

8.1 SUSTAINABILITY PERFORMANCE INDICATORS

Environment

GHG Emissions⁷⁰

GHG Emissions ⁷¹	Unit	2023	2022	2021
GHG emissions				
Direct GHG emissions (Scope 1) ⁷²	tCO ₂ e	548	575	577
Indirect GHG emissions (Scope 2) ⁷³	tCO ₂ e	50,953	48,522	50,074
Other indirect emissions (Scope 3) ⁷⁴	tCO ₂ e	89	86	64
Total Scope 1 and 2 emissions	tCO ₂ e	51,501	49,097	50,650
Total Scope 1, 2 and 3 emissions	tCO ₂ e	51,590	49,182	50,715
GHG emissions intensity⁷⁵				
Scope 1, 2 and 3 emissions per employee	tCO ₂ e/employee	3.46	3.32	3.48
Scope 1,2 and 3 emissions per area	tCO ₂ e/m ²	0.12	0.13	0.14

Energy

Total energy consumption ^{76, 77}	Unit	2023	2022	2021
Energy consumption				
Direct energy consumption	GJ	8,429	7,445	7,049
Diesel consumption for corporate fleet	GJ	2,048	1,616	1,676
Petrol consumption for corporate fleet	GJ	6,381	5,830	5,373
Indirect energy consumption	GJ	339,956	308,635	322,519
Electricity	GJ	337,936	307,111	320,618
Towngas	GJ	2,020	1,524	1,901
Total energy consumption	GJ	348,385	316,081	329,568
Energy intensity⁷⁸				
Energy intensity per employee	GJ/employee	23.36	21.31	22.65

⁷⁰ 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.

⁷¹ 305-1, 305-2, 305-3, A1.1, A1.2

⁷² Including the diesel and petrol consumption by corporate fleet.

⁷³ Include GHG emissions due to electricity and gas consumption.

⁷⁴ 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.

⁷⁵ 305-4

⁷⁶ 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.

⁷⁷ 302-1, A2.1

⁷⁸ 302-3, A2.1

Paper^{79, 80, 81}

Total paper purchased	Unit	2023	2022	2021
Paper purchased	tonnes	336.48	356.36	436.57
Paper purchase intensity	Unit	2023	2022	2021
Paper purchased per employee	kg/employee	27.98	29.23	35.89

Waste and recycling

Non-hazardous waste recycled ⁸²	Unit	2023	2022	2021
Paper	tonnes	210.99	172.09	175.41
Plastic	tonnes	0.31	0.15	0.17
Aluminium	tonnes	0.22	0.10	0.09
Food waste	tonnes	63.24	29.68	73.98
Total non-hazardous waste	tonnes	274.76	202.02	249.64

Hazardous waste recycled ⁸³	Unit	2023	2022	2021
Rechargeable battery	No.	125	92	92
E-waste	No.	2,346	1,789 ⁸⁴	8,383
Fluorescent tubes	No.	2,600	3,797	5,445 ⁸⁵
Total hazardous waste	No.	5,071	5,678	13,920

Waste disposed to landfill ⁸⁶	Unit	2023	2022	2021
General waste to landfill	tonnes	572.24	622.90	556.03
Waste disposal intensity ⁸⁷	Unit	2023	2022	2021
General waste to landfill per employee	tonnes/employee	0.048	0.051	0.046

Water⁸⁸

Total water consumption	Unit	2023	2022	2021
Water consumption	Megalitre	109.83	97.80	104.20
Water intensity ⁸⁹	Unit	2023	2022	2021
Water consumption per employee	Megalitre/employee	0.0091	0.0080	0.0086

⁷⁹ 301-1, 301-3, A2.5⁸⁰ Based on the amount of office A4 paper purchased.⁸¹ 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.⁸² 306-3, 306-4, A1.4⁸³ 2-4, 306-3, 306-4, A1.3⁸⁴ A large amount of electronic equipment has already been retired and recycled in 2020-2021, so less equipment will need to be retired in 2022.⁸⁵ 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.⁸⁶ 306-3, 306-5, A1.4⁸⁷ A1.4⁸⁸ 303-5, A2.2⁸⁹ 2-4, A2.2

Employee

Total number of employees by geographical region, employee type and gender⁹⁰

Employee type	Unit	2023			2022			2021		
		Female	Male	Total	Female	Male	Total	Female	Male	Total
<u>Hong Kong</u>										
Permanent	No.	6,463	5,286	11,749	6,598	5,358	11,956	6,594	5,264	11,858
Non-permanent	No.	201	74	275	178	56	234	210	97	307
Temporary employee	No.	201	74	275	178	56	234	210	97	307
Non-guaranteed hours employee	No.	0	0	0	0	0	0	0	0	0
<u>Chinese mainland</u>										
Permanent	No.	661	350	1,011	574	271	845	444	188	632
Non-permanent	No.	1	1	2	0	1	1	0	1	1
Temporary Employee	No.	1	1	2	0	1	1	0	1	1
Non-guaranteed Hours Employee	No.	0	0	0	0	0	0	0	0	0
<u>Southeast Asia and others</u>										
Permanent	No.	1,190	653	1,843	1,122	631	1,753	1,100	632	1,732
Non-permanent	No.	17	19	36	18	25	43	13	10	23
Temporary Employee	No.	17	19	36	18	25	43	13	10	23
Non-guaranteed Hours Employee	No.	0	0	0	0	0	0	0	0	0
Permanent Total	No.	8,314	6,289	14,603	8,294	6,260	14,554	8,138	6,084	14,222
Non-permanent Total	No.	219	94	313	196	82	278	223	108	331
Temporary Employee	No.	219	94	313	196	82	278	223	108	331
Non-guaranteed Hours Employee Total	No.	0	0	0	0	0	0	0	0	0
Total	No.	8,533	6,383	14,916	8,490	6,342	14,832	8,361	6,192	14,553

⁹⁰ 2-4, 2-7, B1.1

⁹¹ 2-4, 2-7, B1.1

Total number of employees by contract type, geographical region and gender⁹¹

Employee type	Unit	2023			2022			2021		
		Female	Male	Total	Female	Male	Total	Female	Male	Total
<u>Hong Kong</u>										
Full-time	No.	6,630	5,356	11,986	6,742	5,407	12,149	6,769	5,357	12,126
Part-time	No.	34	4	38	34	7	41	35	4	39
<u>Chinese mainland</u>										
Full-time	No.	662	351	1,013	574	272	846	444	189	633
Part-time	No.	0	0	0	0	0	0	0	0	0
<u>Southeast Asia and others</u>										
Full-time	No.	1,207	672	1,879	1,140	656	1,796	1,113	642	1,755
Part-time	No.	0	0	0	0	0	0	0	0	0
Full-time Total	No.	8,499	6,379	14,878	8,456	6,335	14,791	8,326	6,188	14,514
Part-time Total	No.	34	4	38	34	7	41	35	4	39
Total	No.	8,533	6,383	14,916	8,490	6,342	14,832	8,361	6,192	14,553

Total number of employees by geographical region, age group and gender⁹²

Employee type	Unit	2023			2022			2021		
		Female	Male	Total	Female	Male	Total	Female	Male	Total
Employee type										
<u>Hong Kong</u>										
18-30	No.	1,407	1,187	2,594	1,521	1,244	2,765	1,638	1,336	2,974
31-40	No.	1,890	1,671	3,561	1,849	1,752	3,601	1,656	1,622	3,278
41-50	No.	1,704	1,435	3,139	1,822	1,399	3,221	1,952	1,400	3,352
51 or above	No.	1,663	1,067	2,730	1,584	1,019	2,603	1,558	1,003	2,561
<u>Chinese mainland</u>										
18-30	No.	489	146	635	418	118	536	317	85	402
31-40	No.	127	143	270	108	97	205	82	53	135
41-50	No.	33	40	73	37	34	71	38	31	69
51 or above	No.	13	22	35	11	23	34	7	20	27
<u>Southeast Asia and others</u>										
18-30	No.	507	185	692	495	189	684	509	189	698
31-40	No.	461	257	718	423	254	677	399	259	658
41-50	No.	171	156	327	164	154	318	155	149	304
51 or above	No.	68	74	142	58	59	117	50	45	95
Hong Kong total	No.	6,664	5,360	12,024	6,776	5,414	12,190	6,804	5,361	12,165
Chinese mainland Total	No.	662	351	1,013	574	272	846	444	189	633
Southeast Asia and others Total	No.	1,207	672	1,879	1,140	656	1,796	1,113	642	1,755
Total	No.	8,533	6,383	14,916	8,490	6,342	14,832	8,361	6,192	14,553

Total number of employees by employee category and gender⁹³

Employee type	Unit	2023			2022			2021		
		Female	Male	Total	Female	Male	Total	Female	Male	Total
Senior management	No.	365	575	940	360	558	918	335	527	862
Middle level staff	No.	3,599	3,511	7,110	3,540	3,431	6,971	3,286	3,205	6,491
General employees	No.	4,569	2,297	6,866	4,590	2,353	6,943	4,740	2,460	7,200
Total	No.	8,533	6,383	14,916	8,490	6,342	14,832	8,361	6,192	14,553

Gender of the Board⁹⁴

	Unit	2023		2022		2021	
		Female	Male	Female	Male	Female	Male
Board	%	18.18	81.82	18.18	81.82	11.00	89.00

Gender by employee category⁹⁵

	Unit	2023		2022		2021	
		Female	Male	Female	Male	Female	Male
Senior management	%	2.45	3.85	2.43	3.76	2.30	3.62
Middle level staff	%	24.13	23.54	23.87	23.13	22.58	22.02
General employees	%	30.63	15.40	30.95	15.86	32.57	16.90
Total⁹⁶	%	57.21	42.79	57.25	42.75	57.45	42.55

⁹² 2-7, B1.1⁹³ B1.1⁹⁴ 405-1⁹⁵ 405-1⁹⁶ Board members not included in Total.

Age by employee category⁹⁷

Employee category	Unit	2023	2022	2021
<u>Senior management</u>				
18-30	No.	0	0	0
31-40	No.	89	109	101
41-50	No.	455	441	423
51 or above	No.	396	368	338
<u>Middle level staff</u>				
18-30	No.	720	713	660
31-40	No.	2,990	2,945	2,582
41-50	No.	2,100	2,070	2,080
51 or above	No.	1,300	1,243	1,169
<u>General employees</u>				
18-30	No.	3,201	3,272	3,414
31-40	No.	1,470	1,429	1,388
41-50	No.	984	1,099	1,222
51 or above	No.	1,211	1,143	1,176
Total				
18-30	No.	3,921	3,985	4,074
31-40	No.	4,549	4,483	4,071
41-50	No.	3,539	3,610	3,725
51 or above	No.	2,907	2,754	2,683

Proportion of senior management hired from the local community by geographical region⁹⁸

Unit	2023	2022	2021	2021
Hong Kong	%	89.05	87.79	86.45
Chinese mainland	%	83.33	87.50	80.00
Southeast Asia and others	%	32.95	32.53	32.93
Overall	%	83.72	82.79	81.32

New hire by gender, age group and geographical region⁹⁹

	Unit	2023		2022		2021	
		No.	%	No.	%	No.	%
Gender							
Female	No.:%	1,415	9.49	1,841	12.41	1,589	10.92
Male	No.:%	1,157	7.75	1,627	10.97	1,263	8.68
Age							
18-30	No.:%	1,499	10.05	1,888	12.72	1,756	12.06
31-40	No.:%	668	4.48	1,034	6.97	658	4.53
41-50	No.:%	248	1.66	370	2.50	240	1.65
51 or above	No.:%	157	1.05	176	1.19	198	1.36
Region							
Hong Kong	No.:%	1,984	13.30	2,795	18.84	2,321	15.96
The Chinese mainland	No.:%	236	1.58	277	1.87	254	1.74
Southeast Asia and others	No.:%	352	2.36	396	2.67	277	1.90
Total	No.:%	2,572	17.24	3,468	23.38	2,852	19.60

⁹⁷ 405-1, B1.1⁹⁸ 202-2, (Number of senior management in the specific region hired from the local community/Total number of senior management in the specific region) x 100%⁹⁹ 401-1

Employee voluntary turnover rate by gender, age group and geographical region¹⁰⁰

	Unit	2023		2022		2021	
		No.	%	No.	%	No.	%
Gender							
Female	No.:%	1,085	7.26	1,370	9.29	1,352	9.13
Male	No.:%	877	5.87	1,195	8.09	1,090	7.36
Age							
18-30	No.:%	945	6.33	1,307	8.85	1,335	9.02
31-40	No.:%	652	4.36	776	5.25	719	4.85
41-50	No.:%	283	1.89	370	2.51	308	2.08
51 or above	No.:%	82	0.55	112	0.77	80	0.54
Region							
Hong Kong	No.:%	1,699	11.37	2,216	15.02	2,162	14.60
Chinese mainland	No.:%	59	0.39	64	0.43	61	0.41
Southeast Asia and others	No.:%	204	1.37	285	1.93	219	1.48
Total	No.:%	1,962	13.13	2,565	17.38	2,442	16.49

Compensation Ratio¹⁰¹

	Unit	2023	2022	2021
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	17:1	18 : 1	16 : 1

Parental Leave¹⁰²

	Unit	2023			2022			2021		
		Female	Male	Total	Female	Male	Total	Female	Male	Total
Employees that were entitled to parental leave	No.	8,247	6,211	14,458	8,235	6,141	14,376	7,926	5,881	13,807
Employees that took parental leave	No.	254	181	435	215	147	362	211	150	361
Employee that returned from parental leave	No.	244	177	421	206	145	351	200	147	347
Rate of return from parental leave	%	96.06	97.79	96.78	95.81	98.64	96.96	94.79	98.00	96.12
Employees still employed 12 months after return to work	No.	217	162	379	176	124	300	188	134	322
Employees still employed 12 months after return to work	%	105.34	111.72	107.98	88.00	84.35	86.46	71.21	75.28	72.85

¹⁰⁰ 401-1, B1.2

¹⁰¹ 2-21

¹⁰² 401-3

Occupational health and safety performance¹⁰³

	Unit	2023	2022	2021
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	474.9	369.7	390.1
Rate of lost day due to work injury ¹⁰⁴	%	2.96	2.45	2.58
Number of fatalities as a result of work-related injury	No.	0	0	0
Fatalities rate as a result of work-related injuries ¹⁰⁴	%	0	0	0
Number of recordable work-related injuries ¹⁰⁵	No.	0	0	0
Rate of recordable work-related injuries ¹⁰⁴	%	0	0	0
Number of hours worked	Hours	32,130,351	30,157,173	30,293,289

Training and development¹⁰⁶

	Unit	2023			2022			2021		
		Female	Male	Total	Female	Male	Total	Female	Male	Total
Average training hours by employee category and gender										
Senior management	Hour	45.67	41.33	43.01	68.19	70.69	69.71	44.13	49.74	47.56
Middle level staff	Hour	46.82	44.11	45.48	41.70	46.60	44.11	41.07	46.00	43.51
General employees	Hour	55.56	67.61	59.59	54.03	62.07	56.75	47.52	59.33	51.55
Total average training per employee	Hour	51.45	52.31	51.82	49.49	54.46	51.61	44.85	51.62	47.73
Percentage of employee who received training										
Senior management	%	98.08	97.39	97.66	97.22	97.13	97.17	97.31	96.77	96.98
Middle level staff	%	99.44	99.40	99.42	96.53	96.18	96.36	96.38	96.38	96.38
General employees	%	99.50	98.91	99.30	97.89	95.54	97.09	96.05	93.33	95.13
Total percentage of employee who received training (%)	%	99.41	99.04	99.26	97.29	96.03	96.75	96.23	95.20	95.79

¹⁰³ 403-9, B2.1, B2.2

¹⁰⁴ As per 200,000 working hours

¹⁰⁵ 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.

¹⁰⁶ 404-1, B3.1, B3.2

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

	Unit	2023		2022		2021	
		No.	%	No.	%	No.	%
Anti-corruption¹⁰⁷							
Employee category							
Board	No.; %	11	100.00	11	100.00	9	100.00
Senior management	No.; %	909	96.70	877	95.53	827	95.94
Middle level staff	No.; %	7,008	98.57	6,600	94.68	6,202	95.55
General employees	No.; %	6,761	98.47	6,563	94.53	6,699	93.04
Total¹⁰⁸	No.; %	14,678	98.40				
Region							
Hong Kong	No.; %	11,994	99.75	11,716	96.11	11,656	95.82
Chinese mainland	No.; %	995	98.22	834	98.58	633	100.00
Southeast Asia and others	No.; %	1,689	89.89	1,490	82.96	1,439	81.99
Total¹⁰⁸	No.; %	14,678	98.40	14,040	94.66	13,728	94.33
Contract type							
Full-time	%		98.02		94.65		85.92
Part-time	%		100		100.00		100.00
Occupational health and safety							
	No.; %	13,770	92.32	13,833	93.26	12,509	85.95
IT security/Customer privacy							
Contract type							
Full-time	%		97.83		95.47		94.95
Part-time	%		100		100.00		100.00

Misconduct cases¹⁰⁹

Categories of Confirmed Cases	Unit	2023	2022	2021
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 concerning product and service information and labelling				
Incidents of Non-compliance with laws and regulations that result in fines or penalties	No. of case	0	0	0
Incidents of Non-compliance with laws and regulations that result in warnings	No. of case	0	0	0
Incidents of non-compliance with voluntary codes	No. of case	0	0	0
Incidents of Non-compliance with laws and regulations and/or voluntary codes concerning marketing communications				
Incidents of Non-compliance with laws and regulations that result in fines or penalties	No. of case	0	0	0
Incidents of Non-compliance with laws and regulations that result in warnings	No. of case	0	0	0
Incidents of non-compliance with voluntary codes	No. of case	0	0	0
Complaints				
Complaints related to financial products and/or services ¹¹⁰	No. of case	2,726	2,389	2,487
Substantiated complaints ¹¹¹	No. of case	86	90	154

¹⁰⁷ 205-2, B7.3

¹⁰⁸ Board members not included in Total

¹⁰⁹ 2-27, 205-3, 206-1, 406-1, 417-2, 417-3, B7.1

¹¹⁰ The received new complaint case data includes cases that have been established, cases that have not been established, and cases that are under investigation but, not include duplicate cases.

¹¹¹ The verified established complaint cases include those received in previous years but verified as established in the current year.

Supplier

Number of suppliers by geographical region¹¹²

Region	Unit	2023	2022	2021
Hong Kong	No.	681	646	629
The Chinese mainland	No.	83	86	81
Southeast Asia and others	No.	52	44	38
Total number of suppliers	No.	816	776	748

Customer

Customer privacy¹¹³

	Unit	2023	2022	2021
Substantiated complaints received concerning breaches of customer privacy		4	5	8
Complaints received from outside parties and substantiated by the organisation	No.	3	5	7
Complaints from regulatory bodies	No.	1	0	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	3	2

¹¹² 2-6, B5.1

¹¹³ 2-4, 418-1, B6.2

Contents	Key messages and report overview	Outstanding achievements in sustainability	Strategic review in an orderly manner	Green development in quality and quantity	Customer first	Caring and sharing for all through a people-oriented approach	Efficiency and transparency as the foundation for robust governance	Sustainability performance overview
----------	----------------------------------	--	---------------------------------------	---	----------------	---	---	--

Banking Service Channels¹¹⁴

	Unit	2023	2022	2021
Branches				
Hong Kong	No.	177	182	187
Southeast Asia and others	No.	34 ¹¹⁵	34 ¹¹⁶	34 ¹¹⁷
Total	No.	210	215	221
Number of automated banking sites				
Automated banking sites with 24/7 banking capacity	%	100	100	100
ATMs	No.	642	646	643

¹¹⁴ 2-4, 2-6

¹¹⁵ Including Malaysia, Indonesia, Thailand, Cambodia, Vietnam, the Philippines, Laos, Brunei (Including Yangon branch that has no retail banking services)

¹¹⁶ Including Malaysia, Indonesia, Thailand, Cambodia, Vietnam, the Philippines, Laos, Brunei (Including Yangon branch that has no retail banking services)

¹¹⁷ Including Malaysia, Indonesia, Thailand, Cambodia, Vietnam, the Philippines, Laos, Brunei (Including Yangon branch that has no retail banking services)