

2014

企業責任報告

Corporate Social Responsibility Report



持續發展 共建和諧

Working in Harmony for a Sustainable Future

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ABOUT THIS REPORT 關於本報告

This report describes the corporate social responsibility ("CSR") initiatives of The Bank of East Asia, Limited ("BEA" or the "Bank") and its major Group members (collectively the "BEA Group" or the "Group") for the period from 1st January to 31st December, 2014.

The BEA Group discloses its progress with regard to environmental, social, and governance ("ESG") issues annually, and this year we have expanded the reporting scope to include our wholly-owned subsidiary, Bank of East Asia (Trustees) Limited ("BEA Trustees") and two joint ventures, namely BEA Union Investment Management Limited ("BEA Union Investment") and Blue Care Medical Services Limited ("Blue Care"), in line with the structure of our financial reporting.

This report satisfies the requirements of the Core option of the Global Reporting Initiative ("GRI") G4 reporting guidelines. It also references the ESG Reporting Guide for listed companies issued by Hong Kong Exchanges and Clearing Limited ("HKEx"). A list of the indicators covered is included in the content index at the back of this report.

In addition to our performance in 2014, we have reported our ESG progress over time, where possible. The report supplements information published in our 2014 Annual Report. For a broader picture of BEA's ESG performance and progress, please refer to other CSR reports and related information available through BEA's homepage at www.hkbea.com (About BEA / Corporate Social Responsibility).

To share any comments or suggestions related to this report, please contact BEA's Corporate Communications Department at 19/F, 10 Des Voeux Road Central, Hong Kong or by sending an email to CSR@hkbea.com.

本報告闡述東亞銀行有限公司（「東亞銀行」或「本行」）及其主要集團成員（統稱「東亞銀行集團」或「本集團」）自2014年1月1日起至12月31日止履行的企業社會責任。

東亞銀行集團每年均披露於環境、社會及管治方面所取得的進展，而本年度我們擴大了報告範疇，將本行全資附屬公司——東亞銀行（信託）有限公司（「東亞信託」），及兩間合資公司——東亞聯豐投資管理有限公司（「東亞聯豐投資」）及寶康醫療服務有限公司（「寶康醫療」）納入此報告範圍，以進一步符合本行的財務匯報制度。

本報告符合「全球報告倡議組織」（GRI）G4 指引核心選項要求，亦參考了香港交易及結算所有限公司針對上市公司發布的《環境、社會及管治報告指引》，所涵蓋的指標附於本報告文末的指引列表中。

除2014年的表現外，我們亦已在可行的情況下報告本集團在環境、社會及管治方面所取得的進展。本報告補充了本集團於2014年報發布的資訊。如欲進一步了解東亞銀行企業社會責任方面的表現及進展，請瀏覽東亞銀行網站 www.hkbea.com（關於東亞銀行 / 企業社會責任），參閱我們的其他企業責任報告及相關資訊。

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

BEA Group members included in this report 納入本報告範圍的東亞銀行集團成員

- The Bank of East Asia, Limited 東亞銀行有限公司 - www.hkbea.com
- The Bank of East Asia (China) Limited ("BEA China") 東亞銀行（中國）有限公司（「東亞中國」）- www.hkbea.com.cn
- BEA Life Limited ("BEA Life") 東亞人壽保險有限公司（「東亞人壽」）- www.hkbea.com
- Bank of East Asia (Trustees) Limited 東亞銀行（信託）有限公司 - www.hkbea.com
- Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") 藍十字（亞太）保險有限公司（「藍十字」）- www.bluecross.com.hk
- Credit Gain Finance Company Limited ("Credit Gain") 領達財務有限公司（「領達財務」）- www.creditgain.com.hk
- East Asia Futures Limited ("East Asia Futures") 東亞期貨有限公司（「東亞期貨」）- www.eafutures.com.hk
- East Asia Securities Company Limited ("East Asia Securities") 東亞證券有限公司（「東亞證券」）- www.easecurities.com.hk
- East Asia Electronic Data Processing (Guangzhou) Limited ("EAEDP") 東亞電子資料處理（廣州）有限公司
- Tung Shing (Brokers) Group ("Tung Shing") 東盛（經紀）集團（「東盛」）- www.tsbrokers.com
- Blue Care Medical Services Limited 寶康醫療服務有限公司
- Tricor Holdings Limited ("Tricor") 卓佳集團有限公司（「卓佳」）- www.tricorglobal.com
- BEA Union Investment Management Limited 東亞聯豐投資管理有限公司 - www.bea-union-investment.com





CHAIRMAN'S MESSAGE

For nearly one hundred years, BEA has been a vital part of the local community. Throughout our history, our customers have considered us a valued partner and key enabler of their success. In helping our customers to prosper, we have grown to become the largest independent local bank in Hong Kong.

Our links to individuals, business, professional organisations, educational institutions, charities, and government make us acutely aware of the impact that our business decisions have on society at large. In order to manage our many relationships with the local community for the common good, we recognised early on the benefits of CSR. We saw how CSR principles could assist us to codify our corporate goals and align goals and actions. Through CSR, we strengthen our relationship with the communities that we serve. At the same time, we strengthen our organisation and increase our competitiveness.

Since our CSR Policy was formalised in 2013, we have continued to create synergy between our business strategy and CSR programme. For example, we provide financial solutions to underserved communities in Hong Kong through the Microfinance Scheme and the Reverse Mortgage Scheme. In this way, we support broader societal development and open up new markets for business growth.

We proactively engage in conversations around CSR, and were one of the first companies to participate in the Carbon Footprint Repository for Listed Companies in Hong Kong ("Carbon Footprint Repository") organised by the Hong Kong government's Environmental Protection Department. This programme allows investors and other stakeholders to gain better insight into our carbon management and performance.

Our digital branch initiative is another good example of how being a responsible company can be good for business. By embracing technology, the Bank has brought greater efficiency and convenience to customers, standardised work flows to ensure regulatory compliance, and substantially reduced the consumption of paper and printing consumables. These benefits also help to reduce operating costs. We plan to transform more of our conventional branches into digital branches going forward.

We strive to benchmark our performance to an international standard, and were the first bank in Hong Kong to use the

international GRI G4 reporting framework. This year we have included our subsidiary, BEA Trustees, and two joint venture companies, BEA Union Investment and Blue Care, in the report for the first time, as part of our efforts to integrate CSR into the DNA of the whole group.

Tricor, another member of the BEA Group, organises an annual seminar on corporate sustainability and governance in Hong Kong. This initiative has enabled us to start a conversation around CSR with over 1,200 of our clients, business associates, and staff members.

Indeed, regular engagement with stakeholders is central to our CSR strategy. We gain valuable insights into how stakeholders view our CSR performance and highlight areas for improvement. Our Non-Governmental Organisation ("NGO") partners, including the Shanghai Soong Ching Ling Foundation, and our significant shareholder, CaixaBank, bring a wealth of expertise and experience in community investment that we can leverage to ensure greater success for our initiatives. We will continue to benefit from their strategic guidance and advice in the years ahead.

Supporting the community has always been a major focus of BEA, and this year we were inspired by stories of how our staff members are contributing to their communities across the world. For their effort, the Board and Senior Management of this Bank applaud them.

Going forward, we will continue to look critically at every aspect of our business from a CSR standpoint. Among the new initiatives planned for 2015 are the implementation of a set of guidelines to govern community investment decisions, and the development of a supply chain code of conduct. We will continue to rely on our Group's CSR Task Force to drive CSR initiatives, and the Volunteer Teams of the Bank and subsidiaries to extend the impact of our community investments.

Our strategy for future growth is founded on the belief that corporate decisions should be inclusive and take the overall interest of society into consideration. After all, there can be no sustainable corporation without a sustainable society.

Only by working in harmony with our customers, employees, shareholders, and other stakeholders, can we build a more sustainable future for all.



主席致辭

在過去近一百年，東亞銀行一直是本地社群的重要一員。多年來，客戶皆視我們為協助他們達成成功的重要合作夥伴。在推動客戶事業發展的同時，我們亦不斷成長，成為香港最大的獨立本地銀行。

我們與個人、商界、專業機構、教育機構、慈善團體及政府一直保持緊密聯繫，亦因此深切明白我們所作的商業決定對社會產生的影響。藉著與本地社群各方的連動，我們實現共同利益，亦讓我們早已體會到履行企業社會責任的重要性。我們明白企業社會責任原則有助我們制定企業目標，並貫徹於行動當中。我們藉此加強與所屬社群的關係，同時鞏固業務，提升競爭力。

本集團自 2013 年正式制定企業社會責任政策以來，一直致力實現業務策略與企業社會責任計劃之間的協同配合。例如，本行透過「小型貸款計劃」及「安老按揭計劃」，為本港的資源匱乏社群提供財務解決方案，這不僅推動社會發展，亦有助我們開拓新市場，促進業務增長。

我們積極投入企業社會責任的領域，並率先參加由香港政府環境保護署主辦的香港上市公司碳足跡資料庫（「碳足跡資料庫」）計劃，讓投資者及其他持份者更清楚了解我們在碳排放方面的管理及表現。

此外，本行的智能數碼分行模式亦印證了履行企業責任對業務發展所帶來的裨益。本行利用科技，為客戶帶來更高效率和便捷的服務，而工作流程標準化亦可確保符合法規，各分行的紙張及碳粉等耗材的消耗量亦顯著減少，有助營運成本下降。我們計劃將更多傳統分行提升為智能數碼分行。

我們致力在企業社會責任表現上與國際標準看齊，並為本港首家採用國際認可的「全球報告倡議組織」（GRI）G4 報告框架的銀行。是年度，本集團更首次將我們的附屬公司 — 東亞信託，以及東亞聯豐投資和寶康醫療這兩間合資公司納入本報告之中，進一步將企業社會責任融入整個集團的核心精神。

本集團的另一間成員機構 — 卓佳集團，每年均在港舉辦有關企業可持續發展及企業管治的研討會，讓我們與 1,200 多名客戶、商業夥伴及員工就企業社會責任進行交流。

誠然，與持份者定期溝通是本集團企業社會責任策略的核心。我們可藉此聽取持份者對本集團企業社會責任表現的寶貴意見，並了解有待改善之處。我們的非政府組織合作夥伴（包括上海宋慶齡基金會）及主要股東 CaixaBank，為本集團帶來社區投資方面的專業知識及經驗，有助我們順利推行各項相關計劃。今後，他們將繼續為我們提供策略指導和建議，令我們得益。

東亞銀行一直重視對社區的支持。我們對本集團的全員工在各自所屬社群作出的貢獻感到十分振奮，董事會及高層管理人員對同事們的努力亦予以讚賞。

展望未來，我們將一如既往，從企業社會責任的角度審視各業務範疇。2015 年的新措施包括推行監督社區投資決策的指引及制定供應鏈行為守則。本行的企業社會責任工作小組將繼續推動各項相關工作，並透過本行及各附屬公司的義工隊落實各項社區投資計劃。

我們的未來增長策略基於一個信念，就是企業作出決策時應具包容性，並考慮社會的整體利益，因為沒有一個可持續發展的社會，就不可能有可持續發展的企業。

只有與客戶、員工、股東及其他持份者和諧共融，我們才可為社會創建更可持續的將來。



Dr. the Hon. Sir David Li Kwok-po 李國寶爵士 ○ . . .
Chairman & Chief Executive 主席兼行政總裁





CSR MANAGEMENT APPROACH

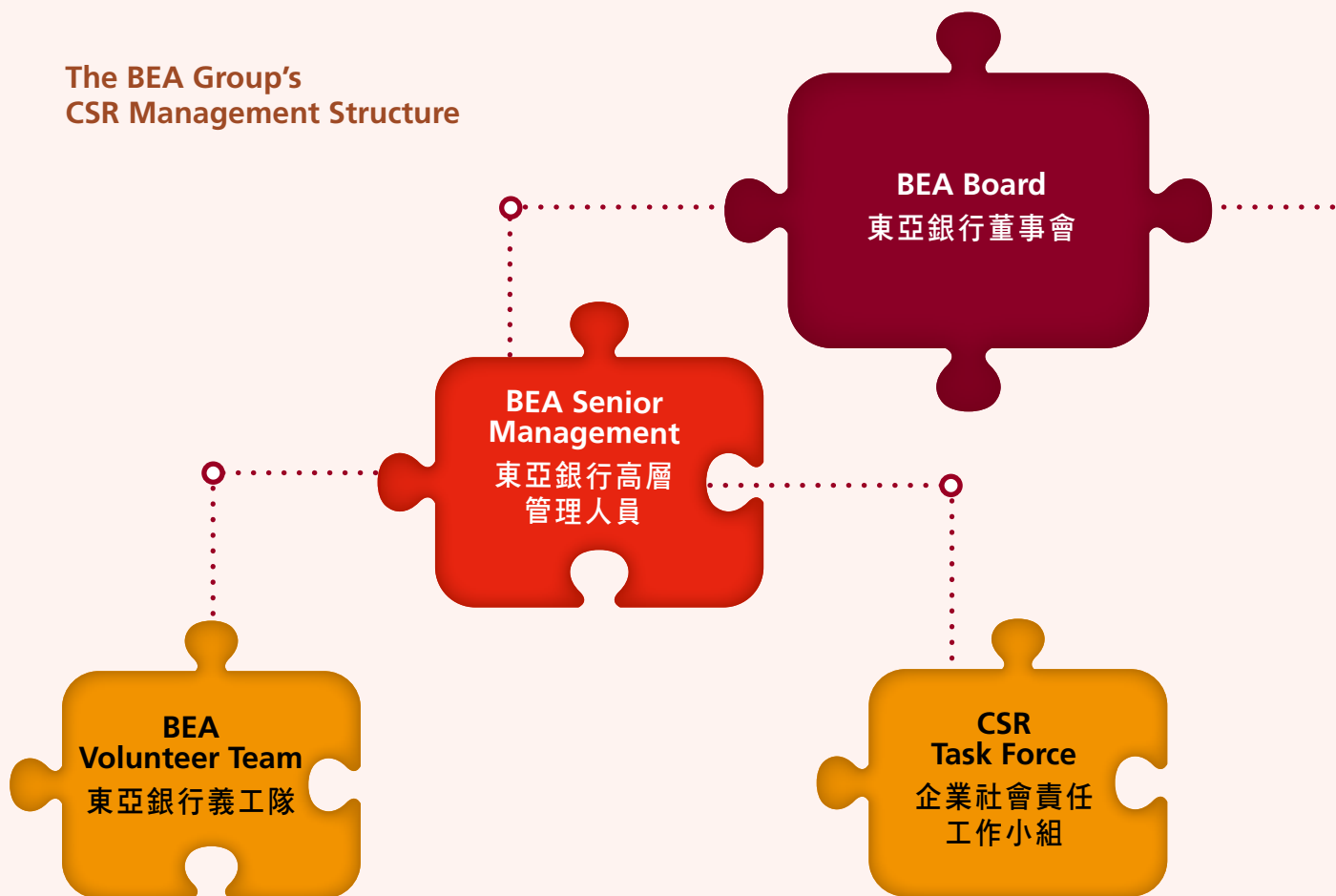
The BEA Group is committed to sustainable development. We believe that embedding CSR into our strategy and operations will ensure a sustainable business model, enable us to gain greater respect from our stakeholders, and enhance the value of our brand.

CSR Policies and Governance

CSR at the BEA Group is championed by BEA's Board of Directors and Senior Management, with whom ultimate responsibility for CSR rests. Development of our CSR policies is the responsibility of the CSR Task Force, established in 2013 to align and strengthen the management of CSR across the Group. The CSR Task Force is comprised of representatives of the Bank's divisions and Group member companies, and meets at least twice per year. In 2014, Tricor and BEA Union Investment set up their own company-level CSR teams to engage more of their staff in the development and implementation of CSR.



The BEA Group's CSR Management Structure



¹ The Bank of East Asia Charitable Foundation ("BEA Foundation") 東亞銀行慈善基金

² Shanghai Soong Ching Ling Foundation - BEA Charity Fund (the "Charity Fund") 上海宋慶齡基金會—東亞銀行公益基金(「公益基金」)

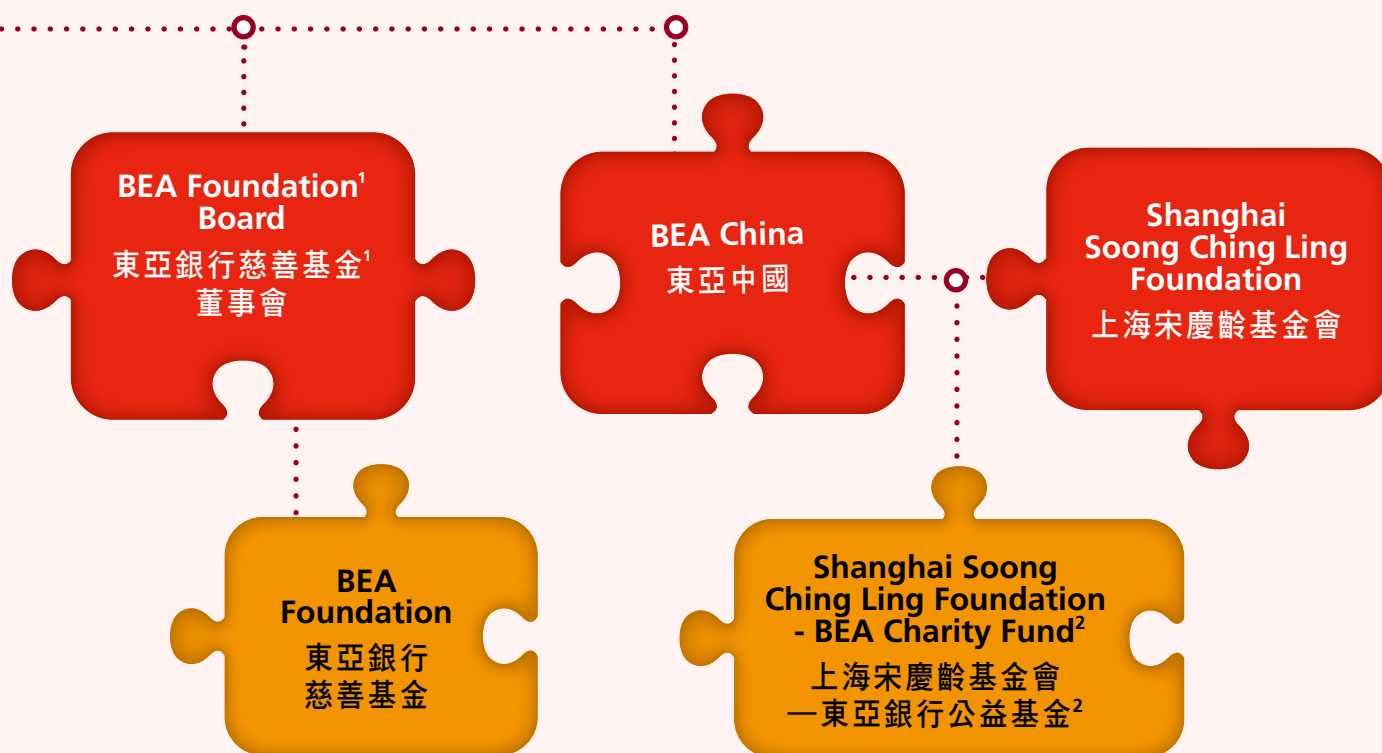
企業社會責任管理方針

東亞銀行集團一直致力推動可持續發展。我們相信，將企業社會責任融入策略及營運之中，可令集團的業務延續下去，獲持份者加倍尊重，並提升集團的品牌價值。

企業社會責任政策及管治

東亞銀行的董事會及高層管理人員倡導東亞銀行集團的企業社會責任事宜並肩負最終責任。我們的企業社會責任政策則由企業社會責任工作小組參與制定。該工作小組於 2013 年成立，旨在協調及加強管理整個集團的企業社會責任事宜。企業社會責任工作小組由本行各部門及集團成員公司的代表組成，每年最少會面兩次。2014 年，卓佳及東亞聯豐投資各自在公司層面上設立企業社會責任工作小組，讓更多員工參與企業社會責任的發展及推行。

東亞銀行集團
企業社會責任管理架構





Responsibilities

Responsible Party	Responsibilities
The Board (including the Chairman & Chief Executive)	<ul style="list-style-type: none"> • Endorses major CSR-related policies and projects for the BEA Group and BEA Foundation • Provides strategic guidance on the CSR direction of the Group • Endorses and provides guidance on the CSR report to enhance transparency • Reviews and provides guidance on how to address major stakeholder views and concerns
Senior Management (including the Deputy Chief Executive & Chief Operating Officer)	<ul style="list-style-type: none"> • Oversees BEA's CSR programme • Drives the Bank's CSR strategy • Reviews CSR-related policies • Provides guidance on the content of the CSR Report and the Group's material issues • Reviews feedback and issues raised by stakeholders
General Manager and Head of Human Resources & Corporate Communications Division	<ul style="list-style-type: none"> • Reports CSR matters directly to BEA's Deputy Chief Executive & Chief Operating Officer • Supervises BEA's CSR programme and policies • Heads the Group's CSR Task Force and supervises BEA's Corporate Communications Department • Manages the BEA Foundation's budget and activities • Drives stakeholder engagement Group-wide
CSR Task Force	<ul style="list-style-type: none"> • Contributes to the development of the Group's CSR strategy and makes recommendations to the Senior Management and the Board • Oversees the implementation of CSR-related policies within the Group's organisations and shares experiences, best practices, and feedback collected from staff members • Coordinates the collection and reporting of ESG data • Develops and reviews CSR-related policies annually, including: <ul style="list-style-type: none"> ▸ CSR Policy (2013) ▸ Community Investment Guidelines (2014) ▸ Environmental Policy and Supply Chain Code of Conduct (planned in 2015)
Corporate Communications Department	<ul style="list-style-type: none"> • Coordinates and executes the Bank's CSR programme • Organises and implements CSR initiatives as approved by the Chairman & Chief Executive and Senior Management • Coordinates the activities of the CSR Task Force • Coordinates the preparation of the CSR Report • Promotes CSR internally and externally
BEA Volunteer Team & BEA China Volunteer Team	<ul style="list-style-type: none"> • Organises volunteering activities for employees of BEA, BEA China, and other Group members
BEA Foundation & the Charity Fund	<ul style="list-style-type: none"> • Provides funding for the Group's major community investment initiatives in Hong Kong and Mainland China



責任

負責方	職責
董事會 (包括主席兼行政總裁)	批核東亞銀行集團及東亞銀行慈善基金的企業社會責任相關政策和主要計劃 為集團提供企業社會責任方面的策略性指導 批核並為企業責任報告提供指引以提高透明度 就處理主要持份者提出之意見及關注事項作出檢討並提供指引
高層管理人員 (包括副行政總裁兼營運總監)	監督東亞銀行的企業社會責任活動 推動本行企業社會責任方面的策略 檢討企業社會責任相關政策 為企業責任報告的內容及本集團的重要事項提供指導 檢討持份者提出的意見及事項
總經理兼人力資源及企業傳訊主管	直接向東亞銀行副行政總裁兼營運總監匯報企業社會責任事宜 監督東亞銀行的企業社會責任活動及政策 領導本集團的企業社會責任工作小組及東亞銀行企業傳訊部 監督東亞銀行慈善基金的預算及活動 推動集團的與持份者溝通的計劃
企業社會責任工作小組	參與制定本集團企業社會責任策略，以及向董事會及高層管理人員提出建議 監督集團內的企業社會責任相關政策實行情況，並分享員工的經歷、最佳實踐經驗及意見 協調收集及匯報環境、社會及管治方面的數據 每年制定及檢討企業社會責任相關政策，包括： <ul style="list-style-type: none"> ▶ 企業社會責任政策(2013年) ▶ 社區投資指引(2014年) ▶ 環境政策及供應鏈行為守則(計劃於2015年制定)
企業傳訊部	協調及推行本行的企業社會責任計劃 統籌及推行獲主席兼行政總裁與高層管理人員通過的企業社會責任措施 協調企業社會責任小組的活動 協調編製企業責任報告 於集團內外推廣企業社會責任
東亞銀行義工隊及東亞中國義工隊	為東亞銀行、東亞中國及其他集團成員公司的員工組織義工活動
東亞銀行慈善基金及公益基金	為本集團在香港及中國內地的社區投資計劃提供資金





Stakeholder Engagement & Materiality

Amid the many economic, social, and environmental opportunities and challenges the Group faces, we prioritise issues that are important to stakeholders and have a significant impact on, or are significantly impacted by, our business. As such, stakeholder engagement is central to the process by which we identify the ESG issues we need to manage and report on.

We regularly engage key stakeholders in daily operations through meetings, events, newsletters, and other communications and feedback channels. Each year, we also commission a series of independent interviews and focus group discussions with selected stakeholders to seek their views on ESG issues and our CSR performance.

In 2014, we engaged general managers of the Bank, as well as suppliers, community partners, business partners,

and a corporate client nominated by the Bank and other Group members through in-depth interviews facilitated by a third party. Individuals selected for interview must have several years of experience working with the Group, so that they are familiar with our business. Selected stakeholder feedback and the Group's responses are disclosed on page 11.

The aim of this engagement exercise was to review the list of material issues identified previously (see page 22 of our 2013 CSR Report). On the whole, stakeholders felt that our list of material issues is comprehensive and covers all the issues they feel are important. We also took into account major events for our industry and our areas of operation during the reporting year, and the material issues of our peer companies. The final list of issues has been validated by BEA's Senior Management.

The BEA Group's Key Stakeholders 本集團的主要持份者



Customers
客戶



Employees
員工



Investors
投資者



Government and regulators
政府及監管機構



Industry associations
行業協會



Suppliers
供應商



Community partners
社區合作夥伴



與持份者溝通及重大事項評估

面對在經濟、社會及環境方面的種種機遇及挑戰，本集團按持份者視為重要的事項排序，當中包括考量有關事項對本集團業務之影響，或業務可能帶來之影響。因此，與持份者溝通是不可或缺的一環，讓我們釐訂須管理及匯報的環境、社會及管治事項。

我們定期透過會議、活動、通訊及其他溝通和表達意見的渠道，在日常營運中保持與持份者的溝通。我們每年會進行一系列獨立訪問，並與獲邀的持份者進行小組討論，收集他們對環境、社會及管治事宜，以及本集團在企業社會責任方面的表現之意見。

2014 年度，我們邀請了本行的總經理、供應商、社區合作夥伴、業務合作夥伴，以及本行和其他集團成員公司提名的一家企業客戶，接受由第三方進行的深入訪問。獲邀的受訪者須與我們合作達數年，並熟悉本集團的業務。有關持份者所提出的意見及本集團的回應刊載於第 11 頁。

本年度的意見調查旨在檢討去年確定的重大事項清單（見 2013 企業責任報告第 22 頁）。整體而言，持份者認為本集團的重大事項內容全面，涵蓋了所有他們認為重要的事項。我們亦將報告年度內業界、本行營運地區及同業發生的重要事件納入考量。最終的重大事項清單已取得東亞銀行高層管理人員確認。





Progress on Stakeholder Feedback in 2013 2013 年持份者意見的報告

Feedback 意見	Commitment 承諾	Progress 進展
<p>Set key performance indicators and allocate more resources to CSR 設定主要效益指標以及在企業社會責任上投入更多資源</p>	<ul style="list-style-type: none"> Ensure greater impact of community investment through the development of Group Community Investment Guidelines 通過制定集團社區投資指引，加深社區投資的影響 Extend BEA Volunteer Team membership to include more Group members 擴大東亞銀行義工隊，讓更多集團成員公司的員工加入 	<p> On track 進行中</p> <p> Achieved 已完成</p>
<p>Benchmark performance against leading companies and global standards of best practice 根據業內主要公司及全球最佳實踐的標準確立效益基準</p>	<ul style="list-style-type: none"> Review best practices among financial institutions worldwide in terms of supply chain codes of conduct 檢視全球金融機構在供應鏈行為守則方面的最佳實踐經驗 	<p> On track 進行中</p>
<p>Help to address Hong Kong's ageing population and widening wealth gap 協助解決香港人口老化及貧富懸殊的問題</p>	<ul style="list-style-type: none"> Continue to offer preferential interest rates and service charge concessions to seniors as well as a waiver of monthly maintenance and service fees and initial deposit requirements for people under the Comprehensive Social Security Assistance Scheme 繼續向長者提供優惠利率及服務費減免，並豁免領取綜合社會保障援助計劃之人士的戶口服務月費、服務費和最低開戶金額 Renew support of the Palliative Care Programme through the BEA Foundation 通過東亞銀行慈善基金延長資助「安老院舍完善人生關顧計劃」 	<p> Ongoing 持續</p> <p> Achieved 已完成</p>
<p>Strengthen public communication on CSR initiatives 就企業社會責任措施加強與公眾的溝通</p>	<ul style="list-style-type: none"> Communicate our achievements through press releases and the corporate website, and engage our stakeholders in CSR activities 發布新聞稿及透過公司網頁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 Submit data for the Carbon Footprint Repository organised by the Hong Kong government's Environmental Protection Department 遞交數據至香港環境保護署建立的碳足跡資料庫 	<p> Ongoing 持續</p> <p> Achieved 已完成</p> <p>One of the first listed companies to publicly share data via the Carbon Footprint Repository 為首批透過碳足跡資料庫向公眾公開數據的上市公司之一</p>
<p>Increase internal awareness of CSR issues and encourage staff participation in volunteering activities 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</p>	<ul style="list-style-type: none"> Increase visibility of CSR messages and activities in the offices (including CSR posters, screen saver messages, photos, etc.) 加強發布企業社會責任訊息，讓員工有更多機會獲取關於企業社會責任的資訊，以及進行活動（包括宣傳企業社會責任的海報、螢幕保護裝置訊息及照片等） 	<p> Achieved 已完成</p>



	<ul style="list-style-type: none"> • Encourage staff volunteers to participate in volunteer activities by equipping them with necessary skills 讓員工學習所需技能，以鼓勵員工參加義工活動 	<p>Members of the BEA Volunteer Team took part in the Social Awareness Programme organised by The Hong Kong Council of Social Service ("HKCSS") and received skills training in knitting and balloon twisting. Staff members of BEA Union Investment received CSR training in December 2014</p> <p>東亞銀行義工隊隊員參加了由香港社會服務聯會(「社聯」)舉辦的「Social Awareness Programme」，並接受編織及扭氣球的培訓。2014年12月，東亞聯豐投資的員工接受了企業社會責任培訓</p>
<p>Reduce the environmental footprint of the BEA Group's operations, particularly in paper and energy consumption 減少東亞銀行集團的營運對環境的影響，特別是紙張及能源消耗</p>	<ul style="list-style-type: none"> • Reduce energy consumption in main office buildings by 1% year on year 本行主要辦公大樓的能源消耗量按年減少 1% 	<p>Surpassed the annual energy savings target at BEA's two main office buildings in Hong Kong by more than 1.4%, year on year 東亞銀行在香港的兩座主要辦公大樓的能源消耗量按年遞減超過 1.4%，超出目標</p>











Stakeholder Feedback Received in 2014 2014 年獲取的持份者意見

Feedback 意見	BEA Group Response 東亞銀行集團回應
<p>Increase support to help ensure the mental well-being of employees working under pressure 加強支援，確保面對工作壓力的員工保持心理健康</p>	<p>BEA organised wellness talks throughout the year under review and a 24-hour Counselling & Consultation Hotline is available to all staff members. We are in the process of streamlining workflow to reduce staff workloads while enhancing efficiency. 東亞銀行於年內舉辦多個健康講座，並為所有員工提供 24 小時輔導及諮詢熱線。我們亦正簡化工作流程，藉此減少員工的工作量，並提高效率。</p>
<p>Strengthen succession planning at all levels within the Group to groom future leaders 加強本集團內各級的繼任規劃，培養未來領導人才</p>	<p>BEA conducts succession planning at the department head level and above and the plans are reviewed annually. Selected candidates are provided with various types of training to groom them for future positions. Going forward, the Bank will explore the extension of succession planning to the section head level. 東亞銀行在部門主管及以上級別進行繼任規劃，並每年進行檢討。本行為獲選的人才提供各種培訓，讓他們日後勝任相關職位。展望未來，本行將會研究將繼任規劃擴展至小組主管。</p>
<p>Further disclose the extent to which BEA provides employment opportunities to people with disabilities and promotes barrier-free access in its branches and online 進一步披露東亞銀行為殘疾人士提供就業機會及推行無障礙使用各分行及網上銀行的情況</p>	<p>The Bank will explore the possibility of signing the Talent-Wise Employment Charter to enhance employment opportunities of people with disabilities in support of a more inclusive workplace. 本行將積極考慮簽署《有能者 · 聘之約章》，推動殘疾人士就業，締造共融工作間。</p>



Our Major CSR Developments in 2014

-  Issued our first CSR report that follows GRI's G4 sustainability reporting guidelines – BEA is the first bank in Hong Kong to reference the G4 framework in sustainability reporting
-  Introduced our digital branch model with the opening of a pilot branch at the ifc mall in Central, Hong Kong, and subsequent branches in Times Square and Queen's Road East
-  Opened the BEA "High Five" Club together with St. James' Settlement at the Kowloon Kindness Centre in Tai Kok Tsui, Kowloon – children from disadvantaged families participating in the programme will receive after-school care, homework assistance, hot meals, and opportunities to join various arts and recreational activities
-  Launched the University Scholarship for Staff Member Dependents programme for secondary school and university-level dependents of staff members of the Bank and its wholly-owned subsidiaries
-  Reaffirmed our commitment to the development of palliative care in Hong Kong with the signing of a second 3-year agreement with "la Caixa" Foundation and The Salvation Army Hong Kong and Macau Command ("The Salvation Army")
-  Expanded the scope of the BEA Parent-Child Reading Programme to benefit 2,000 under-resourced primary students and their families
-  Extended the Firefly programme to two new provinces, namely Zhejiang and Fujian, as well as Beijing Municipality
-  Launched a programme together with the Shanghai Soong Ching Ling Foundation and Hongyu Specialised Pig Farmers Cooperation in Lushan County to help farmers recover from the devastating earthquake that struck Ya'an City in Sichuan Province in 2013



In April 2014, BEA China launched a programme together with the Shanghai Soong Ching Ling Foundation and Hongyu Specialised Pig Farmers Cooperation in Lushan County.

2014年4月，東亞中國聯同上海宋慶齡基金會及廬山縣鴻宇養豬農民專業合作社推出一項計劃。



In November 2014, the BEA Foundation partnered with St. James' Settlement to launch the BEA "High Five" Club in Tai Kok Tsui.

2014年11月，東亞銀行慈善基金與聖雅各福群會合作於大角咀成立了「東亞培賢社」。



2014 年本集團企業社會責任重大發展

- 刊發首份根據 GRI G4 指引撰寫的企業責任報告 – 東亞銀行是香港首家參照 G4 可持續發展報告框架的銀行
- 引進智能數碼分行模式，於香港中環國際金融中心商場試驗開設首間智能數碼分行後，繼而於時代廣場及皇后大道東開設有關分行
- 與聖雅各福群會於九龍大角咀九龍慈惠中心成立「東亞培賢社」，參加該計劃的基層家庭學童將獲課後託管、功課輔導、膳食及參加各類藝術康樂活動的機會
- 設立員工子女大學獎學金，授予本行及其全資附屬公司員工就讀中學或大學的子女
- 與 "la Caixa" 基金會及救世軍港澳軍區（「救世軍」）再次簽訂三年協議，繼續在香港提供安老紓緩照顧計劃
- 擴大「東亞銀行親子閱讀證書獎勵計劃」的範圍，惠及 2,000 名基層家庭學童及其家人
- 擴大「螢火蟲計劃」的覆蓋範圍至浙江省、福建省及北京市
- 聯同上海宋慶齡基金會及蘆山縣鴻宇養豬農民專業合作社推出一項計劃，協助於 2013 年四川雅安市地震受災的農民恢復生產

In June 2014, the Bank introduced a scholarship programme for university-bound children of staff members.
 於 2014 年 6 月，本行為員工子女設立大學獎學金計劃。



BEA 東亞銀行

2014 BEA Scholarship Presentation Ceremony





GROWING OUR BUSINESS RESPONSIBLY

Incorporated in 1918, BEA is the largest independent local bank in Hong Kong with total consolidated assets of HK\$795.9 billion (US\$102.6 billion) as of 31st December, 2014. We offer a comprehensive range of quality banking and financial services, and our Group subsidiaries further broaden our offering to our customers. Our major markets are Hong Kong and the rest of Greater China, and we also operate in Japan, Malaysia, Singapore, Thailand, Vietnam, the United Kingdom ("UK"), the United States ("US") and more.

14

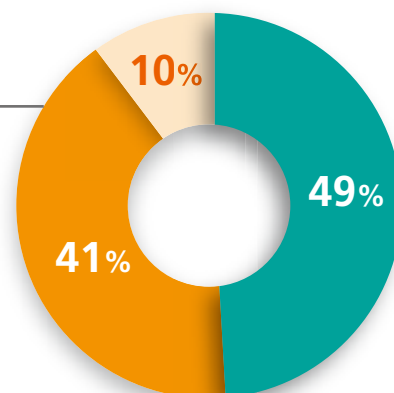


Our Main Impacts 本行的主要數據

- Hong Kong 香港 ■
- Greater China (ex-Hong Kong)
大中華地區 (香港除外) ■
- Overseas 海外地區 ■
- Hong Kong banking operations
香港銀行業務 ■
- Other 其他 ■

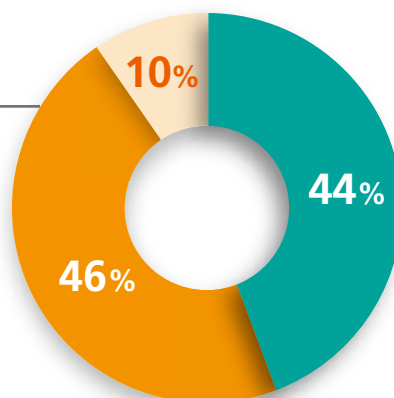
Our primary markets are Hong Kong and the rest of Greater China, which bring in 90% of our operating income.

我們的主要營運市場為香港及大中華地區，佔經營收入 90%。



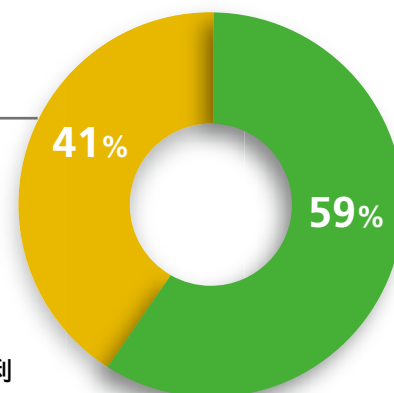
90% of our 13,103 employees are based in our primary markets.

13,103 名僱員當中，有 90% 於我們主要的營運市場工作。



More than half of our profit before taxation comes from our banking operations in Hong Kong.

本集團逾半除稅前溢利來自香港的銀行業務。





我們的業務發展

東亞銀行成立於 1918 年，是香港最大的獨立本地銀行。於 2014 年 12 月 31 日，本行的綜合資產總額達港幣 7,959 億元（1,026 億美元）。本行提供全面的優質銀行及金融服務，同時透過附屬公司進一步擴大服務範圍。本集團主要立足於香港及大中華地區，同時亦在日本、馬來西亞、新加坡、泰國、越南、英國、美國及其他地區營運。

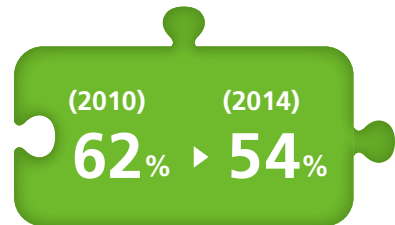


BEA shares began to be traded in the Hong Kong stock exchange.

東亞銀行的股票開始在香港股票市場交易。

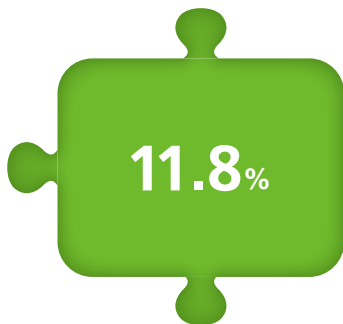


Bank outlets worldwide
全球銀行網點



Cost-to-income ratio improved over the past 5 years

過去 5 年的成本對收入比率有所改善



Common equity tier 1 capital ratio

普通股權一級資本比率



Charitable donations for the year ended 31st December, 2014

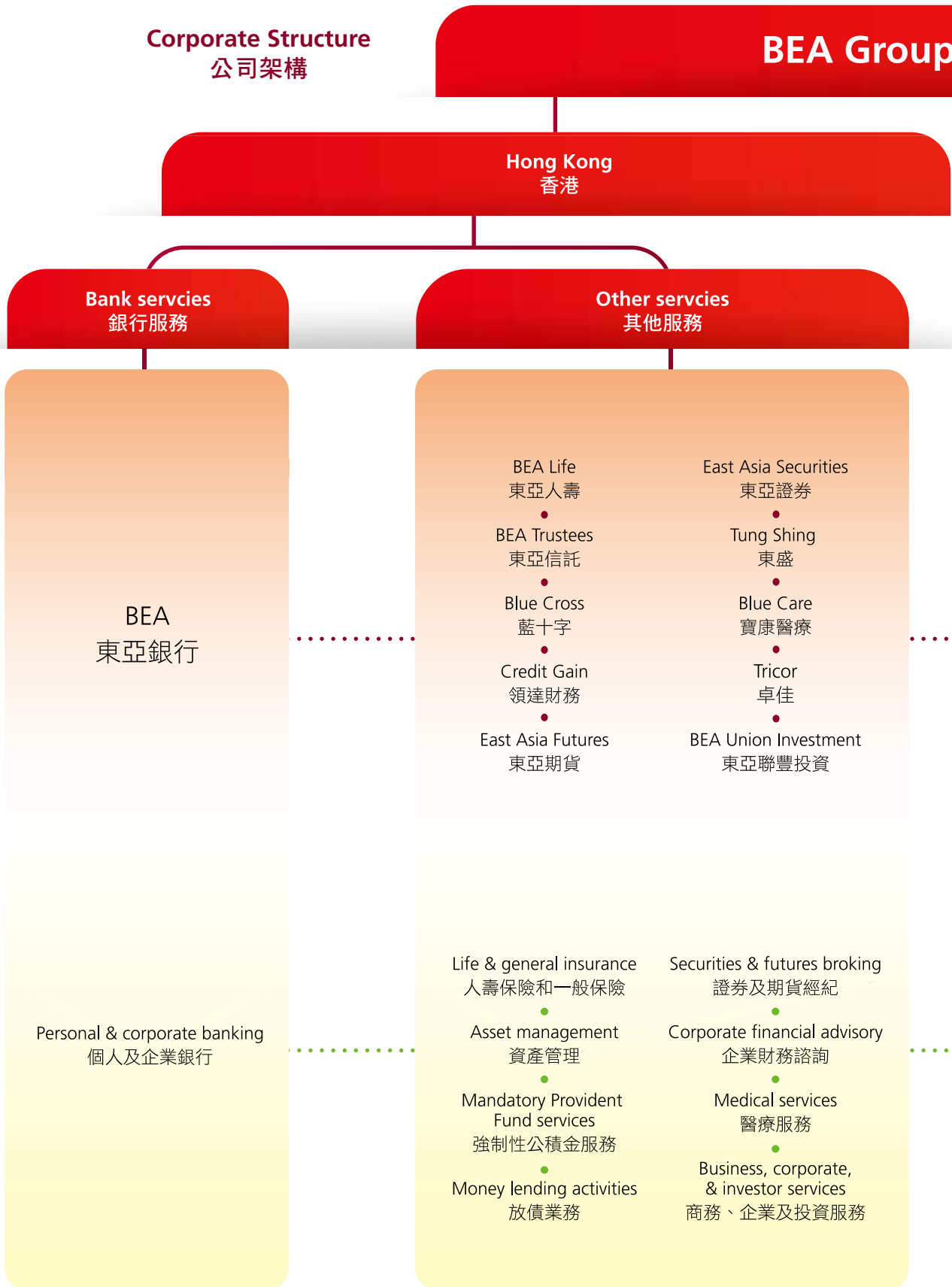
截至 2014 年 12 月 31 日止
財政年度的慈善捐款





Corporate Structure
公司架構

BEA Group



東亞銀行集團

Greater China (ex-Hong Kong) 大中華地區 (香港除外)

Overseas 海外地區

BEA China
東亞中國

•
BEA Macau
東亞銀行澳門分行

•
BEA Taiwan
東亞銀行台灣分行

•
Credit Gain
領達財務

•
EAEDP
東亞電子資料處理
(廣州)有限公司

•
Tricor
卓佳

Personal & corporate banking
個人及企業銀行

•
Life & general insurance
人壽保險和一般保險

•
Money lending activities
放債業務

•
Back-office data processing
後勤資料處理

•
Business, corporate, & investor services
商務、企業及投資服務

BEA Singapore
東亞銀行新加坡分行

•
BEA Malaysia
東亞銀行馬來西亞納閩分行
和吉隆坡代表處

•
BEA UK
東亞銀行英國分行

•
BEA US
東亞銀行美國分行

•
Tricor
卓佳

Personal & corporate banking
個人及企業銀行

•
Business, corporate, & investor services
商務、企業及投資服務

Group members covered by report

本報告涵蓋的集團成員公司

Products & services

產品與服務





Corporate Governance

The Group has a robust structure to promote good corporate governance, which consists of three main groups: the Board of Directors, Senior Executives, and Shareholders.

Key Participants	Responsibilities	Relevant Policies
Board of Directors	<ul style="list-style-type: none"> • Leadership and control of the Group • Eight of the 18 members of the Board are Independent Non-executive Directors ("INEDs") • Committees include: <ul style="list-style-type: none"> ▸ Audit Committee – composed entirely of INEDs, manages the whistle-blowing policy mechanism ▸ Remuneration Committee ▸ Nomination Committee ▸ Risk Committee 	<ul style="list-style-type: none"> • Terms of Reference of the Board • Director's Code of Conduct and Policy on Conflict of Interests • Policy on Insider Dealing – Directors and Chief Executive • Schedule of Matters Reserved to the Board for Decision
Senior Executives of each Group member	<ul style="list-style-type: none"> • Management of the day-to-day operation of the Group member's businesses • Implementation of the strategy and direction set by the Board 	<ul style="list-style-type: none"> • Employee Code of Conduct • Whistle-blowing Policy
Shareholders	<ul style="list-style-type: none"> • Maintaining effective communication with shareholders helps the Board, Senior Management, and staff be accountable. • The Group maintains an open and regular dialogue with institutional and individual shareholders, fund managers, analysts, and the media through an effective corporate communication system, which provides transparent, regular, and timely public disclosures on the Group's latest developments and strategies through annual general meetings, press conferences, and announcements. 	<ul style="list-style-type: none"> • Shareholder Communication Policy



For more information about the Group's corporate governance practices, please refer to our 2014 Annual Report at www.hkbea.com (About BEA / Investor Communication).

企業管治

本集團架構完善，推行良好的企業管治。本行的企業管治架構由三大組別的人士組成：董事會、高級行政人員及股東。

主要參與者	職責	相關政策
董事會	<ul style="list-style-type: none"> • 領導及控制本集團 • 18 名董事會成員中有 8 名為獨立非執行董事 • 委員會包括： <ul style="list-style-type: none"> ▸ 審核委員會 — 完全由獨立非執行董事組成，管理上告政策機制 ▸ 薪酬委員會 ▸ 提名委員會 ▸ 風險委員會 	<ul style="list-style-type: none"> • 董事會的職權範圍 • 董事行為守則及利益衝突政策 • 內幕交易政策 — 董事及行政總裁 • 保留予董事會決定的事項表
每間集團成員公司的高級行政人員	<ul style="list-style-type: none"> • 管理集團成員公司的日常營運 • 實施董事會訂立的策略及方向 	<ul style="list-style-type: none"> • 員工行為守則 • 上告政策
股東	<ul style="list-style-type: none"> • 與股東保持有效溝通，有助董事會、高層管理人員及員工問責。 • 本集團透過一個有效的企業傳訊系統與機構及個人股東、基金經理、分析員及傳媒維持開放及定期的對話；利用股東周年常會、新聞發布會及公告等渠道，透明、定期及適時地公開披露集團最新的發展及策略。 	<ul style="list-style-type: none"> • 股東通訊政策



如欲進一步了解本集團的企業管治詳情，請參閱本行 2014 年報，網址：www.hkbea.com（關於東亞銀行 / 投資者通訊）。



Risk Management and Compliance

In Hong Kong, as elsewhere, the financial services industry is heavily regulated. As the regulatory framework becomes increasingly complex, we proactively engage with regulators to ensure that systems and procedures are in place to meet all new requirements in a timely manner.

In 2014, we undertook an extensive review of our risk and compliance management mechanisms, which aimed at both enhancing our risk and compliance management capabilities and strengthening the risk culture throughout the Group. We hired an external advisor to give advice on the best market practices for our risk management framework, and to provide training to our staff. In addition to our Risk Management Division and Compliance Department, we set up risk and compliance functions in each division of the Bank and Risk Management Units in the significant subsidiaries of the Group, thereby establishing a seamless mechanism that directly involves divisions and subsidiaries in the risk and compliance management of the Group.

During the year, we also revised our Guidelines for Incident Response and Management to ensure that the Bank Group responds swiftly to unexpected incidents. A key aim of this initiative is to minimise the impact of any unexpected incident on the Group's stakeholders.

We understand that policies and procedures are not effective unless staff members understand and enforce them, thus we spend a great deal of effort to communicate policies to staff and conduct regular training. Across the Group, over 50,000 hours of training were provided in 2014 with a focus on legal knowledge, anti-money laundering initiatives, and anti-corruption safeguards.

The Group's Risk Committee enhances the Group's risk management framework and reviews its appetite for risk. Within the Bank as well as within each Group company, there is a clear procedure for managing risks and ensuring compliance with relevant rules and regulations. For example, every new product and service at the Bank must be evaluated and approved according to the New Products Approval Procedure, which involves oversight from Senior Management as well as reviews by relevant functional units, including the Compliance Department. All divisions and major subsidiaries also submit monthly risk management reports to the Risk Management Committee at the level of the BEA Group, to report any risk management issues for the month. There were no significant incidences of non-compliance in 2014.

Anti-corruption and Anti-money Laundering

BEA Group's customers depend on our expertise, professionalism, and integrity. Our business ethics are our currency in the market. BEA's anti-corruption policies are

clearly communicated to all staff members, from frontline employees to the Chief Executive, in the Bank's Code of Conduct, which is available via BEA's intranet. 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. Periodic refresher training is provided by the Group members to ensure that all employees are aware of the Group's zero-tolerance position on fraud, money-laundering, and corruption. BEA's subsidiaries and joint ventures have similar policies that are in line with the Bank's stipulations and values.

The Bank has established the Group Policy on Anti-Money Laundering and Counter-Terrorist Financing and Guideline on Anti-Money Laundering and Counter-Terrorist Financing, which serve as a summary of the major relevant legislative provisions and provide practical guidance to the Bank's staff. Both the policy and guideline are subject to periodic review to ensure compliance with the latest rules and regulations in relation to anti-money laundering and counter-terrorist financing.

Supply Chain Management

We recognise our ability to positively influence supplier behaviour through our purchasing decisions. The first step in effectively managing our supply chain is to understand our existing supplier universe and the environmental and social impacts of our suppliers. Understanding which suppliers are, for example, more labour or resource intensive, allows us to develop a strategy for reducing the potential risks or negative impacts associated with our supply chain. One of the challenges has been that procurement is not a centralised function at the BEA Group. Group members, and even some departments within the Bank, deal directly with their own suppliers.

At the end of 2014, the CSR Task Force began identifying staff members within the Group responsible for managing supplier relationships and mapping out our most significant suppliers by type and expenditure. Providers of legal and professional services, including auditors, are some of the Group's most significant suppliers, and constituted about 4% of our total operating expenses in 2014. A combined 6% of our operating expenses during the reporting year can be attributed to providers of communications-related services, advertising, stationery, and printing.

We aim to develop and introduce a Supply Chain Code of Conduct in 2015 to coordinate our supplier management approach across the Group.

The majority of our suppliers are local suppliers. Supporting local suppliers enables us to distribute part of the economic value we generate back into the local economy as well as supporting jobs for local people.



風險管理及合規

與全球各地一樣，香港的金融服務業受到嚴格的監管。隨著監管制度日益複雜，本行主動與監管機構保持聯繫，確保適時遵守各項新規定。

2014年，本行全面檢討其風險及合規管理機制，以提升風險及合規管理能力，以及在整個集團內加強風險文化。本行聘請外部顧問對整體風險管理架構進行檢討，並向員工提供培訓。除風險管理處及合規部外，本行現已在每個分處增設風險及合規職能，並在本集團主要的附屬公司設立風險管理單元，從而建立一套完善機制，讓各分處及附屬公司直接參與本集團的風險及合規管理工作。

本行於年內亦修訂了緊急事件應對及管理指引，以確保本集團迅速應對緊急事件，並盡量減少這些事件對持份者的影響。

本行明白，有關政策及程序須獲得員工理解及落實執行方能發揮成效，因此本行致力向員工解釋政策並定期進行培訓。2014年，本集團共提供逾50,000小時培訓，課題涵蓋法律知識、反洗黑錢及反貪污。

本集團的風險委員會鞏固本集團的風險管理架構，並檢討其風險胃納。本行以及集團旗下每間公司亦已訂立清晰的風險管理程序，並確保符合相關的法律及法規。例如，本行每項新產品及服務均須按照新產品審批程序進行評估及審批。該程序要求高層管理人員進行監督，而合規部等相關部門則須進行審批。所有分處及主要附屬公司亦須每月向東亞銀行集團風險管理委員會提交風險管理報告，匯報當月任何風險管理事宜。2014年並無任何重大違規事件。

反貪污及反洗黑錢

東亞銀行集團的專業知識、專業態度及誠信深得客戶信賴。商業道德乃本行在市場立足的基石。東亞銀行透過行為守則，向全體員工清楚傳達反貪污政策，前線員工以至行政總裁皆得悉相關政策，有關資訊亦載於本行的內聯網內。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。集團各成員定期提供培訓，確保所有員工知悉本集團對欺詐、清洗黑錢及貪污的零容忍立場。東亞銀行的附屬公司及合資公司均有制定與本行規定及價值觀一致的類似政策。

本行已訂立集團反洗黑錢反恐融資政策，以及反洗黑錢及反恐融資指引，概述主要相關法律條文並為本行員工提供實務指引。該政策及指引均須定期檢討，以確保符合最新的反洗黑錢及反恐融資相關的法律及法規。

供應鏈管理

我們明白本行作出的採購決定可對供應商行為產生正面影響。了解我們供應商的現況，以及他們對環境和社會的影響，是有效管理供應鏈的第一步。了解本集團的供應商，例如有哪些供應商的經營較勞動或資源密集，有助我們制定策略，減低有機會在我們的供應鏈中產生的風險或負面影響。本行面對的挑戰之一，是東亞銀行集團沒有設立中央採購部門。集團成員公司甚至本行多個部門均直接向各自的供應商採購。

於2014年底，企業社會責任工作小組開始識別本集團內負責管理供應商關係的員工，以及按類型及支出排列出本行最重要的供應商。提供法律及專業服務的供應商（包括核數師）乃本行最重要的供應商之一，有關開支佔本集團2014年經營支出的4%。而用於電訊相關服務、廣告宣傳、文具及印刷方面的供應商開支，合共佔回顧年度經營支出的6%。

本行計劃於2015年制定及推行供應鏈行為守則，以協調集團上下的供應商管理方針。

本行大部分供應商為本地供應商。透過支持本地供應商，本行可將產生的部分經濟價值貢獻本地經濟，並支持本地就業市場。



Supply Chain
Management
供應鏈管理





SERVING OUR CUSTOMERS

Customer focus is one of the core values of the BEA Group. We are committed to providing an exceptional customer experience and a consistently high standard of service that puts customer needs at the forefront. To earn and keep the confidence and trust of our customers, we strive to treat them fairly at all stages of our relationship with them. We are a signatory of the Treat Customers Fairly Charter, endorsed by the Hong Kong Monetary Authority (“HKMA”).

Redesigning our Customer Experience

Banks in Hong Kong today face several significant challenges including tightened regulations, soaring rents, and heavy competition for customers. To enhance our competitiveness, we embrace technology to ensure an exceptional customer experience and enable us to provide services more efficiently. Today close to 90% of our banking transactions are performed via e-channels.

In January 2014, the Bank unveiled the digital branch concept at the ifc mall in Hong Kong. Using cutting-edge technology, we re-engineered the service delivery process to increase efficiency and convenience for our customers. Moreover, with paperless electronic applications, we generate less waste and have a reduced impact on the environment. 94% of customers surveyed at the ifc Branch liked our new approach. Following the success of the pilot project at ifc Branch, BEA opened its first full-scale digital branch in Times Square in June 2014. In addition, the Bank transformed its Queen’s Road East Branch into a digital branch in November 2014. Given the success of the model, we intend to roll out more digital branches in the future.

In addition, Credit Gain became the first sub-prime loan company in Hong Kong to open an official WeChat account, enabling customers to apply for loans and obtain updated information via the social media platform.



Environmentally-friendly 環保

Optical character recognition and e-signature technology make the processes both fast and completely paperless reducing our environmental impact.

Tablet computers are used instead of printed brochures and application forms.

利用光學字符識別及電子簽署技術加快流程，同時達到完全無紙化，減少本行對環境的影響。

本行以平板電腦取代印刷版的宣傳手冊及申請表格。

Efficient & Convenient 高效便捷

i-Counter allows customers to open an account in just 15 minutes and receive approval for a mortgage loan in just 30 minutes.

Outside of regular business hours, the i-Counter converts to an i-Teller, an interactive service station that allows customers to perform daily banking transactions and loan applications via video call, extending our service hours to 8:00 p.m.

i-Counter 讓客戶只需 15 分鐘即可開立賬戶，以及於 30 分鐘內獲得按揭貸款批核。在正常營業時間外，i-Counter 會變成「視像櫃員」互動服務站，方便客戶透過視像對話完成日常銀行交易及貸款申請，將本行的服務時間延長至晚上 8 時。



我們的客戶服務

以客為先是東亞銀行集團的核心價值之一。本行致力提供與別不同的客戶體驗，並一直保持優質服務，以客戶需求為先。為取得及維繫客戶對本行的信心及信任，本行致力在各個服務環節均做到公平待客。本行簽署了由香港金融管理局（「金管局」）發起的《公平待客約章》。

重塑客戶體驗

香港銀行現今面對種種重大挑戰，包括監管收緊、租金上漲以及競爭激烈。為提升競爭力，本行運用科技為客戶帶來與別不同的體驗，以及提供更有效率的服務。現時本行有近 90% 的銀行交易透過電子渠道進行。

2014 年 1 月，本行在香港國際金融中心商場展示智能數碼分行概念。我們運用嶄新科技重塑客戶體驗，為客戶提供更高效便捷的服務。此外，本行採用無紙化電子應用程式，可減少浪費及對環境造成的影響。本行在國際金融中心分行進行的意見調查顯示，有 94% 的受訪客戶喜歡這

個新的營運模式。隨著國際金融中心分行這項試點計劃取得成功，東亞銀行於 2014 年 6 月在時代廣場開設了首間完備的智能數碼分行。2014 年 11 月，本行亦將皇后大道東分行提升為智能數碼分行。鑒於有關模式相當成功，本行計劃未來將開設更多智能數碼分行。

此外，領達財務成為香港首家開立官方微信賬號的次級貸款公司，讓客戶通過社交媒體平台申請貸款及獲取最新資訊。

Economical 經濟節約

Digital files allow us to save on the costs of printing and storage. Since files are stored electronically, digital branches do not require additional space for the storage of hardcopy files, which can reduce rental costs.

電子文檔讓本行減低打印及儲存成本。由於文件均以電子方式儲存，智能數碼分行毋須預留空間儲存文件，可減低租金成本。

Secure 安全

The network within the branch is completely independent and highly secure. As soon as applications are submitted, personal data is automatically deleted from the tablet computers.

分行內的網絡完全獨立而且非常安全。提交申請後，個人資料即自動從平板電腦中刪除。

Compliant 確保合規

The i-Window is an interactive touch-screen device that provides details on investment products. Potential customers are taken through the process step-by-step to ensure that no steps are missed out and giving customers peace of mind.

Real-time audio recording means that we can check service quality and keep a record of the interaction in case of a dispute.

i-Window 是一個互動的輕觸式屏幕設備，提供投資產品的詳細資訊，潛在客戶按流程逐步完成指令，確保不會遺漏任何步驟，讓客戶安心。實時錄音讓本行監察服務質素，並保存互動記錄，作處理一旦出現爭議之用。





Protecting Customer Privacy

Core to maintaining our customers' trust is handling their personal data with care. The Bank has established an Information Security Policy and takes its responsibilities under Hong Kong's Personal Data (Privacy) Ordinance very seriously. Each year, all staff members are required to successfully complete a one-hour e-learning refresher course on personal data protection. The Head of BEA's Compliance Department serves as Group Data Privacy Officer.

BEA China, Blue Cross, Blue Care, Credit Gain, and other Group members make reference to the Bank's procedure and have developed their own customer data privacy guidelines, which are communicated to all staff members.

In addition to the internal measures taken, we have implemented a number of initiatives to help protect the personal data of our customers. For example, all ATMs have been fitted with keypad covers for greater privacy. In addition, BEA's award-winning Cyberbanking service includes a moving number keyboard to enhance password protection.

In 2014, BEA Hong Kong did not receive any substantiated complaints related to the loss of customer data. However, the Bank did receive one substantiated complaint from an account holder related to privacy concerns, which the Bank successfully resolved soon after receipt.

Listening to Our Customers

Another material issue is how we manage and respond to customer feedback. Our customers interact with the BEA Group through our more than 330 service outlets worldwide, customer service hotlines, online enquiry forms, and many other channels. In 2014, BEA once again employed a team from the Science Research Centre at The University of Hong Kong to conduct a customer satisfaction survey. Feedback collected from customers of different BEA branches was shared with the relevant departments, which analysed the data and implemented changes to ensure an improved customer experience in the future. The Channel Management & Operations Department oversees this process each year.

In addition, BEA conducted a survey on brand awareness, customer perceptions, and satisfaction levels with the Bank's retail lending products. Another survey delved into customer satisfaction with the services provided by BEA's voice response system and the customer service representatives manning the Bank's hotlines.



BEA's Times Square digital branch was opened in June 2014.
2014年6月，東亞銀行於時代廣場的智能數碼分行開幕。

In October 2014, the Bank's Call Centre contacted SupremeGold customers to gauge their satisfaction. The majority of customers claimed to be satisfied or very satisfied with SupremeGold's service quality and facilities, although some respondents expressed a desire for more regular updates from their relationship managers on promotional programmes. In response, the Bank will monitor interaction between SupremeGold representatives and their clients more closely to ensure that promotional information is communicated regularly and in a timely manner.

Blue Care conducted a customer satisfaction survey for its two medical centres in late 2013 and released its results in 2014. Ninety percent of the 353 survey respondents indicated that they were satisfied with the overall service provided by the medical centres.

In compliance with the requirements of the HKMA, BEA acknowledges complaints within seven days from receipt of the complaint, and sends a formal reply within 24 days. In 2014, BEA Hong Kong saw a 1.8% reduction in customer complaints compared to 2013, while customer compliments increased by 105.5%. Customer feedback was collected and thoroughly analysed to drive improvements in the customer experience going forward.



保障客戶私隱

謹慎處理客戶資料是我們值得客戶信賴的核心所在。本行制定了資訊保安政策，並一直嚴格遵守香港《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，重溫相關的規定。集團資料私隱主任一職由東亞銀行合規部主管擔任。

東亞中國、藍十字、寶康醫療、領達財務及其他集團成員公司均參照本行程序，自行制定了客戶資料私隱指引，並已向全體員工傳達指引內容。

除採取內部措施外，本行已採取多項保障客戶資料私隱的措施，例如本行所有的自動櫃員機均配備鍵盤防護罩，為客戶私隱提供更大保障，而東亞銀行獲獎的電子網絡銀行服務使用移動數字鍵盤，加強對客戶密碼的保護。

2014年，東亞香港並無接獲任何證明屬實的客戶資料遺失投訴。然而，本行接獲了一宗賬戶持有人提出並證明屬實的私隱問題投訴，本行其後已迅速解決事件。

聆聽客戶意見

管理及回應客戶意見是本行的另一重要工作。客戶一般透過東亞銀行集團全球逾 330 個服務網點、客戶服務熱線、網上的查詢表格及其他渠道與我們互動交流。2014年，東亞銀行再次聘請香港大學社會科學研究中心進行客戶滿意度調查，與相關部門分享從各分行收集的客戶意見。相關部門會分析數據並作出改善，以提升客戶體驗。網絡管理及營運部每年均會監督有關工作。

此外，東亞銀行亦就客戶對本行零售信貸產品的品牌知名度、觀感及滿意程度進行調查。另一項調查則深入研究客戶對東亞銀行語音電話系統，以及本行熱線電話的客戶服務代表的滿意程度。

2014年10月，本行客戶服務中心聯絡顯卓理財客戶，以了解他們的滿意程度。大部分客戶均對顯卓理財的服務質素及設施表示滿意或十分滿意，而部分受訪者則表示希望客戶關係經理可定期通知他們有關推廣計劃的資訊。有見及此，本行將會加強監察顯卓理財服務代表與客戶的交流，確保客戶能定期及適時獲得推廣訊息。

2013年底，寶康醫療對旗下兩間醫療中心進行客戶滿意度調查，並於2014年取得結果。353名受訪人士中，90%對醫療中心整體服務表示滿意。

東亞銀行按照金管局規定，在接獲投訴後，於7日內確認及於24日內作出正式回覆。2014年，東亞香港接獲的客戶投訴宗數較2013年減少1.8%，而客戶表揚宗數則上升105.5%。所收集的客戶意見將會作詳細分析以便於日後改進客戶體驗。

The Bank opened two new SupremeGold Centres in 2014 that featured a fresh new look and improved service flow.
2014年，東亞銀行開設兩間全新的顯卓理財中心，展示全新面貌，為客戶提供更便捷的服務。





Meeting Diverse Needs

BEA provides a range of financial products and services to meet diverse needs, and to bring improved access to financial services to underserved or vulnerable individuals and companies.

Supporting SMEs

The Bank continues to support local small and medium-sized enterprises (“SMEs”), an integral part of contributing to the community through our core business. SMEs may miss out on opportunities to expand their business due to lack of sufficient funding. We offer a range of corporate banking services to SMEs in partnership with the Hong Kong Mortgage Corporation (“HKMC”) through the SME Financing Guarantee and SME Loan Guarantee. These schemes open the door for SMEs to enter new markets, expand their product line, or upgrade facilities, thus strengthening their competitiveness and their turnover.

Microfinance

Since 2012, the Bank has also participated in the HKMC’s Microfinance Scheme for people who wish to start their own business, become self-employed, enhance their job skills, or obtain professional certification. CaixaBank, one of BEA’s shareholders, has shared its expertise in operating microfinance schemes, including approaches to customer due diligence, proposal assessment, and risk management. This Scheme provides access to finance for those who are unlikely or unable to get a loan elsewhere due to low credit ratings or lack of assets, and combines the Group’s social values with a viable business strategy.

Supporting NGOs

Since 2013, the Bank has offered a special package of banking services for NGOs including concessions on banking fees and charges. This service has been particularly attractive to smaller NGOs that have limited resources and liquidity. In addition, we continue to offer our Online Donation Services programme, to raise awareness of charitable causes in Hong Kong and provide a convenient way for people to make donations. As at 31st December, 2014, a total of 65 NGOs had joined the platform.

Supporting Vulnerable Groups

We continue to participate in the HKMC’s Reverse Mortgage Programme for senior citizens, enabling those who reside in their own flats to enjoy a monthly income stream for life. In 2014, BEA received a number of enquiries from older customers, who expressed an interest in taking advantage of the Programme through the Bank.

Another banking service we provide for the elderly is our FastCash Card, which provides a simplified service at our ATMs. Only three service options are provided, namely cash withdrawal, change of personal identification number, and overseas transaction settings to ensure that elderly customers – particularly those who are not familiar with electronic services – are not overwhelmed by service options and can access their money easily. The card has proven popular among elderly customers, who also appreciate the card’s perpetual annual fee waiver.



滿足多元化需求

東亞銀行提供各類金融產品及服務以滿足客戶不同需求，並確保基層或弱勢人士及企業均能更方便使用金融服務。

支持中小企

本行繼續支持本地中小型企業，透過核心業務貢獻社區。中小企可能會因資金不足而錯過擴充業務的機會。本行與香港按揭證券公司合作，透過「中小企融資擔保計劃」及「中小企業信貸保證計劃」為中小企客戶提供各種企業銀行服務，這些計劃有助中小企開拓新市場、擴充生產線或將設備升級，以增加它們的競爭力及營業額。

小型貸款

2012 年起，本行亦參與香港按揭證券公司推行的「小型貸款計劃」，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。東亞銀行股東之一 CaixaBank 向本行交流了推行小型貸款計劃的專業知識，包括客戶盡職調查、業務計劃書評估以及風險管理的方法。該計劃為信用評級較低或資產不足，因而難以或無法從其他途徑取得貸款的人士提供融資渠道，並將本集團的社會價值觀融入切實可行的業務策略中。

支持非政府組織

2013 年起，本行推出專為非政府組織而設的一籃子銀行服務，包括提供銀行服務收費減免和服務優惠。這些服務有助支持小型非政府組織的發展，特別是對於資源及流動資金有限的小型非政府組織而言。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，並提供一個便利的捐款渠道。截至 2014 年 12 月 31 日，共有 65 間非政府組織加入了該系統平台。

支持弱勢社群

本行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，每月收取入息。2014 年，東亞銀行接獲多宗長者查詢，表示有興趣通過本行參與該計劃。

「快捷提款卡」乃本行為長者提供的另一項銀行服務，在自動櫃員機提供提款、更改密碼及海外交易設定這三項簡單服務，確保長者（特別是對電子服務不熟悉的長者）不會因服務選項太多而無所適從，並能輕鬆提款。該卡永久豁免年費，深受長者歡迎。





DEVELOPING OUR PEOPLE

We regard our staff as our most valuable asset and are committed to attracting, retaining, and developing our talent. We strive to create a safe, healthy, and inclusive workplace and to build a company that all employees are proud to be part of.

Attracting and Retaining Talent

The BEA Group seeks to be an employer of choice, and offers a competitive remuneration and benefits package to attract and retain the best talent. Staff benefits include comprehensive health insurance, paid parental and volunteering leave, and preferential rates on deposits, loans, and overdraft facilities.

In addition to taking care of our employees, we make an effort to support their families. Through the Employee Assistance Programme, the Bank offers wellness and counselling services to employees' immediate family members. We have also introduced a university scholarship programme for the children of staff members of the Bank and its wholly-owned subsidiaries to recognise outstanding academic achievement and to alleviate the burden of educational expenses.

The majority of the Group's operations worldwide offer paid parental leave to permanent full time employees upon meeting certain conditions. Around 200 men and 480 women took advantage of this benefit in 2014. Over 90% of employees returned to work after parental leave in 2014, and 80% of those who took leave in 2013 were still working with the Bank 12 months on. It is our wish that returning parents feel that they have the support and flexibility they need to balance work and family life, so that we retain talented individuals. In 2014, BEA set up lactation rooms in its two main buildings to help nursing mothers balance breastfeeding and work responsibilities.

Each member of the Group has its own recruitment programme. BEA works closely with secondary institutions while the Bank and Tricor both work with tertiary institutions to raise awareness of their companies and industries.

28



9.89 YEARS

Average length of service
of BEA Hong Kong
Head Office employees

My family and I are delighted that my son, Ryan, has been selected as a recipient of the BEA Scholarship. This scholarship clearly supports one of the pillars of BEA's CSR Policy, namely to "develop our people". To quote the famous American statesman and inventor, Benjamin Franklin, "An investment in knowledge pays the best interest". BEA's CSR Policy and initiatives such as the Scholarship Programme truly enable our Bank to deliver the best returns to all stakeholders.

我和我的家人很高興小兒賀俊義獲頒發東亞銀行員工子女獎學金。該獎學金計劃充分體現了東亞銀行企業社會責任政策之中「培育人才」的核心價值。美國建國功臣之一著名政治家及發明家富蘭克林曾經說過：「投資在知識上能獲得最佳的回報」。東亞銀行的企業社會責任政策及項目，例如獎學金等計劃，都能夠為所有持份者帶來最好的回報。

Ms. Dora Chui ○.....

Private Banking Department, BEA

東亞銀行私人銀行部
徐蒂芝小姐



我們的人力資源

員工是我們最重要的資產，因此我們致力延攬、保留及培育人才，並營造一個安全、健康及包容的工作環境，讓全體員工對公司引以為傲。

延攬和吸引人才

東亞銀行集團致力成為良好僱主。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及福利，包括全面的醫療保險、有薪產育嬰假及義工假，以及享有優惠的存貸款及透支信貸利率。

9.89年 ●●●●●●●●●●
東亞香港總行員工
的平均服務年資

除了照顧員工外，本行亦支援員工的家庭。通過「僱員輔助計劃」，本行為員工的直系親屬提供身心健康及輔導服務。我們亦為本行及其全資附屬公司的員工子女推行大學獎學金計劃，以嘉許他們優異的學業成績及減輕教育支出的負擔。

本集團全球各地大部分營運點均向合資格的長期全職員工提供有薪育嬰假。在 2014 年，約 200 名男性員工及 480 名女性員工享受有關福利。在 2014 年，超過 90% 的員工在育嬰假結束後返回工作崗位，而於 2013 年享受育嬰假的員工中有 80% 繼續留在本行工作超過 12 個月。我們希望為人父母的員工返回工作崗位後能感受到本行支持

他們平衡工作與家庭生活，並給予他們工作上的彈性，從而留住人才。東亞銀行於 2014 年在兩座主要辦公大樓內設立哺乳室，幫助哺乳期的母親在餵哺和工作責任之間取得平衡。

本集團旗下各成員公司均自設招聘計劃。東亞銀行與各中學緊密合作，同時本行及卓佳亦與各大專院校合作，加深他們對公司及行業的認識。



- To help new mothers balance breastfeeding and work responsibilities, the Bank set up lactation rooms in its Head Office Building and BEA Tower in 2014.
- 為讓新任母親在母乳餵哺與工作責任之間取得平衡，本行於 2014 年在總行大廈和東亞銀行中心設立哺乳室。

I would like to express my profound gratitude to The Bank of East Asia for awarding me this scholarship. In addition to encouraging me in my studies, this recognition will remind me to humbly serve my patients and the community at large. I look forward to helping people by accurately diagnosing and treating their medical conditions, and conducting valuable medical research with God's grace.

衷心感謝東亞銀行向我頒發這個獎學金。這個獎學金不單能鼓勵我努力學習，更提醒我要虛心地為病人及社羣服務。我期待能以神的恩典為人們提供精確的診斷和有效的治療，並進行造福社群的醫療研究。

Mr. Ryan Ho ●●●●●●●●●●
Year 4 Student
Faculty of Medicine
The Chinese University of Hong Kong
香港中文大學醫學院四年級學生
賀俊義先生





The Group's overall turnover rate decreased to 20.2% in 2014, compared with 21.7% in 2013. The largest turnover remains that of staff members below 30 years of age in Hong Kong and overseas. We will continue to find ways to foster loyalty among more junior members of our staff. In October 2014, BEA announced a revised staff housing loan scheme offering loan amounts up to 100% of the property valuation, which has largely been designed to appeal to younger staff members who may encounter difficulties financing property purchases in Hong Kong's expensive property market.

Enhancing Communication with Employees

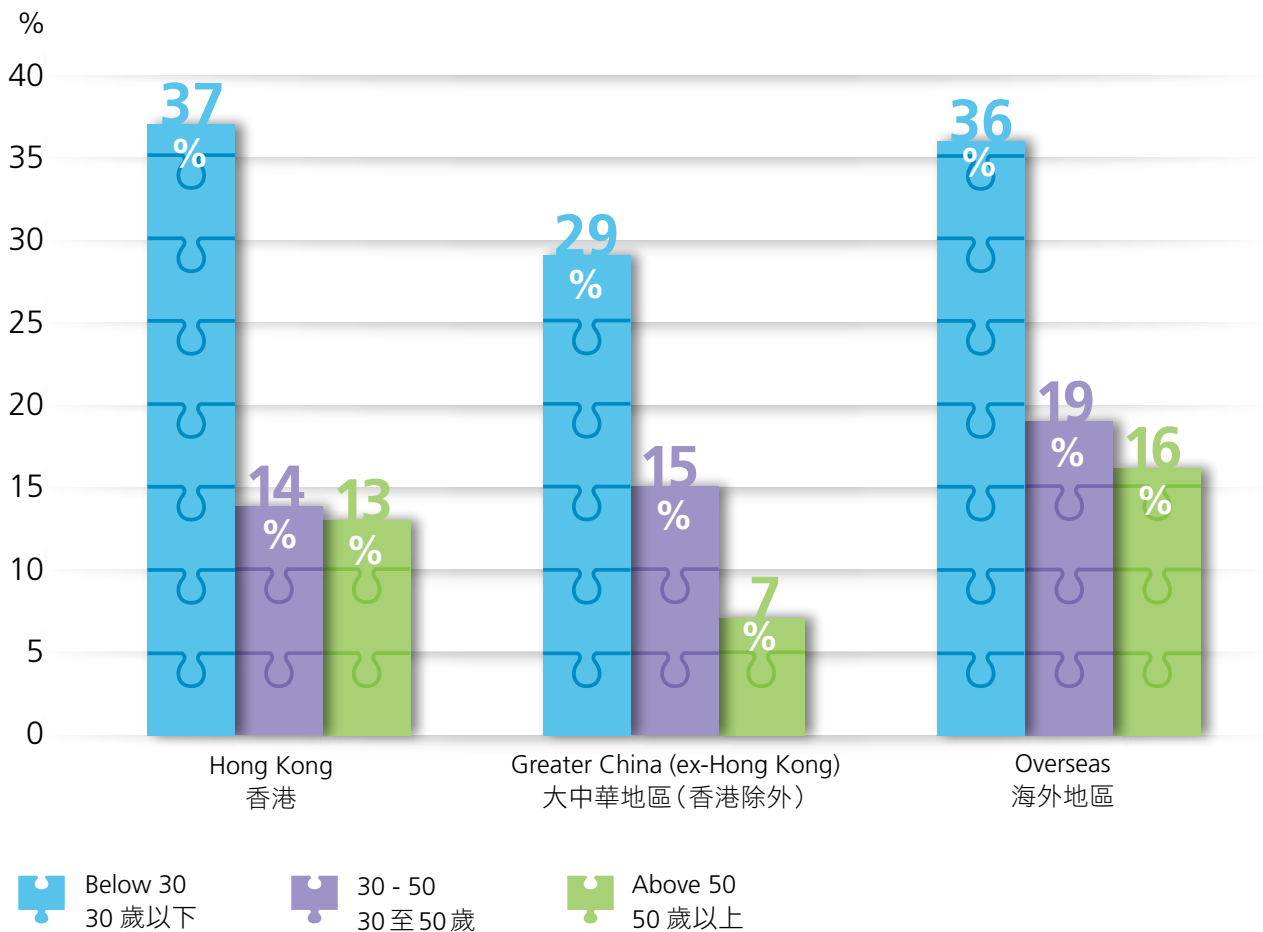
In order for the Group to work in harmony together, we encourage regular communication between staff at all levels. Employees receive regular updates on strategic issues and initiatives through:

- quarterly staff e-newsletters and bi-monthly CSR e-newsletters;
- meetings with their supervisors;
- staff interviews and other engagement channels such as the Smart Suggestion Programme to proactively seek feedback; and the
- provision of a staff grievance policy and channels.

In 2014, BEA Hong Kong and BEA China received a total of 12 grievances from staff members while grievances received by other Group members were negligible. Issues included work arrangements, complaints about supervisors, and dissatisfaction with performance assessments. BEA Group members investigated each case in accordance with standard procedures, and successfully resolved all complaints during the year under review.

Group turnover rate by age group and region
集團僱員流失率(按年齡組別及地區劃分)

30



本集團的整體員工流失率從 2013 年的 21.7% 下降至 2014 年的 20.2%，當中仍以香港及海外地區 30 歲以下員工的流失情況最嚴重。我們將繼續以各種方法培養年青員工對本行的歸屬感。2014 年 10 月，本行公布了經修訂的職員樓宇按揭貸款計劃，為員工提供高達 100% 所購樓宇的估值的貸款。該計劃主要為難以在樓價高企的香港市場中置業的年輕員工而設。

加強與僱員溝通

為使集團上下和諧共事，我們鼓勵各級員工之間能定期溝通。通過以下方式，員工會定期收到有關策略及計劃的最新消息：

- 員工季度電子通訊及東亞 CSR 雙月電子通訊；
- 與上司會面；
- 通過員工訪問和「精明建議獎勵」計劃等其他渠道積極收集員工意見；及
- 提供申訴政策及渠道。

2014 年，東亞香港與東亞中國共接獲 12 宗員工申訴，而其他集團成員公司則幾乎沒有接獲任何個案。申訴內容包括工作安排、對上司的投訴及對工作表現評核的不滿。東亞銀行集團成員公司已按既定程序調查及解決所有個案。

“Smart Suggestion” Award Programme

Our dedicated employees are a wellspring of ideas to improve the Bank's performance. In 2014, BEA received more than 130 proposals in its “Smart Suggestion” Award Programme on how to strengthen BEA's brand image for greater market share, raise the happiness level at work, capture a greater share of the seniors market, and further integrate CSR into the Bank's business and operations. The overall winner for 2014 proposed that the Bank develop a special leasing programme for owners of pre-Euro IV diesel vehicles who are also eligible for ex-gratia payments from the Hong Kong government's Transport Department. The aim of the programme is to provide owners with the financing necessary to acquire new vehicles, which would accelerate the phasing out of pre-Euro IV diesel vehicles, thus helping to improve roadside air quality.

「精明建議獎勵」計劃

我們的員工樂於提出意見，以助改善本行表現。於 2014 年，東亞銀行在「精明建議獎勵」計劃中收到超過 130 份建議書，建議內容包括如何提升東亞銀行的品牌形象以增加市場佔有率、提高職場快樂指數、在銀髮市場中取得更大市場佔有率，以及進一步將企業社會責任融入本行業務及營運中。至於 2014 年年度最佳建議計劃書，則建議本行為歐盟四期以前的柴油車輛車主提供特別租賃計劃。目前該等柴油車車主可獲得香港特別行政區政府運輸署的特惠資助。該計劃旨在為車主提供購買新車所需的貸款，加快淘汰歐盟四期以前的柴油車輛，從而幫助改善路邊空氣質素。

BEA provides leadership training for all manager levels. 東亞銀行為各級管理人員提供領導技巧訓練。





Supporting Employees with Professional Development Opportunities

The BEA Group actively supports the professional development of its employees by providing training, offering scholarships, and encouraging lifelong learning. Each Group member company has its own approach to staff training and development. Continuous training and development are encouraged through sponsorship of selected professional development courses, as well as through an annual assessment of skill enhancement needs.

Investment in employee training more than doubled in 2014 compared to the previous year, reaching over HK\$24 million. Our staff members received more than 112,000 hours of training on professional development topics including financial and product knowledge, customer service, and management skills.

As we execute our talent management initiatives at the entry and management levels, we are also considering ways to improve succession planning to groom competent people to succeed staff in senior positions who are nearing retirement.

Since 2012, BEA and its wholly-owned subsidiaries have conducted succession planning at the department head level and above. All functional and business units are required to identify potential successors for their critical job positions, assess the readiness for succession, and identify development opportunities for potential successors. Based on the analysis, the management team formulates talent recruitment, deployment, and development strategies and actions.

BEA became the first bank in Hong Kong to obtain qualification from the Hong Kong Council for Accreditation of Academic and Vocational Qualifications to conduct programmes at Qualifications Framework Level 4. In recognition of its achievements in developing Specification of Competency Standards-based courses, the Bank received a Certificate of Commendation from the Education Bureau of the Hong Kong government in 2014.



Mr. Lawrence Wong and Ms. Kathy Chau of BEA received 2014-2015 QF Award for Learning Experiences from the Banking Industry Training Advisory Committee in recognition of their outstanding performance in continuous learning.

黃瑋傑先生與周嘉媛小姐獲銀行業培訓諮詢委員會選為資歷架構「學習體驗獎勵計劃」的得獎者，以表揚他們在持續進修方面的傑出表現。

為僱員提供專業發展機會

東亞銀行集團提供培訓和獎學金，並鼓勵終身學習，積極支持員工發展專業技能。各集團成員公司均自行制定員工培訓及發展政策。本集團提供資助予員工報讀所選的專業培訓課程及參加年度技能檢定試，以鼓勵持續進修及發展。

本集團在 2014 年為僱員培訓投入的資金按年上升超過一倍，逾港幣 2,400 萬元，為員工提供超過 112,000 小時的專業發展培訓，課程涵蓋金融及產品知識、客戶服務及管理技巧等。

本行除在初級及管理層實施人才管理外，亦積極加強繼任計劃，以培養優秀人才遞補高層人員離職或退休後的空缺。

自 2012 年起，東亞銀行及其全資附屬公司對部門主管或以上級別實施繼任計劃。所有部門及業務單位均須物色重要職位的繼任人選，評估繼任準備程度，以及為繼任人選物色發展機會。管理團隊會按分析結果制定人才招攬、調配和發展策略及行動方案。

東亞銀行成為香港首間獲香港學術及職業資歷評審局認可開辦資歷架構第四級課程的銀行。為表揚東亞銀行在開辦「能力標準說明」為本課程的成就，香港特別行政區政府教育局於 2014 年向本行頒發了嘉許狀。

As an employee of BEA for over 35 years, I have enjoyed numerous opportunities to develop my career within the organisation, thanks to the Bank's staff development programme. Starting out in Hong Kong as a Management Trainee, I was exposed to many different areas of banking including international finance, credit risk management, business development, and leasing finance. The experience I gained has enabled me to contribute effectively to BEA's business goals. Eventually, I was relocated to the US to open the Bank's branch in Los Angeles, and to build the branch's service network and customer base. I am truly grateful to the Bank for providing me with an opportunity to develop my career within the organisation. BEA's investment in staff development has made my dreams – and those of many others – come true.

作為一個在東亞銀行工作超過 35 年的員工，我很高興能夠透過公司多元化的業務運作及全面的僱員發展計劃，讓我獲得很多機會發展我的事業。最初在香港當上東亞銀行的見習管理人員時，我已接觸到不同的銀行業務，包括國際金融、信貸風險管理、業務發展及租賃融資等。我所獲得的經驗讓我能夠幫助公司實現業務目標。後來，我更被派遣到美國負責洛杉磯新分行的開業工作，並為新分行建立服務網絡及客戶群。我衷心感謝公司給予我這些發展的機會。東亞銀行在僱員發展方面所作出的投資，能讓我以及很多其他同事達成夢想。

Mr. Victor Li

General Manager, New York Branch and
Regional Chief Executive, USA

東亞銀行紐約分行總經理
兼美國區行政總裁
李萬方先生





Making Staff Wellness a Priority

BEA endeavours to provide a safe and healthy working environment, and encourages employees to strike a good work-life balance. In response to the strong interest among staff members who took part in health and fitness seminars in 2013, the Bank organised additional seminars for staff members in 2014. Voluntary health talks were held during lunch and after working hours on a wide range of topics including common skin problems, obesity and diabetes, and children's health.

The Bank's Staff Sports & Recreation Club ("SSRC") organises sports and recreational activities for the Bank's employees and their family members to enhance staff wellness and strengthen family bonds. During the year under review, SSRC organised 51 activities for more than 23,480 staff participants and 2,635 friends and relatives. The Bank's well-established Employee Assistance Programme helps staff cope with any stress and anxiety arising from work, family issues, or personal challenges.

In 2014, Tricor organised ten staff luncheons and classes, which included discussions on a wide range of topics such as health care and personal soft skills enhancement.

Valuing Inclusion and Equal Opportunities

We provide equal opportunities to all job applicants and staff members, regardless of age, gender, race, religion, marital status, sexual orientation, or physical ability. The Group complies with all applicable ordinances in Hong Kong and elsewhere regarding equal employment opportunities with respect to existing staff and job applicants.

The Group has a roughly equal representation of men and women at Senior Manager and Manager level, and more than half of our 128 employees at General Manager level or above are women.

There were no reported incidents of discrimination of Group employees in 2014.

During our stakeholder engagement process, social inclusion for people with disabilities was highlighted as an increasingly prominent issue for businesses in Hong Kong. Blue Cross and the Hong Kong PHAB Association are working together to develop an internship programme that will provide job skills and training for persons with disabilities, thereby unlocking their potential, fostering self-reliance, and promoting social integration.



In September 2014, BEA's SSRC organised a baking class for staff members.

2014年9月，東亞銀行員工康體會為本行員工舉辦烘焙班。

BEA staff members attended a "Raising Happy and Healthy Children" parenting seminar in November 2014.

2014年11月，東亞銀行員工出席「培育開心健康寶寶」座談會。



以員工身心健康為重

東亞銀行致力提供一個安全健康的工作環境，並鼓勵員工在工作與生活之間取得平衡。本行於 2013 年舉辦了身心健康座談會，員工反應熱烈，故本行於 2014 年再次為員工在午飯時間及下班後舉行健康講座，內容涵蓋常見的皮膚問題、肥胖與糖尿病及兒童健康等課題。

本行的員工康體會為員工及其家人舉辦體育及康樂活動，以提升員工的身心健康並鞏固家庭關係。回顧年內，員工康體會舉辦了 51 項活動，超過 23,480 名員工以及 2,635 名親友參加。本行設有周全的「僱員輔導計劃」，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。

2014 年，卓佳舉辦了 10 個員工午餐會及課程，當中包括保健及提升個人軟技能等範疇。

重視包容及平等機會

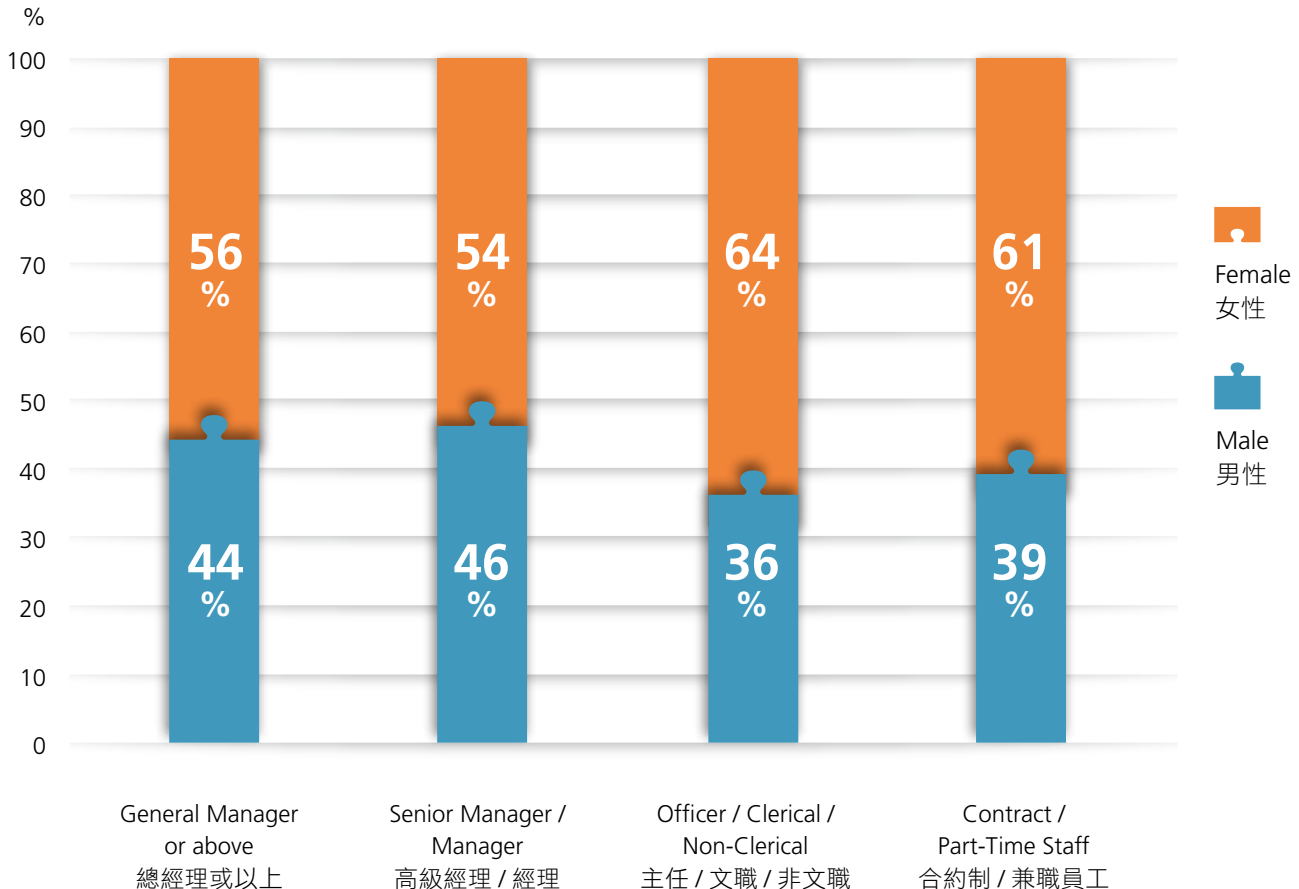
所有求職者及員工不論年齡、性別、種族、宗教信仰、婚姻狀況、性傾向或體能差異，我們一律為他們提供平等機會。此外，本集團亦致力遵守香港及其他地區的一切適用條例，為現職員工及求職者提供平等的就業機會。

在高級經理及經理級別中，本集團的男女員工比例大致均等，而 128 名總經理或以上級別員工中有超過一半為女性。

本集團在 2014 年並無接獲任何關於歧視個案的報告。

本集團向持份者收集意見時發現，傷健共融是香港商界日趨重視的議題。藍十字與香港傷健協會正攜手展開一項實習計劃，將協助殘疾人士培養工作技能並為他們提供培訓，從而讓他們發揮潛能，自力更生，促進社會共融。

Employees by gender and category
僱員按性別及職級劃分



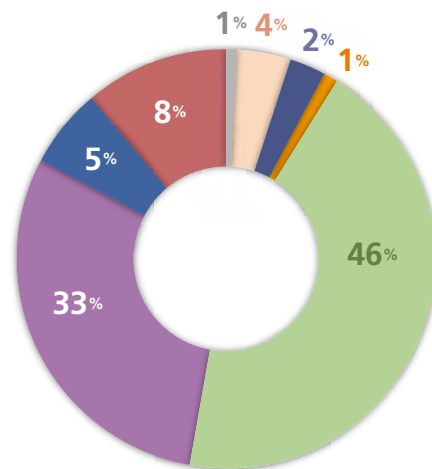
CONTRIBUTING TO THE COMMUNITY

The BEA Group is committed to making a positive contribution to society. Our large-scale community investment initiatives are operated through two charitable organisations, namely the BEA Foundation in Hong Kong and the Charity Fund in Mainland China. Programmes are run in partnership with experts and community organisations, and are organised in line with our community investment focus areas, namely education, social welfare, and the environment.

The BEA Group has made great strides in the development of its CSR programme and we are pleased that our hard work has been recognised, for example, as the Best-in-Class for Corporate Citizenship – Banking from BENCHMARK Wealth Management.

In 2014, the BEA Group strengthened its CSR framework and governance by developing community investment guidelines, which will come into effect in 2015. With input from members of the CSR Task Force, these guidelines will help the Group to focus its resources and prioritise initiatives that are aligned with our CSR strategy and policy, which will maximise the social return on investment. Overseas branches and Group subsidiaries can also reference the guidelines when allocating financial and in-kind donations.

BEA Group community investment by category in 2014
2014年東亞銀行集團按類別劃分的回饋社群項目



Total cash donations in 2014: HK\$ 5.1 million
2014年現金捐款總額：港幣 510萬元

- | | |
|-------------------------|---------------------------|
| Education 教育 | Environment 環境 |
| Social Welfare 社會福利 | Arts & Culture 文化藝術 |
| Health 健康 | Other 其他 |
| Humanitarian Aid 人道主義援助 | Sports & Recreation 體育及康樂 |

BEA's Volunteer Team took part in The Community Chest Wheelock Swim for a Million in September 2014.
2014年9月，東亞銀行義工隊參與公益金會德豐百萬泳活動。



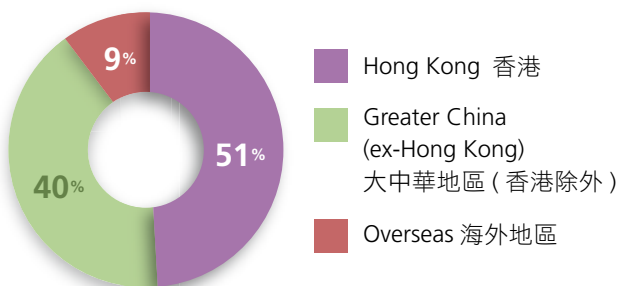
我們對社區的貢獻

東亞銀行集團致力造福社會，透過兩個慈善機構，即香港的東亞銀行慈善基金及中國內地的公益基金的大型社區投資計劃回饋社群。本行與專業人士及社區機構合作，按照本行回饋社群的三大核心範疇，即教育、社會福利及環境方面舉辦活動。

東亞銀行集團的企業社會責任計劃有長足的發展，亦樂見所付出的努力獲得表揚，例如，本行在「《指標》年度財富管理大獎」中獲頒「企業公民（銀行業）最佳表現獎」。

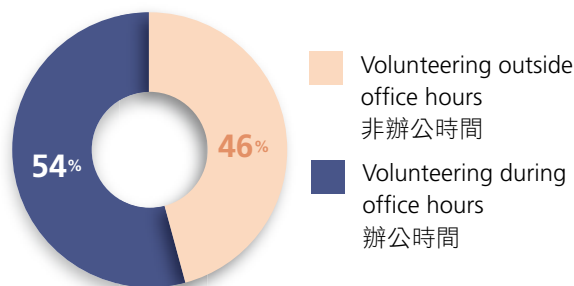
2014年，東亞銀行集團制定社區投資指引（將於2015年生效），加強了企業社會責任的執行框架及管治。該指引結合企業社會責任工作小組成員的意見，將有助本集團集中投放資源，配合我們的企業社會責任策略及政策，決定各個活動的主次，善用資源回饋社會，實現最高效益。海外分行及集團附屬公司在分配善款及捐贈品時亦可參考該等指引。

Total cash donations in 2014 by location (HKD million)
2014年按地區劃分的現金捐款總額（港幣百萬元）



• **Total cash donations in 2014: HK\$ 5.1 million**
• 2014年現金捐款總額：港幣 510 萬元

Total volunteering hours in 2014
2014年義務工作時數



• **Total hours contributed in 2014: over 28,500 hours**
• 2014年貢獻的時數：逾 28,500 小時

The striking point about The Bank of East Asia's support of the Asian Youth Orchestra is the absolute commitment of those involved. It is clear that the Bank takes the word "responsibility" very seriously. Throughout the year we're asked about the challenges we face on a day-to-day basis, and the Bank makes every effort to suggest possible resolutions to those challenges. This takes the Bank well beyond sponsorship and reflects the true spirit of Corporate Social Responsibility.

在東亞銀行對亞洲青年管弦樂團的支持上，最深刻的是該行對本樂團堅定不移的承諾，充分顯示該行抱持非常認真的態度去履行其「責任」。在過去一年，東亞銀行不但主動問及我們日常運作所遇到的困難，更會盡力提出可行的建議為我們解困。東亞銀行所作出的不純然是贊助，而是確切地體現了企業社會責任的真正精神。

Mr. Richard Pontziou
Founder / Artistic Director and Conductor,
Asian Youth Orchestra
亞洲青年管弦樂團
創辦人 / 藝術總監兼指揮
龐信先生





The BEA Group's Major Community Investment Initiatives

The BEA Foundation and the Charity Fund enable the Group to help tackle pressing social needs in a strategic and impactful way. By developing longer term cooperation with our project partners, the Group is able to gain a better understanding of the issues, and monitor the progress and impact of projects.

Palliative Care

One of the signature initiatives of the BEA Foundation is its support for the development of palliative care for elderly residents in Hong Kong suffering from terminal illness, in partnership with "la Caixa" Foundation and The Salvation Army. In April 2014, the BEA Foundation renewed its commitment for a further three years, and launched the second phase of the "Palliative Care in Residential Care Homes for the Elderly" programme. In addition to providing direct palliative and holistic care to participating residents and their families, Phase II of the programme will focus on strengthening collaboration between residential homes and other important entities such as public hospitals and the government.

BEA "High Five" Club

In November 2014, the BEA Foundation launched the BEA "High Five" Club together with St. James' Settlement. The programme provides 30 children from disadvantaged families with after-school care, homework assistance, and hot meals. To extend assistance to an even greater number of children, the Club also offers arts and recreational activities, English tutorials, and personal and social development lessons to other needy children who attend the Centre.

According to the 2012 Hong Kong government census, about 8% of Hong Kong's 500,000 stay-at-home mothers say they would consider returning to work if sufficient childcare support was provided. Many existing after-school programmes run until 6:00 p.m., making it difficult for mothers to return to full-time work. The "High Five" Club, however, runs until 9:00 p.m. and provides children with a hot dinner, which provides greater flexibility for working mothers and enables them to increase their household earning power and improve their standard of living.



Thanks to the generous support of BEA and the BEA Foundation, the Settlement is able to serve disadvantaged members of our community even more effectively. We are pleased to receive financial support from the BEA Foundation to set up the "High Five" Club at our Kowloon Kindness Centre in Tai Kok Tsui. In the coming two years, about 300 schoolchildren are expected to benefit from the Centre's after-school care services and programmes focussing on the moral, intellectual, physical, social, and artistic development of the participating children. By acting as children's mentors, BEA's staff volunteers contribute tremendously to the programmes.

My colleagues and I deeply appreciate the generosity of BEA over the years, which brightens the lives of the underprivileged.

全賴東亞銀行及東亞銀行慈善基金的慷慨支持，令本會能肩負使命，為社會弱勢社群提供更適切的服務。得著東亞銀行慈善基金之捐助，本會於大角咀的九龍慈惠中心成立了「東亞培賢社」，為基層家庭的兒童提供課後學習及支援服務，培育他們在「德、智、體、群、美」方面的發展。預計未來兩年將有約300位有需要的學童受惠。同時，東亞銀行義工熱心參與，出任兒童的導師，亦令有關的服務別具意義及更臻美善。

我與我的同事謹此衷心感謝東亞銀行多年來的慷慨支持及鼓勵，讓弱勢社群得到關懷，令生命更豐盛。

Mrs. Cynthia Luk ○.....
Chief Executive Officer
St. James' Settlement
聖雅各福群會總幹事
陸何錦環女士



東亞銀行集團主要的社區投資項目

東亞銀行慈善基金及公益基金讓本集團有策略並有效地協助處理迫切的社會問題。透過與項目夥伴建立更長遠的合作關係，本集團可以更深入了解相關問題，並監察項目的進展及成效。

「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的主要活動之一，由東亞銀行慈善基金與“la Caixa”基金會及救世軍合作，為香港末期病患長者提供援助。2014年4月，東亞銀行慈善基金將有關計劃延長三年，推出第二階段的「安老院舍完善人生關顧計劃」，除了為參與的長者及其家人提供全面的紓緩照顧外，亦將集中加強安老院與其他重要機構（例如公立醫院和政府）之間的合作。

「東亞培賢社」

2014年11月，東亞銀行慈善基金與聖雅各福群會成立了「東亞培賢社」。該計劃為30名基層家庭學童提供課後託管、功課輔導及膳食。此外，該社亦同時安排一系列的藝術及康樂活動、英文指導、個人及社交發展的課堂予九龍慈惠中心內其他有需要的兒童，以讓更多基層家庭受惠。

根據2012年香港政府統計，香港500,000名全職母親中約有8%表示，她們會在獲得充足託兒支援的情況下考慮重返職場。現時許多課後託管服務只維持至下午6時，令母親難以重新投入全職工作。然而，「東亞培賢社」營運至晚上9時，並為學童提供膳食，為在職母親提供更大彈性，讓她們得以增加家庭收入及提高生活質素。

For a second consecutive year, the BEA Foundation served as title sponsor of the BEA Parent-Child Reading Programme organised by Sheng Kung Hui's Religious Education Resource Centre.

東亞銀行慈善基金連續第二年冠名贊助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」。





Jointly established by BEA China and the Shanghai Soong Ching Ling Foundation, the Charity Fund is committed to improving educational opportunities for underprivileged children in rural areas on the Mainland.

Firefly Project

Since 2009, the Charity Fund's flagship Firefly Project has provided 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. "Firefly 60" Backpacks containing books and stationery are also donated to students.

On 10th December, 2014, BEA China and the Shanghai Soong Ching Ling Foundation jointly held the 6th annual Firefly Charity Night in Shanghai and raised CNY7.5 million for the Charity Fund. As at 31st December, 2014, the Charity Fund had raised nearly CNY44 million since its establishment in 2009.

Relay Project to Help Farmers Start New Businesses

In 2014, BEA China launched a programme together with the Shanghai Soong Ching Ling Foundation and Hongyu Specialised Pig Farmers Cooperation in Lushan County to help farmers recover from the devastating earthquake that struck Ya'an City in Sichuan Province in 2013. The

programme provides farmers with financial assistance to start up pig farming businesses. Once the farmers become self-sufficient, the funds are repaid to the project and can be allocated to other farmers in need, similar to the microfinance model. Furthermore, the project aims to encourage migrant workers in cities to return to their rural villages to care for their children. In doing so, the programme will help to alleviate the problem of "left-behind" children in Lushan County.

Funding Plan for Non-governmental Organisations

In 2014, the Charity Fund continued to provide financial support to various programmes under the Funding Plan for NGOs, launched in 2013 with an annual budget of CNY1 million. The programmes included the relocation of a school building, the organisation of art lessons for early autistic children by the Shanghai Qingcongquan Training Centre for Children with Special Needs, and the provision of rehabilitation services for children with cerebral palsy by the Shanggang Community Health Service Centre.

BEA University Scholarship Programme

In 2014, the Charity Fund also awarded scholarships to 45 outstanding students of Fudan University, Sun Yat-sen University, and Shenzhen Tourism College of Jinan University who were in need of financial aid.



In August 2014, a new Firefly Centre was opened at Yangfenlin Primary School in Chaonan District, Shantou, Guangdong Province.

2014年8月，位於廣東省汕頭市潮南區峽山街道洋汾林小學全新的「螢火蟲樂園」落成啟用。



東亞中國和上海宋慶齡基金會共同成立的公益基金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

自 2009 年起，公益基金的「螢火蟲計劃」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，計劃亦捐贈內含書籍和文具的「螢火蟲 60 背包」予學童。

2014 年 12 月 10 日，東亞中國和上海宋慶齡基金會於上海合辦了第六屆「螢火蟲慈善之夜」，為公益基金籌得人民幣 750 萬元。截至 2014 年 12 月 31 日，公益基金自 2009 年成立以來共籌得近人民幣 4,400 萬元。

農民創業接力棒項目

2014 年，東亞中國聯同上海宋慶齡基金會及蘆山縣鴻宇養豬農民專業合作社推出一項為農民提供經濟援助以建立養豬業務的計劃，協助於 2013 年四川省雅安市地震受災的農民恢復生產。當農民可以自給自足後，償還予該計劃的資金可分配給其他有需要的農民，形式上類似小型貸款。此外，該計劃旨在鼓勵城市的農民工返回農村照顧子女，以紓緩蘆山縣被遺留兒童的問題。

民間公益組織資助計劃

2013 年公益基金推出「民間公益組織資助計劃」，每年預算撥款人民幣 100 萬元。2014 年，公益基金繼續為民間公益組織的各類項目提供資助，包括上海青聰泉兒童智能訓練中心校舍搬遷計劃及早期自閉症兒童藝術課堂項目，以及上鋼社區衛生服務中心小兒康復基地項目（腦癱康復）。

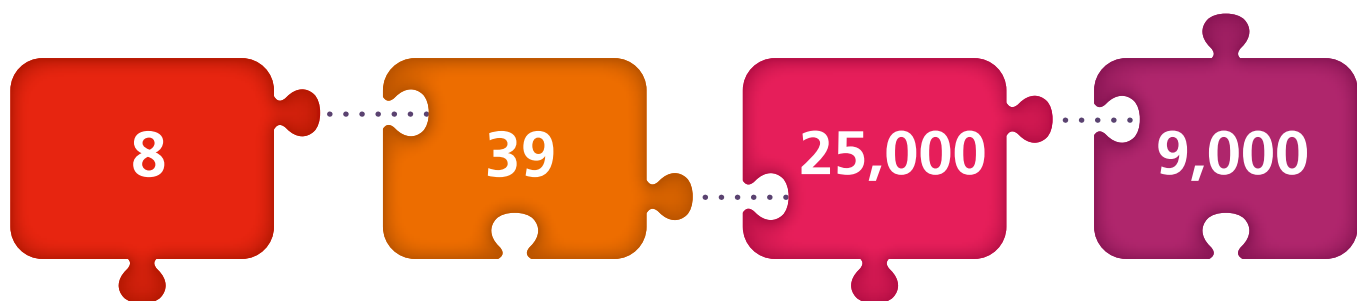
東亞銀行大學生助學金計劃

2014 年，公益基金向復旦大學、中山大學及暨南大學深圳旅遊學院 45 名需要經濟援助的傑出學生提供助學金。



Staff members of BEA and BEA China participated in a teaching programme arranged for the students of Jianchang Hope School in Lixin County, Bozhou, Anhui Province in October 2014.

2014 年 10 月，東亞銀行及東亞中國的員工前往安徽省亳州市利辛縣鹼場希望學校，為學童安排教學活動。



8 new Firefly Centres established in 2014

8 所全新的「螢火蟲樂園」於 2014 年先後落成

39 Firefly Centres across Mainland China by the end of 2014

截至 2014 年底，全國共捐建 39 所「螢火蟲樂園」

More than 25,000 "Firefly 60" Backpacks distributed by the end of 2014

截至 2014 年底，捐贈逾 25,000 個「螢火蟲 60 背包」

More than 9,000 hours of training provided to 120 schoolmasters and teachers in 2014

於 2014 年提供逾 9,000 小時的培訓課程予 120 名校長和教師





Enabling Our People to Contribute to Society

In addition to the more formal community investment initiatives of the Bank, we encourage and enable our employees to contribute meaningfully to causes they strongly believe in. Our employees want to give back to the communities in which they live and work, and we empower them to do so by organising volunteer activities. In 2013, the Bank introduced a policy of providing up to two additional days of paid leave to employees who contribute at least 100 hours of service.

We view employee volunteering as not only beneficial to society, but also to the employees' wellbeing because it builds leadership, teamwork, and an emotional connection between the community and the Group. Our people contribute to society through volunteering and fundraising, and by sharing their skills, providing financial education, and serving as mentors.

Employees are encouraged to join the Bank's BEA Volunteer Team, the BEA China Volunteer Team, or the teams of volunteers across our overseas branches and subsidiaries. Employees of subsidiaries like BEA Union Investment that do not have their own volunteer team are invited to participate in the activities of the BEA Volunteer Team.

In recognition of the efforts of the BEA Volunteer Team, BEA again received the Gold Award for Volunteer Service from the Social Welfare Department's Central Office for Volunteer Service, while 37 staff volunteers qualified for silver and bronze certificates.

The BEA China Volunteer Team sold a wide variety of consumer goods donated by staff members in the "No More Idle Items, Be a Low-carbon Person" campaign to help the Charity Fund raise funds to purchase "Firefly 60" Backpacks for students in rural areas. In addition, BEA China mobilised 167 volunteers across 18 cities to participate in the "Get Close to Nature and Grow Healthily" programme, which was organised in support of underprivileged and autistic students.

Nearly 30 staff members of the Macau Branch visited Asilo de Santa Maria of Caritas Macau and distributed moon cakes to the elderly in celebration of the Mid-Autumn Festival. Staff members also donated more than 250 books to the Caritas Macau library.



BEA's Volunteer Teams in Hong Kong and Mainland China in 2014 2014 年東亞銀行於香港及中國內地的義工隊



More than 700 staff members
擁有 700 多名成員



Over 14,400 volunteering hours
逾 14,400 義務工作時數



More than 160 charitable activities
參與了 160 多項慈善活動

Major projects in 2014 included:

- Painting and renovation work at Cho Yiu Catholic Primary School as part of the "World Habitat" Campus Beautification Programme organised by Habitat for Humanity Hong Kong;
- The donation of 150 pairs of leg warmers knitted by more than 90 staff volunteers to the elderly living in the Hong Kong Chinese Christian Churches Union's Kwun Tong Kwong Yum Home for the Aged; and
- The removal of invasive Mikania vines at the Mai Po Nature Reserve organised by the World Wide Fund for Nature on 24th May.

Staff members in Taipei and Kaohsiung supported a number of charitable activities organised by the Sunshine Social Welfare Foundation in May 2014 including "Face Equality Day" at the Taipei Zoo, which was held to promote the importance of treating everyone fairly and with kindness, regardless of physical appearance.

Five employees of Los Angeles Branch participated in the 2014 ASICS LA Marathon, in support of Team Parkinson, a non-profit organisation working towards the goal of raising funds to find a cure for Parkinson's disease. In addition, the branch's staff volunteered at a free health screening held at Arcadia Methodist Hospital for low income residents. Tricor Malaysia also participated in the Locks of Hope Charity Fun Run – "Run with a Wig, Run for Cancer" organised by the National Cancer Society Malaysia and others in support of cancer patients and their caregivers.

讓員工貢獻社會

除了推行正式的社區投資計劃外，我們鼓勵員工並讓他們參與公益活動。我們舉辦義工活動，讓熱衷於服務社群的員工有機會為自己居住和工作的社區獻一分力量。2013年，本行推行新政策，向參與義工服務達 100 小時的員工額外給予最多兩天有新假期。

我們認為，員工參與義工活動不僅可造福社會，亦對員工的身心健康有益，因為義工活動能培養領導才能、團隊合作精神及社區與本集團之間的感情聯繫。我們的員工參與義工及籌款活動，亦擔任導師講授金融知識，分享技能，藉此貢獻社會。

我們鼓勵員工加入本行的東亞銀行義工隊、東亞中國義工隊或海外分行及附屬公司設立的義工隊。至於東亞聯豐投資等其他沒有設立其義工隊的附屬公司，員工則可參加東亞銀行義工隊的活動。



In May 2014, BEA's Volunteer Team organised a food drive to collect dry and canned food in the Bank's staff canteens for the People's Food Bank of St. James' Settlement.

2014年5月，東亞銀行的義工隊組織了食物捐贈行動，在員工飯堂收集乾糧及罐頭食物，贈予聖雅各福群會的眾膳坊食物銀行。

2014 主要活動包括：

- 參與香港仁人家園舉辦的「世界家園」校園美化計劃，為祖堯天主教小學進行校舍油漆和翻新工作；
- 由 90 多名義工編織共 150 雙暖腿套並送贈予香港華人基督教聯會觀塘廣蔭老人院的長者；以及
- 於 5 月 24 日參與由世界自然基金會在米埔自然保護區舉辦的清除入侵植物薇甘菊活動。

為表揚東亞銀行義工隊的努力，社會福利署義工運動再次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 37 位義工。

東亞中國義工隊於「讓閒置『活』起來，做低碳公益達人」活動中出售員工捐贈的各種消費品，為公益基金籌集資金，以購買「螢火蟲 60 背包」給偏遠地區的學童。此外，東亞中國動員了全國 18 個城市共 167 位義工，參加為貧困和自閉症學生舉辦的「親近自然，快樂成長」活動。

近 30 名澳門分行的員工探訪澳門明愛聖瑪利亞安老院，並向長者送贈月餅，共慶中秋節。此外，員工亦向澳門明愛圖書館捐贈了 250 多本書籍。

2014 年 5 月，台北和高雄的員工支持陽光社會福利基金會舉辦的一系列慈善活動，包括於台北市立動物園舉行的「臉部平權日」。該活動旨在宣揚無論外表如何，每個人都應獲公平及友善對待的理念。

東亞銀行洛杉磯分行 5 名員工參加了 2014 年洛杉磯馬拉松比賽，以支持非牟利機構柏金遜症團隊。該機構旨在籌款資助研究柏金遜症的成因及治療方法。此外，該分行的員工在亞凱迪亞美以美醫院義務為低收入居民提供免費健康檢查。卓佳馬來西亞亦參與由馬來西亞國家癌症協會與其他機構合辦的 Locks of Hope Charity Fun Run 「Run with a Wig, Run for Cancer」慈善跑，以支持癌症病人及其照顧者。



In August, 2014, staff members of BEA's Labuan Branch and Kuala Lumpur Representative Office organised their first-ever CSR event by visiting My Father's House Children Home at Port Dickson outside Kuala Lumpur.

2014年8月，東亞銀行納閩分行和吉隆坡代表處舉辦了首個企業社會責任活動，前往吉隆坡以外的波德申，探訪「我的父兒童之家」。



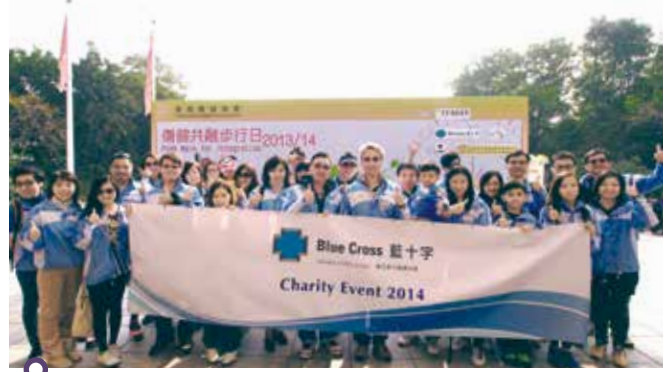
In 2014, Blue Cross continued to collaborate with the Hong Kong PHAB Association in promoting the integration of teenagers with and without disabilities into society. Blue Cross took part in the "PHAB Walk for Integration" for the third straight year, helping to raise funds for the Association's projects. In recognition of its fundraising efforts, Blue Cross was named "Gold Sponsor".

Since 2011, Credit Gain has worked closely with the Evangelical Lutheran Church Social Service-Hong Kong ("ELCSS-HK") and the Lok Sin Tong Benevolent Society, Kowloon ("LST") to help disadvantaged members of society. Credit Gain volunteers spent time with underprivileged children and elderly residents of Kwai Tsing district at events organised by ELCSS-HK during the year. Volunteers also participated in two home visits organised by LST in Wong Tai Sin district and distributed food and other daily necessities to elderly residents.

Sharing Our Financial Expertise

From youth in Hong Kong, to children in rural China, to senior citizens in New York, a basic understanding of financial issues is critical for money management and to avoid becoming a victim of fraud. Representatives of the Bank take time to share their financial expertise with disadvantaged members of the community.

In 2014, the Bank organised two financial education workshops as part of the Hong Kong Association of Banks' 2014 CSR Programme for low income families, at the Methodist Epworth Village Community Centre and Hong Kong Children & Youth Services agency. Since 2012, BEA has also partnered with ARCH Community Outreach to provide training on financial products, customer service,



- In January 2014, Blue Cross participated in the "PHAB Walk for Integration 2014" organised by the Hong Kong PHAB Association at the scenic Tai Po Waterfront Park.
- 2014年1月，藍十字參加由香港傷健協會於風景怡人的大埔海濱公園舉辦的「傷健共融步行日2014」。

and professionalism to a group of secondary school students. In November, staff members of BEA's New York Branch visited the city's Chinatown Senior Citizen Centre to educate elderly members of the community on common fraud schemes and how to avoid becoming a victim of fraudsters. Representatives in New York also invited high school students to visit the branch for an introduction to the banking industry and to discuss their academic interests and career plans.

To help college and university students gain valuable working experience, Tricor also continued to provide internships throughout the year.

Involving Our Stakeholders in Community Investment

We recognise that the Group's impact can be greatly increased by involving our stakeholders in our community investment initiatives. By doing so, we also demonstrate the Group's commitment to external stakeholders. BEA China invites customers and regulators alike to participate in volunteering initiatives.



BEA has always been a staunch supporter of the College's experiential learning initiatives, notably the Student Activities Week. Since the establishment of our partnership in 2006, BEA has offered an attachment programme for aspiring students to acquire hands-on experience in banking.

The weeklong on-the-job experience has definitely made an impact on our students, as reflected in the number of our graduates pursuing degrees in business and finance at university.

The attachment programme would not have been possible without companies like BEA who care about the younger generation and are ready to contribute to the community at large. We are grateful for the Bank's commitment to the programme over the years and we look forward to its continued support.

東亞銀行對本校體驗式學習活動一直十分支持，尤見於「學生活動週」。作為本校工商企業實習計劃的合作夥伴，東亞銀行自2006年起一直為有志投身金融行業的高中學生提供寶貴的實習機會，讓他們親身體驗職場實況。

為期一週的實習計劃確實有助加深學生對銀行業的了解，從而確立升學目標，而本校亦有不少畢業生於大學選修商業、金融等學科，足見計劃之成效。

實習計劃得以落實及延續，全賴東亞銀行這樣的機構致力培育年輕一代，並鼓勵他們學成後積極回饋社會。我們衷心感謝東亞銀行多年來對此計劃的支持，並期望未來繼續攜手合作，培養人才。

Dr. Anissa Chan
Principal, St Paul's
Co-educational College
聖保羅男女中學校長
陳黃麗娟博士



2014 年，藍十字繼續與香港傷健協會合作，致力向傷、健全青少年推廣「傷健共融」信息。藍十字連續第三年參與「傷健共融步行日」，為協會項目籌款，並獲大會嘉許為「金」級別的贊助機構，以表揚藍十字為籌款所付出的努力。

自 2011 年起，領達財務一直與基督教香港信義會社會服務部及九龍樂善堂（「樂善堂」）緊密合作，幫助弱勢社群。年內，領達財務的義工參與了由基督教香港信義會社會服務部為葵青區基層兒童及長者舉辦的活動，亦兩度參與由樂善堂於黃大仙區舉行的探訪活動，並向長者派發食物及其他日用品。

分享金融專業知識

無論是香港青年、中國農村兒童或紐約長者，掌握基本金融知識對他們管理金錢及避免受騙同樣重要。本行代表特意向弱勢社群講授金融知識。

Tricor Shanghai participated in the SKHP Vertical Run – Race to Shanghai IFC held in October 2014 at Two Shanghai International Finance Centre.
2014 年 10 月，上海卓佳參與在上海國金中心二期舉行的「新地公益垂直跑 - 勇闖上海 IFC」馬拉松賽事。

2014 年，東亞銀行參與由香港銀行公會為低收入家庭舉辦的 2014 年企業社會責任活動，分別在循道愛華村服務中心及香港青少年服務處舉辦理財教育工作坊。自 2012 年起，東亞銀行一直與 ARCH Community Outreach 合作，為一群中學生提供有關金融產品、客戶服務及專業素養的培訓。在 11 月，東亞銀行紐約分行員工探訪了紐約華埠老人服務中心，向長者講述常見的詐騙個案，並教導長者如何避免受騙。紐約分行員工亦邀請高中生參觀該行，介紹當地銀行業，並與學生討論他們的學術興趣和就業計劃。

此外，卓佳亦一如既往，於本年度繼續為大專院校學生及大學生提供實習機會，幫助他們獲取寶貴的工作經驗。

讓持份者參與社區投資

我們認為，讓持份者參與本行的社區投資計劃，可大幅提升有關計劃的影響力，並可向外部持份者展示我們投入社群的承諾。東亞中國誠邀客戶以及監管機構參與義工活動。

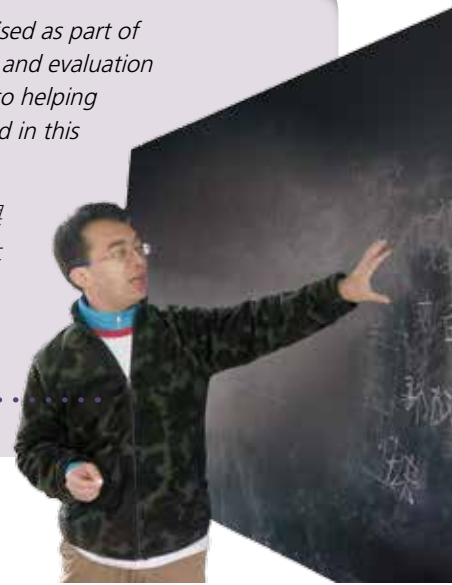


In May 2014, Credit Gain joined hands with the Grace Integrative Family Service Centre of the ELCSS-HK to organise a party for underprivileged children in Kwai Tsang district.
2014 年 5 月，領達財務與基督教香港信義會社會服務部轄下的天恩綜合家庭服務中心為葵青區基層兒童舉辦派對。

I have been most impressed with the Volunteer Teaching Programme that BEA China has organised as part of its Firefly Project. In particular, the volunteer selection process, training, and event management and evaluation were carried out very smoothly and effectively. BEA China's efforts truly reflect its commitment to helping our society. As a SupremeGold customer of BEA China, I am truly honoured to have participated in this meaningful programme twice.

東亞中國組織的螢火蟲計劃志願者支教活動讓我最為印象深刻。該計劃的志願者挑選過程與培訓，以及支教活動的管理和評估均安排得井井有條。東亞中國的努力充分反映出其服務社群的承諾。我作為東亞中國顯卓理財客戶，很榮幸能先後兩次參與這個富有意義的活動。

Mr. Haitao Yang Customer of BEA China
東亞中國客戶 楊海濤先生





ENHANCING OUR ENVIRONMENTAL PERFORMANCE

The Group recognises that we impact the environment both directly through our operations, and indirectly through the requests we make of our suppliers, our investments, and our financing and lending decisions. Securing a sustainable future will require that all stakeholders practise responsible stewardship of the Earth's resources. Since 2012, we have reported on our consumption of energy and paper in an effort to monitor and manage our performance in these two areas.

Energy Consumption

We are committed to reducing energy consumption across our facilities. The Group has over 300,000 square feet of space in offices, branches, and a data centre, which consume a significant amount of energy. More than 233,000 gigajoules of energy, primarily electricity, was consumed across the Group during the reporting year.

Starting with our two main buildings in Hong Kong, BEA Head Office in Central and BEA Tower in Kwun Tong, we have made great strides in reducing our energy consumption by introducing more efficient equipment and changing our facilities management approach. In 2014, we saved around 1,227 gigajoules of electricity, by installing an automatic chiller cleaning system and replacing conventional lights with LEDs in our Head Office building, and by switching off decorative lighting during weekends and public holidays at BEA Tower. This reduced energy consumption at our two main office buildings in Hong Kong by 2.89% compared to 2013, well exceeding our target reduction of 1.1%.

This year, we also completed a programme to replace all conventional fluorescent lights with LEDs in Hong Kong branches. More than 6,200 fluorescent tubes have been replaced since 2013. Lighting upgrades in Hong Kong, Singapore, and Taiwan will help the Group save more than 32,000 gigajoules of electricity annually.

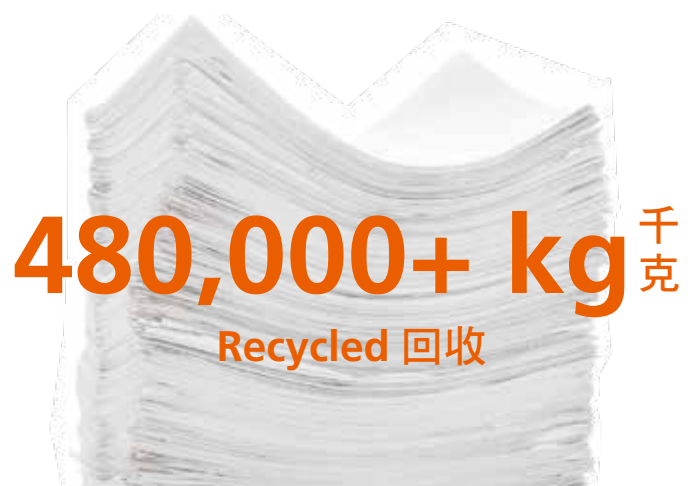
In 2014, we calculated and publically disclosed our greenhouse gas ("GHG") emissions for the first time, earning recognition as one of the first 64 companies to participate in the newly launched Carbon Footprint Repository initiative in Hong Kong.

Paper Consumption and Waste

We also use a significant amount of paper, for uses as varied as forms, customer communication, marketing collaterals, internal documents, and record keeping. Our approach to reducing paper consumption involves analysing our workflows to see where we can reduce or eliminate paper altogether, and opting for paper from sustainable sources where possible.

In the Bank's Hong Kong office, we changed 11 types of hardcopy forms to PDF forms and reused the blank side of out-dated forms as scrap paper for internal printing, saving a total over 200kg of paper (or about 19 boxes of A4 paper) during the reporting year. Blue Cross only purchases Forest Stewardship Council ("FSC") certified copy paper for office use, while other Group members purchase FSC paper where possible.

To further reduce the impact of our paper consumption, we endeavour to recycle our paper waste. Over 480,000kg of paper was recycled by the Group in 2014, which represented 37% of our total paper consumption.



我們提升環保效益

本集團明白營運會直接影響環境，而我們對供應商的要求、我們的投資及融資和借貸方面的決定亦會間接地對環境造成影響。為確保未來可持續發展，所有持份者均應以負責任的態度管理地球資源。自 2012 年起，本行已公布能源及紙張消耗量，以監察及管理我們在這兩方面的表現。

能源消耗

本集團致力減少能源消耗，我們擁有佔地逾 300,000 平方呎的辦公室、分行及數據中心，需要消耗大量能源。報告年內，本集團共消耗逾 233,000 千兆焦耳能源，其中主要為電力。

以本集團位於香港的兩座主要辦公大樓為例，即中環總行及觀塘東亞銀行中心，透過引進更具效益的節能設備及改變設施管理方式，本行在減少能源消耗方面取得顯著進展。2014 年，本行在總行大廈之水冷式冷凍機組安裝一台管道自動清潔系統，及以發光二極管更換傳統光管，並在周末及公眾假期關閉東亞銀行中心的裝飾霓虹燈，共節省了近 1,227 千兆焦耳電能。本集團於香港兩座主要辦公大樓的能源消耗較 2013 年減少 2.89%，遠超於原定減省之 1.1% 目標。

在分行方面，本年度本行亦更換了香港分行的所有傳統光管，並以發光二極管代替。自 2013 年起，逾 6,200 支光管已被更換。在香港、新加坡及台灣進行光管升級計劃，將有助本集團每年節省 32,000 千兆焦耳電能。

2014 年，本行首次計算並公開披露其溫室氣體排放量。本行是首批參與碳足跡資料庫的 64 間公司之一。

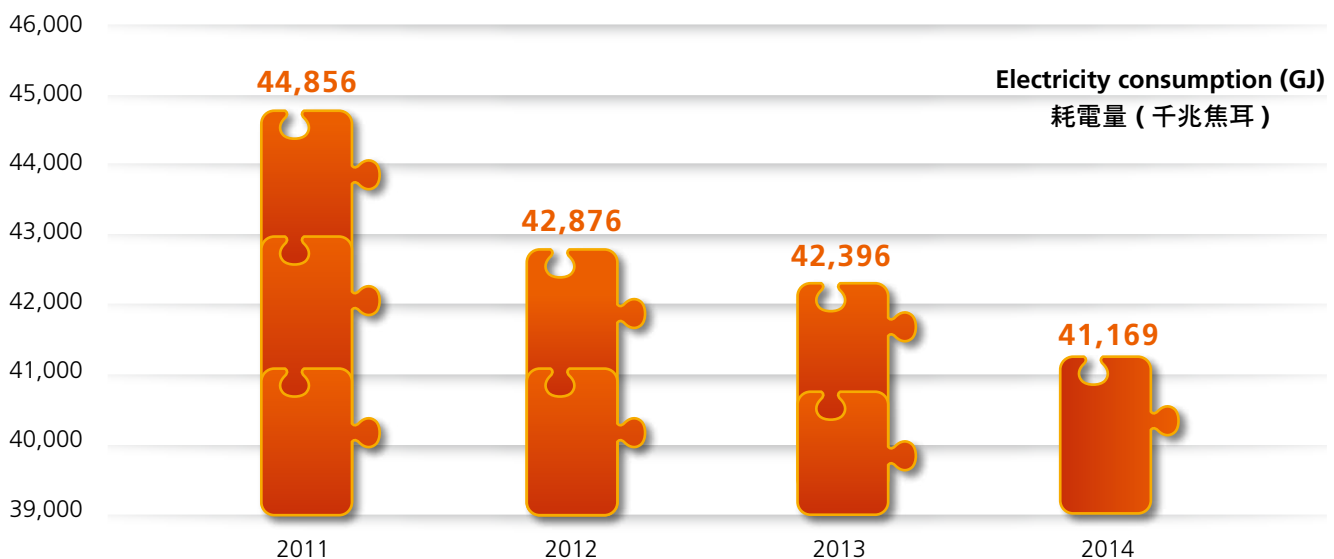
紙張消耗及廢紙

紙張是本集團另一種大量使用的資源，用於表格、客戶通訊、市場推廣資料、內部文件及檔案資料。本集團減少用紙的方法是對工作流程進行分析，研究可以減少或避免用紙之處，以及盡量選擇可持續使用的材料製成的紙張。

本行的香港辦公室將 11 種印刷表格轉換成 PDF 文檔，並重用廢舊表格的空白頁作為內部打印的草稿紙，於報告年內節省逾 200 千克紙張（或約 19 箱 A4 紙）。藍十字僅選購森林管理委員會（「FSC」）認證的紙張，而其他集團成員公司亦盡可能採用 FSC 認證的紙張。

為進一步降低本集團用紙帶來的影響，我們致力回收廢紙。2014 年本集團回收逾 480,000 千克紙張，佔本集團用紙總量的 37%。

Combined electricity consumption of BEA Group's main office buildings in Hong Kong (BEA Head Office and BEA Tower)
東亞銀行香港主要辦公大樓的耗電量（包括東亞銀行總行及東亞銀行中心）





Engaging Stakeholders in Environmental Initiatives

We continue to improve the Group's environmental performance by engaging our employees, customers, suppliers, and other stakeholders.

For Employees

- Organise educational talks
- Participate in external events (e.g. Earth Hour)
- Encourage sustainable behaviour (e.g. recycling)

For Customers

- Promote online banking
- Encourage customers to opt out of paper statements
- Roll-out digital branches

For Suppliers

- Request that computer and LCD suppliers in Hong Kong have sound environmental policies and practices

Recycling

Recycling facilities are provided in our offices to encourage waste separation. In 2014, over 730,000kg of paper, plastic bottles, cans, IT products, and other forms of waste were collected and recycled across the Group's global offices.

Green Finance and Sustainable Investment

As a financial institution, we can have a significant impact on sustainable development through our investments, and our financing and lending decisions. With the introduction of the Green Credit Guidelines by the China Banking Regulatory Commission, BEA China has incorporated environmental and social risk assessments into its credit review process. We favour customers with strong environmental credentials, while limiting loans to those that do not meet our requirements.

We are starting to apply this environmentally-conscious mindset to the Bank's own investments. For example, we engaged experts to ensure the use of sustainable design and construction methods in our newly constructed property at 33 Des Voeux Road Central, Hong Kong.

In August 2014, BEA organised an internal photo competition around the theme of Environmental Protection. 東亞銀行於 2014 年 8 月在集團內部舉辦了以環保為主題的攝影比賽。

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Gold Award - Wang Da

Security Management & Administration Department, BEA China

金獎 - 王達

東亞中國安保及行政部

I took this photo on a small island off Zhejiang Province. After a bonfire party, many plastic bottles were left behind. Undeveloped islands are turning into tourist areas one by one, which leads to the deterioration of the island's pristine beauty.

拍攝於浙江省一個小島，夜晚剛舉辦過篝火晚會，在狂歡和喧囂過後，只留下一地的塑膠瓶。當一個又一個原始的小島被開發成景區的時候，人類也在不斷毀壞著大自然的美好。



Silver Award - Wu Tak-chi

Queen's Road East Branch, BEA

銀獎 - 胡德志

東亞銀行皇后大道東分行

I went hiking once on Hong Kong Island and saw a beach full of rubbish at the bottom of the hill! You cannot imagine how horrible it was. I looked at the map when I went home, and I found that the inlet is called "Junk Bay"! I think the rubbish was concentrated on this beach due to water currents. However, the situation would not have occurred if no one threw rubbish into the sea.

一次在香港島的行山活動，沿海邊行時望到山下的一個沙灘，竟是滿佈垃圾！垃圾之多難以想像，亦因為這麼多，所以回家後查地圖，竟發現該沙灘的名稱是「垃圾灣」！相信這現象是因海水流動而形成，但沒有人類亂掉垃圾在海上，也造不成！



Bronze Award - Ma Junqin

Wealth Management Department, BEA China

銅獎 - 馬駿駿

東亞中國財富管理產品部

This photo was taken during a trip to Western China, which was organised by the Bank. The Danxia landform is astonishing, but this cracked surface of the ground was even more shocking to me. Everyone should help protect the environment and use water carefully. I wish we could see a lush green landscape everywhere.

在我行所組織的一次西部旅行途中所攝，當時所見到的丹霞地貌已經夠震撼了，看到這龜裂的地面更有一種雞皮疙瘩的感覺。大家須協助保護環境，節約用水，願每一片土地欣欣向榮。

讓持份者參與環保計劃

我們讓員工、客戶、供應商及其他持份者積極參與，進一步提升本集團的環保表現。

僱員

- 舉辦教育講座
- 參與外部活動（例如：地球一小時）
- 鼓勵有助可持續發展之行為（例如：廢物回收）

客戶

- 推廣網上銀行
- 鼓勵客戶改用電子結單
- 推出智能數碼分行

供應商

- 要求香港的電腦及液晶產品供應商設有良好的環保政策及制度



In March 2014, staff members of Macau Branch and their family members participated in the "Green Week Walk and Tree Planting" organised by the Civil and Municipal Affairs Bureau of Macau in support of the "Green City" campaign in Macau.

2014年3月，澳門分行的員工及其家屬參加了由澳門民政總署舉辦的「綠色城市」活動「澳門綠化週大步行及植樹活動」。

廢物回收

本行辦公室提供回收設施以鼓勵廢物分類。2014年，本集團全球辦公室共收集及回收逾730,000千克的紙張、膠樽、罐、資訊科技產品及其他廢物。

Recycling Efforts at BEA's Head Office and BEA Tower in 2014 2014年東亞銀行總行及東亞銀行中心的回收成果

Waste paper 廢紙：

442,763 kg
千克

Toner cartridges 墨盒：

3,250

綠色融資及可持續投資

作為一間金融機構，本行所作的投資、融資及借貸決定對可持續發展帶來重大影響。根據中國銀行業監督管理委員會的綠色信貸指引，東亞中國於進行信貸評估時一併考慮環境及社會風險。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規定的客戶提供貸款。

本行已開始將環保概念應用於投資當中。舉例而言，本行與相關專業人士共同努力，確保本行位於香港德輔道中33號的新建物業採用可持續發展的設計及建築方法。

From March to April 2014, approximately 500 staff volunteers, family members, and customers of BEA China participated in the Arbor Day Campaign "Tree-planting to Protect the Environment" by planting over 600 saplings in 20 cities nationwide.

2014年3月至4月期間，約500位東亞中國的義工與家屬及客戶參與了「全家一起來植樹，保護環境減霧霾」的植樹節活動，在全國20個城市種植逾600棵樹苗。





We at LSG work closely with BEA to reduce our environmental impact. For example, to reduce food waste, our staff at the BEA Tower canteen serve a moderate portion of rice unless a larger portion is requested. In addition, all leftover food is collected by our appointed contractor for recycling. We help ensure that food waste is converted into animal feed or compost, and plastic items are recycled to lessen the burden on landfills and to minimise greenhouse gas emissions.

LSG 與東亞銀行通力合作，努力減低對環境產生的影響。例如：為了減少廚餘，我們在東亞銀行中心食堂的職員會為員工提供適量的米飯（員工特別要求增量除外）。此外，所有廚餘均會由我們指定的承辦商回收。我們會確保廚餘會轉化成動物飼料或肥料，而塑膠製品亦會回收，以減低堆填區的負荷並減少溫室氣體的排放。



.....○ **Ms. Maggie Cheung**
District Supervisor, LSG Catering China Ltd.
德國漢莎膳食（中國）有限公司分區主任
張麗菊女士



My colleagues and I were greatly impressed by the level of commitment and the amount of resources dedicated by BEA to the environmentally friendly design of the Bank's new building at 33 Des Voeux Road Central. We appreciate the freedom that was given to us in our architectural design work, as well as to our mechanical, electrical, and plumbing engineers in the development of energy efficient design solutions. We are pleased that the success of our working relationship with BEA has enabled the project to receive a Hong Kong BEAM Gold Rating. We look forward to working with BEA again in the future.

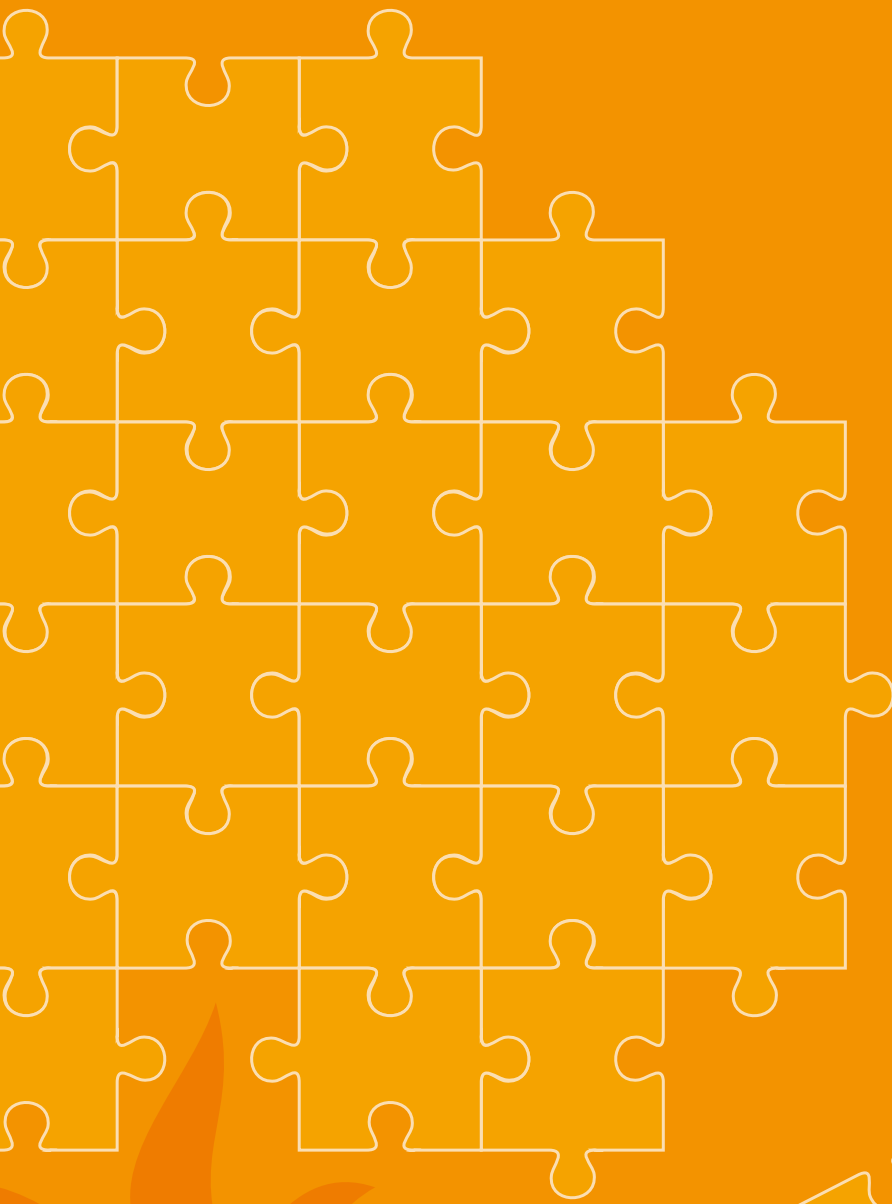
東亞銀行所作出的承諾，以及投放資源於建造以環保作為前提的德輔道中 33 號新大樓上，令我和我的同事印象十分深刻。感謝該行給予我們很大的自由度去完成建築設計，以及為配合大廈節能設計而進行的機電工程。我們與東亞銀行的合作非常順利，並很高興這個計劃獲得「建築環境評估法」金級別。我們期待未來能與東亞銀行再次合作。



.....○ **Mr. Jerome Wong**
Executive Director, Aedas Limited
Aedas Limited 執行董事
政朗先生



In 2014, The Bank received the "Class of Excellence" Energywise Label and "Class of Excellence" Wastewise Label for its two facilities in the Hong Kong Awards for Environmental Excellence programme during the year under review. BEA also received the Indoor Air Quality Certificate ("Good Class" for the Head Office and "Excellent Class" for BEA Tower) from the Hong Kong government's Environmental Protection Department. 2014 年，本行的兩座大樓獲頒發「香港環保卓越計劃」之「卓越級別」節能標誌及減廢標誌。此外，東亞銀行更獲香港政府環境保護署頒發室內空氣質素證書（中環總行－「良好級別」及觀塘東亞銀行中心－「卓越級別」）。



DATA & INFORMATION

數據及資訊



DATA TABLES 數據表

GRI Reference Indicator GRI 參考 指標		2014 HKD million 港幣百萬元	2013 HKD million 港幣百萬元
Economic performance 經濟表現			
G4-EC1	Direct economic value generated 所產生的直接經濟價值		
	Revenue 收入	18,407	17,524
G4-EC1	Economic value distributed 經濟價值分配		
	Operating costs 營運成本	3,664	3,564 (Restated 重報)
	Employee compensation and benefits 員工薪資及福利	5,484	5,298 (Restated 重報)
	Payments to providers of capital 給資本提供者的款項	2,927	2,861
	Payments to government (e.g. tax) in Hong Kong 給香港政府的款項 (如稅金)	812	708
	Payments to government (e.g. tax) in Greater China (ex-Hong Kong) 給大中華地區 (香港除外) 政府的款項 (如稅金)	707	675
	Payments to government (e.g. tax) in other locations of operation 給其他營運地區政府的款項 (如稅金)	214	283
G4-EC1	Total value of charitable donations ¹ 慈善捐贈總價值 ¹	5.1	19
G4-EC1	Economic value retained 保留的經濟價值	4,594	4,116

¹ Charitable donations in 2013 include a capital injection of HK\$12 million made by BEA into the BEA Foundation

¹ 2013 年的慈善捐贈包括東亞銀行注資港幣 1,200 萬予東亞銀行慈善基金之款項

Environmental performance 環境表現		2014
G4-EN3	Energy consumption within the organisation 組織內的能源消耗	gigajoules (GJ) 千兆焦耳
	Total energy consumption 能源消耗總量	233,362.98
	Total electricity consumption 電力消耗總量	211,868.70
	Total heating purchased for consumption 所購買供暖用總耗量	3,042.37
	Total cooling purchased for consumption 所購買製冷用總耗量	1,445.01
	Total fuel consumption from non-renewable sources (towngas & vehicle fuel) 不可再生燃料總耗量 (煤氣及車輛燃油)	17,006.90
	Total fuel consumption from renewable sources 可再生燃料總耗量	0
G4-EN5	Overall energy intensity of the Group 集團總能源密集度	GJ/m ² 千兆焦耳 / 平方米
	by Gross Floor Area 按建築面積計算	0.74
G4-EN6	Reduction of energy consumption 能源消耗減少量	444.89 GJ 千兆焦耳



G4-EN23	Paper consumption and waste 紙張消耗及廢紙	kilograms (kg) 千克
	Total paper used ² 紙張消耗總量 ²	1,300,936.95
	Total paper discarded 紙張棄置總量	535,589.20
	Total paper recycled 紙張回收總量	482,911.79
G4-EN23	IT products 資訊科技產品	kg 千克
	Waste produced 產生的廢物	25,570.93
	Waste recycled 回收的廢物	34,619.00

² Total paper usage increased due to the re-stocking of 45,000 computer forms (229,680kg) in June 2014, which will be used over the next two years, and BEA's re-branding exercise, which required the printing of newly designed demand drafts and cheques.

² 紙張消耗總量增加，原因在於本行於 2014 年 6 月補充購買了 45,000 張 (229,680 千克) 電腦表格以供本行未來兩年使用，以及因東亞銀行全新品牌計劃而另外印刷了即期匯票及支票。

Workforce data 僱員數據		2014		
G4-10	Total workforce 僱員總數	13,103		
G4-10	Total workforce by employment contract and gender 僱員總數：按僱員合約及性別劃分	Male 男性 (%)	Female 女性 (%)	
	Permanent Contract 長期合約	37	57	
	Fixed Term / Temporary Contract 固定任期 / 臨時合約	3	3	
G4-10	Total number of permanent employees by employment type and gender 長期僱員總數：按受僱類別及性別劃分			
	Permanent full time 長期全職	37	56	
	Permanent part time 長期兼職	0	1	
	Contract full time 合約全職	3	3	
G4-10	Total workforce by region and gender 僱員總數：按地區及性別劃分			
	Hong Kong 香港	19	25	
	Greater China (ex-Hong Kong) 大中華地區 (香港除外)	18	28	
	Overseas 海外地區	3	7	
KPI A1.1	Total workforce by region and age 僱員總數：按地區及年齡劃分	Below 30 30 歲以下 (%)	30-50 30 至 50 歲 (%)	Above 50 50 歲以上 (%)
	Hong Kong 香港	11	26	7
	Greater China (ex-Hong Kong) 大中華地區 (香港除外)	17	28	1
	Overseas 海外地區	3	5	2



		Male 男性 (%)	Female 女性 (%)	Below 30 30 歲以下 (%)	30-50 30 至 50 歲 (%)	Above 50 50 歲以上 (%)
G4-LA1	Total number of new hires by region and gender, and region and age (permanent full time staff only) 新聘員工總數：按地區和性別，以及地區和年齡劃分 (僅含長期全職員工)	Total 總人數：2,613				
	Hong Kong 香港	19	25	26	15	3
	Greater China (ex-Hong Kong) 大中華地區 (香港除外)	18	24	27	15	0
	Overseas 海外地區	5	9	9	4	1
G4-LA1	Rate of new hires by region and gender, and region and age (permanent full time staff only) 新聘員工比率：按地區和性別，以及地區和年齡劃分 (僅含長期全職員工)	Overall 整體比率：21%				
	Hong Kong 香港	21	20	48	12	9
	Greater China (ex-Hong Kong) 大中華地區 (香港除外)	24	18	38	11	7
	Overseas 海外地區	37	30	60	18	12
G4-LA1	Total employee turnover by region and gender, and region and age (permanent full time staff only) 員工流失總數：按地區和性別，以及地區和年齡劃分 (僅含長期全職員工)	Total 總人數：2,463				
	Hong Kong 香港	19	25	21	18	5
	Greater China (ex-Hong Kong) 大中華地區 (香港除外)	18	26	23	21	0
	Overseas 海外地區	4	8	6	5	1
G4-LA1	Rate of employee turnover by region and gender, and region and age (permanent full time staff only) 員工流失率：按地區和性別，以及地區和年齡劃分 (僅含長期全職員工)	Overall 整體比率：20%				
	Hong Kong 香港	20	20	37	14	13
	Greater China (ex-Hong Kong) 大中華地區 (香港除外)	22	18	29	15	7
	Overseas 海外地區	28	23	36	19	16
G4-LA3	Return to work and retention after parental leave, by gender 產育嬰假後返回工作並留任的員工：按性別劃分			Male 男性 (%)	Female 女性 (%)	
	Total number of employees entitled to parental leave 可享受產育嬰假的員工總數			91	92	
	Total number of employees who took parental leave 已休產育嬰假的員工總數			4	6	
	Total number of employees who returned to work after parental leave 產育嬰假後返回工作崗位的員工總數			94	85	



	Total employees retained 12 months after returning to work after parental leave 休產育嬰假12個月後繼續留任的員工總數		71	82
	Return to work rate 返回工作崗位的比例		95	91
	Retention rate 留任的比例		86	78
G4-LA6	Injury rate per 1,000 employees 每千名僱員中的受傷率			2.29
		Male 男性		Female 女性
	Hong Kong 香港	per 1,000 employees 以每千名僱員計	3.62	2.41
	Greater China (ex-Hong Kong) 大中華地區(香港除外)	per 1,000 employees 以每千名僱員計	2.61	0.53
	Overseas 海外地區	per 1,000 employees 以每千名僱員計	7.94	2.30
G4-LA6	Lost day rate 損失日數比率			Overall 整體比率: 0.03%
	Hong Kong 香港			0.05%
	Greater China (ex-Hong Kong) 大中華地區(香港除外)			0.01%
	Overseas 海外地區			0.04%
G4-LA6	Absentee rate 缺勤率			Overall 整體比率: 1.63%
	Hong Kong 香港			1.88%
	Greater China (ex-Hong Kong) 大中華地區(香港除外)			1.39%
	Overseas 海外地區			1.59%
G4-LA6	Total number of work-related fatalities 因工死亡總人數			No. of people 人數: 0
G4-LA9	Average hours of training per employee by gender 每名僱員平均受訓時數: 按性別劃分			hours 時數
	Male 男性			28.90
	Female 女性			28.07
G4-LA9	Average hours of training per employee by employee category 每名僱員平均受訓時數: 按僱員職級劃分			hours 時數
	General Manager and above 總經理及以上			19.0
	Senior Manager and Manager 高級經理及經理			26.3
	Officer, Clerical, and Non-Clerical 主任、文職及非文職			26.4
	Contract and Part-Time Staff 合約制及兼職員工			37.0





	Male 男性 (%)	Female 女性 (%)	Below 30 30歲以下 (%)	30-50 30至50歲 (%)	Above 50 50歲以上 (%)
G4-LA12 Composition of the Board of Directors 董事會組成					
by gender 按性別劃分	100	0			
by age group 按年齡組別劃分			0	16.7	83.3
G4-LA12 Percentage of employees per employee category by gender 每個僱員職級的男女比例					
General Manager and above 總經理及以上	44	56	1	54	45
Senior Manager and Manager 高級經理及經理	46	54	3	82	15
Officer, Clerical, and Non-Clerical 主任、文職及非文職	36	64	42	52	6
Contract and Part-Time Staff 合約制及兼職員工	39	61	57	34	9
G4-LA16 Number of grievances about labour practices filed, addressed, and resolved³ 提交、對話及解決的勞工實務方面的申訴宗數³					
					Number 宗數 : 12

³ BEA Hong Kong and BEA China

³ 東亞香港及東亞中國

Human rights and society 人權及社會

G4-HR3	Total number of incidents of discrimination and corrective actions taken 歧視個案總數及採取的糾正措施	number 宗數	0
G4-SO5	Confirmed incidents of corruption and actions taken 已確認的貪污個案及採取的措施	number 宗數	0
G4-SO8	Monetary value of significant fines for non-compliance with laws and regulations 因違反法律法規而遭受的重大罰款額	HKD 港幣	0
G4-SO8	Total number of non-monetary sanctions for non-compliance with laws and regulations 因違反法律法規而遭受的非金錢制裁總數	number 宗數	0

Product responsibility 產品責任

G4-PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications 違反市場傳訊方面的法規及自願性準則的個案總數	number 宗數	0
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data 違反客戶私隱及丟失客戶資料方面獲證實的投訴總數	number 宗數	1
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services 因違反產品及服務之提供及使用方面的法律法規而遭受的重大罰款額	HKD 港幣	0

RECOGNITION, MEMBERSHIPS, AND CHARTERS 獎項、會員及約章

Recognition

BEA

- “President’s Award” (for the 15th consecutive year) - The Community Chest of Hong Kong
- Named “Caring Company” (for the 11th consecutive year) - HKCSS
- “Best-in-Class for Corporate Citizenship - Banking” in the BENCHMARK Wealth Management Awards 2014 - BENCHMARK magazine
- “Bronze Award” in Enterprise Category and “Certificate of Merit” in Volunteer Team Category under the 5th Hong Kong Outstanding Corporate Citizenship Award - Hong Kong Productivity Council and the Committee on the Promotion of Civic Education
- “Distinguished Corporate Social Responsibility Award” in the Green China Award Programme 2014 - Wen Wei Po, the United Nations Environment Programme Foundation, and various environmental protection associations
- Certificate of Commendation of the Carbon Footprint Repository for Listed Companies in Hong Kong - Environment Bureau and Environmental Protection Department
- Silver Award in the Web Accessibility Recognition Scheme - The Office of the Government Chief Information Officer and the Equal Opportunities Commission
- “Distinguished Family-Friendly Employers 2013/14” and “Innovation Award 2013/14” - Family Council, an advisory body to the Hong Kong government
- Named “Manpower Developer” - Employees Retraining Board
- “U Choice Award 2014 – Green Living Selection (Digital Banking Services)” - Metro Info Channel of Metro Broadcast

BEA China

- 2013 Best Practice of Social Responsibility Award - China Banking Association
- “Outstanding Corporate Social Responsibility Award” in the 7th Shanghai Public Relations Excellence Award - Shanghai Public Relations Association
- “Industry Practice Award” in the China Business News - Corporate Social Responsibility Ranking in China - China Business News

Blue Cross

- Named “Caring Company” (for the sixth consecutive year) - HKCSS
- “2013-14 Talent-Wise Employment Charter and Inclusive Organisations Recognition Scheme – Partnering Inclusive Organisation” - The Labour and Welfare Bureau, Rehabilitation Advisory Committee, HKCSS and the Hong Kong Joint Council for People with Disabilities

Credit Gain

- Named “Caring Company” (for the fourth consecutive year) - HKCSS
- “Consumer Caring Scheme – Consumer Caring Company” (for the third consecutive year) - GS1 Hong Kong
- “Caring Agency Award 2013 - One-star certificate” - Tsuen Wan and Kwai Tsing District Co-ordinating Committee on Elderly Services of Social Welfare Department
- “Caring Enterprise Award” (for the third consecutive year) - LST

獎項

東亞銀行

- 香港公益金頒發「公益榮譽獎」(連續第 15 年)
- 榮獲社聯嘉許為「商界展關懷」機構(連續第 11 年)
- 《指標》雜誌舉辦之「2014《指標》年度財富管理大獎」中榮獲「企業公民(銀行業)最佳表現獎」
- 香港生產力促進局及公民教育委員會合辦之第五屆香港企業公民嘉許計劃中榮獲企業組別銅獎及義工隊組別優異獎
- 在文匯報、聯合國環境規劃基金會及多個環境保護協會合辦的「綠色中國大獎 2014」中榮獲「企業社會責任傑出企業獎」
- 環境局及環境保護署頒發香港上市公司碳足跡資料庫嘉許狀
- 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」
- 政府諮詢組織的家庭議會之「2013/14 年度傑出家庭友善僱主」及「2013/14 年度家庭友善創意獎」
- 榮獲僱員再培訓局嘉許為「人才企業」
- 新城知訊台頒發「U Choice 你的至愛生活品牌大獎 2014 – 綠色生活之選(你的至愛智能銀行服務)」

東亞中國

- 中國銀行業協會頒發「2013 年度最佳社會責任實踐案例獎」
- 上海市公共關係協會之上海市第七屆優秀公共關係案例評選中榮獲「優秀企業社會責任獎」
- 第一財經日報頒發「第一財經·中國企業社會責任榜」之「行業實踐獎」

藍十字

- 榮獲社聯嘉許為「商界展關懷」機構(連續第 6 年)
- 榮獲勞工及福利局、康復諮詢委員會、社聯及香港復康聯會頒發「2013-14《有能者·聘之約章》及共融機構嘉許計劃 – 同心共融機構獎」

領達財務

- 榮獲社聯嘉許為「商界展關懷」機構(連續第 4 年)
- 香港貨品編碼協會頒發「貼心企業」嘉許計劃 2014 之貼心企業(連續第 3 年)
- 社會福利署荃灣及葵青區安老服務協調委員會頒發「關愛長者機構嘉許計劃 2013 – 一星級證書」
- 樂善堂頒發「愛心企業獎」(連續第 3 年)



Memberships and Charters

The BEA Group is actively involved in the communities we serve. We are a corporate member of the industry associations, NGOs, and chambers listed below, 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, and Chambers

- Asia Pacific Loan Market Association Limited
- Asset Management Association of China
- Caritas Hong Kong / Council Member
- CFA Institute
- The Chamber of Hong Kong Listed Companies
- China Banking Association
- Chinese Banks' Association
- Chinese Insurance Association of Hong Kong Limited
- Chongqing Association of Microcredit
- Employers' Federation of Hong Kong
- Federation of Hong Kong Industries
- Federation of Share Registrars Limited
- Hong Kong Association of Banks
- Hong Kong Business Association in Taiwan
- Hong Kong Chamber of Commerce in China (Shanghai)
- HKCSS (Jade Member)
- The Hong Kong Federation of Insurers
- Hong Kong General Chamber of Commerce
- Hong Kong Institute of Bankers
- Hong Kong Institute of Certified Public Accountants
- The Hong Kong Institute of Chartered Secretaries
- Hong Kong Investment Funds Association
- Hong Kong Red Cross
- Hong Kong Retirement Schemes Association
- Institute of Financial Planners of Hong Kong
- International Chamber of Commerce - Hong Kong, China
- The Macau Association of Banks
- National Association of Chinese American Bankers
- The Salvation Army
- Shanghai Banking Association
- Shanghai Financial Association
- Shanghai Soong Ching Ling Foundation
- Shenzhen Microfinance Industry Association
- St. James' Settlement
- Treasury Markets Association
- UNICEF
- WWF Hong Kong (Silver Member)

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、非政府機構及商會

- 亞太貸款市場協會
- 中國證券投資基金業協會
- 香港明愛 / 委員
- CFA 協會
- 香港上市公司商會
- 中國銀行業協會
- 香港華商銀行公會
- 香港華商保險公會有限公司
- 重慶市小額貸款公司協會
- 香港僱主聯會
- 香港工業總會
- 證券登記公司總會有限公司
- 香港銀行公會
- 台北市香港商業協會
- 中國香港（地區）商會上海分會
- 社聯（翡翠會員）
- 香港保險業聯會
- 香港總商會
- 香港銀行學會
- 香港會計師公會
- 香港特許秘書公會
- 香港投資基金公會
- 香港紅十字會
- 香港退休計劃協會
- 香港財務策劃師學會
- 國際商會 - 中國香港區會
- 澳門銀行公會
- 美華銀行公會
- 救世軍
- 上海市銀行同業公會
- 上海金融業聯合會
- 上海宋慶齡基金會
- 深圳市小額貸款行業協會
- 聖雅各福群會
- 財資市場公會
- 聯合國兒童基金會
- 世界自然基金會香港分會（純銀會員）



GRI CONTENT INDEX GRI 指引列表

General standard disclosures 一般標準披露				
GRI G4 indicator GRI G4 指標	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	Remarks 註釋
Strategy and analysis 策略及分析				
G4-1	Chairman's message 主席致辭		2-3	
Organisational profile 組織架構				
G4-3	Name of organisation 組織名稱		1	
G4-4	Primary brands, products, and services 主要品牌、產品及服務		16-17	
G4-5	Location of headquarters 總部所在地		-	Hong Kong 香港
G4-6	Countries of operation 業務營運所在國家		14-15	
G4-7	Nature of ownership 擁有權性質		-	Listed on the Stock Exchange of Hong Kong; 在香港交易所上市； Also refer to Annual Report 2014. 另參考 2014 年年報。
G4-8	Markets served 所服務市場		14-17	Also refer to Annual Report 2014. 另參考 2014 年年報。
G4-9	Scale of the organisation 組織規模	KPI A1.1	14-17	
G4-10	Employee statistics 僱員統計數據	KPI A1.1	28-35	
G4-11	Percentage of employees covered by collective bargaining agreements 受集體協商協議保障的僱員比例		-	30.2% of the employees of BEA's Singapore Branch 東亞銀行新加坡分行有 30.2% 的 僱員受有關協議保障
G4-12	Supply chain description 供應鏈介紹	GD C1	20-21	
G4-13	Significant changes to organisation size, structure, ownership or supply chain 組織規模、架構、擁有權或供應鏈 的重大變動		n/a 不適用	None 無
G4-14	Report how precautionary approach is addressed 報告如何實施預防方法		46-50	
G4-15	Charters 約章		58	
G4-16	Memberships 會員制		58	





GRI G4 indicator GRI G4 指標	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	Remarks 註釋
Identified material aspects and boundaries 重大考量面與邊界				
G4-17	Entities included in financial statements 財務報表所包括的實體	Reporting guidance 報告指引 15	-	Please refer to Interim Report 2014. 請參考 2014 年中期報告。
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	8-11	For more information, please refer to p.20-23 of our 2013 CSR Report. 欲了解更多詳情，請參考本行 2013年企業責任報告第20-23頁。
G4-19	List of material aspects 重大考量因素清單	General approach 一般方針 9, 10, 11	9	
G4-20	Aspect boundary within the organisation 組織內各重要方面的界限		-	For more information, please refer to p.20-23 of our 2013 CSR Report. 欲了解更多詳情，請參考本行 2013年企業責任報告第20-23頁。
G4-21	Aspect boundary outside the organisation 組織外各重要方面的界限		-	For more information, please refer to p.20-23 of our 2013 CSR Report. 欲了解更多詳情，請參考本行 2013年企業責任報告第20-23頁。
G4-22	Effect of and reasons for any restatements of information provided in previous reports 重報前期報告所載任何信息的影響 及原因	Reporting guidance 報告指引 16, 18	n/a 不適用	
G4-23	Significant changes in scope/ aspect boundary 範圍或層面的重大變動		n/a 不適用	None 無
Stakeholder engagement 持份者參與				
G4-24	List of stakeholders engaged 獲邀參與的持份者名單	General approach 一般方針 12, 13	8-9	
G4-25	Basis of identification and selection of stakeholders 識別及甄選持份者的基準	General approach 一般方針 12, 13	8-9	
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	8-9	
G4-27	Key topics and concerns raised by stakeholders and the organisation's response 由持份者提出的主要項目及關注事 項以及組織回應	General approach 一般方針 13, 14	10-11	
Report profile 報告簡介				
G4-28	Reporting period 匯報期	Reporting guidance 報告指引 16	1	

GRI G4 indicator GRI G4 指標	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	Remarks 註釋
G4-29	Date of last report 發表上一份報告的日期	Reporting guidance 報告指引 16	-	CSR Report 2013 published in May 2014. 2013 年企業責任報告於 2014 年 5 月發布。
G4-30	Reporting cycle 報告周期	Reporting guidance 報告指引 16	-	Annual 每年
G4-31	Contact point 聯絡人		1	
G4-32	GRI 'in accordance' option chosen 所選的 GRI 「符合」選項		1	Core 核心
G4-33	External assurance 外部驗證		-	No external assurance for report content 報告內容不含外部驗證
Governance 管治				
G4-34	Governance structure 管治架構		4-5	Also refer to the Corporate Governance Report in the Annual Report 2014. 另參考 2014 年年報的企業管治 報告。
Ethics and integrity 道德及誠信				
G4-56	Describe the organisation's values, principles, standards and norms of behaviour 介紹組織的價值觀、原則、標準及 行為規範		4-5	



Specific standard disclosures 具體標準披露				
Economic value generated and distributed 產生及分配的經濟價值				
Disclosure of Management Approach ("DMA") 管理方針			-	Community Investment Guidelines on our Group-wide approach will be released in 2015. 我們將於 2015 年發布本集團的 社區投資指引。
G4-EC1	Economic value generated and distributed 產生及分配的經濟價值		52	Also refer to Annual Report 2014. 另參考 2014 年年報。
Energy consumption 能源消耗				
DMA 管理方針		GD B2	46-47, 52	Also refer to our CSR Policy. 請另參考我們的企業社會責任政策。 We will issue our Group-wide Environmental Policy in 2015. 我們將於 2015 年發布本集團的環 境政策。
G4-EN3	Energy consumption within organisation 組織內的能源消耗	KPI B2.1	46-47, 52	
G4-EN5	Energy intensity 能源密集度	KPI B2.1	52	



GRI G4 indicator GRI G4 指標	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	Remarks 註釋
G4-EN6	Reduction of energy consumption 能源消耗減少量	KPI B2.3	46-47, 52	
Paper consumption and waste 紙張消耗及浪費				
DMA 管理方針		GD B3	46-47	
G4-EN23	Total weight of waste by type and disposal method 廢物總重量：按種類及棄置方式劃分	KPI B3.1	46-47, 53	Only paper is considered material. 只有紙張列為重大事項。
Employee benefits and turnover 僱員福利及流失				
DMA 管理方針		GD A1	28-29	
G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender, and region 新聘員工及員工流失的總數及比率： 按年齡組別、性別及地區劃分	KPI A1.2	30-31, 54	
G4-LA3	Return to work and retention rates after parental leave, by gender 產育嬰假後返回工作並留任的比率： 按性別劃分		54-55	
Employee/management communication 員工 / 管理層溝通				
DMA 管理方針			30-31	
G4-LA4	Minimum notice periods regarding operational changes 對營運上的轉變設定的最短通知期		-	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。
Occupational health and safety 職業健康與安全				
DMA 管理方針		GD A2 KPI A2.3	n/a 不適用	The Group operates in the service industry where the risk of fatalities and severe injuries on the job is minimal. We have chosen to include employee wellness and mental health, as stress is a significant risk in our industries. 本集團的業務屬於服務性行業，因工導致死亡或嚴重受傷之風險極低。壓力乃我們這行業所面對的主要風險，故我們選擇匯報僱員身心健康的相關事宜。
G4-LA6	Types of injury and rates of injury, lost days, and absenteeism, and total number of work related fatalities by region and gender 受傷的種類及比率、損失日數及缺勤、以及因工死亡的總人數：按地區及性別劃分	KPI A2.1 KPI A2.2	55	

GRI G4 indicator GRI G4 指標	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	Remarks 註釋
Training and career development 培訓及事業發展				
DMA 管理方針		GD A3	32-33	
G4-LA9	Average hours of training per year per employee by gender, and by employee category 每名僱員每年平均受訓時數： 按性別及按僱員類別劃分	KPI A3.2	32-33, 55	
Equal opportunities 平等機會				
DMA 管理方針		GD A1	34-35	
G4-LA12	Composition of governance bodies and employees per employee category by indicators of diversity 管治機構的組成以及每個僱員級別的僱員：按多元化指標劃分		34-35, 36	
Grievance mechanisms 申訴機制				
DMA 管理方針			30-31	
G4-LA16	Number of grievances about labour practices filed, addressed, and resolved through formal grievance mechanisms 通過正式的申訴機制提交、對話及解決的勞工實務方面的申訴宗數		30-31, 36	
Non-discrimination 不歧視				
DMA 管理方針		GD A1	34-35	
G4-HR3	Total number of incidents of discrimination and corrective actions taken 歧視個案總數及採取的糾正措施		34-35, 36	There were no incidents of discrimination in 2014. 2014 年並無歧視個案。
Contribution to the community 對社區的貢獻				
DMA 管理方針		KPI D1.1 KPI D1.2	36-37	
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programmes 邀請當地社區參與實施、影響評估及制定計劃的營運比例		36-37	We regularly engage with the local community in all our locations of operation through our volunteer teams and community investment initiatives. 我們透過義工隊及社區投資措施定期與本地社區保持溝通。
Anti-corruption 反貪污				
DMA 管理方針		GD C3	20-21	
G4-SO5	Confirmed incidents of corruption and actions taken 已確認的貪污個案及採取的措施	KPI C3.1	56	There were no reported incidents of corruption. 並無貪污事件的報告。





GRI G4 indicator GRI G4 指標	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	Remarks 註釋
Compliance 合規				
DMA 管理方針		GD C2	20-21	
G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations 因違反法律法規而遭受的重大罰款總值及非金錢制裁總額		56	None 無
Customer feedback channels 客戶反饋渠道				
DMA 管理方針			24-25	
G4-PR5	Results of surveys measuring customer satisfaction 測量客戶滿意度的調查結果	KPI C2.2	24-25	
Fair design and marketing of products and services 公平的產品及服務設計與推廣				
DMA 管理方針		GD C2	26-27	We provide responsible financial solutions suited to the financial goals and risk appetites of the businesses and individuals we serve. 我們按照公司及個人客戶的財務目標及風險偏好提供負責任的財務方案。 For more information, see p.24 of our CSR Report 2013. 欲了解更多詳情，請參考本行2013年企業責任報告第25頁。
G4-PR7	Total number and incidents of non-compliance with regulations and voluntary codes concerning marketing communications 違反市場傳訊方面的法規及自願性準則的個案總數		56	There were no significant incidents of non-compliance in 2014. 2014年並無重大違規個案。
Customer privacy 客戶私隱				
DMA 管理方針			24-25	
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data 違反客戶私隱及丟失客戶資料方面獲證實的投訴總數	KPI C2.5	56	
Compliance of products and services 產品與服務合規				
DMA 管理方針		GD C2	20-21	
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services 因違反產品及服務之提供及使用方面的法律法規而遭受的重大罰款額		56	None 無



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