

8.1 SUSTAINABILITY PERFORMANCE INDICATORS



Environment⁷⁴

GHG Emissions⁷⁵

GHG emissions ⁷⁶	Unit	2022	2021	2020
GHG emissions				
Direct GHG emissions (Scope 1) ⁷⁷	tCO ₂ e	575	577	629
Indirect GHG emissions (Scope 2) ⁷⁸	tCO ₂ e	48,522	50,074	57,533
Other indirect GHG emissions ⁷⁹	tCO ₂ e	86	64	89
Total Scope 1 and 2 emissions	tCO ₂ e	49,097	50,650	58,162
Total Scope 1, 2 and 3 emissions	tCO ₂ e	49,182	50,715	58,251

GHG emissions intensity ⁸⁰	Unit	2022	2021	2020
Scope 1, 2 and 3 emissions per employee	tCO ₂ e/employee	3.32	3.48	3.91
Scope 1, 2 and 3 emissions per area	tCO ₂ e/m ²	0.13	0.14	0.16

Energy

Total energy consumption ^{81, 82}	Unit	2022	2021	2020
Energy consumption				
Direct energy consumption	GJ	7,445	7,049	7,731
Diesel consumption for corporate fleet	GJ	1,616	1,676	1,947
Petrol consumption for corporate fleet	GJ	5,830	5,373	5,784
Indirect energy consumption	GJ	308,635	322,519	369,605
Electricity	GJ	307,111	320,618	367,479
Towngas	GJ	1,524	1,901	2,126
Total energy consumption	GJ	316,081	329,568	377,337

Energy intensity ⁸³	Unit	2022	2021	2020
Energy intensity per employee	GJ/employee	21.31	22.65	25.30

Paper^{84, 85, 86}

Total paper purchased	Unit	2022	2021	2020
Paper purchased	tonnes	356.36	436.57	496.54

Paper purchase intensity	Unit	2022	2021	2020
Paper purchased per employee	kg/employee	29.23	35.89	39.54

⁷⁴ In order to enhance the level of data disclosure, the scope on GHG emissions and energy consumption disclosure has been expanded to cover the Group's business outlet, branches, office buildings (self-occupied portion) and leased offices in Hong Kong, as well as the mainland and Southeast Asia regions from 2022 onwards, and the calculation of total GHG emissions has been updated. To maintain data consistency and comparability, the data for 2020 and 2021 have been adjusted accordingly to ensure that the reporting scope and calculation methods are consistent with those for 2022. After the restatement, the total GHG emissions for 2020 and 2021 decreased by 9% and increased by 10% compared to the data before restatement; the total energy consumption for 2020 and 2021 increased by 10% and 12% compared to the data before restatement.

⁷⁵ The calculation standards and methodologies for GHG emissions referenced the Guidelines to Account for and Report on Greenhouse Gas Emissions and Removals for Buildings (Commercial, Residential or Institutional Purposes) in Hong Kong (2010 edition) published by the Environmental Protection Department (EPD) and the Electrical and Mechanical Services Department (EMSD) of the Hong Kong SAR Government. The sources of emissions factors for the reporting of GHG emissions include Sustainability Reports of the local utility companies, Guidelines to Account for and Report on Greenhouse Gas Emissions and Removals for Buildings (Commercial, Residential or Institutional Purposes) in Hong Kong (2010 edition) and the "How to Prepare an ESG Report: Appendix 2: Reporting guidance on Environmental KPIs" published by HKEX. The GHG calculations cover carbon dioxide (CO₂), methane (CH₄), nitrous oxide (N₂O), while hydrofluorocarbons (HFCs), perfluorocarbons (PFCs), sulphur hexafluoride (SF₆) and nitrogen trifluoride (NF₃) are not applicable.

⁷⁶ 305-1, 305-2, 305-3, A1.1, A1.2

⁷⁷ Including the diesel and petrol consumption by corporate fleet.

⁷⁸ Include GHG emissions due to electricity and gas consumption.

⁷⁹ Including methane gas generation at landfill due to disposal of paper waste, GHG emissions due to electricity used for freshwater processing by the Water Services Department and sewage processing by the Drainage Services Department.

⁸⁰ 305-4

⁸¹ The factors for converting the base units of different fuel types to gigajoule ("GJ") are based on "How to Prepare an ESG Report: Appendix 2: Reporting guidance on Environmental KPIs" published by HKEX.

⁸² 302-1, A2.1

⁸³ 302-3, A2.1

⁸⁴ 301-1, A2.5

⁸⁵ Based on the amount of office A4 paper purchased.

⁸⁶ The scope of data reporting for paper, waste and recycling, and water covers the Group's business outlets, branches, office buildings for own operations and leased offices in Hong Kong during the reporting period.



Waste and recycling

Non-hazardous waste recycled ⁸⁷	Unit	2022	2021	2020
Paper	tonnes	172.09	175.41	261.3
Plastic	tonnes	0.15	0.17	0.58
Aluminium	tonnes	0.10	0.09	1.35
Food waste	tonnes	29.68	73.98	50.06
Total non-hazardous waste	tonnes	202.02	249.64	313.29

Hazardous waste recycled ⁸⁸	Unit	2022	2021	2020
Rechargeable battery	No.	92	92	62
E-waste	No.	1,789 ⁸⁹	8383	7159
Fluorescent tubes	No.	3,797	5,445 ⁹⁰	458
Total hazardous waste	No.	5,683	13,920	7,679

Waste disposed to landfill ⁹¹	Unit	2022	2021	2020
General waste to landfill	tonnes	622.90	556.03 ⁹²	185.61

Waste disposal intensity ⁹³	Unit	2022	2021	2020
General waste to landfill per employee	tonnes/employee	0.051	0.046	0.015

Water ^{94, 95}

Total water consumption	Unit	2022	2021	2020
Water consumption	Megalitre	97.80	104.20	141.85

Water intensity ⁹⁶	Unit	2022	2021	2020
Water consumption per employee	Megalitre/ employee	0.0080	0.0085	0.0113

⁸⁷ 306-3, 306-4, A1.4

⁸⁸ 306-3, 306-4, A1.3

⁸⁹ A large amount of electronic equipment has already been retired and recycled in 2020-2021, so less equipment will need to be retired in 2022.

⁹⁰ Including fluorescent light tubes and compact fluorescent lamps, collected by qualified contractors. The quantity of recovered fluorescent light tubes and compact fluorescent lamps increased mainly due to replacement of LED tubes at the common area of the office buildings during the year.

⁹¹ 306-3; 306-5, A1.4

⁹² Since September 2021, we extend the coverage by incorporating waste generated from more office at locations.

⁹³ A1.4

⁹⁴ Restated water usage in 2020 to include data from more building. After restate, the water usage in 2020 up 46% than previously disclosed.

⁹⁵ 303-5, A2.2

⁹⁶ A2.2



Employee

Total number of employees by geographical region, employee type and gender⁹⁷

Employee type	Unit	2022			2021			2020		
		Female	Male	Total	Female	Male	Total	Female	Male	Total
<u>Hong Kong</u>										
Permanent	No.	6,598	5,358	11,956	6,594	5,264	11,858	6,831	5,392	12,223
Non-permanent	No.	178	56	234	210	97	307	241	93	334
<u>The Chinese mainland</u>										
Permanent	No.	574	271	845	444	188	632	390	209	599
Non-permanent	No.	0	1	1	0	1	1	4	4	8
<u>Southeast Asia and others</u>										
Permanent	No.	1,122	631	1,753	1,100	632	1,732	1,095	629	1,724
Non-permanent	No.	18	25	43	13	10	23	15	12	27
Hong Kong Total	No.	6,776	5,414	12,190	6,804	5,361	12,165	7,072	5,485	12,557
The Chinese mainland Total	No.	574	272	846	444	189	633	394	213	607
Southeast Asia and others Total	No.	1,140	656	1,796	1,113	642	1,755	1,110	641	1,751
Total	No.	8,490	6,342	14,832	8,361	6,192	14,553	8,576	6,339	14,915

Total number of employees by contract type and gender⁹⁸

Employee type	Unit	2022			2021			2020		
		Female	Male	Total	Female	Male	Total	Female	Male	Total
Full-time	No.	8,456	6,335	14,791	8,326	6,188	14,514	8,531	6,334	14,865
Part-time	No.	34	7	41	35	4	39	45	5	50
Total	No.	8,490	6,342	14,832	8,361	6,192	14,553	8,576	6,339	14,915

Total number of employees by geographical region, age group and gender⁹⁹

Employee type	Unit	2022			2021			2020		
		Female	Male	Total	Female	Male	Total	Female	Male	Total
<u>Hong Kong</u>										
18-30	No.	1,521	1,244	2,765	1,638	1,336	2,974	1,825	1,437	3,262
31-40	No.	1,849	1,752	3,601	1,656	1,622	3,278	1,664	1,624	3,288
41-50	No.	1,822	1,399	3,221	1,952	1,400	3,352	2,089	1,422	3,511
51 or above	No.	1,584	1,019	2,603	1,558	1,003	2,561	1,494	1,002	2,496
<u>The Chinese mainland</u>										
18-30	No.	418	118	536	317	85	402	202	79	281
31-40	No.	108	97	205	82	53	135	113	76	189
41-50	No.	37	34	71	38	31	69	74	38	112
51 or above	No.	11	23	34	7	20	27	5	20	25
<u>Southeast Asia and others</u>										
18-30	No.	495	189	684	509	189	698	542	214	756
31-40	No.	423	254	677	399	259	658	380	254	634
41-50	No.	164	154	318	155	149	304	151	139	290
51 or above	No.	58	59	117	50	45	95	37	34	71
Hong Kong Total	No.	6,776	5,414	12,190	6,804	5,361	12,165	7,072	5,485	12,557
The Chinese mainland Total	No.	574	272	846	444	189	633	394	213	607
Southeast Asia and others Total	No.	1,140	656	1,796	1,113	642	1,755	1,110	641	1,751
Total	No.	8,490	6,342	14,832	8,361	6,192	14,553	8,576	6,339	14,915

⁹⁷ 2-7, B1.1

⁹⁸ 2-7, B1.1

⁹⁹ 2-7, B1.1



Total number of employees by employee category and gender

Employee type	Unit	2022			2021			2020		
		Female	Male	Total	Female	Male	Total	Female	Male	Total
Senior management	No.	360	558	918	335	527	862	324	508	832
Middle level staff	No.	3,540	3,431	6,971	3,286	3,205	6,491	3,155	3,141	6,296
General employees	No.	4,590	2,353	6,943	4,740	2,460	7,200	5,097	2,690	7,787
Total	No.	8,490	6,342	14,832	8,361	6,192	14,553	8,576	6,339	14,915

Gender by employee category¹⁰⁰

Employee category	Unit	2022		2021		2020	
		Female	Male	Female	Male	Female	Male
Board	%	18.18	81.82	11.00	89.00	11.00	89.00
Senior management	%	2.43	3.76	2.30	3.62	2.17	3.41
Middle level staff	%	23.87	23.13	22.58	22.02	21.15	21.06
General employees	%	30.95	15.86	32.57	16.91	34.17	18.04
Total¹⁰¹	%	57.25	42.75	57.45	42.55	57.49	42.51

Age by employee category¹⁰²

Employee category	Unit	2022	2021	2020
<u>Senior management</u>				
18-30	No.	0	0	0
31-40	No.	109	101	107
41-50	No.	441	423	395
51 or above	No.	368	338	330
<u>Middle level staff</u>				
18-30	No.	713	660	600
31-40	No.	2,945	2,582	2,508
41-50	No.	2,070	2,080	2,078
51 or above	No.	1,243	1,169	1,110
<u>General employees</u>				
18-30	No.	3,272	3,414	3,699
31-40	No.	1,429	1,388	1,496
41-50	No.	1,099	1,222	1,440
51 or above	No.	1,143	1,176	1,152
Total				
18-30	No.	3,985	4,074	4,299
31-40	No.	4,483	4,071	4,111
41-50	No.	3,610	3,725	3,913
51 or above	No.	2,754	2,683	2,592

¹⁰⁰ 405-1

¹⁰¹ Board members not included in Total.

¹⁰² 405-1, B1.1


Proportion of senior management hired from the local community by geographical region¹⁰³

	Unit	2022	2021	2020
Hong Kong	%	87.79	86.45	87.25
The Chinese mainland	%	87.50	80.00	80.00
Southeast Asia and others	%	32.53	32.93	33.78
Overall	%	82.79	81.32	82.45

New hire by gender, age and geographical region¹⁰⁴

	Unit	2022		2021		2020	
		No.	%	No.	%	No.	%
Gender							
Female	No.:%	1,841	12.41	1,589	10.92	1,018	6.82
Male	No.:%	1,627	10.97	1,263	8.68	764	5.13
Age							
18-30	No.:%	1,888	12.72	1,756	12.06	1,149	7.70
31-40	No.:%	1,034	6.97	658	4.53	408	2.74
41-50	No.:%	370	2.50	240	1.65	160	1.08
51 or above	No.:%	176	1.19	198	1.36	65	0.43
Region							
Hong Kong	No.:%	2,795	18.84	2,321	15.96	1,283	8.60
The Chinese mainland	No.:%	277	1.87	254	1.74	212	1.43
Southeast Asia and others	No.:%	396	2.67	277	1.90	287	1.92
Total	No.:%	3,468	23.38	2,852	19.6	1,782	11.95

Employee voluntary turnover rate by gender, age and geographical region¹⁰⁵

	Unit	2022		2021		2020	
		No.	%	No.	%	No.	%
Gender							
Female	No.:%	1,370	9.29	1,352	9.13	618	4.15
Male	No.:%	1,195	8.09	1,090	7.36	515	3.46
Age							
18-30	No.:%	1,307	8.85	1,335	9.02	649	4.36
31-40	No.:%	776	5.25	719	4.85	288	1.93
41-50	No.:%	370	2.51	308	2.08	148	1.00
51 or above	No.:%	112	0.77	80	0.54	48	0.32
Region							
Hong Kong	No.:%	2,216	15.02	2,162	14.6	984	6.61
The Chinese mainland	No.:%	64	0.43	61	0.41	44	0.30
Southeast Asia and others	No.:%	285	1.93	219	1.48	105	0.70
Total	No.:%	2,565	17.38	2,442	16.49	1,133	7.61

Compensation Ratio¹⁰⁶

	Unit	2022	2021	2020
Ratio of the annual total compensation for the organisation's highest-paid individual to the median annual total compensation for all employees (excluding the highest-paid individual)	ratio	18 : 1	16 : 1	/

¹⁰³ 202-2 (Number of senior management in the specific region hired from the local community/Total number of senior management in the specific region) x 100%

¹⁰⁴ 401-1

¹⁰⁵ 401-1, B1.2

¹⁰⁶ 2-21



Parental Leave¹⁰⁷

	Unit	2022			2021			2020		
		Female	Male	Total	Female	Male	Total	Female	Male	Total
Employees that were entitled to parental leave	No.	8,235	6,141	14,376	7,926	5,881	13,807	8,302	6,180	14,482
Employees that took parental leave	No.	215	147	362	211	150	361	272	180	452
Employee that returned from parental leave	No.	206	145	351	200	147	347	264	178	442
Rate of return from parental leave	%	95.81	98.64	96.96	94.79	98.00	96.12	97.06	98.89	97.79
Employees still employed 12 months after return to work	No.	176	124	300	188	134	322	248	172	420
Employees still employed 12 months after return to work	%	85.44	85.52	85.47	94.00	91.16	92.80	93.94	96.63	95.02

Occupational health and safety performance¹⁰⁸

	Unit	2022	2021	2020
Number of high consequence work-related injuries	No.	0	0	0
Rate of high consequence work-related injuries	%	0	0	0
Lost day due to work injury	Number of days	369.7	390.1	969.3
Rate of lost day due to work injury ¹⁰⁹	%	2.45	2.58	5.85
Number of fatalities as a result of work-related injuries	No.	0	0	0
Fatalities rate as a result of work-related injuries	%	0	0	0
Number of recordable work-related injuries ¹¹⁰	No.	0	0	1
Rate of recordable work-related injuries	%	0	0	0.006

Training and development¹¹¹

	Unit	2022			2021			2020		
		Female	Male	Total	Female	Male	Total	Female	Male	Total
Average training hours by employee category and gender										
Senior management	Hour	68.19	70.69	69.71	44.13	49.74	47.56	25.65	24.16	24.74
Middle level staff	Hour	41.70	46.60	44.11	41.07	46.00	43.51	23.69	24.63	24.16
General employees	Hour	54.03	62.07	56.75	47.52	59.33	51.55	27.85	33.03	29.64
Total average training per employee	Hour	49.49	54.46	51.61	44.85	51.62	47.73	26.24	28.16	27.05
Percentage of employees who received training										
Senior management	%	97.22	97.13	97.17	97.31	96.77	96.98	91.79	92.37	92.14
Middle level staff	%	96.53	96.18	96.36	96.38	96.38	96.38	95.78	95.22	95.50
General employees	%	97.89	95.54	97.09	96.05	93.33	95.13	91.17	90.64	90.99
Total percentage of employees who received training	%	97.29	96.03	96.75	96.23	95.20	95.79	92.89	93.04	92.95

¹⁰⁷ 401-3

¹⁰⁸ 403-9, B2.1, B2.2

¹⁰⁹ Calculated based on every 200,000 hours worked.

¹¹⁰ Recordable work-related injury relates to injury, disease (or even death) contracted during the course of employment and diagnosed by licenced health care professional, resulting in the employee being unable to perform normal work duties for 6 months or above.

¹¹¹ 404-1, B3.1, B3.2



Number and percentage of employees who received training on the following topics by employee category and gender¹¹²

Unit	2022		2021		2020		
	No.	%	No.	%	No.	%	
Anti-corruption¹¹³							
Employee category							
Board	No.; %	11	100.00	9	100	9	100
Senior management	No.; %	877	95.53	827	95.94	809	97.24
Middle level staff	No.; %	6,600	94.68	6,202	95.55	6,058	96.22
General employees	No.; %	6,563	94.53	6,699	93.04	6,364	81.73
Region							
Hong Kong	No.; %	11,716	96.11	11,656	95.82	12,043	95.91
The Chinese mainland	No.; %	834	98.58	633	100.00	594	97.86
Southeast Asia and others	No.; %	1,490	82.96	1,439	81.99	594	33.92
Total¹¹⁴	No.; %	14,040	94.66	13,728	94.33	13,231	88.71
Contract type							
Full-time	%		94.65		85.92		88.21
Part-time	%		100.00		100.00		100.00
Occupational health and safety							
	No.; %	13,833	93.26	12,509	85.95	13,162	88.25
IT security/Customer privacy							
Contract type							
Full-time	%		95.47		94.95		81.87
Part-time	%		100.00		100.00		100.00

Misconduct cases¹¹⁵

Categories of Confirmed Cases	Unit	2022	2021	2020
Discrimination	No. of case	0	0	0
Corruption	No. of case	0	0	0
Legal actions for anti-competitive behaviour, anti-trust, and monopoly practices	No. of case	0	0	0
Incidents of non-compliance with regulation and/or voluntary codes concerning marketing communications				
Incidents of non-compliance with regulations that result in fines or penalties	No. of case	0	0	0
Incidents of non-compliance with regulations that result in warnings	No. of case	0	0	0
Incidents of non-compliance with voluntary codes	No. of case	0	0	0

Suppliers

Number of suppliers by geographical region¹¹⁶

Region	Unit	2022	2021	2020
Hong Kong	No.	646	629	607
The Chinese mainland	No.	86	81	93
Southeast Asia and others	No.	44	38	35
Total number of suppliers	No.	776	748	735

¹¹² 404-3

¹¹³ 205-2, B7.3

¹¹⁴ Board members not included in Total.

¹¹⁵ 205-3, 206-1, 406-1, 417-3, B7.1

¹¹⁶ 2-6, B5.1



Customer

Customer privacy¹¹⁷

	Unit	2022	2021	2020
Substantiated complaints received concerning breaches of customer privacy		0	0	0
Complaints received from outside parties and substantiated by the organisation	No.	5	7	9
Complaints from regulatory bodies	No.	0	1	1
Number of information security breaches concerning customers' personal data	No.	0	0	0
Customers affected by company's data breach	No.	0	0	0
Information security breaches or other cybersecurity incidents	No.	0	0	0
Fines/penalties paid in relation to information security breaches or other cybersecurity incident	HK\$	0	0	0
External audits conducted on the IT general control, which includes infrastructure and information security management systems	No.	3	2	1

Banking Service Channels

	Unit	2022	2021	2020
Branches				
Hong Kong	No.	182	187	192
Southeast Asia and others	No.	33 ¹¹⁸	34 ¹¹⁹	35 ¹²⁰
Total	No.	215	221	227
Number of automated banking sites	No.	283	285	287
Automated banking sites with 24/7 banking capacity	%	100	100	100
ATMs	No.	627	630	642

¹¹⁷ 418-1, B6.5

¹¹⁸ Including Malaysia, Indonesia, Thailand, Cambodia, Vietnam, the Philippines, Laos, Brunei

¹¹⁹ Including Malaysia, Indonesia, Thailand, Cambodia, Vietnam, the Philippines, Laos, Brunei (Including Yangon branch that has no retail banking services).

¹²⁰ Including Malaysia, Indonesia, Thailand, Cambodia, Vietnam, the Philippines, Laos, Brunei