



2018

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



汇丰是全球规模最大的银行和金融服务机构之一,自1865年成立以来,从未间断在中国内地的服务。秉持“可持续发展是长远制胜之道”的价值理念,汇丰坚持将可持续发展融入商业模式,通过提供稳健的金融服务、投资于可持续发展项目和开展大量公益实践,推动经济、环境和社会的整体和谐发展。

对汇丰而言,可持续发展意味着以长远的眼光和负责任的态度开展业务。2018年,汇丰在内地的业务布局、产品创新和客户服务等方面都取得了持续性进展。作为内地规模最大的外资银行,目前汇丰中国已拥有外资银行中领先的服务网络,包括覆盖50多个主要城市的分支行以及日益完善的数字服务渠道。汇丰还构建了内地最大的外资村镇银行网络,现已开设12家村镇银行及其下属支行。汇丰把握中国经济转型、消费升级和互联网+等带来的发展机遇,积极支持并参与金融改革和资本市场的对外开放,积极推进人民币国际化,落实支持“一带一路”倡议及绿色金融,并加大粤港澳大湾区业务布局等战略的实施。

在构建绿色经济和支持“一带一路”建设领域,我们始终支持清洁能源及推动向低碳经济转型的项目,并积极协助客户把握当前“绿色丝绸之路”发展的新机遇,为绿色项目的投融资注入新动力。同时,我们也注重加强对客户、员工及相关方的教育,坚持以清晰的原则引导合作伙伴践行可持续发展。2018年,汇丰正式加入“中国可持续棕榈油倡议”,与公益伙伴、行业和企业合作推动棕榈油市

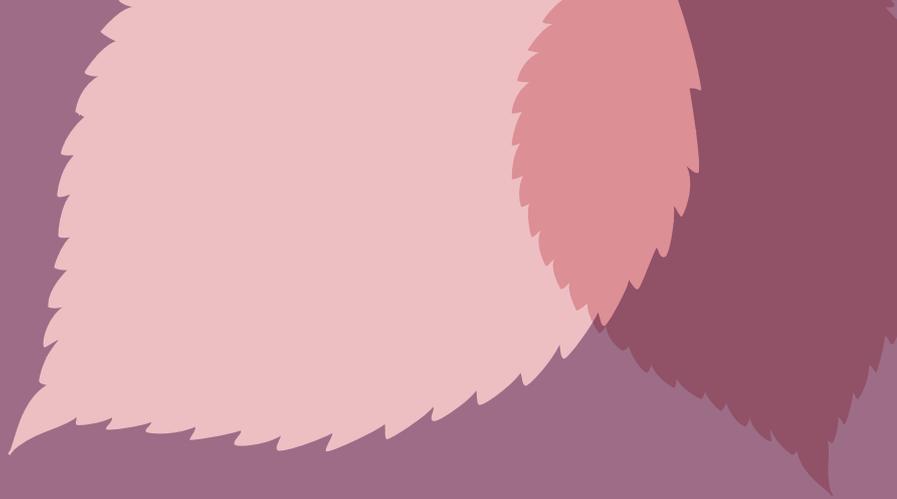
场的可持续发展,支持客户的供应链改善在环境方面的表现,加快向绿色转型。

汇丰在内地的业务发展得益于本地社区的繁荣,因此我们一直将回馈社区视为重要使命。2018年,汇丰继续加大对公益慈善领域的投入,在内地新资助20多个公益项目,总资助额近7,000万元人民币,重点支持金融教育、社会创新创业、精准扶贫、生态环境保护等领域的工作,探索最佳解决方案,寻求社会效益最大化及可持续发展。汇丰也因此再度荣获民政部颁发的“中华慈善奖”、中国银行业协会颁发的“最佳公益慈善贡献奖”等,成为唯一一家9次获得国家级最高慈善奖项“中华慈善奖”的外资企业。

我们深信,可持续发展是推动我们继续前行的基石。放眼2019,我们将继续与各界伙伴紧密合作,坚持可持续发展与企业发展并行,践行对中国社会的承诺。

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 banking and financial services organisations, HSBC has worked unceasingly to serve our Mainland Chinese customers since our establishment in 1865. Adhering to the value that "Sustainability is key to long-term success", we have persisted in embedding sustainability into the business model, and have advanced overall economic, environmental and social growth harmoniously by providing high-quality financial services, investing in sustainable development projects, and launching numerous philanthropic programmes.

HSBC reckons sustainability as developing business responsibly with a long-term perspective. In 2018, HSBC has achieved ongoing progress in the areas of business portfolio, product innovation, and customer services in Mainland China. We have a branch network across more than 50 cities and digital service channels with constant improvement, which is the largest service network covering the widest geographical reach by any foreign-invested bank in Mainland China. We also established the largest foreign-invested rural banking network in Mainland China, with 12 rural banks and their branches. We embrace opportunities brought by such changes as China's economic transformation, consumption upgrade, Internet +. We support and engage ourselves in financial reforms and the opening up of the capital market. We facilitate the internationalization of RMB and the implementation of the "Belt and Road Initiative", green finance and the "The Guangdong-Hong Kong-Macao Greater Bay Area" strategy, etc.

To build a green economy and support the "Belt and Road Initiative", we have been facilitating the use of clean energy and promoting projects that support transition into low-carbon economy. We actively help customers leverage the new opportunities in the current "Green Silk Road" development, which helps inject new impetus into green projects investment and financing. We also accentuate the engagement of our customers, employees and related parties in practicing sustainability by providing clear guidance. In 2018, HSBC officially joined the "China Sustainable Palm Oil Alliance" to jointly advance sustainable growth in the palm oil market with philanthropic partners, industries and enterprises,

supporting our customers to develop more environmental-friendly supply chain, in order to boost green development.

Our growth in Mainland China is precisely connected to the prosperity of the local community. Hence, we always regard giving back to the community as an important mission. In 2018, HSBC continued to increase our commitment in philanthropy and newly funded more than 20 new philanthropic projects in Mainland China, donating close to RMB 70 million, mainly supporting financial education, social innovation and entrepreneurship, targeted poverty alleviation and environmental protection, to explore the feasible path of maximizing social benefit and sustainable growth. Afterward, HSBC received numerous awards in 2018, including "Best Charitable Contribution Award" by the China Banking Association, and notably, the highest national-level philanthropic award, "China Charity Award", by the Ministry of Civil Affairs, given which HSBC had become the only foreign enterprise received it for nine times.

We firmly believe that sustainability is the keystone for HSBC to forge ahead. Looking into 2019, we shall continue to work closely with all our partners, and persist in embracing sustainability and enterprise development, so as to fulfil our commitment to China's society.

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

第一章 推动公众金融教育 培养未来技能

CHAPTER I PROMOTING FINANCIAL CAPABILITY AND
DEVELOPING FUTURE SKILLS





面对瞬息万变的世界,人们寻求未来发展所需的工作技能和金融素养。作为全球领先的金融机构,汇丰一直努力发挥专长,全面支持客户、社区及员工不断提升金融素养和就业技能,助力其在全球经济中取得成功。从2005至2018年,汇丰中国面向不同年龄阶段、不同人群,启动了超过20个公众金融教育项目,遍及全国多个省、市、自治区并深入村镇,全方位支持中国金融教育体系的形成。截至2018年底,总计投入5,500余万元人民币,惠及城市及农村青少年、大学生、社区长者、“一带一路”建设者等多个群体,使数十万人从中受益。

In a rapid developing age, people must always work to gain the job skills and financial literacy required for future career development. As a leading global financial institution, HSBC has always worked hard to leverage our expertise to provide comprehensive support to our customers, communities and staff, helping them continue to enhance their financial capability and job skills so that they may succeed in the global economy. Between 2005 and 2018, HSBC launched more than 20 public financial education programmes oriented towards people of different ages and profiles across numerous provinces, municipalities, and autonomous regions, even penetrating into small towns. These efforts provide comprehensive support for the formation of a financial education system in China. By the end of 2018, we had committed a total of approximately RMB55 million to these efforts, benefiting hundreds of thousands of people in both urban and rural communities. These beneficiaries include children, university students, the elderly, rural migrant workers, and many other groups.



面向客户普及金融知识

POPULARIZING FINANCIAL KNOWLEDGE AMONG CUSTOMERS

帮助客户和所在社区的居民有效防范金融风险，是汇丰对社区的长期承诺和重要责任。2018年，汇丰中国通过“金融知识普及月，金融知识进万家”暨“提升金融素养，争做金融好网民”活动等多个金融教育公益项目，协助推进公众金融教育服务工作，积极引导消费者理性参与金融活动，持续提升金融素养和风险意识。

HSBC regards it a long-term commitment and key responsibility to help customers and the residents of its operating communities effectively safeguard against financial risks. In 2018, HSBC helped promote public financial education services by carrying out the “Financial Education Month - Financial Knowledge for Families” and “Increase Your Financial Literacy - Be a Good Financial Netizen” events. It also initiated many other public financial education programmes, actively helping consumers participate in financial activities, as well as increasing their financial literacy and risk awareness.



一方面，以营业网点为主阵地，汇丰中国面向消费者开展形式多样的宣教活动；另一方面，各分支行在营业网点设立公众教育服务区，摆放有关反洗钱、防范电信诈骗、个人银行账户安全、金融知识万里行等相关内容的宣传小册子，并安排专人解答客户疑问。
Using bank branches as main venues, HSBC carries out various educational events. Meanwhile, all branches and sub-branches also set up public education service areas at their respective locations, displaying pamphlets on protecting against money laundering and phone scam, personal bank account security, and financial knowledge. They also have specialists on site to answer consumers' questions.



助力高校学生金融教育

CONTRIBUTING TO FINANCIAL EDUCATION OF UNIVERSITY STUDENTS

随着金融产业的蓬勃发展和互联网金融产品的极大丰富，大学生已成为金融消费的主要群体。汇丰中国针对大学生缺乏社会经验和金融知识、防范意识相对薄弱等现状，发起了多个面向高校学生的金融教育项目，帮助大学生建立正确的消费理财观念，有效预防金融风险，引导其树立积极的人生态度，并在未来经济中取得成功。

The vigorous growth of the financial industry and the many financial products available on the Internet have turned university students into a key consumer group in the financial industry. HSBC initiated numerous financial education programmes targeting university students to address their prevailing conditions, such as the lack of real-world experience, financial knowledge, and knowledge of financial risk prevention. These programmes help them build correct consumption and financial management concepts, so that they can effectively safeguard against financial risks, establish a positive attitude towards life, and ultimately, achieve success in future.



京津冀大学生公益金融教育计划

BEIJING TIANJIN AND HEBEI UNIVERSITY STUDENT FINANCIAL LITERACY PROGRAMME

汇丰中国发起的“京津冀大学生公益金融教育计划”通过金融知识主题宣讲、金融情景剧和主题话剧演出、线上线下工作坊等方式，围绕大学生群体进行理财教育和消费引导，帮助他们掌握金融常识，增强对网贷风险的理解和认知，提高对不良网贷的甄别抵制能力；对超前消费、过度消费和从众消费等问题，及时发现和引导，培养勤俭节约意识。截至目前，项目已经惠及京津冀30所高校共计约46,000名大学生。



With a focus on financial management education and consumption guidance for university students, HSBC initiated the “Beijing Tianjin and Hebei University Student Financial Literacy Programme” aimed at helping these students master general financial knowledge, enhance their understanding and awareness of risks associated with Internet loans and increase their ability to identify and avoid bad Internet loans. This programme was conducted through thematic lectures on financial knowledge, financial situation sketches and thematic plays, as well as online-offline workshops. We also promptly identified and provided guidance concerning pre-mature spending, excessive consumption and peer-pressured induced spending and helped students develop prudence and thriftiness. To date, the programme has benefited approximately 46,000 university students in 30 institutions of higher learning in Beijing, Tianjin and Hebei.

2018年6月12日，国内首部大学生金融主题公益话剧《我们的青春成长日记》在北京天桥艺术中心首演。话剧改编自真实案例，讲述住在同一宿舍的四个女孩，本对未来各有憧憬，却因急于实现短期目标，逐个落入校园贷金融陷阱的故事。本剧以四个女孩得而复失的过程，警醒观众要控制欲望，杜绝无止境借贷。On 12 June 2018, the first play themed on finance affairs of students, “Youth Journal” premiered at the Beijing Tianqiao Performing Arts Centre. The play is adapted from a real case of four girls living in the same dormitory. Each had aspirations for the future but their haste to achieve short-term goals led them to fall into victims of vicious campus loans. The play shows how the four girls lost what they originally had, warning the audience to control their desires and educate themselves about the risks of borrowing.

上海大学生公益金融教育项目

SHANGHAI UNIVERSITY STUDENT FINANCIAL LITERACY PROGRAMME

2018年，汇丰中国资助上海市慈善基金会上海17所高校开展公益金融教育项目，面向1万余名在校学生举办金融教育讲座，开展防范金融风险主题工作坊，同时培养讲师志愿者，帮助在校大学生建立正确的消费理财观念，合理规划理财用途。此外，项目还设计了以创业为主题的冬训营，鼓励和支持大学生投身创业，通过创业实务、创业体验、创业训练等多角度的培训，提升参与学生的创业实践能力和本领。



项目举办的以班级为单位的金融教育培训
The programme provide class-based financial education training

In 2018, HSBC supported the public financial education programme Shanghai Charity Foundation (SCF) carried out in 17 institutions of higher learning in Shanghai, reaching 10,000 students. SCF conducted a series of financial education lectures and workshops on financial risk prevention, as well as trained volunteer lecturers to help university students follow correct consumption and finances management practices and rationally plan their expenditures. In addition, an entrepreneurship winter camp was included in the programme, which aimed to encourage and support start-ups by university students. The camp raised the entrepreneurial abilities and skills of students who participated through comprehensive guidance in entrepreneurial practice, entrepreneurial experience sharing and entrepreneurial training.



提升农村青少年财商素养

ENHANCING FINANCIAL CAPABILITY OF RURAL CHILDREN AND YOUTH

在农村，汇丰中国2018年继续支持农村青少年全面提升财商素养，加强就业指导，助力农村青少年健康成长。

In 2018, HSBC continued to support young people in rural areas by helping comprehensively raise their financial literacy and providing career guidance, so as to help young people in rural areas build up necessary soft skills.

汇丰乡村青少年财经素养教育项目

HSBC RURAL CHILDREN AND YOUTH FINANCIAL LITERACY PROGRAMME

项目面向包括甘肃、新疆在内的多个省份及自治区的乡村儿童，以农村中小学和社区“儿童之家”为基础，引进财商课程，建立财商体验区，通过培养本土培训师团队，提升农村教师和儿童主任社工的财经素养及教育理念，助力乡村青少年提升生活和财商技能。目前，项目已覆盖205所学校，培训1,420名乡村教师，共28,220名乡村儿童参与线下财商课堂，41万人次学生参与财商网络课堂。

41
万人次
学生参与
财商网络课

28,220
名
乡村儿童参与线下
财商课堂

培训
1,420
名
乡村教师

覆盖
205
所学校

This program served young people from rural areas in many provinces and autonomous regions, including Gansu and Xinjiang. Based on primary schools and community “children’s homes” in rural areas, it introduced financial courses and built financial experience zones. By cultivating local teams of educators and elevating the financial literacy and education practices of rural teachers and children’s social workers, the Programme aims to boost the life and financial skills of rural young people. Currently, the programme is available in 205 schools and 1,420 rural teachers are being trained. A total of 28,220 rural students have attended offline financial classes, and 410,000 students have taken part in the online financial courses.

项目在四川省凉山彝族自治州西昌市的试点，落在磨盘乡的山顶小学。接受了培训，开始与孩子们试行财商课程的魏敏老师看到了孩子们的改变：“最明显的是，开始有越来越多的孩子敢于表达自己的想法了。”她提到，有些孩子的改变是她一直期待但是求而不得的。“我们班上有一个学生，性格比较孤僻，与老师和同学之间的沟通很少。以前，他基本不会在



财商网络课上老师带领学生进行情景学习
During the online financial class, a teacher leads students in the learning exercises

课上回答问题，成绩也不太好。我一直尝试跟他有更多沟通，但是改变很小。开展了第一次的财商教育‘奇乐小鸡’课程后，我第一次看到他主动在小组内和大家交流、争论，这让我非常惊讶。”魏老师表示，课程的小组模式促进了学生之间的沟通和交流，“这种鼓励自由表达想法的环境，会帮助学生树立自信，并最终帮助他们逐渐掌握自己的人生。”

The pilot programme in Xichang, Liangshan Yi Autonomous Prefecture, Sichuan Province was conducted at Shandong Primary School in Mopanxiang. After the training, the teacher Wei Min noticed a change in the students after they received financial lessons. “The most obvious change was that an increasing number of students now have the courage to express their own thoughts.” She said that the change in some of the students was something she had long hoped for but was unable to realize. “A student in our class was quite shy and seldom communicated

with teachers and other students. In the past, he would generally not answer questions in class and his grades were quite poor. I always tried to communicate more with him, but there was little change. After the first “Qile Chick” financial education class, I saw him take the initiative to communicate and argue with the others in the small group. I was amazed.” Ms. Wei said that the small group setup of the course enhanced communication and exchange among students. “This environment that encourages students to express their thoughts will help students build self-confidence and, ultimately, help them control their own lives.”

汇丰村镇学生成长计划

HSBC RURAL SCHOOL TALENT DEVELOPMENT PLAN

汇丰村镇学生成长计划在汇丰中国12家村镇银行所在地的24所普通高中，通过金融知识主题嘉年华、征文比赛等活动，为学生设计切合发展需求的课题，帮助学生在大学专业的选择、收入与支出管理、时间管理、生活管理、人与人之间的沟通等方面提升技能，进而为其成长及未来规划提供更好的方向指引。

HSBC Rural School Talent Development Plan is conducted in 24 high schools in the regions served by HSBC’s 12 rural banks. This programme deals with topics that correspond to students’ development needs and helps students in the selection of university majors, financial management, time management, life skills and interpersonal communication. It allows these students to better plan for their futures and develop their abilities.



村镇学生参加以“校园贷”为主题的讲座
Rural students take part in lectures on “campus loans”

不管是“人生900格”还是“理性消费”、“储蓄投资”，都给了学生们拓展眼界和思考的机会。作为农村地区的高中生，在学习或生活中，他们在自我认识能力、财商技能、社会技能、职业认识等方面的教育是受限的。希望通过我们的努力，让资源匮乏的农村地区学生获得素质教育带来的各方面技能的提升。

—重庆荣昌汇丰村镇银行志愿者 史盛梅



汇丰志愿者指引学生开展财商游戏
HSBC volunteers guide students in a financial board game

Whether it's “Life in 900 Boxes”, “Rational Consumption” or “Savings and Investment”, the programme offers opportunities for students to expand their horizon and thinking. As senior high school students in a rural region, they often suffer from limited self-awareness, financial skills, social skills and career knowledge due to the quality of the local education system. We hope that by providing quality education to these students, we can increase their overall skillset.

- Shi Shengmei, Chongqing Rongchang HSBC Rural Bank volunteer



为“一带一路”建设者赋能 EMPOWERING “BELT AND ROAD” BUILDERS

为支持“一带一路”倡议，汇丰中国特别发起“一带一路”建设者金融知识普及计划，全面助力建设者技能提升，防范金融风险。劳务工人是“一带一路”建设项目的基础，施工项目工期长、生活环境陌生，造成建设者与外界接触少，容易成为非法集资和金融诈骗的受害对象。项目通过金融讲座、主题征文比赛、主题公益话剧、金融情景短剧等多种形式，为“一带一路”中国沿线6个重点省市的建设者普及金融知识，使他们具备基本的财务知识和技能，提升防诈骗意识。2018年，项目已开展金融知识主题宣讲320余场，金融情景剧演出260余场，共计约2万名建设者参加活动。



中建八局建筑工人在工地参加金融教育主题宣讲
Builders from China Construction Eighth Engineering Division Corp.
Ltd listen to a lecture on financial education at the construction site.

“当你的才华撑不起你的野心时，当你的能力驾驭不了你的目标时，当游戏规则你还没学会时，你所要做的，再不是花光工资，刷爆信用卡，来填补你虚荣心后而产生的现金缺口，而是静下心来学习，沉下心来历练，不把未来值钱的钱，买今天不值钱的东西。”这段文字摘自项目举办的征文比赛的参选文章《谁在主宰你的生活》，作者是真真正正的“一带一路”沿线建设者。在参加项目的金融能力提升课程后，她对人生的看法有了些许变化，文字告诉我们自律和责任在她的人生路上开始承担更重要的角色，她也将从迷茫的“赶路者”成为自己人生的“主宰者”。

HSBC launched the “Financial Capability Education for Workers On Belt and Road Initiative Infrastructure Projects” in support of the “Belt and Road” Initiative. This programme is designed to comprehensively boost the skills of the builders and help them protect themselves against financial risks. Workers are the bedrock of “Belt and Road” construction projects. However, long construction project cycles and unfamiliar living environments impede the contact between builders and the outside world, which makes them easy targets of fraud through illegal fund raising and financial scams. Through financial lectures, themed essay competitions, themed public plays, financial situation sketches and other activities, the programme has spread financial information among builders in six major provinces and cities in China along the “Belt and Road” route, equipping them with basic financial knowledge and skills while elevating their fraud prevention awareness. In 2018, the programme included over 320 financial knowledge lectures and more than 260 financial themed mini dramas. About 20,000 builders took part in the activities.



项目演出金融情景剧《乌托咖啡馆》
Performance of the financial themed drama “Utopia Cafe”

“When your talent is incapable of supporting your ambition, when your ability is unable to drive you towards your goals, when you have yet to learn the rules of the game, you must not spend all your wages and exceed your credit card limits to supply the income your vanity demands. Rather, you should settle down to learn, experience, and practice. Do not spend money which stores its value, on something with value only for the present moment.”

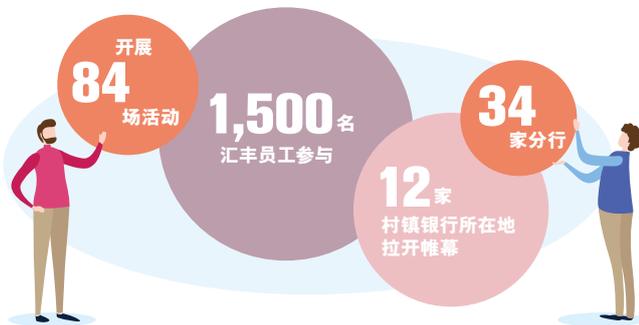
This passage is taken from the essay “Who Controls Your Life” submitted for the essay competition by a genuine “Belt and Road” builder. After taking part in the programme’s financial ability enhancement course, her view of life has changed somewhat. The text tells us that self-discipline and responsibility have begun to take on a more important role in her life, and that she has grown from a confused spectator of her life to its actual director.



员工志愿者参与金融教育

FINANCIAL EDUCATION BY HSBC VOLUNTEERS

2018年，汇丰中国开创了首个全国范围内的“汇丰金融教育服务日”大型社区金融知识普及活动。以“汇聚财智，益享未来”为主题，汇丰首个金融教育服务日在全国34家分行、12家村镇银行所在地同时拉开帷幕，共计开展84场活动，全行超过1,500名汇丰员工参与其中，通过多元化的财商教育的方式，帮助近万名社区儿童、长者和居民掌握金融知识，培养未来必备技能。



同时，在银行内部，面向员工的“理财达人养成记”系列活动，通过不同主题的讲座及寓教于乐的模拟沙盘游戏，帮助员工轻松掌握基础金融知识及概念，为他们提升专业知识、更好服务社区提供必要支持。

In 2018, HSBC China inaugurated its first large-scale nationwide financial education service - “HSBC National Financial Literacy Day”. Centred on the theme “Meet a Better Future with Financial Capability”, HSBC’s inaugural National Financial Literacy Day was held simultaneously at 34 branches and 12 rural banks nationwide. More than 1,500 HSBC staff took part in 84 events held, helping nearly 10,000 people including young people, the elderly and residents of various communities learn financial knowledge and develop must-have skills for the future through diverse financial education methods.



汇丰银行(中国)有限公司副行长兼环球银行联席总监张文杰担任2018汇丰商业案例大赛中国区赛事评审，对参赛学生的现场表现进行面对面点评
Wenjie Zhang, EVP, Managing Director, Co-Head of Global Banking of HSBC Bank (China), face-to-face comments the performance of students at 2018 HSBC China Business Case Competition

“汇丰金融教育服务日”服务日落地全国社区
“HSBC National Financial Literacy Day” is held in various communities around the country

Meanwhile, the Bank held a series of internal activities for its staff under the theme “Training Financial Management Experts”. Lectures on different themes and training with the help of simulated sandbox games were conducted to help staff easily master basic financial knowledge and concepts. This increased their professional knowledge and gave them the skills necessary to better serve their respective communities.

第二章 推进可持续发展网络 鼓励创新创业

CHAPTER 2 PROMOTING SUSTAINABLE NETWORK,
ENCOURAGING INNOVATION AND ENTREPRENEURSHIP





汇丰中国相信富有韧性且负责的国际贸易网络可以促进可持续增长,因此致力于与行业伙伴和公益组织开展合作,推动可持续发展网络搭建,为环境友好型的企业行为提供支持,为中小型企业提供可持续供应链解决方案,助力绿色转型,同时帮助新兴企业发展壮大。

HSBC China believes that a resilient and responsible international trade network can promote sustainable growth. Therefore, we are committed to collaborating with industrial partners and philanthropic organizations to promote the building of sustainable networks. We support environment-friendly enterprise and provide sustainable supply chain solutions for small and medium-sized enterprises and green transformation. We also help emerging enterprises develop and expand.



搭建网络,推动产业可持续转型

BUILDING NETWORKS TO PROMOTE THE SUSTAINABLE TRANSFORMATION OF INDUSTRIES

加快中国中小型纺织企业可持续性转型

ACCELERATING THE TRANSFORMATION OF CHINESE TEXTILE SMES TOWARDS MORE SUSTAINABLE BUSINESS MODEL

2018年,汇丰中国联合WWF(世界自然基金会)发起项目,通过建立纺织业绿色技术创新平台和中小型纺织企业可持续发展奖励计划,为纺织业中小企业提供获得绿色技术并进行高效应用的渠道,持续推动纺织业中小企业向可持续发展方向转型。纺织行业对水资源的消耗严重,部分生产过程会造成大量污染,绿色技术的普及对其向可持续发展转型有着重要意义。而相对于大公司,纺织行业中小企业的转型需要更多支持。

In 2018, HSBC China launched a programme in conjunction with the WWF (World Wide Fund for Nature) to provide small-and-medium-sized enterprises in the textile industry the needed channel for the access to and efficient use of green technologies. This entailed building a new green technology innovation platform for the textile industry and a sustainability incentive plan for small-and-medium-sized textile enterprises. These will help continually steer small-and-medium-sized textile enterprises towards sustainable growth. The textile industry consumes a lot of water resources and some production processes could generate massive pollution. The prevalence of green technology and its effect on pushing the industry to adopting sustainable growth methods carry great significance. Compared to big companies, small and medium-sized textile companies require more support in their transformations.

时尚供应链的绿色转型——纺织印染小企业唯乐的水管理创新行动

近年,随着国家环保标准和时尚品牌采购要求的不断提升,纺织印染行业在应对周边流域环境保护方面面临很大挑战。2012年起,汇丰即支持WWF将“水管理创新行动”引入中国,携手企业和政府共同探索联合改善流域治理的措施,助力纺织印染产业顺利完成绿色转型。

纺织业小企业代表唯乐印染是该项目首个创新试点园区常州西夏墅的首家试点企业。在项目的指导支持下,唯乐用了两年时间对厂内设施进行了系列技术改造,大量水和热得以重复利用,生产水耗与蒸汽量节省40%以上。改造后的唯乐,生产能力大增,全年营业额较改造前一年翻

了一倍。目前,唯乐还联合园区内同行共同发起了“纺织企业互助会”,逐步覆盖园区全部23家纺织企业,实现环境合规互查,分享技改经验,为健康的太湖流域共创绿色价值。



唯乐工厂内部
印染工艺工作场景
Dyeing process in Weile Textile

GREEN TRANSFORMATION OF THE FASHION SUPPLY CHAIN - WEILE'S WATER STEWARDSHIP JOURNEY

More rigorous procurement criterion of fashion brands and stricter national environmental protection standards in recent years have resulted in significant challenges for the textile printing and dyeing industry in terms of reducing pollution of neighbouring rivers. Supported by HSBC Water Programme, WWF's "Water Stewardship" were introduced to China in 2012, which has been collaborating with enterprises and the government to jointly explore measures of improving river governance, rendering assistance to the textile printing and dyeing industry to achieve quick green transition for years.

As the first pilot enterprise of the first industrial park pilot (Changzhou Xixiashu Industrial Park) under "Water

Stewardship" programme, Weile Textile Printing and Dyeing, also known as the representative of the SMEs in the programme, carried out a two-year technological renovation of the facilities under the guidance and support of the programme, after which much water and heat had been re-utilised, saving more than 40% water and steam consumption. Concurrently, Weile's production capacity has increased markedly, with the annual turnover doubled compared with the year before the upgrading. At present, Weile is working together with industry peers in the park to initiate the "Textile Enterprise Mutual Assistance Association". Gradually gathering all 23 textile enterprises in the park, it carries out mutual checks on environmental compliance, and shares technological innovation experiences in between, so as to contribute to maintain a healthy and green Taihu Lake Basin.

提升市场意识,推动中国市场可持续棕榈油发展

ENHANCING RECOGNITION OF SUSTAINABLE PALM OIL IN CHINA

不可持续的棕榈树种植行为会给生产国带来一系列的环境和社会问题;可持续棕榈油已经成为世界性的议题。2018年,汇丰中国支持WWF(世界自然基金会)发起“提升中国可持续棕榈油市场认知”项目,并作为启动成员加入由WWF、中国食品土畜进出口商会和可持续棕榈油圆桌会议共同发起的“中国可持续棕榈油倡议”,呼吁棕榈油价值链的主要参与者在可持续棕榈油方面共同做出承诺并逐步采取行动,实现让可持续棕榈油成为市场规范,促进对获认证的可持续棕榈油的需求增长。

Unsustainable Palm oil will result in a series of environmental issues for producing countries. Palm oil sustainability has become a global issue. In 2018, HSBC supported the "Enhancing Recognition of Sustainable Palm Oil in China" programme initiated by the WWF (World Wide Fund for Nature). In the same year, HSBC officially joined "China Sustainable Palm Oil Alliance" as a launch member, a platform jointly initiated by WWF, China Chamber of Commerce of Foodstuffs and Native Produce and Roundtable Sustainable Palm Oil, calling for value chain players' concerted commitment and efforts towards the vision that sustainable palm oil production and consumption can become a norm in China's market.

汇丰加入“中国可持续棕榈油倡议”
HSBC joins the China Sustainable
Palm Oil Alliance





扶植社会创业,鼓励创新精神

NURTURING ENTREPRENEURSHIP AND ENCOURAGING SOCIAL INNOVATION

汇丰中国社会企业支持计划于2018年启动,资助恩派公益组织发展中心在全国多地引入专家导师,通过社创大赛、社创训练营、社创孵化器、社创投资联盟、社创特区试点等模式,扶持小微社会企业起步,孵化潜力企业,同时打通有小微社会企业的融资渠道,从认证、奖励、补贴、人才引进机制等各方面助力社会创业生态的建立。从启动至2018年底,项目在全国范围开展了18场宣讲会,共吸引400家机构申请项目资金,筛选31家机构进入孵化流程,开展120小时的能力建设课程,撬动100位创业导师和专业导师为项目机构提供辅导。

HSBC China Social Enterprises Facilitation and Incubation Programme was started in 2018, with Non Profit Incubator (NPI) carrying out it in multiple locations around the country. The programme included social entrepreneur competition, social entrepreneurship camps, social entrepreneur incubators, social entrepreneurship investment alliances, special social innovation pilot zones and other models to help small and micro enterprises start up. Financing channels were made accessible to small and micro enterprises with social purpose, fostering the building of a social innovation ecosystem by way of certification, incentives, subsidies, talent introduction mechanisms and other methods. To end of 2018, 18 information sessions had been held nationwide, attracting 400 applications. A total of 31 institutions had been selected for the incubation process, 120 hours of capacity building courses had been held, and 100 entrepreneurial mentors and professional mentors had been mobilised to provide guidance in the programme.



汇丰中国社会企业支持计划
HSBC China Social Enterprise Facilitation and Incubation Programme

“豌豆Sir”是入选社创孵化器的一家罕见病基因科普机构，在遇到“汇丰中国社会企业支持计划”前，机构创始人用了整整一年的时间完成了一份基因科普绘本。初期的低效、无方向感，让她意识到自己的社会创业亟待专业帮扶。在参加项目初期选拔，并顺利进入孵化后，项目导师为她理清了业务方向，优化了业务模式，并引入专业志愿者，辅助“豌豆Sir”建立了罕见病患者的大数据平台。目前，“豌豆Sir”有了可持续的资金来源和相对成熟的经营模式，平台已汇聚了近万名罕见病患者和相关医护人员，大大缩短了罕见病患者的确诊时间，同时通过科普，也让更多潜在的罕见病基因携带者认识到早期筛查的重要性，从而有效控制罕见病患者的增长速度。

Wonder Sir is a popular science institution concerned with rare genetic diseases that was selected for the programme's social enterprise incubator. Prior to encountering the HSBC Social Enterprise Facilitation Programme, its founder spent a year creating popular science picture book on genes. In the initial stage, inefficiency and the lack of a sense of the direction made her realise that her social innovation efforts required urgent professional assistance. After taking part in the programme's preliminary selection process and having been selected for incubation, the programme mentor helped the founder sort out the business direction and optimize the business model, as well as introduce professional volunteers to help Wonder Sir to build a big data platform for patients with rare diseases. Today, Wonder Sir has a sustainable financing source and a relatively sophisticated operating model. The platform has brought together nearly 10,000 patients with rare diseases and relevant health care professionals, significantly reducing the time required for patients to receive a diagnosis. At the same time, the popularization of the relevant medical science has made more potential carriers of rare disease genes aware of the importance of early screening, thereby effectively reducing the number of patients who will suffer from such diseases in the future.



豌豆sir持续以线下沙龙、线上宣传等多个形式面向公众提供罕见病科普
 Wonder Sir continues to educate the public about rare genetic diseases through offline salons, online dissemination, and other methods



第三章 竭诚服务客户

推动可持续金融

CHAPTER 3 IMPROVING CUSTOMER SERVICE AND PROMOTING SUSTAINABLE FINANCE



2018年,汇丰中国继续践行汇丰集团应对气候变化、支持可持续金融的五项承诺,引领并推动可持续发展融资,促进经济的可持续发展。为了更好地服务客户,在优化业务流程及加速创新的同时,也不断加大投入,助力客户把握“一带一路”建设和粤港澳大湾区战略所带来的经济发展机遇。

In 2018, HSBC continued to implement its five commitments to combat climate change, leading and promoting sustainable financing and fostering sustainable economic growth. To better serve customers while improving business processes and accelerating innovation, HSBC has simultaneously increased its commitment to helping customers capitalise on the economic growth opportunities presented by Belt and Road Initiative and the Guangdong-Hong Kong-Macao Greater Bay Area strategy.



五项承诺支持经济向低碳转型

FIVE COMMITMENTS TO SUPPORT THE TRANSITION TO A LOW-CARBON ECONOMY

2017年11月，汇丰集团为应对气候变化、支持所在社区实现可持续发展，做出五项承诺。截至2018年，五项承诺取得如下进展：

- 汇丰集团签署的可再生能源购买协议已涵盖其用电量的29%。
- 汇丰集团已经支持了全球范围内285亿美元的可持续发展融资，也催生了许多亮点项目：
 - 支持印尼发行第一个主权绿色伊斯兰债券，为环境效益项目筹集了12.5亿美元
 - 通过汇丰环球资产管理公司发行两个低碳基金，吸引了超过1亿美元的投资
 - 在阿联酋推出绿色汽车贷款，鼓励客户购买混合动力或电动汽车
 - 成为世界上第一个发行与联合国可持续发展目标 (UN SDG) 一致的可持续发展目标债券的私营机构
 - 在新加坡、香港和大中华区推出了新的绿色信贷产品

In November 2017, the HSBC Group made five commitments to tackle climate change and to support the sustainable development of the communities it serves. As of 2018, it had accomplished the following in pursuit of these goals:

- HSBC signed agreements to purchase renewable energy accounting for 29% of its electricity consumption.
- HSBC provided more than USD28.5 billion in sustainable financing across the world. Some of the most important achievements are listed below:
 - HSBC helped Indonesia issue the first sovereign green sukuk, raising USD1.25 billion for projects that benefit the environment
 - HSBC Global Asset Management launched two carbon reduction funds, with combined inflows in excess of USD100 million
 - HSBC launched green auto loans in the UAE to encourage customers to buy hybrid or electric vehicles
 - HSBC became the world's first private sector entity to raise funds and issue bonds linked to the United Nations' Sustainable Development Goals (SDGs)
 - HSBC launched a new green lending product, achieving market firsts in Singapore, Hong Kong and Greater China

至2030年底前，
集团实现100%使用可再生能源
电力

Source 100 percent
of its electricity from renewable
sources by 2030.

2025年底前提供1,000亿美元
为可持续发展投资和融资

Provide USD100 billion
in sustainable financing and
investment by 2025.

减少涉及热煤的业务
活动并积极促进其它高碳行业的
转型，停止向发达国家新建的燃煤发电厂
提供融资，并停止向全球新增
热煤煤矿场提供融资

Reduce its exposure to thermal coal and
actively manage the transition path for
other high-carbon sectors. This includes
discontinuing financing of new coal-fired
power plants in developed markets
and of thermal coal
mines worldwide.

采纳气候相关财务信息
披露工作组的建议，在未来两年
集团年报中，披露内容加入集团各业务
与气候相关的风险与机遇的分析，
以提升透明度

Adopt the recommendations of the
Task Force on Climate-related Financial
Disclosures to improve transparency. In its
next two Group annual reports,
HSBC will give more details on its
approach to climate-related
risks and opportunities.

引领并推动与可持续发展融资
和投资相关的讨论，促进制定适用
于全行业的定义和标准

Lead and shape the debate about
sustainable finance and investment. This
includes promoting the
development of industry-wide
definitions and standards.



汇丰集团“五大新承诺”支持向低碳经济转型
HSBC Group's "Five New Commitments" to support the
transition to a low-carbon economy



推动可持续金融

PROMOTING SUSTAINABLE FINANCE

承销绿色债券

UNDERWRITING GREEN BONDS

2018年6月, 汇丰作为联席全球协调人, 成功协助中国银行香港分行完成30亿港元的两年期可持续债券发行, 以及伦敦分行5亿美元的三年期可持续债券和5亿美元的五年期绿色债券的发行。这是中国银行在海外市场发行的首笔可持续债券。

作为中资发行人, 中国银行在绿色债券的国际市场上频传捷报。在过去三年内, 汇丰协助中国银行完善了绿色债券、可持续债券的框架文件, 并作为联席全球协调人, 协助中国银行的海外分行完成了多次多币种绿色债券的成功发行。

支持绿色贷款

SUPPORTING GREEN LOANS

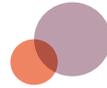
2018年6月, 汇丰作为委任牵头安排行和绿色金融构建顾问, 协助北京京能清洁能源电力股份有限公司(简称“北京京能”)于香港成功完成17.2亿港元3年期境外银团定期绿色贷款交易。这是首笔中企于香港成功发行的绿色银团贷款交易。

为客户提供“一站式”融资解决方案以及完善的绿色金融构建咨询是汇丰一贯的优势。汇丰银团贷款部门丰富的市场经验和其强大的分销能力也确保此交易成功执行并获得理想结果。此次项目推出后, 受到业界的广泛关注, 项目最终收到超过25家来自不同地区各家大型银行超过70亿港元的参贷承诺, 承诺总金额实现超额认购, 反映出市场对汇丰和项目给予的充分肯定和认可。



In June 2018, HSBC, acting as joint global coordinator, helped Bank of China (“BOC”) successfully price a HKD3 billion 2-year sustainability bond for its Hong Kong branch, and a USD500 million 3-year sustainability bond as well as a USD500 million 5-year green bond for its London branch. This is the inaugural sustainability bond BOC has issued in international markets.

BOC is the most frequent Chinese green bond issuer in international markets. Over the last three years, HSBC has helped BOC develop its green bond and sustainability bond framework. We have acted as joint global coordinator for the successful issuance of green bonds out of BOC’s various overseas branches in multiple currencies.



On 11 June 2018, as the mandated lead arranger and green finance framework advisor, HSBC helped Beijing Jingneng Clean Energy Co., Ltd. (“BJCE”) to successfully complete its 3-year HKD1.72 billion green syndicated term loan facility in Hong Kong. This is the first green syndicated term loan facility that was successfully issued in Hong Kong.

Providing “one-stop” financing solutions and comprehensive green advisory service to our customers has always been our advantage. HSBC syndicated loan department’s extensive market experience as well as strong distribution capability in the syndication market enabled smooth deal execution and a successful outcome for BJCE. The transaction attracted overwhelming investor interest after its launch, with a total orderbook of over HKD7.0bn in commitment from a diversified syndicate of over 25 banks from different regions, resulting in an oversubscribed syndication. This reflected the market’s full affirmation and recognition of HSBC and the transaction.





践行普惠金融

PUTTING FINANCIAL INCLUSION INTO PRACTICE

汇丰村镇银行一直积极践行“普之城乡、惠之于民”的普惠金融服务理念，为健全农村金融体系、支持农村社会经济发展积聚力量。

截至2018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242亿元；2018年，汇丰村镇银行贷款余额总计约13亿元，其中小微企业的贷款合计9.48亿元，占各项贷款余额的75.63%；涉农贷款合计8.97亿元，占各项贷款余额的71.62%，支农支小特色显著。

汇丰村镇银行还积极创新服务方式，下沉服务网络，助力新农村建设：

- 2017年9月起，陆续推出肉牛贷、萝卜种植贷、菊花贩运贷、西洋参种植贷、苹果贷等符合当地市场需求的特色标准化产品；
- 2018年，推出多项线上服务，完善产品创新和金融渠道建设，顺应数字化普惠金融政策，包括推出微信金融服务零售功能、升级官方网站、上线信贷审批系统及平板电脑项目等；
- 推出扶贫小额信贷，重点针对建档立卡的贫困户，发放小额扶贫贷款，帮助贫困户脱贫致富；
- 继续落实服务网点下沉，新增湖北麻城宋埠（升级搬迁）及湖南平安安定两家标准化工作站。

HSBC Rural Bank has consistently practiced its financial inclusion philosophy of “Accessible financial services for all” and contributes to the improvement of rural financial systems and supports socio-economic development in rural areas.

As of the end of 2018, HSBC Rural Bank has granted close to RMB24.2 billion in loans to China’s vast rural financial market. In 2018, HSBC Rural Bank had a total loan balance of approximately RMB1.3 billion, of which loans of RMB948 million were to small and micro enterprises (accounting for 75.63% of the total loan balance) and RMB897 million were to farmers (accounting for 71.62% of the total loan balance). These numbers highlight the bank’s support for rural customers and small businesses.

HSBC Rural Bank also actively innovated its service methods, opened more grass-roots service outlets, and contributed to new rural development:

- Since September 2017, standard products suited to the needs of local markets have been rolled out, including loans for beef cattle, the planting of radishes and American ginseng and the shipping of chrysanthemums and apples;
- In 2018, it launched many online services, as it continued to improve product innovation and construct financial service channels in line with digital inclusive finance policies. These included the retail functions of WeChat financial services, upgrades to the official website, the online credit approval system and the tablet computer project;
- Micro credit for poverty alleviation was launched to help lift underprivileged households out of poverty by extending small poverty-alleviation loans;
- It continued to open grass-roots service outlets, with two new standard work stations in Songbu Town, Macheng, Hubei Province (upgrade and relocation) and Anding Town, Pingjiang County, Hunan Province.



村镇银行平板电脑系统
The Rural Bank tablet computer system

“萝卜种植贷”产品海报
Poster for the “Radish Crop Loan”





竭诚服务客户

SERVING CUSTOMERS WHOLEHEARTEDLY

首推移动端专属个人账户

INAUGURAL LAUNCH OF THE PERSONAL MOBILE BANKING ACCOUNT

2018年11月，汇丰宣布推出移动端专属个人账户，为本地客户提供移动互联零售银行服务账户，由此成为内地首家推出移动端专属个人账户的国际性银行。作为汇丰数字化银行服务生态系统的新构件，“汇丰易存”账户不依赖实体网点，开户及所提供账户业务的办理均可在移动端完成，为客户更高效使用日常银行服务提供了便利。

保护消费者权益

PROTECTING THE RIGHTS AND INTERESTS OF CONSUMERS

2018年，汇丰中国通过系统的金融教育活动及在消费者保护方面建立的全面的培训和考评机制，进一步提升了员工的消费者权益保护意识。我们在“公平对待消费者”方面所作的努力，获得了监管机构的认可，在中国银保监会发布的2017年消费者权益保护考评结果中，汇丰银行的消费者保护工作得到了高度评价，成绩位列外资银行第一。



助力粤港澳大湾区建设

ASSISTING THE DEVELOPMENT OF THE GUANGDONG-HONG KONG-MACAO GREATER BAY AREA

汇丰目前已是广东规模最大、网点最多的外资银行，64家网点覆盖广东全部地级市，其中50家网点设于珠三角地区。作为加快亚洲业务发展的重要策略之一，汇丰集团在2018年6月的全球投资者会议上宣布将继续在珠三角地区加大投入，更好地把握强大、创新、开放的粤港澳大湾区经济发展机遇。

汇丰在珠三角地区无论是在数字化建设、产品创新，还是服务完善及业务拓展方面都取得了长足进展。粤港澳大湾区建设的推进，也为汇丰在该地区的发展提供了新的动能。为顺应这一发展趋势并更好地服务当地科技创新企业，汇丰于2018年上半年先后在广东及香港两地设立了“创新与科技业务团队”，通过更紧密的粤港澳联动以及定制化的产品和服务，专注为当地客户拓展国际市场以及海外企业把握大湾区机遇提供有力的金融支持。



In November 2018, HSBC announced the launch of the personal mobile banking account to provide mobile Internet retail banking services to local customers, making it the first international bank to launch a personal mobile banking account on the Chinese mainland. As a new component of HSBC's suite of digital banking services, the HSBC "Online Savings Account" does not rely on physical outlets. Opening an account and the implementation of operations related to accountholders may be accomplished via a mobile device. This facilitates more efficient use of daily banking services by customers.

In 2018, HSBC set up a comprehensive training and assessment mechanism aimed at consumer protection by way of systematic financial education activities. These efforts further raised employee awareness of consumer's rights and protection. The commitment to the fair treatment of consumers has gained the approval of regulators. In the 2017 assessment results for the implementation of consumer's right protection work issued by China Banking and Insurance Regulatory Commission, HSBC won accolades for its protection of the rights and interests of consumers and was ranked the first among foreign banks.



HSBC is currently the largest foreign-invested bank in Guangdong and has the most locations. Its 64 locations cover all prefecture-level municipalities, with 50 located in the Pearl River Delta. As an important strategy for accelerating business growth in Asia, HSBC Group announced its commitment to increase investment in the Pearl River Delta at its investor conference in June 2018, so to better take advantage of the opportunities for strong, innovative and open economic growth in the Guangdong-Hong Kong-Macao Greater Bay Area.

HSBC has made considerable progress in digital construction, product innovation, service improvement and business expansion in the Pearl River Delta. Advancement in the construction of the Guangdong-Hong Kong-Macao Greater Bay Area has also provided new impetus for growth in this region. To respond to this growth trend and to better serve the local enterprises engaged in technological innovation, HSBC set up an innovation and technology business team in Guangdong and Hong Kong in the first half of 2018. Through closer links between Guangdong and Hong Kong, as well as customized products and services, HSBC is focused on offering strong financial support to assist local customers expand their international markets and help overseas enterprises take advantage of the opportunities in the Greater Bay.

 支持“一带一路”建设
SUPPORTING BELT AND ROAD INITIATIVE CONSTRUCTION

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25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2018年底，汇丰参与了近100个“一带一路”项目。同时，也举办了海外投资重点国家和地区的客户活动和主题论坛，加强对客户的教育引导，使客户对当地的商业环境和金融服务有更深刻全面的了解。

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。

The growing demand for overseas financial services by Chinese-funded enterprises led HSBC to actively provide comprehensive financial support for expanding cross-border collaboration in the Belt and Road Initiative (BRI). Since 2012, the HSBC Group has had China Desks in 25 major countries and regions around the world. With the HSBC Group's integrated banking service model, supplemented by the geographical coverage of the China Desk, we have made it possible for more Chinese enterprises to "Go Global". To the end of 2018, we have participated in close to 100 BRI projects. At the same time, we have also hosted customer events and held thematic forums on overseas investment in priority countries and regions. These efforts have provided education and guidance to customers, giving them a more in-depth and comprehensive understanding of local business environments and financial services.

Concerning support for BRI construction, HSBC's cross-border financial service capabilities have also been recognized by industry peers. In Asiamoney magazine's inaugural "New Silk Road" Finance Awards, HSBC was named Best Bank for BRI-related Finance in Central and Eastern Europe, as well as Best Overall International Bank for the Belt and Road Initiative. In the 2017 Asiamoney magazine awards, HSBC also won the award for Best BRI Bank.



“一带一路”建设者金融知识
主题宣讲重庆活动
A financial literacy lecture
for "Belt and Road"
constructors is held in
Chongqing.

第四章 扶贫助困保护环境 支持本地社区发展

CHAPTER 4 SUPPORTING LOCAL COMMUNITY DEVELOPMENT





汇丰中国广泛支持社区可持续发展,在环境保护、社区建设、困境儿童救助、精准扶贫等领域持续深耕,开展了众多具有可持续性和影响力的公益慈善项目。2018年,汇丰中国新增21个公益项目,总捐助额约6,900万元人民币。汇丰在公益慈善领域的贡献再度被民政部、监管机构及相关部门认可,获得银行业协会颁发的“最佳公益慈善奖”、民政部颁发的“中华慈善奖”等,汇丰也因此成为唯一一家9次获得国家级最高慈善奖项“中华慈善奖”的外资企业。

HSBC supports community sustainability and has remained committed to environmental protection, community building, helping children in need, targeted poverty alleviation and other charitable efforts. It has launched numerous sustainable and influential philanthropic and charitable programmes. In 2018, HSBC launched 21 new philanthropic programmes and donated approximately RMB69 million to charitable causes. Once again, HSBC was recognised by the Ministry of Civil Affairs, regulators and relevant departments for its contributions to philanthropy. In particular, the bank received the Best Charity Contribution Award presented by the China Banking Association and the China Charity Award presented by the Ministry of Civil Affairs, becoming the only foreign enterprise to have received the China Charity Award, China's highest national-level philanthropic award, for nine times.



汇丰助力广东公益慈善事业发展

LIFTING PHILANTHROPIC AND CHARITABLE UNDERTAKINGS IN GUANGDONG

汇丰长期通过支持金融教育、资助社区层面的小型公益项目、开展农村生态扶贫及困境儿童保护项目，助力广东社区发展。截至2018年12月，汇丰中国在广东省的捐助项目总计100余个，捐赠额达2亿元人民币，是汇丰在内地公益投入最多的省份之一。

HSBC has helped boost overall community development in Guangdong by supporting financial education, funding community philanthropic projects, initiating programmes related to rural ecological poverty alleviation and the protection of disadvantaged children and supporting community building in Guangdong. As at December 2018, HSBC donated a total of RMB200 million to more than 100 projects in Guangdong Province. Guangdong is one of the Chinese provinces that have benefited most from HSBC's philanthropic investment.

广东贫困农村生态农业扶贫项目

ECOLOGICAL AGRICULTURE AND POVERTY ALLEVIATION PROGRAMME FOR NEEDY VILLAGES IN GUANGDONG

为支持广东省经济发展和乡村振兴，汇丰支持四川海惠助贫服务中心在广东恩平那吉镇开展项目，在六年时间里，帮助2,400户贫困农户通过以价值为基础的社区综合发展模式实现自力更生及可持续生计。从2015年项目启动至今，针对项目社区的培训活动已达百次，组建完成12个互助组，313户农户接收了礼品金，依靠发展畜牧养殖业，促生产增收。项目实施地古楼村和新塘村还申请了社区公共发展基金用于文化楼和塘基护栏建设，使村容村貌民风有了显著改善。

To support economic growth and rural revitalization in Guangdong Province, HSBC supports the Sichuan Haihui Poverty Alleviation Service Centre's development programme in Naji Township, Enping. Over a six-year period, the programme has helped 2,400 poor farmers achieve self-reliance and sustainable livelihoods through a value-based community integrated development model. Since the commencement of the programme in 2015, it has conducted 100 training activities for the community, set up 12 self-help groups, and granted gift money to 313 farming households. The community relies on livestock breeding to increase output and income. Gulou Village and Xintang Village, the locations where the programme is implemented, also submitted applications to the community development fund to use the proceeds to build a cultural centre and guardrails around ponds. This programme has significantly improved the appearance of the village and the lives of the people.



广东恩平汇丰村镇银行行长出席项目礼品金传递仪式
The President of HSBC Rural Bank in Enping, Guangdong Province attends the programme's gift cheque presentations

那吉镇交通不便，信息闭塞，农业收入微薄。为了生计，年轻一代纷纷外出打工，留在

村里的大多数是老人和儿童，大片的田地都荒废了。没有年轻人带来活力，那吉镇的时间像暂时停在了过去。因为汇丰银行这个扶贫项目，村里成立了互助组，经常开展活动，村里渐渐热闹起来，年轻人也愿意常回农村聚聚。希望家里越来越好，更多年轻人愿意留在家乡发展，家里才有活力，才有希望。

——广东恩平那吉镇古楼村村长

Naji Town is a poor farming town, geographically remote and cut off from the outside world. To make a living, the younger generation had to leave their homes and work elsewhere, leaving only the elderly and children behind. Large tracts of agricultural land were left uncultivated. Without the vitality of young people, Naji Township appeared to be stuck in time.

Thanks to HSBC's poverty alleviation programme, mutual aid groups that organize frequent activities have been set up in the village. The village has become livelier, and the young people are more willing to return from time to time. I hope our families will get better and better, and an increasing number of younger people will be willing to stay in the village to help it develop. Only then will families have vitality and hope.

- Village Chief of Gulou Village, Naji Township, Enping, Guangdong Province

汇丰社区节

HSBC COMMUNITY FESTIVAL

汇丰中国自2017年开始在广东开展居民喜闻乐见的大型社区嘉年华活动——“汇丰社区节”，和香港“汇丰社区节”同日举办，两地联动，希望以节为载体，促进粤港两地居民深度参与社区事务、广泛关注公益事业。

2018“汇丰社区节”，先后在佛山、广州两地拉开帷幕，共提供超过80项公益体验活动，吸引4,000余名社区居民参与其中，影响力辐射“汇丰社区伙伴计划”在广东地区覆盖的7个城市10个街道的数十万居民。“汇丰社区节”在珠三角的落地开花，正是汇丰所倡导的“与社区共成长”理念在社区的一次充分实践，也是汇丰在广东深耕多年的社区小型公益资助计划“汇丰社区伙伴计划”成果的集中展示。

Since 2017, HSBC supported a large-scale community event in Guangdong, the HSBC Community Festival. This is held on the same day as the HSBC Hong Kong Community Festival, linking the two places. The festival will spur residents in Guangdong and Hong Kong to participate more in community affairs and pay more attention to philanthropic causes.

The 2018 HSBC Community Festival was held in Foshan and Guangzhou. During the festival, over 4,000 residents participated in more than 80 community service experience events. Its effect was felt by hundreds of thousands of residents of 10 subdistricts across seven Guangdong cities covered by the HSBC Community Partnership Programme. Holding the HSBC Community Festival in the Pearl River Delta put the “Growing with the community” philosophy advocated by HSBC into practice. It also showcased the results of the HSBC Community Partnership Programme, a small-scale community philanthropic projects subsidy programme which HSBC has supported for years.

以“怀旧望新”为主题的2018“汇丰社区节”，不仅引入包括广彩、广绣、舞龙、舞狮等多个传统文化活动，减小城镇化进程对传统文化的冲击，同时更注重通过精心设计的财商互动等教育活动，促进社区居民能力提升，帮助他们更好地适应未来发展。

The 2018 HSBC Community Festival, with the theme “Looking back and Looking Forward”, not only includes Canton porcelain, Canton embroidery, dragon and lion dances, and many other traditional cultural activities that seek to reduce the loss of traditional culture due to accelerating urbanization, but more importantly, it also features well-designed financial literacy activities and other educational activities to increase the skills of residents in the community and help them better cope with future developments.



广东省困境儿童救助及儿童全面保护体系建设项目

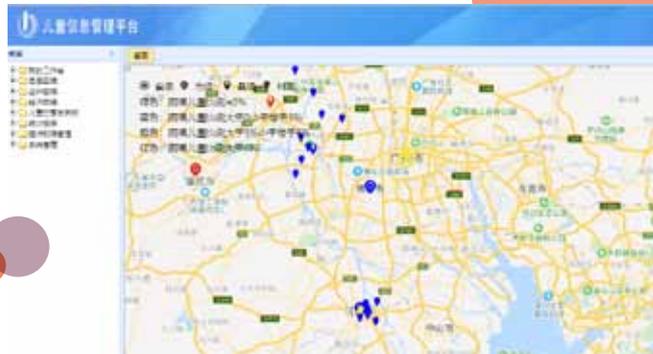
GUANGDONG PROVINCE DISADVANTAGED CHILDREN ALL INCLUSIVE SUPPORT AND DEVELOPMENT PROGRAMME

汇丰中国一直以来在广东积极参与流浪儿童救助, 保护困境儿童, 推动当地儿童普惠福利制度的建设。2018年, 在广东省民政厅的支持下, 汇丰中国继续资助中国社会福利基金会在广东开展儿童全面保护及困境儿童救助保护服务体系建设项目, 以“儿童之家”为平台, 以“儿童信息管理系统”为依托, 为困境儿童提供干预与服务, 构建一个由专岗专人为核心, 各相关部门联动的对所有儿童尤其是困境儿童的监测、评估、预防、发现、报告、转介和处置的服务递送机制, 推动普惠型基层儿童福利服务体系建设。项目在广东四会市、兴宁市、佛山市和江门市落地实施, 截至目前, 31个试点社区全部儿童已纳入儿童保护与儿童福利监测体系, 34个试点地区建立“儿童之家”, 超过96,000名社区儿童直接从中受益。

HSBC has always actively participated in helping street children in Guangdong, protecting children in need and promoting the establishment of an all-inclusive children's information system. In 2018, supported by the Guangdong Province Civil Affairs Office, HSBC China continued to fund the China Social Welfare Foundation in implementing the Guangdong Province Disadvantaged Children All Inclusive Support and Development Programme. Using the Children's Home as platform, it established the children information platform system to provide individual intervention and services for disadvantaged children. It set up a service transmission mechanism with a core of specialists to monitor, evaluate, provide safeguards for, find, report on, refer and deal with all children, particularly those who are disadvantaged. This promotes the building of an inclusive grass-roots children's welfare service system. The programme was implemented in Sihui, Xingning, Foshan and Jiangmen in Guangdong Province. To date, all children in the 31 pilot communities have been included in the child protection and child welfare monitoring system, and 34 pilot communities have set up their respective "Children's Home". In total, more than 96,000 children in these communities have directly benefited from the programme.



项目支持建设的兴宁市罗浮镇东星村和叶塘镇苏京村“儿童之家”
Children's Homes in Donxing Village, Xingning Township and
Sujing Village, Yetang Township built with support of this
programme



项目搭建的“儿童信息管理系统”
A children information collection and monitoring system is
developed as part of the programme

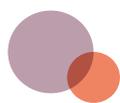
 **推动环境保护 探索生态保护新模式**
EXPLORING NEW MODELS FOR ECOLOGICAL PROTECTION

汇丰长期支持专业环保组织开展生态环境保护，开创了多个全国乃至全世界的最佳环境保护实践模式。迄今汇丰倾力中国内地的淡水资源保护已经20载，总捐赠额达2亿元人民币，是获得国家林草局颁发“湿地保护特殊贡献奖”的唯一商业机构，也是获得农业部“保护长江水生生物杰出贡献奖”的唯一一家外资机构。

HSBC has consistently supported the ecological and environmental protection programmes carried out by professional environmental organisations and has established a number of national, and even global, best practices for environmental protection. For 20 years, HSBC has been dedicated to the protection of freshwater resources in the Chinese mainland, donating an accumulated RMB200 million. It is the only company to have received the “Award for Special Contribution to the Protection of Wetlands” presented by the National Forestry and Grassland Administration and the only foreign invested company to have received the “Award for Outstanding Contribution to the Protection of Aquatic Life in the Yangtze River” presented by the Ministry of Agriculture.



城乡湿地生态系统修复项目
SHANGHAI, SUZHOU AND GUANGDONG WETLAND ECO-SYSTEM RECOVERY PROGRAMME



项目点黎里古镇揽桥荡生态公园修复工程示意图
Diagram of the restoration project of the Lili Ancient Town Lanqiaodang Eco Park under the programme



中国濒危物种往往集中在人口最为密集、经济最为发达地区的湿地中。为提升长三角和珠三角地区的水源质量，并在此过程中为濒危物种营建栖息地，汇丰中国在2018年支持阿拉善基金会以苏州黎里古镇为试点，启动湿地水生态系统恢复和社会参与试点项目。

China's endangered species are often concentrated in the most economically developed wetland regions with the densest population. To solve the issue of water quality in the Yangtze River and Pearl River deltas and to build habitats for endangered species in the process, HSBC China supported the SEE Foundation in using the ancient town of Lili in Suzhou Province as the site of a pilot programme for the restoration of the wetland ecosystem through social participation.

目前，项目已在生态本底调查的基础上，开展物种重引入施工并定期对水质和生物恢复情况进行监测，同时招募公众作为自然学员宣传人与湿地的密切关系，加强对社区居民的教育。项目将通过示范性地建成具有完整生物多样性和良好净化功能的景观水体，为两个地区提供湿地生物多样性提升和水质净化的技术方案和自然教育，在政策层面推动两地启动编制或修订生态网络规划和城市生物多样性相关管理规范。

On the basis of an ecological background survey, this programme has begun reintroducing species. It also regularly monitors water quality and the progress of species restoration. In addition, the public has been recruited to serve as environmental volunteers to publicise the intimate relationship between human beings and wetlands and educate their neighbours. This programme aims to build a wetlands ecosystem with comprehensive biodiversity and good purification functions to serve as an example for future projections. It uses technological solutions and environmental education to enhance biodiversity as well as the water purification functions in the wetlands of these two regions. At the policy level, the programme will push the two regions to begin formulating or amending administrative norms relevant to ecological network planning and urban biodiversity.



汇丰中国零售银行及财富管理部邀请客户到苏州黎里参加古镇湿地监测志愿者培训活动。项目专家带领孩子和他们的父母，零距离接触大自然，学习简单科学的方法，监测和记录古镇水系的植物、鸟类和鱼类，绘制和分享“自然手账”。

HSBC retail banking and wealth management department invites customers to attend the ancient town wetland monitoring volunteer training activities at Lili in Suzhou, Jiangsu Province. Project experts lead guests and children on a close encounter with nature, learning simple scientific methods, monitoring and recording the plants, birds and fishes of the ancient town's water system, as well as drawing and sharing "nature's handwritten accounts"





“汇丰水资源计划”全力支持“长江大保护”

HSBC WATER PROGRAMME SUPPORTS YANGTZE RIVER CONSERVATION

以淡水资源保护为主题的全球行动“汇丰水资源计划”在2018年取得可喜成绩，汇丰与WWF（世界自然基金会）携手，以“健康长江、健康企业和健康社区”为战略目标，结合联合国可持续发展目标与可持续金融相关内容，围绕生物多样性保护、河湖生态调度、流域禁捕、湿地有效管理、河（湖）长制、企业及供应链水管理创新、绿色扶贫脱贫等方面持续开展工作，项目影响力涉及长江全流域的高保护价值区域。

截至2018年底，“汇丰水资源计划”在长江流域：

- 保护湿地面积614,784公顷
- 保护河流（含支流）长度1,222公里
- 参与提高水效、减少水足迹的企业448家
- 可持续种养知识受益农民、渔民83,288人
- 在大陆地区培训湿地管理参加人员达839人次

The global HSBC Water Programme, which focuses on freshwater conservation, achieved excellent results in 2018. With “A Healthy Yangtze River, Sound Enterprise and Healthy Community” as strategic goals and considering the United Nations’ SDGs and sustainable finance practices, HSBC, in collaboration with the WWF, continued to carry out efforts in biodiversity conservation, ecological regulation of rivers and lakes, fishing restrictions in rivers, effective management of wetlands, chief river and lake systems, enterprise and supply chain water management innovations and green poverty alleviation. The programme concentrates on regions with high conservation value along the entire Yangtze River Delta.

As of the end of 2018, the HSBC Water Programme achieved the following in the Yangtze River Basin:

- 614,784 hectares of wetlands protected
- 1,222 km of rivers (including tributaries) protected
- 448 enterprises participated in improving water efficiency and reducing water footprint
- 83,288 farmers and fishermen benefited from sustainable planting and breeding knowledge
- 839 participants attended wetland management training in the Chinese mainland



WWF中国授予汇丰银行“生生不息”合作大奖，以感谢汇丰过去17年对WWF在中国特别是长江生态系统保护和可持续发展工作的持续支持。汇丰银行(中国)有限公司常务副行长魏陶然(中间)代表银行领奖。WWF China presents the “Sustainability” collaboration award to HSBC to express its thanks for the Bank’s continued support in China over the last 17 years, particularly efforts in the protection of the Yangtze River Delta ecology and sustainable growth. Todd Wilcox (middle), senior executive vice president & deputy CEO of HSBC Bank (China) Company Limited receives the award on behalf of the bank.



汇丰员工参加公民科学家湿地项目
HSBC staff take part in the citizen scientist wetland programme



关爱留守儿童,关注幼儿情绪健康

CARING FOR LEFT-BEHIND CHILDREN AND ATTENDING TO THE EMOTIONAL WELL-BEING OF YOUNG CHILDREN

汇丰城乡儿童情绪健康与社会能力促进项目

HSBC CHILDREN EMOTIONAL WELL BEING AND SOCIAL SKILLS PROGRAMME

汇丰中国关注留守儿童的心理康,并连续多年资助公益组织开发有效的情绪健康课程,缓解留守儿童因父母关爱缺失等造成的各类情绪健康问题。同时引入经世界卫生组织认证的课程,帮助中国幼儿在情绪识别和应对负面情绪能力方向的发展,提升他们的社会性能力水平、人际交往能力和适应能力。

2018年是留守儿童情绪健康项目在陕西、河北、河南、江苏、甘肃及重庆6个省份顺利开展的第三年。多年来,项目通过引进情绪健康课程,开展“汇丰生日会”、“留守儿童家书”等活动,强化留守儿童与父母的情感联结,为超过3万名留守儿童和他们的家庭带来福音。新一期汇丰城乡儿童情绪健康与社会能力促进项目也在2018年启动,预计在两年内,辐射北京、天津、西安、重庆、宁波等5个城市的超过400所幼儿园的4万多名儿童,以及陕西、甘肃、河南、河北、江苏重庆的8,000名农村幼儿园儿童。

HSBC pays attention to the emotional well-being of left-behind children. Over the years, it has consistently supported effective emotional well-being courses conducted by welfare organisations, resolving the various emotional health problems left-behind children suffer from due to a lack of parental care. At the same time, it helped introduce courses certified by the World Health Organization to help young children in China develop the ability to recognise and cope with negative emotions, improving their social skills, interpersonal skills and adaptability.

2018 was the third year the left-behind children's emotional well-being programme was implemented in Shaanxi, Hebei, Henan, Jiangsu, Gansu and Chongqing. For years, the programme has introduced social skills courses and strengthened the emotional bond between left-behind children and their parents through activities such as HSBC birthday parties and letters from left-behind children. This has been a wonderful experience for more than 30,000 left-behind children and their families. The new HSBC urban-rural children emotional well-being and social skill promotion programme was initiated in 2018 and is expected to cover more than 40,000 children in over 400 preschools in Beijing, Tianjin, Xi'an, Chongqing and Ningbo, as well as 8,000 rural preschool children in Shaanxi, Gansu, Henan, Hebei and Jiangsu.

留守儿童情绪健康项目



新一期汇丰城乡儿童情绪健康与社会能力促进项目





留守儿童生日会上小米和项目的工作人员共同分享蛋糕
At the left-behind children's party, Xiaomi and the programme workers share a cake



小米(化名)平时乖巧、听话,同时胆小而敏感。她不爱说话,也不爱笑,初见她的人都会为她的过分懂事而感到心疼。她很小的时候,妈妈离家出走了,后来爸爸犯罪入了狱,一直由爷爷奶奶抚养。项目带来的《看不见的线》,是针对孩子的留守生活有着不同的处境和缺失,安排的促进亲情表达的课程。所谓“看不见的线”,其实就是父母和子女间的牵挂。和其他孩子不同,小米不曾见过自己的母亲,因此疑惑很多,所提的问题让人非常心疼。经过培训的老师耐心地为她一一解答,并告诉她这条线不会因为相隔太远而消失,而线两头的人永远都在牵挂彼此。《看不见的线》解释了她小小头脑中长久的疑惑,课程通过教给小米爱的力量,帮助她克服亲情缺失带来的负面影响。今年9月,小米已经成为1年级的学生,她也在项目的干预下逐渐变得开朗起来。

Xiaomi (not her real name) is clever and usually well-behaved, but also timid and sensitive. She neither talked nor joked very much. Those who have met her for the first time were saddened by her excessive thoughtfulness and maturity. At a tender age, her mother abandoned the family. Then, her father committed a crime and was put in prison. She was brought up by her paternal grandparents. The Invisible String, a course that is part of the programme, is designed to promote expressions of family affection and tailored to the different situations and challenges encountered in the lives of left-behind children. The so-called “invisible string” is in fact the care and concern parents and children have for one another. Unlike other children, Xiaomi had never met her mother, so she had a lot of doubts. The questions she raised were heart-breaking. Trained teachers patiently answered her questions one by one and explained to her that this string would not break just because they have been apart for so long. The people at both ends of the string will always care for one another. The Invisible String resolved the doubts she had had in mind for so long. By teaching Xiaomi the power of love, this course helped her overcome the negative impact from her lack of family bonds. Xiaomi started primary school in September 2018 and has become more cheerful thanks to the programme's intervention.



老师组织同学们参加“比比和朋友”课程《妒忌》
A teacher organizes a “Zippy's Friends” course, “Jealousy”, for the students



第五章 全方位支持员工发展 与员工共成长

CHAPTER 5 ALL-ROUND SUPPORT FOR EMPLOYEE DEVELOPMENT





汇丰中国始终将员工发展与企业可持续发展紧密联结,致力于为员工提供公平发展机遇和开放的渠道资源,助力员工实现个人价值。2018年,汇丰中国继续完善人才培养计划,激发员工潜能;同时,提供富有汇丰特色的员工活动,帮助员工开阔视野,重视对社区的贡献。

HSBC has always closely linked the development of employees to sustainable business development. It is committed to providing employees fair development opportunities and open channel resources so that they can realise their individual potentials. In 2018, HSBC China continued to improve its talent development plan, stimulating the potential of employees. At the same time, it held employee activities to broaden their horizons and highlight the need to pay more attention to contributing to the community.

助力员工职业发展 SUPPORTING EMPLOYEE CAREER GROWTH

汇丰企业大学等平台助力人才培养 HSBC UNIVERSITY AND OTHER PLATFORMS

继2017年汇丰企业大学正式成立以来，在2018年许多新课程尤其是课堂培训课程在汇丰中国成功登陆。汇丰企业大学一如既往为每位员工提供品类丰富的培训计划，帮助员工通过外部专业学习资源探索学习机会，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。



Since HSBC University was officially founded in 2017, many new courses, particularly classroom training courses, were successfully conducted at HSBC. As always, HSBC University offered each employee a wide variety of courses in the training programme, helping employee explore learning opportunities through external professional learning resources. This allows each HSBC employee to continue to learn and grow in a more directed manner throughout his or her HSBC career.

在2018年汇丰中国推出的第二届“快乐发展，健康生活”主题系列活动中，通过“自我领导”和“领导他人”两个系列，面向全行员工共举办18场精彩纷呈的领导力沙龙，平均每场沙龙吸引260余位员工参与。沙龙主题丰富，从思维导图到商业故事大王、设计思维等，从不同的角度帮助汇丰人不断完善个人能力和领导能力。

In addition, during the second series of Happy Developing, Healthy Living activities launched by HSBC in 2018, a total of 18 exciting leadership salons were held for all employees, grouped into two series: Self-leadership and Leading Others. On average, more than 260 employees attended each salon. The wide variety of salon themes, from Mind Mapping to Business Story Kings and Design Thinking, help staff continue to improve their personal abilities and leadership abilities in different ways.

领导力沙龙成果展示
Leadership Salon
achievement display



在领导力沙龙活动中，员工积极踊跃回答问题
During the Leadership Salon, employees answer questions with enthusiasm

汇丰人才发展和储备项目 HSBC TALENT DEVELOPMENT AND TALENT POOL PROGRAMME

2018年，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。

汇丰中国还推出了一系列人才发展项目，为关系业务未来

发展的领导团队奠定坚实的人才储备基础。2018年，汇丰中国第一批高级领导力发展项目参与者已经圆满完成了全方位、多维度的职业发展模块测试及考核项目。主要包含：学习工作坊、个人职业发展规划、集体导师计划、领导力课程、个人激励自评、加强与高管人员联络、参与企业社会责任活动、模拟EXCO管理会议以及受邀参加管理层会议。

In 2018, HSBC launched the “HSBC China Student Programme” to provide three to twelve-month internships to undergraduates and postgraduates, helping them develop a better 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.

At the same time, HSBC China also launched a series of talent development programmes to create a talent pool for a leadership team

that will develop the business going forward. This year, the first batch of HSBC China senior leadership development programme participants have successfully completed a comprehensive, multi-dimensional career development module testing and appraisal programme, which included: learning workshops, personal career development planning, group mentoring programme, leadership courses, individual incentive self-appraisal, relationship building with senior management, corporate responsibility activities, simulated EXCO management conferences and observation of management-level meetings.

可持续发展特色培训

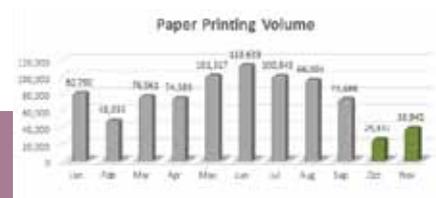
SUSTAINABILITY TRAINING PROGRAMME

可持续发展培训计划 (STP) 是由汇丰集团发起, 地球观察 (Earthwatch) 设计并引导实施的全球项目, 重点研究水资源问题、联合国可持续发展目标 (UN SDG) 与汇丰可持续发展战略的关系等。该项目旨在提高汇丰员工对可持续发展的认知, 激励员工采取行动以支持可持续商业实践, 并鼓励汇丰员工用日常行动来支持企业可持续发展。WWF (世界自然基金会) 因其在环保领域的专业知识与实践经验, 成为STP在中国的项目执行伙伴。

2018年, STP在汇丰中国启动, 该培训计划面向全体员工, 通过“边走边学”、“气候变化下的城市生活”、“公民科学家”、“面对未来的挑战”、“汇丰的角色”等主题和环节设计, 帮助员工逐步深入理解可持续发展理念, 并协助员工定制个人可持续发展行动计划。2018年, WWF共举办了6场STP活动, 共计116名汇丰员工参与其中。

The Sustainability Training Programme (STP) is a global programme initiated by HSBC Group, with Earthwatch responsible for designing and leading the implementation. The priority was to study the relationship between HSBC’s sustainability strategy and issues related to water resources as well as the United Nations’ SDGs. This programme aims to raise awareness of sustainability among HSBC staff, incentivise staff to take action to support sustainable business practices and encourage HSBC staff to use everyday action to support sustainable corporate growth. Given its professional knowledge and practical experience in the field of environmental protection, the WWF became partner for implementing STP in China.

In 2018, WWF conducted STP courses for HSBC China, and organised “Walk and Talk”, “Urban Living Under Climate Change”, “Citizen Science”, “Meeting the Challenges of the Future”, “HSBC’s Role” and other sessions to help employees gradually gain a deeper understanding of sustainability, and customise personal sustainability action plans. In 2018, six STP events were held in total, and 116 HSBC employees participated.



汇丰环球掀起的“Think Before Print”运动 HSBC DATA PROCESSING CENTRE'S "THINK BEFORE PRINT"

参加了STP项目培训, 汇丰全球的同事将所学带回了工作场所, 在内部掀起了“Think Before Print”运动。通过这一创新举措的推动和各部门的即时执行, 汇丰全球的纸张打印量从月平均值86,521 (行动前的2018年1-8月) 显著降低至32,388 (自行动推出以来的2018年10-11月), 人均每月打印纸张数从9张减少到3张以下, 这个数量相当于每年减少砍伐约55棵20龄马尾松。

“如果你真的需要打印, 请三思而后行。”——对于汇丰全球员工而言, 这不仅仅是一句口号, 他们做到了言行一致。

After attending the STP programme training, employees of HSBC Data Processing Centre (GSC) brought the lessons they learned back to their work places and launched the Paper Printing Reduction Campaign. This campaign resulted in a significant decline in the volume of paper used for printing, with the monthly average falling from 86,521 sheets (January-August 2018, prior to the campaign) to 32,388 sheets (October-November 2018, since the campaign was launched). The number of paper printed per capita per month has been reduced from 9 to less than 3, which is equivalent to reducing cutting down about 55 20-year-old masson pine trees per year.

“Think Before Print.” - To HSBC employees, this is not simply a slogan. They really practise what they preach.

通过STP培训,了解了生态环境、城市化及联合国可持续发展目标,对于可持续金融之于工作的可实施性也有了一定的信心,需要进一步实践来确定信心指数。

——汇丰银行(中国)有限公司员工 杨珮莹

I learned about the ecological environment, urbanisation and the United Nations' Sustainable Development Goals from the STP training, and got some confidence on of Sustainable Finance application in our work. More confidence will be accumulated through continuous practise.

- Paulina Yang, employee of HSBC Bank (China)



汇丰员工参与可持续发展培训计划课程
HSBC staff attend an STP course



来自WWF的午餐讲座,向汇丰员工普及濒危动物江豚受限的生活环境,分享汇丰中国资助的江豚保护项目的重要进展,从而提升员工对可持续发展的认知
WWF, via a lunch seminar, disseminates information to HSBC staff on the restricted living environment of the endangered finless porpoise. Key progress made in the HSBC-supported programme to protect finless porpoises is shared, raising staff awareness about sustainability



帮助员工快乐发展

HELPING EMPLOYEES ACHIEVE HAPPY DEVELOPING

2018年,汇丰中国继续推出“快乐发展,健康生活”主题系列活动。“My Well-being”作为活动之一,希望提升员工的健康管理意识,培养良好的健康习惯。在活动中,所有员工可以参与健康风险评估,获取自己的评



估报告;同时还有健康干预、健康讲座、健康期刊、健身时刻以及“粉红丝带”等专属健康计划贯穿整年。此外,还为参与体检的员工附赠特有的“健康加码包”,为甲状腺功能做全面的检查。



In 2018, HSBC China continued to roll out a series of Happy Developing, Healthy Living-themed activities. My Well-being, one of these activities, aimed to enhance employees' awareness of health management and help them develop healthy lifestyles. All employees had the opportunity to take part in the health risk assessment programme and obtain their



own assessment reports. At the same time, exclusive health programmes, such as health intervention, health lectures, health journal, fitness sessions and Pink Ribbon, were held throughout the year. In addition, employees who took part in the medical examination were given a special Health Add-on Package for comprehensive thyroid function testing.

员工志愿者总动员 STAFF VOLUNTEERS IN ACTION

汇丰积极倡导员工参与志愿者活动，自上而下推动志愿服务常态化开展，并提供基于社区需求的优质公益项目资源，鼓励员工利用自身优势投身于志愿者活动，为所在社区贡献力量。2018年，汇丰中国共计3,916名员工志愿者参与银行发起的社区志愿者活动，总计提供超过17,737小时的志愿服务，涉及金融教育、环境保护、社区发展多个领域。

HSBC China actively encourages staff to take part in volunteer activities and promotes volunteer services as a normal activity from top to bottom. It provides quality philanthropic programme and project resources based on community needs and encourage staff to take part in professional volunteering, so they can contribute better to their communities. In 2018, a total of 3,916 HSBC China staff volunteers took part in the community volunteer activities initiated by the bank, dedicating more than 17,737 hours to financial education, environmental protection, community development and other projects.

“关爱特儿，助力成长”——2018 汇丰高管志愿者活动 CARE FOR SPECIAL CHILDREN - 2018 HSBC SENIOR MANAGEMENT VOLUNTEER ACTIVITY

2018年10月17日，汇丰中国各部门的50名高级管理人员齐聚上海浦东辅读学校，参与了以“关爱特儿，助力成长”为主题的秋季志愿行动，陪伴特殊学校的150余名孩子开展文化体育及手工活动，帮助他们增强自信，更好融入社会。通过闻香烫画、旱地冰球等融合互动的游戏形式，汇丰高管志愿者快速与特殊儿童建立起信任，高管们也在活动中对中国特殊儿童教育现状有了更深层的了解。

On 17 October 2018, 50 senior management from various HSBC departments gathered at the Shanghai Pudong Special Education School to take part in the autumn volunteer activity themed “Care for Children with Special Needs, Helping Them Grow”. They accompanied the more than 150 children at the school during cultural, sports and handicraft activities, helping them gain self-confidence so that they can better integrate into society. By way of sensory drawings, floor hockey and other interactive games, HSBC senior management volunteers rapidly built up trust with the special children. The senior management personnel also gained a deeper understanding of the present status of special education during the activities.

汇丰银行(中国)有限公司
行长兼行政总裁廖宜建
与学生共同完成烫画作品
David Liao, President
and CEO of HSBC Bank
(China) helps a student
finish her art work



志愿者协助特殊学校儿童
进行旱地冰球比赛
Volunteers play floor
hockey with children



汇丰银行(中国)有限公司副行长兼零售银行及财富管理业务总监李峰参加部门“爱在深秋与您同行”志愿者服务活动启动仪式

Richard Li, EVP & Country Head of Retail Banking & Wealth Management (RBWM), HSBC Bank (China) Company Limited, attends RBWM voluntary service "Meeting in Autumn, Support Forever"

公益团建, 汇聚同行

CHARITY-THEMED TEAMBUILDING

为在汇丰内部建立更好的志愿服务文化, 将企业文化和志愿服务精神融为一体, 推进人才建设, 汇丰中国在2018年进一步引导各部门员工以志愿服务的方式参与社区建设, 助力社区发展。2018年, 汇丰营运服务及科技部、零售银行及财富管理部、人力资源部、审计部、工商金融部、财务部、首席运营官办公室、汇丰人寿等11个部门和机构, 共组织了38场公益团建活动, 吸引800名员工参与其中。在践行企业社会责任的同时, 各部门也通过公益团建的形式争当专业志愿理念的倡导者和示范者, 并凭借共同的行动提升凝聚力。

For the purpose of building a better volunteer service culture internally, integrating corporate culture and the spirit of volunteer services and advancing talent development, HSBC encouraged employees from all departments to take part in community building through volunteer services. In 2018, 11 HSBC entities and departments, including operational services and technology, retail banking and wealth management, human resources, auditing, HSBC life insurance, commercial banking, finance, and the COO office collaborated to organise 38 philanthropic teambuilding events, attracting the participation of 800 employees. While putting corporate social responsibility into practice, all the departments strove to become advocates and examples of the professional volunteering philosophy by way of philanthropic teambuilding, increasing cohesion by working together.



汇丰银行(中国)有限公司零售银行及财富管理部的40余名志愿者在上海上钢新村街道党建中心为辖区长者表演“别上当”金融防诈骗情景剧, 普及防诈骗知识
More than 40 volunteers from HSBC Bank (China) retail banking and wealth management department perform "Don't Be Fooled", a financial fraud prevention mini-drama to popularise knowledge about financial fraud

汇丰银行(中国)有限公司汇丰营运服务及科技部60余位员工志愿者在上海江宁路街道参与了“金融教育服务日”启动仪式, 并为社区青少年捐赠财商绘本书籍
More than 60 staff volunteers of the operational services and technology department take part in the opening ceremony of the "HSBC National Financial Literacy Day" and donate financial literacy picture books to young people in the community



2018 汇丰社区志愿者行动
2018 HSBC VOLUNTEER IN ACTION



▲ 大连
Dalian



◀ 合肥
Hefei



▼ 宁波
Ningbo

▲ 深圳
Shenzhen
南昌 ▶
Nanchang



▲ 昆明
Kunming



▼ 南通
Nantong



▲ 沈阳
Shenyang



南京
Nanjing



南宁
Nanning



唐山
Tangshan



2018 汇丰社区志愿者行动
2018 HSBC VOLUNTEER IN ACTION



▲ 重庆
Chongqing



▲ 成都
Chengdu



长沙
Changsha



▲ 青岛
Qingdao



▼ 厦门
Xiamen



▲ 福州
Fuzhou



▲ 北京
Beijing

▶ 济南
Jinan

▼ 哈尔滨
Harbin



苏州
Suzhou



无锡
Wuxi

2018 汇丰社区志愿者行动
2018 HSBC VOLUNTEER IN ACTION



▲ 郑州
Zhengzhou

▼ 长春
Changchun



▼ 广州
Guangzhou



东莞 ▶
Dongguan



太原
Taiyuan



杭州
Hangzhou



▲ 佛山
Foshan

▼ 上海
Shanghai

扬州 ▶
Yangzhou

▼ 西安
Xian



天津
Tianjin



武汉
Wuhan



汇丰村镇银行
2018 HSBC VOLUNTEER IN ACTION



◀ 广东恩平
Enping,
Guangdong

▼ 湖北随州
Suizhou,
Hubei

- ▲ 北京密云
Miyun,
Beijing
- 重庆大足 ▶
Dazu,
Chongqing
- ▼ 重庆荣昌
Rongchang,
Chongqing



福建永安
Yongan,
Fujian



▲ 大连普兰店
Pulandian, Dalian

▼ 湖北天门
Tianmen, Hubei

▲ 山东荣成
Rongcheng, Shandong

▼ 湖北麻城
Macheng, Hubei

▼ 湖南平江
Pingjiang, Hunan

▲ 重庆丰都
Fengdu, Chongqing





汇丰中国2018年主要新增公益慈善项目一览表

HSBC CHINA MAJOR NEW CHARITY PROJECTS IN 2018

项目名称 PROGRAMME	合作机构 PARTNER ORGANIZATION	资助金额 AMOUNT
“一带一路”建设者金融知识普及计划 <i>Financial Capability Education for Workers On Belt and Road Initiative Infrastructure Projects</i>	中国社会福利基金会 <i>China Social Welfare Foundation</i>	RMB 3,000,000.00
汇丰乡村青少年财经素养教育项目 <i>HSBC Rural Children and Youth Financial Capability Programme</i>	中国社会福利基金会 <i>China Social Welfare Foundation</i>	RMB 7,211,833.94
“精明乐龄”汇丰银行长者金融知识推广计划 <i>Smart and Happy Seniors-Guangdong Elderly People Financial Literacy Education Programme</i>	广州市海珠区启创社会工作发展协会 <i>Qi Chuang Social Work Development Association</i>	RMB 1,970,000.00
汇丰水资源项目2018年项目 <i>HSBC Water Programme 2018 China Programme</i>	世界自然基金会 <i>World Wide Fund for Nature or World Wildlife Fund</i>	RMB 10,000,000.00
2018汇丰商业案例大赛 <i>2018 HSBC Business Case Competition</i>	上海联劝公益基金会 <i>Shanghai United Foundation</i>	RMB 587,954.00
小学生理财小高手项目 <i>JA More than Money</i>	国际青年成就北京代表处 <i>Junior Achievement China</i>	RMB 751,226.40
上海市青年就业技能提升公益项目 <i>HSBC Future Skill Initiative-Shanghai Young Workers Vocational Training and Employability Programme</i>	上海市慈善基金会 <i>Shanghai Charity Foundation</i>	RMB 2,946,619.18
农村进城务工青年就业项目——长照机构人才培养计划 <i>Long-term Care Worker Employability Training Programme</i>	中华慈善总会 <i>China Charity Federation</i>	RMB 1,500,000.00
大学生跨境电商能力培训项目 <i>Cross-border E-commerce capacity training for college graduate</i>	友成企业家扶贫基金会 <i>China Social Entrepreneur Foundation (YouChange)</i>	RMB 557,963.19
汇丰·大足青年就业项目 <i>Dazu vulnerable Youth Employment Project</i>	四川海惠助贫服务中心 <i>Sichuan Haihui Poverty Alleviation Service Center</i>	RMB 536,758.10
汇丰中国社会企业支持计划 <i>HSBC China Social Enterprises Facilitation and Incubation Programme</i>	上海浦东非营利组织发展中心 <i>Non Profit Incubator</i>	RMB 8,000,000.00
天门市乡村致富带头人创业能力建设项目 <i>Tianmen Rural Entrepreneurial Leader Capacity Building Programme</i>	四川海惠助贫服务中心 <i>Sichuan Haihui Poverty Alleviation Service Center</i>	RMB 3,004,870.00
汇丰社区伙伴计划五期项目 <i>HSBC Community Partnership Programme Phase V</i>	上海浦东非营利组织发展中心 <i>Non Profit Incubator</i>	RMB 2,550,000.00
苏州黎里古镇水生态系统恢复和社会参与试点项目 <i>Shanghai, Suzhou and Guangdong Wetland Eco-System Recovery Programme</i>	北京市企业家环保基金会 <i>SEE FOUNDATION</i>	RMB 3,000,000.00
汇丰城乡儿童情绪健康与社会能力促进项目 <i>HSBC Children Emotional Well Being and Social Skills Programme</i>	中国社会福利基金会 <i>China Social Welfare Foundation</i>	RMB 3,450,526.00
青葵花导师——农村教师能力提升计划 <i>“Green Sunflower Coach” Rural Teacher Empowerment Programme</i>	北京市西部阳光农村发展基金会 <i>Beijing Western Sunshine Rural Development Foundation</i>	RMB 1,000,000.00
山村幼儿园计划 <i>One Village One Preschool Programme</i>	中国发展研究基金会 <i>China Development and Research Foundation</i>	RMB 2,000,000.00
加速中国纺织中小企业商业模式可持续转型 <i>Accelerate the Transformation of Chinese Textile SMEs towards More Sustainable Business Model</i>	世界自然基金会 <i>World Wide Fund for Nature or World Wildlife Fund</i>	RMB 4,124,587.50
中国可持续棕榈油意识与认知提升项目 <i>Enhancing Recognition of Sustainable Palm Oil in China</i>	世界自然基金会 <i>World Wide Fund for Nature or World Wildlife Fund</i>	RMB 1,693,250.00
汇聚财智, 益享未来——2019汇丰银行财商教育及社区赋能志愿服务联合行动 <i>2019 HSBC Volunteer in Action - Financial Capability and Community-Based Future Skill Programme</i>	上海联劝公益基金会 <i>Shanghai United Foundation</i>	RMB 4,789,200.00
2019汇丰商业案例大赛 <i>2019 HSBC Business Case Competition</i>	上海联劝公益基金会 <i>Shanghai United Foundation</i>	RMB 2,284,430.00
2019“一带一路”建设者金融知识普及计划二期项目 <i>2019 Financial Capability Education for Workers On Belt and Road Initiative Infrastructure Projects (Phase 2)</i>	中国社会福利基金会 <i>China Social Welfare Foundation</i>	RMB 4,000,000.00
总计 Total		RMB 68,959,218.31

附录：重要奖项

HSBC CHINA SUSTAINABILITY AWARDS IN 2018

●	<i>10th China Charity Award by the Ministry of Civil Affairs</i> 民政部颁发“第十届中华慈善奖·捐赠企业奖”	<i>Sept 2018</i> (2018年9月)
●	<i>Best Charity Contribution Award by China Banking Association</i> 中国银行业协会颁发“最佳公益慈善贡献奖”	<i>June 2018</i> (2018年6月)
●	<i>Social Responsibility Practice Award by Lujiazui Finance City</i> 上海陆家嘴金融城管委会颁发“社会责任实践奖”	<i>June 2018</i> (2018年6月)
●	<i>CSR China Education Award</i> 团中央学校部颁发“第三届CSR中国教育奖·最佳可持续发展奖”	<i>Sept 2018</i> (2018年9月)
●	<i>China Enterprise Sustainable Competitiveness Excellence Award by 2018 China Annual Conference on Enterprise Competitiveness</i> 2018企业可持续竞争力年会颁发“可持续竞争力典范企业”	<i>Dec 2018</i> (2018年12月)
●	<i>2018 China Philanthropic Enterprise of the Year by China Philanthropy Times</i> 中国公益年会颁发“2018年度中国公益企业奖”	<i>Dec 2018</i> (2018年12月)
●	<i>Excellent Donor Award by China Social Welfare Foundation</i> 中国社会福利基金会颁发“优秀捐赠企业奖”	<i>Dec 2018</i> (2018年12月)
●	<i>Best Strategic Cooperation Award by CCiA</i> 明善道颁发“最佳战略合作奖”	<i>Aug 2018</i> (2018年8月)
●	<i>Outstanding Corporate Partnership Award by JA China</i> 国际青年成就颁发“2018年杰出企业合作伙伴奖”	<i>April 2018</i> (2018年4月)

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
- 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的部分员工志愿服务活动。

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2018年1月1日到2018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, and part of staff volunteering activities by HSBC Electronic Data Processing (Guangdong) Limited, HSBC Technology & Services (China) Limited and other entities 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, 2018 to December 31, 2018.

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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SUSTAINABILITY IS KEY TO LONG-TERM SUCCESS.

