainland China, donating a total of RMB42 million, supporting financial education, employability, environmental conservation, and assisting vulnerable groups. HSBC's years of involvement in philanthropic endeavors have received wide recognition in the country, and the Bank was again awarded the honor of "Social Responsibility - Best Charitable Contribution Award" by the China Banking Association.

Our advantage lies in our professional talent and team, whose involvement are integral to the success of HSBC's various undertakings and philanthropic projects in China. In 2017, more than 4,300 employees of HSBC China joined the ranks of community volunteers, contributing more than 30,000 service hours. Philanthropy-themed team building has become a common practice, with employees involved working diligently toward our common goals.

Sustainability is the key to our long-term success in China. In 2018, we will continue to pursue sustainable growth by proactively seeking out opportunities and confronting challenges, as we work toward creating a more sustainable future for everyone



David Liao
President and CEO, HSBC Bank (China) Company Limited





第一章 支持社区可持续发展

CHAPTER 1 SUPPORTING SUSTAINABLE COMMUNITY

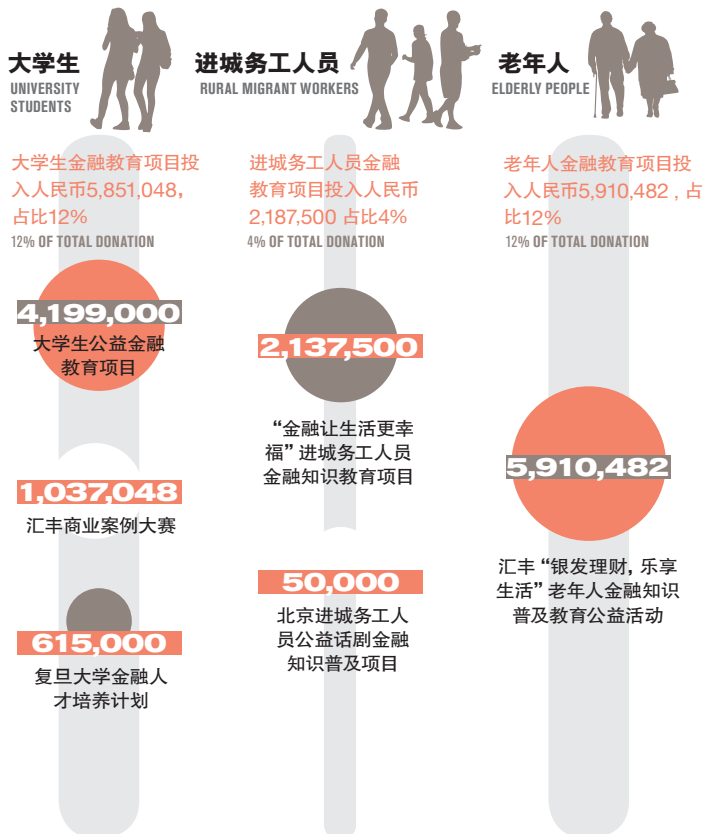
汇丰一直致力于回馈社区,与社区共同成长,共同繁荣。20余年来,汇丰累计向中国内地捐赠8亿多元人民币,通过数百个精心设计的公益慈善项目,支持所在社区实现可持续发展。2017年,汇丰在中国内地总捐赠额达41,601,656元人民币,资助20个新项目。

HSBC has long been committed to giving back to, and growing with the community, to achieve common prosperity. For more than two decades, HSBC has donated over RMB800 million in Mainland China, and supported the sustainable development of its communities through hundreds of well-designed charity projects. In 2017, HSBC donated a total of RMB41,601,656 in the Mainland, and funded 20 new programmes.

PROMOTING FINANCIAL EDUCATION AND DEVELOPING FINANCIAL CAPABILITY

With financial knowledge and capability being regarded as “life skills of the 21st century”, HSBC, as the world’s leading financial institution, has always endeavored to leverage its expertise to promote public financial education. As in one of the Three Pillars of HSBC’s new sustainability strategy, namely “Future Skills”, HSBC will continue delivering financial capability and employability to our communities, help people plan for their futures. Since 2005, HSBC has been conducting financial education programmes targeting people of different age groups and profiles, gradually forming an all-round support network for China’s financial education. As at the end of 2017, a total of RMB50 million has been invested in programmes across 26 cities and towns nationwide, benefiting millions of Chinese people.

HSBC FINANCIAL CAPABILITY INITIATIVES



高中生金融理财在线学习课程

HIGH SCHOOL STUDENTS FINANCE AND WEALTH MANAGEMENT COURSES

为了弥补校内金融教育课程设置和师资的不足, 2017年汇丰在北京、上海、广州三地支持公益组织与当地教育部门联合, 通过开发在线金融理财课程和学习平台、培训教师、举办中学生金融理财挑战赛等方式, 使金融理财教育能够在更大范围、以更便捷的方式推广实施。

项目在三地的60所高中运行, 开发出的基于教育技术创新的在线课程适用于各个地区和学校, 包括中等职业学校, 将使更多的学生受益。

To make up for the lack of financial education curriculum and the shortage of teaching resources in schools, in 2017, HSBC supported non-profit organizations to partner with local education authorities in Beijing, Shanghai and Guangzhou to develop online finance and wealth management courses and learning platforms, train teachers, hold finance and wealth management challenges for middle school students, etc., in an effort to promote more accessible financial and wealth management education on a greater scale.

This programme operates in 60 high schools in the three cities, and the online courses developed based on innovations of education technology are suitable for all regions and schools, including secondary vocational schools, benefiting an even larger number of students.



京津冀少儿金融及生活技能启蒙教育公益行

GREATER BEIJING CHILDREN FINANCIAL AND LIFE SKILLS EDUCATION PLAN

汇丰一直着力探索多元化的手段提升儿童和青少年的财商素养，帮助他们养成对资源使用负责任的态度，并改善行为。为此，汇丰和中国少年儿童基金会合作，在京津冀三地，为少年儿童量身打造适合这一年龄段心理需求和行为模式的金融知识启蒙公益剧，寓教于乐，有效提升儿童的金融及生活技能。

截止2017年9月，京津冀共计15,000名儿童观看了该项目组织的30场儿童金融启蒙剧。监管机构、汇丰的员工以志愿者的形式参与演出，共同推动少儿金融知识普及。



HSBC has always endeavored to explore diversified approaches to enhance the financial quotient ("FQ") of children and teenagers to help them develop a responsible attitude towards resource use and improve behavior. To this end, HSBC joined hands with China Children and Teenagers' Fund to create financial knowledge charity dramas in Beijing, Tianjin and Hebei that are tailored to the psychological needs and behavior patterns of children and teenagers, using edutainment to effectively enhance the financial literacy and life skills of children.

As of September 2017, a total of 15,000 children in Beijing, Tianjin and Hebei have watched the 30 children's financial knowledge dramas presented under the programme. Employees from regulatory authorities and HSBC participated in the performances as volunteers to work together to popularize financial knowledge for children.

儿童金融启蒙剧“小狐狸的压岁钱”在北京首秀
王崇玮作品
Premier of "Little Fox's New Year Gift Money",
a financial knowledge drama, in Beijing
Photo by Wang Chongwei

上海社区青少年金融教育

SHANGHAI COMMUNITY-BASED CHILDREN FINANCIAL LITERACY PROGRAMME

“家长自发组团为孩子报名，信息苑送财商上门开小灶”。2017年，汇丰资助的“上海市社区青少年金融教育公益行动”在暑假期间成为“网红”，咨询和报名热线的热度一直居高不下。为了满足20人开班的条件，家长们自动组团报名，还主动与居委会沟通，借来社区活动室作为上课地点。项目承办方东方社区信息苑的工作人员被家长们的热情感染，送教上门，为孩子们开起了小灶。凭借信息苑遍布上海300多家网点的资源优势，汇丰公益金融教育走进了沪上各个社区。该项目自2016年在上海启动，以参与式的教学模式，举办了500期少儿金融教育培训，帮助1万余名社区青少年树立正确的财富观，提升财商素养。

In 2017, the HSBC-funded Shanghai Community-based Children Financial Literacy Programme generated considerable buzz online during summer school holidays, with consistently high numbers of inquiries and applications. To meet the minimum number of 20 students for each intake, parents voluntarily banded together to sign their children up for this programme, and took the initiative to communicate with neighbourhood committees to lease community activity rooms as venues for the Shanghai E-community to deliver financial literacy education for the children. The enthusiasm of parents greatly impressed staff from Shanghai E-community who went on to provide customized door-to-door education programmes for the children. Taking advantage of the more than 300 outlets of Shanghai E-community all over the city, HSBC managed to bring its charity financial education programme to a larger number of neighbourhoods in Shanghai. Since the programme's 2016 launch in Shanghai, 500 children's financial education sessions have been conducted under a participatory teaching model, helping over 10,000 youths establish a correct concept of wealth and improve FQ.

公众金融教育 汇丰志愿者在行动

HSBC VOLUNTEERS IN FINANCIAL EDUCATION ACTIVITIES

汇丰鼓励员工参与金融教育项目，以专业的志愿服务帮助更多的社区人群掌握金融知识和技能，培养良好的理财习惯。2017年，汇丰各地分行积极展开金融教育相关活动，共计300余名汇丰员工参与。

HSBC always encourages its employees to participate in financial education programmes to leverage professional volunteer services to help a larger number of communities acquire financial knowledge and skills and groom desirable financial habits. In 2017, HSBC branches across the country actively carried out various financial education activities, involving a total of more than 300 employees.

儿童财商启迪行

FQ ENLIGHTENMENT FOR CHILDREN

养殖兔子有风险，会破产倒闭还是财富增值？这正是汇丰发起的“广东青少年财经素养教育”项目中财商桌游活动中的情景。2017年6月9日，来自全国各地的48名汇丰志愿者，将这套融合财商教育的“魔法兔子”儿童桌游带到广州新英豪学校，160名三年级学生在游戏中，经历了“从0到1”的财富增值过程，责任、成本、风险、收益无处不在，学习了如何做出合理的选择，如何平衡财富与幸福的关系。汇丰志愿者还将这套财商教育方法推广到了上海、北京、广州、佛山、云浮的9个学校及社区，使628名孩子直接从中受益。

Breeding rabbits entails risks – will it end up in bankruptcy or create more wealth? This was one of the scenarios played out in the financial board game used during the HSBC-initiated Guangdong Children and Youth Financial Literacy Programme. On June 9, 2017, 48 HSBC volunteers from all over the country brought Magic Rabbit, a set of children's board game that integrates FQ education, to Guangzhou New Heroes School where 160 third-graders went through the process of creating wealth “from 0 to 1” while playing, and learnt how to make sound choices and balance the relationship between wealth and happiness when faced with responsibilities, costs, risks and returns along the wealth creation journey. HSBC volunteers also introduced this set of financial education methods to nine schools and communities in Shanghai, Beijing, Guangzhou, Foshan and Yunfu, directly benefiting 628 children.



汇丰中国常务副行长兼副行政总裁甘炳亮 (Anthony Kam) 与汇丰志愿者在上海浦东康桥社区中心参加汇丰儿童财商教育活动。
Anthony Kam, Executive Vice President and Deputy Chief Executive of HSBC China, and HSBC volunteers play financial education games with children at the Pudong Kangqiao Community Centre in Shanghai.

山间理财小课堂

FINANCIAL CLASSES FOR RURAL CHILDREN

小学生理财小高手、中学生理财教育、职业高中金融教育工作坊……自2013年起，在汇丰公众金融教育活动中，总能看到汇丰保险北京志愿者袁洪斌的身影。近年来，他更是走进了汇丰“陪伴成长”项目支持的甘肃陇南肖良小学，给山里的孩子们带去理财小课堂。袁洪斌说：“这是给我留下最深刻印象的一堂理财课。我想把每日生活中习以为常的金融、理财概念带给孩子们，帮助他们树立正确的金钱观，建立自信。”通过为当地驻校社工带去更多课件和培训课程，袁洪斌和他的同事们正计划未来让山区的孩子有更多机会接触金融理财知识。



Frank Yuan, a volunteer from HSBC Insurance Beijing, has been a constant presence since 2013 in various HSBC public financial education campaigns, such as the More Than Money Elementary School Student Financial Literacy Education Programme, the Youth Financial Literacy Programme, financial education workshop for vocational high schools, etc. More recently, he has visited Xiaoliang Elementary School in Longnan, Gansu Province, a school supported by HSBC's "Accompanying Children to Grow Rural Boarding Schools Programme" project, to give classes on wealth management for children in mountainous regions. Frank said: "This is the class that has impressed me the most, and I want to bring the concepts of finance and wealth management, which we take for granted in our daily life, to the children there and help them establish a correct outlook on money and build self-confidence." By bringing in more courseware and training courses for local social workers resident in the school, Frank and his colleagues are planning to create more opportunities for children in mountainous regions to have access to financial knowledge in the future.

金融知识普及月

FINANCIAL EDUCATION MONTH

汇丰各地分行一直以来积极在社区普及金融教育，帮助居民掌握基本的金融知识，防范金融诈骗，规避金融风险。长春分行志愿者自2015年起，连续三年开展“守住钱袋子”社区金融教育主题活动，目前已经成为分行常态性志愿服务活动。2017年，西安分行志愿者连续两次走进西安高新第二学校，为学生宣传人民币反假知识，普及账户、存款、收益等金融基本概念。此项金融知识普及活动将逐步贯穿分行的日常工作，以帮助更多社区居民和学生树立正确的理财观念。



HSBC branches across the country have long been active in popularizing financial knowledge in the community to help residents master basic financial concepts, guard against financial fraud and avoid financial risks. Since 2015, volunteers from HSBC's Changchun Branch have, for three consecutive years, carried out the "Holding Tight onto Money Bags"-themed community financial education activities which have now become its staple volunteer programme. In 2017, volunteers from the Xi'an Branch visited Xi'an Gaoxin No. 2 Secondary School twice to impart knowledge on the fight against counterfeit RMB notes, and talked to students about some basic financial concepts such as account, deposit, return, etc. This financial literacy outreach is expected to be gradually

embedded in the daily operations of the Xi'an Branch to help more residents and students establish a correct co-ncept of wealth management.



◀ 助力职业教育,提升就业技能

EMPOWERING VOCATIONAL EDUCATION AND ENHANCING EMPLOYABILITY

为了促进经济的可持续发展,汇丰积极支持职业技能培训项目,帮助城市 and 乡村的中低学历人群提升就业技能,在工作上取得成功,更好适应未来发展。

To promote sustainable economic development, HSBC actively supports vocational skills training programmes to help urban and rural residents with lower- and mid-level education acquire knowledge and enhance employability, so as to succeed in their work and better prepare for their future.

中等职业教育“赢未来”计划

"WIN THE FUTURE" - SECONDARY VOCATIONAL EDUCATION IMPROVEMENT PLAN

为改善就业市场中等职业教育人才供需结构性短缺现状,提高社会对中等职业教育的关注,汇丰支持中国发展研究基金会在广东省开展“赢未来”项目,通过在广州的10所中等职业学校设立奖学金、奖教金,开展校长培训、引进高级技师、校园文化活动及学生创业培训与资助等项目,探索中等职业教育发展改革的方向与方式,提升中等职业教育的技术水平,培养阳光健康、积极向上的新型技能人才。

截止2017年底,项目已举办三期中职校长培训班,两期“职引未来”学生能力提升训练营,2147名学生获得赢未来奖学金,广东、四川、贵州等地的31所试点学校的40名校长参加培训,100余名中职学生通过训练营活动在自我认知、职业规划、社会责任等方面提高了认识、扩大了视野,彼此之间结下了深厚的友谊。

To address the shortage of supply for talents of secondary vocational education on the job market, and raise public awareness of secondary vocational education, HSBC has supported China Development and Research Foundation to launch the “Win the Future” plan in Guangdong Province to explore the development and reform of secondary vocational education, enhance its technical level and groom bright, upright and positive talents equipped with new skillsets by establishing scholarships for both students and teachers, conducting training for principals, attracting senior technicians, launching campus cultural activities, student entrepreneurship training and funding projects, etc. in ten secondary vocational schools in Guangzhou.

As at the end of 2017, three training workshops for secondary vocational school principals, and two training camps for future-oriented student capability-building have been held under this plan. 2,147 students have been awarded scholarships, 40 principals from 31 pilot schools in Guangdong, Sichuan, Guizhou and other locations attended training, and more than 100 secondary vocational school students raised their awareness and broadened horizon in terms of self-understanding, career planning, social responsibility, etc. through training camp activities, forging deep friendship among each other.



作为“赢未来”项目“外籍工程师进校园”志愿者,施耐德(中国)高级工程师 Mahmoud Mohamed Hassanain Ibrahim Elhaig 先生为广州市信息工程职业学校智能技术应用教学部的老师和学生开展了为期两周的教学交流及培训活动。A volunteer for “Foreign Engineer Lecturers Scheme” under the “Win the Future” programme, Mahmoud Mohamed Hassanain Ibrahim Elhaig, a Senior Engineer with Schneider China, provided two-week teaching and training for students of the Smart Technology Application Teaching Department of Guangzhou Information Engineering Vocational School.

共享阳光——来沪青年中专学历教育及就业项目

SHARE THE SUNSHINE - EDUCATION AND JOB PLACEMENT FOR YOUNG MIGRANT WORKERS IN SHANGHAI

近年来，城市化发展吸引了越来越多青年到大城市寻找就业机会。而这些务工青年中有一部分因学历水平低，缺少职业发展空间，很难在大城市立足。汇丰自2008年起持续资助上海市慈善基金会开展“共享阳光”——来沪青年中专学历教育及就业项目。在一年半时间内，帮助来沪青年获得中专同等学历、掌握一门职业技能，并推荐就业，以更好地适应大城市的生活并助力城市发展。

In recent years, urbanization has attracted more and more young people to big cities to search for job opportunities. Some of these young migrant workers find it hard to gain a foothold in big cities due to their low academic qualifications and lack of career development space. HSBC has been supporting Shanghai Charity Foundation to carry out the “Share the Sunshine”, a secondary technical education and employment programme for youth coming to Shanghai since 2008, aiming to help this group obtain academic qualifications equivalent to the level of secondary technical education and master one vocational skill within one year and a half. This programme also recommends employment opportunities for these young people to help them better adapt to life in big cities and support urban development.

案例

共享阳光2016春季班的洪德奎，来自安徽农村，父母都是农民，家庭生活贫困。小洪初中毕业以后进入乡里的农业技校，没读完就跟着老乡一起到上海来打工。那时，初中学历的他很难找到合适自己的工作，做过小工，打过零工，对未来发展一片茫然。后来通过同乡的介绍和自己的努力，他找到了一份电脑维修工的工作，但收入仅仅是维持温饱。

2016年3月，洪德奎通过报名考试，成为了一名由汇丰银行资助的“共享阳光”中专《行政人事管理》专业的学员，随着学习的不断深入，小洪越来越自信和成熟，各方面的能力也逐渐体现出来。单位领导看到了小洪的变化，让他负责一个部门，成了一名技术管理人员，收入也有了明显的增加。在毕业典礼上，小洪代表学员发言，他感谢汇丰银行，感谢上海市慈善教育培训中心，给了他们这么好的免费学习机会。小洪也表示，要在上海站住脚，就要不断地努力学习，提高自身的人文素养和行为规范。

2017年8月，小洪凭着已经获得的中专学历，考取了计算机网络技术大专班。“共享阳光”项目改变了小洪的人生，为他的职业发展奠定了基础。

Case Story

Hong Dekui, a student of the “Share the Sunshine” 2016 spring class, was born into a poverty-stricken farming family in Anhui. After graduating from middle school, Hong went onto a local agricultural technical school before dropping out to follow a fellow villager to find work in Shanghai. At first, he survived only on odd jobs because his middle school education made it very hard to find any suitable employment, and he was deeply at a loss about what the future holds. Later, by reference from his fellow villagers and thanks to his own efforts, Hong landed a job as a computer repairman, making just enough to get by.

In March 2016, Hong passed enrollment exams to become a trainee for the secondary technical school course Administrative Personnel Management under the HSBC-funded “Share the Sunshine” programme. As his study progressed, Hong became more confident and mature, and gradually built up abilities in various aspects. Hong's employer noticed his changes, and let him take charge of a department and become a technical manager. His income also grew significantly as a result. During a speech delivered on behalf of all trainees at the graduation ceremony, Hong thanked HSBC and Shanghai Charity Foundation for giving all trainees such a great opportunity to finish secondary technical education. He also said that to gain a firm footing in Shanghai, he would keep learning and improve both his education and conduct.

In August 2017, with his newly-obtained secondary technical education qualifications, Hong successfully enrolled in an associate degree course for computer network technology. The “Share the Sunshine” programme transformed Hong's life, laying the ground for his career development.



◀ 救助困境儿童, 促进健康成长

AIDING NEEDY CHILDREN AND PROMOTING HEALTHY GROWTH

孩子是国家的未来和希望。汇丰长期以来关注儿童的心理和情绪健康, 救助困境儿童及其家庭。2017年, 汇丰继续加大儿童项目投入, 促进儿童全面保护体系的建立。

Children are the future and hope of a nation. HSBC has long been paying attention to the psychological and emotional well-being of children, and has been helping those in need and their families. In 2017, HSBC continued to invest more in children's programme to promote the establishment of an all-inclusive child protection framework.

农村3-6岁留守儿童心理健康促进项目

PSYCHOLOGICAL WELL-BEING FOR RURAL LEFT-BEHIND CHILDREN

为了缓解留守给农村儿童带来的不良影响, 汇丰资助的“农村3-6岁留守儿童心理健康促进项目”采取了一系列措施, 以家访、培训老师开展绘本课程、“汇丰生日会”以及帮助留守儿童与父母互通家书等方式, 加强留守儿童和外出打工父母的联系, 提升留守儿童的心理康水平。这一项目在陕西、河北、河南、江苏、甘肃及重庆6个省份已经顺利开展两年, 约17,000名儿童从中受益。

The HSBC-funded Mental Health Promotion Programme for Rural Left-behind Children Aged from Three to Six, aiming to alleviate the negative impact on rural children by them being left behind, has taken a series of measures to enhance contact between left-behind children and their migrant worker parents, such as by paying home visits, training teachers to offer social skill courses, holding “HSBC Birthday Party”, helping left-behind children and their parents write to each other, etc., to improve the emotional well-being of left-behind children. Successfully held in the six provinces and municipalities of Shaanxi, Hebei, Henan, Jiangsu, Gansu and Chongqing for two years, this programme has benefited some 17,000 children.



项目安排留守儿童父母回家后, 前往幼儿园参加亲子活动, 让父母和孩子有更多亲子互动, 让孩子感受到父母的关爱。

The programme lets parents of left-behind children participate in parent-child activities in kindergartens after returning to their hometowns, so that parents and children can have more interactions and that the children can feel the love of their parents.

案例

甘肃省武山县滩歌镇大风车幼儿园的小朋友六六(化名)是奶奶带大的, 上幼儿园以后老师就发现这个孩子很特别, 叫他也不理, 整天闷闷不乐的。老师在汇丰项目的支持下, 参加了培训, 了解到如何帮助六六的方法。在跟家长视频、微信的时候, 老师特意将六六和其他孩子的情况对比照片发给了家长, 并向家长讲述了六六作为留守儿童的心理状况, 建议家长给与更多的陪伴, 帮助孩子走出低迷。六六妈妈考虑到孩子的健康成长事关重大, 终于在去年决定回到滩歌镇, 陪伴孩子一起长大。现在, 六六妈妈每次见到老师都激动地表示感谢。六六也变得活泼多了, 他现在又会说又会唱, 还经常主动做“小老师”帮助完成班级里的事务。



留守儿童随家书寄出的画,寄托了自己对父母的想念,对家庭团聚的渴望。
The drawings enclosed in the letters sent by left-behind children speak about their longing for their parents and family re



Case Story

Liu Liu (not his real name), a kid enrolled in the Dafengche Kindergarten in Tange Town, Wushan County, Gansu Province, was raised by his grandmother. After he entered kindergarten, his teacher soon noticed that Liu Liu was a bit unusual as he tended to ignore others and appeared depressed all day. Supported by HSBC's programme, the teacher attended training and learned how to help Liu Liu. When talking to Liu Liu's parents by video or WeChat, the teacher took the effort to show photos that present the contrasting situations of Liu Liu and the other children, told his parents about Liu Liu's mental state as a left-behind child, and advised the parents to spend more time with their kid. Liu Liu's mother, realizing her child's healthy growth is of utmost importance, eventually decided to return last year to take care of the child in his growing up years. Now, Liu Liu's mother is always thankful each time she sees the teacher, and Liu Liu has also become livelier. He now speaks and sings more often, and even takes the initiative to help with class matters.



2017年9月,汇丰向留守儿童关爱工程首次捐赠了一批“退休电脑”,以帮助解决贫困地区儿童的教育问题。此次捐赠“退休电脑”是对汇丰公司内部旧电脑的回收再利用,同时具有环保意义。汇丰银行(中国)有限公司行长兼行政总裁廖宜建(左三)以及首席信息官余文熙(左五)出席了捐赠仪式。
In September 2017, HSBC donated the first batch of "retired computers" to the Care for Left-behind Children Project to help address the educational needs of children in under-developed areas. This donation is also an environmental initiative. David Liao (third from left), President and Chief Executive Officer of HSBC Bank (China) Company Limited, and Yee Man Hei (fifth from left), Chief Information Officer, attended the donation ceremony.

广东省儿童全面保护及服务体系提升项目

GUANGDONG PROVINCE DISADVANTAGED CHILDREN ALL INCLUSIVE SUPPORT AND DEVELOPMENT PROGRAMME

为及时甄别处于困境的儿童并给予相应的保护和救助，汇丰支持中国社会福利基金会在2017年开展了“广东省儿童全面保护及服务体系提升试点项目”，设计并建立在社区层面收集全部儿童基本数据的普惠儿童信息系统，有效发现困境儿童并提供评价、转介、干预等服务。2016年初，汇丰就支持中国社会福利基金会在广东四个试点地区开展困境儿童普惠福利制度的试点，到2017年，已成功甄别出100余名之前被忽视的困境儿童并及时给予救助。

To promptly identify children at risk and provide them with protection and relief, HSBC supported China Social Welfare Foundation to launch the Guangdong Province Disadvantaged Children All Inclusive Support and Development Programme in 2017 to design and set up an all-inclusive children's information system that collects all children's basic data at the community level, in an effort to effectively detect needy children and provide assessment, referral, intervention and other services. In early 2016, HSBC already supported China Social Welfare Foundation to pilot the all-inclusive children protection and service system in four areas in Guangdong. By 2017,

more than 100 previously-neglected children in need have been identified and provided with timely assistance.



儿童信息管理平台-江海区
Children's information
system: Jianghai District

案例

广东省肇庆市四会市罗源镇的14岁女孩糖糖（化名）还在上九年级，她的父亲已故，母亲为精神病患者。由于母亲没有抚养能力，糖糖的叔叔成为了她的实际监护人，并每月获得低保用于支持孩子的生活。在汇丰支持设立的全面保护体系的覆盖下，糖糖的真实情况被甄别出来。经调查，她并没有和叔叔一家住在一起，而是被安置在大伯家一间空置瓦房中独自居住。项目走访还了解到，糖糖的救助金银行卡归叔叔管理，她自己并不了解每月获得救助金的具体情况。由于住宿条件简陋，居住环境复杂，督导员和镇领导在了解情况后已经迅速将孩子转移安置到安全的居住场所，并对她的监护问题给出解决方案。

Case Story

A 14-year-old girl Tang Tang (not her real name) from Luoyuan Town, Sihui City, Zhaoqing City, Guangdong Province is still in the ninth grade, but has already lost her father. Her mother, suffering from mental illness, is not capable of supporting her. Tang Tang's uncle therefore became her de facto guardian, receiving monthly allowance to support the child's life. The all-inclusive protection system, set up with HSBC's support, has arranged regular children social workers visits to Tang Tang and found out that Tang Tang was not living with her uncle, and was instead left alone in an empty tile-roofed house. Investigators also learned that Tang Tang had no idea of the monthly allowance distributed to her because the bank card was left by her uncle. Given poor accommodation conditions and the complicated living environment, the investigators and town leaders quickly moved Tang Tang to a safe place of residence, and designed solutions for her guardianship issues.

◀ 激发社区活力,追求美好生活

INSPIRING COMMUNITY VITALITY AND PURSUING A BETTER LIFE

汇丰一直以来致力于推动内地城市和农村社区的发展,通过支持大量社区公益项目,培育社区内生力量,激发社区活力,从根本促进和谐社区建设,实现人民追求美好生活的愿望。

汇丰社区伙伴计划

HSBC COMMUNITY PARTNERSHIP PROGRAMME

“汇丰社区伙伴计划”是中国第一个由企业发起的系统支持社区建设的旗舰型项目。从2013年开始,汇丰即支持恩派公益组织发展中心从广东起步,实施这一资助计划,到2017年,这一计划在天津、长三角、珠三角的13个城市的491个社区落地,征集项目提案2,133个,资助中标项目1,110个,开展针对社区领袖和居民的能力建设155场,受益居民数达4,870,000人次,与当地政府的社区建设形成合力,为企业参与社区建设探索出一条可行的路径。

HSBC has always been committed to promoting the development of urban and rural communities in the Mainland. By supporting community welfare projects, cultivating endogenous community forces and stimulating community vitality, HSBC contributes to fundamentally promoting the building of a harmonious community and realizing people's aspiration for a better life.

The “HSBC Community Partnership Programme” is China's first ever flagship business-initiated project in support of community building. Since 2013, HSBC has been supporting NPI in the implementation of this programme from Guangdong Province as its first stop. After four years of operation, the programme, which now covers 491 communities in 13 cities in Beijing, Tianjin, the Yangtze River Delta region and the Pearl River Delta region, has received a total of 2,133 project proposals, supported 1,110 winning projects and held 155 capacity building sessions for community leaders and residents, benefiting up to 4,870,000 residents. Creating synergies with local government-led community building efforts, this programme has explored a feasible path for enterprises to get involved in community building.

精准扶贫-支持农村社区可持续发展

POVERTY RELIEF AND SUPPORTING SUSTAINABLE DEVELOPMENT IN RURAL CHINA

汇丰自2006年起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2,000余万元人民币,帮助农户改变生计方式,使数千户贫困农户摆脱贫困,增强自信心和可持续发展能力。

“云南禄劝少数民族社区可持续发展项目”是汇丰2011年资助四川海惠助贫服务中心启动的扶贫项目。经历五年的扶持,项目所在地禄劝的目标社区已经发生翻天覆地的变化,当地农户的收入水平提高,社区环境和卫生条件也大有改善。到2017年,项目共援助300个当地农户,建立多个互动组开展培训,以牲畜养殖为切入点,开展养殖技术培训和培训,实现贫困农户脱贫;同时通过社区综合发展,以健康的生态养殖方式改善他们的经济条件和生活环境。

HSBC has been supporting non-profit organizations in poverty alleviation projects throughout the country since 2006, and invested more than RMB20 million in Hebei, Hubei, Yunnan and other places to help farmers change their livelihoods, lifting thousands of underprivileged peasants out of poverty and enhancing their self-confidence and ability for sustainable development.

The “Yunnan Luquan Minority Community Sustainable Development Project” is a HSBC-funded poverty alleviation project launched in 2011 by Sichuan Haihui Poverty Alleviation Service Centre. After five years, the target communities in Luquan where the project is located have undergone tremendous changes, with the income level of local farmers rising and local environment and sanitation conditions greatly improving. By the end of 2017, the project has assisted a total of 300 local farmers, set up a number of interactive groups to provide training and services on breeding techniques starting from livestock breeding to help lift poor farmers out of poverty, and advocated healthy and ecological breeding practices to improve farmers' economic conditions and living environment through comprehensive community development.

案例

云南禄劝的贫困村一直有用水难的问题，用水来源只有雨水。村子里家家都有小水窖，下雨时储水，用于饮用、梳洗以及灌溉。由于天气干旱，雨水本就来之不易，再加上小水窖条件简陋，很多时候在下一场雨到来之前，小水窖就空了。村子自2011年接受汇丰资助的海惠小母牛项目的帮扶后，改变了靠天吃饭的现状，开始了牛羊养殖，生活水平有所提高。但用水问题一直困扰着整个山村。2017年，村民们集合意见最终决定修建两个大水窖，但新的问题又出现了，他们仅有的4万元预算远远低于30万元的工程报价。几位村民骨干连夜开会，最终决定除了工程必要的水泥等材料需要购买外，其他村子里能找到的建材、人力，统统分担到户，由村民以家庭为单位出力解决。经过两个月阖村上下的努力，两个200立方米的大水窖终于完工。小山村从此再也不需要为用水难发愁了，村民们还从此有了自己解决问题的信心。



禄劝当地居民在项目支持下集体修建的大水窖
A large cellar collectively built by local Luquan residents with the support of the project



禄劝的苗族妇女
Local Luquan women of Miao ethnic minority



当地孩童和自家养的羊
Local child and her own sheep

Case Story

The poor village in Luquan, Yunnan Province, has been suffering from chronic water shortage, with rainwater as the only source of water. The villagers each have a small cellar which stores water when it rains for drinking, washing and irrigation purposes. With the arid weather making rainwater hard to come by, plus the poor conditions of these small water cellars, they are often empty long before the next rain falls. Since it was included in the HSBC-funded "With a Cow" project by Haihui in 2011, the village has decreased its reliance on the weather to feed its people, and began to raise cattle and sheep, raising living standards. However, water shortage continued to dog the entire village. In 2017, the villagers collectively decided to construct two large water cellars, but their entire budget of RMB40,000 was far below the construction quotation of RMB 300,000. Several village leaders held meetings overnight, and finally decided that apart from all the building materials, such as cement, that have to be purchased, all the other materials and manpower that were available in the village would be resolved by the villagers themselves on a household basis. After two months of strenuous efforts from all villagers, two 200-cubic-meter large cellars were finally completed. This small village no longer needs to worry about water security, and villagers have also built the confidence of being able to solve problems on their own.

汇丰中国2017年主要新增公益慈善项目 HSBC CHINA 2017 MAJOR NEW CHARITY PROJECTS

项目名称 PROGRAMME	合作机构 PARTNER ORGANIZATION	资助金额 AMT IN RMB
2017汇丰商业案例大赛 2017 HSBC Business Case Competition	上海联劝公益基金会 Shanghai United Foundation	540,176
汇爱社区——2017全国社区志愿服务联合行动 Love in the Community -2017 National Community Volunteering Act Programme	上海联劝公益基金会 Shanghai United Foundation	2,110,900
2017 Kids Read 儿童阅读项目 2017 Kids Read China Programme	英国使馆文化处 British Council	770,000
广东青少年财经素养教育项目 Guangdong Children and Youth Financial Literacy Programme	上海百特教育咨询中心 Shanghai Better Education Development Center	1,497,000
青少年情绪管理暨预防校园欺凌教育项目 Teenager Psychological Health and Campus Bully Prevention Scheme	中国儿童少年基金会 China Children and Teenagers' Fund	2,002,947
深圳湾红树林滨海湿地保育及自然教育计划 Shenzhen Bay Mangrove Wetland Conservation and Environmental Education Programme	深圳市红树林湿地保护基金会 Shenzhen Mangrove Wetlands Conservation Foundation	1,306,152
陪伴成长——农村寄宿制学校驻校社工项目 Accompanying Children to Grow - Introducing Social Worker Service to Rural Boarding Schools	北京西部阳光农村发展基金会 Beijing Western Sunshine Rural Development Foundation	2,193,674
牧羊地儿童村设备设施完善项目 Shepherds Field Children's Village Facility Enhancement Programme	中国社会福利基金会 China Social Welfare Foundation	498,750
2017农村社区综合发展计划 2017 Rural Community Development Plan	上海联劝公益基金会 Shanghai United Foundation	343,500
北京低碳公益空间公众环境教育项目 Beijing Low Carbon City Public Education Programme	北京自然之友公益基金会 Beijing Friends of Nature Foundation	527,340
上海大学生公益金融教育项目 Shanghai University Student Financial Literacy Programme	上海市慈善基金会 Shanghai Charity Foundation	1,200,000
失能失智老年人照护质量提升项目 Improve Care-Taking Quality for Disabled Elderly People Programme	中华慈善总会 China Charity Federation	1,951,053
汇丰中华慈善总会长照专委会“8.8”九寨沟震灾志愿照护行动 Jiuzhaigou Disaster Relief Project	中华慈善总会 China Charity Federation	150,000
服刑人员未成年子女保护与发展项目 Prisoners' Minor Children Support and Development Programme	中国社会福利基金会 China Social Welfare Foundation	1,999,728
京津冀大学生公益金融教育计划 Beijing Tianjin and Hebei University Student Financial Literacy Programme	中国社会福利基金会 China Social Welfare Foundation	2,999,000
广东省困境儿童救助保护服务体系建设项目 Guangdong Province Disadvantaged Children All Inclusive Support and Development Programme	中国社会福利基金会 China Social Welfare Foundation	10,000,000
汇丰财商教育电子图书馆——高中生金融理财在线学习课程项目 HSBC Financial Literacy Online Library - High School Students Finance and Wealth Management Course Programme	中国儿童少年基金会 China Children and Teenagers' Fund	4,011,420
汇丰水资源计划2017年项目 HSBC Water Programme 2017 China Projects	世界自然基金会 World Wildlife Fund	5,000,000
上海农民工子女金融素养教育项目 Youth Opportunity Programme - Shanghai Rural Migrant Children Financial Education Programme	上海市慈善基金会 Shanghai Charity Foundation	424,646
汇聚财智——2018汇丰银行财商教育及社区赋能志愿服务联合行动 2018 HSBC Volunteer in Action - Financial Capability and Community-Based Future Skill Programme	上海联劝公益基金会 Shanghai United Foundation	2,075,370
Total 2017		41,601,656



第二章 促进经济可持续发展

CHAPTER 2 PROMOTING SUSTAINABLE ECONOMY

汇丰一直积极倡导可持续金融,促进经济的可持续发展。2017年,汇丰中国继续践行集团可持续风险管理政策,并依照本地政策,建立汇丰中国绿色信贷管理系统。同时,汇丰中国还凭借稳健的经营和战略性的业务布局,向来自世界各地和中国本地的客户提供广泛的金融和银行服务。

HSBC has been actively advocating sustainable finance to promote sustainable economic development. In 2017, HSBC China continued to implement HSBC Group's sustainable risk management policy, and established the HSBC China green credit management system in accordance with local policies. At the same time, HSBC China provides a wide range of financial and banking services for global and local clients in China through sound business operations and strategic service network.

“五大新承诺”支持向低碳经济转型

"FIVE NEW COMMITMENTS" TO SUPPORT TRANSITION TO A LOW-CARBON ECONOMY

2017年，汇丰集团为应对气候变化、支持所在社区实现可持续发展，做出五项新承诺。五项新承诺紧扣可持续发展战略新方向中的“可持续金融”内容，致力协助低碳经济转型。

In 2017, HSBC made five new commitments to tackle climate change and support the sustainable development of its communities, which echoes “supporting the transition to a low-carbon economy” in “Sustainable Finance”, one of the Three Pillars of HSBC’s new sustainability strategy.



承销绿色债券 UNDERWRITING GREEN BONDS

2017年10月30日，中国工商银行首笔“一带一路”气候债券在卢森堡证券交易所正式挂牌上市。该债券的发行成为中资发行人在国际金融市场上一次标志性交易，募集资金折合21.5亿美元，将支持工商银行全球范围内已经投放或未来即将投放的可再生能源、低碳及低排放交通、能源效率和可持续水资源管理等四类合格绿色信贷项目。汇丰为此绿色气候债券的发行担任全球协调人、绿色顾问及承销商。

On October 30, 2017, the Industrial and Commercial Bank of China (ICBC) listed its inaugural “Belt and Road” climate bond on Bourse de Luxembourg, a landmark transaction by Chinese issuers on the global financial market. ICBC raised the equivalent to USD2.15 billion from the issue to finance and refinance qualified green projects linked to renewable energy, low carbon and low emission transportation, energy efficiency, as well as sustainable water and wastewater management. HSBC acted as the joint green advisor, joint global coordinator, joint lead underwriter and joint bookrunner.

2017年11月28日，以汇丰作为联席主承销商的中国银行三币种气候债在法国巴黎泛欧证券交易所成功挂牌上市。该债券覆盖美元、欧元和人民币等3个币种，是全球首支经气候债券倡议组织（CBI）贴标认证的三币种绿色债券，也是首支在法国巴黎泛欧交易所上市的中资绿色债券。该债券募集资金将用于对接2个欧洲风电项目和15个中国地铁项目，在项目最终运营阶段每年可减少约274万吨二氧化碳排放量。

On November 28, 2017, climate bond of the Bank of China, issued in three currencies, was successfully listed on the Euronext Stock Exchange in Paris, with HSBC acting as the joint lead underwriter and joint bookrunner. The bond, in USD, Euro and CNY, is the world's first tri-currency green bond that has received Climate Bonds Certification from the Climate Bonds Initiative (CBI), and also the first climate bond issued by a Chinese bank on Euronext. The proceeds raised will be used for two European wind power projects and 15 metro projects in China which are expected to reduce annual carbon dioxide emissions by about 2.74 million tonnes during the operational phase.

◀ 加强对客户的环境社会风险管理 STRENGTHENING ENVIRONMENTAL AND SOCIAL RISK MANAGEMENT

建立更全面的绿色信贷政策和管理系统 ESTABLISHING MORE COMPREHENSIVE GREEN FINANCE POLICY AND MANAGEMENT SYSTEM

汇丰中国绿色信贷管理系统包含如下部分：

HSBC China's Green Credit Management System consists of the following segments:



2017年7月，汇丰中国在2012版政策的基础上发布了新版汇丰中国绿色信贷政策。新政策沿用汇丰集团可持续发展风险政策，使用现有的可持续发展风险评级和风险管理系统来对客户进行管理；同时兼顾集团要求和本地要求的共同点及区别，对标银监会“绿色信贷实施情况关键评价指标”，建立更全面的汇丰中国绿色信贷管理系统并开发两套检查表作为政策执行的辅助工具，并由汇丰中国风险部针对新政策和新工具对相关岗位进行培训。

In July 2017, HSBC China unveiled its new HSBC China Green Credit Policy based on the 2012 version. The new policy continuously refers to the Group Sustainability Risk Policies and adopt the existing sustainability risk rating and risk management system to manage clients. At the same time, taking into consideration both the commonalities and differences between Group requirements and local requirements, the new policy established the more comprehensive HSBC China Green Credit Management System and developed two sets of checklists as supporting tools for policy implementation by benchmarking against the Key Performance Indicators of Green Credit Implementation of the China Banking Regulatory Commission. HSBC China's risk department also conducted training to related staff on the new policy and tools.

执行更严格的棕榈油行业信贷政策 TIGHTENING CREDIT CONTROL FOR SUSTAINABLE DEVELOPMENT OF PALM OIL INDUSTRY

农产品行业为世界提供了食物和衣物的原料，但若管理不善同时也会对生态环境造成不良影响，例如棕榈油种植园的大量开垦会造成对所在地原生态环境的巨大影响甚至破坏。为了控制农产品行业的可持续发展风险，2017年汇丰对棕榈油、大豆、畜牧和橡胶木等行业的可持续发展风险管理政策进行了更新。

针对棕榈油行业，汇丰继续强调严禁向烧林开垦、雇用童工或强迫劳动等违规操作的企业提供支持，要求客户成为可持续棕榈油圆桌会议（RSPO）会员并获得认证，同时要求客户公开承诺“不毁林，不利用泥炭地，不掠夺式开发”（NDPE）并进行第三方尽职调查。汇丰希望所支持的客户采用行业最佳实践、注重可持续发展，并坚持与不符合汇丰农产品行业环境风险管理政策的客户结束合作关系。

The agricultural commodities sector essentially feeds and, to a lesser extent, clothes the world. However, if not managed responsibly, the sector can also have significant adverse impact on the ecological environment. For example, large-scale reclamation of palm oil plantations will cause great damage and even destruction to the original local ecological environment. In 2017, HSBC updated its sustainability risk policy on palm oil, soy, cattle ranching and rubberwood to control the sustainability risks of the agricultural commodities sector.

For the palm oil industry, in particular, HSBC continues to emphasize zero-tolerance for enterprises that engage in illegal operations such as deforestation, exploitation of people and communities, etc., and requires clients to obtain certification under the Roundtable on Sustainable Palm Oil (RSPO) certification scheme. In addition, HSBC expects clients to publicly commit to the “No Deforestation, No Peat and No Exploitation” (NDPE) policies, and conducts independent verification. HSBC hopes to support clients that adopt industry best practices and focus on sustainability, and will invariably exit those that are not in compliance with its environmental risk management policies for the agricultural commodities sector.

农村普惠金融

FINANCIAL INCLUSION FOR CHINA'S RURAL MARKET

汇丰是国内最先开始关注并参与中国农村金融改革的外资银行，拥有目前国内最大的外资村镇银行网络。

汇丰村镇银行根据小微企业资金需求特点，实行灵活的信贷政策和服务策略，积极开发差异化、特色化、品牌化的贷款产品，开展流程再造与创新，最大程度满足小微企业的融资需求。截至2017年底，汇丰村镇银行在中国广大农村金融市场累计发放贷款近220亿元；2017年，汇丰村镇银行贷款余额总计约12亿元，其中涉及农户及小微企业的贷款合计11.07亿元，占各项贷款余额的92%，支农支小特色显著。

十载深耕“三农”路，2017年是村镇银行发展十周年的里程碑，并在过去的一年中取得显著成果：

- 联合湖北三地打造汉江经济论坛，聚焦中小企业区域发展与商业机遇，助力湖北“两圈一带”区域发展

- 上市全新贷款产品“贷得益”，为小微企业提供便利快速的融资渠道，有效缓解农村金融市场融资难、融资贵的现状

- 继续落实服务网点下沉，打通金融服务“最后一公里”，在湖北麻城黄土岗和湖北随州殷店新开两家普惠金融服务网格化工作站

- 完善产品创新和金融渠道建设，顺应数字化普惠金融的政策指导，推出微信金融服务，通过线上渠道与线下网点互为补充，为客户提供足不出户的银行服务

- 优化流程和系统升级，开发业务人员平板电脑系统，擢升业务营销能力，大幅提升贷款办理效率和客户体验

- 启动“汇丰村镇银行学生成长计划”，共计投入2,754,000元人民币。2017年，12家汇丰村镇银行已为首批288名学习优异的贫困学生颁发奖学金共计576,000元

HSBC is among the first batch of foreign-funded banks in China to turn attention to and participate in China's rural financial reform, and currently owns the largest network of foreign-funded rural banks in China.

Taking into account the characteristics of the funding needs of small and micro enterprises, HSBC Rural Bank implements flexible credit policies and service strategies, actively develops branded loan products that are differentiated and have unique features, and carries out process reengineering and innovation, to satisfy the financing needs of small and micro enterprises to the maximum extent possible. As at the end of 2017, HSBC Rural Bank has disbursed loans of nearly RMB22 billion in total on China's rural financial markets. Specifically, in 2017, HSBC Rural Bank had a loan balance totaled about RMB1.2 billion, including loans of RMB1.107 billion to farmers and small and micro enterprises or 92% of the total loan balance, highlighting its support for rural clients and small businesses.

2017 marked the milestone of the journey HSBC Rural Bank embarked on a decade ago to support the three agricultural pillars. Remarkable achievements were made in the past year:

- Held the Hanjiang Economic Forum with three cities in Hubei Province to focus on regional development and business opportunities for SMEs, and fuel development of Hubei's Wuhan city circle and western Hubei eco-cultural tourism circle, and the Yangtze River economic belt

- Launched a new loan product called "Daideyi" (or literally, "loan benefits") to provide small and micro enterprises with accessible and fast financing channels, and effectively ease the difficulties for obtaining financing or affordable financing on rural financial markets

- Continued to open more grass-roots service outlets to unblock the "last mile" of financial services, and set up two new workstations for inclusive financial services in Huangtugang Town of Macheng and Yindian Town of Suizhou in Hubei

- Improved product innovation and the construction of financial service channels, launched WeChat financial services by following the policy guidance of digital inclusive finance, and combined online channels with offline outlets to provide customers with banking services in the comfort of their homes

- Optimized processes and upgraded systems, and developed a tablet system for business personnel to boost business marketing capabilities, significantly raising loan processing efficiency and improving customer experience

- Kick-started the HSBC Rural School Talent Development Plan with a total investment of RMB2,754,000. In 2017, 12 HSBC Rural Banks awarded scholarships totaling RMB576,000 to the first batch of 288 needy students with outstanding academic performance



贷得益
帮助小微企业
以小资产撬动大市场

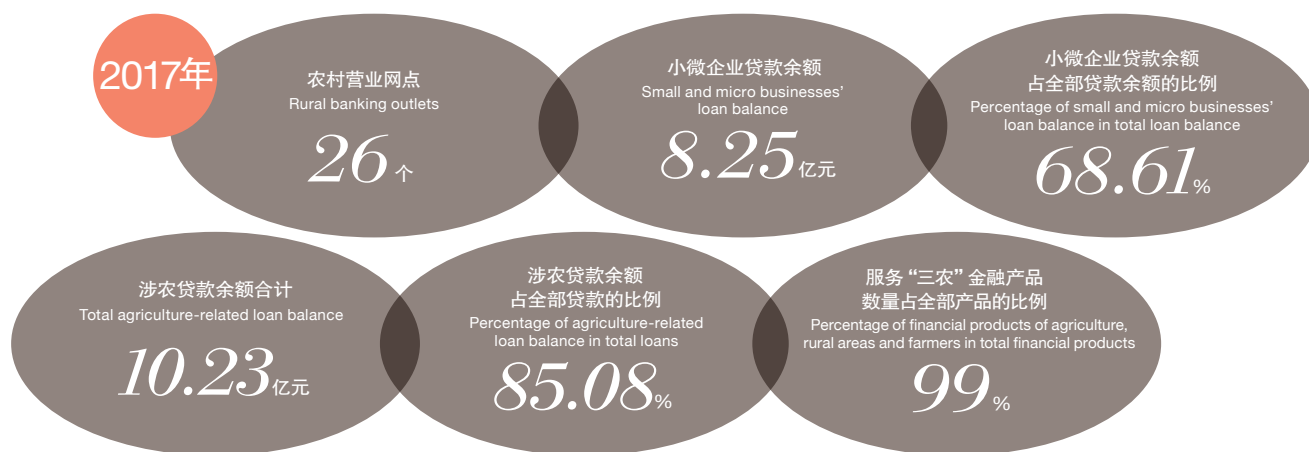
汇丰村镇银行贷得益产品倾力上线
针对小微企业量身定制的融资方案
额度宽裕 / 抵押灵活 / 简便快捷 / 期限多样 / 费用优惠 / 专属服务

汇丰村镇银行

“贷得益”产品海报
Poster for the "Loan Benefit" product

● 开展学生成长计划、社区志愿者、精准扶贫、农村社区发展计划等共计逾83个公益活动，投入资金近1,020,000元，参与活动的志愿者近640人次，受益人群近14,100人，涵盖贫困农民及学生、留守儿童、孤寡老人和伤残人士等。其中，精准扶贫受益人群6,236人，扶贫资金175,000元。立项“2017农村社区发展计划”，并投入近300,000元用以满足乡镇、贫困地区不同人群在精神、文化、发展等方面的需求，促进共建和谐社区

● Carried out 83 charitable activities with a total investment of close to RMB1,020,000, that have drawn nearly 640 participating volunteers and benefited close to 14,100 people, including needy peasants and students, left-behind children, widowed elderly people and the disabled. Specifically, 6,236 people benefited from targeted poverty alleviation efforts, and RMB175,000 was contributed to poverty alleviation funds; and, set up the 2017 Rural Community Development Plan, and invested close to RMB300,000 to meet the spiritual, cultural and development needs of different groups in rural areas and poverty-stricken areas to promote the building of a harmonious community



湖北天门、随州曾都、麻城三家汇丰村镇银行联合承办“汉江经济论坛”，汇丰银行（中国）有限公司副行长吴大林在论坛上致辞
Andy Ng, Vice President of HSBC Bank (China) Company Limited, speaks at the Hanjiang Economic Forum jointly organized by HSBC Rural Bank branches in Tianmen City, Zengdu District of Suizhou City and Macheng City of Hubei Province

普惠金融网格化工作站办公室
Office of the workstation for inclusive financial services



◀ 专长服务客户

CUSTOMER-FIRST SERVICE MANAGEMENT

2017年,在监管机构的指导下,汇丰不断完善组织架构和制度建设,围绕“以客为重”的经营理念,依靠以客户需求为导向的大数据平台,构建消费者权益保护体系。汇丰在总行层面设立消费者权益保护委员会,制定策略;分行层面则负责全面执行并配合当地监管机构的具体要求,灵活调整执行方案,在需要的情况下寻求总行的支持。

汇丰将消费者权益保护工作贯穿于售前、售中和售后的每一个环节,制定以客户需求为核心的销售人员考评激励机制,激励员工专注于客户体验、销售质量和价值衡量,引导销售人员从相对单一化的产品销售转向挖掘客户的实际需求,在行业内属于创新之举。

为了公正地处理客户投诉,汇丰设立了高标准的投诉处理规定。通过投诉案例分类打分机制、销售人员考评及问责机制,高效处理投诉,改善客户体验。对于严重和高风险投诉,在总部特别设立质量稽查组、客户关系组、客户体验组、客户质量组、总行客户投诉委员会等组织进行总行层面的监督和处理。此外,为预防投诉的产生,从源头抓好投诉处理质量,汇丰加强员工培训,每季度举行客户体验和客户关系论坛,对突出问题进行分类分析和提出改进,提升客户服务水平。

鉴于在消费者权益保护方面的领先实践,汇丰已被多次邀请至各地银监会分享经验,将汇丰的特色做法在行业内推广。

In 2017, under the guidance by regulatory authorities, HSBC continued to improve its organizational structure and systems, and built a consumer protection system based on the business philosophy of “customer first” and by leveraging a big data platform oriented towards customer needs. A consumer protection committee was set up at the head office level to formulate strategies, with all HSBC branches being tasked for implementing strategies and coordinating with local regulatory authorities. HSBC branches are also mandated to flexibly adjust implementing plans and seek support from the head office when needed.

By designing a sales appraisal and incentive mechanism focused on customer needs, HSBC embeds consumer protection in each and every aspect before, during and after sales, incentivizes employees to focus on customer experience, sales quality and value measurement, and guides sales staff to shift from merely doing sales to understanding the actual needs of customers in an innovative industry move.

To ensure that customer complaints are handled fairly, HSBC has established high standards on complaint handling, and adopted a complaint classification and scoring mechanism and a sales appraisal and accountability mechanism to promote efficient complaint handling and improve customer experience. In response to serious and high-risk complaints, a quality inspection team, a customer relationship team, a customer experience team, a customer quality team and a customer complaint committee, all at the head office level, have been set up to provide supervision and handle complaints. In addition, to prevent complaints from arising in the first place and ensure high complaint handling quality at the grass-roots level, HSBC has stepped up staff training by holding quarterly customer experience and customer relationship forums to conduct classified analysis of acute issues and propose improvements to raise customer service standards.

HSBC has been invited on many occasions to share its leading customer protection practices with CBRC offices across the country to promote HSBC's unique experiences for wider adoption in the industry.



支持“一带一路”

SUPPORTING "BELT AND ROAD INITIATIVE"

作为全球最大的金融服务机构之一，汇丰的服务网络涵盖全球90%的贸易和资本流。面对中资企业对海外金融服务的需求与日俱增，汇丰积极为拓展“一带一路”的跨境合作提供全方位的金融支持。自2012年起，汇丰集团在全球范围内设立的“中国企业海外服务部”，目前已遍及全球24个主要国家和地区。凭借汇丰集团的综合银行服务模式，辅以“中国企业海外服务部”的地域覆盖，汇丰为更多中国企业“走出去”提供了可能。截至目前，汇丰参与了近100个“一带一路”项目。

在支持“一带一路”建设领域，汇丰的跨境金融服务实力也获得业界认可。在《亚洲货币》杂志首次举办的“新丝绸之路”金融大奖评选中，汇丰荣获中东欧地区“一带一路”融资最佳银行，以及全球范围“一带一路”最佳国际银行大奖。在《金融亚洲》杂志2017年度的奖项评选中，汇丰也获颁“一带一路”最佳银行称号。

As one of the world's largest financial service providers, HSBC boasts a service network that covers 90% of global trade and capital flows. In the face of growing demand for overseas financial services by Chinese-funded enterprises, HSBC is actively providing all-round financial support for expanding cross-border cooperation for the "Belt and Road Initiative" (BRI). Since 2012, HSBC Group has already set up its China Desk in 24 major countries and regions around the world. With HSBC's integrated banking service model, supplemented by the geographic coverage of the China Desk, HSBC has made it possible for more Chinese enterprises to "go global." As of now, HSBC has participated in close to 100 BRI projects.

HSBC's cross-border financial service capabilities have also been widely recognized by the industry in supporting BRI construction, having been named Best Bank for BRI-Related Finance in Central & Eastern Europe and Best Overall International Bank for BRI in the inaugural Asiamoney New Silk Road Finance Awards, and been crowned Best Overall International Bank for BRI in FinanceAsia New Silk Road Finance Awards 2017.



助力中小企业和高科技企业

PROPELLING GROWTH OF SMES AND HIGH-TECH ENTERPRISES

汇丰持续服务初创企业、中小企业和高新创投企业，为他们提供生存和发展所需的资金支持和战略支持，成为他们最值得信赖的商业顾问和合作伙伴。

HSBC is committed to serving start-ups, small and medium-sized enterprises (SMEs) and high-tech venture capital firms, providing them with the financial and strategic support they need to survive and thrive, and becoming their most trusted business advisor and partner.

案例1

华泰是中关村一家提供技术研发、工程建设的服务商，在国家大政策“去产能”的影响下，作为中小企业的华泰出现固有业务的萎缩。管理层经研究提出经营策略的变更，追随国家“一带一路”的向外发展战略，锁定了第一个海外项目。首次出海的华泰主要面临“海外三难”，即海外项目中标金融难、海外项目实施融资难以及对外投资出现问题解决难。汇丰熟悉国际市场环境、运行规则，通过自身在全球范围帮助企业解决贸易融资的丰厚经验，成功为华泰提供了一站式海外项目金融服务方案，帮助华泰顺利出海。

华泰到汇丰北京分行办公室
赠送锦旗表达感谢
Goldway visited HSBC Beijing Branch
to present appreciation pennants



Case Story 1

Goldway is an integrated service provider in Zhongguancun Industrial Park that owns and applies energy-saving and emission-cutting technologies, mainly engaging in the design and construction of energy conservation and emission reduction solutions for engineering projects of traditional industries. As an SME, the company was confronted by shrinking business under the influence of the national policy of “cutting excessive capacity”. The company’s management, after study, decided to change its business strategies to follow the outward development path under China’s BRI, and set its sight on the first overseas project. However, Goldway was faced with “three major difficulties” in its maiden venture overseas, namely, financial difficulties in successfully bidding for overseas projects, difficulties in raising funds to execute overseas projects and difficulties in resolving foreign investment problems as they arise. HSBC, leveraging its familiarity with the international market environment and rules of operation, and drawing from its rich experiences in helping enterprises solve trade financing globally, successfully provided Goldway with a one-stop overseas project financial service solution to help the company smoothly navigate its “go global” journey.

案例2

Seed Studio! 是一家创立于2008年，集生产和服务于一身的创新型企业。2014年，*Seed*创始团队成立了深圳第一家创客空间“柴火”，向创客提供开放的实体空间和加工设备，并组织聚会和工作坊，促进行业知识分享、跨界合作以及创意的实现以至产品化。2016年，*Seed*成为汇丰“创新基金”（*innovation fund*）项目的首批受益者。来自汇丰的专业的金融顾问式指导和量身定做的金融方案，积极推动了*Seed*的业务发展。近期，*Seed*开始涉及新媒体艺术、智能家居、便携式仪器的生产和市场推广，在教育革新产业中也投入了大量的尖端研发团队和资源，为教育市场提供了高新领域的产品和方案。*Seed*目前发展势头迅猛，在世界创客领域名气不凡。他们的成功也无形中促进了创客文化在中国的发展，实现了由企业的成长促进了行业的可持续性发展。

Case Story 2

Founded in 2008, *Seed Studio!* is an innovative service enterprise. In 2014, the first Maker space “Chaihuo” was established by *Seed*’s founding team in Shenzhen to provide an open and collaborative environment for makers and encourage cross-field communication, “Chaihuo” is the Chinese word for “wood” which expressed their spirit of “many hands make light work”. It also organizes get-togethers and workshops to promote industry knowledge sharing, fusion cooperation and the realization and commercialization of creative ideas. In 2016, *Seed* became one of the first beneficiaries of HSBC’s innovation fund project, and made significant business growth through HSBC’s professional banking service and financial solutions. Recently, *Seed* launched products and solutions in high-tech fields involving new media art, smart home, portable devices, etc., and put into a large number of advanced resources of R&D into education. *Seed* is committed to “promoting the development of open source hardware to drive the spread of innovative ideas. Its success has promoted the development of Maker Culture in China, leveraging the growth of one single enterprise to propel the sustainable development of an entire industry.



第三章 追求环境可持续发展

CHAPTER 3 MANAGING ENVIRONMENTAL FOOTPRINT

汇丰在2006年设立环境管理体系,多年来持续倡导在业务营运中有效利用自然资源,提高员工环保意识并落实环保行动,不断提升环境绩效。2017年,汇丰继续推进绿色银行建设,在关键领域的表现都更趋于低碳环保。

HSBC set up its environmental management system in 2006 and has been continuously working to advocate the effective use of natural resources in business operations, enhance the environmental awareness among employees, nudge them to implement environmental protection initiatives, and improve environmental performance. In 2017, HSBC continued to press ahead with its footprint management initiative, and managed to generate lower carbon emissions across key performance segments.

◀ 推行P2E电子账单

INTRODUCING P2E ELECTRONIC BILLS

*P2E*即*Paper to Electronic*（从纸质转为电子化）。汇丰从2015年开始*P2E*项目，主要应用在对公、对私业务中向客户发送月结账单。目前，*P2E*项目覆盖汇丰中国零售银行业务及财富管理部门70%的联名账户客户，以平均每份月结账单共2页计算，每个月约有32,665张A4纸被节省下来，即每年可节省纸张约40万张。

HSBC launched the P2E (short for Paper to Electronic) project in 2015, mainly targeting monthly statements sent to customers. At present, the P2E project covers 70% of joint account customers of HSBC China's retail banking and wealth management operations. Assuming an average of two pages for each monthly statement, approximately 32,665 sheets of A4 paper are saved each month, translating to some 400,000 sheets of paper in annual savings.

◀ 低碳营运

LOW-CARBON OPERATIONS

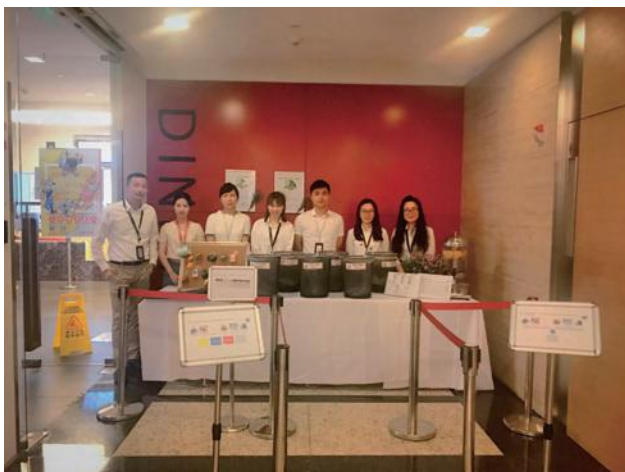


“绿色汇丰大厦”环保活动

GREEN HSBC BUILDING CAMPAIGN

2017年6月5日“世界环境日”，汇丰在广州太古汇办公大楼举办了“绿色汇丰大厦”活动，帮助所有同事了解垃圾减量及如何回收利用。

On June 5, 2017, the World Environment Day, HSBC organized GREEN HSBC Building Campaign in its Guangzhou Taikoo Office Tower to help colleagues understand how to reduce and recycle waste.



垃圾集中处理系统

CENTRALIZED BIN MANAGEMENT

2017年，汇丰启用垃圾集中处理系统，号召员工减少废弃，撤掉个人工位上的垃圾桶，将工作中的废弃物分类、统一置入集中点的垃圾箱内。垃圾集中处理系统实施前，上海汇丰总部大楼的废弃物平均245升/天，实施后废弃物平均200L/天，实现垃圾减量18.3%。



In 2017, HSBC launched its centralized bin management system to urge employees to reduce waste, and removed personal bins so that waste generated during office hours is classified and disposed into bins at centralized locations. Waste volume, which stood at around 245L/day in HSBC's head office in Shanghai before this initiative, was reduced to 200L/day on average after the initiative kicked in, a reduction of 18.3%.

减少粮食浪费行动

FOOD WASTE REDUCE CAMPAIGN

2017年，广州太古汇汇丰办公大楼的员工餐厅开展“减少粮食浪费行动”，并安装电子筛查系统以控制食物浪费，减少厨余产生。



In 2017, the staff canteen at HSBC Taikoo Tower launched the Food Waste Reduce Campaign, and installed the winnow system to control food waste, reducing the compostable.

员工餐厅张贴海报呼吁减少食物浪费
Food waste poster in the staff canteen

全球数据处理中心冷气节能计划

OPTIMIZE HVAC CONTROL FOR DATA PROCESSING CENTRE

位于广州的汇丰全球数据中心，为了减少能耗，在2017年优化了大楼的冷气系统。此项节能措施是通过在冷却塔和冷冻水泵上加装变频器，以根据室外气温来调整冷却塔风机运行频率、根据实际运行的冷冻机数量来加减冷冻水泵的运行，从而达到节能的目的。两个装置的安装，预计可在2018年全年节约195,326度电。

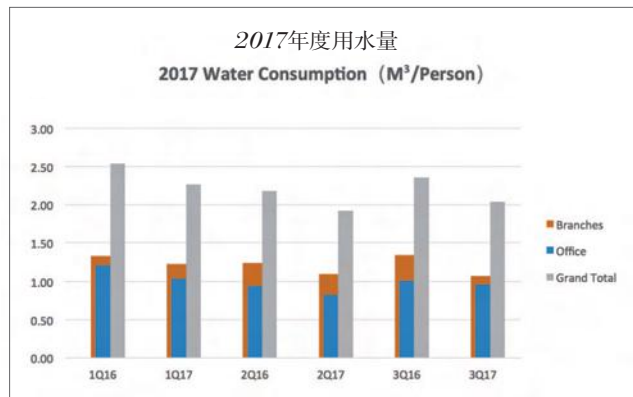
HSBC's global data processing centre in Guangzhou optimized its heating, ventilation and air-conditioning (HVAC) system in 2017 to save energy by adding frequency converters to cooling towers and chilled water pumps to adjust the operating frequency of cooling tower fans according to outdoor temperature, and to change the operations of chilled water pumps based on the number of chillers actually running. The installation of both devices is expected to save 195,326 kWh of electricity in 2018.

节能数据监测系统

MATRIX SYSTEM TO MONITOR ENERGY SAVING DATA

汇丰设置专门的节能数据监测系统，按季度监测并更新集团内部节能数据，以确保集团日常运营能贴合环保指标持续进行。

HSBC has installed a dedicated Matrix system to monitor and update the Group's internal energy saving data on a quarterly basis to ensure that the daily operations of the Group are in line with environmental protection indicators.



◀ 保护生态环境,恢复生态平衡 PROTECTING ECO-SYSTEM

2017年,汇丰继续资助多家环保组织开展环境保护活动并取得实效,为恢复生态系统平衡、促进公众关注和参与保护生物多样性做出努力。

In 2017, HSBC continued to fund environmental protection activities of environmental organizations and helped restore the balance of ecosystem, and generate public awareness and participation in the conservation of biodiversity.

北京城市湿地生态系统恢复项目

BEIJING URBAN WETLAND ECOSYSTEM RESTORATION PILOT PROGRAMME

2017年,汇丰资助山水自然保护中心启动了“北京城市湿地生态系统恢复项目”,在试点湿地重建水生生物群落,改善城市地表水体自净能力,从而为湿地动植物提供栖息地,保护城市生物多样性。项目对北京海淀区的“三山五园”水体生物类群进行了调查,并对试点水域——翠湖湿地公园和小毛驴市民农园的水体进行了生态系统恢复。

In 2017, funded by HSBC, Shanshui Conservation Centre kicked off the Programme to rebuild aquatic community in pilot wetlands to improve the self-purification capacity of urban surface water bodies in a bid to provide wetland animals and plants with habitats and protect urban biodiversity. Under this programme, surveys were conducted for the aquatic community living in the “Three Hills and Five Gardens” in Haidian District, Beijing, and ecosystem restoration of the water bodies of the pilot sites—Jade Lake National Urban Wetland Park and Little Donkey Farm, was successfully implemented.

“小毛驴市民农园”的景观荷花池。原本是一片烂泥塘,农场的废水都直接排入其中,一到夏天气味难闻,蚊蝇遍布。经过填底泥,种植水草,投放鱼类,进行物种监测等一系列活动,水塘边多了蛙鸣,蜻蜓也迫不及待安了家。项目组用多出来的池泥在湖中间堆了鸭子岛,不久后迎来了灰鹅的回归。完整生态系统的建立使水体具备自我清洁能力,水质由劣V类标准提升为II类水标准,湿地恢复初见成效。

The lotus pond at Little Donkey Farm used to be a muddy pond into which the farm’s wastewater is directly discharged, smelled unpleasant in the summer and was a breeding ground for mosquitoes. After a series of activities including filling the mud, planting aquatic weed, reintroducing fish and monitoring species, croaks of frogs could already be heard near the pond, dragonflies could be seen setting up homes there, and the duck’s island, piled up in the middle of the lake with extra pond mud, saw the return of grey wagtail not long after. Specifically, the water bodies of Little Donkey Farm improved from being inferior to Class V to Class II.



汇丰志愿者在小毛驴水域种植水草
HSBC volunteers plant aquatic weed in the Lotus Pond of Little Donkey Farm



项目结束后的景观荷花池
Lotus Pond after the project



另一试点地翠湖,恢复前血红裸藻密度很高,属于水华较为严重的区域。接受水域恢复工作后,情况大为好转,经常有水鸟光顾,它们过来觅食,或来洗澡。

The other pilot site Jade Lake used to suffer from severe red algae outbreak before the intervention. After first phase of restoration work, situation gets much better. Water birds have now come over either for food or bath.

中国自然观察

CHINA NATURE WATCH

在汇丰银行的支持下,山水自然保护中心发起的“中国自然观察”项目,到2017年进入了第四个年头。项目致力于对本土生物多样性进行数据调查和保护情况评估,以进行生物多样性数据库建设和生态数据在政策制定上的应用,同时也鼓励更多的公众参与到对自然的观察和保护中来。2017年,“中国自然观察”物种调查继续与环保机构合作,在全国开展了涉及兽类、鸟类、植物等濒危物种的针对性调查。制定了中国的生物多样性地图。项目的系列活动包括:

- 发布报告《中国自然观察2016》,报告总结了2015-2016年我国森林、物种、保护地现状

- 招募志愿者参加自然教育活动

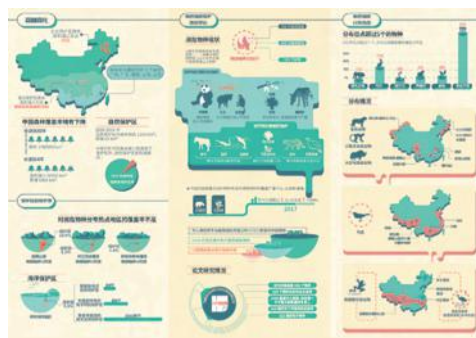
- 举办“国际自然观察节”,以竞赛的形式,通过自然观察爱好者和当地牧民向导合作进行生物多样性的快速调查,并丰富当地的物种信息。由中、美、英、法等国选手组成的17支参赛队伍,经过4天的激烈角逐,图片记录到兽类15种、鸟类93种、植物222种、两栖动物1种

The China Nature Watch project launched by Shanshui Conservation Centre with HSBC's support entered its fourth year in 2017. The project aims to conduct data surveys and conservation assessment of biodiversity in China to build a biodiversity database and apply ecological data to policy formulation, while also encouraging greater public participation in the observation and protection of nature. In 2017, the Species Survey of China Nature Watch continued to collaborate with environmental protection agencies to conduct nationwide surveys focusing on endangered species such as mammals, birds and plants. The series of activities that led to the development of China's biodiversity map include:

- Releasing the China Nature Watch Report 2016 which summarized the status of forests, species and protected land in China during 2015 and 2016

- Recruiting volunteers for nature education activities

- Organizing the International Nature Watch Festival where nature watch lovers and local pastoral guides teamed up in competition for rapid biodiversity survey, and enriched information on local species. Participants from China, the United States, Britain, France and other countries formed 17 teams, and managed to record 15 species of mammals, 93 species of birds, 222 species of plants and 1 species of amphibians by photo after four days of fierce competition.



2016自然观察报告
China Nature Watch
Report 2016



内蒙古阿鲁科尔沁观鸟活动
Bird watching in Ar Horqin Banner in Inner Mongolia



山东济宁观鸟活动
Bird watching in Jinling, Shandong Province



第四章 助力员工可持续发展

CHAPTER 4 SUPPORTING SUSTAINABLE DEVELOPMENT OF EMPLOYEES

汇丰始终将人才发展与企业的可持续发展紧密联系在一起,为员工提供丰富、新颖的职业培养计划和员工活动,为员工搭建实现个人价值的平台。2017年,汇丰通过系列实践活动,助力员工成长,丰富员工生活,并提供资源、开放渠道鼓励员工积极参与公益实践,积极探索人才培养与可持续发展并轨。

HSBC closely links the development of talents to the sustainable development of business, and organizes ample and innovative career development programmes and staff activities for employees to realize their personal value. In 2017, through a series of hands-on activities, HSBC supported the growth of employees, enriched their life, and made available resources and channels to encourage employees to actively participate in charitable activities.

◀ 支持员工职业发展 SUPPORTING EMPLOYEE CAREER GROWTH

2017年，全新登场的汇丰企业大学为全球员工提供品类丰富的各类培训，让每一个汇丰人都可以在汇丰的职业生涯中更有针对性地不断学习与发展。除此之外，2017年汇丰中国推出的“快乐发展，健康生活”主题系列活动中，“我的互动”项目也为各级员工提供了富有特色的学习发展活动，其中一大亮点是经理人发展系列活动，共举办“视界论坛”、“汇智会沙龙”、“图书导读沙龙”等13场精彩纷呈的领导力沙龙，覆盖全行1,000余位经理人。沙龙主题丰富，既有大咖分享如何拥抱数字时代的机遇与挑战，也有实用的领导力概念工具实操互动，帮助汇丰经理人不断完善个人能力。

同时，汇丰推出“汇丰中国学生计划”，为大学本科及研究生提供为期3-12个月的实习期，帮助实习生思考职业发展方向。学生有机会将所学知识应用到工商业务、零售银行及财富管理业务等工作中。

The HSBC University, newly launched in 2017, offers a broad range of training courses for employees worldwide, allowing each HSBC staff to continue to learn and grow in a more targeted manner throughout his/her HSBC career. In addition, the “My Development” programme under the series of “Happy Developing, Healthy Living”-themed activities introduced by HSBC China in 2017 also offered employees at all levels distinctive learning and development opportunities. One of the highlights was the manager development series of activities where 13 leadership salons, such as “VOW Vision Forum”, “Refresh Leadership Salon”, “Book Guide Salon”, etc., were held, reaching out to more than 1,000 managers across the bank. The salons had diversified topics, from leaders sharing how to embrace the opportunities and challenges of the digital age to hands-on experiences with leadership concept tools, helping HSBC managers continue to build up their personal capabilities.

In the meantime, HSBC launched the HSBC China Student Programme to provide undergraduates and postgraduates with opportunities of internship of from 3 to 12 months to help them develop a clearer idea of their career path. Students are given the opportunity to apply what they have learned to corporate banking, retail banking, wealth management and other business areas.



覆盖全行的领导力沙龙
Leadership salons
attracting participation
from the entire bank



◀ 丰富员工生活 ENRICHING STAFF LIFE

2017年, 汇丰推出“快乐发展, 健康生活”主题系列活动。作为“健康生活”亮点项目之一的“My Well-being”, 旨在提升员工的健康管理意识。在整个活动中, 所有员工可参与健康分析评估测试, 获得属于自己的健康分析评估报告; 同时, 分支行健康小站评比、营养达人争霸赛、健康讲座、健康期刊和体适能等活动贯穿全年, 帮助有健康风险的员工改善生活和饮食习惯, 降低健康风险。

此外, “我的互动”家庭日系列活动从2017年4月拉开帷幕, 全国共33个城市举办了趣味运动会、亲子游戏、公益伙伴市集等形式多样的活动, 近7,000名员工参与其中。家庭日活动不仅增强了团队凝聚力, 更得到汇丰员工家属的理解和信赖。

In 2017, HSBC unveiled a series of “Happy Developing, Healthy Living”-themed activities to enrich the life of employees. One of the highlights of the “Healthy Living” programme, “My Well-Being”, aimed to enhance employees’ awareness of health management, and let them take health risk assessment tests to get personalized health risk assessment reports. At the same time, health booth competitions, nutrition expert championship, health seminars, health magazines and physical fitness activities were held across branches and sub-branches throughout the year, helping employees with health risks improve their living and eating habits to lower health risks.

In addition, the My Engagement-themed Family Day activities kicked off in April 2017, with a variety of activities, such as fun sports games, family fun games, community partner bazaars, etc. held in 33 cities nationwide, attracting the participation of nearly 7,000 employees. Family Day activities not only enhanced team cohesion, but also contributed to winning understanding and trust from the families of HSBC employees.



222套包含体脂称、血压仪的健康小站, 发送到汇丰全国各分支机构。同事们利用装饰材料, 营造出属于各分支行特有的健康小站, 最终由6,672张投票选出8个“最佳健康小站”。
222 sets of health kits consisting of body fat scales and blood pressure monitors were sent to HSBC branches throughout the country. Colleagues used decorative materials to create their own distinctive health booths, with eight winning booths chosen by 6,672 votes.



2017年8月, 上海举办体适能测试现场活动。400多名员工参与了现场活动, 包括体适能测试、健身课程、瑜伽课程等。
In August 2017, HSBC Shanghai held physical fitness test events where over 400 employees participated in on-site activities including fitness tests, fitness classes and yoga classes.



别开生面的“营养达人争霸赛”，激发员工将健康理念融入每日生活。征集 152 张早餐照片，6,685 张投票评选出“吃得像皇帝”（左图）、“这不是早餐，是艺术品”（右图）两项特别大奖。

HSBC Nutrition Expert Championship" aimed to inspire employees to integrate the concept of health into daily life. A total of 152 breakfast photos collected, with two special awards to "Eat Like the (left) panel "Not Breakfast, But Artwork" (right) by 6,685 votes.

北京分行汇丰家庭日活动
Family Day activities in
HSBC Beijing Branch



开展员工志愿者活动 ORGANIZING STAFF VOLUNTEERING ACTIVITIES

汇丰为员工提供丰富的公益资源与志愿服务机会，鼓励员工用实际行动回馈社区。2017年，4,363名汇丰员工志愿者的足迹遍及全国46个城市的社区，开展的志愿服务涉及环境、教育及社区等各个领域，开展了“2017：甘肃农村驻校社工”、“汇丰财商教育”、“青少年情绪健康教育”、“2017汇丰社区志愿者行动”等多个亮点活动。总计贡献共30,463个志愿服务小时。

HSBC provides employees with abundant resources and opportunities for charitable and volunteer services to encourage them to give back to the community with practical actions. In 2017, 4,363 HSBC volunteers clocked in a total of 30,463 hours for volunteer services in communities across 46 cities in China in the areas of environment, education and community. Highlights of their volunteer activities include 2017 Social Worker Service for Rural Boarding Schools in Gansu Province, HSBC Financial Capability Education, Youth Emotional Well-being Education, 2017 HSBC Staff Community Service Programme and many others.

路遥远，一起走——“陪伴成长”驻校社工 SOCIAL WORKER SERVICE FOR RURAL BOARDING SCHOOLS

2017年，来自上海、广州、北京、深圳、福州、青岛、武汉和山东荣成的23名汇丰志愿者，来到甘肃陇南礼县草坪乡崖上小学，开展为期一周的“陪伴成长”驻校社工服务项目。

In 2017, 23 HSBC volunteers from Shanghai, Guangzhou, Beijing, Shenzhen, Fuzhou, Qingdao, Wuhan and Rongcheng of Shandong Province visited Yashang Primary School in Caoping Village, Li County, Longnan, Gansu Province for a week-long "Accompanying Children to Grow" social worker service for rural boarding schools project.

自2012年起, 汇丰资助西部阳光农村发展基金会在甘肃陇南的7所农村寄宿制学校提供长期驻校社工, 使当地留守儿童快乐成长。项目期间, 汇丰志愿者先后五次到当地提供志愿服务, 共计81名志愿者参与, 为孩子们开展理财教育、社会认知等主题课程, 并举办丰富的活动。

Since 2012, HSBC has been providing funding for Western Sunshine Rural Development Foundation to assign resident social workers to rural boarding schools in Longnan, Gansu Province to accompany children who are left behind by their migrant worker parents. A total of 81 HSBC volunteers have volunteered five times under this programme, conducting courses on financial education and social skills etc. for children and organizing a variety of activities.



汇丰银行亚太区企业可持续发展总监 张惠峰5年来多次参与西部阳光志愿者探访活动, 图为2017年探访时张惠峰通过乐高游戏, 培训孩子们的沟通技巧。
Head of HSBC Asia Pacific Corporate Sustainability Huifeng Zhang trains rural school students in Gansu of communication skills through LEGO games. He had taken part in volunteering activities by Beijing Western Sunshine Rural Development Foundation every year since 2012.

2017 汇丰社区志愿者行动

2017 HSBC STAFF COMMUNITY SERVICE PROGRAMME

2017年, 汇丰年度大型社区志愿服务项目“汇丰社区志愿者行动”再次起航。在连续四届开展的基础之上, 2017年的项目已初步形成了志愿者与公益机构对某一类社区服务需求的长效回应机制, 季度、月度性的志愿服务活动在汇丰全国34家分行、12家村镇银行所在地大大小小的社区不间断开展, 3,170名汇丰志愿者, 为13,692名社区长者、儿童青少年及残障人士等社区人群提供了总计21,232小时志愿服务。

The “HSBC Staff Community Service Programme”, a large annual community service programme, set sail again in 2017. After three consecutive previous sessions, the 2017 programme has largely formed a mechanism for volunteers and non-profit organizations to respond to the needs of a certain type of community service. Quarterly and monthly volunteer service activities were conducted across the communities of 34 HSBC branches and 12 rural bank branches across the country. Altogether 3,170 HSBC staff volunteers contributed a total of 21,232 hours to directly benefit 13,692 people including the elderly people, children and the disabled in the communities.



上海
Shanghai

北京 Beijing



成都 Chengdu



重庆 Chongqing



大连 Dalian



长沙 Changsha



广州 Guangzhou



哈尔滨 Haerbin



杭州 Hangzhou



长春 Changchun



南通 Nantong



宁波 Ningbo



武汉 Wuhan



苏州 Suzhou



郑州 Zhengzhou



沈阳 Shenyang



南宁 Nanning



东莞 Dongguan



佛山 Foshan



福州 Fuzhou



昆明 Kunming



扬州 Yangzhou



合肥 Hefei



济南 Jinan



南昌 Nanchang



南京 Nanjing



唐山 Tangshan



太原 Taiyuan



深圳 Shenzhen



无锡 Wuxi



青岛 Qingdao



厦门 Xiamen



天津 Tianjin



西安 Xian



重庆大足 Chongqing Dazu



重庆丰都 Chongqing Fengdu



重庆荣昌 Chongqing Rongchang



大连普兰店 Dalian Pulandian



福建永安 Fujian Yongan



湖北随州 Hubei Suizhou



湖北麻城 Hubei Macheng



北京密云 Beijing Miyun



湖南平江 Hunan Pingjiang



湖北天门 Hubei Tianmen



广东恩平 Guangdong Enping



山东荣城 Shandong Rongcheng



公益团建,凝聚无间

BUILDING TEAM COHESION THROUGH CHARITY ACTIVITIES

汇丰各部门团建、家庭日等活动纷纷融入公益元素,在凝聚团队士气、扩展员工潜力的同时,也为所在社区提供了更为切实的志愿服务。2017年,上海运营科技部、工商业务部,北京零售银行及财富管理、运营部等7个部门,共组织了7场公益团建活动,200多名员工参与其中,公益团建已在汇丰各部门蔚然成风。

With charity elements integrated, the team-building activities, Family Day activities, etc. of HSBC departments have not only boosted team morale and developed employee potential, but also provided even more practical volunteer services for their communities. In 2017, seven departments, including the Operations Technology Department and the Corporate Banking Service Department of HSBC Shanghai, and the Retail Banking and Wealth Management Department and the Operations Department of HSBC Beijing, organized seven charity-themed team-building activities for more than 200 employees, making such team-building a common practice among all HSBC departments.



北京环球金融和市场部的 11 名志愿者为牧羊地儿童村的葡萄藤加缠保温层,希望孩子们来年能吃上葡萄。

11 volunteers from HSBC Beijing Global Banking and Markets set up grape trellis for the Shepherd's Field Children Village, in the hope that children could have fresh grapes in the next year.



成都分行 60 名员工志愿者前往四川省阿坝州理县熊耳村参加为期两天的公益团建。图为志愿者们参与岷江柏的种植活动,帮助居民保护当地植被,减少林线上升造成的水源紧张。

As part of their team building, 60 Chengdu branch staff went to the water-scarce Xionger village of Aba County, Sichuan Province, and spent two days helping villagers plant trees in the dry valley of Min Mountain to preserve water source forest.

附录: 重要奖项

HSBC CHINA 2017 SUSTAINABILITY AWARDS

<i>Jan 2017</i> (2017年1月)	<i>2016 China Best Charity Corporate Award by China Social Welfare Foundation</i> 中国社会福利基金会颁发“2016年度爱心企业奖”
<i>April 2017</i> (2017年4月)	<i>2015-2016 China Women and Children Philanthropy Award by China Children and Teenager's Fund</i> 中国儿童少年基金会颁发“2015-2016年度中国妇女儿童慈善奖”
<i>April 2017</i> (2017年4月)	<i>Best New Collaboration Award by Bank of Communications</i> 交通银行颁发“2016年战略合作奖”
<i>June 2017</i> (2017年6月)	<i>Best Community Building Practice Award by the Shanghai Lujiazui Financial City Management Committee</i> 上海陆家嘴金融城管理委员会颁发“公益社群实践奖”
<i>June 2017</i> (2017年6月)	<i>Best Charity Contribution Award by China Banking Association</i> 中国银行业协会颁发“社会责任最佳公益慈善贡献奖”
<i>Sept 2017</i> (2017年9月)	<i>Best Bank for CSR by Asiamoney</i> 亚洲货币颁发“企业社会责任最佳银行”
<i>Dec 2017</i> (2017年12月)	<i>2017 China Philanthropic Enterprise of the Year by China Philanthropy Times</i> 中国公益年会颁发“2017年度中国公益企业奖”
<i>Dec 2017</i> (2017年12月)	<i>10 Best Charity Company of the Year by ifeng.com</i> 凤凰网公益频道行动者联盟2017公益盛典颁发“年度十大公益企业奖”

附录： APPENDIX:

1、该报告的目标对象为：
汇丰银行（中国）有限公司、及汇丰村镇银行、汇丰环球客户服务（广东）有限公司、汇丰技术服务（中国）有限公司等汇丰集团在中国内地其它附属机构。

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2017年1月1日到2017年12月31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, HSBC Electronic Data Processing (Guangdong) Limited, HSBC Technology & Services (China) Limited and fellow subsidiaries of HSBC in mainland China.*
2. According to the respective regulations of the China Banking Regulatory Commission, this report covers the period from January 1, 2017 to December 31, 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.

企业可持续发展无止境

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

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