



A tradition of serving the community

傳承使命 服務社群

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ABOUT THIS REPORT 關於本報告

This report describes the corporate social responsibility (“CSR”) activities of The Bank of East Asia in Hong Kong (“BEA”) (that is, excluding BEA’s overseas operations and other members of the BEA Group), and covers environmental, social, and governance issues. Selected case studies from key subsidiaries including The Bank of East Asia (China) Limited (“BEA China”), Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”), Credit Gain Finance Company Limited (“Credit Gain”), and Tricor Holdings Limited (“Tricor”) are covered on pages 54-58. Further details on the CSR activities of BEA China can be found in the BEA China 2012 CSR Report, available at <http://eng.hkbea.com.cn/shzr/index.shtml>.

This BEA report covers the period from 1st January, 2012 to 31st December, 2012. Since this is the Bank’s first standalone CSR Report, we have chosen to include some initiatives that originated before 2012. Such initiatives are only referenced if they are still ongoing.

This report follows the Global Reporting Initiative (“GRI”) G3.1 reporting guidelines. The report adheres to a self-declared Application Level C.

Previously, BEA reported on its CSR activities via a section in its annual and interim reports. Going forward, we intend to report annually via a standalone CSR Report, and by including summaries of our work in our annual and interim reports. Ultimately, we aim to expand the scope of our reporting to a Group-wide scale, which will include the CSR programmes carried out by our subsidiaries as well.

Comments or queries referring to this report are very welcome. Please contact BEA by sending an email to CSR@hkbea.com or writing to the Bank’s Corporate Communications Department at 19/F, 10 Des Voeux Road Central, Hong Kong.

本報告闡釋東亞銀行在香港(即不包括東亞銀行的海外業務及東亞銀行集團的其他成員公司)履行的企業社會責任，內容涵蓋環境、社會及管治等範疇。本報告並於第 55 頁至 59 頁列舉東亞銀行集團之主要附屬公司，包括東亞銀行(中國)有限公司(「東亞中國」)、藍十字(亞太)保險有限公司(「藍十字」)、領達財務有限公司(「領達財務」)及卓佳集團有限公司(「卓佳」)之企業社會責任實例摘要。有關東亞中國企業社會責任活動的進一步詳情，請參閱 2012 東亞中國企業社會責任報告，網址為：<http://www.hkbea.com.cn/shzr/index.shtml>。

此報告匯報東亞銀行自 2012 年 1 月 1 日起至 2012 年 12 月 31 日止的企業社會責任活動。由於本報告為東亞銀行首份獨立刊發的企業責任報告，因此刊載了部分在 2012 年之前生效且至今仍然持續實施的措施。

本報告參照「全球報告倡議組織」(G3.1) 指引而撰寫，自評達到 C 級水平。過往，東亞銀行一直在年度及中期報告中匯報其企業社會責任活動。今後，我們計劃每年編製獨立的企業責任報告，並在年度及中期報告中刊登其摘要。同時，我們最終期望能把報告範疇擴展至整個集團，並刊載各附屬公司的企業社會責任績效。

如對本報告有任何意見或疑問，敬請以電郵或郵遞方式聯絡東亞銀行，電子郵箱及地址分別為：CSR@hkbea.com；及香港中環德輔道中 10 號東亞銀行大廈 19 樓企業傳訊部。



Our founders had a vision when they established The Bank of East Asia in 1918: To serve the local business community by providing modern, professional banking services. From that simple beginning, we have grown to become the largest independent local bank in Hong Kong, providing a full range of banking, insurance, wealth management, and other services. We touch the lives of many people, and we are aware of the responsibility – and opportunity – this brings.

At the heart of our business lie strong traditional values. These values guide the relationship between management and staff; they drive our prudent business practices and they inspire us to serve the communities in which we operate.

Our employees are our greatest asset. We understand the need for work-life balance, and we both encourage and support our employees to lead fulfilling lives. We nurture their professional development; we support their desire for continuing education; we provide medical and dental benefits; and we offer leave for personal and family matters, including compassionate leave and paternity leave. Our main office buildings provide hot nutritious meals, to encourage a healthy diet, and a gym, to help our employees stay fit.

Our management and staff serve the community through their active participation in volunteer work. They contribute to government advisory bodies; to business and trade associations; to secondary and tertiary institutions; and to non-governmental organisations (“NGOs”). Our staff members actively participate in a wide range of community events, raising funds and raising awareness about the wider needs of society.

We develop products to help NGOs, small and medium enterprises (“SMEs”), and other special customers to achieve their goals. In 2008, we set up an e-donation platform for NGOs, a free service that enables non-profit organisations to receive online payments from supporters. NGOs also receive benefits such as fee waivers and opportunities to promote their cause by inserting their message in our customer mailings.

We also work closely with and support both government and non-government initiatives to extend a helping hand to those in need. We worked with the Hong Kong Mortgage Corporation (“HKMC”) to roll out the Reverse Mortgage Programme for senior citizens, the Microfinance Scheme for entrepreneurs, and the SME Financing Guarantee Scheme. Our extensive branch network not only serves the major commercial and business districts, but also covers remote and low-income areas.

We serve the population of Hong Kong at every stage of life. We support a wide range of health, social welfare, education, arts, and cultural causes. Through The Bank of East Asia Charitable Foundation (“BEA Foundation”) and in association with The Salvation Army Hong Kong and Macau Command (“The Salvation Army”) and “la Caixa” Foundation, we established Hong Kong’s first privately-funded palliative care facility outside of hospitals and nursing homes.

BEA has been helping people and businesses to grow and prosper for 95 years, and we will continue to search for new ways in which we may serve the communities where we operate. In recent years, we have placed a growing emphasis on incorporating environmentally sound practices into all our business operations.

This is our first standalone CSR Report, and represents a crucial step in our journey to becoming a more sustainable business. It comes at a point when we are beginning to integrate CSR into our core business activities to ensure that we maximise the positive value created by our business for Hong Kong. We are pleased to be able to showcase our achievements to date, and share our commitments for the future with our stakeholders. 🇲🇵

東亞銀行之創辦人於 1918 年成立本行之初，訂下了發展願景：以現代化及專業的銀行服務，為我們所服務的社群貢獻一分力量。憑著此份簡單信念，時至今日，本行已邁步發展成為香港最大的獨立本地銀行，提供銀行、保險、財富管理等全方位服務。正因著我們的服務與民生息息相關，本行深明伴隨而至的責任與機遇。

本行一直傳承這份核心價值，並將之融入我們的業務運作之中。這份價值正是本行管理人員與員工相待共處的依歸，也是促進本行審慎經營業務的原動力，更是驅動我們貢獻所服務的社群之源泉。

僱員是本集團的主要資產。我們深諳工作與生活兩者須取得平衡，因此鼓勵及支持員工積極充實人生。我們不但致力培養員工的專業發展，更會資助員工持續進修，並提供醫療和牙科福利及休假待遇（包括喪假及侍產假），讓員工可兼顧個人及家庭生活的需要。本行於主要辦公大樓均設有營養熱食供應，提倡均衡的健康飲食，部分並附設健身室，讓員工鍛鍊體魄。

此外，本行管理人員及員工本著服務社群的精神，積極參與各項義務工作，服務對象包括政府諮詢機構、商業及貿易協會、中學及大專院校，以及非政府機構。我們的員工亦積極參與廣泛的社區活動，不但為有需要的人士籌募善款，更喚起各界關注廣大社會的需要。

本行一直致力開發各種產品，協助非政府機構、中小企業（「中小企」）及其他特定客戶實現目標。在 2008 年，我們免費為非政府機構建立電子捐助平台，讓多個非牟利機構能於網上接納善款。本行更為眾多非政府機構提供服務費用減免優惠。同時，我們會在寄發予客戶的郵件中，隨附非政府機構的宣傳單張，協助該等機構向社會傳達訊息。

本行亦與公、私營機構緊密合作，積極響應多項服務計劃，以協助有需要的人士，包括與香港按揭證券有限公司攜手為長者推出「安老按揭計劃」、以及為企業推出「小型貸款計劃」及「中小企融資擔保計劃」。我們廣泛的分行網絡，不僅服務各主要商貿區域，同時亦顧及偏遠的低收入地區。

我們竭誠為香港市民服務，照顧他們在不同的人生階段及領域的需要，範疇涵蓋醫療保健、社會福利、教育、藝術及文化等。本行更透過東亞銀行慈善基金，聯同救世軍港澳軍區（「救世軍」）及“la Caixa”基金會，開展了香港首個私人資助的「安老院舍完善人生關顧計劃」，讓長期病患者在醫院及護養院以外有多一個臨終服務之選擇。

東亞銀行在過去 95 年來一直協助個人及企業發展，今後將繼續探索不同途徑為所在的社區服務。近年，本行亦日益注重環保事務，致力將環保工作融入業務營運之中。

本報告作為我們首份獨立刊發的企業責任報告，正好標誌著東亞銀行向可持續發展邁出重要的一步，亦印證了本行正著手將企業社會責任融入核心業務，務求為香港創造更大價值。本行欣然報告迄今的努力成果，冀能與各持份者共創未來。 🇨🇰

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



BEA is Hong Kong's largest independent local bank. The Bank is listed on the Stock Exchange of Hong Kong, and is one of the constituent stocks of the Hang Seng Index.

9,600
Approximately **9,600** registered shareholders
註冊股東約 **9,600** 人

12,000+
Over **4,300** employees in Hong Kong and
12,000 worldwide
香港僱員超過 **4,300** 人；全球超過 **12,000** 人

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Financial Highlights of the BEA Group 東亞銀行集團財務摘要

HKD (million) 港幣(百萬元)

Revenues 收入

Net sales plus revenues from financial investments and sales of assets
銷售淨額加金融投資及出售資產所得收入

15,568

Operating costs 營運成本

Total premises and equipment expenses excluding depreciation, amortisation of intangible assets, and other operating expenses
不包括折舊的物業及設備支出總額、無形資產攤銷，以及其他經營支出

3,235

Employee wages and benefits 員工薪資與福利

4,800

Payments to providers of capital 給資本提供者的款項

Dividends to all shareholders and interest payments to providers of loans
全體股東的股息及付予貸款方的利息

2,637

Payments to governments 納稅金額

(Hong Kong 香港) **568**

(outside Hong Kong 香港境外) **730**

Economic value retained 保留的經濟價值

Economic value generated less economic value distributed
所產生的經濟價值減去經濟價值分配

2,908

Frontline staff of BEA's Main Branch, 10 Des Voeux Road Central
位於德輔道中10號的東亞銀行總行前線員工



東亞銀行是香港最大的獨立本地銀行，現於香港聯合交易所上市，並為恒生指數成份股之一。

88
62
7

88 branches, **62** SupremeGold Centres (one-stop premium banking and financial services), and **7** i-Financial Centres (automated banking services) in Hong Kong

全港共設 **88** 間分行、**62** 間顯卓理財中心（一站式優越銀行及金融服務）及 **7** 間 i-理財中心（提供自助銀行服務）

220+

More than **220** outlets worldwide
全球共設超過 **220** 個業務據點



Our Mission 使命宣言

We at BEA strive to provide best in class financial services, always demanding the highest standard of professionalism and integrity of ourselves. With a commitment to quality of service, we focus on satisfying customer needs. We aim to grow, together with our customers, our shareholders, and our colleagues.

東亞銀行竭力提供最卓越的金融服務，遵行最高之專業和誠信準則。我們承諾提高服務質素，致力滿足客戶之需要，並以與客戶、股東、員工與時並進為目標。





Our core operations

BEA delivers comprehensive commercial and retail banking, financial, and insurance services through its Corporate Banking, Personal Banking, Wealth Management, Insurance & Retirement Benefits, Treasury Markets, China, and International divisions. Products and services include:

Syndication loans 銀團貸款	Trade finance 貿易融資	Deposit-taking 存款
Credit cards 信用卡	Cyberbanking (electronic banking) 電子網絡銀行服務(電子銀行)	
Foreign exchange margin trading 外匯孖展交易	Securities and futures trading 證券及期貨交易	

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BEA's primary brands are SupremeGold Account, Supreme Account, i-Account, CorporatePlus Account, BEA Credit Card, Cyberbanking, and Corporate Cyberbanking.

Headquartered in Hong Kong, the BEA Group comprises the Bank and a number of subsidiaries that further broaden the range of products and services available to customers, or extend the Bank's reach into other markets beyond Hong Kong. In Mainland China, BEA has maintained a continuous operational presence dating back to the establishment of its Shanghai Branch in 1920. In 2007, it became one of the first foreign banks to receive approval from the China Banking Regulatory Commission to establish a locally-incorporated bank, BEA China, on the Mainland. BEA China has more than 100 outlets in Mainland China, operating one of the most extensive networks of any foreign bank in the country. BEA also has an active presence in Macau, Taiwan, Singapore, Malaysia, the United Kingdom, and the United States.

BEA Life Limited and Blue Cross are the Bank's life insurance and general insurance arms, respectively.

They provide a wide range of insurance solutions for individual and corporate customers.

Credit Gain offers various consumer finance services to Hong Kong residents including unsecured personal loans, property ownership instalment loans, mortgage loans, and small business loans.

Tricor is a global provider of integrated business, corporate, and investor services. It helps clients build their businesses by offering outsourced expertise in business support functions.

A full listing of our subsidiaries is included in BEA's 2012 Interim Report pg. 29-31.



我們的核心業務

東亞銀行透過其企業銀行、個人銀行、財富管理、保險及退休福利、資金市場、中國業務、國際業務等各分處，為客戶提供各類商業和零售銀行、金融及保險服務，產品和服務多元化，包括：

Remittances 匯款	Mortgage loans 按揭貸款	Consumer loans 私人貸款
Wealth management services 財富管理服務	Private banking 私人銀行	Renminbi ("RMB") services 人民幣服務
Mandatory Provident Fund services 強制性公積金服務	General and life insurance 一般保險和人壽保險	

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

東亞銀行集團總部設於香港，旗下除了銀行以外，並透過眾多附屬公司為客戶提供更廣泛的產品和服務，以及讓集團拓展香港以外的其他市場。在內地業務方面，東亞銀行自 1920 年成立上海分行以來一直營運至今，並於 2007 年獲中國銀行業監督管理委員會批

准在內地註冊成立全資附屬外資法人銀行 — 東亞中國，成為首批獲此准許的外資銀行。東亞中國在內地設有超過 100 個網點，是中國網絡最龐大的外資銀行之一。東亞銀行亦於澳門、台灣、新加坡、馬來西亞、英國及美國設有據點。

東亞人壽保險有限公司及藍十字為本行拓展保險業務，分別承保本行人壽保險和一般保險產品，讓個人和企業客戶享有周全的保障。

領達財務為香港居民提供各類財務信貸服務，包括無抵押私人貸款、業主私人貸款、物業貸款及商業貸款。

卓佳是業務遍布全球的專業服務公司，提供綜合的商務、企業及投資者服務，以透過提供商業外判的支援服務，全力協助客戶開拓商機。

東亞銀行附屬公司詳細清單，請參閱東亞銀行 2012 年度中期報告第 29 頁至 31 頁。

The Bank offers a comprehensive range of banking and financial services.
本行提供全面的銀行及金融服務。



Upholding the highest standards of governance

We at BEA are committed to upholding the highest standards of corporate governance and acting in an accountable and transparent manner. We believe such commitment is vital in fulfilling our duty to shareholders and ensuring that the interests of diverse stakeholders are balanced.

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The highest governance body in BEA is the Board of Directors, which has a unitary structure. There is a strong independent element in the composition of the Board: it comprises one Executive Director, seven Non-executive Directors, and nine Independent Non-executive Directors ("INEDs")¹. Dr. the Hon. Sir David LI Kwok-po is the Chairman & Chief Executive of the Bank. The Board believes that this structure is conducive to strong and consistent leadership, enabling the Bank to make and implement decisions promptly and efficiently, and that it will not impair the balance of power and authority between the Board and the Management of the Bank. The division of responsibilities between the Chairman and the Chief Executive is clearly established and set out in the job mandate of the Chairman and Chief Executive. The balance of power and authority is ensured by the operations of the Board, which comprises individuals who meet at least four times a year to discuss issues affecting operations of the Bank.

We set out clear guidelines and expectations for Directors' roles. Directors are made aware of the various policies pertaining to their role, including the

Directors' Code of Conduct and Policy on Conflicts of Interest; Policy on Handling and Dissemination of Inside Information; Policy on Induction and Professional Development for Directors; and the Policy on Obtaining Independent Professional Advice by Directors. Directors are appointed for a term of not more than three years and are eligible for re-election upon expiry of their term. Newly appointed Directors are subject to re-election by shareholders at the first general meeting after their appointment.

Under the leadership of the Chief Executive, our Senior Management team consists of four deputy chief executives. This team is supported by three senior advisors. The Management includes the Chairman & Chief Executive, four deputy chief executives, and all general managers.

CSR at BEA is co-ordinated by the Bank's Corporate Communications Department under the supervision of the General Manager and Head of Human Resources & Corporate Communications Division, who directly reports to the Deputy Chief Executive and Chief Operating Officer.

秉承最高管治標準

東亞銀行一直秉承最高的企業管治標準，並以具問責及透明度的方式運作。本行深信這份承諾對於我們履行對股東的責任，以及平衡不同持份者的利益尤為重要。

東亞銀行董事會是本行單一管治架構中的最高管治層。董事會的成員組合具有高度的獨立元素，包括 1 名執行董事、7 名非執行董事及 9 名獨立非執行董事¹。李國寶爵士為本行主席兼行政總裁。董事會認為此架構有助建立穩健而一致的領導權，使本行能夠迅速及有效地作出及實施各項決定，而且不會影響董事會與管理層兩者之間的權力和職權之平衡。主席及行政總裁之間的職責已清楚區分並以書面列載。本行董事會每年至少召開 4 次會議，以商討影響本行運作的事項，透過董事會的運作，足以確保權力和職權得到平衡。

本行為董事提供了明確指引及清楚列明對董事的期望，並讓董事了解與其職責相關的各項政策，包括董事行為守則及利益衝突政策、處理及發布內幕消息政策、董事就職及專業發展政策，以及董事諮詢獨立專業意見政策。董事任期以不超過 3 年為限，任期屆滿時可重選連任。新任董事須在獲委任後的首次股東大會上退任，由股東重選。

由行政總裁率領的高層管理團隊包括 4 名副行政總裁，並由 3 名高級顧問提供支援。管理層包括主席兼行政總裁、4 名副行政總裁及全體總經理。

本行企業傳訊部負責協調企業社會責任事宜，由總經理兼人力資源及企業傳訊處主管負責監管，並直接向副行政總裁兼營運總監匯報。



¹ An INED must meet the independence guidelines set out in Rule 3.13 of the Listing Rules. Non-executive Directors are those who do not meet these independence guidelines and do not hold any executive roles in BEA.

獨立非執行董事必須符合《上市規則》第 3.13 條所載的獨立性指引；而非執行董事則是未能符合有關獨立性指引，且並非於東亞銀行身居任何行政職位的人士。



Integrity and honesty at the core of our governance

Integrity and honesty are two of BEA's core values and underpin our robust corporate governance policies.

Our Bank has a clear and comprehensive policy on insider information, and has implemented controls to prevent directors and staff members from benefiting from the improper use of confidential information. The Policy on Handling and Dissemination of Inside Information establishes procedures and systems to ensure that proper safeguards exist to prevent the Bank from breaching the statutory disclosure requirements and also include the reporting system regarding identification and assessment of potential inside information. We also have an Employee Dealing Policy that is available to employees via BEA's staff intranet. We ensure that staff members are aware of the Bank's approach to corporate governance, and in 2012, all of our employees were trained in our anti-corruption policies and procedures.

We have a strong whistle-blowing policy. This is communicated to all staff members and outlines the protection that a whistle-blower will receive in terms of confidentiality and non-retaliation.

We will continue to focus on ensuring that our corporate governance framework is as comprehensive as possible. BEA has been fully compliant with the new Corporate Governance Code issued by The Stock Exchange of Hong Kong Limited in April 2012. Looking ahead, we will ensure compliance with: the revised CG-1, as issued by the Hong Kong Monetary Authority ("HKMA"), and which contains new guidelines on corporate governance for local banks; the new Companies Ordinance, which is expected to be implemented in 2014; and ongoing amendments to statutory requirements to cope with the changing business environment.

Further details on the Bank's corporate governance practices and policies are disclosed in the Corporate Governance section of the Bank's annual report.

A robust approach to risk management

The Bank has established comprehensive risk management procedures in line with the requirements set out by the HKMA to identify, measure, monitor, control, and report on the various types of risk that the Bank faces, including credit risk, market risk, liquidity risk and operational risk, and, where appropriate, to allocate capital to cover those risks.

The risk management mechanisms are built around a centralised framework and include the Risk Management Committee, specialised risk management committees (namely: Credit Committee; Asset and Liability Management Committee; and Operational Risk Management Committee), and the Risk Management Division. These mechanisms capture the different risk-related management activities on a Group basis, including the formulation of policies, risk assessment, setting up of procedures and control limits, and ongoing monitoring before the same are reported via the Risk Management Committee to the Board of Directors. This ensures compliance with the Bank's policies, and the legal and regulatory requirements in Hong Kong, China, and overseas where the Bank operates.

In particular, the Risk Management Committee, which comprises BEA's Chairman & Chief Executive, senior advisors, deputy chief executives, and the Group Chief Risk Officer, regularly reviews the Bank's risk appetite statement, risk management policies and risk control limits, and submits them to the Board of Directors for approval. Risk management mechanisms have been established at different levels throughout the Group. This is supplemented by active management involvement, effective internal controls, and comprehensive audits. ■

以誠信作為管治核心

誠信是東亞銀行的核心價值，也是本行企業管治政策的堅實基礎。

本行訂有明確及全面的內幕消息政策，並設有監控措施防止董事及員工不當使用機密資料謀取私利。處理及發布內幕消息政策已制定相關程序及制度，確保有適當的預防措施防止本行違反法定的披露規定，當中亦包括識別及評估潛在內幕消息的匯報制度。本行亦設有僱員交易政策，員工可透過東亞銀行職員內聯網閱覽詳情。本行致力確保員工了解本行的企業管治方針，並於 2012 年為所有僱員提供了有關反貪政策及程序的培訓。

本行設有完善的上告政策，並讓全體員工明白政策內容，表明本行會保護舉報人，確保舉報事宜絕對保密，舉報人毋須害怕遭到報復。

本行將繼續完善企業管治框架。事實上，東亞銀行一直全面遵守香港聯合交易所有限公司於 2012 年 4 月頒布的新訂《企業管治守則》。展望未來，本行亦將確保一切遵照香港金融管理局頒布的經修訂 CG-1 (本地註冊認可機構的企業管治) 的規定，包括對本地銀行企業管治的新訂指引，並遵守預期於 2014 年實施的新《公司條例》及相關法規的持續修訂，以配合不斷轉變的營商環境。

有關本行企業管治實務及政策的詳情，請參閱本行年報內的「企業管治報告」。

穩健的風險管理措施

按照香港金融管理局發出的規定，本行已建立一套完善的風險管理制度，以識別、衡量、監察、控制及匯報本行所承受各類風險，當中涵蓋信貸風險、市場風險、流動資金風險和營運風險，並於適當的情況下調配資本以抵禦該等風險。

本行的風險管理機制是建立在一個中央架構上，當中包括風險管理委員會、其轄下各個專責管理不同風險的委員會（即信貸委員會、資產及負債管理委員會和營運風險管理委員會），以及風險管理處。這些管理機制可在集團層面上處理各重要的風險相關事項，包括制定政策、風險評估、設立程序和控制限額，以及持續監測遵守情況等，然後經由風險管理委員會向董事會匯報，確保風險相關事項已全面符合本行政策，以及香港、中國內地和海外業務地點的相關法律和監管規定。

具體而言，風險管理委員會（由東亞銀行主席兼行政總裁、高級顧問、副行政總裁和集團風險總監組成）定期審閱本行的風險偏好報告書、風險管理政策及風險控制限額，並將其呈交董事會審批。本行於集團不同層面設立風險管理機制。管理層的積極參與、有效的內部監控和全面的稽核均能完善風險管理制度。 ■

Customer focus is one of our core values. We put our customers first, knowing that our success depends on how well we anticipate, appreciate, understand, and satisfy the needs of our customers. We strive to make our facilities accessible to all customers. We have comprehensive feedback and privacy policies in place to make sure that our customers' needs are considered at every opportunity.

We are also committed to supporting, by means of our core services and innovative banking solutions, those customer groups who might otherwise be underserved by the banking sector. Our support extends to small businesses, NGOs, disadvantaged customers, and students. Our products and services that have been specifically designed to meet the needs of these groups are detailed in this section.

BEA offers selected fee waivers and discounted prices for senior citizens, NGOs, and disadvantaged customers (such as those who receive welfare payments). These include no minimum balance for selected types of accounts, waiver of charges for bulk cash and cheque deposits, and discounts for cashier's orders, demand drafts, and telegraphic transfers.

Making our services accessible to all

BEA currently operates 88 branches and 7 i-Financial Centres, which cover the 18 districts of Hong Kong. We

strive to reach an optimal balance between coverage and profitability. As part of our commitment to serving the local community, we maintain an extensive presence in Hong Kong that includes more remote and sparsely populated areas, including outlying island locations such as Tai O, Silvermine Bay, and Cheung Chau. Similarly, while Sham Shui Po is one of the lowest income areas in Hong Kong, we operate nine branches in the district. The table below shows our outlet presence by region, and includes the population density of these areas. We also put an emphasis on maintaining ATMs in public housing estates. BEA operated 241 ATMs throughout Hong Kong by the end of 2012 – the second largest among JETCO² members.

To ensure the accessibility of our services, we have implemented a number of initiatives at our outlets. A volume-adjustable microphone system has been installed at teller counters at more than 30% of our branches to facilitate communications between Bank representatives and customers, particularly hearing-impaired customers. Our ATMs have a number of features designed to support visually-impaired customers such as tactile keypads with protruding symbols for the customer receipt indicator, card insertion indicator, and cash withdrawal. To provide disabled people with greater access to ATM services, 86% of ATM sites with more than one machine include one that is wheelchair accessible.

	Central & Western 中西區	Wan Chai 灣仔區	Eastern 東區	Southern 南區	Yau Tsim Mong 油尖旺區	Sham Shui Po 深水埗區	Kowloon City 九龍城區
Total No. of Outlets 網點總數	19	13	12	2	20	9	14
Population Density in 2011 per km ² 2011 年人口密度 (每平方公里)	20,057	15,477	31,686	7,173	44,045	40,690	37,660
% of Outlet Allocation 佔網點總數的百分比	12%	8%	8%	1%	13%	6%	9%

以客為本是本行的核心價值之一。我們堅持客戶至上，深明成功之道在於我們能否設身處地為客戶設想、體會、了解及滿足客戶的需要。為此，本行一直積極提升設施，方便客戶享用服務，並制定完善的客戶意見及私隱政策，確保全方位照顧到客戶的需要。

我們亦致力透過本行的核心服務及創新的銀行解決方案，支援業界未能全面顧及的客戶群，積極將服務伸延至小型企業、非政府機構、弱勢社群及學生。本章節將詳細介紹本行為配合上述群體的需要而特別設計的產品與服務。

東亞銀行特別為長者、非政府機構及弱勢社群（例如領取福利資助的人士）提供費用減免及收費優惠，包括免除特選賬戶的最低存款限制、大筆現金及支票存款免收手續費、以及銀行本票、匯票及電匯轉賬收費優惠。

服務覆蓋全面

東亞銀行目前共設有 88 間分行及 7 間 i-理財中心，業務遍布全港 18 區，並致力在服務覆蓋範圍與盈利能力兩者中取得平衡。為履行服務本地社群的承諾，我們在香港建立廣泛的業務據點，覆蓋偏遠及人口較少的區域，如大澳、梅窩、長洲等離島。同時，即使在全港收入最低之一的深水埗區，我們亦設有 9 間分行服務當地居民。下表顯示我們在不同區域的網點分布，並附有各區的人口密度數字。此外，本行亦非常

重視公共屋邨的自動櫃員機服務。截至 2012 年底，東亞銀行在全港共設有 241 台自動櫃員機，在銀通²會員銀行中排名第二。

為確保客戶方便使用本行服務，我們已在網點實施了多項措施。現時，本行超過 30% 分行的櫃檯均已安裝可調校音量的擴音系統，方便銀行職員與客戶（特別是聽障客戶）溝通。此外，為協助視障人士使用服務，本行的自動櫃員機亦加入了多項功能，例如安裝了圖標凸出的觸感按鍵，指示領取客戶通知書、插卡及提取現金的位置。為方便傷健人士使用自動櫃員機，我們現有 86% 的自動櫃員機網點提供至少一個方便輪椅用者使用的自動櫃員機。

Wong Tai Sin 黃大仙區	Kwun Tong 觀塘區	Kwai Tsing 葵青區	Tsuen Wan 荃灣區	Tuen Mun 屯門區	Yuen Long 元朗區	North 北區	Tai Po 大埔區	Sha Tin 沙田區	Sai Kung 西貢區	Islands 離島
8	9	5	5	4	5	5	7	7	10	4
45,181	55,204	21,901	4,918	5,882	4,178	2,228	2,181	9,173	3,368	807
5%	6%	3%	3%	3%	3%	3%	4%	4%	6%	3%

² Joint Electronic Teller Services Limited (“JETCO”) was established in 1982 by five banks, namely, Bank of China (Hong Kong) Limited; The Bank of East Asia, Limited; Chekiang First Bank Limited (subsequently taken over by Wing Hang Bank, Limited); Shanghai Commercial Bank Limited; and Wing Lung Bank Limited. Today, JETCO has over 30 member banks in Hong Kong and Macau.

銀聯通寶有限公司（「銀通」）於 1982 年由 5 家銀行創立，有關銀行分別為：中國銀行（香港）有限公司、東亞銀行有限公司、浙江第一銀行有限公司（其後被永亨銀行有限公司收購）、上海商業銀行有限公司及永隆銀行有限公司。目前，銀通在港澳地區共有逾 30 間銀行會員。



i-Financial Centres: an innovation in banking

The launch of our i-Financial Centres in 2011 was a significant milestone in the development of our service delivery. The centres are equipped with self-service machines, allowing customers to conduct a wide range of banking transactions during extended banking hours. i-Financial Centres are open for business from 9:00 a.m. to 7:00 p.m. from Monday to Saturday, which is longer than when conventional branches are open. BEA now operates seven i-Financial Centres, one on Hong Kong Island, three in Kowloon, and three in the New Territories.

Customers who prefer to speak with a person, or who have a particular need or query, can pick up an i-Teller handset and speak with a customer service representative at our call centre via video call. The i-Teller solution was introduced in January 2011 and is the first of its kind in Hong Kong. The i-Teller incorporates the advantages of the Bank's existing banking channels, including the retail branch, ATM, phone banking, and internet banking, to provide our customers with convenient and highly personalised service.

This creative way of delivering service – combining human and technological support – enables us to provide quality service during extended hours from even smaller footprints and in more remote areas. Our i-Financial Centres and i-Teller services are particularly important for those customers who work long hours and cannot access services during normal banking hours.

The i-Financial Centres have proved increasingly popular with our customers, with the average number of daily transactions increasing 40% between 2011 and 2012.

Listening to customer feedback

Customers are invited to share opinions or suggestions in person or by letter, email, or telephone. We strive to address all concerns as quickly and efficiently as possible. We provide customers with a written acknowledgement of comments within seven days of receipt, and a written response to opinions or suggestions within 30 days.

Every year, BEA employs a team from the Science Research Centre at the University of Hong Kong ("HKU") to conduct a customer satisfaction survey. Surveyors are stationed in different BEA branches to collect input. The feedback is then shared with relevant departments, who analyse the data and incorporate the findings into their product enhancement plan to ensure an improved customer experience in the future. The Channel Management & Operations Department oversees this process.

Ensuring customer privacy

The privacy of customer data is of the utmost importance to us. Staff members who have access to customer data are provided with comprehensive training on the Bank's privacy guidelines. To prevent any unauthorised modification, destruction, or disclosure of sensitive information, whether intentional or by accident, we have developed an Information Security Policy.

我們的客戶服務

i-理財中心：創業界先河

於 2011 年推出的 i-理財中心是本行服務發展史上的一個重要的里程碑。i-理財中心設有自助服務櫃員機，開放時間為週一至週六早上 9 時至晚上 7 時，較傳統分行的營業時間長，讓客戶有更多時間享用銀行服務，處理各種銀行交易。東亞銀行現時有 7 間 i-理財中心，其中 1 間位於港島區，3 間位於九龍區，餘下 3 間則位於新界區。



客戶如希望與銀行職員聯絡或有任何特別需要或疑問，亦可利用「視像櫃員」設備，直接聯絡電話客戶服務中心的客戶服務代表。我們於 2011 年率先引入「視像櫃員」技術方案，開創業界先河，結合本行的零售分行、自動櫃員機、電話銀行及網絡銀行等各項銀行服務優勢，為客戶提供貼心、便利的個人服務。

這種揉合人力與科技的嶄新服務方式，讓我們在正常營業時間以外也能提供優質服務，而毋須受工作空間或偏遠地區限制。對於經常加班工作而無暇在銀行辦公時間內辦理銀行事務的客戶來說，本行的 i-理財中心及「視像櫃員」服務便顯得格外重要。

於 2011 年至 2012 年間，i-理財中心的每日平均交易量上升了 40%，足證有關服務越來越受廣大客戶歡迎。

聆聽客戶意見

本行歡迎客戶親身或以郵件、電郵或電話方式向我們提出意見，而我們亦會盡快處理客戶關注的問題，並於收到意見後 7 日內以書面確認接獲客戶意見，然後在 30 日內書面回覆客戶提出的意見或建議。

東亞銀行每年均會委託香港大學社會科學研究中心進行客戶滿意度調查。中心的調查人員會到東亞銀行分行收集數據，然後把收集所得的客戶意見轉送相關部門，而部門人員則會分析數據，並將調查結果納入產品完善計劃之中，致力提升客戶日後使用本行服務時的體驗。此項工作目前由網絡管理及營運部負責監督進行。

保障客戶私隱

本行非常重視客戶資料的私隱保障，並為所有接觸到客戶資料的員工提供全面培訓，確保員工緊記本行有關私隱資料的指引。我們亦制定了資訊保安政策，防止任何敏感資料在未獲授權的情況下，有意或無意遭他人更改、破壞或披露。

The innovative i-Teller provides customers with convenient and highly personalised service.

創新的「視像櫃員」為客戶提供方便的個人化服務。

Delivering banking solutions for underserved groups

NGOs: E-donation platform

Launched in 2008, our innovative Online Donation Services have proven popular with NGOs. We worked closely with the Hong Kong Council of Social Service (“HKCSS”) to set up this donation platform for charitable organisations in Hong Kong.

Our Online Donation Services help facilitate the collection of charitable donations online. Through BEA’s Payment Gateway Service, patrons can conveniently make online donations to charitable organisations using credit cards. In addition, all BEA account holders who have registered for the Bank’s electronic banking service, Cyberbanking, can make one-time or regularly scheduled donations anytime, anywhere.

Sixty-two charities used this service as of 31st December, 2012, an increase of over 30% since its launch. These organisations serve a wide range of social purposes such as the provision of medical services, health care, rehabilitation, childcare, elderly services, family services, employment development, environmental protection, education, and more. BEA has made great efforts to promote this service among NGOs. Various channels, including direct email, statement inserts, and the staff CSR e-Newsletter have been used to promote the platform to our stakeholders.

A number of NGOs benefitting from the service have advised us that by encouraging donations via credit card, their organisations have reduced their operating costs and therefore enhanced their overall operational efficiency.

SMEs: Financing guarantee

We offer a wide range of credit facilities to meet the needs of SME customers under the umbrella of the SME Financing Guarantee operated by the HKMC. In addition to loans and revolving facilities such as overdrafts, we offer tailor-made trade finance packages to our clients engaged in the trade or manufacturing business.



We at HKCSS are grateful to have the opportunity to leverage BEA’s expertise in banking and technology for the benefit of our member agencies. BEA is helping to maximise the effectiveness of donation channels available to charities by providing payment gateway service to our member agencies. BEA’s Online Donation Service also helps charitable organisations collect donations online more efficiently and cost-effectively, which is increasingly the trend in soliciting donations, and brings charities even closer to their donors and the general public.

Ms. Christine Fang,

Chief Executive,

The Hong Kong Council of Social Service

We also offer our SME customers the SME Loan Guarantee Scheme administered by the Trade and Industry Department. Under this scheme, the Hong Kong government guarantees half of the facility amount. BEA offers financing mechanisms for all aspects of SME business: from working capital to business installations and equipment acquisitions. A number of campaigns have been run to offer additional incentives to customers making use of these schemes. Our work in this area has been favourably received by our SME customers over the years and our pricing of these facilities will remain competitive.

In recognition of our dedication to SMEs in Hong Kong, BEA received the “2012 Best SME’s Partner Award” from The Hong Kong General Chamber of Small and Medium Business. We have been privileged to receive this award for five consecutive years.

服務業界較少關注的群體

非政府機構：電子捐助平台

本行與香港社會服務聯會（「社聯」）緊密合作，為香港的慈善機構建立捐款平台，並於 2008 年推出創新的網上捐款系統，深受非政府機構歡迎。

我們特別設立網上捐款系統，目的是協助慈善機構收集網上捐款。捐款人可透過東亞銀行的電子付款閘門服務，在網上以信用卡向慈善機構捐款，過程便利。此外，已登記使用電子網絡銀行服務的東亞銀行賬戶持有人，亦可隨時隨地作單次捐款或定期捐款。

截至 2012 年 12 月 31 日止，共有 62 間慈善機構使用此項服務，推出至今共增長超過 30%。該等慈善機構的服務理念各有不同，當中包括提供醫療服務、健康護理、復康服務、幼兒保育、安老服務、家庭服務、就業發展、環境保護、教育等。東亞銀行透過不同途徑積極推廣這項專為非政府機構而設的服務，包括向持份者直接發送電郵、隨月結單附上宣傳單張，並於員工東亞 CSR 通訊刊載有關報道，以收宣傳之效。

有不少使用該服務的非政府機構表示，本行推廣以信用卡捐款有助該等機構降低營運成本，從而提高整體營運效益。



香港社會服務聯會
The Hong Kong Council of Social Service

「香港社會服務聯會屬下慈善機構能夠借助東亞銀行在銀行及技術方面的專業知識，本會對此深表謝意。東亞銀行為本會成員機構提供電子付款閘門服務，充分發揮了現行捐款途徑的效益。東亞銀行的網上捐款系統使慈善機構可更有效地募集網上捐款，而這募捐方式現已日益普及，並更符合成本效益，也拉近了慈善機構與捐款人及公眾的聯繫。」

香港社會服務聯會
行政總裁
方敏生女士



中小企：融資擔保

本行透過香港按揭證券有限公司的「中小企融資擔保計劃」，提供一系列的信貸服務，滿足中小企客戶的需要。除貸款及循環貸款（如透支）外，我們也為從事貿易或製造業的客戶度身訂造不同的貿易融資方案。

此外，我們亦向中小企客戶提供工業貿易署轄下的「中小企業信貸保證計劃」，而根據該計劃，香港政府會擔保一半的信貸金額。此外，東亞銀行為中小企提供周全的融資方案，從營運資金到營運設備、器材購置等均照顧周到，並推出多項推廣計劃為選用有關融資方案的客戶提供額外優惠。多年來，我們的中小企融資服務一直廣受客戶歡迎，今後我們將繼續維持具競爭力的服務定價。

東亞銀行一直致力服務各中小企業，並獲香港中小型企業總商會頒發「2012 中小企業最佳拍檔獎」以作表彰。迄今，本行已連續 5 年獲此殊榮。

Entrepreneurs: Microfinance Scheme

The Microfinance Scheme was launched in June 2012 by the HKMC in collaboration with banks and NGOs. BEA is one of the participating banks and acts as a service provider. Through the provision of a range of loans, this Scheme aims to assist people who wish to start their own businesses, become self-employed, enhance their job skills, or obtain professional certification.

For customers who apply for our Micro Business Start-up loan or Self-employment loan, a needs assessment is conducted. Supporting services including mentorship and entrepreneurial training are provided as required by the HKMC and participating NGOs to enhance the customers' ability to run their businesses and help them resolve routine operational problems.

Senior Citizens: Reverse Mortgage Programme

We were one of the first banks to participate in the Reverse Mortgage Programme, which was launched by the HKMC in July 2011. This Programme enables senior citizens to mortgage their self-occupied residential properties to the Bank. In return, they receive monthly cash payouts over a payment term to improve their quality of life, and / or a lump-sum payout to accommodate their specific financial needs (e.g. payment for medical expenses, repair, and maintenance of the property). At the same time, they are able to stay in their own homes for the rest of their life.

In November 2012, enhancements were introduced to the Programme to offer greater flexibility, which included relaxing the cap on property value for calculation of payouts from HK\$8 million to HK\$15 million, lowering the age limit of the borrowers from 60 to 55, and increasing the maximum lump-sum payout amount from 50% of the actuarial value of the reverse mortgage to 90%.

Students: The University of Hong Kong Student Credit Card and Graduate Credit Card

BEA launched the HKU Student Credit Card in 1993 in collaboration with the University. BEA also offers an HKU Graduate Credit Card. The major objective of the cards is to raise funds for The University of Hong Kong Foundation for Educational Development and Research ("HKU Foundation"). Each time the card is used to settle retail transactions, BEA donates 0.4% of the transaction amount to the HKU Foundation.

The HKU Graduate Credit card also serves as a membership card for Hong Kong University Alumni Association members, and provides discounted access to university facilities. We assist HKU by sharing card database analysis with the University, which it uses to develop its own loyalty programmes. Fundraising leaflets can be inserted into credit card statements before they are mailed to cardholders at no cost.

In addition to the above cards, the Bank offers sales reimbursement schemes for affinity / co-branded card programmes operated with various institutions, professional bodies, and charitable organisations. These include the HKU School of Professional and Continuing Education, The Hong Kong Institute of Education, The Hong Kong Polytechnic University, Lingnan University, St. Paul's Co-educational College Alumni Association, the Vocational Training Council, the Hong Kong Sheng Kung Hui Welfare Council, St. James' Settlement, the Hong Kong Management Association, and more. 🇭🇰

Customers can conveniently access BEA's comprehensive range of banking and financial services at any of the Bank's 88 branches in Hong Kong, including the Wanchai Branch pictured here.

東亞銀行透過在香港的 88 間分行，包括圖右之灣仔分行，為客戶提供方便及全面的銀行及金融服務。

我們的客戶服務

企業：小型貸款計劃

2012年6月，香港按揭證券有限公司與銀行及非政府機構攜手推出「小型貸款計劃」，而東亞銀行是參與計劃的銀行之一，負責提供有關服務。該計劃提供各種貸款，協助有意創業、自僱、提升職業技能或考取專業資格的人士。本行會對申請小型創業貸款或自僱營商貸款的客戶進行需求評估，並應香港按揭證券有限公司及非政府機構的要求為客戶提供導師指導及創業培訓等支援服務，藉此提升客戶在營運業務方面的能力，協助他們解決日常運作上所遇到的困難。

長者：安老按揭計劃

香港按揭證券有限公司於2011年7月推出「安老按揭計劃」，而東亞銀行亦為首批參加計劃的銀行之一。該計劃讓長者把自住物業按揭予銀行，以便於期限內每月收取年金，藉此改善生活質素，又或可一筆過提取款項，以滿足財務上的特定需要（例如支付醫療費、物業維修保養費等），同時又可在家安享晚年。

在2012年11月，安老按揭引入了優化措施，把用作計算年金的樓價上限由港幣800萬元調升至港幣1,500萬元、將借款人的年齡限制由60歲下調至55

歲，以及將一筆過貸款的金額上限由安老按揭貸款的50%年金現值提高至90%，使計劃內容更見靈活。

在學人士：香港大學學生信用卡及畢業生信用卡

東亞銀行於1993年與香港大學合作推出香港大學學生信用卡，目前亦提供香港大學畢業生信用卡服務。有關信用卡服務主要是為香港大學教研發展基金（「港大基金」）籌募資金，持卡人每次使用信用卡作零售簽賬，東亞銀行即會向港大基金捐出簽賬金額的0.4%。

香港大學畢業生信用卡同時可作香港大學校友會會員卡使用，會員可憑卡以優惠價享用大學設施。此外，我們亦與香港大學分享信用卡數據分析結果，協助大學開發本身的會員計劃，而且大學亦可於本行寄發信用卡結單給持卡人時，隨附籌款活動的宣傳單張，費用全免。

除上述信用卡服務外，本行亦與多間機構、專業團體及慈善組織推出聯營卡，合作團體包括：香港大學專業進修學院、香港教育學院、香港理工大學、嶺南大學、聖保羅羅女中學校友會、職業訓練局、香港聖公會福利協會、聖雅各福群會及香港管理專業協會等。



We regard our people as our greatest asset. At BEA, we believe that to serve the needs of our customers and community effectively, all of our employees must have the opportunity to realise their potential. We therefore invest heavily in training and development. At the same

time, we strive to ensure that our staff members can achieve a healthy work-life balance, and our volunteer team provides opportunities for our staff members to contribute to the local community.

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I have worked for BEA for more than 40 years. When the Bank asked me to continue working after I reached retirement age, I decided to do so because I find the workplace and culture very warm and caring. My colleagues are friendly, and we work well together. We also work hard towards the same goals with good team spirit. Many years ago, there was a plane crash, and the name of one of the victims was the same as mine. The next day, I received numerous calls from customers who wanted to make sure that I was alright, and I was really touched. I believe that our people-oriented culture has enabled us to earn the trust and respect of our customers, and that is priceless.

我在東亞銀行服務已超過 40 年了，雖然我已屆退休之齡，但榮幸地獲公司留任，而我亦欣然接納，原因是東亞是一間富人情味的機構，在這裡工作我充分體會了這一份情。同事們之間的融洽相處，以及為達成工作指標而一起努力的團隊精神，猶如手足之情。曾經有一次空難，其中一位遇難者的名字與本人相同，翌日我接獲十多位客人來電慰問，令我感動非常。我深信這是因為公司在內部已建立起一套以人為本的服務精神，讓我在服務客戶的過程中亦取得了他們的信任和尊重。

Mr. Ho Yiu-keung 何耀強先生，
Head of Main Branch, BEA 東亞銀行總行高級經理

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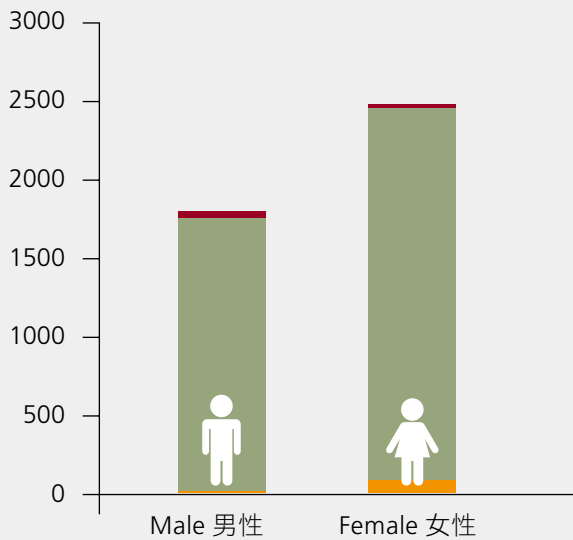


我們視員工為集團的主要資產。東亞銀行深信，本行必須讓每位員工發揮潛能，方可更有效地服務客戶及社群，因此我們一直投放大量資源於人才培訓及發

展。同時，我們亦致力協助員工在工作與生活兩者中取得平衡，並成立義工隊，提供機會讓員工為本地社區貢獻力量。

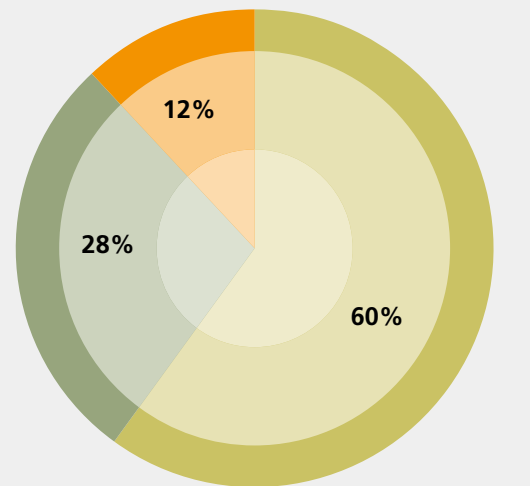
Total workforce in Hong Kong by gender and age
香港僱員 (按性別及年齡分類)
 4,378 Employees 僱員人數

BY GENDER 性別分類



■ Contract 合約
■ Full time 全職
■ Part time 兼職

BY AGE 按僱員年齡分類



■ Under 30 30歲以下
■ Aged 30-50 30至50歲
■ Over 50 50歲以上

Supporting the ongoing development of our staff

Our performance management system, which measures performance against agreed-upon goals with specific performance standards, helps ensure the continuing development of our staff. Performance discussions are carried out on an ongoing basis and a formal evaluation is conducted once a year to review staff members' overall performance, achievements, and areas in need of improvement.

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Training and development opportunities provided include internal and external training programmes as well as on-the-job coaching, job attachment, and rotation. We encourage staff members to develop and improve their skills for their current jobs as well as for their long-term career development.



BEA was named a "Manpower Developer" by the Employees Retraining Board of Hong Kong in April 2012.

東亞銀行於 2012 年 4 月獲香港僱員再培訓局嘉許為「人才企業」。

In 2012, 123 training courses were conducted on a wide range of topics including staff induction for new joiners, branch operations, compliance / legal knowledge, product and financial knowledge, sales and services, management skills, business communications, information technology, and health and safety.

At the core of staff training is our Code of Conduct. All staff members are required to confirm that they understand and agree to comply with the Code. To ensure they are familiar with all aspects of the Code, staff members are also required to go through refresher training every year by means of a training video or e-learning programmes.

Training is provided according to the job and development needs of staff members in different positions. In addition to courses on operation know-how, financial knowledge, management skills, and language, we offer courses that are designed for all staff members to ensure their understanding of the integrity standards as well as the compliance and regulatory obligations of a banking practitioner. These courses include: professionalism and integrity, corruption prevention and business ethics, compliance with regulatory requirements, anti-money laundering and counter-terrorist ordinance, and personal data protection. In addition, we provide training with a focus on the wellness of staff members, as well as occupational health and safety.

For self-directed learning or development, staff members may visit the Bank's Learning Resources Centre during lunch hours to borrow books and other learning materials or simply to review material. In 2012, this resource was also made available online, so that staff could access the list of materials and check out materials electronically.

We encourage all staff members to pursue qualifications related to banking. We offer various awards to those who obtain excellent results in the associateship examination and Outstanding Financial Management Planner Award organised by the Hong Kong Institute of Bankers.

The Bank's achievements in training and development were recognised by the Employees Retraining Board of Hong Kong, which named BEA a "Manpower Developer" in April 2012.

鼓勵員工自我提升

我們採用績效管理制度，即以能否達致協定目標來評核員工的工作表現，藉此推動員工不斷自我提升。我們會與員工定期討論績效表現，並每年進行一次正式評估，檢討員工的整體表現、工作成果及改進之處。

我們為員工提供培訓及發展機會，包括：內部和外部培訓、在職訓練、崗位實習及職位調遷等，我們亦鼓勵員工提升現職所需的技能，為長遠的事業發展裝備自己。

於 2012 年，我們合共開設了 123 個培訓課程，內容非常廣泛，包括：入職培訓、分行業務、合規 / 法律知識、產品與金融知識、銷售及服務、管理技巧、商務書信、資訊科技及健康安全。

行為守則是員工培訓的核心課程。本行全體員工均須確認明白及同意遵守有關守則。本行並透過年度定期的錄像培訓或網上學習，確保員工緊記守則各方面的內容，溫故知新。

本行根據不同崗位的工作及發展需要，為員工提供培訓。除了讓員工學習業務專業知識、金融知識、管理技能及語文外，我們還為全體員工制定特別培訓課

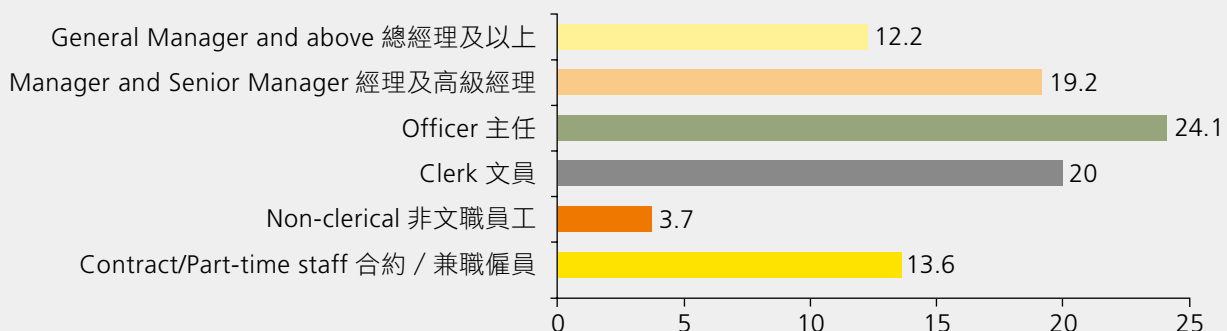
程，確保員工明白銀行從業員必備的誠信和操守，及遵從法規和監管的責任，課程內容包括：專業精神與誠信、防止貪污及商業道德、遵從法定要求、打擊洗黑錢及恐怖分子條例，以及個人資料保護。此外，我們亦為員工提供關於保持身心健康的課程，以及職業健康安全的培訓。

我們鼓勵員工自學，不斷自我提升，因此，本行設有學習資源中心，讓員工可於午膳時間借閱書籍及學習材料，又或查閱資料和讀物。自 2012 年起，本行更設立了網上資源中心，讓員工可輕鬆地在辦公室的電腦內翻查資源中心的資料及即時借閱書籍及學習材料。

本行亦鼓勵員工考取與銀行業相關的專業資格。於香港銀行學會會士考試取得優異成績的員工，及取得香港銀行學會頒發傑出財富管理師大獎的員工，均會獲本行發放獎勵。

在 2012 年 4 月，香港僱員再培訓局頒發「人才企業」標誌予本行，嘉許本行在人才培訓及發展方面的努力成果。

Average hours of training in 2012 by employee category 2012 年按僱員職級分類的平均受訓時數





Fast-track development through our Management Trainee Programme

Each year, for the past three years, we have offered between 5 and 10 places in our Management Trainee Programme to promising candidates. Successful candidates are able to “fast-track” from officer to executive in two years, a process that usually takes four years.

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To qualify for the Programme, candidates must possess a strong academic background and demonstrate commitment. They must also go through a rigorous assessment process. Competition for places is high: participants enjoy broad exposure to different parts of the Bank’s business, developing a deeper understanding of the way the Bank operates, and can then decide which area they wish to focus on.

A similar 2-year programme is run for retail management trainees. This programme aims to recruit fresh graduates with strong academic backgrounds and to equip them with the skills to become officers in the personal banking profession. In 2012, over 20 retail management trainees were recruited.

Making staff satisfaction a priority

We strive to maintain and enhance staff satisfaction. To date, we have gathered the opinions of staff members through regular conversations including line management meetings and appraisals. A structured staff satisfaction survey is planned for the future.

We make every effort to address any issue that may have a negative impact on staff satisfaction. For example, in 2010, BEA experienced a relatively high turnover rate. A thorough investigation was conducted and we implemented a number of programmes to enhance staff satisfaction. Front-line personnel were posted at branches nearer their homes wherever possible, and benefits such as Birthday Leave were introduced.

To facilitate continuous learning and reduce the amount of time spent travelling to and from the training centre, BEA introduced a new e-learning platform, Learning@BEA, in 2012. More self-learning courses were introduced including an Introduction to Personal Banking Services, Personal Data Protection Refresher Training, and Fire Warden Training.

We are proud to be able to show a downward trend in overall turnover over the past two years and we will strive to ensure that this trend continues.



見習管理人員計劃助人才擢升

在過去三年，本行每年甄選 5 至 10 位傑出應徵者參加見習管理人員計劃，成功通過計劃者可於兩年內由主任級別擢升為行政人員，較一般所需的 4 年時間為短。

見習管理人員計劃的應徵者必須擁有優秀學歷及願意積極投入工作，並須通過嚴格的評核過程，方合資格參加計劃，而候選名額的競爭亦非常激烈。參加者有機會接觸本行不同的業務範疇，增進對本行業務運作的了解，從而決定自己的事業發展意向。

此外，本行亦為零售業務見習管理人員設立一個相若的培訓計劃，為期兩年，目的是吸納學業成績優秀的應屆畢業生，培養他們成為個人銀行從業員。在 2012 年，本行合共聘請了 20 名零售業務見習管理人員。

重視員工滿足感

本行一直致力保持和提升員工的工作滿足感。我們透過定期的管理人員會議及工作評估會面，與員工保持雙向溝通，蒐集員工意見。本行正計劃推行員工滿足度調查，細節在籌劃中。

任何凡對員工滿足感構成負面影響的事因，本行均會致力處理。例如在 2010 年，有見當時流失率偏高，本行即展開深入調查，並推行多項措施，提升員工的工作滿足感。在可行情況下，前綫員工會盡量獲安排於較近其居所的分行工作。此外，我們還引入了生日假期等額外福利。

為方便員工持續進修，減少員工往來培訓中心的交通時間，本行於 2012 年推出了全新的電子學習平台 Learning@BEA，並引入更多元化的自學課程，包括個人銀行服務課程、個人資料保護課程及消防安全培訓。

於過去兩年，員工流失率一直呈下降趨勢，本行為此感到欣喜，並將繼續努力減少員工流失。



As an English major at university, I never thought about pursuing a career in the financial sector. However, a campus recruitment talk organised by BEA and a day tour of the Bank's operations gave me insight into potential opportunities for me in the banking industry. Joining BEA's Management Trainee Programme proved to be a wise choice. Through the Programme's job rotation, work attachment, and mentorship components, I gained a great deal of hands-on experience, and I had the privilege to work directly with many senior members of the Bank, who shared their knowledge and advice with me. Having graduated from the Programme, my career goals are much clearer to me and I feel grateful for having had such an amazing opportunity.

在大學主修英文系的我從未想過投身金融界。然而，東亞銀行在大學舉辦的一場招聘講座，及其後參觀東亞銀行的一次機會卻改變了我。這些機會讓我看到在銀行界發展的潛在機遇。往後的經驗證明，參加東亞銀行見習管理人員計劃絕對是明智選擇。計劃的崗位調遷、就業見習及導師指導安排，讓我累積到大量的實際工作經驗，而且還有機會親身與銀行多位資深同事一起共事，聽取他們分享的專業知識和經驗之談。修畢計劃後，我的事業目標也變得更加清晰明確，我很慶幸能有這樣難得的機會。

Ms. Vanessa Wong 黃芷茵小姐,
Management Trainee Graduate,
 BEA 東亞銀行
 見習管理人員計劃畢業生





Ensuring work-life balance

We believe that staff members who attain a positive work-life balance will be happier and more productive. In the event that a staff member has difficulty coping with personal or professional pressures, the Bank offers counselling, advice on stress management, and wellness programmes.

We operate a Staff Sports and Recreation Club, which is run by a committee comprised of representatives from different divisions. The Club is responsible for running a fully-equipped gymnasium, open from Monday to Saturday (except public holidays) in BEA Tower in Kwun Tong. The Club also organises various activities for staff members, which range from barbecues and boat trips to cooking lessons. The expenses for these activities are highly subsidised by BEA. Enrolment to these activities is open to all permanent staff members of BEA and wholly-owned subsidiaries.

As detailed in the report section "Contributing to Our Community", we also have a volunteer team that recruits members from across BEA. The team organises monthly volunteer activities that staff members can join, such as social events with the elderly and financial education for the underprivileged.

An ongoing dialogue with staff members

We place great importance on an open and effective dialogue with our staff. Every morning, the Chairman meets with all of the Bank's senior executives, for an interactive discussion on any issues that may have arisen. Every six months, the Chairman and the deputy chief executives meet with the Bank's managers to explain the Bank's interim and annual results and plans for the coming half year / year.

A staff e-newsletter is published four times a year and a CSR e-Newsletter is also published regularly. Both help

to keep staff members up to date on relevant issues and serve as feedback channels. The latter contains information on volunteering activities and opportunities, articles about our other sustainability activities, and information on topical environmental issues such as marine conservation and the Fairtrade movement.

Launched in July 2012, our "Smart Suggestion" Programme provides a further means for staff members to communicate their suggestions for positive change within the Bank. Suggestions may focus on enhancing products or services, improving productivity, or cost savings. This is an annual programme offering four Quarterly Awards (worth HK\$1,500) and one Annual Award (worth HK\$3,000).

We received over 30 proposals in the third quarter and over 20 proposals in the fourth quarter of 2012. There have been a total of seven award-winning proposals. The winner of the 2012 Annual Award was the proposal "Total Carbon Management", which included suggestions for carbon footprinting and reporting, setting goals and implementing carbon solutions, and offering educational workshops and activities. We examine each proposal carefully, and implement ideas on an ongoing basis.

Staff members can enrol in online, work-related training programmes via Learning@BEA, the Bank's new e-learning platform.

透過本行推出的「Learning@BEA」，員工可參與一系列網上在職培訓計劃。

確保僱員工作與生活平衡

我們相信，在工作與生活之間取得平衡將可提高員工的工作滿意度和效率。僱員如在個人或事業發展方面遇到問題，本行會為員工就壓力處理及身心康健範疇提供專業諮詢輔導和建議。

本行設有員工康體會，由跨部門代表組成委員會共同運作，負責管理觀塘東亞銀行中心的健身室日常事務。健身室設施齊備，逢週一至週六（公眾假期除外）開放。康體會亦會舉辦燒烤、遊船河、烹飪課程等活動，東亞銀行及其全資附屬公司的所有全職員工均可參加，活動經費主要由本行資助。

誠如本報告內「我們對社區的貢獻」部分所述，本行設有一支義工隊，成員來自本行各個部門。義工隊每月均組織不同活動，包括探訪長者及教導弱勢社群財務知識，歡迎所有員工參與。

與員工保持溝通

本行非常重視與員工維持公開、有效的雙向溝通。本行主席每天會與高級行政人員進行早會，就所提出的議題作互動的討論；而主席與各副行政總裁每半年亦會召開經理級會議，向全體經理級或以上員工匯報本

行的中期及年度業績表現，闡述本行未來半年至一年的業務計劃。

本行每季刊發員工通訊，並定期出版東亞 CSR 通訊，為員工提供最新的相關資訊，員工同時亦可藉此等渠道反映意見。東亞 CSR 通訊更會刊登關於義工活動及義工招募的消息、有關可持續發展活動的文章，以及海洋保護及公平貿易等熱門環保資訊。

此外，本行亦於 2012 年 7 月推出「精明建議獎勵」計劃，讓員工有多一個提出建議的渠道，建議內容包括改善產品及服務質素、提高工作效率，甚至節省成本等。「精明建議獎勵」計劃設一個年度獎項（價值港幣 3,000 元）及四個季度獎項（價值港幣 1,500 元）。

2012 年第三季及第四季「精明建議獎勵」計劃，本行分別接獲 30 多份及 20 多份建議書，當中共有 7 份建議書獲獎，所有得獎建議本行均分階段落實推行。榮獲 2012 年年度獎項的建議書以「全面減碳管理」為題，當中建議計量及匯報碳足跡、設定碳量目標、實施碳量管理方案，並舉辦教育工作坊及相關活動。本行會仔細審閱每份建議書的內容，並貫徹落實當中的建議。





Providing a comprehensive range of staff benefits

To attract, retain, and motivate highly qualified people, we offer a comprehensive range of benefits to our employees. In addition, we provide competitive compensation and incentives to improve individual job performance.

We offer condolence leave, birthday leave (staff members may take an extra day off in the month of their birthday), sick leave, and marriage leave. Maternity leave is offered and in addition, if requested by staff members, and if job duties allow, individuals may subsequently switch to a part-time or contract role. All permanent full-time male staff members who have completed their probationary period are entitled to seven consecutive calendar days of paternity leave within two months prior to or after the birth of their child.

We offer staff healthcare and insurance benefits, and retirement benefits. Staff mortgage loans, overdraft facilities, and personal loans are all available at favourable rates. Shift allowance serves as additional compensation for staff members who are required to work on shift duty.

Staff canteens are operated in BEA's Head Office and BEA Tower, providing employees with a nutritious lunch, free of charge. Alternatively, staff members may opt to receive a monthly food allowance.

Creating a positive working environment

BEA Tower in Kwun Tong demonstrates our efforts to enhance the quality of life at work for our employees. Through innovation and improvements to the physical working environment on a variety of levels, we believe we have created a healthy and productive workspace.

BEA Tower is conveniently located adjacent to the Kwun Tong MTR station in Millennium City 5. In addition to comfortable, ergonomic workstations and offices, BEA Tower includes numerous facilities that have been designed exclusively for our staff members. These include a state-of-the-art auditorium for training, a staff canteen, library, gymnasium, and a relaxing rooftop garden.

Our BEA Tower received an "Award of Excellence" in the Best Workplace Practices category of the Asian CSR Awards 2007. More recently, we were one of 15 companies to receive the "Grand Award" in the Hong Kong Smoke-free Leading Company Awards programme organised by the Hong Kong Council on Smoking and Health in March 2012.

提供周全的僱員福利

為招攬、保留及激勵人才，本行向全體僱員提供完善的福利制度，並為僱員提供具競爭力的薪酬及獎勵措施，以提高僱員的工作表現。

本行提供喪假、生日假（僱員可於生日月份額外享有 1 天假期）、病假、婚假，以及分娩假，而且在工作職務容許下，本行亦可因應僱員的要求，讓個別僱員於分娩假後轉為兼職或合約僱員。此外，所有通過試用期的全職男僱員均可於子女出生前後兩個月內享有連續 7 日的侍產假。

本行亦為僱員提供醫療、保險及退休福利，而且僱員在按揭貸款、透支及個人貸款方面均享有優惠利率，需要輪班工作的僱員亦可額外獲得輪班津貼。

東亞銀行總行及東亞銀行中心均設有員工餐廳，免費為僱員提供健康午餐，僱員亦可選擇不享用此項福利，改為每月領取膳食津貼。

建立良好的工作環境

觀塘東亞銀行中心充分體現了我們致力為僱員提升工作環境質素的努力。本行採用了各種創新方案，積極改善工作環境，相信此舉可為僱員建立一個健康又有效率的工作場所。

東亞銀行中心座落於創紀之城五期，毗鄰觀塘港鐵站，交通便利，內裡的工作間及辦公室不但採用舒適的人體工學設計，還有多項專為員工而配置的設施，包括技術先進的培訓演講廳、員工餐廳、圖書館、健身室，以及優美怡人的天台空中花園。

東亞銀行中心設計優秀，曾榮獲 2007 亞洲企業社會責任大獎的最佳工作場所運作組別卓越獎項。本行亦於 2012 年 3 月，在香港吸煙與健康委員會主辦的「香港無煙領先企業大獎」活動中獲頒「領先大獎」，是 15 家獲獎企業之一。



Employees enjoy hot and nutritious meals in the staff canteens at both the Bank's Head Office and BEA Tower.
東亞銀行總行及東亞銀行中心均設有員工餐廳，為僱員提供健康熱食。



Guaranteeing fair treatment of staff members

We employ people with a variety of skills and from diverse professional and educational backgrounds. It is our strict policy to provide equal opportunities to all job applicants and staff members. We are committed to attracting and selecting individuals on the basis of ability and interest, and to providing an atmosphere of dignity and respect where staff members are judged by their performance and contributions rather than personal characteristics that are irrelevant to their contributions to the Bank (e.g. age, sex, physical appearance, race, religion, marital status, sexual orientation, family status, pregnancy, and disability).


Should a staff member feel they have been unfairly treated, we have a comprehensive and accessible grievance policy. We encourage open dialogue between staff members and management, so that any grievances may be resolved informally before they develop into more serious problems. As such, wherever possible, the staff member and the immediate supervisor will first try to resolve any problems. If this is not appropriate, or if the issue still cannot be resolved, then staff members are encouraged to voice their opinions directly to

the Staff Complaint Working Group via the Human Resources Department.

Our Disciplinary Policy sets out the principles of our disciplinary action and procedures. The aim of the Policy is to ensure appropriate and consistent treatment to all employees.

A goal of zero incidents in health and safety

Health and safety is part of every operation within BEA. Our goal is zero accidents and injuries. Our Occupational Safety and Health Policy is based principally on the Hong Kong government's Occupational Safety and Health Ordinance with necessary modifications to suit the working environment of the Bank. We promote the belief that a concern for health and safety is every employee's responsibility.

We operate a programme of safety and health inspections and education, and give appropriate safety training and education to all employees. Safe and healthy working conditions are provided, and equipment is appropriate. As a result, the injury rate at BEA is minimal. 

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Staff members of BEA take part in fire drills each year to ensure they understand emergency procedures.
本行每年皆舉辦火警演習，讓同事們從中明白緊急逃生步驟。



確保僱員獲公平待遇

我們聘請的員工具備不同的技能、專業知識及教育背景。本行制定了嚴謹的政策，確保所有應徵者及僱員均獲平等機會，並按個人的能力及興趣作為招攬及篩選人才的宗旨，以僱員的表現和貢獻作為每一位員工的工作評核，而並非考慮一些其他不相關的個人特徵（如年齡、性別、外表、種族、宗教信仰、婚姻狀況、性傾向、家庭狀況、懷孕或殘障），從而締造一個互相尊重的環境。

假如僱員覺得受到不公平對待，本行訂有周全及公開的申訴政策及指引。我們鼓勵員工與管理層直接對話，讓事情演變成更嚴重的問題之前，雙方能以調解方式妥善解決問題。因此，員工及其直屬上司會先盡可能嘗試協商解決方案，但如實際情況不許可，又或仍然無法解決問題，僱員便應透過人力資源部，向僱員投訴工作組表達意見。

本行的紀律政策訂明執行紀律處分的原則及程序，務求確保政策能夠一視同仁，給予全體僱員適當及同等的待遇。

職安健零意外目標

職業健康及安全與東亞銀行各業務環節息息相關，而本行亦一直以零意外、零事故為目標。本行主要是根據香港政府《職業安全及健康條例》制定內部的職安健政策，並因應本行的工作環境修改內容，以切合實際需要。在職安健方面，我們一直提倡關注職業健康與安全是每位員工的責任。

本行現有一套關於職業安全與健康的稽查及教育計劃，為所有僱員提供適當的職業安全培訓及教育。我們一直致力確保工作環境安全健康，並為員工配備合適的設備，因此東亞銀行的工傷意外率極低。 ■

In March 2012, BEA received the Silver Award in the "Security Services Best Training Award 2011" programme organised by the Vocational Training Council.

2012年3月，本行獲職業訓練局頒發「2011保安公司最佳培訓銀獎」。



BEA is committed to making a positive contribution to the communities in which it operates. We do this by supporting a wide range of initiatives, making donations, and dedicating other resources and expertise. The Bank's own activities are further supplemented by community support from the BEA Foundation. The Foundation was established in 2009 and is dedicated to the advancement of higher education and helping the disadvantaged.

Fostering relationships with NGOs

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We have long-standing relationships with many NGOs in Hong Kong. These relationships underpin our contribution to the community, and we greatly appreciate the expertise of our NGO partners in helping us to reach those in need.

We are particularly focused on ensuring that smaller charities, which might otherwise be under-supported, benefit from the Bank's contributions. For example, in 2012, we supported the Families of SMA (Spinal Muscular Atrophy) Charitable Trust and the Little Life Warrior Society, which promotes and improves the services provided to childhood cancer patients, and those with severe blood diseases.



Support for NGO fundraising

We strive to provide NGOs in Hong Kong with high quality, tailored services and facilitate their efforts to raise funds. Our E-donation platform (described in the section "Serving Our Customers") is a key example of this.

We also give NGOs the opportunity to apply to have their promotional / fundraising material included in our monthly statement mailings to customers. In 2012, 11 NGOs took advantage of this free service. Many of those NGOs have indicated to BEA that they have observed increasing public awareness of their organisations following such promotional activities.

BEA served as collection depots for 18 NGOs during "Flag Day" fundraising drives in 2012. In the past, small flags were actually given to people who made a donation, but nowadays, donors receive stickers bearing the name and logo of the fundraising charity. The Bank also supports selected causes by communicating messages to and sharing material from NGOs with its staff through internal email blasts, placement of announcements in common areas, and other channels. In 2012, these included Médecins Sans Frontière's "MSF Day" encouraging staff members to donate a day's income and World Vision's "Child Sponsorship" programme.

BEA received The Community Chest's President's Award for the 13th consecutive year.

東亞銀行連續第 13 年獲香港公益金頒發「公益榮譽獎」。

東亞銀行竭誠為業務所在社群貢獻一分力量。為此，我們支持各種服務計劃，身體力行作慈善捐款，並與其他資源及專業知識回饋社群。而於 2009 年創立的東亞銀行慈善基金亦一直致力推動高等教育的發展，以及幫助弱勢社群，基金所提供的社區支援與本行的活動相輔相成。

促進與非政府機構之關係

我們與香港多間非政府機構建立了長期的合作關係，為本行回饋社群的服務奠下良好基礎。我們非常感謝各非政府機構合作夥伴，以其專業知識協助我們向有需要的人士伸出援手。

我們特別關注一些獲社區支援較少的小型慈善團體，也希望我們的捐助能使有關團體得以受惠。其中一例是我們在 2012 年特別支持了「脊髓肌肉萎縮症慈善基金」，以及捐助宗旨為改善兒童癌症及嚴重血病兒童福利及服務的「生命小戰士會」。

BEA was recognised as a "Caring Company" by The Hong Kong Council of Social Service for the ninth straight year.
本行連續第 9 年榮獲香港社會服務聯會嘉許為「商界展關懷」機構。



支持非政府機構籌款活動

本行一直竭誠為香港的非政府機構提供度身訂造的優質服務，致力協助該等機構籌募經費。本行轄下的電子捐助平台（詳情請參閱「我們的客戶服務」一節）正是其中一個實例。

除電子捐助平台外，本行亦讓非政府機構在我們向客戶寄發的月結單中隨附宣傳或籌款單張。在 2012 年便有合共 11 間非政府機構享用此項免費服務，而且當中不少非政府機構均向本行表示，在使用宣傳服務後留意到公眾對機構的認識有所提高。

2012 年，東亞銀行為 18 間慈善機構舉行的「賣旗籌款日」活動擔當旗袋收集站角色。過往，慈善機構會給捐款人一面小旗，而時至今日，捐款人收到的則是印有慈善籌款機構名稱及標誌的貼紙。本行亦會主動寄發群組電郵、在公用地方張貼通告，或以其他途徑向僱員傳達及分享非政府機構的訊息和資料。本行在 2012 年作內部傳閱的活動包括為無國界醫生宣傳「無國界醫生日」，鼓勵僱員捐出一天的收入，以及為世界宣明會推廣「助養兒童」計劃。

Our community investment initiatives

Education has been a core community focus of the Bank for many years – particularly the support of higher education. BEA and the BEA Foundation recognise academic excellence by awarding scholarships to outstanding banking professionals and university students, respectively. The Bank also supports research at a number of local universities, including The Hong Kong University of Science and Technology (“HKUST”) and The Chinese University of Hong Kong (“CUHK”). For example, BEA has funded an endowed chair at the HKUST’s Institute for Advanced Study, which has recently recruited a world-renowned scholar to take up this position. The Bank also supports CUHK’s Institute of Global Economics and Finance, which has been established to contribute to the development of China as an emerging global financial powerhouse, and to Hong Kong as a major financial centre.



The BEA Foundation awards scholarships to students of universities and other institutions of higher learning in Hong Kong, including the Hong Kong Institute of Education. 東亞銀行慈善基金為本港多間大學及專上學院的學生提供獎學金，當中包括香港教育學院。

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The Chinese University of Hong Kong

The University is truly grateful to The Bank of East Asia Charitable Foundation for its generosity and support over the years. The Foundation supports six scholarships annually, which are awarded to students in recognition of their exceptional academic performance. This recognition is greatly appreciated by the students and helps inspire them to aim higher and achieve more.

Ms. Grace Chow Chan Man-yuen,
Director of Admissions and Financial Aid,
The Chinese University of Hong Kong

I would like to express my profound gratitude to The Bank of East Asia Charitable Foundation for this scholarship. Such encouragement drives my passion to pursue a career in the financial sector with purpose and meaning.

Mr. Jason Leung,
Year 3 Student Recipient of The Bank of East Asia Scholarship
majoring in Integrated BBA – Global Business Studies

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我們對社區的貢獻

回饋社群投資項目

多年來，本行一直積極支持教育發展，特別是高等教育的發展。東亞銀行與東亞銀行慈善基金分別向成績優秀的銀行專業人才及大學生頒發獎學金，以茲嘉許。本行亦資助本地多間大學開展研究項目，受資助的學院包括香港科技大學（「科大」）及香港中文大學（「中大」）。其中一例是，本行資助科大高等研究院的冠名教授席位，而科大最近亦成功聘請一位世界知名的學者擔綱此職。此外，本行亦為中大的全球經濟及金融研究所提供資助，中大成立該研究所的目的是為中國崛起成為新興全球金融強國，及香港作為主要金融中心貢獻力量。

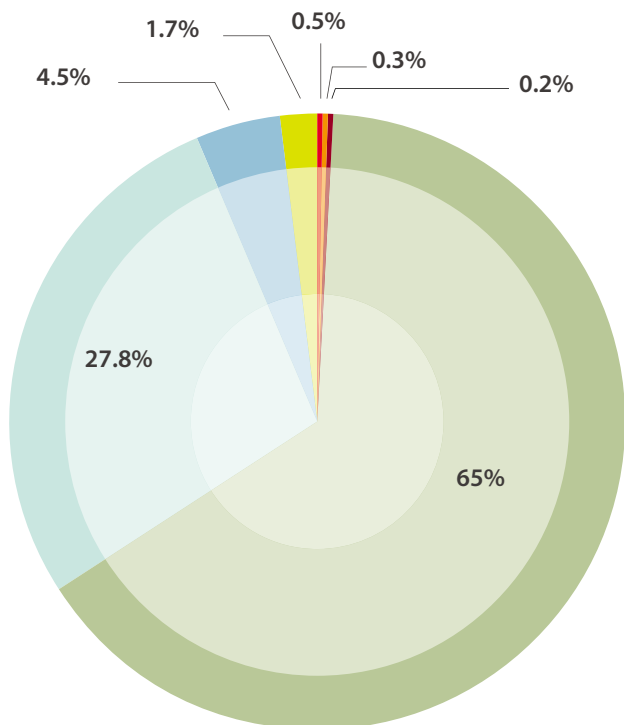
香港中文大學

衷心感謝東亞銀行慈善基金多年來對中大的慷慨支持。基金每年提供六項獎學金，嘉獎學術成績特優的學生。各得獎同學對能獲此肯定深表感激，有關獎勵亦激發同學為自己訂立更高遠的目標。

香港中文大學入學及學生資助處處長
周陳文琬女士

我希望向頒發獎學金的東亞銀行慈善基金致以衷心謝意，這筆獎學金引發我投身金融界的熱誠，追求更明確目標和意義。

東亞銀行獎學金得主、工商管理學士（綜合）
環球商業學三年級學生
梁浩鄒先生



BEA's community investment in 2012 by category

東亞銀行 2012 年按類別劃分的回饋社群項目

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

CONTRIBUTING TO OUR COMMUNITY

BEA also supports education for younger children. In 2012 – and every year since 1992 – the Bank sponsored The Boys' and Girls' Clubs Association of Hong Kong's Children Storytelling Competition.

BEA supports ARCH Community Outreach ("ACO"), a registered non-profit charitable organisation in

Hong Kong whose mission is to bring educational and career development programmes to under-resourced communities in an effort to empower bright young adults. ACO fills the gap by enhancing students' skills through educational workshops, and providing opportunities through its innovative and comprehensive careers programme.

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In May 2012, BEA sponsored The Boys' and Girls' Clubs Association of Hong Kong's Children Storytelling Competition. 2012年5月，本行贊助香港小童群益會舉辦的「全港兒童故事演講比賽」。

我們對社區的貢獻

同時，東亞銀行亦積極資助幼兒教育的發展，並自1992年起至2012年期間，每年贊助香港小童群益會舉辦「全港兒童故事演講比賽」。

東亞銀行支持香港註冊非牟利慈善機構 ARCH Community Outreach (「ACO」) 的活動。該機構的宗旨是為資源不足的社群提供教育及職業發展課程，讓年青一代發揮潛能。ACO 透過設立教育工作坊提升學生技能，並以創新、全面的職業計劃為年青人提供機會。



ARCH Community Outreach

Many gifted young adults, due to their under-resourced backgrounds, may lack the support and guidance requisite for academic and professional success. ARCH Community Outreach is working closely with different corporate sponsors to provide these students with the help they need to achieve their career aspirations. We are thankful for the support BEA has given to our Careers Program by organising workshops for students to gain professional skills, guidance, and industry exposure. By reaching out to these young adults, BEA is investing in the future of our community.

不少天資聰穎的年輕人或會因資源不足，而無法獲得追求學術及事業成就所需的支援及指引。ARCH Community Outreach 與多間贊助企業緊密合作，為這些學生提供實現事業抱負所需的幫助。我們非常感謝東亞銀行對「職業計劃」的支持，透過組織工作坊幫助學生學習專業技能，讓學生獲得指引並了解行業。事實上，透過幫助這些年輕人，東亞銀行正是為社區的未來作出了投資。

Ms. Jennifer Ma & Ms. Jennifer Yu,
Co-founders, ARCH Community Outreach 合夥創辦人

The 3-day job shadowing experience was a wonderful one for me! Not only did my fellow schoolmates and I gain an in-depth understanding of the retail banking industry through the comprehensive workshops, the staff at The Bank of East Asia also instilled in me a good working ethic and proactive attitude. I now always keep in mind that success consists of TASK- teamwork, attitude, skills, and knowledge. Thanks, BEA!

為期三天的實習體驗實在太棒了！我和同學們不但透過工作坊深入了解到零售銀行業的運作，我們在東亞銀行的員工身上也體會到良好的職業道德和積極主動的工作態度。現在我時刻謹記，要獲取成功少不了團隊合作、態度、技能和知識四大元素。感謝東亞銀行！

Ms. Rosemarie Ho,
ARCH Community Outreach Careers Program 2012 Participant
ARCH Community Outreach 2012 年「職業計劃」參加者



BEA also contributes to a wide variety of programmes focused on various aspects of social welfare. Particular highlights from this area in 2012 include:

- Sponsorship of the “Secret Angels” programme organised by the Senior Citizen Home Safety Association. Through educational and fundraising activities, students are encouraged to learn more about social affairs, the elderly, and people in need.
- Principal sponsorship of The Salvation Army O! Day in January 2012 organised by The Salvation Army. The Bank organised three corporate teams, which competed against others in races held on both Hong Kong Island and in Kowloon. Funds raised went to families in crisis, the elderly, those with disabilities, and other disadvantaged groups.
- Sponsorship of the screening of “A Simple Life” organised by the Hong Kong Association of Gerontology (“HKAG”) to raise funds to improve its elderly services.
- Over 100 BEA employees and their family members participated in the Po Leung Kuk Chinese New Year Charity Walk cum Green Carnival in Shatin in February 2012. BEA received the Bronze Fundraising Award for its total financial contribution to the Walk.

We are also a long-standing supporter of The Community Chest of Hong Kong (“The Community Chest”), which in turn allocates funds to quality programmes that make a difference for people in need. In 2012, the Bank and its staff participated in many of the Chest’s programmes, such as the “Corporate and Employee Contribution Programme”, “Walk for Millions”, and “Dress Casual Day”. The Bank also continued to support the annual fundraising campaigns of the Chi Heng Foundation, Society for the Promotion of Hospice Care, St. James’ Settlement, Tung Wah Group of Hospitals, and more.

BEA also supports various events and initiatives focused on the arts, to help ensure a rich and varied cultural experience for the people of Hong Kong. On three occasions in 2012, the Bank sponsored tickets for disadvantaged children living in remote parts of Hong Kong to attend concerts performed by the City Chamber Orchestra of Hong Kong. We also sponsored two of the major events on the Hong Kong cultural calendar: “Le French May 2012” organised by the Association Culturelle France – Hong Kong Limited, and the Hong Kong Arts Festival.

In recognition of its contribution to the community, BEA was named a “Caring Company” by the HKCSS for the ninth consecutive year. BEA also received the President’s Award from The Community Chest for the thirteenth consecutive year. The President’s Award is the highest award given by The Community Chest in recognition of the total contributions made by the largest donors during the campaign year.



BEA's staff members participated in The Community Chest's annual “Dress Casual Day” in September 2012.
本行同事於 2012 年 9 月參加了公益金每年舉辦的「公益金便服日」。

我們對社區的貢獻



In March 2012, BEA sponsored the Finale performance of the Hong Kong Arts Festival.
2012年3月，本行贊助香港藝術節的閉幕演出。

東亞銀行現時為多項社會福利計劃提供資助，2012年的資助詳情摘要如下：

- 贊助由長者安居協會主辦的「秘密天使」助老計劃，透過教育及籌款活動，鼓勵學生多關心社會事務、長者及有需要的人士。
- 為救世軍主辦的「救世軍定向日」擔任主要贊助商。本行組織了3支公司團隊，參與港島區及九龍區的比賽。籌集所得善款撥捐面臨困境的家庭、長者、傷健人士及其他弱勢群社。
- 贊助香港老年學會舉辦的「桃姐」慈善電影籌款晚會，為該會的安老服務籌募經費。
- 本行逾百名僱員及家屬參加由保良局於2012年2月在沙田舉辦的「新春行大運暨慈善環保嘉年華」，本行為活動籌得可觀的善款而獲得銅獎。

多年來，東亞銀行一直熱心支持香港公益金（「公益金」），而公益金亦將善款撥捐多個慈善計劃，為社會上有需要的人士伸出援手。在2012年，本行及員工

積極參與不同的公益金項目，包括「商業及僱員募捐計劃」、「公益金百萬行」及「公益金便服日」，為不同的受助社群籌募善款。一如既往，本行繼續熱心支持多項周年慈善籌款活動，讓智行基金會、善寧會、聖雅各福群會，以及東華三院等多個慈善團體得以受惠。

東亞銀行亦贊助了一系列藝術節目及活動，為香港市民提供豐富多樣的文化體驗。本行於2012年3次贊助認購香港城市室樂團的表演門票，並邀請一群來自香港偏遠地區基層家庭的兒童欣賞表演。此外，我們亦贊助了由 Association Culturelle France – Hong Kong Limited 舉辦的「法國五月」，及香港藝術節這兩項本地年度文化盛事。

東亞銀行積極服務社群的精神屢獲讚譽，連續第9年榮獲社聯嘉許為「商界展關懷」機構。此外，東亞銀行更連續第13年獲公益金頒發「公益榮譽獎」，而「公益榮譽獎」是公益金頒發的最高獎項，藉以表揚年度捐款最多機構的不懈貢獻。

Staff engagement in community activities

BEA has a long history of volunteering. In 2012, the BEA Volunteer Team was established to consolidate our volunteering efforts, encourage broader involvement from across the Group, and foster a greater sense of collective contribution. The team is led by an Executive Committee under the supervision of the General Manager and Head of Human Resources & Corporate Communications Division, and includes representatives of various grade levels and departments / branches / subsidiaries.

This Team meets regularly and develops and runs its own volunteer programme. Over 8,800 staff hours³ were devoted to NGOs and disadvantaged groups during 2012.

Highlights included:

- Working with The Salvation Army's Bradbury Home of Loving Kindness on "My Beautiful Life" – a project designed to help residents collect important and happy memories of their pasts. Volunteers engaged with elderly residents to help develop personal scrap books for them and their families.
- Assisting at the Lunar New Year and Mid-Autumn lunch organised by The Salvation Army's New Territories Integrated Residential Service for Senior Citizens – taking care of their needs, providing companionship, and distributing gift packs.
- Co-organising a Stargazing Camp with the Social Welfare Department to assist underprivileged groups (including the disabled, mentally challenged, ethnic minorities, and new immigrants) to enjoy star gazing with the aim of promoting social integration. Over 1,000 people participated in this event in October 2012.
- Refurbishing the New Life Interactive Farm run by the New Life Psychiatric Rehabilitation Association

("NLPRA"). The NLPRA is an NGO that provides a comprehensive range of community-based rehabilitation services for people recovering from mental illness.

- Donating 250 handmade scarves knitted by 135 staff volunteers to the elderly and sisters living at St. Joseph's Home for the Aged and St. Mary's Home for the Aged.

Providing financial education to underprivileged groups

As a member of The Hong Kong Association of Banks ("HKAB"), BEA has participated in a community education programme jointly organised by the HKAB and the HKCSS. The programme provides education to underprivileged groups on the principles of personal financial management. The programme was launched in 2010 and specifically targets low-income and single parent families, which are particularly vulnerable to financial strain from debt. Educational workshops covering both savings and lending can help these groups manage their own finances more sustainably.

In 2011, eight volunteers from BEA contributed to three financial literacy workshops, along with volunteers from two other banks. Representatives of BEA shared their professional knowledge with approximately 40 participants. The first of the three workshops was also hosted by BEA; a post-event evaluation revealed that 39 participants were "satisfied" with the workshop.

In 2012, we attended further programme meetings and helped refine the course materials to be used in additional workshops in 2013. We are currently in dialogue with the HKCSS, with the aim of further building on its educational efforts in the field of financial literacy.

³ A "staff hour" is defined as an hour of time provided by a staff member of the Bank during or outside office hours. 「僱員義務工作時數」指本行員工於辦公或非辦公時間所提供的義務工時。

我們對社區的貢獻

員工參與社區活動

東亞銀行參與義工活動由來已久。東亞銀行於 2012 年設立義工隊，專責統籌本行各項義工活動，鼓勵集團上下更多員工參與其中，並藉此加強團隊意識和歸屬感。義工隊由執行委員會負責領導，並由總經理兼人力資源及企業傳訊處主管監督，成員由各個級別、部門 / 分行 / 附屬公司的代表組成。

義工隊定期開會，制定及執行義工服務計劃。2012 年，本行僱員義務工作時數逾 8,800 小時³，為非政府機構及弱勢群社提供支援。

義工活動摘要如下：

- 與救世軍白普理慈愛長者之家合作舉辦「編寫美麗人生」計劃。義工隊與院舍長者攜手製作其個人及家庭的「生命故事書」，讓長者緬懷昔日的美好時光。
- 為救世軍新界長者院舍綜合服務主辦的農曆新年及中秋節午餐聚會提供協助，照顧長者需要、陪伴他們及分派禮物。
- 與社會福利署合辦觀星傷健營，讓弱勢群社（包括傷健人士、智障人士、少數族裔及新移民）體驗觀星的樂趣，促進社會共融。活動於 2012 年 10 月舉辦，有超過 1,000 人參與。

- 為新生精神康復會（「新生會」）翻新該會轄下的新生互動農場。新生會是一間非政府機構，致力為精神病康復者提供全方位的社區精神病康復服務。
- 向聖若瑟安老院與聖瑪利安老院的長者及修女捐贈 250 條圍巾，這些圍巾全部由本行 135 名義工親手編織。

向弱勢群社提供理財教育

東亞銀行作為香港銀行公會成員，參加了由香港銀行公會與社聯合辦的社區教育活動。活動於 2010 年發起，目的是教導弱勢社群關於個人理財的概念，並特別以低收入和單親家庭為服務對象，因為他們較容易因欠債導致經濟拮据。教育工作坊講解儲蓄和借貸方面的知識，有助他們審慎理財。

2011 年，東亞銀行 8 名員工連同另外兩間銀行的義工主講三場理財教育坊，向場內約 40 位參加者分享他們的專業知識。其中，第一場工作坊由東亞銀行主持，活動後共有 39 名參加者在評估中表示對工作坊感到「滿意」。

我們在 2012 年參與了更多計劃會議，協助改進將於 2013 年工作坊中使用的教材。本行現正與社聯磋商，期望能進一步加強理財教育活動。



Above left: BEA served as major sponsor of The Salvation Army O! Day in October 2012.

上左：東亞銀行為 2012 年 10 月舉行的「救世軍定向日」主要贊助機構。

Above right: The Bank participated in the 19th Green Power Hike in January 2012 to raise funds for the development of environmental education programmes in Hong Kong.

上右：東亞銀行於 2012 年 1 月參與綠色力量的「第 19 屆綠色力量環島行」，協助籌募善款支持香港的環境教育工作。

Palliative Care Programme supported by the BEA Foundation

As a local bank, BEA is committed to tackling the most pressing needs of the community. In recent years, the special challenges faced by Hong Kong's elderly and their families have become an increasing concern. In 2010, approximately 13% of the population were aged 65 or above, and this figure is set to rise to over 25% within two decades⁴. As the number of terminally ill also rises, Hong Kong has a significant unmet demand for palliative care. This is care that focuses on relieving and preventing the suffering of patients. Because preparing for death is a taboo subject in Chinese culture, this need is often not publicly discussed. Terminally-ill patients living in residential care homes are often sent to hospitals, which can be a stressful and disorienting process for them. Most residential homes lack the staff and specialist equipment to support dying patients.

Palliative care focuses on relieving the symptoms, pain, and stress associated with serious illness and care often extends to patients' family members. It takes a holistic approach, with an emphasis on care rather than prolonging life or curing disease. There is a focus on enabling people to have a "good death" and dying in comfort and privacy, with dignity.


The BEA Foundation together with "la Caixa" Foundation, The Salvation Army, and the HKAG has contributed a total of HK\$12.13 million over 3.5 years to the "Palliative Care in Residential Care Homes for the Elderly" Programme. This pilot was established by the BEA Foundation, "la Caixa" Foundation, and The Salvation Army, and supported by the HKAG. The Programme has greatly benefited from "la Caixa" Foundation's extensive experience in the field of palliative care in Europe.

The objectives of the Programme are to:

- test a model of palliative care in residential care homes in Hong Kong and evaluate the practicality and effectiveness of the Programme, and to identify barriers to change;
- provide one-stop palliative care education and support to the staff of residential care homes, participating residents, and their family members; and
- promote palliative care through public education, to pave the way for change in the wider community in the future.

At the end of 2012, six palliative care rooms were operating in different residential care homes across Hong Kong, all with high quality medical equipment and facilities. The Project Core Team – consisting of a clinical psychologist, a nurse, and a social worker – supported the residential care homes and developed the model and delivery of care, working under the supervision of Monitoring and Advisory committees. Additional support was provided by a doctor, nursing staff, personal care worker, and a Salvation Army officer (pastor), and further routine support was provided by the residential care home staff.

The programme highlighted its alternative approach to elderly care through training days, talks, seminars, and conferences for professionals. By the end of December 2012, professional training had been given to 1,475 staff members of participating homes and health professionals in other homes / healthcare settings, and care services and educational outreach had been provided to more than 2,500 elders, family members, and carers.

Participants in the programme expressed an improvement in quality of life and felt more prepared for death. Family members received counselling to help relieve stress and manage grief. Residential homes provided an improved, more holistic service, while relieving pressure on hospitals. 



Before joining the programme, my mother was frequently admitted to the hospital due to her chronic heart disease and recurrent pleural effusion. In some cases, she was admitted seven or eight times a year, which she found very exhausting. After joining the programme, she and I felt a great sense of relief, as we could rely on the support of a group of professional medical practitioners, psychologists, and social workers, who closely monitored her and kept in touch with me. My mother did not need to be admitted to the hospital during the two years she participated in this programme, which was good for everyone. I am glad that she passed away peacefully and is no longer in pain.

Mr. Kwong Pui, son of Yip Wai-han,
the first patient in the Palliative Care Programme funded by the BEA Foundation



由東亞銀行慈善基金資助的 「安老院舍完善人生關顧計劃」

東亞銀行植根於香港，一直致力滿足本地社區的迫切需要。近年，長者及他們的親屬均面對種種困難，情況日益令人關注。於 2010 年，65 歲或以上的長者人數達全港總人口約 13%，並將於 20 年內⁴ 進一步增加至 25%。同時，由於末期病患者人數正不斷上升，本港對減輕或避免患者痛苦的綜合關顧服務需求明顯未獲滿足。鑑於在中國傳統文化中，死亡是一種忌諱，因此甚少公開談論。目前，生活於安老院舍的末期病患者，往往只會因院舍配套問題而被送入醫院治理，此舉或會令病者感到壓力和迷惘，而現時大部分安老院均缺乏專為末期病患者而設的專業人員及設備。

綜合關顧服務主要會為病患者減輕因重病引起的症狀、痛楚及壓力，還會顧及病人的家屬。這種全方位的服務重點在於關顧，而非「延長」性命或治病，並著眼於滿足病人的需要，在舒適和私隱得到尊重的環境下，有尊嚴地離世，真正做到善終。

東亞銀行慈善基金聯同“la Caixa”基金會、救世軍及香港老年學會在逾三年半的時間內，合共向「安老院舍完善人生關顧計劃」捐獻了港幣 1,213 萬元。此項試驗計劃由東亞銀行慈善基金、“la Caixa”基金會及救世軍成立，並獲香港老年學會推動。其中，“la Caixa”基金會在歐洲開辦綜合關顧服務的廣泛經驗為計劃提供了極大幫助。

此計劃的宗旨是：

- 在本港安老院試驗綜合關顧服務的運作模式，評估服務的實際可行程度及效果，識辨過程中需要克服的種種障礙；
- 為安老院員工、參加計劃的長者及家屬提供一站式的生死教育服務培訓課程及支援；及
- 透過公共教育推廣綜合關顧服務，使有關服務在未來獲得社區廣泛接納。

截至 2012 年底，6 間位於本港不同安老院的「完善人生關顧房間」已投入服務，全部均配有高質素的醫療器材和設備。各院舍由計劃所設的一支核心團隊提供訓練及支援，成員包括心理學家、護士和社工，並在監察委員會及諮詢委員會的帶領下，開發運作模式及提供綜合關顧服務。計劃中還有醫生、護理人員及救世軍職員（牧師）提供額外協助，而安老院的員工亦會提供日常支援。

此計劃會舉辦培訓日、專題講座、研討會及學術交流會議，向專業人士講解這項嶄新的長者護理服務。截至 2012 年 12 月底，共有 1,475 名來自參加計劃的安老院及其他院舍 / 護理界的職員接受了專業培訓，並有超過 2,500 名長者、家屬及護理人員參與教育課程或接受關顧服務。

計劃參加者表示，參與計劃後長者和家人的生活質素均相對提高，面對死亡也有了更多心理準備。而長者家屬亦獲安排專業輔導，藉此排解壓力、紓減哀痛。此外，由於參與計劃的安老院提供更佳、更全面的服務，也減輕了醫院的壓力。■



「媽媽在參與該計劃之前，因心臟病及肺積水而經常進出醫院，曾 1 年內高達 7、8 次，非常吃力！這裡有專業的醫護人員、心理學家、社工等的支援，加上他們時常與我保持聯絡，令媽媽和我都很放心。參加計劃 2 年，她沒有再入醫院，大家也不用勞碌。媽媽臨終時很安詳，不必再受苦，我很安慰。」

「安老院舍完善人生關顧計劃」
首位病人葉惠嫻的兒子 鄺培先生



⁴ Source: Population Division of the Department of Economic and Social Affairs of the United Nations Secretariat, World Population Prospects: The 2010 Revision, <http://esa.un.org/unpd/wpp/index.htm>
資料來源：聯合國秘書處經濟和社會事務部人口司，《世界人口展望：2010 年修訂版》<http://esa.un.org/unpd/wpp/index.htm>

We at BEA are committed to integrating environmentally sound practices into our business operations. Through building management, energy saving measures, and waste management, we are constantly looking at ways to innovate and improve our environmental performance.

Continuous improvement in building management

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We want to provide our customers, community, and staff with a healthy and clean environment. Our direct impact on the environment stems mainly from the buildings where we do business: our Head Office Building, BEA Tower, and our customer access points. Our environmental initiatives focus on reducing this impact.

BEA Tower achieved a certified rating of "Excellent" through the Hong Kong Building Environmental Assessment Method ("HK-BEAM"). Assessment under HK-BEAM covers the management, operation, and maintenance of a building. It includes issues such as site design, use of materials, waste management, energy efficiency, water usage, and indoor environmental quality.



In 2005, we undertook an office centralisation project to improve environmental performance, enhance operational efficiency, and reduce costs. Prior to the centralisation project, our employees were based in seven different offices throughout Hong Kong. With BEA Tower as our operations centre, and the majority of staff members based in BEA Tower and BEA's Head Office Building in Central – plus advanced video conferencing systems installed in both buildings – we have reduced the need for staff members to travel around Hong Kong to attend internal meetings. A shuttle service between Central and Kwun Tong is available for staff members who must travel between offices for meetings.

In recognition of our environmental efforts, BEA has earned several awards in recent years. These include:

- Head Office Building: "Class of Excellence" Energywi\$e Label (two consecutive years) and "Class of Excellence" Wastewi\$e Label from the Hong Kong Awards for Environmental Excellence, Indoor Air Quality Certificate (Good Class) from the Environmental Protection Department, and Quality Water Recognition Scheme for Buildings from the Water Services Department and
- BEA Tower: "Class of Good" Energywi\$e Label (two consecutive years) and "Class of Good" Wastewi\$e Label (three consecutive years) from the Hong Kong Awards for Environmental Excellence.

For the second consecutive year, the Bank's Head Office received the "Class of Excellence" distinction in the Energywi\$e Label Scheme of the Hong Kong Awards for Environmental Excellence programme. 中環總行大廈於「香港環保卓越計劃」轄下的「節能標誌計劃」中，連續兩年獲頒發「卓越級別」節能標誌。

東亞銀行致力在業務營運上融入多項有利環保的措施，透過大廈管理、能源節約措施及廢物處理等安排，時刻尋求創新方法，提升環保效益。

持續改善設施管理

本行希望為客戶、僱員和社會各界提供健康潔淨的環境。最直接影響環境的源頭在於我們辦公的地方，包括總行大廈、東亞銀行中心，以及本行的客戶服務據點。我們的環保措施，正是著眼於減低前述場地對環境造成的影響。

東亞銀行中心榮獲香港建築環境評估法認證的「卓越級別」評級。香港建築環境評估法的評估範圍涵蓋建築物的管理、營運及維修，其中包括場地設計、材料使用、廢物處理、能源效率、食水使用及室內環境質素。

我們在 2005 年開展了一項辦公室集中計劃，目標是改善環保效益、提升營運效率，以及降低成本。在推行集中計劃前，本行僱員分布於香港 7 處不同的辦公地點。其後我們把東亞銀行中心定位為營運中樞，集團大多數員工均留駐東亞銀行中心及中環的東亞銀行總行大廈，並在兩座大廈安裝了先進的視像會議系統，從而減低員工往返港九參加內部會議的需要。另外，我們還設有穿梭巴士來往中環與觀塘，接載必須往返兩座大樓親身出席會議的員工。

東亞銀行在環保方面的努力已經獲得肯定，近年屢獲殊榮，其中包括：

- 總行大廈：香港環保卓越計劃的「卓越級別」節能標誌（連續兩年）及「卓越級別」減廢標誌、環境保護署的室內空氣質素檢定證書（良好級別），以及水務署的大廈優質食水認可計劃
- 東亞銀行中心：香港環保卓越計劃的「良好級別」節能標誌（連續兩年）及「良好級別」減廢標誌（連續 3 年）



The intelligent design of BEA's state-of-the-art operations centre in BEA Tower enables the Bank to reduce energy consumption while providing staff with a comfortable working environment. 東亞銀行中心採用最新型的智能設計，使本行減少能源消耗，同時為員工提供舒適的工作環境。

Implementing a range of energy saving measures

Energy efficiency and reducing carbon emissions are high profile issues today, as the threat of climate change becomes increasingly well understood. However, our efforts in this area date back many years: for example, we were one of the first companies to join the Non-residential Energy Efficient Lighting Rebate Programme launched by The Hong Kong Electric Company Limited ("HK Electric") in the year 2000. Upon joining this programme, we replaced conventional fluorescent tubes and electromagnetic ballasts with energy efficient fluorescent tubes and electronic ballasts in our Head Office Building. As a result, we not only reduced our power consumption by 90,000kWh per year but also gained a rebate of more than HK\$300,000 from HK Electric for the project's initial investment.

In September 2009, we invited CLP Power Hong Kong Limited ("CLP Power") to conduct a free energy audit for our office floors in BEA Tower. Following an on-site walk-through and intensive evaluation, CLP Power completed an audit report, which included highly positive comments on the energy saving initiatives being implemented in BEA Tower.

Today, we regularly monitor energy consumption at the Head Office Building, BEA Tower, and at our 88 branch locations in Hong Kong. Using this information, we have implemented a variety of energy saving initiatives for our premises. In addition, the environmental performance among branches and different floors is compared to ensure optimum performance in all locations. Our building service engineers constantly review our facilities to ensure that we continue to improve our energy efficiency.

BEA continually improves the energy efficiency of its branches by monitoring energy consumption. We have replaced aging projectors with more energy efficient LCD TVs, and conventional spot lamps with energy efficient spot lights in phases. Additionally, we reduced

the operating hours of TVs, signboards, and signage light boxes, leading to energy savings of 182,000kWh / year.

The Head Office Building and BEA Tower have also implemented significant energy efficiency initiatives. One such major initiative was a chiller retrofit project in our Head Office Building in 2008, which involved the replacement of three air cooled chillers with water cooled chillers and the replacement of three constant speed chilled water pumps with variable speed water pumps. This resulted in energy savings of 830,000kWh/year. In 2009, a lift modernisation project was completed at the Head Office Building where direct current (DC) motors were replaced with alternating current (AC) motors for the six passenger lifts to enhance working efficiency. Together with other energy-saving measures applied to the lifts, the lift modernisation project resulted in energy savings of 314,000kWh / year.

An innovative meeting room e-booking system has also been installed in BEA Tower. The system works through our intranet, which controls not only the booking of the room, but the activation of air conditioning, illumination systems, and preparation of beverages for users. This e-booking system has resulted in energy savings of 210,000kWh annually for the BEA Tower.



BEA's e-booking system for meeting rooms has contributed to annual energy savings of 210,000kWh.

本行之會議室網上預訂管理系統，每年節省210,000度耗電量。

我們提升環保效益

實施一系列節能措施

鑑於氣候變化的威脅已逐漸廣為人知，能源效益與減少碳排放成為了今天熱門話題。然而，本行早於多年前已著手應對有關問題，例如，我們率先於 2000 年參與了香港電燈有限公司（「香港電燈」）發起的非家用節能照明回贈計劃。藉着參與此項計劃，我們把總行大廈的傳統光管及電磁鎮流器改換成節能光管及電子鎮流器。結果，我們不僅每年節省了 90,000 度耗電量，還獲得了香港電燈首期項目投資中超過港幣 30 萬元的回贈。

2009 年 9 月，我們邀請中華電力有限公司（「中華電力」）對東亞銀行中心的辦公室進行一次免費能源審核。經實地視察及深入評估後，中華電力完成了一份審核報告，當中對東亞銀行中心實施的種種節能措施予以讚賞及正面的評價。

時至今日，我們仍然定期監控總行大廈、東亞銀行中心及香港 88 家分行的能源消耗量，並根據搜集所得資料，在各個辦公場所實施不同的節能措施。此外，我們還會比較不同分行及建築樓層的環保表現，為求所有辦公場地均能達至最理想的環保表現。我們的屋宇設備工程師會定期檢測各項設施，確保本行得以持續提高能源效益。

東亞銀行透過監測能源消耗量，致力提高節能效益。我們已分階段把老化的放映機更換成節能的液晶電視，又把傳統射燈更換為節能射燈。此外，我們還縮短了電視、廣告牌及招牌燈箱的運作時間，每年節省 182,000 度耗電量。

總行大廈及東亞銀行中心亦實施了重要的能源效益措施。其中一項主要措施，是 2008 年在總行大廈推行的空調系統更新計劃，把 3 台風冷式製冷機更換成水冷式製冷機，以及把 3 組恆速冷凍水泵更換成變速冷凍水泵，每年因此節省了超過 830,000 度耗電量。2009 年，總行大廈順利完成升降機優化工程項目，把 6 台載客升降機的直流電摩打更換成新型的交流電摩打，成功提高運作效率。連同升降機的其他節能措施，升降機優化工程項目可每年合共節省 314,000 度耗電量。

東亞銀行中心亦安裝了嶄新的會議室網上預訂管理系統。該系統透過本行的內聯網運作，不但可有效監控會議室的預訂安排，充分利用會議室資源，還可控制室內空調和照明系統的開關，而且可為使用者提供飲品服務。該套網上預訂管理系統為東亞銀行中心每年節省了 210,000 度耗電量。

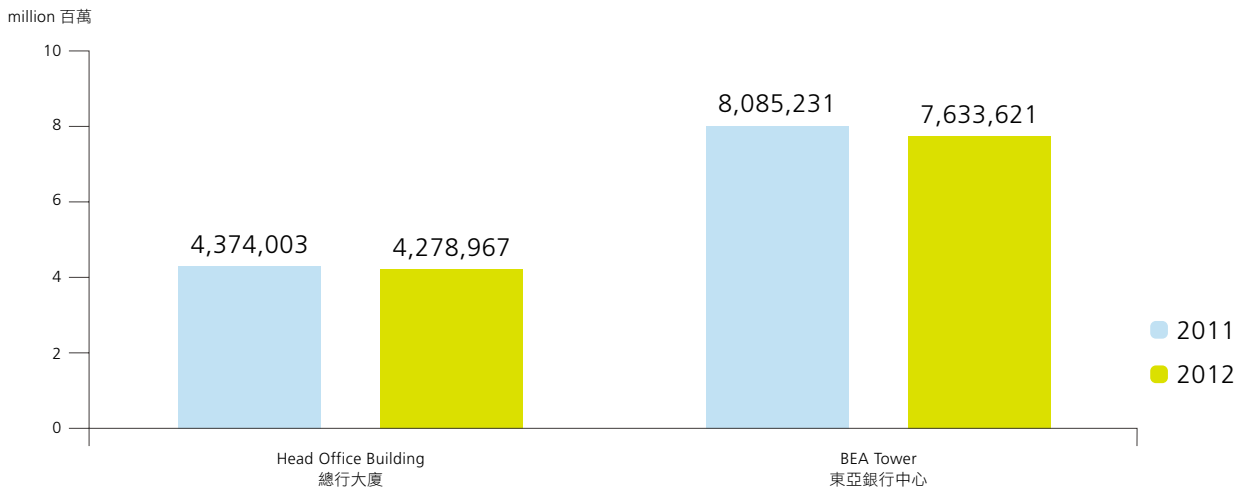


The Bank and its staff work together to reduce energy consumption and wastage.

本行及員工上下齊心，實行措施以減少能源消耗和廢物的產生。



Electricity Consumption at the Head Office Building and BEA Tower (kWh): 總行大廈及東亞銀行中心的耗電量(度)：



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By implementing a variety of energy saving measures for our two major office buildings, we have achieved an overall energy saving of 3.6% in 2012 as compared with 2011 while our target for 2013 is to reduce electricity consumption by an additional 1.1%.

As a result of our various energy saving measures in recent years, we have made significant reductions in energy use at our various premises. The table on the following page shows our total estimation of annual energy savings, and their equivalent carbon emissions reductions, as they stand in 2012:

Conserving water in our operations

We have implemented a number of water conservation initiatives in our office buildings, including adjusting the water tap outflow in our washrooms to an optimal level and posting signs in washrooms and pantries to remind

our employees to conserve water. Between 2011 and 2012, we achieved a reduction in water usage of 31.9% throughout our two main buildings, i.e. a saving of 7,455m³ of water.

Reducing and recycling waste

We endeavour to continuously reduce the amount of waste materials generated by the Bank, and ensure our staff members and customers are equipped to play their parts. Our most significant source of waste is paper, therefore we focus our efforts here.

我們提升環保效益

對本行兩幢主要寫字樓實施多項節能措施後，相較 2011 年，我們於 2012 年成功節省了 3.6% 的耗電量。展望 2013 年，我們的目標是額外再減少 1.1% 的耗電量。

有賴近年多項節能措施，我們在各個辦公場地取得了顯著的節能成果。下表列示 2012 年的年度節能估計總量及相應減少的二氧化碳排放量：

	Energy saved per year (kWh) 每年節省之耗電量 (度)	Equivalent CO ₂ reduction per year (tonnes) 相應每年減少之二氧化碳 (噸)
Branches 分行	310,000	186
Head Office Building 總行大廈	1,220,000	854
BEA Tower 東亞銀行中心	1,040,000	560
Total 合計	2,570,000	1,600

節約用水

本行在各寫字樓實施多項節約用水措施，包括把洗手間的水龍頭調節至理想的出水量，以及在洗手間及茶水間張貼標語，提醒僱員節約用水。2011 年至 2012 年間，兩幢主要寫字樓減少了用水量達 31.9%，相當於節省了 7,455 立方米的食水。

減少廢物及循環再造

本行一貫致力減少業務流程產生的廢物，確保員工及客戶均可參與此項使命。紙張是我們營運產生的主要廢物，因此也是減廢的焦點所在。



Paper use reduction

Promoting e-statements is a major initiative at BEA. We launched our e-statements in 2009 to reduce the use of paper by conveniently delivering statements through email. In 2012, selecting e-statements became an option on all credit card application forms. In December, a card acquisition programme offered a HK\$20 cash rebate to cardholders choosing e-statements. Since October 2012, all BEA staff cardholders receive e-statements only, and since November cardholders have not been able to receive both paper and e-statements. As a result of these and other initiatives, e-statement penetration saw an increase from 6.92% of our customers in December 2011 to 12.45% in December 2012. Going forward, we aim to further increase penetration through marketing and promotion.

Following amendments to the Hong Kong Companies Ordinance, the Listing Rules, and the Bank's Articles of Association, at the end of 2011 BEA gave shareholders the option to receive corporate communications in

printed form or electronic form via the Bank's website. More than 70% of over 9,600 registered shareholders of BEA and more than 80% of over 3,200 non-registered holders of BEA shares chose to receive corporate communications via the Bank's website in 2012.

We encourage our staff to make use of email (rather than fax or mail delivery) where at all possible. We have also adopted various paper-reduction strategies such as on-screen report viewing, double-sided and multi-page-per-sheet printing, reduced colour printing, and setting of lighter tones for printing draft documents.

We are pleased to be able to report a significant reduction in paper usage in BEA from 2011 to 2012.

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2011
Year 年

Paper Usage 耗紙量

149,397,437
Sheets 張數

835,332
Weight (kg) 重量 (千克)



減少耗紙量

提倡電子結單是東亞銀行的重點措施之一。我們於 2009 年推行電子結單，以電郵發出結單減低耗紙量。2012 年，本行所有信用卡申請表格均有收取電子結單的選項。同年 12 月，我們推出了一項信用卡推廣計劃，向每名選用電子結單的持卡人送出港幣 20 元的現金回贈。由 2012 年 10 月起，所有東亞銀行員工持卡人只會收到電子結單，自 11 月後，持卡人不能同時接收紙張結單及電子結單。在實行上述及其他措施後，電子結單在客戶中的普及程度由 2011 年 12 月的 6.92% 增至 2012 年 12 月的 12.45%。展望未來，我們的目標是借助市場推廣及宣傳進一步增加電子結單的普及程度。

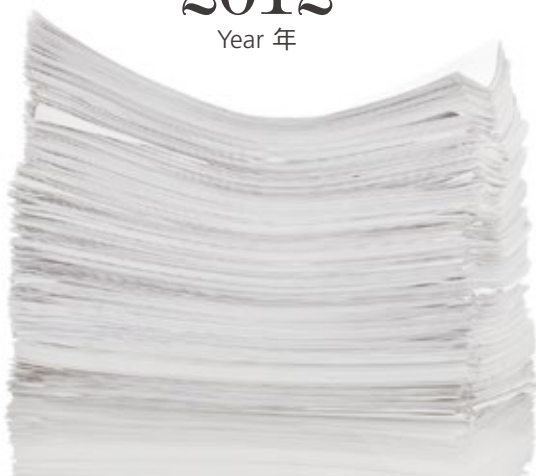
在 2011 年年底，繼香港《公司條例》、《上市規則》及本行組織章程細則的修訂後，東亞銀行可讓股東選擇接收公司通訊的印刷本或經本行網站接收電子版

本。於 2012 年，在 9,600 多名東亞銀行登記股東及 3,200 多名非登記東亞銀行股份持有人中，分別有超過 70% 及超過 80% 選擇經本行網站接收公司通訊。

我們鼓勵員工盡可能使用電子郵件（而非傳真或郵遞）。我們亦採用多項減少耗紙量的策略，例如屏幕展示報告、雙面及一紙多頁印刷、限制不必要彩印，以及調低草稿打印色調。

本行欣然報告 2011 年至 2012 年間東亞銀行的耗紙量顯著減少。

2012
Year 年



92,744,847

Sheets 張數

513,740

Weight (kg) 重量 (千克)



Waste recycling

We collect waste paper from all branches, the Head Office building, and BEA Tower and send it to a service provider regularly for recycling. We promote recycling to our staff via newsletters and publications. As a result

of our efforts, the total amount of material recycled in 2012 is shown below. To help reduce other types of waste, East Asia Facility Management Limited⁵ collected old moon cake boxes and red pockets for recycling during the Mid-autumn Festival and the Lunar New Year in recent years.

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Material Recycled
2012
循環再造物料

Total
合計



Paper 紙張

643,055 kg 千克

3,158 Boxes
盒



Printer cartridges 打印機墨盒

Food waste

Our canteen in BEA Tower is operated by an external service provider, Asia Pacific Catering Corporation Limited ("APC"). APC has implemented a number of policies to reduce food waste. The on-site catering manager and senior chef develop detailed production plans for our catering services by using sales analysis. The majority of ingredients are provided by APC's Central Processing Unit so that wastage of food and raw materials can be minimised. In addition, a "Less Rice" programme is in place at BEA's Head Office and BEA Tower: our canteen staff serve the amount of rice (in variable 16 oz., 12 oz., 8 oz., 5 oz., and 4 oz. portions) based on an individual's request.

Raising awareness of environmental issues

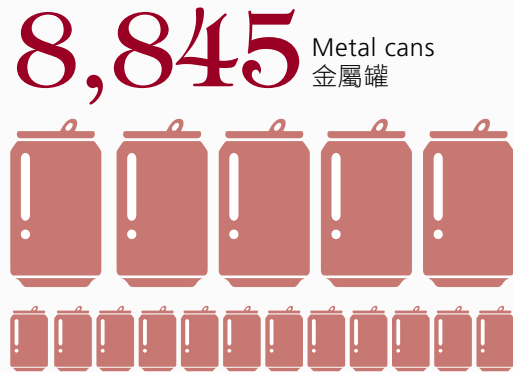
We aim to raise awareness of environmental issues among our employees and wider society by actively participating in outreach initiatives organised by environmental groups. We participated in WWF's Earth Hour initiative for the fourth consecutive year, turning off all non-essential lighting and neon signs in our two major office buildings and selected branches for one hour to take a symbolic stand on climate change. For the second consecutive year, our Head Office Building achieved the 2% energy saving target in the Power Smart Contest organised by the Friends of the Earth Hong Kong. We also participated in the 19th Green Power Hike organised by Green Power in January 2012 to raise funds for the development of environmental education programmes in Hong Kong. 🇭🇰

我們提升環保效益

廢物循環再造

我們由所有分行、總行大廈及東亞銀行中心收集可循環再造的廢紙，定期送往一家服務供應商循環再造，並且在公司通訊及刊物內推廣循環再造的信息。經過

連番努力，本行 2012 年的物料循環再造總量如下。此外，為協助減少其他類型的廢物，近年每逢中秋及農曆新年，本行轄下之東亞設施管理有限公司⁵ 都會組織月餅盒回收及利是封循環再用活動。



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廚餘

東亞銀行中心的食堂由外判服務供應商泛亞飲食有限公司（「泛亞飲食」）經營。經與本行共同努力，泛亞飲食採取了多項措施減少廚餘，駐場的飲食部經理及高級主廚會分析銷售情況，為餐飲服務制定詳細的食物預備計劃。食堂的大部分食材均由泛亞飲食的中央食物加工中心提供，可盡量減低食物及素材的浪費。此外，總行大廈及東亞銀行中心均推行「少飯」計劃，餐廳員工會按照個人要求分配飯量（分為 16 盎司、12 盎司、8 盎司、5 盎司及 4 盎司），避免浪費。

提高環保意識

為提高員工以至社會各界的環保意識，我們一直積極參與環保團體舉辦的各項外展活動。我們連續 4 年參加世界自然基金會的「地球一小時」活動，把兩幢主要寫字樓和部分分行的一切非必要照明設備及霓虹招牌關閉一小時，以示對氣候變化的關注。總行大廈連續第 2 年達成香港地球之友的「知慳惜電」節能比賽設定的 2% 節能目標。此外，我們還於 2012 年 1 月參與綠色力量的「第 19 屆綠色力量環島行」，協助籌募善款支持香港的環境教育工作。 ■

⁵ East Asia Facility Management Limited was set up in 1995 and is a wholly-owned subsidiary of The Bank of East Asia. 東亞設施管理有限公司於 1995 年成立，是東亞銀行的全資附屬公司。

This report focuses on The Bank of East Asia's operations in Hong Kong. However, in the spirit of sharing and learning across the Group, in this section we also highlight selected CSR case studies from some of the Bank's major subsidiaries.

The Bank of East Asia (China) Limited

The Shanghai Soong Ching Ling Foundation – BEA Charity Fund (the "Fund") was jointly established by BEA China and the Shanghai Soong Ching Ling Foundation in 2009. The Fund is dedicated to improving educational opportunities for underprivileged children in rural areas on the Mainland. With the assistance of its employees, clients, and members of the general public, BEA China has raised more than RMB28 million since the Fund's establishment.

The Fund works closely with selected schools to identify a room in each school, which is then renovated and fitted out with furniture, computers, and other equipment, text books, school supplies, and more. These "Firefly Centres" provide children in rural areas

with educational tools that they would otherwise have little or no access to. In 2012, six new Firefly Centres were established in schools in Sichuan, Guangdong, Guangxi, Liaoning, and Hunan provinces. At the end of 2012, 21 Firefly Centres were operating in 11 provinces, and more than 3,000 "Firefly 60 Backpacks" containing books and stationery had been distributed to students.

In December 2012, the Fund held its 4th Annual "Firefly Charity Night" in Shanghai. The charity dinner was attended by over 230 guests, whose generosity enabled the Fund to raise more than RMB 7.6 million. During the event, the Fund also announced the establishment of the first Firefly Centre funded exclusively by employees of the BEA Group around the world, located in Zhuzhou City, Hunan Province. Thanks to the generosity of the Group's staff, nearly RMB300,000 was raised for the benefit of students in Zhuzhou City.

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By the end of 2012, 21 Firefly Centres were established in schools in rural areas on the Mainland.
截至 2012 年底，於內地偏遠地區共興建了 21 間「螢火蟲樂園」。

In 2012, the Shanghai Soong Ching Ling Foundation – BEA Charity Fund arranged for volunteers to teach students in Gansu Province.

2012 年，「上海宋慶齡基金會 - 東亞銀行公益基金」安排義工到甘肅省的學校進行義務教學。

本報告重點介紹東亞銀行香港的企業社會責任工作。然而，本著整個集團共同分享及相互學習的理念，我們在本章選載了本行部分主要附屬公司的企業社會責任的個案。

東亞銀行(中國)有限公司

東亞中國與上海宋慶齡基金會於 2009 年共同創立上海宋慶齡基金會—東亞銀行公益基金(「基金」)。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。東亞中國在僱員、客戶及社會大眾的支持下，自基金成立以來，已成功籌得善款逾人民幣 2,800 萬元。

基金透過與已被揀選的學校緊密合作，在每所學校選出一間教室，經裝修後再配置傢俱、電腦及其他設備、

書本、學校設施等。這些「螢火蟲樂園」旨在為偏遠地區的學童提供他們需要的教學工具。2012 年，6 所新的「螢火蟲樂園」先後於四川、廣東、廣西、遼寧及湖南省的學校建成。截至 2012 年底，基金於內地 11 個省共建設 21 所「螢火蟲樂園」，並捐贈了逾 3,000 個包括書本及文具的「螢火蟲 60 背包」予內地學童。

2012 年 12 月，基金在上海舉辦了第 4 屆「螢火蟲慈善之夜」。逾 230 位出席慈善晚宴的嘉賓慷慨解囊，為基金籌得超過人民幣 760 萬元善款。席間，基金宣布由東亞銀行集團全球各地員工籌募興建的第一所「螢火蟲樂園」，已在湖南省株洲市正式落成，感謝本集團員工的慷慨捐輸，合共為株洲市學童籌得近人民幣 30 萬元善款。



Blue Cross (Asia-Pacific) Insurance Limited

For the second consecutive year, Blue Cross sponsored the “Happy Teens, Full of Fun” Programme organised by the Hong Kong Physically Handicapped and Able-Bodied Association (“PHAB”). Designed to help teenagers with and without disabilities integrate into society and develop their social network, the Programme consisted of an ice-breaking opening ceremony, community visits, adventure outings, leadership training, and an award presentation ceremony. In December 2012, Blue Cross volunteers helped organise games and led more than 70 teenage participants from different districts in a series of team-building exercises.

also organised an outing with the ELCHK for over 100 disadvantaged elderly residents of Kwai Tsing district to enable them to enjoy fresh air and a change of scenery.

Elderly residents interviewed by ELCHK following these activities expressed their appreciation for the home visits and outing. In fact, many had not had an opportunity to venture outside Kwai Tsing for a number of years.

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Credit Gain Finance Company Limited

Credit Gain began a partnership with the Evangelical Lutheran Church Social Service Hong Kong (“ELCHK”) in 2011, and joined the Social Welfare Department’s Partnership Fund for the Disadvantaged with the ELCHK in 2012. Through this partnership, Credit Gain aims to support disadvantaged members of Hong Kong’s rapidly growing elderly community.

In 2012, Credit Gain partnered with ELCHK Kwai Chung Neighbourhood Elderly Center (“the Center”) to serve disadvantaged elderly residents in Kwai Tsing district. Credit Gain organised two home visits, during which its volunteers brought the residents daily necessities such as rice, noodles, and cooking oil. Before each visit, social workers at the Center held a briefing session for the Company’s volunteers. After each visit, Credit Gain volunteers shared the individual elderly residents’ particular needs with the social workers so that follow-up work could be performed. Credit Gain



Blue Cross continued to lend its support to the Hong Kong Physically Handicapped and Able-bodied Association in 2012. 2012 年，藍十字繼續支持香港傷健協會之活動。

藍十字(亞太)保險有限公司

藍十字連續第二年贊助香港傷健協會舉辦的「樂 TEEN 滿 FUN 計劃」。該計劃致力幫助傷殘及健全的青少年融入社會及拓展社交網絡，以一場「破冰」開幕禮為活動掀起序幕，而活動則包括探訪社區團體、野外探險、領袖訓練及頒獎典禮。2012 年 12 月，藍十字義工隊積極統籌遊戲環節，並帶領 70 多位不同地區的青少年參與一系列的訓練活動，協助青少年從中學習團隊精神。



Credit Gain volunteers visited disadvantaged elderly residents of Kwai Tsing District in June 2012.

2012 年 6 月，領達財務的義工探訪葵青區的基層獨居長者。

領達財務有限公司

領達財務與基督教香港信義會社會服務部（「香港信義會」）於 2011 年開始合作，並於 2012 年與香港信義會一起參與由社會福利署舉辦的攜手扶弱基金。透過這段夥伴關係，領達財務可向香港增長迅速的弱勢長者伸出援手。

2012 年，領達財務與香港信義會的葵涌長者鄰舍中心（「中心」）合作，為葵青區的基層長者提供服務。領達財務籌辦了兩次家訪活動，由義工向長者送上白米、麵條及食油等日常用品。每次家訪前，中心的社工都會為本公司義工進行簡要講解。而每次家訪後，領達財務的義工均會向社工轉達每名長者的個別需要，以便跟進。此外，領達財務與香港信義會還合作為葵青區超過 100 名弱勢長者舉辦郊遊活動，讓他們可以享受清新空氣，亦能觀賞不一樣的景色。

香港信義會於活動結束後訪問多位長者，他們均對家訪及郊遊活動表示感激。事實上，不少長者多年來從無機會踏足葵青區以外的地方。

Tricor Holdings Limited

As a global professional services provider, Tricor offers integrated business, corporate, and investor services. In 2012, Tricor's regional offices provided pro bono corporate services to a number of charitable bodies and NGOs including the Hong Kong Committee for UNICEF, English Speaking Union, Chi Heng Foundation (Hong Kong); Shine On! Kids (Japan); and Putrajaya Table Tennis Association (Malaysia). Tricor's senior executives also gave presentations at seminars to share their expertise in corporate compliance and services with members of the general public.

One of the organisations that Tricor has provided pro bono support to is the Chi Heng Foundation. The Chi Heng Foundation is a charitable organisation that aims to prevent AIDS in China, provide education and care

for children impacted by AIDS, and promote equal opportunities for vulnerable groups. Since 2011, Tricor has:

- assisted the Foundation in setting up the appropriate Chart of Accounts and Analysis Codes to generate various financial reports and internal management reports for their analysis purposes;
- uploaded the Foundation's financial data into Tricor's in-house accounting system, and sent back all uploaded entries and trial balances to the Foundation for review; and
- generated financial statements both periodically and annually for audit purposes. 🇨🇰

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Tricor Hong Kong offered internship opportunities to college and university students, providing them with valuable working experience. 於香港，卓佳為大學及大專學生提供實習機會，讓學生能獲取寶貴的工作經驗。

卓佳集團有限公司

作為一家環球專業服務公司，卓佳提供綜合的商務、企業和投資者服務。2012 年，卓佳各區域辦事處為多個慈善團體及非政府機構提供義務企業服務，受惠機構包括：香港的聯合國兒童基金香港委員會、國際英語聯合會、智行基金會；日本的 Shine On! Kids；以及馬來西亞的布城乒乓總會等。年內，卓佳的高級行政人員亦於多個研討會上擔任講者，與公眾分享公司合規及企業服務方面的專業知識。

卓佳義工服務的其中一個對象為香港智行基金會。智行基金會是一家慈善團體，宗旨是在中國預防愛滋病，為內地受愛滋病影響的兒童提供教育及關懷，並為弱勢社群提供平等發展機會。自 2011 年，卓佳已：

- 協助該基金會設立適當的賬目報表及分析守則，以編製不同財務報告及內部管理報告作分析用途；
- 將該基金會的財務數據上載於卓佳的內部會計系統，並將所有已上載的記錄及試算表交回基金會以供審閱；及
- 定期及每年編製財務報表作核數用途。 

This report follows a self-declared GRI G3.1 Application Level C.
 本報告參照全球報告倡議組織 (G3.1) 指引而撰寫，自評達到 C 級水平。

GRI Indicators 全球報告倡議組織指標		References and Information 參考及資料
Strategy and Analysis 策略及分析		
1.1	Statement from the most senior decision-maker of the organisation 主席致辭	Chairman's Message, pg. 2 「主席致辭」第 3 頁
Organisational Profile 組織架構		
2.1	Name of the organisation 組織名稱	About This Report, pg. 1 「關於本報告」第 1 頁
2.2	Primary brands, products, and / or services 主要品牌、產品及 / 或服務	Growing Our Business, pg. 4 「我們的業務發展」第 5 頁
2.3	Operational structure of the organisation, including main divisions, operating companies, subsidiaries, and joint ventures 營運架構，包括主要部門、營運公司、附屬公司及合營公司	Growing Our Business, pg. 4 「我們的業務發展」第 5 頁
2.4	Location of organisation's headquarters 總部所在地	Growing Our Business, pg. 4 「我們的業務發展」第 4 頁
2.5	Number of countries where the organisation operates, and names of countries with either major operations or that are specifically relevant to the sustainability issues covered in the report 業務營運所在國家的數目，以及設有主要業務或與報告所述的可持續性事項的國家	Growing Our Business, pg. 4 「我們的業務發展」第 5 頁
2.6	Nature of ownership and legal form 擁有權性質及法律形式	Growing Our Business, pg. 4 「我們的業務發展」第 5 頁
2.7	Markets served (including geographic breakdown, sectors served, and types of customers / beneficiaries) 所服務的市場 (包括按地域分類、服務行業分類及按客戶 / 受益人分類)	Growing Our Business, pg. 4 「我們的業務發展」第 5 頁
2.8	Scale of the reporting organisation 組織的規模	Growing Our Business, pg. 4 「我們的業務發展」第 5 頁
2.9	Significant changes during the reporting period regarding size, structure, or ownership 報告期間在規模、架構或擁有權上的重大變動	BEA disposed of 80% of its interest in The Bank of East Asia (U.S.A.) N.A.. 東亞銀行出售於美國東亞銀行的 80% 權益。
2.10	Awards received in the reporting period 報告期間所獲獎項	Delivering Banking Solutions for Underserved Groups, pg. 16 Contributing to Our Community, pg. 32 Enhancing Our Environmental Performance, pg. 44 「服務業界較少關注的群體」第 17 頁 「我們對社區的貢獻」第 33 頁 「我們提升環保效益」第 45 頁

Report Parameters 報告規範		
3.1	Reporting period (e.g., fiscal / calendar year) for information provided 所提供資料的報告期間(例如:財政年度/曆年)	About This Report, pg. 1 「關於本報告」第 1 頁
3.2	Date of most recent previous report (if any) 以往最近期報告的日期(如有)	About This Report, pg. 1 「關於本報告」第 1 頁
3.3	Reporting cycle (annual, biennial, etc.) 報告周期(每年、兩年一次等)	About This Report, pg. 1 「關於本報告」第 1 頁
3.4	Contact point for questions 查詢此報告	About This Report, pg. 1 「關於本報告」第 1 頁
3.5	Process for defining report content 界定報告內容的程序	CSR Asia undertook a series of briefings and interviews with key representatives of various departments in BEA, as well as the Chairman & Chief Executive and two deputy chief executives. Based on the information gathered, most material issues were defined and included in this report. 企業社會責任亞洲向東亞銀行不同部門的主要代表、主席兼行政總裁及兩位副行政總裁舉行簡介會及訪談。根據所收集的資料，定出最重要事項納入報告內。
3.6	Boundary of the report (e.g., countries, divisions, subsidiaries, leased facilities, joint ventures, and suppliers) 報告範圍(例如國家、部門、附屬公司、出租設施、合營公司及供應商)	About This Report, pg. 1 「關於本報告」第 1 頁
3.7	State any specific limitations on the scope or boundary of the report 載述報告範疇或範圍的任何特定限制	About This Report, pg. 1 「關於本報告」第 1 頁
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and / or between organisations 根據報告，合營公司、附屬公司、出租設施、外判業務及其他單位，可有顯著影響比較的機構實體的匯報基礎	About This Report, pg. 1 「關於本報告」第 1 頁
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g. mergers / acquisitions, change of base years / periods, nature of business, measurement methods) 以往報告所載資料的重述影響及原因(例如合併/收購、基準年/報告期、業務性質、計量方法)	Not applicable 不適用
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report 對比以往報告期間在範疇、界限或所採用計量方法的重大變動	About This Report, pg. 1 「關於本報告」第 1 頁
3.12	Table identifying the location of the Standard Disclosures in the report 於報告中有關標準披露的索引表	Global Reporting Initiative Index, pg. 60 全球報告倡議組織索引第 60 頁

Governance, Commitments, and Engagement 管治、承諾及參與		
4.1	<p>Governance structure of the organisation, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organisational oversight</p> <p>管治架構，包括最高管治機構轄下的委員會，負責特定任務，如制定策略或機構監督</p>	<p>Growing Our Business, pg. 4</p> <p>「我們的業務發展」第 5 頁</p>
4.2	<p>Indicate whether the Chair of the highest governance body is also an executive officer</p> <p>說明是否最高管治機構的主席亦為行政人員</p>	<p>Growing Our Business, pg. 4</p> <p>「我們的業務發展」第 5 頁</p>
4.3	<p>For organisations that have a unitary board structure, state the number and gender of members of the highest governance body that are independent and / or non-executive members</p> <p>最高管治機關的獨立性，如機構屬單一董事會體系，說明會員人數和性別</p>	<p>Growing Our Business, pg. 4</p> <p>「我們的業務發展」第 5 頁</p>
4.4	<p>Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body</p> <p>股東及僱員向最高管治機構提供建議或方向的機制</p>	<p>The Bank has established a Shareholders Communication Policy to provide institutional and individual shareholders of the Bank with information about the Bank and enable them to engage actively with the Bank and exercise their rights as shareholders in an informed manner. The Board endeavours to maintain an ongoing dialogue with shareholders and, in particular, to use Annual General Meetings or other meetings to communicate with shareholders directly.</p> <p>Growing Our Business, pg. 4</p> <p>本行制定了股東通訊政策，為本行的機構及個人股東提供本行資訊，以便他們可積極參與本行事務，以及在掌握相關資訊的情況下行使作為股東的權利。董事會盡力與股東持續保持對話，尤其是藉股東周年常會或其他股東大會與股東直接溝通。</p> <p>「我們的業務發展」第 5 頁</p>
4.14	<p>List of stakeholder groups engaged by the organisation</p> <p>持分者的名單</p>	<p>We seek to engage with a wide range of stakeholders, including shareholders, staff members and their families, clients, analysts, members of the media, investors, and the wider community. Feedback is always welcomed.</p> <p>我們致力與持分者（包括股東、僱員及其家屬、客戶、分析員、傳媒、投資者以至社會各界）進行交流，時刻歡迎持分者提供寶貴意見。</p>
4.15	<p>Basis for identification and selection of stakeholders with whom to engage</p> <p>識別及甄選與持分者的基準</p>	<p>The Bank defines its stakeholders as those groups which have an impact on its business or are impacted by the Bank's operations. While the Bank does not currently have a formal process for identification and selection of stakeholders in place, it communicates with existing stakeholders at Annual General Meetings and through customer service channels, surveys, analyst roadshows, media relations, and so forth. Details on our staff engagement initiatives can be found in the Developing Our People, pg. 20</p> <p>持份者之界定乃指對本行業務有影響，或會受本行服務影響的社群。本行目前雖沒有識別及甄選持份者的正式程序，但我們會透過股東周年常會、客戶服務渠道、問卷調查、分析員路演、傳媒關係等方式與持份者持續交流。有關我們員工參與之詳情，請參閱「我們的人力資源」第 21 頁。</p>

全球報告倡議組織索引

Economic Performance 經濟表現		
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments 產生及分配的直接經濟價值，包括收益、營運成本、僱員薪酬、捐款及其他社群投資、留存溢利，以及向資本提供者及政府支付的款項	Growing Our Business, pg. 4 「我們的業務發展」第 5 頁
EC3	Coverage of the organisation's defined benefit plan obligations 公司明確承諾的各種福利和補償計劃	Our staff benefits are described in the "Developing Our People" section, pg. 20. The retirement benefits offered to our staff in Hong Kong are based on a defined contribution plan with an aggregate total of HK\$115.8 million covering both voluntary and mandatory schemes. Pension liabilities are fully covered. 本行的員工福利刊載於「我們的人力資源」一節第 21 頁。本行向香港員工提供的退休福利是以界定供款計劃為基準，包括自願及強制計劃，金額合計港幣 1 億 1,580 萬元，足以悉數支付養老金。
Environmental 環保表現		
EN1	Materials used by weight or volume 所用物料的重量或體積	Enhancing Our Environmental Performance, pg. 44 「我們提升環保效益」第 45 頁
EN4	Indirect energy consumption by primary source for 2012 2012 年基本源頭的間接能源消耗量	Enhancing Our Environmental Performance, pg. 44 「我們提升環保效益」第 45 頁
EN5	Energy saved due to conservation and efficiency improvements for 2012 2012 年透過節約及提高效率所節省的能源	Enhancing Our Environmental Performance, pg. 44 「我們提升環保效益」第 45 頁
EN7	Initiatives to reduce indirect energy consumption and reductions achieved for 2012 2012 年減少間接能源消耗的措施及所取得的成效	Enhancing Our Environmental Performance, pg. 44 「我們提升環保效益」第 45 頁
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved 減少溫室氣體排放的措施及所取得的成效	Enhancing Our Environmental Performance, pg. 44 「我們提升環保效益」第 45 頁
EN22	Total weight of waste by type and disposal method for 2012 2012 年按種類及處理方式說明的廢物總重量	Partially provided with reference to recycled waste; data on other disposal methods not yet available. Enhancing Our Environmental Performance, pg. 44 參照可回收廢物提供部分數據，其他處理方式的數據暫時未能提供。 「我們提升環保效益」第 45 頁
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation 減輕產品及服務對環境所造成影響的措施及相關成效	Enhancing Our Environmental Performance, pg. 44 「我們提升環保效益」第 45 頁

Social: Labour Practices and Decent Work 社會表現：勞工守則及工作條件		
LA1	Total workforce by employment type, employment contract, and region, broken down by gender 按聘用類別、僱員合約及地區劃分的員工總數，同時提供性別劃分	Developing Our People, pg. 20 「我們的人力資源」第 21 頁
		<p>The total number of employees broken down by type of employment contract and gender 按僱員合約類別及性別劃分的僱員總數</p> <p>The total number of permanent employees broken down by employment type and gender 按僱員類型及性別劃分的長期僱員總數</p>
LA2	Total number and rate of new employee hires and employee turnover by age group, gender, and region 按年齡組別、性別及地區劃分的新聘僱員及僱員流失的總數及比率	Developing Our People, pg. 20 「我們的人力資源」第 21 頁
		<p>Total number of new employee hires entering employment during the reporting period broken down by gender 按性別劃分，於報告期間新入職的僱員總數</p> <p>Rate of new employee hires entering employment during the reporting period broken down by gender 按性別劃分，於報告期間新入職的僱員比率</p>
		<p>Total number of new employee hires entering employment during the reporting period broken down by age group 按年齡組別劃分，於報告期間新入職的僱員總數</p> <p>Rate of new employee hires entering employment during the reporting period broken down by age group 按年齡組別劃分，於報告期間新入職的僱員比率</p>
		<p>Total number of employees leaving employment during the reporting period broken down by gender 按性別劃分，於報告期間離職的僱員總數</p> <p>Rate of employees leaving employment during the reporting period broken down by gender 按性別劃分，於報告期間離職的僱員比率</p>
		<p>Total number of new employee hires entering employment during the reporting period broken down by gender 按性別劃分，於報告期間新入職的僱員總數</p> <p>Rate of new employee hires entering employment during the reporting period broken down by gender 按性別劃分，於報告期間新入職的僱員比率</p>
		<p>Total number of new employee hires entering employment during the reporting period broken down by age group 按年齡組別劃分，於報告期間新入職的僱員總數</p> <p>Rate of new employee hires entering employment during the reporting period broken down by age group 按年齡組別劃分，於報告期間新入職的僱員比率</p>
		<p>Total number of employees leaving employment during the reporting period broken down by gender 按性別劃分，於報告期間離職的僱員總數</p> <p>Rate of employees leaving employment during the reporting period broken down by gender 按性別劃分，於報告期間離職的僱員比率</p>

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		Total number of employees leaving employment during the reporting period broken down by age group 按年齡組別劃分，於報告期間離職的僱員總數	Age under 30 : 202 Age 30-50 : 167 Age over 50 : 29 30 歲以下：202 人 30 至 50 歲：167 人 50 歲以上：29 人
		Rate of employees leaving employment during the reporting period broken down by age group 按年齡組別劃分，於報告期間離職的僱員比率	Age under 30 : 4.8% Age 30-50 : 4.0% Age over 50 : 0.7% 30 歲以下：4.8% 30 至 50 歲：4.0% 50 歲以上：0.7%
LA10	Average hours of training per year per employee by gender and by employee category 按僱員類別劃分的每名僱員每年平均培訓時數		Developing Our People, pg. 23 「我們的人力資源」第 23 頁
LA12	Percentage of employees receiving regular performance and career development reviews by gender 接受定期表現及職業發展評估的僱員百分比		Female : 86% Male : 87% 女性：86% 男性：87%
LA13	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity 按性別、年齡組別、少數族裔成員及其他多元化指標劃分的管治機構的組成及各類僱員的組成	Employees 僱員：	
		The percentage of employees in the gender category (female / male) 性別類別的僱員百分比 (女性 / 男性)	Female : 58%; Male : 42% 女性：58%; 男性：42%
		The percentage of employees in minority groups 少數族裔類別的僱員百分比	Not available 不適用
		The percentage of employees by age group (under 30; 30-50; over 50) 年齡組別的僱員百分比 (30 歲以下；30 至 50 歲；50 歲以上)	Age under 30 : 28% Age 30-50 : 60% Age over 50 : 12% 30 歲以下：28% 30 至 50 歲：60% 50 歲以上：12%
		Governing body : Female : 0; Male : 17 管治機構：女性：0 人；男性：17 人	
		Age (years) / 年齡 (歲)	Number of board members 董事會成員人數
		Under 40 以下	0
		40-49	1
		50-59	2
		60-69	6
70-79	6		
Above 80 以上	2		

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Social: Society 社會表現：社會		
FS13	Access points in low-populated or economically disadvantaged areas by type 按類型劃分，在低人口密度或貧困地區的接觸點	Serving Our Customers, pg. 12 「我們的客戶服務」第 13 頁
FS14	Initiatives to improve access to financial services for disadvantaged people 改善弱勢社群享用金融服務的措施	Serving Our Customers, pg. 12 「我們的客戶服務」第 13 頁
SO3	Percentage of employees trained in organisation's anti-corruption policies and procedures 已接受組織安排的反貪污政策及程序培訓的僱員百分比	Growing Our Business, pg. 4 「我們的業務發展」第 5 頁
Social: Product Responsibility 社會表現：產品責任		
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction 客戶滿意度管理措施，包括評估客戶滿意度的調查結果	Serving Our Customers, pg. 12 「我們的客戶服務」第 13 頁
FS16	Initiatives to enhance financial literacy by type of beneficiary 按受益類型劃分，增加金融知識的措施	Contributing to Our Community, pg. 32 「我們對社區的貢獻」第 33 頁
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship 遵守與市場傳訊(包括廣告、宣傳及贊助)相關的法律、準則及自律守則的計劃	The Bank has established the following guidelines in relation to marketing communications, including advertising, promotion, and sponsorships: - Advertising Guideline on Unit Trusts and Mutual Funds Authorised by Securities and Futures Commission; - General Guideline for Conducting Direct Marketing and Cross-Marketing Activities; - Guideline on Sending Commercial Electronic Messages 本行制定了以下與市場傳訊(包括廣告、宣傳及贊助)相關的指引： - 證券及期貨事務監察委員會授權的單位信託及互惠基金的廣告指引； - 進行市場直銷及交叉銷售的一般指引； - 發送電子商業信息的指引
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes 按結果種類劃分，違反與市場傳訊(包括廣告、宣傳及贊助)相關的規例及自律守則的個案總數	Nil 無
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data 有關洩露客戶私隱及遺失客戶資料的投訴	Nil 無

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