

CORPORATE SOCIAL RESPONSIBILITY REPORT

As the largest independent local bank in Hong Kong, we at BEA pride ourselves on our deep and longstanding commitment to the communities that we serve. In this Report, we highlight many of the innovative corporate social responsibility programmes undertaken by the BEA Group in the areas of staff benefit, staff training, education, community assistance, disaster relief and environmental protection. Through these efforts, we aim to make a positive contribution to the betterment of the people that we serve and the community at large.

THE BANK OF EAST ASIA

Employees

With a workforce of over 10,800, we view people as our most important asset. We strive to offer an optimum work-life balance to promote physical and mental health, and encourage staff members to pursue interests beyond the workplace. Further, we constantly bench-mark staff compensation against the market, in order to ensure that our employees are fairly rewarded for their service.

Code of Conduct

In order to ensure that our services meet the highest ethical standards, we have established a Code of Conduct that guides all staff members in their work. As part of the Bank's corporate governance, the Code of Conduct is reviewed regularly and uploaded to the Bank's Intranet. All staff members are expected to read, understand and comply with the Code of Conduct.

Family-friendly Employment and Benefit Policy

All staff, apart from certain members with specific job responsibilities, work a five-day week. Hospitalisation and outpatient medical benefits are a standard benefit, while emergency financial relief and personal assistance are available to those in need. All staff are also entitled to marriage leave and compassionate leave.

We are committed to maintaining an accident-free workplace, and proactively implement occupational safety and health (OSH) initiatives to root out workplace hazards. OSH-related training programmes are offered regularly to drive safety and health awareness among employees in the BEA Group, covering areas such as fire safety, use of display screen equipment, manual handling operations and first aid.

In addition, we monitor the safety performance of all contractors that we employ for work such as branch and office fitting out and retrofit. We conduct unannounced safety inspections and issue reports with recommendations to the contractors to ensure that proper safety measures are implemented. To minimise and control risks, contractors with poor safety performance records are warned or even terminated.

Occupational safety and health is a key factor in all aspects of business planning and operations to achieve progressive improvement in performance.

We also care for the dietary health of our employees. We run popular staff canteens at our main office premises, providing a healthy lunch free of charge. The canteens also serve breakfast and provide catering services at low cost to our staff.

Staff Relations

Strong internal communication is vital to the Bank. Information relating to the Bank's business direction, strategies, policies and employment matters is regularly communicated to staff members via Intranet and meetings. For exceptional events that affect the Bank, we take the initiative to anticipate concerns and express management's appreciation for service beyond the call of duty. For example, a special edition of the in-house staff newsletter was distributed following the bank run incident in October 2008. The newsletter highlighted the exceptional stories gathered from our staff members after the incident, and recorded the many encouraging messages received from our customers.

Beginning in November 2008, the newsletter is also available on the Bank's Intranet in order to further enhance staff communication.

To provide timely assistance to staff members facing both work and general stress-related pressures, the Employee Assistance Programme provides hotline services, e-mail consultation, counselling services, clinical psychology services, management consultation, critical incident stress management and wellness programmes. Furthermore, we provide support to staff members in the event of illness through our Hospitalisation Visit Programme.

企業責任報告

本行現為全港最大的獨立本地銀行，一直以能夠恪守對業務所在地區各個社群深遠恆久的承諾而感到自豪。本報告摘錄東亞集團多項創新的企業社會責任計劃，涵蓋範疇包括：員工福利、員工培訓、教育、社區支援、賑災活動及環保等方面。我們透過有關計劃，竭力為客戶及整體社群的福祉作出貢獻。

東亞銀行

僱員

本行現聘用逾10,800名員工。我們重視人才，更視員工為公司最重要的資產。我們竭力使僱員能平衡工作和生活，保持身心健康，並鼓勵他們積極發掘工餘的嗜好。此外，我們定期參照市場的僱員薪酬方案，以確保為僱員提供合理的薪酬。

行為守則

本行為確保服務達致最高的操守標準，制訂了一套《行為守則》作為員工的工作指引。《行為守則》已納入本行的企業管治框架，並定期更新及載列於本行內聯網上，全體員工均須閱覽、了解及奉行《行為守則》。

家庭事業兼顧的工作模式和薪酬政策

除個別負責特定工種的員工外，本行全體職員均實行五天工作制。所有僱員享有住院及門診醫療福利，本行更為有需要的僱員提供緊急財務及個人支援。此外，僱員亦享有婚假及喪假。

本集團致力維持一個安全的工作場所。為達到這個目標，我們積極推動職業安全及健康以消除工作地點的意外，定期提供有關職業安全及健康的培訓計劃，涵蓋範疇包括防火安全、正確使用顯示屏幕設備、體力處理操作及急救護理等，以提高僱員的安全及健康意識。

此外，本行密切監察所聘用進行分行及辦公室維修和翻新等工程的外判承辦商的安全表現。為作出有效監管，我們會進行不預早通報的安全巡視，並向承辦商簽發報告和提出建議，以確保承辦商採取適當的安全措施。為減少和控制風險，我們向安全表現欠佳之承辦商發出警告，甚至終止聘用有關承辦商。

職業安全及健康已成為集團在擬備業務計劃或業務營運時不可缺少的部分，以達到持續改善整體表現的目標。

此外，本行亦關注僱員飲食方面的健康。我們在各主要辦公室大樓營運餐廳，為僱員提供免費的健康午餐。餐廳也備有早餐及其他餐飲服務，收費廉宜。

僱員關係

良好的內部溝通對本行非常重要。我們透過定期更新內聯網及會議，向僱員提供有關業務方針、策略、政策及聘用事宜的信息。就個別影響本行的事件，管理層則審時度勢，預早推敲員工關注的事項，並表揚員工不辭勞苦、同心同德的表現。這點從我們於2008年10月繼發生擠提事件後出版的員工通訊特別版《感謝訊》可見一斑。文中載列擠提事件發生後部分員工的心聲，並摘錄客戶多篇令人鼓舞的函件。



To ensure strong internal communication, the Bank issues internal newsletters on a quarterly basis.

本行出版季度員工通訊，保持良好的內部溝通。

A special in-house newsletter was distributed following the bank run incident featuring stories from staff members and messages of encouragement from customers.

繼發生擠提事件後出版的員工通訊特別版《感謝訊》，載列多名員工的心聲和客戶令人鼓舞的函件。



Corporate Social Responsibility Report (continued)

Health Care Programmes, such as health seminars, fat burning training class, line dance class, Yeung's Tai Chi class and belly dance class, are offered in-house for staff members who wish to maintain and improve their fitness. Air fresheners and sterilizers are installed in the canteens to maintain high standards of hygiene. Vaccinations against Influenza are provided prior to the start of the flu season to all who wish them, and a response strategy has been developed in preparation for any local outbreak of avian flu.

A staff library offers a wide range of professional and personal reading matter to promote emotional health, a positive attitude toward life and good family relationships. Reference books, audio CDs and cassette tapes are also available for loan to staff members and their families.

The Bank encourages life-long learning and offers sponsorship for job-related external courses and seminars. A user-friendly training platform has been developed to update and enhance the professional and managerial competence of staff on an on-going basis. Courses are designed to cater for the different needs of staff members at all levels. An e-learning platform has been introduced to provide e-learning courses and self-learning materials, in subjects such as business English,

computer skills, occupational health and safety and prevention of money laundering. Further, a Learning Resources Centre is available for staff who wish to upgrade their skills and to acquire new knowledge at their own pace, time and place.

Staff Sports and Recreational Club

Recreational activities are organised regularly, and have included such events as country life at leisure, BBQ Fantastic Nights, hiking, boat trips, vegetarian tours, movie shows, China tours and cookery classes. A gymnasium is available on the premises of our main back-office facility, to encourage staff members to join in activities to improve their physical fitness. A multifunction room is open to staff at lunch time with TV, newspapers and magazines, and a table-tennis facility. At other times, the multifunction room can be used for health and fitness courses and interest classes.

The Bank has established three corporate sports teams to participate in competitive sports with other teams. These activities encourage staff members to maintain a healthy lifestyle, enhance team spirit, build better personal relationships and network with the community. In addition, they help project a positive image of the Bank.

Health care programmes such as health seminars are offered to staff members.

「關注健康計劃」為員工安排的活動包括健康講座。



Staff members have access to a wide range of professional and personal reading matter in the staff library.

員工在圖書館借閱各式各樣的專業和個人消閒讀物。



Recreational activities are organised regularly, including boat trips and hiking excursions.

定期舉行的康體活動包括船河和遠足。



企業責任報告（續）

自2008年11月起，本行內聯網載列員工通訊《東亞園地》，以加強僱員的溝通。

本行設有「僱員輔助計劃」，向面臨工作壓力及一般壓力有關問題的僱員提供適時的協助，包括熱線服務、電郵諮詢、專業心理輔導、臨床心理輔導、管理諮詢、協助處理突發性危機事件及康健訓練計劃等。此外，本行亦透過「醫院探病計劃」，慰問身罹疾病或遭逢意外受傷而需住院的員工。

「關注健康計劃」安排的活動包括健康講座、纖體訓練班、排排舞班、楊氏太極班及肚皮舞班等，讓僱員保持健康的體魄。餐廳已安裝空氣清新機及消毒器以達致衛生標準。其他措施還包括在流感高峰期前為有意注射流行感冒疫苗的員工進行注射，以及制訂適時的策略，以防禽流感擴散。

本行設立的圖書館備有參考書、音樂光碟和錄音帶供員工及其家人借用，以確保僱員精神健康，並建立正面的生活態度和有助維繫和諧的家庭關係。

本行提倡終生學習，並提供津貼予僱員參與工作相關的外間課程和講座。本行備有簡單易用的培訓平台，不斷為員工提供適切的課程，以提高其專業及管理技能。「網上學習平台」則提供網上學習課程及自學材料，包括商務英語、電腦技能、職業健康及安全和防止洗黑錢活動等。此外，「學習資源中心」讓有心進修的僱員在合適的地方按本身的時間和進度學習。

員工康體會

舉辦的康體活動包括輕鬆郊遊、中秋迎月狂歡夜、遠足、遊船河、新春齋宴行大運、電影欣賞、內地遊及烹飪課程等。經專人設計的健身房，可以讓僱員提升體能。多用途活動大堂於午飯時間開放，該處備有電視、報紙、雜誌及乒乓球活動設施等。多用途活動大堂於其他時間可以用作康體課程和興趣小組的活動場地。

本行成立了3支代表球隊參與外界比賽。有關活動除讓僱員保持健康的生活外，還可以提高工作士氣，強化團隊精神、鞏固社區網絡及為本行建立良好形象。



The Bank has established three corporate athletic teams that compete against teams from other organisations.

3支代表球隊經常參與外界比賽，切磋技術。



Weekend tours to China are arranged for staff members.

內地遊是廣受員工歡迎的活動之一。

Corporate Social Responsibility Report (continued)

Others

A rooftop garden with pool and specially designed landscaped area is provided for staff members to relax after a busy day. Staff members may practise Tai Chi, improve their putting on a small golf green or organise a barbeque in the garden.

Our effort to enhance the quality of life at work for all employees was recognised in the Asian CSR Awards 2007. We received an Award of Excellence in the Best Workplace Practices category for our submission "BEA Tower Office Centralisation Project – Caring Design and Implementation."

Community

The Bank is committed to supporting the communities in which we operate.

The Bank of East Asia Education Foundation was established in 1969 to promote access to higher education. Currently, the Foundation finances over 20 scholarships to local universities and institutes each year.

We are an active supporter of local tertiary institutions. For example, we made a donation to the Hong Kong University of Science and Technology to support academic development and research, and a donation to the Chinese University of Hong Kong to support the Heart Education and Research Training Centre. As in previous years, the Bank has also supported various projects organised by the Hong Kong Management Association ("HKMA"), including the Annual Conference, the HKMA Best Annual Reports Awards and the HKMA/TVB Awards for

Marketing Excellence. In addition, we have sponsored the Virya Foundation, which supports disadvantaged students from the Mainland for study at university.

In recognition of our efforts, the Bank was named a "Caring Company" by The Hong Kong Council of Social Service in 2008 for the fifth consecutive year.

We are a long-standing supporter of the Community Chest of Hong Kong, and have received the President's Award for many consecutive years. Employees are encouraged to participate in blood donations and activities such as the Corporate and Employee Contribution Programme, Sports Corporate Challenge, Walk for Millions, Dress Special Day and Laisee for the Chest.

The Bank has also supported community projects organised by various charitable and social organisations. These include The Boys' and Girls' Clubs Association of Hong Kong's Children Storytelling Competition; the Society for the Promotion of Hospice Care's Hike for Hospice; Fu Hong Society's 5th FHS Charity Walkathon; Haven of Hope Christian Service's 2008 Haven of Hope Fundraising Golf Tournament; the Hong Kong Federation of Trade Unions' golf tournament; St. James's Settlement's St. James' Cup Charity Golf Tournament 2008; Po Leung Kuk's charity bowling competition and "Tree Planting Day for Charity"; Heifer International Hong Kong's "Race to Feed"; plus WWF Hong Kong's "Big Bird Race 2008". Furthermore, we have made donations to the Hong Kong Cancer Fund and the Hong Kong Breast Cancer Foundation to help increase public awareness of cancer and to support cancer patients and their families.



BEA made a donation to the Hong Kong University of Science and Technology in support of academic development and research.
捐助香港科技大學進行學術發展及研究。



A long-standing supporter of The Community Chest of Hong Kong, BEA received the President's Award in 2008.

本行多年來一直支持香港公益金，屢獲「公益榮譽獎」。



The Bank was named a "Caring Company" by The Hong Kong Council of Social Service in 2008 for the fifth consecutive year.

本行連續5年榮獲香港社會服務聯會嘉許為「商界展關懷」機構。

企業責任報告（續）

其他

天台空中花園建有水池和精心設計的綠化園藝，是大家在工餘時間洗滌心靈的地方。僱員可以在該處練習太極、哥爾夫球或燒烤。

本行因致力為僱員提升工作場所的生活素質而獲頒2007亞洲企業社會責任大獎。本行「東亞銀行中心辦公室集中計劃——關懷設計與執行」榮獲最佳工作場所運作組別卓越獎項。

社會

本行積極參與業務所在地區的社會事務。

東亞銀行教育基金自1969年成立，旨在推動教育。目前該基金每年提供約20個獎學金予本地大學及院校。

本行積極贊助本地專上學院的活動，如向香港科技大學捐款以支援學術發展及研究，及捐款予香港中文大學支持其心臟教育及研究培訓中心。一如往年，本行贊助香港管理專業協會的多個項目包括周年會議、香港管理專業協會最佳年報獎和HKMA/TVB傑出市場策劃獎。此外，我們亦捐款予精進基金，以協助經濟有困難的內地學生完成大學教育。

本行於2008年已連續5年獲香港社會服務聯會嘉許為「商界展關懷」機構。

本行在過去多年一直支持香港公益金，並屢獲「公益最高榮譽獎」。公司鼓勵僱員參與捐血行動及其他活動包括「商業及僱員募捐計劃」、「公益精英運動大比拼」、「公益金百萬行」、「公益服飾日」和「公益利是錢」等。

此外，本行亦贊助由多間慈善和社會團體舉辦的活動，包括香港小童群益會的「全港兒童故事演講比賽」、善寧會的「登山善行」、扶康會第五屆「甜蜜心連心」步行籌款、基督教靈實協會的「2008靈實高爾夫球慈善賽」、香港工會聯合會的高爾夫球比賽、聖雅各福群會的聖雅各盃高爾夫球慈善賽2008、保良局的慈善保齡球賽及「環保植樹顯愛心」、國際小母牛香港分會的「競步善行」比賽，以及世界自然基金會（香港）的「2008年度香港觀鳥大賽」。此外，本行亦捐款予香港癌症基金會和香港乳癌基金會，以提高普羅大眾的癌患意識和支援癌症病人及其家庭。



Employees are encouraged to participate in events organised by The Community Chest of Hong Kong such as “Walk for Millions”. 鼓勵僱員參與香港公益金各項慈善活動，例如百萬行。



The Bank has supported community projects and events such as The Boys' and Girls' Clubs Association of Hong Kong's Children Storytelling Competition, Po Leung Kuk's charity bowling competition, and Heifer International Hong Kong's "Race to Feed".

本行贊助不同社區活動，包括香港小童群益會「全港兒童故事演講比賽」、保良局的慈善保齡球賽及國際小母牛香港分會的「競步善行」比賽。



Corporate Social Responsibility Report (continued)

The Bank has sponsored art and cultural activities by supporting the Association Culturelle France – Hong Kong Ltd.'s Le French May; the Hong Kong Arts Centre's Hong Kong Artist Exhibition Gala; and the 2008 and 2009 Hong Kong Arts Festival's finale performance.

The Bank has also developed a special Online Donation Service for charitable organisations in Hong Kong. This new service helps facilitate the collection of charitable donations online, allowing charitable organisations to execute a more effective, broad-based appeal campaign.

In addition to sponsorships, the Bank also encourages and facilitates participation in community programmes by staff members. Activities that our employees joined in 2008 included Green Power's "Bank Cup of the 15th Green Power Hike", and The Salvation Army's "The Hong Kong & Macau O! Day 2008".

To encourage sharing by the wider community, we regularly include leaflets promoting charitable organisations with bank statements sent to our customers.

Each year, we provide summer internships, work attachment and company visit opportunities for secondary and university students. This gives participants a better understanding of the banking and finance industry, related work environment and career prospects.

We provide sponsorship support to various professional bodies (e.g. Hong Kong Institute of Bankers, Hong Kong Management Association, etc.) to further their professional objectives and industry standards in Hong Kong. Many of our senior staff members serve as committee and working group members in various professional and government bodies to provide advice and suggestions.



BEA has developed a special Online Donation Service for charitable organisations in Hong Kong.

東亞銀行為本地慈善機構特別設立網上捐款服務平台。

CSR Initiatives in Celebration of BEA's 90th Anniversary

To commemorate the Bank's 90th Anniversary in January 2009, we established The Bank of East Asia Charitable Foundation. This charity is dedicated to providing financial assistance to support the advancement of education and the relief of poverty in our community. In addition, we donated HK\$300 on behalf of each of the over 4,000 guests that attended our 90th Anniversary celebration to The Community Chest of Hong Kong and the Hong Kong Committee for UNICEF, as a demonstration of our continued commitment to the Hong Kong community.

Relief Initiative for Sichuan Earthquake

In May, the BEA Group launched a matching donation programme for the victims of the Sichuan Earthquake, matching all contributions made by our employees. As a result, the BEA Group made a corporate donation of RMB3 million to the Red Cross Society of China Headquarters and Red Cross' Sichuan Office.

To help the survivors of the Sichuan earthquake rebuild their lives, the Bank participated in the "3-3 Basketball Fundraising Tournament for Sichuan Earthquake" organised by The Salvation Army and Hong Kong Committee for UNICEF earlier this year.

Environment

The Bank is committed to conducting business in an environmentally responsible manner. We endeavour to identify potential impacts and energy conservation opportunities in order to incorporate green elements in all areas of our operations.



Staff members joined various community programmes in 2008 including Green Power's "Bank Cup of the 15th Green Power Hike" and The Salvation Army's "The Hong Kong & Macau O! Day 2008".

本行僱員於2008年參與的活動包括綠色力量的「第15屆綠色力量環島行慈善行山比賽（銀行盃）」及救世軍的「第3屆港澳定向追蹤日」。



企業責任報告（續）

本行贊助的文化康樂活動包括 The Association Culturelle France – Hong Kong Ltd 的「法國五月」、香港藝術中心的 Hong Kong Artist Exhibition Gala、2008 及 2009 香港藝術節的閉幕演出。

本行為本港的慈善機構特別設立網上捐款服務平台這項嶄新服務，以協助收集網上捐款，並讓有關慈善機構推廣更有效及更廣泛的募捐活動。

除提供贊助外，本行亦鼓勵及支持僱員積極參與各項社區活動。2008 年參與的活動包括綠色力量的「第 15 屆綠色力量環島行慈善行山比賽（銀行盃）」及救世軍的「第 3 屆港澳定向追蹤日」。

為鼓勵社會人士捐獻，本行寄出銀行月結單時會定期隨附慈善機構的募捐單張。

本行每年均為大學及中學的學生提供暑期實習機會，讓學生在各個部門或系內不同公司工作，以汲取工作經驗，加深其對銀行和金融業、有關工作環境和就業前景的了解。

我們亦贊助多個專業學會如香港銀行學會和香港管理專業協會等，以推廣專業目標和提升本港的業界標準。本行多名高層人員更參與各個專業學會和政府機構的委員會及工作小組的工作，以提供意見及建議。

90 周年紀念相關的企業責任活動

2009 年 1 月為本行成立 90 周年紀念，為慶祝這項盛事，我們成立了東亞銀行慈善基金，旨在提供財務支援，以推動教育發展及協助貧困人士。此外，我們亦代表逾 4,000 名出席 90 周年誌慶酒會的嘉賓捐出每位港幣 300 元予香港公益金和聯合國兒童基金香港委員會，幫助社會有需要人士，貫徹本行為香港社群服務的承諾。

有關四川地震的賑災活動

本集團得悉四川地震災情嚴重，於 5 月實行捐款配對計劃，捐出與員工捐款相同金額的善款援助災民。本集團共捐出人民幣 300 萬元予中國紅十字總會和四川省紅十字會。

為協助四川地震的生還者重建生活，本行於年內參與救世軍和聯合國兒童基金會（香港分會）舉辦的「四川賑災慈善三人籃球賽」。

環境

本行關注保護環境，以負責任的態度營運業務。我們竭力尋找具潛影響力和節能的機會，務求在所有業務適用範疇注入環保概念。

To commemorate its 90th Anniversary in January 2009, BEA made donations to The Community Chest of Hong Kong and the Hong Kong Committee for UNICEF.

本行於 2009 年 1 月誌慶成立 90 周年，特別捐款予香港公益金和聯合國兒童基金香港委員會。



In May 2008, the BEA Group made a donation of RMB3 million to the Red Cross Society of China Headquarters and Red Cross' Sichuan Office.

2008 年 5 月，東亞銀行集團共捐出人民幣 300 萬元予中國紅十字總會和四川省紅十字會。

Corporate Social Responsibility Report (continued)

Participation in Environmental Protection Initiatives

The Bank actively co-operates with other organisations in order to promote green initiatives. For example, we joined the Climate Change Business Forum (CCBF) as a Gold Member in January 2008. CCBF, which is an initiative of the Business Environment Council, provides a unique platform for Hong Kong business leaders to discuss the impact of climate change and the policies and regulations required to promote more responsible and sustainable development. We actively participate in meetings of the Executive Committee and Best Practice Committee, and are implementing policies to reduce greenhouse gas emissions.

We entered our environmentally friendly "Room Booking System" in the Hong Kong Earth Champion Quest, and received recognition as an "Outstanding Earth Champion in Hong Kong".

Reduce the Generation of Greenhouse Gas Emissions

As part of our effort to reduce our carbon footprint, the Bank has set up video conferencing systems at our main office premises and encourages the use of video conferencing facilities for meetings and conferences wherever possible. Staff traffic between main office premises and overseas business trips are thereby reduced, cutting transport emissions.

With a view to enhancing user comfort and increasing operational efficiency, the Bank implemented the Lift Modernisation Project at Head Office Building earlier this year. Upon completion, the lift carrying capacity will be increased by 15% while users' average waiting time is expected to be shortened by 11%. In addition, by replacing the old DC motors with new AC motors, electrical transformers are no longer required, thereby

reducing electricity demand and generating less heat. It is estimated that the power consumption will be reduced by 50,000 KWH per annum.

We are currently replacing the Bank's fleet of vans with Euro IV models, to contribute to an improvement in roadside air quality.

Energy Conservation Initiatives

We continuously implement green lighting programmes for branches and office premises.

During the past year, we have reviewed the standard lighting installations at branch premises and updated the material specification for new projects. We stipulate the adoption of environmentally friendly materials wherever possible. For example:

- Use LED exit signs instead of fluorescent tube designs;
- Use 70W Metal Halide lamps in place of 200W Halogen lamps for outdoor floodlighting. Metal Halide lamps not only have a higher output and 6-times longer average life span, they also generate considerably less heat;
- Upgrade traditional 50W Halogen lamps with more energy-efficient types;
- Deploy Super 80 fluorescent tubes in all projected signage. In comparison with traditional fluorescent tubes, Super 80 fluorescent tubes have 30% higher brightness and a 6-times longer average life span. Most importantly, the mercury content is 80% lower than ordinary tubes.



BEA joined the Climate Change Business Forum as a Gold Member in 2008.

2008年加入「氣候變化商界論壇」成為金級會員。

企業責任報告（續）

環保措施

本行戮力與各界合作推動環保，包括於2008年1月加入「商界環保協會」的「氣候變化商界論壇」成為金級成員，各商界領袖透過特設的平台，討論氣候轉變的影響和為推動更負責任及持續發展而需要制訂的政策及規例等議題。我們積極參與「執行委員會」和「最佳實務委員會」的會議，並正落實執行減低溫室氣體排放的政策。

我們以具環保概念的「會議設施預訂系統」參加「香港地球鬥士探索」活動，並獲頒為「傑出維護地球鬥士」。

減少溫室氣體排放

為減少氣體排放盡一分力，本行已經於各主要辦公大樓裝設視像會議系統，鼓勵各部門盡量採用，以減少員工往返各主要辦公大樓或到海外公幹的次數來達到減排的目的。

本行於年內落實執行總行大廈的「升降機優化工程項目」，務求達到提高舒適程度之餘，又可以提升營運效益。工程竣工後，升降機載客容量提高15%，使用者的平均等候時間則預期可以減少11%。此外，我們採用新型號的交流電摩打以取代舊有的直流電摩打，這樣做我們便毋須再使用

電力變壓器，既可以減低用電量，亦可以降低熱排放量。預期因此而減少的用電量每年達到50,000度。

我們正逐步採用歐盟IV期型號車輛，以取代現有車隊，以進一步改善路面空氣質素。

節能措施

我們持續執行分行和辦公室大樓的「環保照明計劃」。

今年，我們曾就分行的標準照明裝置進行檢討，並已修訂新項目的用料規格，務求盡量採用環保物料，包括：

- 採用發光二極管出口指示燈，以取代舊有的光管設計；
- 分行外牆的射燈採用環保節能的70瓦金屬鹵素燈，以取代舊有的200瓦石英管，金屬鹵素燈不但壽命較長6倍，其消耗的用電量較少，而且熱排放量亦較低；
- 採用最新的環保節能石英燈，以取代傳統的50瓦石英燈；
- 為所有大型燈箱更換超級80熒光管，這類熒光管的光度較傳統熒光管高30%，壽命則較長6倍，更重要的是其水銀含量較一般光管低80%。



The Bank was named "Outstanding Earth Champion in Hong Kong" in recognition of its environmentally friendly room booking system.

本行以環保概念的「會議設施預訂系統」獲嘉許為香港「傑出維護地球鬥士」。

To reduce its carbon footprint, BEA has set up video conferencing facilities in its main office for meetings and conferences.

本行於各主要辦公大樓裝設視像會議系統，務求達成減排目的。



Corporate Social Responsibility Report (continued)

Comprehensive energy conservation measures are also implemented at our main office premises. These include:

- Upgrade the software and operation programme for the Building Management System (BMS) of Head Office Building so as to control various building service systems more efficiently;
- Shorten the operating time of lighting and air-conditioning supply;
- Optimise the controls of building systems for main office premises to improve the generating performance;
- Minimise energy dissipation by installation of sensors, motion detectors or timers to regulate supply.

Waste Management

We are committed to reducing waste generation in our daily operations. We have adopted practices to use paper in a more environmentally friendly manner, such as encouraging double-sided printing and disseminating information by electronic means as far as possible.

Source separation is practised to facilitate the recovery and reuse of materials and the recycling of non-reusable materials. This helps to reduce the quantity of waste disposed at landfills. We select cleaning contractors with a good environmental performance track record, and require them to separate recyclable materials at our main office premises. Programmes to recycle fluorescent lamps, plastic bottles, aluminium cans, toner cartridges, etc are currently in place.

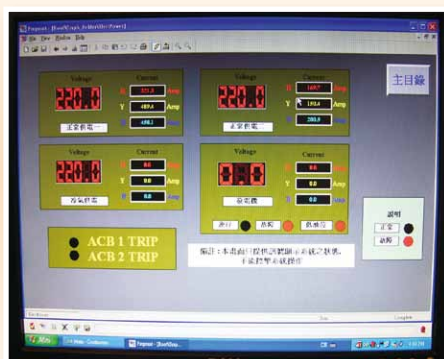
The Bank collects approximately 468 tonnes of waste paper each year for recycling.

Environmentally Responsible Initiatives

The Bank has taken steps to reduce wastage in our customer communications and to encourage our customers and employees to do their part in protecting the environment. These include:

- Encouraging customers to reduce paper usage by adopting e-channels for applications, etc. We also encourage customers to conduct transactions online and make use of our auto-dialling system for telemarketing activities.
- Reducing paper usage for records and messages through e-statement services. Our holiday e-greetings cards also help customers and business partners save on printing and postage costs.
- Adopting electronic channels for marketing and customer notification purposes. Channels such as email and SMS are replacing the more traditional method of mailing communications.
- Replacing printed leaflets for BEA Credit Card welcome packs with CD ROMs.
- Encouraging cardholders to redeem Bonus Points and enrol in promotional programmes through our voice-response hotline.
- Providing an email address for employment candidates to submit their applications.
- Instituting a Bank-wide exercise to rationalise the printing of computer reports. As a result of the exercise completed in April 2008, report reduction targets were identified that will result in a saving of 8 million report pages per annum.

Shareholders have been offered a choice to receive corporate communications including Interim Reports, Annual Reports and circulars by electronic means. To date, 9% of Shareholders have elected to receive corporate communications by electronic means.



Comprehensive energy conservation measures were implemented including the upgrade of the software and operation programme for the Building Management System of the Head Office Building.

本行落實執行多項節能措施，包括提升總行大廈樓宇管理系統中的軟件及運作程式。

企業責任報告（續）

各主要辦公大樓正執行全面的節能措施，包括：

- 更新總行大廈樓宇管理系統中的軟件和運作程式，務求更有效地控制各樓宇服務系統；
- 縮短照明和空調系統的運作時間；
- 優化主要辦公大樓的樓宇控制系統，以改善操作效率；
- 透過安裝感應器、行動探测器和時間掣等控制供電，以減少能源虛耗。

廢物處理

我們積極減少在日常業務營運中製造廢物，以較環保方式使用紙張，包括鼓勵員工盡量採用雙面印刷和以電子郵件方式傳遞信息等。

採納物料分類以善用可再用物料和循環再造不可再用物料，這有助減少堆填區的廢物量。我們挑選具備良好環保表現紀錄的清潔承辦商，並要求有關承辦商在主要辦公大樓將可循環再造物料分類處理。本行現正繼續採納循環再造熒光燈、塑膠樽、鋁罐、碳粉盒等的措施。

本行每年收集約 468 噸廢紙供循環再造。

負責任的環保措施

本行已採取措施減少由客戶通訊引致的虛耗，以鼓勵客戶及僱員竭盡保護環境的本份，有關措施包括：

- 鼓勵客戶透過電子渠道遞交申請表格以減少用紙，以及採納網上交易系統和善用自動撥號系統以進行電話銷售服務。
- 採用電子月結單服務以減少利用紙張進行紀錄和傳遞信息及電子節慶卡，讓客戶和業務夥伴減省印刷和郵政費用。
- 採納電子渠道以進行市場推廣及傳送客戶通知書，並逐步以電子郵件和手提電話短訊代替傳統郵寄通訊。
- 向東亞銀行信用卡新卡持有人寄發光碟資料，以取代傳統印刷單張。
- 呼籲銀行卡持有人透過話音熱線換取獎賞積分及登記參加宣傳推廣活動。
- 提供電郵地址，以鼓勵申請者利用電子郵件遞交職位申請書。
- 4 月，本行全線檢討印備電腦報告的需要，確定減省印備報告的類別，以達到每年節省 800 萬張電腦報告紙的目標。

本行鼓勵股東選擇透過網站閱覽企業通訊，包括中期報告、年報及通函。截至現時為止，9% 的股東已經選擇閱覽企業通訊的網上電子版本。

To reduce wastage, BEA replaced printed BEA Credit Card welcome packs with CD ROMs.

向東亞銀行信用卡持卡人寄發光碟資料，取代印刷單張，以助減少廢物。



BEA CHINA

Employees

Staff Benefit

In addition to employer contributions to staff social insurance and housing funds in line with regulatory requirements, BEA China has launched a supplementary staff benefit scheme to enhance employees' medical insurance protection.

Training

Staff members who demonstrate outstanding performance are nominated to take part in Executive Training Programmes in Hong Kong, in order to enrich their business related knowledge and management skills.

Community

Encourage sports development

BEA China, the main sponsor of the Chinese National Fencing Team and strategic partner of the Chinese Fencing Association, is committed to helping the Chinese National Fencing Association develop the country's fencing talent and achieve optimal results.

BEA China awarded RMB350,000 to Mr. Zhong Man, the winner of the gold medal in the men's individual sabre competition at the 2008 Beijing Olympic Games.

Education

Starting from November 2008, BEA China has held a series of financial seminars and internship programmes at

universities in Beijing, Shanghai, Xi'an and Zhuhai. The "Financial Training Programme for University Students" provides one week of financial training and three weeks of on-the-job training at BEA China outlets. The best performers will be given the opportunity, together with the staff of BEA China, to promote financial knowledge in rural areas.

BEA China has funded the establishment of a "Hope School" in Urumqi of Xinjiang Uygur Autonomous Region. The "Hope School" provides opportunities for children from underprivileged backgrounds to continue their studies.

Public Welfare Activities

BEA China donated RMB80,000 to the Women & Children's Poverty Relief Foundation of the Shenzhen Charity Federation in July 2008.

During the period of June to October 2008, BEA China Beijing Branch held a series of "Conservation – Health – Caring" activities.

Relief Initiatives for Snowstorm and Sichuan Earthquake

BEA China donated RMB1 million to the Red Cross Society of China Headquarters for disaster relief, responding to the massive dislocation caused by the severe snowstorms in January and February, 2008.

Following the devastating earthquake in Sichuan Province in May 2008, BEA and BEA China jointly made an RMB3 million donation to support the relief efforts for the earthquake victims.



Olympic gold medallist, Mr. Zhong Man, was awarded RMB350,000.

奧運金牌得主仲滿先生獲本行送贈人民幣35萬元。

BEA China serves as the main sponsor of the Chinese National Fencing Team and a strategic partner of the Chinese Fencing Association.

東亞(中國)為中國國家擊劍隊主贊助商及中國擊劍協會的合作夥伴。



企業責任報告（續）

東亞（中國）

僱員

員工福利

東亞（中國）除按法例規定為員工繳納各項社會保險及住房公積金外，還為員工購買醫療保險，為員工提供更廣的福利保障。

培訓

東亞（中國）每年選拔行內表現優秀的員工往香港總行參加行政人員培訓計劃，以培養綜合性業務人才及管理人員。

社會

推廣運動發展

作為中國國家擊劍隊主贊助商及中國擊劍協會的合作夥伴，東亞（中國）承諾協助中國擊劍協會培養國家擊劍人才及獲取理想成績。

東亞（中國）致送人民幣35萬元予勇奪2008北京奧運會男子個人佩劍金牌的仲滿先生。

教育

自2008年11月起，東亞（中國）在北京、上海、西安和珠海等四個城市的高校舉辦「大學生金融培訓計劃」。入選的學生將在東亞（中國）接受一個星期的金融知識培訓及為期3周的在職實習。表現突出的實習生將獲邀與東亞（中國）員工一起前往農村教授金融知識和技能。

東亞（中國）在新疆維吾爾自治區的烏魯木齊援建了一所希望小學，以幫助農村貧困地區的失學兒童，以及瀕臨輟學的孩子繼續學業。

公益活動

2008年7月，東亞（中國）捐贈人民幣8萬元予深圳市慈善會貧困婦女兒童救助基金會。

2008年6月至10月，東亞（中國）北京分行推廣「環保·健康·愛心」主題活動。

有關雪災和四川地震的賑災活動

有見本年1、2月間內地嚴重雪災造成極大混亂，東亞（中國）捐出善款人民幣100萬元予中國紅十字總會作賑災之用。

2008年5月，四川大地震發生後，本行及東亞（中國）合力向災區捐款人民幣300萬元，以協助災民及災區重建等。



BEA China funded the establishment of a "Hope School" in Urumqi, Xinjiang.

東亞（中國）在新疆烏魯木齊援建了一所希望小學。

BEA China donated RMB1 million to the Red Cross Society of China Headquarters for disaster relief following the severe snowstorms on the mainland in January & February 2008.

東亞（中國）向中國紅十字總會捐贈人民幣100萬元，作賑濟2008年1月至2月期間發生的嚴重雪災之用。



Corporate Social Responsibility Report (continued)

Environment

Green Financing Forum

BEA China and one of China's leading business newspapers, the 21st Century Business Herald, jointly held the "Green Credit Project Competition" and selected the top 10 environmental-friendly credit projects of 2008. The awardees were announced during the "Green Financing Forum" held in Beijing on 30th November, 2008.

Shopping Bags

BEA China distributed more than 100,000 environmentally friendly shopping bags at supermarkets in 16 cities nationwide from April to July 2008.

We will continue to make the greatest effort to adopt policies that protect the environment, in order to maintain a clean living environment for future generations.



Tricor Group publishes an in-house periodical, "Tricorian", which is distributed to staff members in Hong Kong and overseas.

卓佳集團向本港及海外僱員派發內部通訊刊物「Tricorian」。

TRICOR GROUP

Employees

Staff Relations

Information in respect of Tricor Group is regularly relayed to staff members through Intranet and meetings. Tricor Group also publishes an in-house periodical, "Tricorian", which is distributed to both Hong Kong and overseas staff members.

Tricor Sports and Recreation Committee

The Committee regularly organises for staff members sports and recreational activities such as badminton, bowling and snooker competitions, hiking, karaoke contests and baking classes. During the year, Tricor staff members took part in the Green Power Hike, the Community Chest Sports Corporate Challenge, the WWF Walk for Nature at Mai Po and the UNICEF Charity Run.

Community

Internships for Students

Tricor Group provides summer and winter internships for college and university students, giving them a better understanding of the corporate services practice and the business environment.

Tricor Annual Seminar

In November 2008, Tricor Group conducted a seminar on Corporate Social Responsibility and Corporate Governance & Regulatory Updates, which was attended by some 700 executives from both private and public companies as well as from non-governmental organisations.

企業責任報告（續）

環境

綠色金融論壇

東亞（中國）與《21世紀經濟報道》合作推出「綠色信貸項目征集評選活動」，評選「2008十佳綠色信貸項目」，並於2008年11月30日，在北京舉行的「綠色金融論壇」上予以公佈和表彰。

環保購物袋

2008年4月至7月，東亞（中國）在全國16個城市的超級市場送出逾10萬個環保購物袋。

我們將繼續竭力保護環境，為下一代締造良好的居住環境。



The Tricor Sports and Recreation Committee regularly organises activities for staff members including bowling and snooker competitions.

卓佳康體會為員工定期安排活動，包括保齡球和桌球比賽。



卓佳集團

僱員

員工關係

我們定期透過內聯網及會議向員工匯報集團的資訊。此外，卓佳集團亦向本港及海外僱員派發內部通訊刊物「Tricorian」。

卓佳康樂體育事務委員會（「康體會」）

康體會定期為員工安排的康體活動包括羽毛球、保齡球及桌球比賽、遠足、卡拉OK比賽及烤蛋糕興趣班等。年內，卓佳員工參與的慈善活動包括「綠色力量環島行慈善行山比賽」、「公益精英運動大比拼」、「世界自然基金會步步大自然@米埔」及「聯合國兒童基金會慈善跑」。

社會

學生實習計劃

卓佳集團為大學及大專院校學生在暑假及寒假期間提供實習機會，讓他們進一步了解企業服務實務及運作。

卓佳年度研討會

2008年11月，卓佳集團舉辦「企業社會責任和最新企業管治實務及法例」研討會上，逾700名上市公司、私人公司及非公營機構行政人員出席。



Tricor Group held a seminar on Corporate Social Responsibility and Corporate Governance & Regulatory Updates in November 2008.

卓佳集團舉辦「企業社會責任和最新企業管治實務及法例」研討會。

BLUE CROSS (ASIA-PACIFIC) INSURANCE LIMITED

Employees

Staff Benefit

As a caring employer, we provide comprehensive hospitalisation, outpatient medical and dental benefits to all staff. Our employees are entitled to marriage leave, compassionate leave, maternity and paternity leave.

We believe employees are the most valuable assets in a company, and that frequent communication is vital to promote a harmonious working environment. We have established several channels for employees to communicate directly with Senior Management. We hold monthly staff breakfast meetings with the Managing Director and half-yearly staff communication meetings. We also publish a bi-monthly E-newsletter.

Training

Blue Cross is committed to providing professional training and development. We sponsor staff members who attend job-related courses and seminars offered by professional training institutions, including courses leading to professional industry qualifications, such as Life Office Management Association, The Chartered Insurance Institute, International Claim Association, and The Australian and New Zealand Institute of Insurance and Finance. Furthermore, to encourage team spirit across the company, tailor-made training programmes, such as team-building workshops, are organised from time to time.

Community

Charity

In addition to being a market leader in the business that we serve, Blue Cross is also a good corporate citizen and strives to set an example as a socially responsible organisation.

In July 2008, Blue Cross was among the sponsoring companies for the "Medecins Sans Frontieres ("MSF") Day Campaign", appealing to the community to donate one day's income to the MSF. We matched every dollar donated by staff and business partners and, with their enthusiastic support we donated HK\$50,000 to the MSF campaign.

In addition, we have collaborated with the Hong Kong Physically Handicapped and Able-Bodied Association on a series of charitable activities, such as Mid-Autumn Festival, Christmas celebration, "Love and Caring with No Boundary" drawing competition, and home visits to the handicapped, all with the aim of promoting awareness of "cooperation with the disabled".

In recognition of our dedication to community involvement, The Hong Kong Council of Social Service awarded Blue Cross the "Caring Company 2008/09" accreditation in December 2008.

Blue Cross sponsored the "Medecins Sans
Frontieres Day Campaign" in July 2008.
藍十字於2008年7月贊助「無國界醫生日」。



藍十字（亞太）保險有限公司

僱員

員工福利

我們深切關注員工的健康，並為所有員工提供全面的住院、門診醫療及牙科保險。此外，僱員亦享有婚假、喪假、產假及待產假。

我們深信僱員是公司最重要的資產，與僱員保持緊密溝通是促進和諧關係的關鍵。我們設立多個與高級管理層溝通的渠道，包括每月定期與常務董事舉行早餐會議和每半年一次的員工大會等，以及編撰雙月電子通訊刊物，務求與員工保持良好的溝通。員工透過不同渠道與高級管理層直接溝通，可以適時掌握藍十字推廣活動的最新發展和策略，以及其他員工關注的企業資訊。

培訓

藍十字提倡終生學習，致力為員工提供專業培訓及發展的機會，並提供津貼予僱員參與由專業培訓機構所舉辦及與工作相關的課程及研討會。包括保險行業之專業資格如美國壽險管理協會、英國特許保險業學會、國際理賠協會及澳大利亞新西蘭保險金融學會。此外，公司不時安排特設培訓活動如強化團隊精神工作坊等。

社會

慈善活動

藍十字不僅躋身業界翹楚行列，同時亦致力竭盡良好的企業公民責任。

2008年7月，藍十字成為「無國界醫生日」活動的贊助機構之一，除呼籲社會人士捐出一天的薪金外，更身體力行，員工及業務夥伴每捐出一元，我們亦捐出一元予無國界醫生。由於員工及業務夥伴反應踴躍，公司最終捐出港幣50,000元予無國界醫生。

此外，我們與香港傷健協會攜手合辦多項慈善活動包括中秋節和聖誕節慶祝活動、「愛•無界限」繪畫比賽及探訪傷殘人士等，以體現「傷健共融」的精神。

2008年12月，藍十字獲香港社會服務聯會嘉許為「商界展關懷」機構，以表揚其對社會的貢獻。



Blue Cross has collaborated with the Hong Kong Physically Handicapped and Able-Bodied Association on a series of charitable activities including the "Love and Caring with No Boundary" drawing competition. 藍十字與香港傷健協會合辦「愛•無界限」繪畫比賽等多項慈善活動。