

「一带一路」7大区域的经济特点特征

香港银行及金融服务业的机遇及挑战

香港最主要的优势是发挥金融中心功能

- 多层次机构体系健全有效，监管体系稳健透明
- 数据可在立法机关及监管机构跨境
- 金融服务网络
- 业务网络
- 风险管理



# People Centricism



# Corporate Social Responsibility

As a leading commercial and internationalised regional bank firmly rooted in Hong Kong for over a century, we understand our important responsibility to contribute to Hong Kong's long-term development, enhance its status as an international financial centre and facilitate the sustainable development of the places in which we operate. The Group is committed to undertaking its corporate social responsibility (CSR). We attach great importance to the needs and opinions of our various stakeholders and have implemented a number of CSR initiatives that have been widely recognised by various sectors of the community.

BOCHK was named the Strongest Bank in Asian Pacific and Hong Kong by *The Asian Banker* for the fifth consecutive year, and the Best Bank for CSR in Hong Kong by *Asiamoney*. BOCHK was also selected as a constituent stock of the Hang Seng Corporate Sustainability Index Series for the ninth consecutive year and a top 10 company in the Hong Kong Business Sustainability Index in 2018. The Group has been recognised a Caring Company by the Hong Kong Council of Social Service for 16 consecutive years since 2003. In addition, our Environmental, Social and Governance (ESG) performance was rated AA by the rating agency MSCI ESG Research LLC in 2018.

This section gives an overview of the Group's CSR initiatives during 2018. For details, please refer to the Group's 2018 CSR Report.



## Promoting Economic Development and Financial Inclusion

With the goal to “Build a Top-class, Full-service and Internationalised Regional Bank”, the Group leverages its advantages as a major commercial banking group in Hong Kong to increase local market penetration and expand business in the Southeast Asian region. We strive to provide customers with comprehensive, professional and high-quality services. We adhere to major national development strategies and grasp the opportunities arising from “meeting the country's needs by leveraging Hong Kong's advantages”, striving to provide enterprises and individuals with diversified and innovative cross-border financial services. We support the development of local infrastructure and enhance our financial services in the region. By upholding our customer-centric principle, we offer convenient banking and financial services to people from various sectors of society. We also promote financial inclusion advocated by the Hong Kong Monetary Authority (HKMA), demonstrating our responsibilities to the community. Through the extensive application of new technologies, we provide our customers with more convenient and secure financial services.





To promote cooperation and exchange, as well as exploring business opportunities among enterprises through various means in the region, we organised the Guangdong-Hong Kong-Macao Greater Bay Area Financial Forum jointly hosted by the Hong Kong Chinese Enterprises Association and Chinese Banking Association of Hong Kong. We also sponsored the third Belt and Road Summit organised by the HKSAR Government and Hong Kong Trade Development Council.



We participated in the construction of the Faster Payment System (FPS) initiated by the HKMA, and provided 24-hour interbank transfer services in HKD and RMB for both individual and corporate customers.

Our smart branch at the Hong Kong Science Park adopts an electronic and digital service model. It is also equipped with 7x24 digital network facilities that provide start-ups and innovation and technology enterprises with one-stop services.



# Corporate Social Responsibility

## Adopting a People-oriented Approach and Caring for Employees

The Group considers employees to be precious assets. With our people-oriented philosophy, we constantly enhance our human resources management system so as to attract, identify and nurture talent. We are committed to providing a harmonious, diverse and friendly working environment for our employees and helping them realise their potential. As of the end of 2018, the Group has 14,046 employees, hailing from different backgrounds with various experiences and expertise.



The Group has **14,046** employees



The Group has won a number of accolades for its human resources management. During the year, we were awarded “QF Gold Star Employer” by the HKSAR Government. We also received the “Manpower Developer 1st” award by the Employees Retraining Board for five consecutive times. In addition, we were granted a number of Asia Recruitment Awards 2018 by *Human Resources* magazine, including the “Gold Award for Excellence in Change Management”.

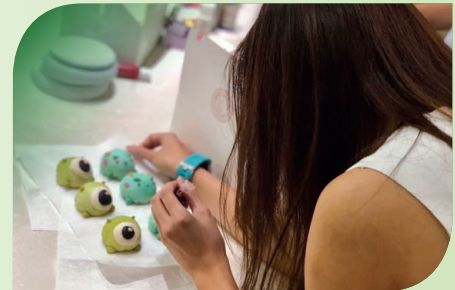
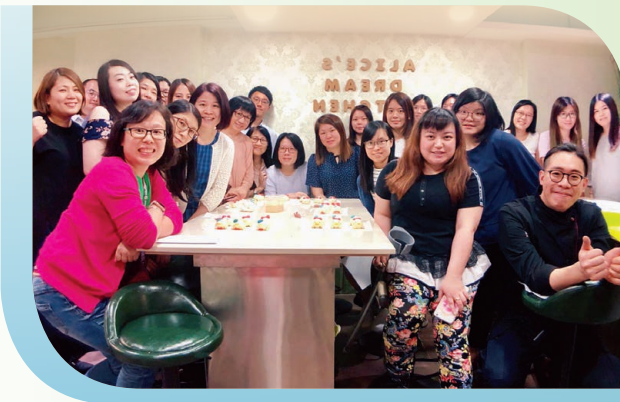


We encourage our employees to take part in inter-departmental exchanges. Our staff are also provided with exchange opportunities on the mainland and overseas to enrich their business knowledge and broaden their horizons.





Advocating work-life balance, we organised a series of recreational activities for our employees.



# Corporate Social Responsibility

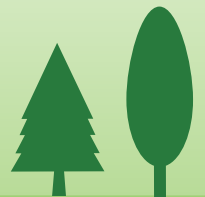


In 2018, our staff from BOC Thailand participated in the foreign banks football league matches in Thailand with the aim of strengthening our relationship with counterparts, as well as enhancing cohesion among our employees.



Our volunteer team served for **50,000+** hours

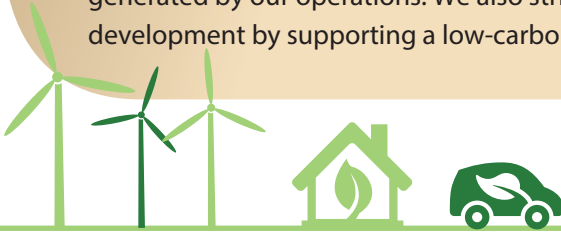
The Group encourages its employees to participate in volunteer activities. In 2018, our volunteer team served for over 50,000 hours and received the Gold Award for Volunteer Service from the Social Welfare Department for the ninth consecutive year.





## Conserving Resources and Protecting the Environment

The Group encourages environmentally responsible business practices. Adhering to our green banking strategy, we aim to reduce the adverse environmental impacts and related risks generated by our operations. We also strive to promote sustainable development by supporting a low-carbon economy.



We encourage customers to opt for consolidated e-statements to save paper. As of the end of 2018, the number of customers choosing e-statements increased by nearly 33% year-on-year.



Customers choosing e-statements **↑ 33%**



The Group participated in and sponsored the launch ceremony of the Hong Kong Green Finance Association and the Hong Kong Green Finance Forum to support the development of innovative green financial products in Hong Kong.





# Corporate Social Responsibility



We joined the launch ceremony of A Waste Reduction Guidebook for Large Scale Event Organisers hosted by the Environmental Protection Department. We are committed to implementing measures to minimise waste generated from the organisation of events. These measures include using recycled materials in stage setup, re-using event supplies, and sending unwanted supplies to recycling or donation centres.

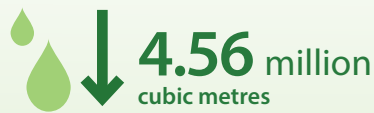


### Annual Electricity Consumption



= the electricity consumed by 26,743 average three-member Hong Kong households in one year

### Annual Water Usage



= the volume of more than 2,571 standard 50-metre swimming pools

### Annual Waste



= the weight of 6,286 Airbus A380s

### Recycled Materials



= the weight of 187,319 double-decker buses

### Emissions



= the carbon dioxide absorbed by 3.78 million trees every year

We jointly organised the BOCHK Corporate Environmental Leadership Awards Programme with the Federation of Hong Kong Industries. In 2018, corporate participants of the programme completed 1,600 green projects.





## Sharing and Caring

The Group cares for our community and attaches great importance to community investment. Through a diverse range of initiatives, we aim to promote the steady development of the community and bring positive energy to society. We share the success of our corporate development with the community and strive to build a harmonious society.

The BOCHK Charitable Foundation (the "Foundation") was established in 1994. Over the years, BOCHK and the Foundation have been supporting a wide range of local charity activities covering poverty alleviation and support for the disadvantaged, youth education, sports and the arts, as well as environmental protection and carbon reduction. Since its inception, BOCHK and the Foundation have donated over HK\$520 million to the community.



### Poverty Alleviation and Support for the Disadvantaged



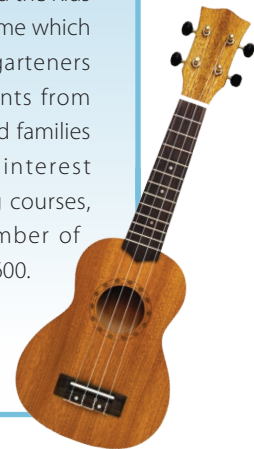
We sponsored the Community Chest Walk for Millions with the engagement of more than 1,600 of our staff and their families, to raise funds for the Chest's Family and Child Welfare Services.



## Corporate Social Responsibility



The Group sponsored the Kids The Future Programme which subsidised kindergarteners and primary students from local underprivileged families to participate in interest classes and training courses, accumulating number of beneficiaries over 1,600.



## Youth Development



Through BOCHK Excellence Scholarship in Chinese History, we encourage students to study Chinese history, deepen their knowledge of the subject and establish a correct understanding on our history and the nation.



We supported the BOCHK JPC Intelligent Crime Prevention Experience programme organised by the Junior Police Call of the Hong Kong Police Force, which aims at encouraging youths in Hong Kong to become good citizens. The programme benefitted about 8,000 young people aged 6 to 25 annually.



BOC Malaysia hosted the cultural and financial educational activity “520 Bring Home Love Filial Piety and Wealth” with Kuen Cheng High School in Kuala Lumpur and SJK(C) Han Chiang Primary School in Penang. The activity allowed children to learn about Chinese culture, understand the significance of filial piety, strengthen the parent-child relationship, and learn about financial management.



## Sports and Arts



We supported the Music Subsidy Scheme of the Musicus Society and the Hong Kong Chinese Orchestra to allow more people from grassroots communities to appreciate music and nurture local musical talent.



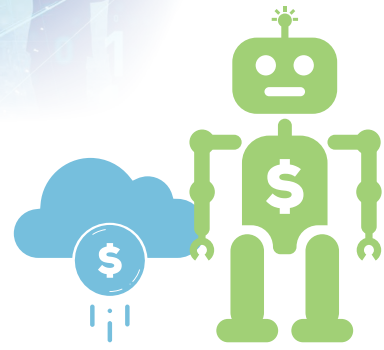
The Group sponsored the Rue du Moulin-Vert art exhibition during Le French May, one of Asia's major cultural events.

We sponsored the Hong Kong Island & Kowloon Regional Inter-school Sports Competition. Nearly 80,000 students from about 270 secondary schools participated in over 8,000 competitions. The BOCHK Schools Sports Volunteer Team contributed over 9,700 hours of volunteer service.



# Corporate Social Responsibility

## Innovative Technology Education



We set up an innovative workshop at Cyberport and launched a Fintech talent cultivation scheme. Through diverse activities, we supported start-ups, offered banking-related project experience to students and cultivating technology talent.

### Fintech Talent Development



主理機構：明報 獨家贊助：中國銀行(香港) BANK OF CHINA (HONG KONG)

## 《世界級工程系列：STEM@港珠澳大橋》

比賽頒獎禮 暨 教育特刊發佈會



The Group sponsored the publication of education supplement "STEM" World-class Engineering Projects Series: Hong Kong-Zhuhai-Macao Bridge and related competitions, with the objective of encouraging students to understand the construction of the bridge from perspectives of Science, Technology, Engineering and Mathematics ("STEM"). Nearly 9,000 students entered the competition.

