



Making A Difference **Together**
同心 造福社群

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ABOUT THIS REPORT

This corporate social responsibility (“CSR”) report describes the initiatives of The Bank of East Asia, Limited (“BEA” or “the Bank”) and its subsidiaries (collectively the “BEA Group” or “the Group”) and its progress with regard to environmental, social, and governance (“ESG”) issues from 1st January to 31st December, 2013.

Building on our first standalone CSR report for 2012, we have expanded our reporting scope to include information on the activities of BEA’s subsidiaries as well as the Bank’s overseas operations. Members of the BEA Group have been selected for inclusion in this report based on their revenue contribution to the Group in 2013 and / or the size of their workforce in the year under review.

This report is aligned with the internationally-recognised Global Reporting Initiative (“GRI”) G4 reporting guidelines, and satisfies the requirements for the Core option. In addition, we have referenced the ESG Reporting Guide issued by Hong Kong Exchanges and Clearing Limited (“HKEx”), which is the recommended practice for all listed companies in Hong Kong.

Comprehensive data tables and a GRI G4 content index are included at the back of this report to facilitate greater transparency and provide a starting point for quantitative progress measurement in the years to come.

In line with the GRI G4 reporting principles, the content of this report draws on feedback from both internal and external stakeholders of BEA. ESG issues relevant to the Group’s business and the markets in which it operates have also been considered.

For 2013, instead of including separate community investment case studies from Group members as we did in the previous year, we incorporated Group initiatives into the body of the report. The global coverage and increased disclosure of this report reflect our strategy to standardise CSR practices across the Group, and to better communicate our initiatives to our stakeholders including our employees, customers, shareholders, and society at large. Unless otherwise stated, policies, procedures, and statistics reported include the companies specified in the section, Growing Our Business Responsibly. Annual reporting will enable us to monitor and improve our performance year on year.

Please feel free to share any comments or suggestions related to this report by contacting BEA’s Corporate Communications Department at 19/F, 10 Des Voeux Road Central, Hong Kong or by sending an email to CSR@hkbea.com.

關於本報告

此企業責任報告闡述東亞銀行有限公司(「東亞銀行」或「本行」)及其附屬公司(統稱「東亞銀行集團」或「本集團」)自2013年1月1日起至12月31日止履行的企業社會責任措施，以及於環境、社會及管治方面所取得的進展。

本行以首份獨立刊發的2012年企業責任報告為基礎，擴大了報告範疇，將東亞銀行附屬公司及本行海外業務的相關活動資訊納入此報告範圍，並根據東亞銀行集團成員公司在2013年對本集團的收入貢獻及／或於回顧年度聘請的員工數目，將部分集團成員公司的表現納入本報告內。

本報告乃根據國際認可的「全球報告倡議組織」(GRI) G4指引撰寫，並符合其核心選項要求。此外，我們亦參考了香港交易及結算所有限公司(「香港交易所」)建議香港所有上市公司引用的常規而發布的《環境、社會及管治報告指引》。

本報告文末附有全面的數據表及GRI G4內容索引，藉此增加透明度並為未來數年即將採用的量化進度評估提供基礎。

根據GRI G4的報告原則，本報告收集了東亞銀行內外持份者的意見，而與本集團業務及營運市場相關的環境、社會及管治事宜亦屬考慮的範疇。

有別於上一年度另行報告集團成員公司的社區投資個案研究項目，2013年的報告將集團措施歸納為本報告的正文之中。本報告披露範圍涵蓋全球，而且披露內容亦有所增加，顯示我們正採取策略為整個集團的企業社會責任實踐統一標準，務求更詳盡地向員工、客戶、股東至廣大社會傳達我們履行企業社會責任的訊息。除非另有說明，否則報告內的公司政策、流程及統計數據均涵蓋於「我們的業務發展」部分所述的各間公司。年度報告讓我們可按年監控及改進表現。

如對本報告有任何意見或建議，請隨時聯絡東亞銀行企業傳訊部，地址為：香港中環德輔道中10號19樓，或電郵至：CSR@hkbea.com。



Dr. the Hon. David LI Kwok-po 李國寶博士
Chairman & Chief Executive 主席兼行政總裁

CHAIRMAN'S MESSAGE

Our founding partners had a vision when they established The Bank of East Asia in 1918: To support the local community and to help it prosper through the provision of professional banking services. Today, as an international provider of banking, insurance, and integrated business services and the employer of more than 12,000 people around the world, we at the BEA Group remain passionately dedicated to helping each and every customer achieve his or her financial goals by providing professional, trusted, and friendly services. We could not achieve this goal, without a deep commitment to the communities that we serve, to our staff members, and to our shareholders.

In our increasingly interconnected world, companies have a duty to listen and to provide sustainable solutions for the needs of today, and tomorrow. Global economic uncertainty, pressing social and environmental concerns, the widening gap between rich and poor — all have implications for the stability and productivity of society. Government, civil society, and business each have a part to play in tackling these challenges.

It is therefore most appropriate that the theme for our second standalone CSR report is "Making a Difference Together." In line with our business strategy to strengthen cross-border cooperation within the BEA Group, this report presents an integrated view of our Group's environmental, social, and workplace performance and initiatives. We have also become an early adopter of GRI's fourth-generation reporting guidelines, which focus on issues that are material to our business and our key stakeholders.

I am pleased to highlight that we reached a significant milestone in our CSR programme in 2013, with the establishment of a Group-wide CSR Task Force comprising representatives from the Bank and major Group subsidiaries. The Task Force is responsible for driving a comprehensive approach to CSR at the Group level, and has provided valuable input for the development of this report.

We also conducted our first materiality assessment exercise, which involved business and community partners, suppliers, and employees across functions, levels, and geographies. These stakeholders provided valuable insight into how we can further develop our Group's CSR strategy and take forward key initiatives.

主席致辭

東亞銀行創辦人於1918年成立本行之初，訂下了發展願景：提供專業的銀行服務，為本地社群作出貢獻，促進社區蓬勃發展。時至今日，本行已成為一家跨國企業，提供銀行、保險及綜合商業服務，在全球聘有超過12,000名員工；而東亞銀行集團亦始終如一，竭誠提供專業、可靠又友善的服務，致力幫助每位客戶達成財務目標。本行能夠實現此一目標，皆因我們對所服務的社群、我們的員工及股東恪守所許下的承諾。

隨著世界的聯繫越趨頻繁，所有企業均須聆聽社會今天以至未來的需求，然後提供符合可持續發展原則的解決方案。環球經濟前景未明，社會及環保問題迫在眉睫，貧富差距日益加劇——種種問題皆可能對社會的穩定及生產力構成影響。面對這些挑戰，政府、民間及商界均可發揮本身力量，攜手克服困難。

因此，本行在編製第二份獨立企業社會責任報告時，以「同心 造福社群」為題可謂適切不過。東亞銀行集團致力加強內部跨境合作的業務策略之同時，本報告亦綜合闡釋本集團的環境、社會及工作場所之效益與舉措。本行同時率先採納GRI第四代報告指引，集中匯報對本集團業務及主要持份者影響重大的事宜。

本人欣然宣布，本行在2013年成立了東亞銀行集團企業社會責任工作小組，為集團的企業社會責任計劃奠下重要的發展里程碑。工作小組由本行及集團主要附屬公司的代表組成，負責為集團制定全面的企業社會責任管理方針，而工作小組亦就編製本報告提供了寶貴意見。

此外，本行首次進行重大事項評估，邀請不同行業、階層和地區的商业夥伴、社區團體、供應商及員工參加，就我們如何進一步發展集團的企業社會責任策略及執行關鍵措施，提供了寶貴意見。

We continued to develop and strengthen our relationships with non-governmental organisations (“NGOs”) and other community partners to enhance our societal impact in 2013. The Shanghai Soong Ching Ling Foundation — BEA Charity Fund (the “Charity Fund”) launched its NGO Funding Plan, setting aside CNY1 million to help charitable organisations on the Mainland reach more people in need. The pilot palliative care programme funded by The Bank of East Asia Charitable Foundation (the “BEA Foundation”), “la Caixa” Foundation, and The Salvation Army Hong Kong and Macau Command (“The Salvation Army”) concluded successfully in September 2013. Building on this success, the BEA Foundation and its partners have renewed their commitment to the programme for an additional three years.

Our CSR programme also focuses on education, because we believe strongly that learning is the foundation for personal and societal development. We support educational programmes at all levels. For example, our Firefly Project provides computers and learning programmes to rural schools in China; the new Bank of East Asia Professorship at the Institute of Advanced Study (“IAS”) at the Hong Kong University of Science and Technology (“HKUST”) supports cutting-edge research and promotes scientific collaboration.

Group CSR principles guide operational decisions within our Group companies. We are presently working to further reduce the environmental footprint of our operations by redesigning processes for efficiency and taking additional steps to minimise electricity and paper consumption. We were an early adopter of energy-saving building technologies, and regularly review our building infrastructure, including our offices and branch outlets, to apply new technologies in a sustainable manner. We continue to encourage our customers to adopt electronic banking services and application methods to reduce paper consumption.

We are also working with our peers in the banking industry to encourage sustainable business practices. In October, BEA reaffirmed its commitment to its customers by signing the Treat Customers Fairly Charter together with 21 other retail banks in Hong Kong.

We are concerned about the welfare of our staff, and we encourage all of our employees to treat each other as family. We now provide up to two additional days of leave for employees who have contributed over 100 hours of charity work per year. The Bank of East Asia (China) Limited (“BEA China”) offers staff members two days off per year to perform charity work on weekdays.

Our achievements would not have been possible without the dedication of everyone involved in our CSR programme. I would like to thank our Group’s external and internal stakeholders who took part in our inaugural materiality assessment exercise. Their feedback and suggestions will have a significant impact on our CSR policies in the coming years. I am also deeply grateful to our Group’s staff members for contributing more than 24,000 volunteer hours in 2013. Their enthusiasm in fundraising, organising, and participating in charitable activities has raised awareness of Group CSR goals, and promoted a spirit of shared responsibility throughout our organisation.

Looking ahead, we aim to explore other opportunities to further integrate CSR into our business and operations. We also plan to strengthen our CSR framework and governance by developing Group-wide community investment guidelines and a supply chain code of conduct. We also look forward to stepping up stakeholder engagement and strengthening cooperation throughout the Group.

Working together with our customers, staff members, and other stakeholders, the BEA Group is committed to making a difference.

Dr. the Hon. David LI Kwok-po
Chairman & Chief Executive

在2013年，本集團繼續發展並加強與非政府組織及其他社區合作夥伴的關係，以強化我們對社會的正面影響。上海宋慶齡基金會－東亞銀行公益基金（「公益基金」）啟動了民間公益組織資助計劃，並撥捐人民幣100萬元幫助中國內地的慈善機構，惠及更多有需要的人士。由東亞銀行慈善基金有限公司（「東亞銀行慈善基金」）、「la Caixa」基金會及救世軍港澳軍區（「救世軍」）共同資助的「綜合關顧服務試驗計劃」已於2013年9月圓滿結束。有見試驗計劃成效顯著，東亞銀行慈善基金及其他合作機構已承諾延長該項目三年。

我們的企業社會責任項目集中於教育事務，因為本集團深信學習是個人及社會發展的基石。我們一直支持不同層面的教育活動，例如，我們的「螢火蟲計劃」為內地偏遠地區的學校提供電腦及教學培訓；另外亦於香港科技大學首度設立高等研究院東亞銀行教授席，資助院校發展高端的研究項目，促進科學合作領域。

本集團的企業社會責任原則為集團成員的營運決策提供指引。目前，本行正致力重新設計業務流程提升營運效率，以及採取額外措施盡量減低耗電量及用紙，務求進一步減少業務對環境的影響。本行率先應用大廈節能新科技，並定期檢查大廈的基礎設施（包括辦公大樓及分行），致力以可持續發展的方式應用新技術。此外，本行亦繼續鼓勵客戶轉用電子銀行服務及應用程式，以減少紙張消耗。

本行亦與業界攜手提倡可持續發展的業務實踐方案。於10月，東亞銀行與香港其他21間零售銀行共同簽署了「公平待客約章」，重申本行對客戶的服務承諾。

本行重視員工福利，並鼓勵所有員工視彼此如家人般看待。本行員工每年參與慈善活動超過100小時，即可獲得最多兩天的額外假期；東亞銀行（中國）有限公司（「東亞中國」）則每年為員工提供兩天休假，讓他們可於平日參與慈善活動。

本行在企業社會責任方面成效卓越，全賴參加計劃的每位員工投入奉獻。本人藉此機會衷心感謝內外持份者參與重大事項評估，他們所給予的意見及建議對本集團未來數年的企業社會責任政策影響深遠。此外，本集團員工在2013年參加義務工作時數超過24,000小時，本人在此對集團員工深表謝意。各位員工對籌款、組織及參加慈善活動的熱誠，讓社會各界更深入認識到本集團的企業社會責任目標，並進一步宣揚集團上下共同肩負責任的精神。

展望未來，本行將致力發掘其他機會，將企業社會責任進一步融入集團的業務營運之中。本行正計劃制定一套適用於整個集團的社區投資指引及供應鏈行為守則，藉此加強企業社會責任的執行框架及管治。此外，本行亦期望提高持份者參與度，加強集團上下緊密合作。

東亞銀行集團竭誠與各位客戶、員工及其他持份者並肩同行，積極造福社群。

主席兼行政總裁
李國寶博士

GROWING OUR BUSINESS RESPONSIBLY

BEA is the largest independent local bank in Hong Kong, with total consolidated assets of HK\$754.0 billion (US\$97.2 billion) as of 31st December, 2013. The Bank is listed on The Stock Exchange of Hong Kong and is a constituent stock of the Hang Seng Index.

BEA provides a comprehensive range of commercial banking, personal banking, wealth management, and investment services, and maintains one of the largest retail networks of any bank in Hong Kong. In Mainland China, Macau, and Taiwan, the Bank and its wholly-owned subsidiary, BEA China, operate an extensive

network of more than 130 outlets. BEA also maintains an active presence in Southeast Asia, the United Kingdom ("UK"), and the United States ("US"), serving customers through more than 240 outlets worldwide.

The BEA Group's subsidiaries further broaden the Bank's product offering to allow the delivery of customised total solutions to meet the needs of our diverse customer base.

Our primary brands are SupremeGold Account, Supreme Account, i-Account, CorporatePlus Account, BEA Credit Card, Cyberbanking, Corporate Cyberbanking, and Kid Master.

The BEA Group includes:

BEA Hong Kong www.hkbea.com	BEA China www.hkbea.com.cn
BEA Life Limited ("BEA Life") www.hkbea.com	Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") www.bluecross.com.hk
Credit Gain Finance Company Limited ("Credit Gain") www.creditgain.com.hk	East Asia Futures Limited www.eafutures.com.hk
East Asia Securities Company Limited ("East Asia Securities") www.easecurities.com.hk	East Asia Electronic Data Processing (Guangzhou) Limited (back office support centre)
Tung Shing (Brokers) Group ("Tung Shing") www.tsbrokers.com	Tricor Holdings Limited ("Tricor") www.tricorglobal.com



BEA's Sheung Wan Branch
東亞銀行上環分行

我們的業務發展

東亞銀行是香港最大的獨立本地銀行，於2013年12月31日的綜合資產總額達港幣7,540億元(972億美元)。本行於香港聯合交易所上市，為恒生指數成份股之一。

東亞銀行提供各種商業銀行、個人銀行、財富管理和投資服務，現為香港擁有最龐大零售網絡的銀行之一。本行及其全資附屬公司東亞中國的業務網絡龐大，在內地、澳門及台灣共設

有逾130個網點。本行於世界各地共設有逾240個網點，遍布東南亞、英國和美國。

東亞銀行集團透過附屬公司進一步完善業務範圍，為客戶提供度身訂造的解決方案，全面切合廣大客戶群的不同需要。

本行的主要品牌包括顯卓理財戶口、至尊理財戶口、i-Account、企業綜合理財戶口、東亞銀行信用卡、電子網絡銀行、企業電子網絡銀行及理財小博士。

東亞銀行集團：

東亞香港 www.hkbea.com	東亞中國 www.hkbea.com.cn
東亞人壽保險有限公司(「東亞人壽」) www.hkbea.com	藍十字(亞太)保險有限公司(「藍十字」) www.bluecross.com.hk
領達財務有限公司(「領達財務」) www.creditgain.com.hk	東亞期貨有限公司 www.eafutures.com.hk
東亞證券有限公司(「東亞證券」) www.easecurities.com.hk	東亞電子資料處理(廣州)有限公司 (後勤支援中心)
東盛(經紀)集團(「東盛」) www.tsbrosers.com	卓佳集團有限公司(「卓佳」) www.tricorglobal.com

BEA in Numbers 東亞銀行數據：

Economic Data	經濟數據	2013 (HKD Mn) (港幣百萬元)	2012 (HKD Mn) (港幣百萬元)
Direct economic value generated	所產生的直接經濟價值		
Revenue	收入	17,524	15,568
Economic value distributed	經濟價值分配		
Operating costs	營運成本	3,451	3,221
Employee compensation and benefits	員工薪資及福利	5,411	4,800
Payments to providers of capital	給資本提供者的款項	2,861	2,637
Payments to government in Hong Kong	香港的稅項	708	568
Payments to government in Mainland China	中國內地的稅項	675	519
Payments to government in other locations of operation	其他營運地區的稅項	283	211
Community investment	社區投資	19	14
Economic value retained	保留的經濟價值	4,116	3,598 (restated 重報)

		2013	2012
Shareholders	股東總數	Approx. 約9,400	Approx. 約9,600
Employees worldwide	全球員工總數	12,698	12,441
Branches worldwide	全球分行總數	240+	220+

Much of BEA's growth in recent years is attributable to its success in developing business links between markets in Greater China and overseas, and our strategy is to build on our strong presence and existing relationships in China and overseas to support the flow of cross-border business.

Major Developments in 2013

- BEA launched a new look for its brand identity, which was applied at the corporate and retail levels.
- BEA completed its new building at 33 Des Voeux Road Central, in the heart of Hong Kong's Central Business District. The new building achieved a Gold Standard rating in accordance with the Building Environmental Assessment Method ("BEAM") for New Buildings.
- BEA received approval from the China Securities Regulatory Commission to serve as a Renminbi Qualified Foreign Institutional Investor, which allowed the Bank to invest in China's fixed income and A-share markets.
- BEA opened its Manchester Branch in the UK while BEA China opened 13 new outlets in Mainland China including a sub-branch in the Qianhai Shenzhen-Hong Kong Modern Service Industry Cooperation Zone. BEA China was also one of the first foreign banks to receive approval to open a sub-branch in the China (Shanghai) Pilot Free Trade Zone, which was opened in the first quarter of 2014.
- Credit Gain took its first step to capitalise on the enormous potential of the Mainland market by opening its first two offices in Mainland China, in Shenzhen.
- Tricor acquired 30% interest in International Outsourcing Inc., a professional services firm in Korea.

Corporate Governance

BEA and its subsidiaries are committed to maintaining the highest corporate governance standards and

consider such commitment essential in balancing the interests of shareholders, customers, and employees; and in upholding accountability and transparency.

Dr. David K.P. Li, the Chairman of the Board, is supported by a Board of Directors comprising one Executive Director, seven Non-executive Directors ("NEDs"), and nine Independent Non-executive Directors ("INEDs"). Directors (including NEDs and INEDs) are appointed for a term of not more than approximately three years and shall be eligible for re-appointment upon expiration of their terms. The Board is responsible for providing strategic direction and overseeing effective implementation of pre-determined objectives set by the Management. Board meetings are held at least four times per year. Board committees are established to manage specific roles and responsibilities delegated by the Board. These include the Audit Committee, the Nomination Committee, the Remuneration Committee, and the Risk Committee. The Board has adopted a Board Succession and Diversity Policy, which defines succession planning and diversity of the Board. In order to maintain an appropriate mix and balance of talent, skills, experience, and diversity on the Board, the Nomination Committee has developed measurable objectives to implement the policy and monitor progress towards achieving these objectives.

Directors must exercise reasonable care, skill, and diligence in their duties to a standard commensurate with the standard established by the Laws of Hong Kong. The Bank has adopted the Directors' Code of Conduct and Policy on Conflict of Interests, which provides guidance to Directors to help them recognise and deal with ethical issues including the handling of conflicts of interest and also fair dealing.

Dr. David K.P. Li, the Chief Executive of the Bank, is supported by a Management team comprising four Deputy Chief Executives and 13 General Managers. They are responsible for the day-to-day operation and administration of the Bank's business as delegated by the Board.

For more information about the Group's corporate governance practices, please refer to our annual report at www.hkbea.com (About BEA / Investor Communication).

東亞銀行近年的業務增長點，主要來自本行在大中華及海外市場相互間的業務聯動，本行的經營策略是憑藉在中國及海外的龐大網絡及現有關係，積極拓展跨境業務。

2013年重要發展

- 東亞銀行推出全新品牌形象，並應用於企業及零售層面。
- 東亞銀行位於香港中環商業區心臟地帶德輔道中33號的新大樓落成，該棟大廈榮獲建築環保評估協會授予「建築環境評估法」金級別殊榮。
- 東亞銀行獲中國證券監督委員會批准成為人民幣合格境外機構投資者，獲准投資中國內地的固定收益及A股市場。
- 東亞銀行在英國曼徹斯特開設分行；東亞中國在內地開設了13個新網點，其中包括於前海深港現代化服務業合作區設立的深圳前海支行。此外，東亞中國亦是首批獲准在中國（上海）自由貿易試驗區開設支行的外資銀行之一。該支行已於2014年首季開業。
- 領達財務首度涉足內地市場的龐大商機，在深圳設立兩間內地辦事處。
- 卓佳收購韓國專業服務公司International Outsourcing Inc.的30%權益。

企業管治

東亞銀行及其附屬公司致力維持最高的企業管治標準，並認為此承諾對於平衡股東、客戶及員工利益，以及保持問責及透明度，至為重要。

李國寶博士為董事會主席。董事會由1位執行董事、7位非執行董事及9位獨立非執行董事組成。董事（包括非執行董事及獨立非執行董事）的任期為不超過約3年，任期屆滿時可重選連任。董事會負責提供策略性指引，並進行監督以確保管理層有效落實預先訂定的目標。董事會會議每年召開最少4次。董事會下設專責委員會執行其獲董事會賦予的特定角色及職責。該等專責委員會包括審核委員會、提名委員會、薪酬委員會及風險委員會。董事會已採納一套「董事會接任及多元化政策」，訂定董事會成員接任及多元化計劃。為使董事會繼續具備適度及均衡的專長、技巧、經驗及多元化，提名委員會制定了可量度的目標，以便推行有關政策及監察其達標的進度。

董事須以合理水平的謹慎、技巧及努力行事，以符合香港法例所確立的標準。本行已採用「董事行為守則」及「利益衝突政策」，為他們在了解及處理有關道德操守等事宜方面提供指引，包括處理利益衝突及公平交易。

本行行政總裁李國寶博士由管理層輔助行事。管理層包括4名副行政總裁及13名總經理。經董事會授權，他們負責本行業務的日常營運及管理。

如欲進一步了解本集團的企業管治常規，請參閱本行年報，網址：www.hkbea.com（關於東亞銀行／投資者通訊）。



BEA opened its Manchester Branch in the UK in 2013.
東亞銀行於2013年在英國曼徹斯特開設分行。

Risk Management and Compliance

In Hong Kong, as elsewhere, the financial services industry is heavily regulated and we manage compliance on a daily basis. In addition to the risk management requirements of the Hong Kong Monetary Authority ("HKMA"), the Group established a new Risk Committee in 2013, to further enhance BEA's risk management framework and review its appetite for risk. The Risk Committee comprises the Chairman & Chief Executive, two INEDs, and two NEDs.

Based in Hong Kong, the Bank's Compliance Department oversees overall compliance of the Group, although different locations of operation and key departments also have representatives responsible for compliance. For example, BEA China has its own compliance team based in Mainland China. When developing new products and services, a representative from the Compliance Department must be consulted to provide an evaluation. We are pleased to report that there were no incidences of non-compliance in 2013.

Anti-corruption

BEA's anti-corruption policies are communicated clearly to all staff members, including frontline employees, in the Bank's Code of Conduct, which is available via BEA's intranet. Regular refresher training is provided to ensure that all employees are aware of the Bank's zero-tolerance position on fraud, money-laundering, and other forms of corruption. We also have a whistle-blowing policy that guarantees confidentiality and non-

retaliation. Blue Cross and Credit Gain staff members receive training on corruption prevention and business ethics. All employees are required to review the Code of Conduct on an annual basis, and sign to acknowledge that they understand and agree to the Code.

Sustainability in Our Supply Chain

As a provider of banking, financial, and advisory services, the BEA Group has fewer, often more specialised suppliers compared to other industries, and therefore the risk of adverse environmental and social impacts in our supply chain is lower.

The Group's primary suppliers provide information technology and telecommunications, from which we source the hardware and software that are vital to our competitiveness. Our global network of offices and retail outlets also requires building contractors, utilities suppliers, and sanitation, security, and maintenance services. The table below includes the Group's main supplier types based on expenditure, and identifies key areas in which each supplier type can impact BEA's sustainability performance.

Going forward, we will explore opportunities to co-ordinate supplier management across our companies and geographies and develop a supply chain code of conduct. We will also strive to integrate environmental and social considerations into our tendering processes, and leverage the expertise of our suppliers to improve our CSR performance, whenever possible.

Supplier type	Products / services sourced (examples)	Key impact(s) identified
IT / Telecoms	Hardware (computers, printers) and software, licences, networked data communications, IT professional fees	Energy consumption
Facilities	Building contractors, catering, sanitation, utilities, maintenance, decoration work, transport	Labour practices, environmental impacts (e.g. energy consumption), waste
Advertising / Design / Printing	Production, audio / visual, printed materials	Paper use
Legal and Professional Consultants	Industry information, legal, audits	Compliance, responsible business practices

風險管理及合規

在香港以至全球各地，金融服務業均受到嚴格監管，而本行亦會每日做好合規管理。除香港金融管理局（「金管局」）的風險管理規定外，本集團於2013年新設立了風險委員會，進一步鞏固東亞銀行的風險管理架構及檢討本集團的風險偏好。風險委員會由主席兼行政總裁、兩位獨立非執行董事和兩位非執行董事組成。

本行的合規部設於香港，負責監督本集團合規的整體情況，但不同的營運地區及主要部門亦有代表負責合規事務，例如，東亞中國在內地便設有其合規團隊。在開發新產品及服務時，必須諮詢合規部代表的意見，讓其加以評估。我們欣然匯報，本集團在2013年並無任何違反法規的事項。

反貪污

東亞銀行透過「行為守則」，向全體員工清楚傳達反貪污政策，包括前線員工皆得悉相關政策，有關資訊亦載於本行的內聯網內。本行定期提供培訓，確保所有員工知悉本行對欺詐、清洗黑錢及其他貪污方式的零容忍立場。本行還設有上告政策，確保舉報事宜絕對保密，舉

報人毋須害怕遭到報復。藍十字及領達財務的員工亦有接受關於防止貪污及商業道德的培訓。全體員工每年必須重溫行為守則，並簽名確認明白及同意守則內容。

供應鏈可持續發展

東亞銀行集團為銀行、金融及諮詢服務的提供者，我們的服務供應商為數不多但卻較為專業，因此本集團的供應鏈對環境及社會造成負面影響的風險較低。

本集團會向提供資訊科技及電訊服務的主要供應商，採購對本集團競爭力至關重要的軟、硬件，而本行設於世界各地的辦事處及零售網點亦需要各種供應商提供服務，如大廈承建商、公用事業供應商，以及清潔、保安、維修保養服務。下表根據消費項目列示本集團的主要供應商類別，以及各類供應商足以影響東亞銀行可持續發展表現的各個主要領域。

今後，我們將積極物色機會協調不同公司及區域的供應商管理工作，並訂立供應鏈行為守則。我們還會致力將環境及社會因素納入招標程序，並盡可能借助供應商的專業知識提升本行的企業社會責任表現。

供應商類別	所採購的產品／服務(例子)	已識別的主要影響
資訊科技／電訊	硬件(電腦、打印機)及軟件、牌照、網絡數據通訊、資訊科技專業服務費	能源消耗
設施	承建商、餐飲、清潔、公用事業、維修保養、裝飾工程、運輸	勞工守則、環境影響(例如：能源消耗)、棄置物
廣告／設計／印刷	製作、影音產品、印刷品	紙張使用
法律及專業諮詢	行業資訊、法律、審核	合規、負責任的營商手法

Recognition

BEA

- "President's Award" (14th consecutive year)
 - The Community Chest of Hong Kong ("The Community Chest")
- Named "Caring Company" (10th consecutive year)
 - Hong Kong Council of Social Service ("HKCSS")
- "Corporate Social Responsibility Award" in the Best Practice Awards Programme 2013
 - Best Practice Management



- "Distinguished Green Bank Award" in the Green China Award Programme 2013
 - Wen Wei Po, the United Nations' Environment Programme Foundation, and environmental agencies in Mainland China, Taiwan, and Macau
- "2013 Best SME's Partner Award" (sixth consecutive year)
 - The Hong Kong General Chamber of Small and Medium Business
- Silver Award in the Web Accessibility Recognition Scheme
 - The Office of the Government Chief Information Officer and the Equal Opportunities Commission
- Gold Award for Volunteer Service
 - Hong Kong Government's Social Welfare Department — Central Office for Volunteer Service

- "Class of Excellence" Energywi\$e Label (for BEA's Head Office Building and BEA Tower)
 - Hong Kong Awards for Environmental Excellence ("HKAEE") Programme



- "Class of Excellence" Wastewi\$e Label (for BEA's Head Office Building and BEA Tower)
 - HKAEE Programme
- Gold Standard Rating (for BEA's new building at 33 Des Voeux Road Central)
 - BEAM for New Buildings
- Quality Water Recognition Scheme for Buildings (for BEA's Head Office)
 - Hong Kong Government's Water Supplies Department
- Indoor Air Quality Certification — Good Class (for BEA's Head Office)
 - Hong Kong Government's Environmental Protection Department

獎項

東亞銀行

- 香港公益金頒發「公益榮譽獎」(連續第14年)
- 榮獲香港社會服務聯會(「社聯」)嘉許為「商界展關懷」機構(連續第10年)



- 最佳業務實踐集團頒發「2013年最佳業務實踐獎」之「企業社會責任獎」
- 文匯報、聯合國環境規劃基金會以及大中華區環保組織合辦的「綠色中國大獎2013」中榮獲「傑出綠色銀行獎」
- 榮獲香港中小型企業總商會頒發2013年度「中小企業最佳拍檔獎」(連續第6年)
- 政府資訊科技總監辦公室及平等機會委員會合辦的「無障礙網頁嘉許計劃」中榮獲「銀獎」



- 社會福利署義務工作統籌課頒發機構義工服務金嘉許狀



- 獲頒發「香港環保卓越計劃」內之「卓越級別」節能標誌(中環總行大廈及觀塘東亞銀行中心)
- 獲頒發「香港環保卓越計劃」內之「卓越級別」減廢標誌(中環總行大廈及觀塘東亞銀行中心)
- 榮獲「建築環境評估法」金級別(東亞銀行位於德輔道中33號的新大樓)
- 榮獲香港水務署頒發「大廈優質食水認可計劃」證書(中環總行大廈)
- 榮獲香港環境保護署頒發「室內空氣質素良好級」證書(中環總行大廈)

BEA China

- "Best Practice of Social Responsibility Award for Year 2012" (second consecutive year)
 - China Banking Association
- "Outstanding Charitable Project for the Year 2012" (for the Charity Fund's Funding Plan for NGOs)
 - China Banking Association
- "2013 Most Influential Financial Institution (Education Sector) Award" in the 2013 Warm-hearted Finance Charity Ranking
 - China Business Network Co., Ltd. and Shanghai Lujiazui Finance and Trade Zone Administration
- "Charity Compassion Award" in the 12th Pudong New Area Charity Commonweal United Donation Programme
 - Pudong New Area Charity Commonweal United Donation Organisation Committee
- Leadership in Energy and Environmental Design ("LEED") for Commercial Interiors Gold Certificate 2013 (for BEA China's Headquarters, Shanghai Branch, and Beijing Branch)
 - US Green Building Council

Credit Gain

- Named "Consumer Caring Company" (second consecutive year)
 - GS1 Hong Kong's Consumer Caring Scheme
- "Caring Enterprise Award"
 - Lok Sin Tong Benevolent Society Kowloon ("LST") (third consecutive year)
- Right to display the "Heart to Heart Company" logo (third consecutive year)
 - Hong Kong Federation of Youth Groups

Memberships and Charters

Our Group is actively involved in the communities we serve. We are a corporate member of the industry associations, NGOs, and chambers listed to the right, and our Chairman & Chief Executive, Deputy Chief Executives, and senior executives hold key positions in universities, associations, chambers, and NGOs, which

enable them to contribute to the long-term development of these communities.

Associations & NGOs

- Asia Pacific Loan Market Association
- Association of Women Accountants (Hong Kong) Limited
- China Banking Association
- Chinese Banks' Association
- Employers' Federation of Hong Kong
- Federation of Share Registrars Limited
- Hong Kong Association of Banks (Core Member)
- HKCSS Patron's Club (Jade Member)
- The Hong Kong Federation of Insurers
- Hong Kong Institute of Bankers
- The Hong Kong Institute of Chartered Secretaries
- Shanghai Soong Ching Foundation
- Treasury Markets Association
- United Kingdom Chinese Bankers Association
- World Wide Fund for Nature Hong Kong ("WWF") (Silver Member)
- UNICEF

Chambers

- The Chamber of Hong Kong Listed Companies
- International Chamber of Commerce — Hong Kong, China

In addition, BEA is a Signatory of the Treat Customers Fairly Charter endorsed by the HKMA.

東亞中國

- 中國銀行業協會頒發「2012年度最佳社會責任實踐案例獎」(連續第二年)
- 公益基金推出的「民間公益組織資助計劃」獲中國銀行業協會頒發「2012年度公益慈善優秀項目獎」
- 上海第一財經傳媒有限公司及上海陸家嘴金融貿易區管理委員會合辦的「溫暖金融2013第一財經•陸家嘴年度金融公益榜」中榮獲「年度影響力獎(教育領域)」
- 浦東新區慈善公益聯合捐組委會頒發第十二屆浦東新區慈善公益聯合捐「慈善公益愛心獎」
- 東亞中國的總部及位於京滬兩地的分行榮獲美國綠色建築協會頒發「綠色能源與環境設計先鋒獎」之「2013年商業室內綠色建築評估體系金級認證」

領達財務

- 榮獲香港貨品編碼協會頒發「貼心企業」嘉許計劃2013之貼心企業(連續第二年)
- 九龍樂善堂(「樂善堂」)頒發「愛心企業獎」(連續第三年)
- 香港青年協會頒發「有心企業」標誌(連續第三年)

會員及約章

本集團積極參與所服務社區的活動，不但加入下列行業協會、非政府機構及商會，本行主席兼行政總裁、副行政總裁及高級行政人員均在

大學、協會、商會及非政府機構擔任重要職務，為社區的長期發展出一分力。

協會及非政府機構

- 亞太貸款市場協會
- 香港女會計師協會
- 中國銀行業協會
- 香港華商銀行公會
- 香港僱主聯會
- 證券登記公司總會有限公司
- 香港銀行公會(核心會員)
- 社聯「商界展關懷」贊助人會(翡翠會員)
- 香港保險業聯會
- 香港銀行學會
- 香港特許秘書公會
- 上海宋慶齡基金會
- 財資市場公會
- 英國華商銀行公會
- 世界自然基金會香港分會(純銀會員)
- 聯合國兒童基金會

商會

- 香港上市公司商會
- 國際商會—中國香港區會

此外，東亞銀行還簽署了香港金管局認可的《公平待客約章》。

CSR MANAGEMENT APPROACH

Having been in business for almost a century, we at BEA understand the importance of taking a long-term view of business development. Our primary responsibility is to generate value for our customers and our shareholders, and to contribute to economic growth in the markets in which we operate. We recognise, however, that business success is linked to the well-being of our employees and the stability of the wider society, and we invest strategically in these areas. We are also aware that our environmental performance can affect society as a whole, as well as our Group's bottom line through operating costs. Therefore, we carefully manage our environmental footprint, particularly our consumption of electricity and materials such as paper.

CSR Task Force and CSR Policy

In 2013, we introduced a new CSR management system to drive improvements in ESG performance and disclosure throughout the Group. A CSR Task Force comprising representatives from across the Bank and major Group members has been established, and will be responsible for developing CSR strategy, monitoring progress, sharing best practices, and making recommendations to the Senior Management.

The first achievement of the Task Force was to develop a Group-wide CSR Policy, which was approved by the Board at the end of 2013. By formally announcing what the Group believes in and strives to do, the CSR Policy helps ensure that the CSR endeavours of Group members are aligned and that stakeholders have a clear understanding of the Group's stance on CSR issues. This policy is publicly available via BEA's website, and has been communicated to all staff members. It has also been incorporated into our induction training materials for new hires.

The CSR Task Force's efforts are coordinated by BEA's Corporate Communications Department, which is supervised by the General Manager and Head of Human Resources & Corporate Communications Division. The Deputy Chief Executive and Chief Operating Officer oversees CSR development of the Group.

Stakeholder Engagement and Materiality

Stakeholder engagement is a crucial part of the Group's CSR strategy and keeps us informed of the needs and views of individuals and groups that can influence the success of our business, or that can be significantly affected by our operations. Our key stakeholders include customers, employees, investors, government and regulators, industry associations, suppliers, and our community partners. We engage stakeholders regularly through a variety of formal and informal channels, from annual shareholder meetings attended by Senior Management to customer satisfaction surveys and the daily interaction between our frontline staff and our customers. The Group's annual reports and CSR reports also enable us to keep our stakeholders abreast of our achievements and goals. BEA also has grievance channels for staff to express any work-related dissatisfaction.

In 2013, BEA engaged an external consultant to conduct an independent stakeholder engagement exercise for the purposes of compiling this report. Community partners, employees, suppliers, and an investor were selected based on their familiarity with the BEA Group's business activities and their knowledge or involvement in the Group's CSR initiatives. Feedback from the stakeholder engagement exercise has informed the content of this report, and will be used to shape our CSR strategy going forward.

The stakeholder engagement exercise was divided into two parts: the first to gain feedback on BEA's CSR performance and the second to gain a rating of importance for a list of over 40 possible ESG issues. Interviews and an online survey were used to engage external stakeholders, while internal stakeholders took part in an extended online survey. A summary of stakeholder feedback is included on page 18.

企業社會責任管理方針

東亞銀行服務社群近一個世紀，我們深明以長遠目光發展業務之重要。本行的主要責任是為客戶及股東創造價值，以及促進我們所營運市場的經濟增長。但是，我們亦意識到，業務上的成功與員工的身心健康以至社會大環境的穩定息息相關，因此我們亦有策略地在該等領域投放資源。此外，有鑑於我們的環保效益可能影響整個社會，甚至本集團的營運成本，因此，我們小心控制對環境的影響，尤其是電力及其他資源如紙張的消耗。

企業社會責任工作小組及政策

2013年，本行推出全新的企業社會責任管理機制，以促進改善整個集團在環境、社會及管治方面的表現及披露。本集團已設立一個由本行及主要集團成員公司代表組成的企業社會責任工作小組。工作小組將負責制定企業社會責任策略、監督進展、分享最佳實踐經驗以及向高層管理人員推薦建議。

工作小組首個成果就是為集團制定一套企業社會責任政策。該政策已於2013年底獲董事會通過。透過正式宣布本集團的信念及目標，企業社會責任政策有助確保集團成員公司在企業社會責任方面的方向一致，讓持份者清楚明白本集團在企業社會責任事宜的立場。該政策已上載於東亞銀行網站讓公眾參閱，並已通告所有員工。該政策亦已納入新員工入職培訓的課程中。

本行企業傳訊部負責協調企業社會責任工作小組事宜，由總經理兼人力資源及企業傳訊主管負責監督。本集團的企業社會責任發展由副行政總裁兼營運總監監督進行。

與持份者溝通之重要性

與持份者溝通是本集團企業社會責任策略的重要一環，可讓本集團明白對我們的業務表現或受我們營運所影響之個人及團體的需求及意見。本集團的主要持份者包括客戶、員工、投資者、政府及監管機構、行業協會、供應商、以及社區合作夥伴。本行定期通過各種正式及非正式渠道邀請持份者參與，從高層管理人員參加的年度股東大會，到客戶滿意度調查，再到前線員工與客戶之間的日常交流。本集團的年報及企業責任報告亦是我們與持份者分享成果與目標的渠道之一。本行亦提供申訴渠道讓員工提出與工作有關的不滿。

2013年，為了撰寫本報告，東亞銀行委託外部顧問向持份者進行獨立意見調查。根據其對東亞銀行集團業務活動的熟悉程度及對本集團企業社會責任措施的了解或參與度，我們挑選出部分社區合作夥伴、員工、供應商及一位投資者表達意見。向持份者收集所得的意見已納入本報告內，並將用於制定本行的企業社會責任策略。

向持份者收集意見分兩部分：一是就東亞銀行企業社會責任的表現發表意見；二是對逾40項可能發生的環境、社會及管治事宜按重要性排序。外部持份者進行了訪問及網上問卷調查，而內部持份者則填寫了詳細的網上問卷。持份者所提出之意見摘要列示於第19頁。

Selected Stakeholder Feedback

Stakeholder Feedback	BEA Group Response
1. Set key performance indicators and allocate more resources to CSR.	In 2013, the Group implemented several measures to facilitate more structured and accountable management of CSR, including the establishment of a CSR Task Force and the Group CSR Policy. In 2014, we will focus on integrating the Policy into our business and operations, and develop CSR targets for our environmental and social performance. BEA's Facility Management Department has a target to reduce energy consumption in our main office buildings by at least 1.1% for 2014 compared with 2013 levels. We will also continue to engage our stakeholders. We will continue to report on a Group basis to establish a standardised level of disclosure and promote the importance of CSR Group-wide.
2. Benchmark performance against leading companies and global standards of best practice in CSR. There is an expectation that BEA should be a leader in CSR and set the standard for other local banks in Hong Kong.	The Group is one of the first organisations in Hong Kong to adopt the new GRI G4 reporting guidelines. Moving forward, we will investigate other standards and indices to benchmark ourselves against local and international best practices.
3. Help to address Hong Kong's ageing population and widening wealth gap by supporting financial services designed for the elderly and low-income individuals.	BEA will continue to provide preferential interest rates and service charge concessions to vulnerable customers ¹ including the elderly and low-income individuals, as well as to NGOs.
4. Strengthen public communication on CSR initiatives.	Annual CSR reporting will help us to strengthen external awareness of our CSR initiatives. We will also aim for greater disclosure and transparency of our CSR performance in 2014. We will communicate our achievements through press releases and engage our stakeholders in our CSR activities.
5. Increase internal awareness of CSR issues and encourage staff participation in volunteering activities.	In 2013, we launched an internal, bi-monthly CSR e-newsletter to engage employees and keep them informed of the Group's CSR initiatives. Internal communications will be increased to raise awareness throughout the Group. More training will be provided to staff volunteers to equip them with the skills necessary for participation.
6. Reduce the environmental footprint of the BEA Group's operations, particularly paper and energy consumption.	We have taken stakeholder views into consideration and have included quantitative data regarding our paper use and energy consumption in this report. We will continue to streamline our operations, enhance our service quality, and reduce our environmental impact (for example, through BEA's "digital branch" model). We will submit data for the Carbon Footprint Repository for Listed Companies in Hong Kong organised by the Environmental Protection Department of the Hong Kong government.

¹ Vulnerable customers include:

1. persons aged 65 or above,
2. persons below the age of 18, and
3. recipients of assistance under the Comprehensive Social Security Assistance Scheme or the Social Security Allowance Scheme (including low-income individuals and those with physical and / or mental disabilities).

持份者所提出的意見

持份者的意見	東亞銀行集團回應
1. 設定主要企業社會責任效益指標以及投入更多資源。	2013年，本集團實行多項措施優化企業社會責任管理架構及加強問責制，包括設立企業社會責任工作小組及為本集團制定企業社會責任政策。 2014年，我們將致力將政策融入業務及營運中，以及為環境及社會方面的表現設定企業社會責任目標。東亞銀行設施管理部為本行設定的2014年節能目標，就是令本行主要辦公大樓的能源消耗量較2013年減少1.1%或以上。 我們亦將繼續邀請持份者參與其中，報告整個集團的情況，以建立披露基準，並在集團內提倡企業社會責任。
2. 根據業內主要公司及企業社會責任方面全球最佳實踐的標準確立效益基準。持份者預期東亞銀行應在企業社會責任方面領導先行並為香港其他本地銀行設立標準。	本集團是香港首批採納全新的GRI G4指引的公司之一。 未來，我們還將進一步對標準及指標進行檢討，務求符合本地及國際最佳實踐的標準。
3. 為年老及低收入人士提供金融服務支援，以協助解決香港人口老化及貧富懸殊的問題。	東亞銀行將繼續向弱勢客戶¹，包括年老、低收入人士以及非政府組織提供優惠利率及服務費減免。
4. 就企業社會責任措施加強與公眾的溝通。	年度的企業責任報告制度有助外界了解我們的企業社會責任措施。2014年我們亦將繼續披露更多事項及提高本集團企業社會責任表現的透明度。我們將通過新聞稿告知公眾我們取得的成果，以及邀請持份者參與我們的企業社會責任活動。
5. 加強內部對企業社會責任事宜的關注，以及鼓勵員工參加義工活動。	2013年，我們在集團內部每兩個月刊發一次CSR通訊，以便員工參與及了解本集團的企業社會責任活動。我們將加強內部溝通，以提升整個集團對該等事項的關注。 我們將向義工提供更多培訓，讓他們具備必要的相關技能。
6. 減少東亞銀行集團對環境的影響，特別是紙張及能源消耗。	我們已將持份者意見納入考慮，並在本報告中加入本行紙張的使用及能源的消耗量的量化數據。 我們將繼續優化業務、提升服務質量及減少對環境的影響(例如，通過東亞銀行的「智能數碼分行」模式)。 我們將遞交數據至香港環境保護署建立的香港上市公司碳足跡資料庫。

¹ 弱勢客戶包括：

1. 65歲或以上人士；
2. 18歲以下人士；及
3. 領取綜合社會保障援助計劃或公共福利金計劃之人士(包括低收入、有身體及／或精神殘疾人士)。

Materiality Assessment

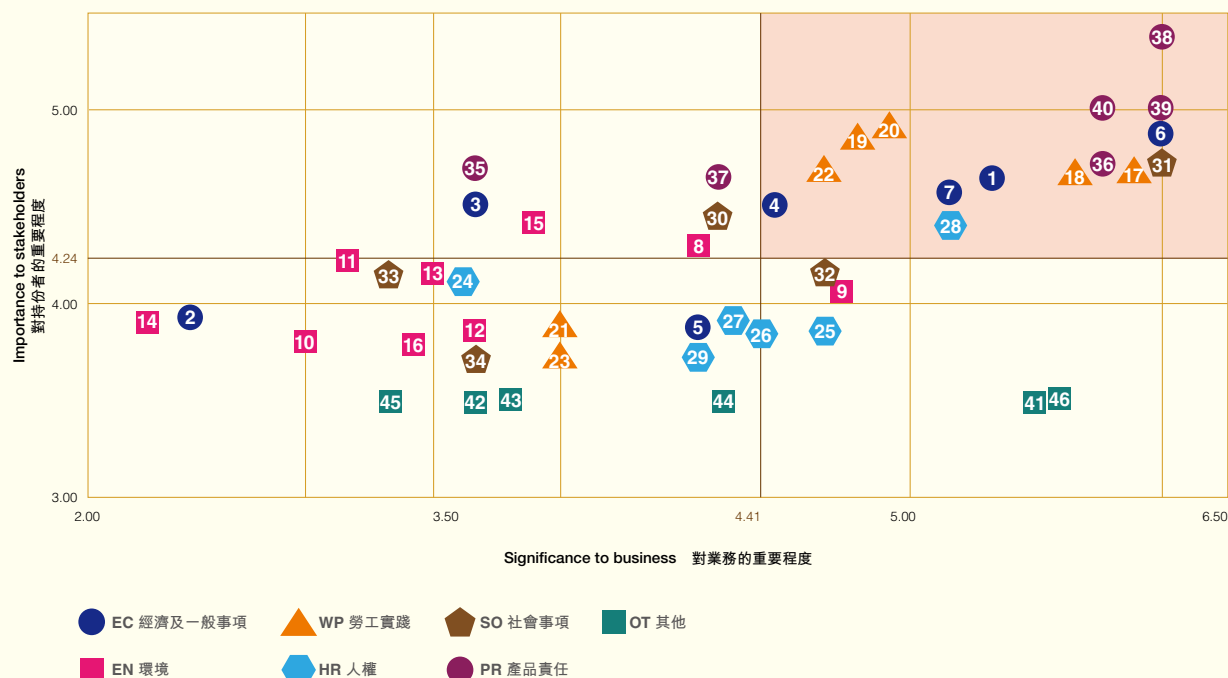
The GRI G4 sustainability reporting framework places emphasis on materiality. Reporting companies are asked to focus on issues that are important to stakeholders and have a significant impact on, or are significantly impacted by, the business. In addition to those material issues, we will be reporting on a list of general disclosures that are deemed important for all reporting organisations, such as supply chains and corporate governance, which are recommended by the HKEx ESG guidelines. An index of GRI G4 indicators and relevant information can be found at the back of this report.

Assessment Process

- Both internal and external stakeholders were asked to take part in an online survey to rate a list of 46 ESG issues (page 21) according to how important each was perceived to be for the Group on a scale of 1 to 6 (1 being not at all important, and 6 being extremely important). The issues were taken from the GRI aspects and issues relevant to our industry and the markets in which the BEA Group operates.
- To determine the significance of each issue from a business perspective, members of the Group's CSR Task Force scored the issues along the same scale during a facilitated group discussion.

- Both sets of scores were then plotted onto a matrix (as seen below). The threshold for reporting was determined by taking the average score for both importance to stakeholders and significance to business, and issues that are located in the top right quadrant of the matrix (highlighted in pink) were regarded as material issues for the Group. These 15 issues will be addressed in this report.
- In addition to these 15 material issues, we have taken feedback from stakeholder interviews and surveys into consideration and included two additional environmental issues, namely (1) energy consumption and (2) paper consumption and waste.
- It is important to identify which issue is relevant to which stakeholder in order to formulate targeted strategies and continually engage with relevant stakeholders to better understand our impact and evaluate our progress.
- The table on pages 22 and 23 shows the impact of each issue for key stakeholders along our value chain, and identifies the relevance of each issue inside and outside the Group. A tick (✓) indicates that the material issue is relevant for that stakeholder group.

Materiality Matrix 相關性示意圖



重大事項評估

GRI G4可持續發展報告框架強調事項的重要性，企業須報告對持份者而言重要及對業務具有重大影響、或深受業務影響的事宜。除了該等重大事項，我們將就所有報告機構均認為重要的一般披露事項進行匯報，例如供應鏈及企業管治等香港交易所發布的《環境、社會及管治報告指引》建議披露的事項。GRI G4指標及相關資料索引附載於本報告後面。

評估程序

- 內外持份者均獲邀參加網上問卷調查，對以下46項環境、社會及管治事項，按其認為對本集團的重要程度逐一進行評級，評級標準分為1至6級（1為完全不重要，6為極度重要）。該等事項自GRI列表中選取，並與我們所屬的行業及東亞銀行集團營運市場相關的事項。
- 為從業務角度衡量每個事項的重要程度，本集團企業社會責任工作小組成員在分組討論

過程中按照相同的評級標準對有關事項進行評分。

- 兩套評分均繪製於同一示意圖內（即左下圖所示）。報告基準乃根據對持份者及對業務重要程度上的平均分釐定，而位於示意圖右上方部分（顯示為粉紅色）的事項釐定為本集團的重大事項。該等15個事項將於本報告闡釋。
- 除該等15個相關事項外，我們已將接受訪問及問卷調查的持份者之意見納入考慮，並另外增加兩個環境事項為優先事項，分別為(1)能源消耗和(2)紙張消耗及浪費。
- 為了制定策略及與持份者保持溝通，辨識對持份者視為重要的事項尤為重要，因這讓我們更深入了解我們的影響及評估進度。
- 刊於第22至23頁之表格列示每個事項對本行價值鏈上的關鍵持份者之影響，以及界定每個事項與集團內外的相關性。有(✓)標誌即表示該事項與該持份者團體相關。

ESG Issues 環境、社會及管治事項

Economic & General issues (EC) 經濟及一般事項	
1	Economic value generated and distributed 所產生及分配的經濟價值
2	The effect of climate change on BEA's business 氣候變化對東亞銀行業務的影響
3	Public benefits from investments in infrastructure / services 投資基礎設施／服務對公眾的利益
4	Contribution to the community 對社區的貢獻
5	Procurement practices 採購實踐
6	Compliance (general) 合規（一般）
7	Grievance mechanisms 申訴機制
Environmental (EN) 環境	
8	Use of materials 物料使用
9	Energy 能源
10	Water 水
11	Biodiversity 生物多元化
12	Emissions 廢氣排放
13	Paper consumption and waste 紙張消耗及浪費
14	Reducing emissions resulting from business travel 因公幹引起的排放減少
15	Investment in environmental efficiency / protection in BEA's operations 對東亞銀行營運地點的環境效率／保護的投資
16	Assessing suppliers for impacts on the environment 評估供應商對環境的影響
Workplace Practices (WP) 勞工實踐	
17	Employee benefits and turnover 員工福利及流失
18	Employee / management communication 員工／管理層溝通
19	Occupational health and safety 職業健康與安全
20	Training and career development 培訓及職業發展
21	Employee profile 員工簡況
22	Equal opportunities 平等機會
23	Screening suppliers for labour practices 審查供應商的勞工實踐

Human Rights (HR) 人權	
24	Investment agreements that include human rights clauses or have undergone human rights screening 含有人權條款或已進行人權審查的投資協議
25	Risk of child labour 聘用童工的風險
26	Risk of forced labour 強迫勞動的風險
27	Human rights training of security personnel 對安保人員進行人權培訓
28	Discrimination 歧視
29	Screening suppliers for human rights practices 審查供應商的人權措施
Social Issues (SO) 社會事項	
30	Access to financial services for marginalised groups 邊緣團體能夠使用金融服務
31	Anti-corruption 反貪污
32	Public policy 公共政策
33	Anti-competitive behaviour 反競爭行為
34	Assessing suppliers for impacts on society 評估供應商對社會的影響
Product Responsibility (PR) 產品責任	
35	Customer health and safety 客戶健康與安全
36	Fair design and marketing of products and services 公平的產品及服務設計與推廣
37	Promoting financial literacy 推廣金融常識
38	Customer privacy 客戶私隱
39	Compliance of products and services 產品及服務合規
40	Customer feedback channels 客戶反饋渠道
Other (OT) 其他	
41	Succession planning 接任人計劃
42	Transparency of staff promotion mechanism 員工晉升機制透明度
43	Integrating ESG considerations into financing decisions 將環境、社會及管治納入財務決定考慮
44	Integrating ESG considerations into risk assessment 將環境、社會及管治納入風險評估
45	Extending the retirement age from 60 to 65 退休年齡從60歲延長至65歲
46	Staff retention 防止員工流失

Impact of Material Issues for Key Stakeholders 重大事項對關鍵持份者的影響

Priority 優先次序	Material issues (high priority) 重大事項 (高度優先)	Relevance to internal stakeholders 與內部持份者 相關	Relevance to external stakeholders 與外部持份者相關				
			Investors 投資者	Suppliers 供應商	Customers 客戶	Wider community and ecosystems 社區及生態 系統	
1	Customer privacy 客戶私隱	✓	✓		✓	✓	
2	Compliance (products / services) 合規 (產品／服務)	✓	✓		✓		
3	Compliance (general) 合規 (一般)	✓	✓		✓		
4	Anti-corruption 反貪污	✓	✓	✓	✓	✓	
5	Customer feedback channels 客戶反饋渠道	✓	✓		✓		
6	Employee benefits and turnover 員工福利及流失	✓	✓				
7	Fair design and marketing of products and services 公平的產品及服務設計與推廣	✓	✓		✓		
8	Employee / management communication 員工／管理層溝通	✓	✓		✓		
9	Economic performance 經濟表現	✓	✓	✓	✓	✓	
10	Training and career development 培訓及職業發展	✓	✓		✓		
11	Grievance mechanisms 申訴機制	✓	✓	✓	✓		
12	Occupational health and safety 職業健康與安全	✓	✓	✓	✓	✓	
13	Non-discrimination 不歧視	✓	✓			✓	
14	Equal opportunities 平等機會	✓	✓			✓	
15	Contribution to the community 對社區的貢獻	✓	✓		✓	✓	
16	Energy consumption 能源消耗	✓	✓	✓		✓	
17	Paper consumption and waste 紙張消耗及浪費	✓	✓	✓	✓	✓	

Note: Going forward, the BEA Group will engage other key groups such as the government and regulators in its stakeholder engagement efforts.

註：東亞銀行集團未來將邀請其他關鍵持份團體，例如政府及監管機構一同參與。

	Section in this report where the issue is addressed 該事項載於本報告的部分	Page 頁數
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	Growing Our Business Responsibly 我們的業務發展	10
	Serving Our Customers 我們的客戶服務	24
	Growing Our Business Responsibly 我們的業務發展	10
	Growing Our Business Responsibly 我們的業務發展	10
	Serving Our Customers 我們的客戶服務	24
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	Developing Our People 我們的人力資源	30
	Serving Our Customers 我們的客戶服務	24
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	Contributing to the Community 我們對社區的貢獻	36
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	Enhancing Our Environmental Performance 我們提升環保效益	52

SERVING OUR CUSTOMERS

We believe financial and business services should be designed and delivered with the needs of customers coming first. Products should be dependable and secure, to allow customers to plan and grow with confidence. Services should be delivered flexibly and conveniently, to suit our customers' changing lifestyles and expectations. Our services should also meet the needs of a diverse customer base, reflecting the diverse and changing needs of society as a whole. We strive to continuously improve our performance across these three areas.

Dependable and Secure

At BEA, we put the needs of our customers first by providing dependable financial services based on a firm foundation of responsibility and good governance. Our robust risk management system provides multiple levels of checks and internal controls to ensure an appropriate balance between the potential risks and returns on all transactions.

We provide responsible financial solutions suited to the financial goals and risk appetite of the businesses and individuals we serve. We practice responsible marketing, and endeavour to provide accurate and adequate information to allow customers to determine which products or services are best suited to their specific needs and their financial aspirations. Our Marketing Department works closely with business lines, which in turn work with our legal and compliance teams, to ensure that all marketing communications materials describe what is offered clearly and accurately, and adhere strictly to relevant statutory standards.

With a commitment to service quality and to meeting our customers' needs, we place significant emphasis on listening to the voices of our customers. The Bank continues to collect customer feedback through a range of channels, including branches, customer service hotlines, and online enquiry forms on our website. These enable us to better understand our customers' perceptions of the products and services we offer, their changing expectations of us, and emerging shifts in marketplace behaviours.

Our efforts are paying dividends. The number of customer complaints received by BEA in Hong Kong in 2013 reduced by 15% compared to the previous year, while customer compliments increased by 19%, year on year. When negative feedback is received, remedial actions are promptly taken to address complaints and to restore customers' confidence. Dissatisfaction data is routinely analysed to drive improvements in the customer experience. When we receive compliments, these are shared within the company to highlight and transfer best practices across all customer touch points.

Blue Cross has developed Complaint Handling Procedure manuals, which outline the roles and responsibilities of various staff members in handling issues raised by customers or other parties. To ensure service quality, Blue Cross has also established a Total Quality Service Steering Committee chaired by the Company's Managing Director. In addition, an appointed Service Quality Controller from a non-operations and non-frontline unit oversees the Customer Satisfaction Programme and identifies areas in need of improvement.

Core to maintaining our customers' trust is handling their personal data with care. BEA has established an Information Security Policy and abides by Hong Kong's Personal Data (Privacy) Ordinance. Each year, all staff members are required to successfully complete a one-hour e-learning refresher course on personal data protection. In addition, in 2013, a "Personal Data (Privacy) Protection" seminar was arranged by BEA for over 300 appointed Individual Data Protection Officers and other staff members in Hong Kong. BEA China, Blue Cross, Credit Gain, and other Group members also have customer data privacy guidelines in place that are clearly communicated to all staff members.

Staff members who have access to customer data are provided with comprehensive training on the Bank's privacy guidelines, and procedures are in place for the proper retention and disposal of customer documents. To ensure that confidential documents related to customers, employees, and other parties are properly handled and stored by staff members according to operational and statutory requirements, BEA and BEA China have established guidelines on document retention. In addition, the Bank's Practice for Off-Site Destruction of Obsolete Confidential Documents sets out the procedure for the destruction of obsolete confidential documents by the Bank internally as well as through carefully screened service providers.

我們的客戶服務

我們深信在設計和提供金融及商業服務時，應以滿足客戶的需要為先。產品必須安全可靠，才可讓客戶安心地計劃及發展；而服務則必須靈活方便，才能配合客戶不斷轉變的生活方式和期望。我們的服務亦要滿足廣大客戶的需要，反映整體社會日新月異的各式需求。因此，我們不斷致力提升這三方面的表現。

安全可靠

東亞銀行以滿足客戶需要為先，堅守負責任及良好管治原則，為客戶提供安心可靠的金融服務。我們擁有完善的風險管理制度，能夠在不同層面提供多重審查和內部監控，確保所有交易在潛在風險和回報之間達致適當平衡。

我們提供可靠的金融服務方案，配合所服務企業及個人客戶的財務目標及風險偏好。本行實踐負責任的市場推廣，致力提供準確而充分的資料，力求讓客戶針對自己的特定需要及財務目標，選擇最合適的產品或服務。本行的市場策劃部與各業務部門緊密合作，而各業務部門亦會與法律及合規團隊合作，保證所有推廣資訊的產品說明清晰準確，並嚴守相關的法定標準。

我們承諾提供優質服務，致力滿足客戶需要，因此十分注重聆聽客戶意見，並繼續透過分行、客戶服務熱線及本行網站的網上查詢表格等多種途徑，廣泛蒐集客戶回應，讓我們更明白客戶對本行產品及服務的看法，及了解客戶對服務要求的提升和洞悉市場的變化。

我們付出的努力現已漸見成果。於2013年，東亞銀行在香港接獲的客戶投訴宗數較上年度減少15%，而客戶表揚宗數則按年上升19%。本行在接獲投訴時，會迅速採取措施處理，挽回客戶信心。為提升客戶體驗，本行會定期分析客戶滿意程度。在接到表揚時，我們會在公司內部分享有關個案，讓各同事學習和提升服務質素。

藍十字制定了投訴處理程序指引，釐定員工處理客戶或其他人士的投訴時的角色及責任。為確保服務質素，藍十字亦成立了優質服務督導委員會，並由公司的執行董事擔任主席。除此之外，一位由非營運及非前線部門的員工被委任為優質服務監督專員，負責監督客戶滿意度計劃，並提出需要改善的地方。

謹慎處理客戶資料是我們值得客戶信賴的核心所在。東亞銀行制定了資訊保安政策，並一直遵守香港《個人資料(私隱)條例》。每年，全體員工均須完成約一小時的個人資料保障網上進修課程，溫故知新。此外，在2013年，東亞銀行還為300多名指定個人資料保障主任及香港其他員工舉辦了「個人資料(私隱)保障」研討會。東亞中國、藍十字、領達財務及其他集團成員公司同樣設有客戶資料私隱指引，並已向全體員工清晰傳達指引內容。

本行為有機會接觸客戶資料的員工提供全面的私隱指引培訓，並訂明正確處置客戶文件程序。為確保員工根據營運守則及法定要求正確處理及保存與客戶、僱員及其他人士相關的保密文件，東亞銀行及東亞中國亦制定了文件保存指引。此外，本行更訂有廢棄保密文件場外銷毀辦法，列明本行內部及經由嚴格篩選的服務供應商銷毀廢棄保密文件的程序。

As we encourage greater transition to e-banking, online security is also a top priority and our systems are assessed regularly for potential threats. We invite experts to train business and technical staff in the latest internet security issues, and have established an e-Banking Risk Monitoring Team that reports to the Bank's Management. All customer data stored online can only be accessed by the account holders and sensitive information is partially masked for extra safety.

Flexible and Convenient

We strive to make our services readily available to everyone through a wide range of channels, both physical and electronic. BEA operates one of the largest branch networks in Hong Kong, which includes full-service branches, SupremeGold Centres for high net-worth customers, and extended hour i-Financial Centres. Our coverage spans the 18 districts of Hong Kong and extends to more remote and sparsely populated areas such as the outlying islands only accessible by ferry, and predominantly low-income areas including Sham Shui Po. In Mainland China, BEA China operates one of the largest branch networks of any foreign bank.

BEA's online presence continues to expand. In 2013, we launched Electronic Bill Presentment and Payment service for Cyberbanking and Corporate Cyberbanking customers. Customers who register for the free-of-charge service enjoy the convenience of having bills from all their chosen retailers and service providers sent to a single inbox, for easy bill management and payment. Corporate Cyberbanking customers can use the service to issue bills and reconcile payments, thereby reducing manual processing and printing and mailing costs. NGOs who register for the service can receive e-donations from donors via Cyberbanking.

In 2013, BEA attained one of the highest social network engagement rates among banks in Hong Kong, with the number of fans of its two Facebook pages increasing to over 100,000. The Bank will continue to apply technology to strengthen its relationships with customers, expand its service coverage, and stay at the forefront of modern banking.

Meeting Diverse Needs

To effectively serve its diverse customer base, BEA designs and delivers products and services that meet the special needs of its customer segments. Our automated teller machines ("ATMs") in Hong Kong are all equipped with tactile keyboards for the visually impaired and more than 30% of our branches have installed volume-adjustable microphones at teller counters to facilitate communication with customers, especially those who are hearing-impaired.

Vulnerable customers are exempt from the low balance fee ordinarily charged to accounts with balances of less than HK\$5,000. As part of our commitment to the Treat Customers Fairly Charter endorsed by the HKMA, we began waiving dormant account fees on all accounts in 2013. We continue to serve as a participating bank in the Microfinance Scheme launched by the Hong Kong Mortgage Corporation ("HKMC") in 2012 for people who wish to start their own business, become self-employed, enhance their job skills, or obtain professional certification. We also continue to participate in the HKMC's Reverse Mortgage Programme for senior citizens who wish to mortgage their self-occupied residential properties for monthly cash payouts. For SME customers, we offer loans of up to HK\$12 million under the SME Financing Guarantee Scheme backed by the HKMC. We also provide loans in the SME Loan Guarantee Scheme administered by the Trade and Industry Department of the Hong Kong government.

In early 2013, BEA launched a special package of banking services for NGOs including special offers and concessions on banking fees and charges, thereby supporting smaller NGOs in particular that have more limited resources and liquidity.

In addition, we continue to offer our Online Donation Services to raise awareness of charitable causes in Hong Kong and provide a convenient way for people to make donations. At the end of December 2013, a total of 64 NGOs had joined the platform.

隨著本行鼓勵客戶逐漸轉用電子網絡銀行服務，網上保安成為了本行優先處理的首要事務。我們會定期評估網上系統所面臨的潛在威脅，並邀請專家為營業及技術人員提供培訓，了解最新的網絡保安資訊，更成立了電子網絡銀行風險監察小組，直接向本行管理層匯報。在網上保存的所有客戶資料僅供賬戶持有人讀取，而敏感資料更會作部分屏蔽，藉以加強保安效果。

靈活方便

我們致力透過各種渠道，讓所有人不論親身或上網都能隨時隨地享用我們的服務。東亞銀行是全港擁有最龐大分行網絡的銀行之一，其中包括提供全方位服務的分行、專為高端客戶而設的顯卓理財中心，以及為方便客戶而延長營業時間的i-理財中心。我們的分行網絡遍布全港18區，甚至覆蓋人口較少的偏遠地區，例如只有渡輪可到達的離島，以及深水埗等普遍低收入地區。在中國內地，東亞中國是眾多外資銀行中擁有最強大分行網絡的銀行之一。

本行在網上的滲透度不斷擴張。於2013年，我們為電子網絡銀行服務及企業電子網絡銀行服務的客戶推出電子賬單查閱及付款服務。登記選用這項免費服務的客戶，可透過單一收件匣接收各指定零售商及服務供應商的賬單，使賬單管理及付款過程更輕鬆方便。企業電子網絡銀行服務客戶還可使用此項服務開發賬單及對賬，從而減少人手操作、列印及郵遞費用。已登記服務的非政府組織可透過電子網絡銀行服務接受電子捐款。

2013年，東亞銀行躋身於香港銀行社交網絡參與率前列，而本行兩個Facebook專頁支持者亦已增至逾100,000人。今後，本行將繼續利用先進科技加強與客戶聯繫及擴大業務範圍，以保持本行的現代化銀行服務先驅地位。

滿足多元化需求

為向各類型客戶提供服務，本行會因應廣泛客戶的不同需求而設計和提供產品及服務。本行設於香港的自動櫃員機均配備有專為視障人士而設的觸感按鍵，逾30%分行在櫃檯安裝了可調校音量的擴音系統，以便與客戶溝通，特別是聽障客戶。

在一般情況下，當戶口結餘少於港幣5,000元時，有關賬戶便須收取低結存費用，但弱勢社群客戶則一律免除此項收費。我們承諾遵守香港金管局認可的「公平待客約章」，並自2013年起開始豁免所有存款賬戶的不動賬戶收費。此外，我們亦繼續支持香港按揭證券有限公司於2012年推行的「小型貸款計劃」，作為參與銀行及服務提供者，本行協助有意創業、自僱、提升工作技能或考取專業資格證書的人士。本行亦繼續參與香港按揭證券公司的「安老按揭計劃」，讓長者把自住物業按揭予銀行，每月收取款項。東亞銀行亦參與了由香港按揭證券公司作擔保的「中小企融資擔保計劃」，為中小企客戶提供高達港幣1,200萬元的貸款，並根據香港政府工業貿易署管理的「中小企業信貸保證計劃」提供貸款。

在2013年初，東亞銀行推出專為非政府組織而設的銀行服務，包括提供銀行服務收費減免和服務優惠，藉以支持小型非政府組織的發展，特別是那些資源及流動資金有限的小型非政府組織。

此外，本行繼續提供網上捐款系統平台，藉此提高香港市民參與慈善活動的意識，並且為市民提供一種便利的捐款渠道。截至2013年12月底，共有64間非政府組織加入了該系統平台。



BEA's new i-Pay service, which was unveiled in November 2013, allows credit card customers to register for contactless mobile payments.

本行於2013年11月公布全新的i-Pay服務，讓信用卡客戶登記使用「無接觸式」流動付款服務。

DEVELOPING OUR PEOPLE

Our employees are our greatest asset, and we invest in providing them with competitive remuneration and benefits, a healthy workplace environment, and opportunities for personal and professional development.

Employee Benefits

BEA seeks to be an employer of choice, and offers a competitive remuneration and benefits package to attract and retain the best talent. These include:

- Comprehensive health insurance that includes hospitalisation benefits, dental coverage, and Chinese herbalist treatment
- Paid sick leave, maternity and paternity leave, marriage leave, bereavement leave, and one additional day of "birthday" leave
- Preferential rates on deposits, loans, and overdraft facilities
- Employee engagement, team building, and professional development opportunities

Each member of the Group has its own recruitment programme. BEA, BEA China, and Tricor work closely with educational institutions to provide internship opportunities and give talks introducing their organisations and lines of business.

Of the employees entitled to paternity or maternity leave, a relatively equal proportion of women and men took leave in 2013. Over 90% of both men and women returned to work after their leave.

The Group's turnover rate for permanent staff members was 21.7% in 2013; the greatest turnover was for staff members below the age of 30 (see page 31). The job market in Hong Kong and Mainland China remained highly competitive in 2013 and the changing aspirations of the younger generation means that we must increasingly come up with ways to engage, motivate, and foster loyalty amongst more junior members of the staff.

	As at 31 st December, 2013	As at 31 st December, 2012
Number of people employed by the BEA Group		
Hong Kong	5,757	5,692
Greater China ex-Hong Kong	5,773	5,608
Overseas	1,168	1,141
Total	12,698	12,441



The Bank organised an experiential training course for its Management Trainees in April 2013.

東亞銀行於2013年4月為見習管理人員舉辦體驗式培訓。

我們的人力資源

僱員是本集團的首要資產，因此我們投放大量資源，為員工提供具競爭力的薪酬及福利，創造一個健康的工作環境，並提供個人與專業發展的機會。

僱員福利

東亞銀行致力成為良好僱主，為延攬和吸引最優秀的人才留任，我們為員工提供具競爭力的薪酬福利，當中包括：

- 全面的醫療保險，涵蓋住院、牙科及中醫服務
- 有薪病假、分娩假和侍產假、婚假、喪假，以及一天生日假
- 享受存貸款及透支信貸優惠利率
- 僱員參與、團隊建設，以及專業發展機會

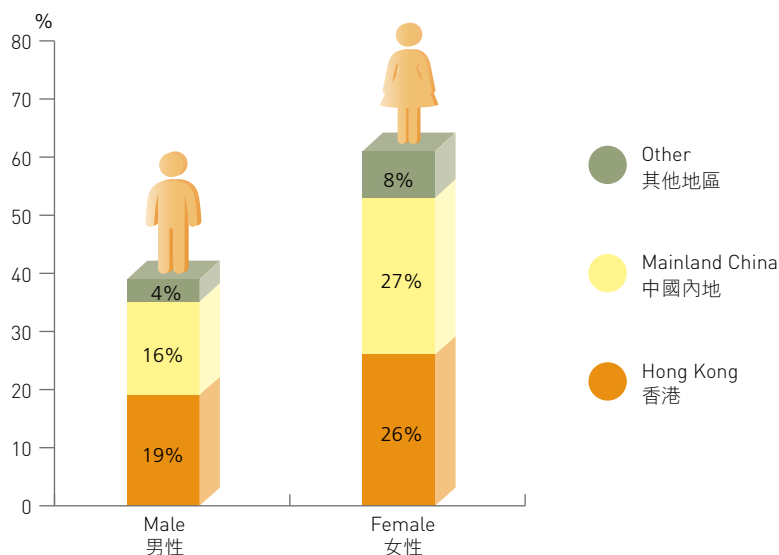
本集團旗下各成員公司均自設招聘計劃。東亞銀行、東亞中國及卓佳與各大教育機構緊密合作，為學生提供實習機會，以及舉辦講座介紹其架構及業務範疇。

2013年，在享有侍產假／分娩假的僱員中，男女員工的休假比例相對平衡，逾90%的男女員工在休假後返回工作崗位。

本集團2013年的全職員工流失率為21.7%，以30歲以下員工的流失情況最為嚴重（詳情見第31頁）。2013年香港及內地的就業市場競爭依然激烈，年青一代的期望轉變，意味著我們必須發掘更多不同方法，鼓勵和激勵年青員工積極投入工作，培養他們對本行的歸屬感。

東亞銀行集團僱員人數	於2013年12月31日	於2012年12月31日
香港	5,757	5,692
大中華地區(香港除外)	5,773	5,608
海外	1,168	1,141
合共	12,698	12,441

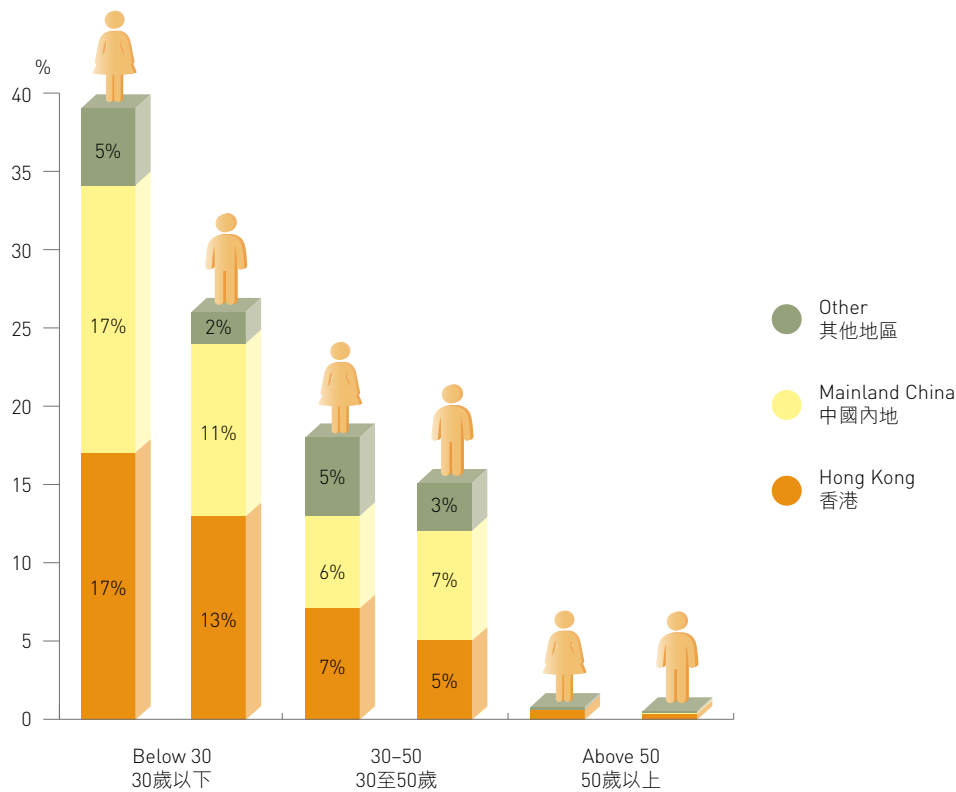
Workforce by region and gender
僱員(按地區及性別劃分)



Note: "Other" includes Macau, Taiwan, Southeast Asia, the UK, the US, etc.

註：「其他地區」包括澳門、台灣、東南亞、英國及美國等地。

New hires by age group, gender, and region 新聘僱員 (按年齡組別、性別及地區劃分)



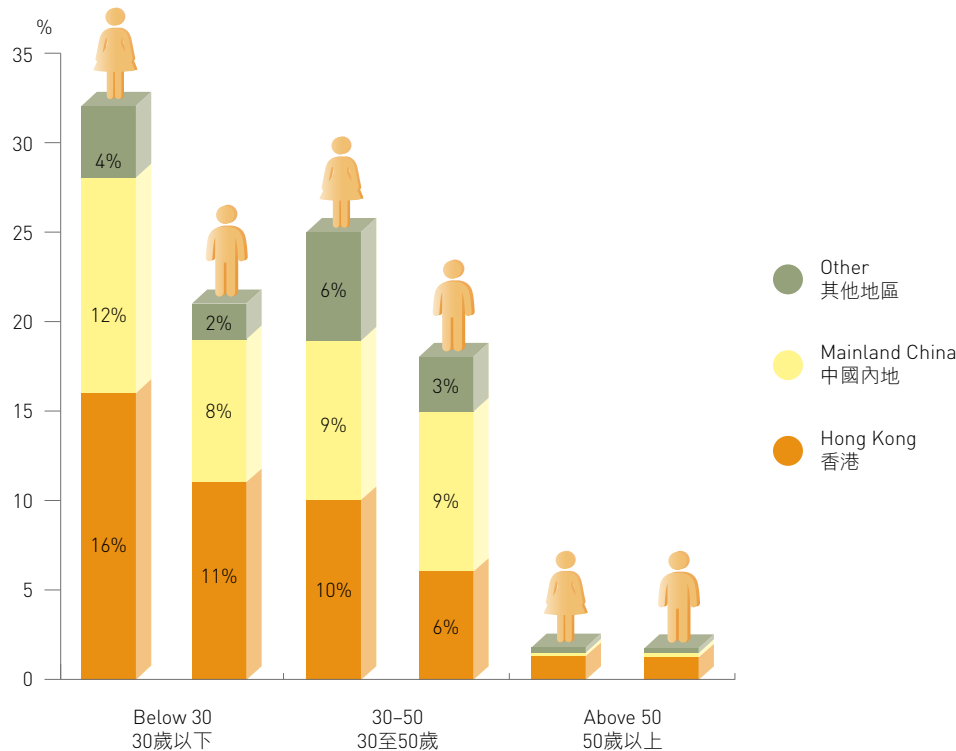
Training and Career Development

The Group is committed to providing high quality and cost effective training and development solutions to all employees. Each subsidiary has its own policies related to staff training and development, and continuous training and development is encouraged through sponsorships for selected professional development courses and an annual assessment of skills and training requirements of individual departments. Blue Cross' Education & Training Sponsorship Policy and Insurance / Professional Advancement Guidelines enable staff members to gain important job-related skills, sit insurance examinations, and obtain membership to professional organisations. BEA's e-learning platform, "Learning@BEA", is also available for employees to proactively engage in self-study.

An Operations Trainee Programme was launched in 2013, to complement the Bank's existing Management Trainee Programme and Retail Management Trainee Programme, and groom future leaders of the Bank's back-office operations. Trainees become familiar with the Bank's operations through job rotation and project work, acquiring the skills and experience necessary to build a lifelong career with BEA.

The BEA Group invested over HK\$7.2 million in employee training in 2013. Our staff members received more than 148,000 hours of training on topics including financial and product knowledge, business communication, customer services, compliance, and anti-corruption.

Turnover by age group, gender, and region 僱員流失(按年齡組別、性別及地區劃分)



培訓及職業發展

本集團致力為全體僱員提供具成本效益的優質培訓及發展方案。各附屬公司均自行制定員工培訓及發展政策，並提供資助予員工報讀專業培訓課程、年度技能檢定試，或個別部門所需的培訓，以示對持續進修及發展的鼓勵。藍十字的教育及培訓資助政策與保險業／專業提升指引，讓員工獲得重要的工作相關技能，參加保險考試及獲取專業機構的會員資格。東亞銀行亦為員工設立電子學習平台「Learning@BEA」，藉此推動僱員積極自學的風氣。

為配合現行的「見習管理人員計劃」及「零售業務見習管理人員計劃」，本行於2013年推出「見習營運人員計劃」，為本行的後勤業務培養未來領袖。見習人員透過職位輪調和參與項目熟習本行業務，為於東亞銀行開展終生事業掌握必備的技能和經驗。

本集團在2013年為僱員培訓投入逾港幣720萬元，為員工提供超過148,000小時的培訓，課題涵蓋金融及產品知識、商業溝通、客戶服務、合規及反貪污等。

“As a language major with no prior banking experience, I was delighted to have the opportunity to gain valuable industry experience as a trainee in BEA’s Operations Trainee Programme. Through job rotation, I have received broad exposure to the Bank’s operations and hands-on experience managing a number of projects. In addition to in-house training, I have learned a great deal from my fellow trainees and my mentor, who has guided my development. I am grateful to have had the opportunity to be part of this meaningful programme. My career goals have become much clearer, and I feel confident that I am gaining the skills necessary to tackle any future challenges.”

「我在大學主修語言，之前並無銀行業相關經驗，能夠有機會參加東亞銀行見習營運人員計劃，獲取寶貴的行業經驗，我感到非常開心。職位輪調讓我廣泛接觸到銀行的業務營運，並獲得了管理多個項目的實戰經驗。除了內部培訓外，其他見習生和指導我的導師亦讓我獲益良多。很感激能夠有機會參加這項非常有意義的計劃，我的事業目標亦因而變得更加清晰，我有信心現在所學的技能，必定有助我應付未來的種種挑戰。」

Ms. Carmen Fung Hoi-man

Operations Trainee, BEA

東亞銀行見習營運人員

馮凱汶小姐

Health, Safety, and Wellness

To promote a healthy lifestyle, canteens at our Head Office in Central and BEA Tower in Kwun Tong provide free, nutritious lunches for our staff. BEA Tower also has a fully-equipped gym, a tranquil rooftop garden, and a library.

Our Staff Sports and Recreation Club organises leisure activities including barbeques and boat trips, which are heavily subsidised by BEA and open to all permanent staff members of the Bank and wholly-owned subsidiaries in Hong Kong, and often their family and friends as well.

The Bank has a well-established Employee Assistance Programme that provides a comprehensive suite of interventions to help staff cope with any stress and

anxiety arising from work, family issues, or personal challenges. These include a 24-hour counselling hotline, face-to-face counselling, and referrals for further clinical psychological support, if required. Regular wellness seminars on topics ranging from stress management to parenting and healthy living are also organised for staff members.

More than 200 staff members shared their views on the Bank’s employee wellness programmes in a survey conducted in December 2013. The results of the survey will help BEA determine the direction and scope of future wellness programmes.

To ensure a healthy working environment for staff members, indoor air quality testing was conducted in BEA’s offices in Hong Kong in October 2013.

Training and Career Development Overview 培訓及職業發展概覽



Total expenditure (HKD)
支出總額 (港幣)

7,201,773



Number of training hours
培訓時數

148,060



Number of trainees
受訓人次

54,895

身心健康與安全環境

為宣揚健康的生活模式，中環總行和觀塘東亞銀行中心的食堂均為員工提供營養豐富的免費午餐。東亞銀行中心還備有設施齊全的健身室、寧靜的天台花園和圖書館。

員工康體會為員工組織燒烤、遊船河等多項康樂活動，歡迎本行及香港全資附屬公司的所有全職員工參加，而有不少活動員工的親友亦能參與其中。活動費用主要由東亞銀行資助。

本行設有周全的「僱員輔助計劃」，為員工提供全面的輔導服務，幫助員工處理來自工作、家庭問題或個人難題的壓力和焦慮。該計劃包括提供24小時輔導熱線和面談輔導服務，在有需

要時，還可轉介進一步的臨床心理支援服務。本行亦會定期為員工舉辦身心健康座談會，講題包括壓力管理、育兒、健康生活等。

我們在2013年12月進行了問卷調查，逾200名員工表達了他們對本行僱員身心健康計劃的意見。調查結果有助東亞銀行決定身心健康計劃的未來發展方向及涵蓋範疇。

為確保員工的工作環境健康，本行設於香港的辦公室於2013年10月進行了室內空氣質素測試。

Employee Engagement

We endeavour to engage our employees in two-way communication by keeping them informed of key company initiatives through regular e-newsletters, and seek their feedback through different platforms including staff surveys. A bi-monthly e-newsletter was introduced in February 2013 specifically highlighting Group-wide CSR efforts and aimed at building internal awareness of CSR.

Formal grievance channels, such as hotlines, are also available to our staff members and our customers. In 2013, BEA (including its overseas branches) and BEA China received a total of six grievances from staff members. Issues included dissatisfaction with immediate supervisors, co-workers, and personal performance assessments as well as declined transfer requests. BEA and BEA China investigated each case in accordance with standard procedures, and successfully closed all of the cases.

In 2013, BEA received over 130 proposals in its quarterly "Smart Suggestion" Award Programme on how to improve customer service and productivity, enhance physical and mental wellness in the workplace, and customise products and services for the younger generation. The Bank implemented a number of suggestions by the winners and additional ones will be implemented in the future. In his proposal, the overall winner for 2013 suggested that the Bank expands the functionality of the BEA App's branch locator feature to enable customers to find nearby BEA Credit Card offers.

Equal Opportunities and Non-discrimination

We provide equal opportunities to all job applicants and staff members, regardless of age, gender, race, religion, marital status, sexual orientation, and physical ability. In line with our Equal Employment Opportunity Policy, which is available in our Staff Handbook, employment decisions on recruitment, transfer, promotion, compensation and provision of benefits and development opportunities should be made on the basis of ability rather than personal characteristics unrelated to professional ability. The Group also seeks to comply with all applicable ordinances in Hong Kong and elsewhere regarding equal employment opportunities with respect to existing staff and job applicants. There were no reported incidents of discrimination within the Group in 2013.



As part of its efforts to ensure a healthy working environment, BEA conducts indoor air quality testing in its offices.

為確保工作環境健康，東亞銀行於辦公室進行室內空氣質素檢定。

僱員參與

我們致力與員工保持雙向溝通，通過定期的電子通訊讓員工得悉公司的主要活動措施，亦會透過員工問卷調查等不同方式收集員工意見。我們於2013年2月推出雙月電子通訊，報告整個集團在企業社會責任方面所作的努力，從而提高集團內部對企業社會責任的認知。

本行為員工及客戶提供電話熱線等正式的申訴渠道。2013年，東亞銀行(包括其海外分行)及東亞中國共接獲6宗員工申訴。申訴內容包括對直屬上司或同事、工作表現評核，及調職申請被拒的不滿。東亞銀行及東亞中國已按既定程序調查並結束所有個案。

於2013年，東亞銀行在季度「精明建議獎勵」計劃中收到超過130份建議書，建議內容包括如何改善客戶服務及生產力、加強工作場所的身心與精神健康，以及為年青一代度身訂造產品與服務。本行實踐了多項獲獎建議，未來亦會將其他建議付諸實行。至於2013年年度最佳建議計劃書，則建議東亞銀行擴展其應用程式的分行定位功能，方便客戶搜尋鄰近的東亞銀行信用卡消費優惠。



The Bank provides a fully-equipped gym at BEA Tower for the exclusive use of employees.

東亞銀行在東亞銀行中心提供設備完善的健身室，供僱員專用。

平等機會及不歧視

所有求職者及員工不論年齡、性別、種族、宗教信仰、婚姻狀況、性傾向或體能差異，我們一律為其提供平等機會。根據員工手冊所載的平等就業機會政策，我們在招聘員工、崗位調遷、職位晉升、薪金報酬及提供福利與發展機會方面，均以個人能力為依歸，絕不會以與專業能力無關的個人特質作為判斷的準則。此外，本集團亦致力遵守香港及其他地區的一切適用條例，為現職員工及求職者提供平等的就業機會。本集團在2013年並無接獲任何關於歧視個案的報告。

CONTRIBUTING TO THE COMMUNITY

We firmly believe in our ability to make a difference by being a responsible corporate citizen, and by serving as a positive influence in our society. One way in which we do this is through community investment: investing our skills, time, and resources to help improve the lives of some of the people our business touches. Our community investment focuses on three core areas, namely education, social welfare, and the environment.

We also invest in communities through the BEA Foundation and through pro-bono support for NGOs. We encourage our employees to contribute meaningfully to the communities in which they live and work through volunteering and fundraising activities, and recognise time spent on volunteering. At the end of December, 2013, the BEA Group recorded more than 24,100 volunteer hours².

Established by the Bank in 2012, the BEA Volunteer Team is responsible for organising staff volunteering activities. In 2013, the Team comprised 240 volunteers from across Group member companies and organised 30 activities including:

- a visit to Noah's Ark in Ma Wan with underprivileged and ethnic minority children in partnership with the Hong Kong Society for the Protection of Children (March 2013);
- the painting of railings at St. Mary's Home for the Aged run by Little Sisters of the Poor (June 2013);
- a "Fun Day" organised with the Children's Cancer Foundation ("CCF") for young cancer patients and their families (August 2013); and
- a Book Drive for Needy Kids, in which more than 1,000 children's books donated by staff members of BEA were distributed to the Ronald McDonald House Charities of Hong Kong, CCF, and The Boys' & Girls' Clubs Association of Hong Kong (November 2013).

We will continue to recruit more volunteers and also arrange training sessions to enhance the skills of our volunteers.

In recognition of the efforts of the BEA Volunteer Team, BEA received the Gold Award for Volunteer Service from the Social Welfare Department's Central Office for Volunteer Service, while 18 staff volunteers qualified for silver and bronze certificates.

We select projects based on their impact, to ensure the funding we provide directly translates into benefits for target groups.

"Thanks to the guidance and support of BEA's Senior Management and the dedication of the staff volunteers, all of our projects were successfully completed in 2013, and we touched the lives of many people from different walks of life. I believe that the saying "it is better to give than to receive" aptly describes how the volunteers feel. It has been my privilege and pleasure to lead the Team during its first two years, and I am confident that the Volunteer Team will continue to be a positive force in our Group and our community."

「在東亞銀行高級管理層的指導和支持下，加上義工隊員的投入奉獻，我們在2013年順利完成了所有義工項目，讓我們接觸到社會不同階層的人士。我相信，我們充分體現了『施比受更有福』的道理。能夠帶領義工隊走過首兩年的日子，我實在感到很榮幸，也感到很高興，我深信義工隊今後定能繼續在集團內發揮正能量，積極服務社群。」

Mr. Daniel Lai, Chairman of the BEA Volunteer Team
東亞銀行義工隊主席黎民健先生

² A "volunteer hour" as defined by the BEA Group is a standard 60-minute hour that is devoted by a staff member or a staff member's family member or friend, customer, business partner / supplier, and / or analyst / member of the media who joins a specific activity organised / supported by the BEA Group without any monetary compensation during office or non-office hours.

我們對社區的貢獻

我們堅信，作為一名盡責的企業公民，透過積極服務社會，定能造福人群。實踐企業公民責任的其中一種方式是社區投資：投放技能、時間和資源，幫助改善與我們業務上有關連的人士的生活。我們回饋社群的方式主要有三大核心範疇，分別是教育、社會福利及環境。

我們還透過東亞銀行慈善基金，為非政府組織提供義務支援，回饋社群。我們鼓勵員工參與義工及籌款活動，為自己所居住和工作的社區貢獻一分力量，並表彰僱員付出時間參與義工活動。截至2013年12月底，東亞銀行集團錄得超過24,100小時的義務工作時數²。

本行於2012年成立東亞銀行義工隊，負責籌辦各種義工活動。2013年，義工隊有240名來自本集團各間成員公司的隊員，組織了30項活動，其中包括：

- 與香港保護兒童會攜手合作，帶領來自弱勢家庭及少數族裔的兒童參觀馬灣挪亞方舟公園(2013年3月)；
- 前往安貧小姐妹會轄下的聖瑪利安老院舍，為院舍的欄杆上漆(2013年6月)；
- 與兒童癌病基金合作，為癌症病童及其家人舉辦「東亞童樂繽紛FUN日」(2013年8月)；及

- 舉辦「兒童書籍捐贈及轉贈活動」，東亞銀行員工合共捐出逾1,000本兒童書籍，並全數捐贈予麥當勞叔叔之家慈善基金、兒童癌病基金及香港小童群益會(2013年11月)。

我們會繼續招募更多義工，並且為義工安排培訓課程，提升技能。

為表揚東亞銀行義工隊的努力，社會福利署義工運動頒發金嘉許獎狀予東亞銀行，同時亦頒授銀及銅嘉許獎狀予東亞銀行18位義工。

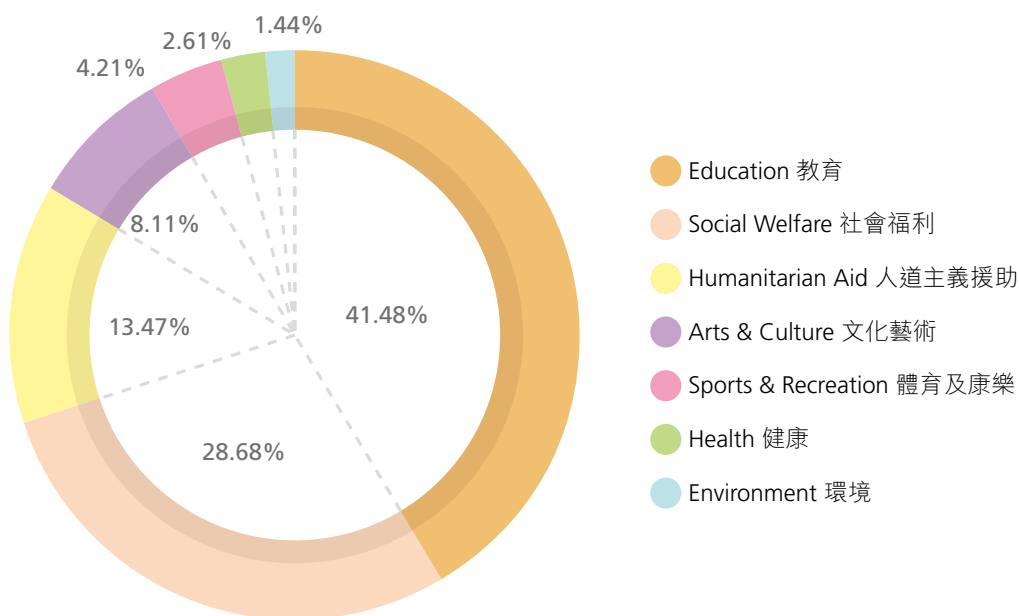
我們會根據項目對社會之影響選擇參與義工活動，確保所提供的資金能直接讓目標對象受惠。



BEA Hong Kong volunteers helped children living in a public housing estate in Tung Chung prepare a meal for their parents, who were treated to a relaxing break in Stanley in "A Day off for Mom and Dad", organised with the Tung Chung Centre of the YMCA of Hong Kong.

東亞香港義工與香港基督教青年會東涌中心合辦「給爸媽一天假」活動，協助住在東涌公屋的兒童為父母準備晚餐，讓父母在赤柱享受悠閒的時光。

BEA Group community investment by category in 2013
2013年東亞銀行集團按類別劃分的回饋社群項目



² 根據東亞銀行集團的定義，「義務工作時數」是指員工或其親友、客戶、商業夥伴／供應商，及／或傳媒／分析人員在無金錢補償下，在辦公或非辦公時間內參加由東亞銀行集團籌組／贊助的特定活動所奉獻的時間，以標準60分鐘為一小時計算。

In 2014, the CSR Task Force aims to develop a set of Community Investment Guidelines that will provide detailed guidance and criteria to help our staff prioritise projects and initiatives that are aligned with our CSR strategy, and which maximise the social return on investment.

Education

Education is one of the largest enablers of upward mobility in society. Supporting education, therefore, is investing in our future workforce and customer base.

The BEA Foundation is the title sponsor of the BEA Parent-Child Reading Programme organised by Hong Kong Sheng Kung Hui's Religious Education Resource Centre ("RERC") and designed for Primary 1 to 4 students from families receiving Comprehensive Social Security Assistance or student financial assistance. Each child in the programme receives six selected books while parents receive instructional material on how to read the books with their children to improve their children's language skills, foster an interest in reading, and strengthen relationships with their children.



BEA's Birmingham Branch gave out awards to students of the Birmingham Chinese School who attended workshops on the benefits of saving from a young age.

東亞伯明翰分行向參加從小養成儲蓄良好習慣工作坊的伯明翰中文學校學生頒發獎盃。

Firefly Project

The Charity Fund is committed to improving educational opportunities for children in rural parts of Mainland China through its flagship Firefly Project. Launched in 2009, the Firefly Project provides children in impoverished areas with opportunities to benefit from modern technology, which their peers in more developed regions may take for granted. Firefly Centres are equipped with computers, internet access, desks, chairs and a library. Training is offered to teachers to enhance their teaching skills, and learning programmes are organised for students. "Firefly 60 Backpacks" containing books and stationery are also donated to students.

In 2013, more than 11,350 hours of training were provided to over 150 teachers of rural schools in nine cities across China. In addition to a Firefly Centre set up in Zhuzhou, Hunan Province — the first to be set up through donations raised by members of the BEA Group worldwide — ten new Firefly Centres were established by the Charity Fund during the year. Most Firefly Centres are established in provinces where BEA China has branches or offices, so that our employee volunteers can provide ongoing support to the schools. As at 31st December, 2013, a total of 31 Firefly Centres were established on the Mainland.



BEA conducted a 4-day training programme for five high-achieving Form 5 students in support of the ARCH Community Outreach programme that organises career development programmes for under-resourced communities in Hong Kong.

東亞銀行支持ARCH Community Outreach為本港資源不足的社群籌辦職業發展計劃，提供為期4天的培訓計劃予5位優秀的中五學生。

於2014年，企業社會責任工作小組計劃制定一套回饋社群指引，詳細訂明有關指引及標準，協助員工配合集團的企業社會責任策略，決定各個項目及活動的主次，善用資源回饋社會，實現最高效益。

教育

教育是推動社會向上流動的其中一個最大的力量。因此，支持教育事業就等於為未來培育人才、建立客戶基礎。

東亞銀行慈善基金冠名贊助香港聖公會宗教教育中心主辦的「東亞銀行親子閱讀證書獎勵計劃」。該計劃的受助對象，是來自領取綜合社會保障援助或學生資助家庭的小一至小四學童。參加計劃的每名學童均會獲贈六本精選書籍，而學童的家長亦可獲得有關指引，了解如何與子女一起閱讀，從而提升子女的語言技能，培養閱讀興趣，加強親子關係。

螢火蟲計劃

公益基金透過「螢火蟲計劃」，致力為內地偏遠地區的貧困兒童提供更多接受教育的機會。「螢火蟲計劃」於2009年創辦，目標是讓貧困地區的兒童與較發達地區的兒童一樣，享有接觸先進科技的機會。「螢火蟲樂園」均配備電腦、上網設施、椅桌和圖書館。此外，「螢火蟲計劃」還為教師提供培訓以提升其教學技巧，以及為學生安排學習課程。「螢火蟲計劃」亦捐贈內含書籍和文具的「螢火蟲60背包」予學童。

於2013年，「螢火蟲計劃」為來自全國九個城市逾150名鄉村學校教師提供超過11,350小時的培訓。除了首間由東亞銀行集團世界各地的員工共同捐建位於湖南省株洲市的「螢火蟲樂園」外，公益基金於年內還新建了十所「螢火蟲樂園」。大部分「螢火蟲樂園」均設於東亞中國分行或辦公室所在的省份，方便東亞中國的義工持續為這些學校提供支援。截至2013年12月31日，建於內地的「螢火蟲樂園」共有31所。



“Thanks to the support of BEA, 1,200 students and their parents from under-resourced parts of Hong Kong have had the opportunity to take part in the BEA Parent-Child Reading Programme. My colleagues and I have been most impressed by BEA’s genuine care for our community. In addition to its financial support, the Bank contributed creative ideas during the planning process, helped coordinate efforts among different agencies, and mobilised staff volunteers. We have greatly enjoyed working together with BEA to foster an interest in reading and help forge stronger parent-child bonds.”

「全賴東亞銀行鼎力支持，讓資源不足的1,200名本地學生及家長有機會參加『東亞銀行親子閱讀證書獎勵計劃』。我和各同事對東亞銀行真誠關懷社區的態度印象深刻。他們不但提供財政資助，而且積極參予籌劃，經常提出具創意的建議，以及協助聯繫其他團體，更推動員工擔任義工。透過這計劃，我們合作愉快，共同努力培養兒童閱讀興趣，加強親子關係。」

The Rev. Dr. Canon Thomas Pang
Director, Religious Education Resource Centre
宗教教育中心主任 **彭培剛法政牧師**



BEA employees work together to establish a Firefly Centre in Zhuzhou, Hunan

Ao Town Central Primary School in You County, Zhuzhou, is the first school in Hunan to benefit from a Firefly Centre. Situated at the western foot of Luo Xiao Mountain, it is the only large-scale boarding primary school in the area, providing education to 30,000 children within a 10 kilometre radius. To improve the educational opportunities for children in Hunan, members of the BEA Group donated CNY300,000 to fund this Firefly Centre, which is equipped with a range of teaching equipment including computers, projectors, and over 2,000 books. 1,000 "Firefly 60 Backpacks" were donated to the students of the school.

東亞銀行員工齊心在湖南株洲捐建「螢火蟲樂園」

位於株洲市攸縣的坳鄉中心完小是湖南省內首間建有「螢火蟲樂園」設施的學校。該校座落於羅霄山脈西麓腳下，是該區唯一一間具規模的寄宿學校，為方圓10公里內約30,000名兒童提供教育。為增加湖南兒童接受教育的機會，東亞銀行集團員工捐出人民幣300,000元興建「螢火蟲樂園」，提供各種教學設備，包括電腦、投影機及2,000多本書籍，並捐贈1,000個「螢火蟲60背包」予校內學生。

Higher & Professional Education

BEA Foundation continued to recognise academic excellence in 2013 by awarding scholarships to outstanding tertiary students. The Bank has also supported the IAS at HKUST since its inception in 2006, and in 2013, sponsored one of its new professorships. The IAS seeks to attract global leaders in scientific and applied research and build Hong Kong's reputation as a centre of innovation and discovery. The newly appointed IAS Bank of East Asia Professor, Professor Ching W. Tang, is the first Chinese recipient of the Wolf Prize and is widely regarded as the "father of the OLED" (organic light-emitting diode), which is used in electronics display applications ranging from mobile phones to large-area high-definition television screens. In addition, BEA continued to support The Chinese University of Hong Kong's Institute of Global Economics and Finance, which was established to contribute to the financial development of Hong Kong and Mainland China.

BEA University Scholarship Programme

On the Mainland, the BEA University Scholarship Programme provides subsidies to outstanding students who lack sufficient financial resources to pursue tertiary education. In 2013, the Charity Fund awarded scholarships to 75 outstanding students of Fudan University, Sun Yatsen University, Shenzhen Polytechnic, and Jinan University's Shenzhen Tourism College.



Professor Ching W. Tang (center) was appointed as the first IAS Bank of East Asia Professor in November 2013.

2013年11月，鄧青雲教授(圖中)獲頒發新成立的高等研究院東亞銀行教授席。

高等教育及專業教育

在2013年，東亞銀行慈善基金繼續向成績優秀的大專生頒發獎學金，以茲嘉許。自香港科技大學高等研究院在2006年成立以來，本行一直為其發展提供資助，在2013年更贊助了其中一個新增的教授席。高等研究院正設法在全球各地延攬頂尖的科學及應用研究人才，致力推動香港得享創新發明中心之名。鄧青雲教授獲聘為高等研究院東亞銀行教授，他是首位獲得沃爾夫化學獎的華人，享有「有機發光二極管之父」的美譽。有機發光二極管技術現時獲廣泛應用於電子顯示設備上，由手機以至大尺寸高清

電視螢幕均有使用，應用範圍廣泛。另外，東亞銀行亦繼續支持香港中文大學全球經濟及金融研究所，致力為香港及中國內地的金融發展作出貢獻。

東亞銀行大學生助學金計劃

在內地，東亞銀行大學生助學金計劃為有經濟困難的優秀大專生提供資助，以幫助他們完成學業。在2013年，公益基金向復旦大學、中山大學、深圳職業技術學院及暨南大學深圳旅遊學院共75名優異學生頒發了助學金。



“The establishment of the IAS Bank of East Asia Professorship and the appointment of Professor Ching W. Tang as its first holder are two important milestones in the development of the HKUST Jockey Club Institute for Advanced Study. We are pleased that BEA believes in investing in education, and that it has chosen to support the professorship at our University. Going forward, the IAS will continue to attract the world’s greatest

minds and top scholars, who will inspire our faculty and students, and help establish a stronger bond between the University and the wider community.”

「設立高等研究院東亞銀行教授席以及任命鄧青雲教授為『高等研究院東亞銀行教授』乃香港科技大學賽馬會高等研究院發展史上的重要里程碑。東亞銀行深明先進研究的重要性，而科大很高興獲得東亞銀行的鼎力支持。展望未來，高等研究院將繼續匯聚全球精英，啟發師生開拓尖端科技與學術新領域，並把成果分享大眾，造福社會。」

Professor Tony Chan

President

The Hong Kong University of Science and Technology

香港科技大學校長

陳繁昌教授

Social Welfare

As a socially responsible business, we want to help people from all backgrounds to enjoy a better life. Our social welfare work focuses on underprivileged groups, with a particular focus on the elderly and physically or mentally disadvantaged young people.

Palliative Care in Residential Care Homes for the Elderly Programme

The pilot of the Palliative Care in Residential Care Homes for the Elderly programme, supported by the BEA Foundation in partnership with "la Caixa" Foundation, The Salvation Army, and the Hong Kong Association of Gerontology, was successfully completed in 2013.

By the end of the programme:

- 6 palliative care rooms had been set up for participating elderly residents
- 600+ residents and family members received education on palliative care
- 940+ residents received psychological assessment and introductory palliative care education
- 32 community talks were provided to more than 1,800 elders

The pilot culminated in the Asia Pacific Regional Conference on End-of-Life and Palliative Care in Long-term Care Settings, which was held in BEA Tower in

September 2013. BEA Foundation and its partners have decided to extend the Programme for an additional three years.

The pilot phase revealed several challenges:

- Lack of experience — This concept is entirely new in Hong Kong, and so almost all care-givers in this study had no prior experience in palliative care. Not only did they require practical training in dealing with unpredictable or rapid changes in a patient's condition, they also needed psychological preparation.
- Need for greater medical support — Greater collaboration with hospitals is required in the planning stages of palliative care treatment and end-of-life care to enable staff in care homes to feel more confident in managing different scenarios.
- Ability to cope with non-cancer patients — Compared to cancer patients, the dying trajectories of people suffering from chronic conditions such as dementia and chronic heart failure are unpredictable. Treating such patients requires greater flexibility in providing care and coping with rapid changes in patients' conditions.
- Preparedness of family members — While primary carers of elderly patients may believe in the value of the Programme, some carers are unable to gain a consensus among other family members, who prefer for the patients to be admitted to hospital for more support.
- Insufficient public awareness — Greater public awareness of palliative care is necessary to take this concept to scale.



The BEA Foundation served as venue sponsor for the Asia Pacific Regional Conference on End-of-Life and Palliative Care in Long-term Care Settings in September 2013.

東亞銀行慈善基金為2013年9月舉行的「亞太區長期護理臨終及舒緩照顧會議」提供會場贊助。



Credit Gain took part in a Charity Candy Campaign organised by LST in support of the Society's medical, educational, and social services.

領達財務參加樂善堂舉行的「樂善『糖』甜心行動」，支持其醫療、教育及社會服務。

社會福利

作為一間對社會盡責的企業，我們希望幫助不同背景的人士改善生活。我們參與的社會福利事務，集中為弱勢群體提供支援，向長者和身體或精神上有殘疾的青年人伸出援手。

「安老院舍完善人生關顧計劃」

「安老院舍完善人生關顧計劃」是東亞銀行慈善基金與“la Caixa”基金會、救世軍及香港老年學會合作資助的試驗計劃，有關計劃已於2013年順利完成。

在計劃結束時：

- 為參與計劃的長者設立了6間「完善人生關顧房間」
- 600多名長者及其家人學習到有關舒緩照顧的知識
- 940多名長者接受了心理評估，並學習到舒緩照顧的入門知識
- 為1,800多名長者提供32場社區講座

試驗計劃於2013年9月在東亞銀行中心舉辦的亞太區長期護理臨終及舒緩照顧會議上宣告結

束。東亞銀行慈善基金及其合作夥伴已決定延長計劃三年。

計劃在試驗階段需要克服多項挑戰：

- 經驗不足 — 由於計劃內容在香港是個全新概念，因此幾乎所有參與研究的照顧者過往全無綜合關顧服務的經驗。他們不但需要接受實務培訓，學習處理患者病情突變的情況，還需要做足相關的心理準備。
- 需要更多醫療支援 — 在綜合關顧服務治療及臨終照顧服務的計劃階段，需要加強與醫院合作，保證安老院員工更有信心應付不同的情況。
- 需有能力照顧非癌症患者 — 長期病患如腦退化症或心臟衰竭跟癌症不同，患者病情難以估計。治療這些病人時，需要提供較靈活的照顧，及有能力應付病情突變的情況。
- 家屬的準備 — 縱然患者的主要照顧者認同此計劃的理念，部分照顧者卻未能獲得其他家人的同意，他們希望患者能入院接受更多的治療。
- 公眾認知不足 — 必須提高公眾對綜合關顧服務的認識，才能大規模推廣服務概念。

“Credit Gain actively participated in a number of CSR events organised by the Evangelical Lutheran Church Social Service — Hong Kong in 2013, including home visits, luncheons, and outings arranged for 225 disadvantaged elderly residents. Credit Gain volunteers were well organised, and they made every effort to ensure that everyone was well taken care of. By interacting with the residents in a number of activities, the Credit Gain team helped ensure that all participants had a great time. We truly appreciate the volunteers and donations provided by Credit Gain for the elderly.”

「領達財務在2013年積極參與基督教香港信義會社會服務部舉辦的多項企業社會責任活動，包括探訪弱勢長者、與長者聚餐及外出活動，受惠長者達225人。領達財務的義工組織良好，並竭盡所能照顧好每一位長者。領達財務的義工隊藉著多項活動與居民接觸，彼此交流，讓所有參加者能盡情享受。我們衷心感謝領達財務為長者提供義工服務及捐助。」

Mr. Lin Siu-sau, Assistant Chief Executive
(Corporate Development)

Evangelical Lutheran Church Social Service — Hong Kong

基督教香港信義會社會服務部
助理總幹事(機構發展) **林兆秀先生**

Young People

In 2013, Blue Cross once again sponsored the "Happy Teens, Full of Fun" Programme, organised by the Hong Kong Physically Handicapped and Able-bodied ("PHAB") Association to help teenagers with and without disabilities integrate into society and establish themselves socially. Combining career planning with volunteer service, the Programme helps young people interact with professionals, acquire pre-career experience, and gain the inspiration to learn new skills that would enhance their competitiveness in the job market.



"Hong Kong PHAB Association is grateful to Blue Cross for generously sponsoring the "Happy Teens, Full of Fun" Programme for the third consecutive year. The Programme is effectively enabling youngsters with and without disabilities to develop their inter-personal skills and integrate socially. We are delighted to observe youngsters opening up, gaining confidence, and increasing their potential as future contributors to our society."

「香港傷健協會十分感謝藍十字連續三年贊助『樂Teen滿Fun計劃』。此計劃有效地讓傷、健青少年建立人際關係技巧及融入社會。我們很高興看到青少年開放自己、建立自信心以及提高他們將來回饋社會的潛力。」

Ms. Samantha Ko

Executive Director, Hong Kong PHAB Association

香港傷健協會總幹事

高潔梅女士

Humanitarian Aid

BEA China donated CNY1 million after an earthquake struck Ya'an City in Sichuan Province in April 2013. Employees of BEA China contributed an additional CNY277,000 to help with the rebuilding effort. In addition, five tons of food and warm clothing collected from staff members and the community were delivered by Shenyang Branch and one of its customers for the victims of the flood that devastated villages in Qingyuan County of Fushun City, Liaoning Province in August 2013.

Support for NGOs

In 2013, the Charity Fund launched the "2013 NGO Funding Plan" and set aside CNY1 million to provide financial support to various NGO programmes in Mainland China. One of the beneficiaries was the Early Rehabilitation Project for Autistic Children organised by the Shanghai Qingcongquan Training Centre for Children with Special Needs.



The Charity Fund donated CNY100,000 in support of a project to establish water cellars to alleviate drought in Yunnan Province.

公益基金向雲南省「愛心水窖」建設項目捐款人民幣10萬元，以協助解決當地乾旱的問題。



BEA China staff members donated food and warm clothing to victims of flooding in Liaoning's Qingyuan County in August 2013.

2013年8月，東亞中國員工捐贈糧食和禦寒衣物給遼寧省清原縣受洪水影響的災民。

青少年

在2013年，藍十字再次贊助「樂Teen滿Fun計劃」，幫助傷殘及健全的青少年融入社會，拓展社交圈子。該計劃內容包括職業規劃及義工服務，讓青少年有機會與專業人士交流，在入職前獲取社會經驗，並且鼓勵他們學習新技能，藉此提高在就業市場上的競爭力。

支持非政府機構

於2013年，公益基金推出「2013民間公益組織資助計劃」，撥款人民幣100萬元，資助中國內地多個民間公益組織的慈善項目。受惠者包括由上海青聰泉兒童智慧訓練中心舉辦的早期自閉症兒童康復訓練計劃，為有特別需要的兒童服務。



“As part of the Early Rehabilitation Project, a three-month swimming course was organised for 12 autistic children from July to September 2013 in Shanghai. Not only did the exercise help strengthen the muscles and improve the heart and lung functions of the autistic children, but it also encouraged the children to express themselves and enhanced their problem solving skills and their ability to take care of themselves. Both the Shanghai Qingcongquan

Training Centre and the children's parents are grateful to the Charity Fund for supporting the swimming course.”

「透過早期自閉症兒童康復訓練計劃，公益基金於2013年7月至9月在上海為12位自閉症兒童提供了為期三個月的游泳課程。該課程不但幫助自閉症兒童透過運動強化肌肉和改善心肺功能，還鼓勵他們勇於表達自己和增強其自理和解決問題的能力。上海青聰泉訓練中心和家長們都十分感謝公益基金對游泳課程的支持。」

Ms. Chen Jie

General Manager, The Shanghai Qingcongquan Training Centre
for Children with Special Needs

上海青聰泉兒童智能訓練中心院長

陳潔女士

人道主義援助

2013年4月，四川省雅安市發生地震，東亞中國捐出人民幣100萬元賑災，而東亞中國員工亦額外捐款人民幣277,000元支持災區重建。此外，東亞中國瀋陽分行聯同一名客戶，將5噸從員工及社會上收集的糧食及衣物，捐助予2013年8月受水災影響的遼寧省撫順市清原縣災民。



Blue Cross visited the elderly with the Hong Kong PHAB Association in January 2013.

2013年1月，藍十字與香港傷健協會一同探訪長者。

Sports & Recreation

BEA served as the Major Sponsor of "The Community Chest Wheelock Swim for a Million" organised by The Community Chest on 27th October, 2013. Representatives of BEA and Tricor participated in the event, which raised over HK\$4 million for local social welfare services and helped promote open water swimming, the importance of leading a healthy lifestyle, and marine life conservation.

A team representing Tung Shing completed the corporate team challenge in the MTR HONG KONG Race Walking 2013 event, raising HK\$17,000 in support of the Hospital Authority Health InfoWorld's work on disease prevention and health education, particularly for young adults.

In November 2013, employees representing BEA, East Asia Securities, and Tricor Group participated in the UNICEF Charity Run 2013 held at Hong Kong Disneyland Resort in support of HIV / AIDS prevention.



"The Children's Cancer Foundation is very grateful to BEA for organising various activities for our patients and their families in 2013, including a "Fun Day" in August for 266 patients and their family members, a special trip to Hong Kong Disneyland in September for 13 families, and a game booth organised by the BEA Volunteer Team at CCF's annual Christmas party.

The meticulous planning that was behind the success of all these activities was carried out by extraordinary people whose sincerity, care, and commitment shone through in their every word, thought, and action.

On behalf of our Foundation, the children, and families we serve, I would like to once again say a simple but sincere "thank you" to the big-hearted BEA Volunteer Team!"

「兒童癌病基金十分感謝東亞銀行於2013年為我們一眾病童及家庭舉辦多次活動，包括於8月為266名病童與家人籌辦的『東亞童樂繽紛FUN日』；在9月份，又邀請了13個家庭到香港迪士尼樂園遊玩；東亞銀行義工隊更在兒童癌病基金一年一度的聖誕派對設置攤位遊戲。

東亞銀行這些活動能圓滿舉行，盡見背後一班盡心盡力、滿懷熱忱的工作團隊功架。每次活動的細節中都看出他們對病童的關顧。

兒童癌病基金就此謹以至誠代表受惠病童及家庭，向充滿愛心的東亞銀行義工隊說一聲：多謝！」

Mr. Tony Ho
Chairman
Children's Cancer Foundation
兒童癌病基金會長
何國聰先生

體育及康樂

公益金於2013年10月27日舉辦「公益金會德豐百萬泳」，本行乃該活動的主要贊助機構。東亞銀行和卓佳的代表當天均有參與，是次活動除了為本地社會福利機構籌得港幣逾400萬元外，更有助推廣開放水域游泳活動、健康生活及海洋生物保育。

東盛證券團隊順利完成「港鐵競步賽2013」公司隊際賽，為醫院管理局健康資訊天地籌得善款港幣17,000元，用於青少年疾病預防及健康教育工作。

2013年11月，東亞銀行、東亞證券及卓佳集團員工代表參加了在香港迪士尼樂園度假區舉行的「聯合國兒童基金會慈善跑2013」，支持預防愛滋病。



BEA, in partnership with Visa, organised a buy-out event at Hong Kong Disneyland, which was attended by representatives of CCF, Ebenezer School, Hong Kong Society for the Protection of Children, and New Life Psychiatric Rehabilitation Association.

東亞銀行與Visa攜手舉辦香港迪士尼樂園獨家派對，邀請了兒童癌病基金、心光學校、香港保護兒童會及新生精神康復會的代表參與。

BEA's Volunteer Team and CCF organised a "Fun Day" for young cancer patients and their families in August 2013.

2013年8月，東亞銀行義工隊與兒童癌病基金為癌症病童及其家人合辦「東亞童樂續FUN日」。



A supporter of local arts & culture, BEA served as title sponsor of the Hong Kong Repertory Theatre's "A Bowlful of Kindness" in 2013.

2013年，東亞銀行冠名贊助香港話劇團演出的《有飯自然香》，以示對本地文化藝術及發展的支持。



Tricor supported the UNICEF Charity Run for the seventh consecutive year.

卓佳連續七年支持「聯合國兒童基金會慈善跑」。

ENHANCING OUR ENVIRONMENTAL PERFORMANCE

We understand that securing a sustainable future will require changes in the way we do business. We are committed to re-assessing our business operations to create more efficient processes and manage our environmental impacts.

The Group can impact the environment in three ways: through our financing, lending, and procurement decisions; through our operations; and through our influence with stakeholders.

While each Group member has its own initiatives and key performance indicators, we recognise the need for an overarching strategy, management system, and targets. Our environmental commitments have now been formalised in our CSR policy:

- We monitor the environmental footprint of our office buildings and branches, and make a continuous effort to reduce energy consumption, resource use (e.g. paper products), and waste.
- We work with employees, customers, and suppliers to raise their awareness of environmental issues and promote eco-friendly practices.
- We use technology to advance our sustainability agenda, for example, by encouraging customers to use electronic communications and documents rather than paper.
- We aim to raise awareness of environmental issues among our employees and the wider society by actively participating in outreach initiatives organised by environmental groups.

Making Responsible Decisions

As a financial institution, we can have a great impact through our financing and lending decisions. To support the growth of more sustainable companies, we are starting to integrate environmental considerations into our approval criteria. For example, in accordance with the Green Credit Guidelines promulgated by the China Banking Regulatory Commission, BEA China has developed criteria for assessing the environmental and social risks of its customers and considers the results in its credit assessment. We endeavour to meet the needs of customers with strong green credentials, while restricting loans to those who cannot meet our environmental requirements.

In line with the Group's CSR policy, the Bank introduced a clause to its tendering documents in 2013 that specifically pertains to the environmental performance of our computer and LCD suppliers in Hong Kong. The clause states that as a minimum, suppliers should have an effective environmental policy in place, as well as systems that ensure compliance with all environmental laws and regulations. Furthermore, suppliers should proactively work towards improving the environment.

我們提升環保效益

本行深諳要開拓可持續發展的未來，我們的業務運作方式就必須有所改變。因此，本行正致力重新評估業務營運過程，以開創更具效益的營運流程，並管理本行對環境的影響。

本集團對環境的影響分三種途徑：透過融資、借貸及採購方面的抉擇、透過業務營運，以及透過我們對持份者所產生的影響力。

目前，本集團各成員公司雖有各自的措施及關鍵績效指標，但我們亦意識到本集團需要一套整體策略、管理制度及目標。我們對環保的承諾已正式納入集團的企業社會責任政策內，包括：

- 監察本行辦公大樓及分行所產生的環保足跡，並持續積極減少能源消耗、資源使用(例如紙類製品)及廢物。
- 致力與本行僱員、客戶及供應商合作，提高他們對環保的意識，並宣揚對生態環境有利的實踐方法。
- 善用科技來推動可持續發展議程，例如鼓勵客戶改用電子通訊及電子文件，節約用紙。
- 為提高員工以至社會各界的環保意識，我們一直積極參與環保團體舉辦的各項外展活動。



BEA Singapore helped to plant over 400 trees on the Marina Bayfront tree bank, September 2013.
2013年9月，東亞新加坡協助在濱海灣「樹木銀行」種植超過400棵樹。

盡責的決定

作為一間金融機構，本行所作的融資及借貸決定影響重大。我們已開始將環保因素納入審批準則，以期支持更多符合可持續發展原則的公司開拓業務。例如，東亞中國根據中國銀行業監督管理委員會印發的綠色信貸指引制定了相關準則，用以評估客戶的環境及社會風險，並於進行信用評估時一併考慮。本行會盡力滿足環保往績優秀之客戶的需要，同時限制向未能符合本行環保規定的客戶提供貸款。

按照本集團的企業社會責任政策，本行於2013年針對香港各電腦及液晶產品供應商的環保績效，特別在招標文件中加入了一項適用條款，規定供應商最低限度應設有環保政策及制度，以確保符合所有環保法律和法規的要求，而供應商亦應以積極主動的態度，為改善環境付出努力。

Our Operations

We have identified that our major areas of environmental impact are in the electricity consumption of our IT systems and facilities, and our paper consumption in both front and back office operations.

Energy consumption

In 2013, the Bank began phasing out all remaining conventional fluorescent tubes in its branches in Hong Kong, replacing them with advanced LED light tubes. Combined with other initiatives including the modernisation of old lifts, installing a heat recovery unit in the air-conditioning systems of branches, turning off the decorative neon lights at BEA Tower at night, and arranging for security guards to switch off all photocopiers and printers at night and during public holidays, the Bank achieved total energy savings of more than 624,000 kilowatt hours ("kWh") in 2013 compared with 2012, which is equivalent to a reduction of more than 430 tonnes of greenhouse gas emissions. The offices of several BEA Group members including Credit Gain, East Asia Securities, and Tung Shing, are located in BEA Head Office and BEA Tower, and therefore their facilities are managed jointly by BEA's Facility Management Department.

The reduction in electricity consumption at BEA's two main office buildings was 1.14% year-on-year, thus achieving the target of a 1.1% savings for the year. Our target for 2014 is to further reduce the electricity consumption of these two buildings by 1.1%.

Achieving environmental excellence on the Mainland

BEA and its wholly-owned subsidiary, BEA China, recognise the importance of providing healthy and environmentally-friendly branches and offices for customers and employees. In 2009, BEA China began exploring the possibility of achieving Leadership in Energy and Environmental Design ("LEED") certification — an internationally-recognised system of ratings for the design, construction, operation, and maintenance of green buildings — for selected premises in Shanghai and Beijing.

Having successfully obtained Hong Kong BEAM (Excellent) certification for BEA Tower in Hong Kong in 2005 from the HK BEAM Society, BEA's Facility Management Department assisted BEA China by appointing LEED consultants, supervising the execution of the fit-out work, and providing support during the application process. As a result of this successful collaboration, BEA China received LEED Gold certification under the LEED Commercial Interiors Rating System from the US Green Building Council in 2013 for its Headquarters, Shanghai Branch, and Beijing Branch. These facilities have satisfied stringent requirements for materials and resources, energy and atmosphere, water efficiency, and indoor environmental quality.

BEA China's Property & Facility Management Department will apply its knowledge of international green building standards to its other offices across the country. Starting with new offices and scheduled renovation projects, BEA China will endeavor to source more sustainable building materials, carpets, and office furniture, and use paints and adhesives with restricted levels of volatile organic compounds. Technology to increase energy efficiency, such as LED lighting, will also be incorporated.



我們的業務

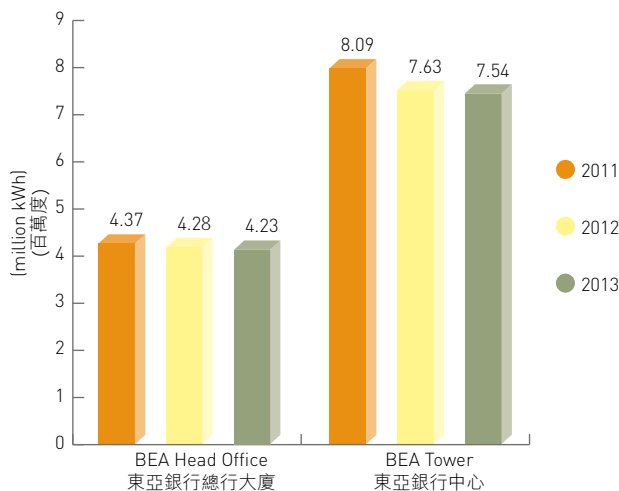
本行已識辨出，我們對環境所造成的影響主要來自以下兩方面：本行資訊科技系統及設備的電力消耗量，以及本行前線及後勤營運所產生的紙張消耗量。

能源消耗

本行於2013年開始淘汰香港各分行所有尚餘的傳統光管，並更換為較先進的發光二極管。此外，本行還推行了其他多項措施，包括舊升降機優化工程、在分行的空調系統安裝熱能回收裝置、在夜間關閉東亞銀行中心的裝飾霓虹燈、安排保安人員在夜間及公眾假期關閉所有影印及打印機等，與2012年相比，本行在2013年成功節省了逾624,000度耗電量，相當於減少排放逾430噸溫室氣體。目前，領達財務、東亞證券及東盛等數家東亞銀行集團成員公司的辦公室均位於東亞銀行總行及東亞銀行中心內，因此，該等成員公司的設施亦一併由東亞銀行設施管理部管理。

本行兩幢主要辦公大樓的耗電量按年遞減1.14%，實現本年度降低耗電量1.1%的節能目標。本行為2014年訂下的目標，是要將上述兩幢辦公大樓的耗電量進一步減少1.1%。

Electricity consumption at BEA's Head Office Building and BEA Tower (kWh) 東亞銀行總行大廈及東亞銀行中心的耗電量(度)



推動本行國內的設施達致綠色環保標準

東亞銀行及其全資附屬公司東亞中國深諳為員工及客戶提供健康、環保的分行及辦公室的重要性。2009年，東亞中國開始著力為其位於上海及北京的物業申請獲取美國綠色建築協會之綠色能源與環境設計先鋒獎(LEED)證書，該證書是一個國際認可的評分認證系統，評估綠色建築的設計、建造、運作及維修保養。

本行位於香港的東亞銀行中心，早於2005年已取得香港環保建築協會以香港建築環保評估法認證的「優秀級別」。憑藉有關經驗，本行香港的設施管理部是次則協助東亞中國委聘LEED顧問，並監督裝修工程的執行，以及協助提交國際綠色建築標準的申請。雙方的合作最終取得成果，東亞中國的總部及位於京滬兩地的分行亦因此於2013年獲美國綠色建築協會根據LEED商用建築室內設計評級制度頒發LEED金獎證書。上述設施皆達到了有關評級標準，在材料與資源、能源及空氣、用水效益，以及室內環境質素方面極其嚴謹的要求。

東亞中國的資產設施管理部將會把關於國際綠色建築標準的專業知識，運用於中國各地的其他辦公室之上。東亞中國將從新建辦公室及已安排之翻新項目著手，盡力採購更加符合可持續發展原則的建築材料、地毯及辦公室傢具，並使用嚴格控制揮發性有機化合物等級的油漆與粘合劑，還會善用發光二極管照明等科技，以便提高能源效益。



Recycling Efforts at BEA's Head Office and BEA Tower in 2013 東亞銀行總行大廈及東亞銀行中心 2013年的回收成果

Total
合計



Waste paper 廢紙
(kg 千克)

565,046



Toner cartridges
墨盒

3,500

Paper Consumption

After significantly reducing paper usage from 2011 to 2012, BEA successfully maintained paper consumption at a low level in 2013. Where possible, the Bank also used sustainably sourced Forestry Stewardship Council

("FSC") certified paper. In 2013, we used over 50% more FSC paper compared with 2012, which demonstrates the Bank's commitment to environmental conservation.

BEA's 2013 Paper Consumption

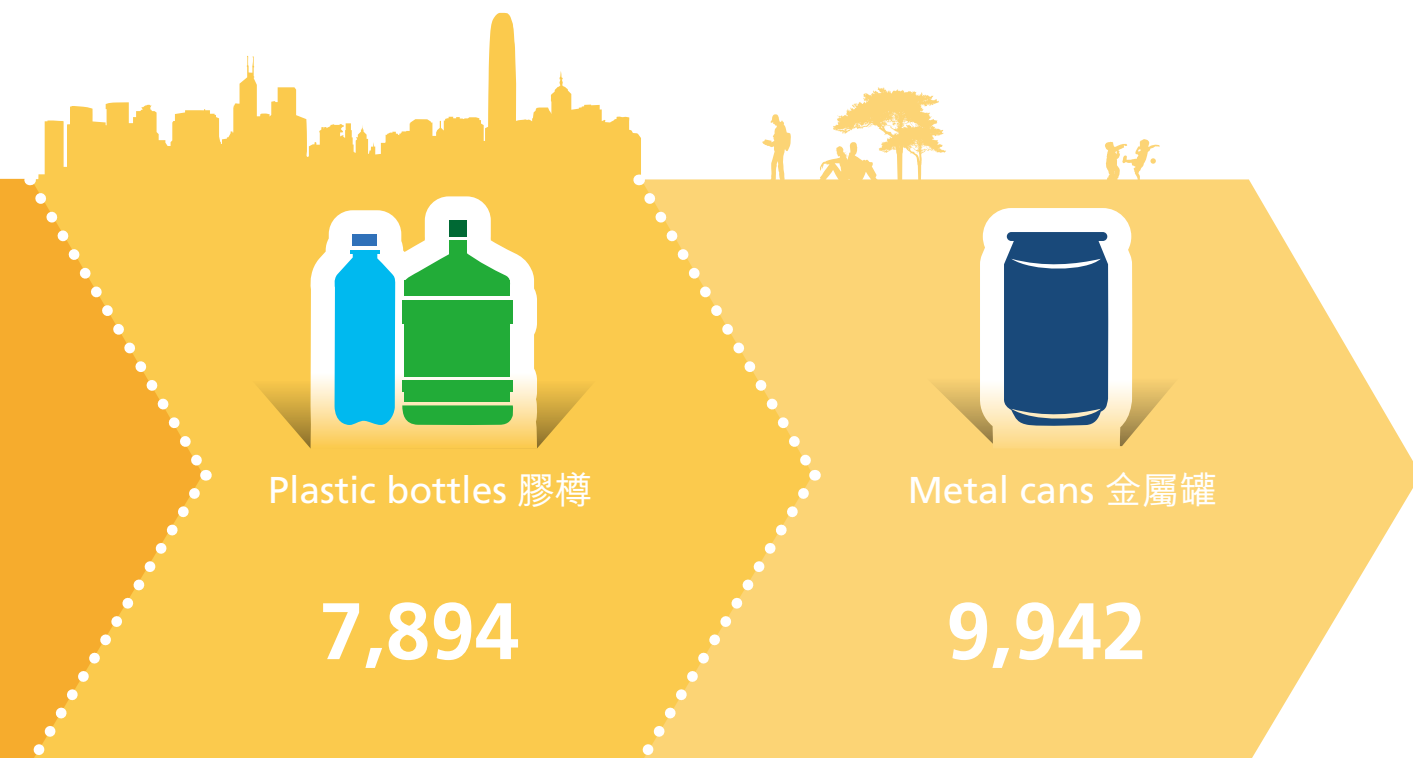
Year	Paper consumption (sheets)	Use of FSC paper (%)
2013	92,431,852	45.49%
2012	92,744,847	29.10%
2011	149,397,437	27.88%

Recycling

We also stepped up our recycling efforts during the festive season by organising recycling drives. Bank representatives joined the Wood Recycling & Tree Conservation Scheme organised by the Hong Kong Environmental Protection Association ("HKEPA"), collecting holiday displays including Christmas trees and Lunar New Year peach trees and flower pots for recycling. In recognition of its efforts to protect the environment and conserve resources, BEA was named a first-honour support organisation by HKEPA.

When BEA's London branch relocated in March 2013, excess furniture was donated to a local charity school. Following the consolidation of its offices in Hopewell Centre in September 2013, Tricor Hong Kong donated used office furniture to the Home Care for Girls and St. James Settlement.

Total recycling of paper for the Group in 2013 amounted to 652,205 kg.



耗紙量

東亞銀行於2011至2012年間顯著減少用紙，並成功於2013年將耗紙量保持在低水平。只要實際情況許可，本行即會使用經由森林管理委員會

（「FSC」）認證且生產過程符合可持續發展原則的紙張。相比2012年度，本行於2013年度使用FSC認證的紙張較2012年增加超過50%，足證本行銳意實踐環保。

東亞銀行2013年度耗紙量

年度	耗紙量(張)	FSC紙張用量(%)
2013	92,431,852	45.49%
2012	92,744,847	29.10%
2011	149,397,437	27.88%

廢物回收

東亞銀行亦藉着各傳統節日，籌辦各種廢物回收活動，以加強推廣回收再用的意識。其中，本行代表參與了香港環境保護協會舉辦的「木材回收」及「保育樹木」活動，將聖誕樹及農曆新年的桃花和盆栽回收。東亞銀行更因此獲得香港環境保護協會冠以全港首屆榮譽支持機構，以表彰本行在保護環境及保育資源方面所付出的努力。

倫敦分行於2013年3月遷址時，把多出的傢具捐贈給當地一所慈善學校。於2013年9月，卓佳在搬遷香港的辦事處往合和中心後，把部分舊辦公室傢具捐予關愛之家及聖雅各福群會。

本集團於2013年度循環再造的紙張總量高達652,205千克。

Engaging with our stakeholders

Employees

- In March 2013, BEA participated in WWF's "Earth Hour 2013" initiative, together with the Bank's Singapore Branch, BEA China, BEA Wealth Management Services (Taiwan) Limited, and Credit Gain. All participating organisations turned off non-essential lighting for one hour, as a show of solidarity for efforts to counter climate change. Staff members were also encouraged to take part in the event by turning off their lights at home during the hour.
- BEA organised educational talks to ensure that staff members were aware of the importance of environmental protection and the need for sustainable practices. In March 2013, BEA invited an environmental consultant to introduce the concept of sustainability and green office initiatives to staff members in a "Green Office" seminar.

Customers

- In an effort to reduce paper consumption, we encourage our customers to adopt electronic services such as BEA's award-winning and highly secure Cyberbanking and Corporate Cyberbanking platforms.
- In July 2013, BEA launched a campaign to encourage BEA Credit Cardholders to adopt e-statements, with the grand prize winner receiving HK\$10,000 in free spending credit.
- In 2014, we will work on further promoting e-banking and applying technology to streamline application procedures to help further reduce our paper consumption.



BEA staff members attended a "Green Office" seminar in March 2013.
2013年3月，東亞銀行員工一起參加「綠色辦公室」研討會。

與持份者溝通

僱員

- 2013年3月，東亞銀行聯同新加坡分行、東亞中國、台灣的東亞證券股份有限公司及領達財務，參加了世界自然基金會的「地球一小時2013」活動。所有參加活動的機構都把非必要的燈光關掉一小時，團結一致對抗氣候變化。我們亦鼓勵僱員一起參與活動，在該一小時內把家中的燈光關掉。
- 本行亦舉辦專題教育講座，確保員工知道環保的重要，以及履行可持續發展實務的必要。2013年3月，本行舉辦了一場以「綠色辦公室」為題的研討會，邀請一位環境顧問為員工講解可持續發展的概念，以及有關推行綠色辦公室的措施。

客戶

- 為減少用紙，本行鼓勵客戶選用電子服務，包括本行電子網絡銀行服務及企業電子網絡銀行服務平台等安全可靠的得獎設施。
- 2013年7月，本行展開推廣活動鼓勵東亞銀行信用卡客戶改用電子結單，大獎得主可獲贈港幣10,000元信用卡免找數簽賬額。
- 於2014年，本行將繼續推廣電子銀行，並應用科技來簡化申請程序，進一步減少用紙。



BEA Credit Cardholders were encouraged to adopt e-statements in a campaign launched by the Bank in July 2013.

東亞銀行於2013年7月進行推廣活動，鼓勵信用卡客戶改用電子結單。

DATA TABLES 數據表

		2013 (HKD Mn) (港幣百萬元)	2012 (HKD Mn) (港幣百萬元)
Economic Data (G4-EC1)	經濟數據 (G4-EC1)		
Direct economic value generated	所產生的直接經濟價值		
Revenue	收入	17,524	15,568
Economic value distributed	經濟價值分配		
Operating costs	營運成本	3,451	3,221
Employee compensation and benefits	員工薪資及福利	5,411	4,800
Payments to providers of capital	給資本提供者的款項	2,861	2,637
Payments to government in Hong Kong	香港的稅項	708	568
Payments to government in Mainland China	中國內地的稅項	675	519
Payments to government in other locations of operation	其他營運地區的稅項	283	211
Community investment	社區投資	19	14
Economic value retained	保留的經濟價值	4,116	3,598 (restated 重報)

Environment Data (G4-EN3, G4-EN5) 環境數據 (G4-EN3, G4-EN5)

Energy 能源

Total energy consumption 201,700.76 gigajoules ("GJ") 千兆焦耳
能源消耗

Total electricity consumption 51,872,922.26 kWh 千瓦小時
電力消耗總量

Total heating purchased for consumption 3,535.67 GJ 千兆焦耳
所購買供暖用總耗量

Total cooling purchased for consumption 2,170.52 GJ 千兆焦耳
所購買製冷用總耗量

Total steam purchased for consumption 0.83 GJ 千兆焦耳
所購買蒸汽總耗量

Total fuel consumption from non-renewable sources 100 %
不可再生燃料總耗量

Total fuel consumption from renewable sources 0 %
可再生燃料總耗量

Total energy intensity per square metre of Gross Floor Area ("GFA") 0.64 GJ / m² 千兆焦耳／平方米
每平方米建築面積的總能源密集度

Paper
紙張

Total paper used 紙張消耗總量	859,922.94 kg 千克
Total paper discarded 紙張棄置總量	595,886.32 kg 千克
Total paper recycled 紙張回收總量	652,205.15 kg 千克

Workforce Data (G4-10, G4-LA1)**僱員數據 (G4-10, G4-LA1)**

Total employees⁽¹⁾ **12,624**
僱員總數⁽¹⁾

<i>by employment contract and gender; employment contract and age</i> 按僱員合約及性別；僱員合約及年齡劃分	Male 男性 (%)	Female 女性 (%)	Below 30 30歲以下 (%)	30–50 30至50歲 (%)	Above 50 50歲以上 (%)
● Permanent contract 長期合約	37	58	31	56	8
● Fixed-term contract 固定任期合約	2	2	2	2	0
● Temporary contract 臨時合約	0	1	1	0	0

<i>by employment type and gender; employment type and age</i> 按受僱類別及性別；受僱類別及年齡劃分					
● Permanent Full Time 長期全職	37	58	31	56	8
● Contract Full Time 合約全職	1	2	2	1	0
● Permanent Part Time Staff 長期兼職員工	1	1	1	1	0
● Outsourced / sub-contracted workers 外判／分包員工	0	0	0	0	0

<i>by region and gender</i> 按地區及性別劃分					
● Hong Kong 香港	19	26			
● Mainland China 中國內地	16	27			
● Other ⁽²⁾ 其他地區 ⁽²⁾	4	8			

Total new hires ⁽³⁾ 新聘員工總數 ⁽³⁾		2,783				
by region and gender; region and age 按地區及性別；地區及年齡劃分		Male 男性 (%)	Female 女性 (%)	Below 30 30歲以下 (%)	30–50 30至50歲 (%)	Above 50 50歲以上 (%)
● Hong Kong 香港		19	25	30	12	2
● Mainland China 中國內地		18	23	28	13	0
● Other ⁽²⁾ 其他地區 ⁽²⁾		5	10	7	8	0
New hire rate ⁽³⁾ 新聘員工比率 ⁽³⁾		23.2%				
by region 按地區劃分						
● Hong Kong 香港		10.2%				
● Mainland China 中國內地		9.5%				
● Other ⁽²⁾ 其他地區 ⁽²⁾		3.5%				
by gender 按性別劃分						
● Female 女性		13.2%				
● Male 男性		10.0%				
by age 按年齡劃分						
● Below 30 30歲以下		14.8%				
● 30–50 30至50歲		7.9%				
● above 50 50歲以上		0.5%				

Total employee turnover ⁽³⁾ 員工流失總數 ⁽³⁾		2,606				
by region and gender; region and age 按地區及性別；地區及年齡劃分		Male 男性 (%)	Female 女性 (%)	Below 30 30歲以下 (%)	30–50 30至50歲 (%)	Above 50 50歲以上 (%)
● Hong Kong 香港		19	26	27	16	3
● Mainland China 中國內地		18	22	20	18	0
● Other ⁽²⁾ 其他地區 ⁽²⁾		5	10	6	9	1
Employee turnover rate ⁽³⁾ 員工流失率 ⁽³⁾		21.7%				
by region 按地區劃分						
● Hong Kong 香港		9.9%				
● Mainland China 中國內地		8.5%				
● Other ⁽²⁾ 其他地區 ⁽²⁾		3.3%				
by gender 按性別劃分						
● Female 女性		12.5%				
● Male 男性		9.2%				
by age 按年齡劃分						
● Below 30 30歲以下		11.4%				
● 30–50 30至50歲		9.3%				
● above 50 50歲以上		1.0%				
		Male 男性 (%)	Female 女性 (%)			
Percentage of permanent staff who took parental leave 長期僱員休產假的比例		4	7			
Return to work rate after parental leave 產假後返回工作崗位的員工比例		91	91			

Health and Safety Data (G4-LA6)

職業健康及安全數據 (G4-LA6)

Total number of work-related injuries

總工傷數量

26

by region and gender
按地區及性別劃分

Male

Female

男性

女性

(%)

(%)

● Hong Kong
香港

23

50

● Mainland China
中國內地

0

0

● Other⁽²⁾
其他地區⁽²⁾

19

8

Total lost days from work-related injuries

因工傷而損失的總日數

562

by region and gender
按地區及性別劃分

Male

Female

男性

女性

(%)

(%)

● Hong Kong
香港

23

66

● Mainland China
中國內地

0

0

● Other⁽²⁾
其他地區⁽²⁾

11

0

Total combined work and non-work related absenteeism (days)

45,492

因工傷及非因工傷而缺勤的總日數(日)

by region and gender
按地區及性別劃分

Male

Female

男性

女性

(%)

(%)

● Hong Kong
香港

20

40

● Mainland China
中國內地

5

23

● Other⁽²⁾
其他地區⁽²⁾

4

8

Overall injury rate per 1,000 employees

每千名僱員的整體受傷率總數

2 people per 1,000 employees
(以每千名僱員計)

Lost days rate

損失日數比率

0.02%

Absentee rate

缺勤率

1.51%

Training and Career Development Data (G4-LA9, G4-LA11)
培訓及職業發展數據 (G4-LA9, G4-LA11)

Total expenditure (HKD) 支出總額 (港幣)	7,201,773
Number of training hours 培訓時數	148,060
Number of trainees 受訓人次	54,895
Average training hours per employee⁽⁴⁾ 每名僱員平均受訓時數 ⁽⁴⁾	12
<i>by region</i> 按地區劃分	
● Hong Kong 香港	24
● Mainland China 中國內地	2
● Other ⁽²⁾ 其他地區 ⁽²⁾	1

- (1) Total number of employees of the BEA Group included in the scope of this report; excludes joint ventures BEA Union Investment Management Ltd. ("BEA Union Investment") and Blue Care Medical Services Ltd. ("Blue Care").
 只包括此報告範圍內的東亞銀行集團僱員總數 (不包括合資公司東亞聯豐及寶康醫療)。
- (2) Other includes Macau, Taiwan, Southeast Asia, the UK, the US, etc.
 其他地區包括澳門、台灣、東南亞、英國及美國等地。
- (3) Permanent employees only.
 只計及永久性僱員。
- (4) Data to determine average hours of training per employee by gender and employee category across the Group unavailable in 2013; we will focus on improving disclosure on this indicator in future reports.
 由於欠缺相關數據，以致無法計算2013年度整個集團按性別及僱員類別劃分的每名僱員平均受訓時數，本行會盡力改善往後報告中的有關數據。

GRI CONTENT INDEX

GRI 指引列表

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G4-16	Memberships 會員制		14-15	
IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES 重大考量面與邊界				
G4-17	List entities included in financial statements; mention those not covered by this report 財務報表所包括的實體名單：提及財務報表並未涵蓋的實體	Reporting Guidance 報告指引 15	6-7	Also refer to Interim Report 2013 另請參考2013年中期報告 Group companies not covered in this report include BEA Union Investment and Blue Care 本報告並未涵蓋的集團成員公司包括東亞聯豐投資及寶康醫療
G4-18	Process for defining report content and aspect boundaries 界定報告內容及層面邊界的過程	General Approach 一般方針 9, 10, 11	16-23	
G4-19	List material aspects 重大考量因素清單	General Approach 一般方針 9, 10, 11	22	

General Standard Disclosures 一般標準披露	Detail 詳情	HKEx ESG Guide Reference 香港交易及結算所之環境、社會與管治指引	Page 頁碼	Comments 註釋
G4-20	Aspect boundaries within the organisation 組織內各重要方面的界限		22	
G4-21	Aspect boundaries outside of the organisation 組織外各重要方面的界限		22	
G4-22	Effect of any restatements in previous reports 重報前期報告所載信息的影響	Reporting Guidance 報告指引 18	n/a 不適用	Water is not considered material, so we have not reported on water this year 由於用水不被視為重大議題，因此本年度並未就用水進行報告
G4-23	Significant changes in scope / aspect boundaries from previous reporting period 範圍或層面與前匯報期的重大變動		1	
STAKEHOLDER ENGAGEMENT 持份者參與				
G4-24	List stakeholders engaged by the organisation 獲組織邀請參與的持份者名單	General Approach 一般方針 12, 13	16–17	
G4-25	Report basis for identification and selection of stakeholders 識別及甄選持份者的報告基準	General Approach 一般方針 12, 13	16–17	
G4-26	Stakeholder engagement approach and frequency 邀請持份者參與的方式及頻繁度	General Approach 一般方針 13, 14	16–17	
G4-27	Report any key topics and concerns raised by stakeholders 匯報由持份者提出的主要項目及關注事項	General Approach 一般方針 13, 14	18–19	
REPORT PROFILE 報告簡介				
G4-28	Reporting period 匯報期	Reporting Guidance 報告指引 16	1	
G4-29	Date of most recent report 最近發表報告的日期	Reporting Guidance 報告指引 16	1	
G4-30	Reporting cycle 報告周期	Reporting Guidance 報告指引 16	1	
G4-31	Contact point for questions regarding the report and its contents 有關報告及其內容的聯絡人		1	
G4-32	GRI 'in accordance' option chosen 所選的GRI「符合」選項		1	
G4-33	External assurance 外部驗證		n/a 不適用	No external assurance for report content 報告內容不含外部驗證
GOVERNANCE 管治				
G4-34	Governance structure of the organisation 組織的管治架構		8–9	
ETHICS AND INTEGRITY 道德及誠信				
G4-56	Describe the organisation's values, principles, standards and norms of behaviour such as codes of conduct and codes of ethics 介紹組織的價值觀、原則、標準及行為規範，例如行為守則與道德標準		8–9	

Material Aspects 重大考量因素	GRI G4 Indicator 指標	HKEx ESG Guide Reference (GD = General Disclosure) 香港交易及結算所之 環境、社會與管治指引 (GD意為一般披露事項)	Page 頁碼	Comments 註釋
Customer privacy 客戶私隱	DMA G4-PR8	KPI C2.5	24-27	There were no sustained complaints of breaches of customer privacy or loss of customer data in 2013 2013年並未接獲關於違反客戶私隱或遺失客戶資料的投訴
Compliance of products & services 產品與服務合規	DMA G4-PR9	GD C2	10-11, 24-25	There were no significant incidents of non-compliance in 2013 2013年並無重大違規個案
Compliance (general) 合規(一般)	DMA G4-SO8		10-11	There were no significant incidents of non-compliance in 2013 2013年度並無重大違規個案
Anti-corruption 反貪污	DMA G4-SO5	GD C3 KPI C3.1	10-11	There were no reported incidents of corruption 並無貪污個案
Customer feedback channels 客戶反饋渠道	DMA G4-PR5	KPI C2.2	24-25	
Employee benefits & turnover 僱員福利及流失	DMA G4-LA1 G4-LA3	GD A1 KPI A1.2	28-29, 31, 58-59	
Fair design & marketing of products & services 公平的產品及服務設計與推廣	DMA G4-PR7	GD C2	24-25	There were no incidents of non-compliance with regulations or voluntary codes regarding marketing and communications in 2013 2013年並無違反市場推廣及傳訊相關法規或自願守則的個案
Employee / management communication 員工／管理層溝通	DMA G4-LA4		34-35	While the Group does not have a minimum notice period in place, we strive to ensure that employees are kept informed, as soon as practical, of any operational changes that could significantly affect them 若營運上的轉變對僱員有重大影響，本集團會盡可能及早發出通知，惟我們現時並無設定最短通知期
Economic performance 經濟表現	DMA G4-EC 1		7	Annual report 2013 2013年年報
Training & career development 培訓及事業發展	DMA G4-LA9	GD A3 GD A3.1 GD A3.2	30-31, 61	We will focus on reporting training by employee category in future reports 我們會致力於往後報告中匯報按僱員類別劃分的培訓數據
Grievance mechanisms 申訴機制	DMA G4-LA16		10-11, 16-17, 24-25, 34-35	
Occupational health & safety 職業健康與安全	DMA G4-LA6	GD A2 KPI A2.2 KPI A2.3	32-33, 60	
Non-discrimination 不歧視	DMA G4-HR3	GD A1	26-27, 34-35	There were no incidents of discrimination in 2013 2013年並無歧視個案
Equal opportunities 平等機會	DMA LA-12	GD A1	34-35, 57	
Contribution to the community 對社區的貢獻	DMA	GD D1 KPI D1.1 KPI D1.2	36-47, 56	
Energy consumption 能源消耗	DMA G4-EN3 G4-EN6	GD B2 KPI B2.1 KPI B2.3	50-51, 56	
Paper consumption and waste 紙張消耗及浪費	DMA G4-EN23	GD B3 KPI B3.1	52-53, 57	



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