

汇丰中国
企业社会责任报告
2009

HSBC China
Corporate Social Responsibility Report

HSBC  汇丰

The world's local bank
环球金融 地方智慧

A woman with long dark hair, wearing a white sleeveless dress, stands in a field of tall golden wheat. She is holding a single white flower with a yellow center on a thin stick, extending her arm towards the right. The background is a clear blue sky with some light clouds. The overall mood is peaceful and hopeful.

企业社会责任
无止境



前言 Preface



郑海泉
汇丰控股有限公司董事
汇丰银行(中国)有限公司董事长

Vincent Cheng
Director, HSBC Holdings plc
Chairman, HSBC Bank (China)
Company Limited

2009年对于金融行业来说是不平凡的一年。席卷全球的金融危机给世界各地的金融机构带来了不同程度的冲击,让人们更加深切地认识到,可持续发展策略对于企业实现长远发展的重要性。

得益于汇丰集团稳健的经营策略,这一年间,汇丰中国非但没有放慢脚步,反而加快了发展进度,扩大了对网点和人员的投入。我们相信,企业做好自身的经营是实现可持续发展的基础,也是履行企业社会责任的前提。

企业社会责任是汇丰可持续发展策略的重要组成部分。汇丰深信,作为社会的一分子,企业有责任回馈社会,为所在社区的可持续发展尽一份力。

2009 was an extraordinary year for the world's banking industry. The global financial crisis, which put extreme stress on most global financial institutions, has made people even more acutely aware that it is critical for a corporation to carry out a sustainable strategy in order to achieve long-term development.

Aided by a prudent and conservative strategy, HSBC's business in China has not only weathered the financial crisis but we have further accelerated our development in the country through network expansion and investment in people. We believe that maintaining a solid business operation is essential for our corporate sustainability and that it is a precondition for fulfilling our social responsibilities.

Corporate Social Responsibility (CSR) is an essential part of our corporate sustainability strategy. We believe that as a good corporate citizen we have a responsibility to continuously contribute to society and to the communities in which we operate.

2009年,汇丰中国以环境保护和教育为履行企业社会责任的重点领域,在原有项目的基础上,又为贫困地区儿童早期发展、生态学校、屋顶绿化等新项目提供支持,进一步丰富了我们的企业社会责任实践。

此外,我们更积极鼓励员工的参与。作为“汇丰与气候伙伴同行”项目的一部分,汇丰中国的员工“气候先锋”参加了脱产培训,学习如何应对气候变化。另有400名汇丰中国员工志愿者将参与汇丰的生态学校项目。

汇丰中国是首家定期发布企业社会责任报告的外资法人银行,我们希望以此分享经验,不断进步。

翁富泽
集团总经理
汇丰银行(中国)有限公司行长兼行政总裁

Richard Yorke
Group General Manager
President and Chief Executive Officer,
HSBC Bank (China) Company Limited



In 2009, environmental protection and education remained the focuses for HSBC China's CSR efforts and new initiatives — including the Early Childhood Development Programme, the HSBC Eco-Schools Climate Initiative and the Green Roof Project — were added to our ongoing CSR commitments.

We have also stepped up our efforts to encourage staff participation in our CSR programmes. For example, as part of the HSBC Climate Partnership, “Climate Champions” selected from among our China staff attended a full-time training programme on climate change. In addition, around 400 of our staff volunteers will participate in HSBC's Eco-Schools project.

HSBC China was the first foreign bank in mainland China to publish an annual CSR Report. We hope to share our experience and make continuous efforts to improve our CSR activities.



企业可持续发展
无止境



汇丰相信，可持续发展才是长远致胜之道；社会的进步不能以牺牲后代的利益为代价；企业需要确保其行为和决策符合人类长远利益。

We believe that sustainable development is key to long-term success. Social progress should not be achieved at the cost of the interests of future generations. A business needs to ensure that its behaviours and decisions take into consideration of humanity's long-term interests.



汇丰企业可持续发展的四个方面

- 业务发展：寻求既有利于环境保护和社会发展、又具备商业可行性、且能带来适当回报的业务机会。
- 风险管理：严格管理涉及环境和社会敏感领域的信贷，采用国际标准，最大限度地降低声誉风险。
- 环境管理：减少自身营运对环境产生的直接影响，致力于减少对能源和水的消耗，减少固废和二氧化碳的排放，实现碳中和。
- 社区投资：以教育和环境保护为重点，回馈社会，应对气候变化，鼓励员工积极参与，推动社会的可持续发展。

Four Aspects of HSBC's Corporate Sustainability

- Business Development: HSBC's corporate sustainability strategy seeks to develop commercially viable business opportunities with acceptable returns that have a positive environmental and social impact.
- Risk Management: HSBC prudently manages lending activities that involve the environment and sensitive areas. The Bank conforms with international standards and minimises reputational risks.
- Direct Impacts: HSBC is committed to carbon neutrality and reducing its environmental footprint by decreasing its use of energy and water, as well as its waste and carbon dioxide emissions.
- Community Investment: Education and environmental protection are the two pillars of HSBC's community investment strategy. HSBC encourages staff participation in community investment to promote sustainable social development.

汇丰的可持续发展管理架构

最高的集团董事会中专设可持续发展委员会，负责制定全球范围的可持续发展策略。集团总部特设企业可持续发展部，专人专责实施执行可持续发展策略，制定具体的目标和实施方案，通过集团管理层向董事会可持续发展委员会汇报。

在集团总部之下，亚太、拉美、北美和中东各大区域均设立了企业可持续发展部，负责集团可持续发展策略在该区域的实施。例如，位于香港的汇丰亚太区企业可持续发展部，负责统筹管理包括中国内地在内的整个亚太地区20个国家和地区的可持续发展事务。

HSBC Corporate Sustainability Management Structure

In line with the Bank's corporate governance, a dedicated Corporate Sustainability Committee has been set up under the Group Board of Directors to be responsible for HSBC's global corporate sustainability strategy. The Group Corporate Sustainability department has been tasked to execute the strategy globally and reports to the Corporate Sustainability Committee via the Group senior management.

In regional areas including the Asia-Pacific, Latin America, North America and Middle East, dedicated Corporate Sustainability teams have been established, to look after the implementation of Group's corporate sustainability strategy in these regions. The Asia-Pacific Corporate Sustainability team, based in Hong Kong, co-ordinates relevant issues across 20 countries and territories in the region, including mainland China.

在国家和地区层面，由专人专职统筹可持续发展事务，向当地管理层直接汇报。在中国内地，汇丰中国董事会在每季度的董事会会议上，对包括企业可持续发展项目在内的重要事项的提案计划和实施进展定期进行审核，并确保符合集团的全球策略；在董事会之下，管理层直接领导企业可持续发展工作。在部门层面设有专门岗位负责企业可持续发展项目的实施，以及与项目合作方的沟通合作，监测项目实施进展、受益人数、社会影响力等情况，并定期通过管理层向董事会汇报。

汇丰的企业可持续发展管理架构一方面能够使汇丰在集团的统一领导下执行全球一致的企业可持续发展策略、管理标准并推进覆盖全球的企业可持续发展项目，另一方面在具体项目的选择和实施过程中，也结合了当地社会的不同需求，因而更具有针对性。

Dedicated staff have been appointed to co-ordinate sustainable development at country and regional levels. In HSBC China, the quarterly Board of Directors meeting reviews the progress of major projects and evaluates the Bank's new plans including those related to corporate sustainability to ensure that these conform with the Group's strategy. Under the Board, senior management directly leads the corporate sustainability efforts of HSBC China. A dedicated team within HSBC China coordinates projects with external partners, oversees progress and evaluates the social impacts of our CSR activities. This dedicated team regularly reports to senior management and the Board.

The corporate sustainability management structure of HSBC ensures that a unified strategy and management standard is maintained across HSBC worldwide, while it also considers local conditions in order to ensure that our corporate sustainability efforts address local needs.



促进低碳经济
无止境



作为全球首家实现碳中和的大型国际银行，汇丰在经营业务时采用最高的国际标准，并在日常营运中采取措施减少对环境的影响，支持低碳经济。

As the first major global bank to become carbon neutral, HSBC has adopted the highest international standards for doing business and has taken measures to reduce any negative impact that our daily operations may have on the environment. HSBC also seeks to support low-carbon economy.



实现碳中和

汇丰于2005年率先实现碳中和，并在全球范围积极管理碳足迹。

汇丰的碳中和主要包括三个部分：

第一，管理碳足迹，减少自身营运产生的碳排放，减少对环境的影响；

第二，通过购买“绿色电力”来减少因使用电力而产生的碳排放；

第三，通过购买碳抵消额度来抵消剩余的碳排放量，以达到碳中和。

Carbon Neutrality

HSBC became the first major international bank to become carbon neutral in 2005 and has been proactively managing its carbon footprint.

HSBC's carbon management plan comprises three parts:

1. the management of our carbon footprint by reducing carbon dioxide emission in our operations and their direct impact on the environment;
2. the purchase of green electricity where possible to reduce carbon dioxide emission; and
3. the offsetting of carbon dioxide emission.

管理碳足迹

汇丰中国通过减少自身营运所消耗的能源、水以及固废和二氧化碳排放，减少对环境的直接影响。汇丰中国在日常营运中制定了具体的减排指标，推行环保节能举措。

汇丰中国减少碳足迹的举措包括：在总部以及各地分行安装视频与电话会议设施，以减少出差的需求；使用双面打印机，减少纸张的使用；回收使用过的包括报纸和杂志在内的纸张等。

由于在总部和各地分行安装了视频与电话会议设施，与2008年相比，汇丰中国2009年减少了差旅飞行，从而节省了541吨的二氧化碳排放。2009年初，中国各地分行及支行的所有日光灯管全部换成了节能灯管，此举可帮助汇丰中国每年减少近65万度的耗电量，相当于减少429吨以上的碳排放量。

汇丰中国参与了集团在全球实施的“无纸化银行”项目，倡导无纸化办公并鼓励员工使用电子对帐单。目前，公司内部报告中已有99%转换为电子报告，共节约A4纸张逾700万张。至2009年底，汇丰中国的员工中已有96.8%注册使用电子对帐单，此举节约约47万张A4纸张。

汇丰中国还鼓励员工积极参与减少碳足迹。2009年世界环境日，汇丰中国围绕“齐为环保出一份力”的主题，开展了“可持续发展周”活动，通过汇丰中国内部网，每天向员工重点介绍一个目标，并提供具体的行动方案，鼓励员工从自身做起，减少对环境的影响。

Leave Office:Power Off



Carbon Footprint Management

HSBC China manages the direct environmental impacts of our business by reducing energy consumption, water use, waste and carbon dioxide emissions. This is achieved by improving the environmental performance of the Bank's operations and incorporating sustainability into our purchasing decisions.

Some examples of this include the installation of video-conferencing units in headquarters and branches to eliminate unnecessary business travel, the use of double-sided printers to reduce paper use, and the recycling of used paper including newspapers and magazines.

Through the installation of video-conferencing units, in 2009 business travel was reduced and 541 tonnes of carbon dioxide emissions were eliminated compared with 2008. In early 2009, HSBC China replaced all incandescent light bulbs in our branches and sub-branches with energy-saving bulbs. It is estimated that this will reduce the Bank's electricity consumption by about 650,000 kWh per year. This results in an annual reduction of carbon dioxide emissions by more than 429 tonnes.

HSBC China has joined the Group's "Paperknife" project which promotes a paperless office and encourages staff to use the Bank's e-statement and e-advice service. Currently within HSBC China, 99% of internal reports have been converted to e-reports, saving over 7 million pieces of A4-size paper. As at 31 December 2009, 96.8% of staff had registered for e-statement and e-advice service, which saves around 470,000 pieces of A4 paper.

HSBC China also encourages staff to participate in efforts to reduce the Bank's environmental footprint. On the World Environment Day in 2009, under the theme of "Be part of the solution", detailed action plans for sustainable development were introduced over a week to enhance staff awareness and invite staff participation.



► 购买“绿色电力”

绿色电力是利用风机、太阳能光伏电池等，将风能、太阳能等可再生的能源转化成电能，通过这种方式产生的电力在其发电过程中不产生或很少产生有害排放物，且不需消耗化石燃料，有利于保护环境和资源，促进可持续发展。因此，汇丰选择购买比常规电力更为昂贵的“绿色电力”，既减少了二氧化碳排放，同时又间接支持了可再生能源的发展，可谓一举两得。汇丰在世界范围内购买“绿色电力”。

► 碳抵免

汇丰从全球信誉可靠的可再生能源项目购买二氧化碳抵免额度，部分项目经由联合国清洁发展机制委员会和自愿碳标准核准注册。

汇丰购买的许多碳抵免额来自中国的可再生能源项目，如风电和水电，或是来自一些提高能源效率的项目，如捕获和再利用水泥生产过程中的废热（从而减少电力需求）。

购买碳抵免额在帮助汇丰实现碳中和的同时，也为中国的清洁技术产业带来益处。以风力发电场为例，据联合国清洁发展机制网站资料，截至2009年7月1日，全球有361个风力发电项目设在中国。

其中一个设在中国东北的风力发电厂，每年平均减少相当于122,340公吨的二氧化碳，其碳抵免额一旦通过清洁发展机制的认证，就可以在世界各地的碳市场上出售。汇丰从这家风力发电场购买了41,000吨碳抵免额。

通过出售这些碳抵免额而获得的利润将被重新投入到风电厂，可进一步推动风电厂的发展，而建设风力发电厂也有助于促进中国的低碳经济的发展。

► Purchase “Green Electricity”

Green electricity is generated through clean or renewable sources, such as wind and solar generation, that neither produce carbon dioxide nor consume fossil fuel. This helps protect the environment, saves resources and promotes sustainable development. Therefore, by purchasing green electricity, which is more expensive than fossil-fuel derived electricity, HSBC not only reduces carbon dioxide emissions but also indirectly supports the development of renewable energy technologies. HSBC purchases green electricity worldwide wherever possible.

► Carbon Offsetting

HSBC purchases carbon credits from credible carbon offset projects around the world, some of which are registered through the United Nation's Clean Development Mechanism (CDM) and Voluntary Carbon Standard.

Many of the offsets that HSBC buys come from projects in China that produce energy from renewable sources, such as wind and hydro, or energy efficiency projects such as those that capture and reuse waste heat for cement manufacturing (thereby reducing electricity demand).

Purchases of these carbon offsets have not only helped HSBC become carbon neutral, but they have also brought benefits to China's clean technology industry. In the case of wind farms, for example, according to the UN's CDM website, as of 1 July, 2009, 361 of its wind energy projects were located in China.

One such project is a wind farm in Northeast China that reduces the equivalent of an average of 122,340 metric tonnes of carbon dioxide per year. Once carbon offsets are certified through the CDM, they are available for sale on carbon markets around the globe. HSBC purchased 41,000 tonnes of carbon offsets from this wind farm.

The profits realised from the sale of these carbon offsets are reinvested in the wind farm for its further development. Development of wind farms can, in turn, help China's low-carbon economy.

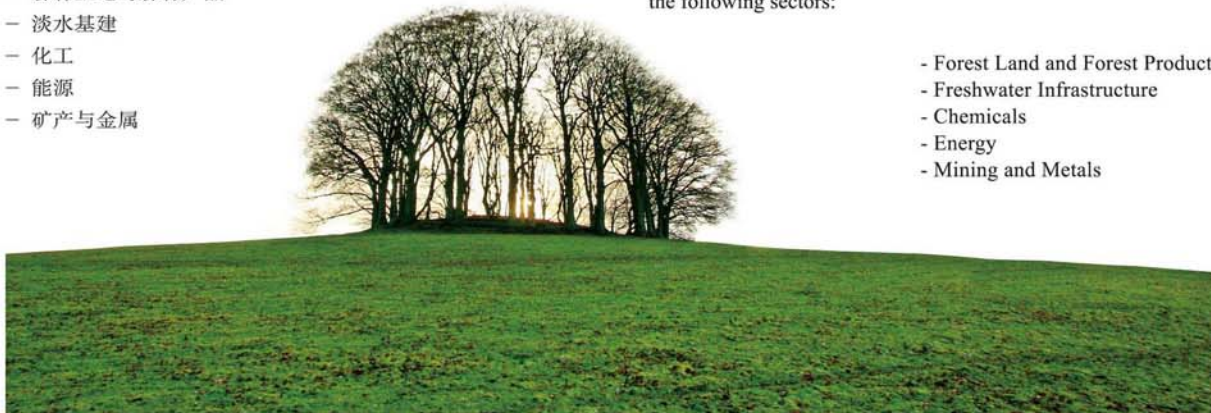


可持续发展信贷，支持低碳经济

汇丰采用最高国际准则，帮助评估信贷风险并增强银行商业活动对于环境、社会和经济发展的积极影响。这些国际准则包括“赤道原则”、“联合国全球协定”、“责任投资原则”，以及世界银行、国际金融公司的相关指引。其中，汇丰早在2003年即采纳“赤道原则”，并在推广“赤道原则”的过程中发挥重要作用。

与此同时，汇丰还制定了一系列可持续发展信贷政策，涵盖数个环境敏感性行业，旨在有效地评估并监测这些行业的风险，包括：

- 森林土地与森林产品
- 淡水基建
- 化工
- 能源
- 矿产与金属



汇丰可持续发展信贷政策指明汇丰在进行商业贷款时必须遵守的国际标准，并特别列明禁止提供财务支持的领域。

在中国，在执行可持续发展信贷政策的同时，汇丰中国亦严格遵守相关的政府政策和法规，制定了环境监测一览表，全面评估信贷的环境风险，特别在“双高”（高耗能高污染）行业。

Green Lending in Support of Low-Carbon Economy

HSBC has committed to highest international standards and adopts international principles to help assess risks and enhance the positive impact of our commercial activities on the environment as well as on social and economic development. These international standards include the Equator Principles, the UN Global Compact, the UNEP's Principles for Responsible Investment as well as the related guidelines of the World Bank and the International Finance Corporation. HSBC adopted the Equator Principles in 2003 and played a key role in the strengthening of the Principles.

In addition, HSBC has developed and applies its own environmental lending policies that cover lending to sectors in which some environmental or social risks may exist. These policies are applied in order to effectively assess and monitor such risks. They cover the following sectors:

- Forest Land and Forest Products
- Freshwater Infrastructure
- Chemicals
- Energy
- Mining and Metals

The Bank's sustainability lending policies set out internationally accepted standards to be followed when HSBC lends or invests in companies or projects operating in the concerned sectors, and specify areas where involvement is prohibited.

At HSBC China, in addition to implementing sustainable lending policies, we strictly abide by local policies and regulations. A checklist has been made to comprehensively evaluate the environmental risks of lending activities, particularly in the areas of high energy-consumption and high pollution industries.

广泛支持环境保护，应对气候变化

汇丰还与专业机构合作，积极参与了一系列项目，支持环境保护，应对气候变化。

► 中国区域性气候研究中心

2009年9月22日，作为汇丰斥资一亿美元在全球启动的“汇丰与气候伙伴同行”项目的一部分，中国区域性气候研究中心在浙江省古田山自然保护区正式启动。该中心作为一个基地，为来自汇丰中国和汇丰亚太区的“气候先锋”提供培训。“气候先锋”是汇丰员工中的骨干分子，深入参与并推动汇丰和所在社区的环保事业。

2009年，共有108名来自亚太区的汇丰“气候先锋”分批在这里接受培训，其中包括汇丰中国的10名“气候先锋”。未来三年，汇丰亚太区还将有近400名“气候先锋”来到古田山接受为期两周的专业培训，同时协助中科院植物所的科学家在森林样地中采集不同树种信息并加以分析，进一步探索森林与气候变化之间的相互作用，学习应对气候变化的知识和技能。



2009年9月22日，作为汇丰集团斥资1亿美元在全球启动的“汇丰与气候伙伴同行”项目的一部分，中国区域性气候研究中心在浙江省古田山自然保护区正式启动，以培训从汇丰亚太区员工中选拔出来的“气候先锋”。图为汇丰中国副行政总裁黄碧娟与汇丰“气候先锋”一起测量树木含碳量。

Deputy CEO of HSBC China Helen Wong joins HSBC “Climate Champions” in measuring the carbon content of a tree in China Regional Climate Centre. As part of the USD100 million “HSBC Climate Partnership”, China Regional Climate Center at Gutianshan National Nature Reserve in Zhejiang Province officially opened on 22 September 2009 to train “Climate Champions” from around HSBC’s Asia-Pacific network.

Support for Environmental Projects

HSBC has entered partnerships with professional organisations in a number of projects that support environmental protection and tackle climate change.

► China Regional Climate Centre

On 22 September 2009, as part of the US\$100 million HSBC Climate Partnership programme, China Regional Climate Centre (CRCC) was officially opened in Gutianshan National Nature Reserve in Zhejiang Province. The CRCC is a training centre to train HSBC staff members in the Asia-Pacific region to become “Climate Champions”, who actively take part in and promote environmental protection efforts at HSBC and in local communities.

In 2009, a total of 108 “Climate Champions” from the Bank’s Asia-Pacific network received training at the centre, including 10 “Climate Champions” from HSBC China. Over the next three years, the Bank will send nearly 400 “Climate Champions” from the Asia-Pacific Region to the CRCC for the two-week training, to assist scientists in their research and gain a better understanding of how to tackle climate change.



► 汇丰生态学校气候变化项目

汇丰与中国国家环保部宣教中心于2009年世界环境日共同启动一项全新的环保教育项目——汇丰生态学校气候变化项目，帮助青少年认识气候变化给地球和人类带来的影响，加强环境教育。全国700所学校加入了这个项目，受益学生将达70万人。



400名汇丰中国员工将作为志愿者参与支持汇丰生态学校气候变化项目。作为该项目的一部分，国家环保部宣教中心计划于每年年底举办“汇丰气候变化生态守则”评比，优胜学校的学生将有机会赴海外参加国际环境教育基金会生态学校国际比赛，和全球其他国家的学生分享和交流有关气候变化和环境保护的成就和最佳实践。

汇丰生态学校气候变化项目由汇丰出资250万美元，与国际环境教育基金会合作。该项目于2009–2011年在全球五大洲11个国家开展面向5至18岁青少年的生态学校环境教育。环境保护部宣教中心作为国际环境教育基金会在中国的会员单位，首批加入这一全球项目。

► 广州校园屋顶绿化项目

2009年，汇丰中国与广州市环境保护宣教中心和广东省实验中学合作，支持广东省实验中学建造天台植物园示范项目，帮助开展环境教学，提高学生的环保知识水平。

► HSBC Eco-Schools Climate Initiative

On the World Environment Day in 2009, HSBC and the Ministry of Environmental Protection-affiliated Centre for the Environmental Education and Communication (CEEC) launched the China programme of the HSBC Eco-Schools Climate Initiative in Beijing, to provide environmental education to school students and help them understand the impact of climate change. A total of 700 schools across China have participated in the programme, with 700,000 students to benefit from it.

2009年6月5日世界环境日，由环保部宣教中心主办、汇丰集团支持的汇丰生态学校气候变化项目启动仪式在北京市和平街第一中学举行。

On World Environment Day (5 June) in 2009, the Ministry of Environmental Protection affiliated Centre for the Environmental Education and Communication (CEEC) and HSBC launched the China programme of the HSBC Eco-Schools Climate Initiative at Hepingjie No.1 High School in Beijing.



Around 400 HSBC China volunteers will participate in the programme. As part of the programme, each year at year-end the CEEC will organise an HSBC Eco-Code Climate Competition, the winning team of which will have the chance to participate in a global competition organised by the Foundation for Environmental Education (FEE), sharing best practices and achievements with other schools around the world.

The HSBC Eco-Schools Climate Initiative is backed by a financial commitment from HSBC of US\$2.5 million between 2009 and 2011. The programme is run by FEE to teach five to 18 year olds in 11 countries about environmental protection. CEEC, acting as the delegate of FEE in China, is among the first partners to join the programme.

► Green Roof Project in Guangzhou

In 2009, HSBC China commenced sponsorship of a roof garden project at the Guangdong Experimental High School to help improve the school environment and enhance awareness of environmental protection among students.

在汇丰中国的资助下，广东省实验中学将在其高中校区的格致楼建设天台植物园，绿化面积约5,000平方米，并配有由该校学生自己研发的雨水利用系统。汇丰中国广州分行的员工将作为志愿者参与天台植物园的建设与维护。

► 培养可持续发展未来领导人

2009年6月，第七期“环境与可持续发展未来领导人研修班”在上海同济大学举行，主题为“全球气候变化与城市可持续发展”。来自全国13个省市自治区的29名主管环保的政府官员、企业代表、非政府组织和媒体代表参加了研修班。

“环境与可持续发展未来领导人研修班”创办于2006年，由汇丰中国和联合国环境规划署—同济大学环境与可持续发展学院联合举办，旨在提高未来领导人对环境保护和可持续发展的认识。研修班每年举行，每期三天，由知名环境问题专家介绍国内外可持续发展的最新理念和实践。迄今为止，已有来自26个省市自治区的近180名环保官员、企业代表、非政府组织和媒体代表参加了研修班。



此外，汇丰中国还资助联合国环境规划署—同济大学环境与可持续发展学院，开展以上海为重点的长三角典型城市的碳减排研究，该项目为期三年（2007—2009），旨在为中国发达城市应对气候变化提供借鉴。在2007和2008两期报告的基础上，2009年6月课题组公布最后一期报告，分析了国际金融危机对上海市碳排放量的影响，审视了上海及其它长江三角洲城市的产业结构及能源消耗模式对碳排放的影响，并提出了减少排放的建议。

HSBC China is sponsoring the construction of a roof garden on the school's Gezhi Building, with a total greening area of 5,000 square metres. The roof garden will be equipped with a rainwater-saving irrigation system invented by the school students themselves. Staff volunteers from HSBC Guangzhou Branch will help with the construction and maintenance of the roof garden.

► Provide Training for Future Leaders on Sustainable Development

HSBC China and Tongji University jointly hosted the seventh session of the “Leadership Programme on Environment and Sustainable Development” in Shanghai in June 2009. A total of 29 participants from 13 provinces, municipalities and autonomous regions across China participated in the session, which was themed “Global Climate Change and Urban Sustainable Development”. The Leadership Programme was first launched in 2006, with the aim of promoting the understanding of sustainable development among future leaders. To date, nearly 180 participants from 26 provinces, municipalities and autonomous regions attended the training. They include government officials in charge of environmental protection, representatives from enterprises, NGOs and the environmental media.

2009年6月3日，汇丰中国首席科技与营运总监史达在第七期“环境与可持续发展未来领导人研修班”开幕论坛上致开幕辞。

Bryan Stiles, Chief Technology and Services Officer of HSBC China delivers the welcome remarks at the opening forum of the seventh session of the “Leadership Programme on Environment and Sustainable Development” programme in Shanghai on 3 June, 2009.

HSBC China has also sponsored a three-year (2007-2009) Tongji University research project on carbon dioxide emission reduction in the Yangtze River Delta region, with an emphasis on Shanghai. The last report of the research project, issued in June 2009, examines how the industrial structure and energy consumption patterns of Shanghai and three other cities in the Yangtze River Delta affect the carbon dioxide emissions of these economically developed areas and provides suggestions for emission reduction.

推动消费者教育
无止境



汇丰在提供专业金融服务的同时，视消费者教育为己任，致力于为公众提供不含商业信息的金融知识，提高风险意识。

In addition to providing high-quality financial services, HSBC has been actively providing commercial-free financial knowledge to the public in order to promote financial literacy and enhance their awareness of investment risks.



消费者教育系列丛书

在2009年金融危机期间，作为消费者教育系列丛书的一部分，汇丰中国及时出版了消费者教育手册《市场波动——如何稳中求胜》，向公众介绍在市场波动面前，应该如何控制风险以保障资金安全，以及如何以理性的投资心态，来达到长期资产保值增值的理财目标。

2009年10月，汇丰中国又出版了《保险规划》，介绍保险的本质、种类以及其他相关的保险知识，并通过分析不同人生阶段的保险需求及相应保险方案，为公众提供有参考价值的信息。

汇丰中国自2008年初开始出版消费者教育系列丛书。除《市场波动——如何稳中求胜》和《保险规划》外，还出版了《理财规划》和《投资与风险》，分别介绍个人和家庭如何制定理财规划及如何根据个人的风险偏好，利用合理的资产组合来尽可能地规避风险。

Consumer Education Booklets

As part of HSBC China's Consumer Education booklet series, the third booklet "Manage Your Wealth amid Market Volatility" was published during the global financial crisis. The booklet provides information on how investors can manage risks to safeguard their capital and achieve the financial goal of value preservation over the long term.

In October 2009, HSBC China published the fourth booklet "Insurance Planning", which focuses on the different types of insurance and insurance plans available to meet the demands of individuals at their different life stages.

HSBC China started to publish its Consumer Education booklet series in early 2008. In addition to the above-mentioned two booklets, it has also published "Financial Planning" and "Investment and Risks" which respectively outline different financial plans to meet an individual's needs at different stages in life and introduce ways to diversify and avoid risks by using reasonable investment portfolio.

消费者教育网站

除消费者教育系列丛书之外, 汇丰中国还通过专属消费者教育网站(www.hsbc.com.cn/consumereducation)为公众提供金融知识。该网站开设常见问题、理财锦囊、参考资料等栏目, 并提供消费者教育系列丛书的在线阅读和下载。2009年, 面对全球金融危机, 汇丰中国消费者教育网站进行了及时的更新, 特别就相关的概念名词进行了解释, 并针对消费者在市场波动时投资理财可能遇到的问题进行了解答。



消费者金融知识普及活动

汇丰中国积极参与银行业公众理财投资教育系列活动。在上海, 汇丰中国协调参与了上海市银行同业工会组织的公众理财教育系列活动, 并组织员工义务为公众免费提供投资理财方面的专业咨询。

此外, 汇丰中国还在中国内地23个主要城市的网点、中国银行业监督管理委员会公众教育服务区及通过各种企业社会责任活动向公众免费发放消费者教育手册, 以普及基本金融知识。

2009年8月, 汇丰中国员工参与由上海市银行同业公会组织的咨询活动, 为公众普及金融知识。

In August 2009, staff members of HSBC China provide consultation and publicize financial knowledge to the public during an event organized by the Shanghai Banking Association.



Consumer Education Sitelet

In addition to the booklet series, HSBC China's Consumer Education sitelet (www.hsbc.com.cn/consumereducation) provides the public with further financial information, covering frequently asked questions (FAQs), financial toolkits and reference materials, as well as our downloadable Consumer Education booklets. Amid the global market turbulence of 2009, contents about the financial crisis and suggestions on how to manage wealth amid market volatility were also included in the sitelet.

Consumer Education Events

HSBC China has played an active role in Consumer Education events. In Shanghai, HSBC China co-ordinated and actively participated in the Consumer Education events organized by the Shanghai Banking Association and HSBC China staff members volunteered to provide free professional consultation to the general public on investment and wealth management.

In addition, HSBC China also provides free copies of the Consumer Education booklets to the general public in its outlets located in 23 major cities across mainland China, Public Education Service Centre of China Banking Regulatory Committee as well as via different CSR events.

消费者教育专栏

2009年，汇丰中国还通过与专业财经媒体的合作，开设消费者教育专栏，提供高质量的金融知识，介绍不含商业信息的投资理财知识及实用技巧，帮助提高公众的风险意识。

中小企业财务管理研修课程

在全球经济受金融危机影响之时，中国内地的中小企业面临前所未有的挑战。汇丰中国在服务中小企业的过程中了解到企业主对财务管理知识和经验有迫切的需求，及时推出“中小企业财务管理研修班”，通过提供免费的财务管理课程，协助中小企业在全球经济面临挑战的环境下，掌握规避风险的技巧和方法，强化运用金融工具的能力，提高财务管理效率。共有约2,000人次参与了在北京、上海、广州和深圳举行的研修班课程。

2009年，汇丰中国推出“中小企业财务管理研修班”，为中小企业提供免费的财务管理课程。

HSBC China launched an SME Financial Management Master Class in 2009 to provide free financial management education to help equip SMEs with skills to improve the efficiency of their financial management.

在研修班的基础上，汇丰中国还在官方网站上推出“汇丰中小企业金融在线课堂”(www.hsbc.com.cn/emasterclass)，向全国中小企业提供不含商业信息的财务管理课程，帮助更多的中小企业管理者应对全球金融危机的挑战。这是内地首个由外资银行为中小企业量身定制的免费财务管理在线学习平台。

Consumer Education Media Columns

In 2009, HSBC China's Consumer Education programme was extended to reach more members of the public via the media. The Bank launched regular columns in newspapers to provide commercial-free wealth management knowledge and skills that help consumers enhance their awareness of investment risks.

SME Financial Management Courses

HSBC China launched an SME Financial Management Master Class in 2009 to provide free financial management education to help equip SMEs with skills to manage through the challenges during the economic downturn and help improve their financial efficiency. About 2,000 SME entrepreneurs participated in the Master Classes in Beijing, Shanghai, Guangzhou and Shenzhen.



An e-learning version of the SME Financial Management Master Class is also available on HSBC China's official website at www.hsbc.com.cn/emasterclass, which provides commercial-free financial management courses to a wider range of SME entrepreneurs. This is the first free financial management e-learning platform for SMEs to be offered by a foreign bank in mainland China.

A young girl with dark hair in pigtails, wearing a white sleeveless dress with black buttons and white tights, is running happily on a stone path. She is holding a blue pinwheel on a black stick. The background is a blurred stone wall and a narrow alleyway.

支持社会发展
无止境



汇丰起源于中国，长期以来，广泛参与中国社会的发展。汇丰深信，作为社会的一分子，企业有责任回馈社会，为所在社区的可持续发展尽一份力。

HSBC was founded in China and has extensively participated in China's social development. We believe that as part of the society, enterprises have responsibilities to contribute to the communities in which they operate and to support their sustainable development.



农村贫困儿童营养研究

汇丰中国与国务院直属的中国发展研究基金会合作，开展“农村贫困地区寄宿制儿童营养改善”研究项目。汇丰是这一项目的主要赞助方。

这项为期两年的政策研究旨在通过试点补助、监测评估、调查研讨等方式，探索和建立保障农村贫困儿童营养的合理机制，为相关政策的制定提供建议。项目选取了两个贫困县——广西都安县和河北崇礼县的几个学校作为改善儿童营养状况的试点，给予伙食补助。

试验结果表明，从农村寄宿制学校学生营养干预入手，可作为政府制定儿童营养保障计划的有效基础。此项研究成果现已被国务院采纳，政府已着手对农村贫困地区寄宿制学校儿童营养补贴措施进行细化和落实。

Nutrition Programme for Children in Poor Areas

HSBC China was the lead sponsor of a research programme of the China Development Research Foundation (CDRF) of the State Council on providing nutrition to children in poor families in rural areas.

The two-year social policy innovation programme was designed to explore and recommend ways to guarantee nutrition for children in poor rural families through pilot experiments, monitoring and research. It aimed to provide suggestions for government decision making. Selected schools in Du'an County in Guangxi and Chongli County in Hebei, both relatively impoverished, participated in the research and were given nutrition subsidies.

The results indicated that rural boarding schools provide a good starting point for the government's child nutrition action plan. Based on the research results, policy proposal was accepted by the State Council and the Chinese government has started to develop a long-term plan for the detailed implementation of nutrition subsidies for students in boarding schools in poor areas.



贫困地区儿童早期发展项目

在“农村贫困地区寄宿制儿童营养改善”研究项目取得成果的基础上，汇丰中国自2009年起资助中国发展研究基金会开展为期三年的“贫困地区儿童早期发展”项目。

在该项目实施过程中，中国发展研究基金会将在青海省和广西壮族自治区开展“孕妇、婴儿及儿童营养项目”及“早期教育项目”的试点研究，通过加强贫困农村地区孕产妇的孕产期营养知识及医疗，为婴幼儿提供必要的营养补充，以及为3-5岁儿童提供基本的学前教育，以建立一个科学的、可持续的监督和机制来确保新生儿健康出生，确保婴儿的正常营养摄入，以及提供基本的学前教育，为政府制定政策提供科学、准确和可靠的依据。

清华农村金融研究项目

由汇丰资助的清华“中国农村金融发展研究项目”为期三年，于2009年圆满完成。项目组连续三年开展了广泛的农村金融市场调研，出版了多本专著，发表了大量文章，并连续三年召开成果研讨会。项目对中国农户的金融需求和农村金融供给市场进行了深入的分析，并对建立农村多层次金融服务体系提出了建设性的意见和建议，为中国农村金融市场的研究提供了有效的学术支持。

2009年10月29日，汇丰中国行长兼行政总裁翁富泽和中国发展研究基金会秘书长卢迈在北京签署“贫困地区儿童早期发展”项目合作协议。汇丰中国从2009年起为这项为期三年的研究项目提供支持。

On 29 October, 2009, HSBC China President and CEO Richard Yorke and Lu Mai, Secretary General of China Development Research Foundation sign agreement on HSBC China's sponsorship for Programme on Early Childhood Development in Poor Areas of China. HSBC China started to sponsor the three-year programme in 2009.

Early Childhood Development Programme

Based on the success of the Nutrition Programme for Children in Poor Areas, in 2009 HSBC China started to sponsor a three-year (2009-2011) programme by the CDRF on early childhood development in China's impoverished areas.

The programme will conduct experiments among pilot groups from Guangxi and Qinghai. In the pilot areas, the programme will provide nutritional information and medical care for pregnant women and new mothers, essential nutrition intake for infants and young children as well as basic pre-school education for children of 3-5 year olds. The programme aims to establish a sustainable implementation and monitoring mechanism that will ensure the safe delivery of newborns, a normal nutritional intake for infants as well as basic pre-school education coverage. The research results will be provided to the Chinese government for policy making.

Tsinghua University Rural Finance Research Programme

The three-year Tsinghua University Rural Finance Research Programme sponsored by HSBC was completed in 2009. For three years, the programme team conducted extensive research on rural finance markets and published articles and books. The programme provided in-depth analysis on rural financial markets and suggestions on rural financial services.

三年期间,共有610名清华师生分赴西北、东北、中部16省区的72个县,走访440多个村庄、5,100多家农户、150多家企业、150多家金融机构,搜集了大量有价值的基础数据,并对上述地区的农村金融现状、农业经济发展、农民生活及教育等有了比较全面的了解。汇丰中国的志愿者也积极参与了调查活动。

JA经济学课程

汇丰资助国际青年成就组织(Junior Achievement)在北京和上海的部分高中开设JA经济学课程,由汇丰员工及社会志愿者与教师共同授课,开拓学生视野。项目现已推广到广州的部分中学。

2009年7月,来自于北京、上海、广州50多所中学的99位已完成JA经济学课程的学生和110位教师参加了在北京举行的“2009汇丰青年成就未来企业家训练营”。在三天的活动中,这些学生组成团队,在教师 and 资深企业顾问的帮助下,组建他们自己的“公司”,学习商业决策技巧,产品创新,商业策划书的写作及团队合作。

JA经济学是针对16-18岁的高中学生开发的、介绍以市场经济为基础的经济学基本原理和知识的一门课程,能够帮助学生们理解经济如何运行,是对目前内地高中相关课程的一个有益补充。

Over the three years of the research programme, a total of 610 students and teachers from Tsinghua University joined field research. They visited 440 villages, over 5,100 rural families, 150 enterprises and 150 financial institutions, and acquired a comprehensive first-hand understanding of China's rural finance, rural economic development, farmers' lives and education. Staff volunteers from HSBC China also participated in the survey.

Junior Achievement Economic Courses

HSBC has been sponsoring Junior Achievement (JA) in providing economics courses in high schools in Beijing and Shanghai. With the support of business volunteers, including those from HSBC China, the courses aim to expand the scope of the students' education. Courses are now also available in high schools in Guangzhou.

In July 2009, 99 students who had completed the JA Economics Courses and 110 teachers from over 50 of Beijing, Shanghai, and Guangzhou's top high schools participated in the "2009 JA-HSBC Youth Enterprise Training Camp" in Beijing. During the three-day event, students formed teams and, under the guidance of teachers and business volunteers, started their own "companies" and learned business decision-making skills, product innovation, business plan writing and teamwork through competitions and workshops.

JA Economic Courses provide extra-curricular knowledge on market economics for students between 16 and 18. It helps students understand how the economy works and is a useful supplement to existing curriculum courses.



2009年7月,来自于北京、上海、广州50多所中学的99位已完成经济学课程的学生和110位教师参加了在北京举行的“2009汇丰青年成就未来企业家训练营”。图为一位参赛学生把自己学校的铭牌贴在背景板上。

A participating student puts her school's nameplate on the backdrop during the "2009 JA-HSBC Youth Enterprise Training Camp". In July 2009, 99 students who had completed JA Economics Courses and 110 teachers from over 50 of Beijing, Shanghai, and Guangzhou's top high schools participated in the "2009 JA-HSBC Youth Enterprise Training Camp" in Beijing.

“共享阳光”项目

由汇丰银行慈善基金资助、上海市慈善基金会牵头主办的“共享阳光”——来沪务工人员子女教育就业援助行动，培训具有初中学历、年龄17-22周岁、其父母在上海工作满一年的务工人员子女，帮助他们获得学历证书和一技之长，找到工作，更好地融入到上海社会。

经过为期一年半的学习，首届学员于2009年7月毕业。在毕业的232名学员中，共有207名学员获得了由上海市教委颁发的成人中专学历文凭，有205位学员获得了一门以上的职业资格证书，有187位学员实现了就业，就业率达到82%以上。

汇丰与上海市慈善基金会的合作始自1999年。十年来，双方一直坚持以知识扶贫为主，先后开发了“再就业培训”，“阳光下展翅”，“共享阳光”，“外来工网上行”等项目，效果和影响十分深远。

其中，“再就业培训”项目共帮助16,000多名失业人员和外来工接受了技能培训，50%以上找到了工作岗位。在此过程中，还开创了政府、企业、公益组织三方合作，共同扶持弱势群体的模式。



“Sharing the Sun” Programme

The “Sharing the Sun” programme is supported by the Hongkong Bank Foundation and organized by the Shanghai Charity Foundation. The programme provides training for 17 to 22-year-old children of migrant workers who have worked in Shanghai for at least one year, and aims to equip them with employment skills.

After 18 months, the first batch of 232 students graduated in July 2009. Among them, 207 passed graduation examinations to obtain high-school diplomas from the education authority, while 205 received at least one additional vocational certificate. Altogether, 187 students were employed upon graduation, representing an employment rate of over 82%.

Co-operation between HSBC and the Shanghai Charity Foundation started in 1999. For 10 years, the two parties have been focusing on poverty alleviation and a number of training programmes have been initiated, including “Retraining Programme”, “Wings under the Sun”, “Sharing the Sun” and “Shanghai Migrant Worker Internet Training”.

More than 16,000 migrant workers received training under the “Retraining Programme” and more than half were able to find new jobs. This cooperation is also significant in that it initiated a new model which incorporates efforts from government, enterprises and NGOs to help the disadvantaged.

接受“共享阳光”项目培训的来沪务工人员子女合影。“共享阳光”项目由汇丰银行慈善基金资助、上海市慈善基金会牵头主办。

Student participants of “Sharing the Sun” programme pose for a picture. The programme is supported by HSBC and organized by Shanghai Charity Foundation.

员工志愿者活动

员工志愿者活动是汇丰中国履行企业社会责任的重要组成部分。汇丰中国注重寻求员工可以参与的项目进行支持。2009年，汇丰中国员工利用业余时间参加志愿者活动，共计1,135人次，服务时间共2,640小时。

Staff Volunteering

Staff volunteering is an integral part of HSBC China's CSR efforts. HSBC China provides staff with opportunities for volunteering. In 2009, a total of 1,135 HSBC China staff volunteers contributed 2,640 hours to help their local communities.



1. 2009年10月24日，汇丰北京分行志愿者与北京丰台区鹤童老人院的老人在一起，共度重阳节。

On 24 October 2009, HSBC Beijing Branch volunteers visit the elderly at Beijing Hetong Elderly Home to celebrate the Double Ninth Festival.

2. 2009年4月26日，一位汇丰中国志愿者与上海田林第三小学的学生一起参观“生命之河—长江大型自然生态摄影展”。该摄影展由“汇丰与气候伙伴同行”项目资助。

An HSBC China staff volunteer and a pupil from the Shanghai Tianlin No. 3 Elementary School visit the Yangtze River Photo Exhibition on 26 April 2009. The exhibition was sponsored by the "HSBC Climate Partnership".

3. 2009年5月9日，汇丰广州分行志愿者在广州白云山景区参加义务植树活动。Staff volunteers from HSBC Guangzhou Branch plant trees at Guangzhou Baiyun Mountain on 9 May, 2009.

4. 2009年10月30日，汇丰中国员工在上海参与义务献血活动。

Staff members of HSBC China donate blood in Shanghai on 30 October, 2009.

5. 2009年5月25日，汇丰重庆分行志愿者向重庆市乐一融合特殊教育幼儿园的特殊儿童分发糖果，提前欢度六一国际儿童节。

A staff volunteer from HSBC Chongqing Branch distributes candies to children at the Leyironghe Special Education Kindergarten on 25 May, 2009, in celebration of the Children's Day.



汇丰中国简介

汇丰银行（中国）有限公司（下称“汇丰中国”）于2007年4月2日正式开业，总行设于上海，是香港上海汇丰银行有限公司全资拥有的外商独资银行，其前身是香港上海汇丰银行有限公司的原中国内地分支机构。

香港上海汇丰银行有限公司于1865年在香港和上海成立，是汇丰集团的创始成员和集团在亚太区的旗舰，亦是香港特别行政区最大的本地注册银行及三家发钞银行之一。145年来，汇丰从未间断在中国内地的服务。

汇丰中国的分行网络在外资银行中首屈一指，提供全面的金融和银行服务，包括个人金融服务、工商金融业务和企业及金融机构业务等相关的金融服务。汇丰中国注重聘用、发展和培养本地人才。

About HSBC China

HSBC Bank (China) Company Limited (HSBC China) started operations on 2 April 2007 as a wholly-foreign-owned bank solely owned by The Hongkong and Shanghai Banking Corporation Limited. With its headquarters based in Shanghai, HSBC China incorporated the previous mainland China offices of The Hongkong and Shanghai Banking Corporation Limited.

Established in Hong Kong and Shanghai in 1865, The Hongkong and Shanghai Banking Corporation Limited (HSBC) is the founding member of the HSBC Group — one of the world's largest banking and financial services organisations — and its flagship in the Asia-Pacific region. HSBC is the largest bank incorporated in the Hong Kong Special Administrative Region and one of the SAR's three note-issuing banks. HSBC has had a continuous presence in mainland China for 145 years.

With the largest service network amongst foreign banks in mainland China, HSBC China provides comprehensive banking services including personal, commercial, corporate and institutional banking services. HSBC China is committed to recruiting, developing and nurturing local talent.

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