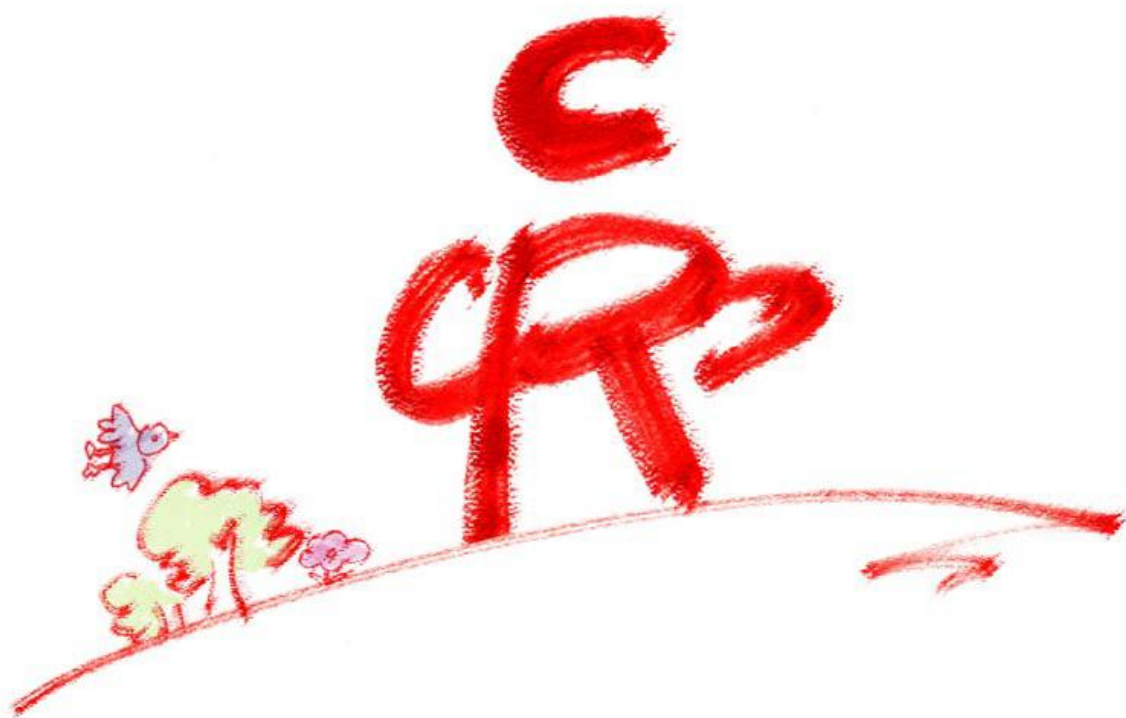


汇丰中国
企业社会责任报告
2007

HSBC China
Corporate Social Responsibility Report



HSBC  汇丰

The world's local bank

环球金融 地方智慧

汇丰中国
将企业社会责任视为银行
取得长远成功的关键。





" HSBC China sees corporate social responsibility as a critical factor in the Bank's long-term success. "



汇丰中国将企业社会责任视为银行取得长远成功的关键。我们相信，一个道德经营的、负责任的和注重可持续发展的公司，最终会取得成功，因为这样的公司关注的是实现长远成功不可或缺的条件，因而能够获得客户、雇员和投资者的信心。

汇丰中国致力于为客户提供最高标准的服务，重视员工的需求，并严格遵守法律法规，积极参与所在社区的发展。我们希望汇丰中国成为客户和员工的首选——最佳的银行和最佳的工作场所。我们也相信，通过积极支持教育和环保事业，我们能够为建设更美好的世界尽一份力。

这本报告旨在分享我们在企业社会责任方面的体验，并在汇丰本身和我们的利益相关者之中，鼓励更多的人参与企业社会责任的最佳实践。

汇丰银行（中国）有限公司
行长兼行政总裁
翁富泽

HSBC China sees corporate social responsibility as a critical factor in the Bank's long-term success. We believe a company that behaves ethically, responsibly and in a sustainable manner will ultimately be successful because it addresses the issues on which its long-term success depends, and thereby gains the confidence of customers, employees and investors.

HSBC China is committed to upholding the highest standards in its dealings with customers, being responsive to the needs of its employees, steadfast in its observance of regulations and an active participant in the development of the communities in which we operate. We want HSBC China to be the first choice for our customers and for our employees – the best place to bank, and the best place to work. We also believe that we can play a role in making the world a better place to live, through our efforts to support education and environmental protection.

This report aims to share our experience of corporate social responsibility and encourage increased participation and adoption of best practices within the bank and among our stakeholders.

Richard Yorke
President and Chief Executive Officer
HSBC Bank (China) Company Limited



这本报告中的插图是一位六岁女孩的画作，表达对和谐世界的憧憬。

The paintings in this report are by a six-year-old girl, depicting a child's aspiration for an ideal world.

汇丰相信，良好的公司管治对于企业的长久成功是至关重要的。良好的公司管治意味着保持高度的诚信，向包括董事、客户、员工和当地社区在内的利益相关者适时披露准确的信息，保护股东的权益，并注重符合道德的企业经营，令各利益相关者能够及时了解银行的策略和运营进展。良好的公司管治也意味着建立问责准则，确保管理层得到包括独立董事在内的董事会的有效监察。

董事会

汇丰银行（中国）有限公司是香港上海汇丰银行有限公司全资拥有的外商独资银行，而香港上海汇丰银行有限公司是汇丰控股有限公司的全资附属机构。汇丰中国在管理方面独立于母公司运营，由其董事会监督指导。董事会现由八位成员组成，包括两位独立董事。董事会负责监督汇丰中国的公司管治、策略方向、风险管理和企业社会责任。

汇丰中国董事会成员

左起：史达（执行董事／副行政总裁），黄崇圣（非执行董事），卫哲（非执行董事），龙永图（独立董事），郑海泉（董事长／非执行董事），王冬胜（副董事长／非执行董事），海闻（独立董事），翁富泽（执行董事／行长兼行政总裁）



HSBC China Board of Directors

From left: Bryan Stiles (Executive Director/Deputy CEO), Stephen S. S. Wong (Non-executive Director), David Wei (Non-executive Director), Long Yongtu (Independent Director), Vincent Cheng (Chairman/Non-executive Director), Peter Wong (Vice Chairman/Non-executive Director), Hai Wen (Independent Director), Richard Yorke (Executive Director/President and CEO)

HSBC believes good corporate governance is essential for our long-term success. Good corporate governance means maintaining a high level of integrity, providing timely and accurate disclosure of information for our stakeholders including directors, customers, employees and the local communities in which we operate. The Bank seeks to protect stakeholder interests and conduct business ethically, while keeping stakeholders informed about the Bank's strategies and operational progress. Good corporate governance also means establishing standards of accountability, ensuring that management is effectively monitored by the Board of Directors which includes independent directors.

Board of Directors

HSBC China is a wholly owned subsidiary of The Hongkong and Shanghai Banking Corporation Limited, which is in turn a 100% owned subsidiary of HSBC Holdings plc. HSBC China operates independent of its parent in terms of management, under the guidance of an eight-member Board of Directors including two independent directors. The Board oversees HSBC China's corporate governance, strategic direction, risk management and corporate social responsibility.

公司管治 Corporate governance

客户

汇丰中国致力于为客户提供最高标准的服务，并力求与客户保持长远的关系。在个人金融服务方面，我们致力于提供负责任的销售，确保客户在财务方面的安全性。汇丰中国力求根据客户不同的风险承受水平，向他们推荐适合的产品，确保客户能够了解不同产品的金融风险，并提供多样化的产品和服务，满足不同客户的财务规划和理财需求。

汇丰中国的产品与服务的定价都是公平和透明的。产品与服务的价格、利率、费用，和账户的章程条款以及客户贷款、按揭贷款及其他零售业务产品的章程条款，均张贴在分行营业厅内、写明在邮寄资料中、公布在银行网站上，或根据合约规定的方式向客户披露。我们定期将产品与服务的价格与本地市场的同业进行比较，以确保我们的客户一直能够获得物有所值的产品和服务。汇丰中国致力于开发符合本地市场需求的产品。

Customers

HSBC China is committed to providing the highest standards of service and seeks to maintain long-term relationships with our customers. In our personal financial services business, we are committed to responsible selling and ensuring the financial security of our customers. Products are recommended to customers in line with their individual risk tolerance levels, ensuring that customers are aware of financial risks posed by various products and that a range of products and services are available to suit the individual financial planning needs of different customers.

HSBC China offers fair and transparent pricing. Prices, rates, fees, and terms and conditions for accounts, consumer loans, mortgages and other retail products are published in branch and direct mail literature, on the Bank's local websites, and in our contractual disclosures to customers. Our prices are regularly benchmarked against competitors in local markets to ensure our customers continue to receive good value for money. The Bank seeks to develop products that are suitable for the local market.



员工

为使银行成为最佳工作场所，汇丰中国作了重大投入，以改善工作环境，提供安全舒适的工作场所。同时，汇丰中国向员工提供有竞争力的薪酬福利，和基于卓越表现的提升与发展的机会。

在炎热的夏季，汇丰中国颁布了夏季商务便服的规定。这不仅令员工舒适，也令银行通过减少空调的使用从而降低能源的消耗。这与银行节约能源、建立可持续业务的承诺相一致。

汇丰中国还采取各种措施，确保员工的健康。银行为员工提供免费体检，并在冬季流行性感冒易发的时节之前，向员工免费提供自愿的疫苗注射。此外，汇丰中国组织急救课程培训，并定期组织防火演习。

Employees

To make the Bank the best place to work, HSBC China has made significant investment to improve the working environment, providing a safe and pleasant place to work. The Bank offers competitive terms and conditions and opportunities for staff advancement based upon merit.

The Bank has instituted a business casual dress code during summer months. As well as providing staff with a comfortable work environment, this allows the Bank to reduce energy consumption through the reduced use of air conditioners, in line with the Bank's commitment to save energy and build a sustainable business.

HSBC seeks to ensure the health of its workforce through various proactive measures. The Bank provides free health checks for staff and offers voluntary vaccinations for staff ahead of the winter influenza season. First-Aid training courses

are provided to staff throughout all operations and fire drills are organised regularly.



汇丰中国每年举行运动会，丰富员工生活。
HSBC China organises sports day annually for staff members.



汇丰中国高层与本地员工谈心。
HSBC China top executives
exchange views with local staff.

培养本地人才

汇丰中国拥有逾 4,000 名员工，其中 98% 为本地人才，将近 90% 拥有大学学位。汇丰中国投入了大量的资源培养人才，并提供职业提升和个人发展所需的培训。

汇丰的“银行家培训生”已实施超过 15 年，包括为本地人才提供海外培训机会，将本地人才培养成精通银行业务的专家，胜任汇丰中国的管理职位。该计划招聘的人才呈现几何级数增长，与 1991 年培训计划启动时相比，目前每年招聘的培训生数量比当时增长了 50 倍。

Nurturing local talent

Among our more than 4,000 employees in mainland China, 98% are locally hired and nearly 90% hold university degrees. HSBC China dedicates considerable resources to nurturing talent and providing training for career advance and personal development.

For more than 15 years our intensive “PRC Banker Development Programme” has helped provide local talent with international experience, grooming them into banking experts and enabling them to fill management-level roles within HSBC. The number of talents we have recruited into in this programme has grown exponentially, and is now 50 times larger than it was when the programme was launched in 1991.





汇丰中国员工向当地社区居民解释如何识别假币。
An HSBC China staff member explains how to detect counterfeit notes.

Anti-money laundering and preventing financial crime

反洗钱及防范金融犯罪

除严格遵守中国的反洗钱法规之外，汇丰亦为多项国际公约的签约成员，包括关于反洗黑钱及反恐融资的“沃尔夫斯堡原则”，以及由国际跨政府组织“打击清洗黑钱财务行动特别组织”发布的国际公认的标准。

汇丰是沃尔夫斯堡组织的创始成员。这一组织包括 12 家国际银行，致力于发展反洗钱和反恐融资政策的金融服务行业标准。汇丰亦支持有关反毒品走私的“维也纳公约”和“萨尔斯堡公约”的政策和程序。

汇丰中国规定所有员工都必须参加反洗钱、防范诈骗、以及合规经营的培训。汇丰中国亦开设了关于防范诈骗和反洗钱的网上课程。

汇丰积极采取措施保护我们的服务和客户免受违法犯罪行为的侵犯。汇丰中国定期开展防伪宣传活动，以此来提高客户的防伪意识，以及对假币的识别能力，并为客户提供关于怎样识别、没收假币以及交换损毁货币的帮助和建议。

In addition to fully complying with China's regulations on anti-money laundering, HSBC is also a signatory to international accords such as the Wolfsberg Principles on anti-money laundering and counter-terrorist financing as well as internationally recognised standards issued by the Financial Action Task Force on Money Laundering (FATF).

HSBC is a founding member of the Wolfsberg Group, an association of 12 international banks that aims to develop financial services industry standards for anti-money laundering and counter-terrorist financing policies. HSBC also supports the policies and procedures of the Vienna and Strasbourg Conventions against drug-trafficking.

Training in anti-money laundering, fraud awareness and compliance is compulsory for all HSBC China staff. And the bank has developed on-line courses in fraud awareness and anti-money laundering.

HSBC takes appropriate measures to protect our services and customers from criminal attacks. Regular anti-counterfeit campaigns are organised by HSBC China to enhance customers' awareness and ability to identify forged bank notes. Customers are given help and tips on how to identify forged bank notes, and on how to exchange deformed bank notes.

公司管治 Corporate governance

提高网上银行安全性

汇丰中国在网上银行服务安全性方面进行了大量投资。汇丰中国的网上银行平台使用安全套接层（SSL）加密技术。所有汇丰中国的运作系统都装有最新的安全补丁，及时更新的防病毒软件以及防火墙，防止未经授权的网络入侵。为更好地保障“网上理财”客户的利益，汇丰中国推出了拥有双重认证的“安全密码器”。

除网上银行理财客户的用户名

及密码之外，“安全

密码器”还提供特

有的一次性使用的

随机安全密

码。这一设备

为汇丰客户提

供了更多保护，

免受网上

不法行为的侵犯。



消费者金融教育

汇丰有从事消费者金融教育的广泛经验，并将国际最佳实践引入了中国内地。汇丰中国于 2007 年 6 月在上海组织了消费者金融教育的工作坊，邀请汇丰北美的专家分享在消费者金融教育方面的经验。作为汇丰企业社会责任的一部分，汇丰进行的消费者金融教育不含商业信息，完全是公益性的，为消费者提供金融知识和信息。

Enhancing online banking safety

HSBC makes significant investments to enhance online banking safety for customers. HSBC China's Internet banking platform uses Secure Sockets Layer (SSL) Encryption technology. All HSBC China operating systems are updated with the latest security patches, anti-virus software is kept updated and firewalls are in place to prevent unauthorised intrusion. For the added security of online@hsbc customers, a security device has been introduced that provides two-factor identification. As well as each user's username and password, the security device provides a unique, constantly changing identification number. This provides HSBC customers with additional protection from on-line crimes.

Consumer education

HSBC has extensive experience in consumer education and has brought international best practices into mainland China. The Bank organised a consumer education workshop in Shanghai in June 2007 and invited experts from HSBC North America to share their experience in consumer education. HSBC takes a commercial-free approach to consumer education, providing



今年，汇丰中国将开始出版系列丛书，涵盖与金融知识相关的多个主题，包括财务规划，风险意识，投资理财及退休等等。此外，还将开设金融教育网站，提供相关信息及参考资料，供消费者参考。

员工企业社会责任教育

汇丰中国通过各种渠道传播企业社会责任，旨在增强员工对公司管治和企业社会责任意识。

汇丰中国的内部网与外部网站中都专设企业社会责任网页，登载汇丰对企业社会责任的承诺以及最新的企业社会责任活动内容；在员工内部周刊中也专门开辟了企业社会责任栏目，介绍员工开展的企业社会责任活动。2006年12月，汇丰进行了企业社会责任员工调查，了解员工的企业社会责任意识和参与程度。调查结果显示，96% 参与调查的员工希望参加志愿者活动，履行企业社会责任。



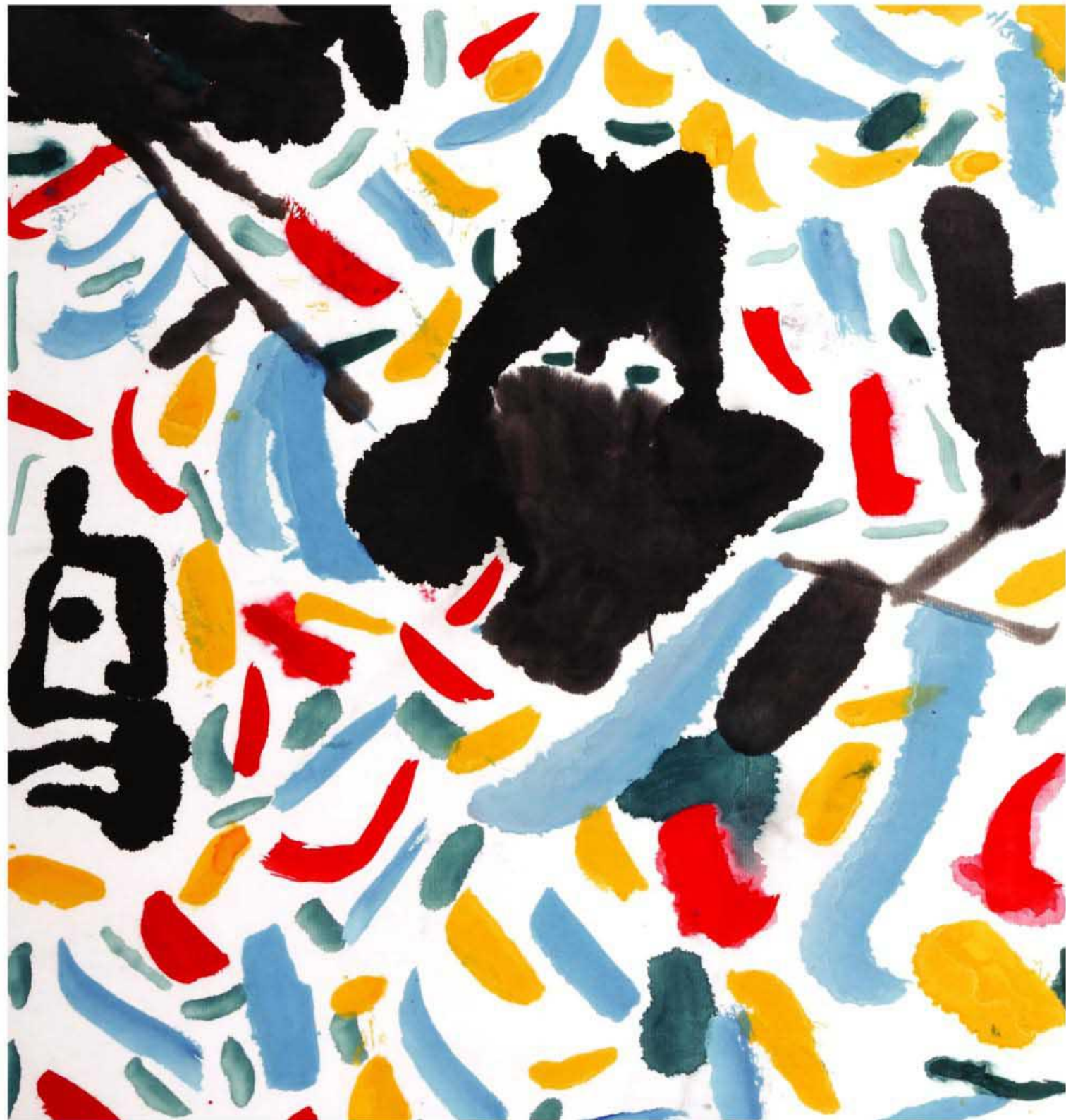
consumers with financial knowledge and information as part of its CSR commitment.

In the coming months HSBC China will launch a booklet series to cover a wide range of topics to enhance the public's financial knowledge in areas such as financial planning, risk awareness, investment and retirement. Additionally, an online website will also be available to provide relevant information and reference materials for consumers' reference.

Staff CSR education

CSR communication is made through various channels within HSBC China to enhance staff awareness of corporate governance and CSR issues.

A CSR sitelet has been established on both HSBC China's Intranet and external website with information on the Bank's CSR commitments and initiatives; the staff weekly newsletter also devotes designated space to cover staff CSR activities. A staff survey was conducted in December 2006 to gauge feedback from staff members on their CSR awareness and knowledge. The survey results show that 96% of staff respondents wish to participate in CSR volunteering activities.



作为在中国创立的银行，汇丰相信，其自身的业务发展与中国长期的可持续发展目标紧密相关。因此，我们必须以高度负责的方式经营业务，尽可能确保我们贷款的项目是负责经营的。

道德银行是指我们在进行借贷和投资时，必须遵循我们的业务原则和价值观，全盘考虑社会的期望以及对风险的评估。

遵守国际最高标准

汇丰在对融资活动进行风险评估时，综合考虑环境和社会因素，以确保我们的贷款不违背可持续发展。汇丰承诺遵守国际标准，并采纳国际原则，包括“联合国全球协定”、联合国环境规划署“责任投资原则”、“赤道原则”，以及世界银行、国际金融公司（IFC）的相关指引。这些国际原则和指引帮助我们评估风险，令我们的商业活动对环境、社会 and 经济发展带来更多正面影响。



As a bank that was founded in China, HSBC believes that the development of its own business is closely linked with the country's long-term sustainable development goals. As such, we must conduct our financial services in a highly responsible manner ensuring, as far as possible, that the businesses and projects we support are also managed responsibly.

Ethical banking is an approach to lending and investment based on a combination of our own business principles and values, society's expectations and, fundamentally, an assessment of risk.

Commitment to high international standards

HSBC incorporates environmental and social considerations into the risk assessment of its lending activities to ensure the provision of our financial support does not run counter to sustainable development. HSBC is committed to high international standards and adopts international principles including the “UN Global Compact” and “UNEP Principles for Responsible Investment” as well as the “Equator Principles” and the related guidelines of the World Bank and the International Finance Corporation (IFC). These international principles and guidelines help us assess risks and enhance the positive impact of our commercial activities on the environment, social and economic developments.

道德银行

Ethical banking

汇丰的环境贷款指引

汇丰集团制定了一系列环境贷款指引，以支持汇丰履行对环境保护的承诺。这些指引涵盖了对环境敏感的行业，并列明了我们准备和不准备提供财务支持的领域。自 2004 年起，汇丰根据国际原则，特别是“赤道原则”，先后发布了五项行业指引，按发布时间顺序排列如下：

- ▶ 森林土地与森林产品(2004 年发布)
- ▶ 淡水基建(2005 年 5 月发布)
- ▶ 化工(2005 年 8 月发布)
- ▶ 能源(2006 年 6 月发布)
- ▶ 矿产与金属(2007 年 5 月发布)

在中国的实施进展

在中国内地，汇丰中国积极实施环境贷款指引，并严格遵守国际标准，支持环境保护。2007 年 3 月，汇丰中国进一步加强信贷评估的职能，设立全职岗位并特聘环境与可持续发展专业人士，以加强对银行贷款和客户业务的环境评估与监督，确保其符合国际标准、汇丰集团环境贷款指引，以及中国的环境保护条例。

此外，汇丰中国制定环境监测一览表，以协助银行贷款人员更加全面地评估贷款方案的环境风险，特别针对“双高”（高耗能与高污染）行业，以及汇丰集团环境贷款指引所涉及的其他环境敏感行业。

同时，汇丰中国为员工提供更多的培训，提高员工环境保护的意识，增加员工对集团环境指引的了解，并提高员工对技术知识的掌握。

HSBC's environmental guidelines

HSBC has developed a series of environmental lending guidelines to support the Bank's commitment to environmental protection. These guidelines cover environmentally sensitive industry sectors and specify the areas where we are and are not prepared for financial involvement. Since 2004, five sector guidelines have been issued by HSBC – based on international principles, in particular the Equator Principles - which in order of time of release include:

- ▶ Forest Land and Forest Products (2004)
- ▶ Freshwater Infrastructure (May 2005)
- ▶ Chemicals (August 2005)
- ▶ Energy (June 2006)
- ▶ Mining and Metals (May 2007)

Implementation in China

HSBC China has been actively implementing the sector guidelines and adhering to international standards as part of its environmental efforts in mainland China. In March 2007 HSBC China further enhanced its credit assessment function by recruiting a full-time Environment & Sustainable Development Officer to strengthen the assessment and monitoring of the Bank's lending activities and customers' operations to ensure compliance with international standards, HSBC's sector guidelines and China's domestic environmental protection policies.

Additionally, HSBC China has issued an environmental checklist to help its credit officers to more thoroughly assess





赤道原则

2003年6月4日，七个国家的10家主要银行宣布实行“赤道原则”，即由这些银行制定的、旨在管理和发展与项目融资有关的社会和环境问题的一套自愿性原则。这些银行在全球范围内对所有产业的项目融资都实行这些原则，包括采矿、石油和天然气、以及林业等。实行“赤道原则”后，银行保证只为那些符合条件的项目发放贷款，即项目发起人能够证明项目在执行中会对社会和环境负责。汇丰早在2003年就采纳“赤道原则”，并在推广“赤道原则”的过程中起到重要作用，2006年汇丰担任首个工作小组的主席，评估“赤道原则”。

“赤道原则”对项目贷款的筛选过程，参照了世界银行的环境标准和国际金融公司在社会方面的政策。目前，已有超过50家金融机构采纳了“赤道原则”，“赤道原则”现已成为全球银行和投资者评估大型发展项目公认的标准。

environmental risks of lending proposals, particularly in the “Two Highs” (high energy consumption and high pollution) industries, as well as the other industries covered by HSBC’s sector guidelines.

HSBC China is providing more training to its staff to improve their overall awareness of environmental protection, knowledge of guidelines as well as technical skillsets.

Equator Principles

The Equator Principles, which were established in June 2003 by 10 major international banks, are a voluntary set of environmental and social benchmarks for managing environmental and social issues in project financing. The banks apply the principles globally to project financing in all industry sectors, including mining, oil and gas, and forestry. In adopting the Equator Principles, a bank undertakes to provide loans only to those projects whose sponsors can demonstrate to the satisfaction of the bank their ability and willingness to comply with comprehensive processes aimed at ensuring that projects are developed in a socially and environmentally responsible manner. HSBC adopted the Principles in 2003 and played a key role in the strengthening of the Principles when HSBC chaired the first working group to review the principles in 2006.

The Equator Principles are modeled on the environmental standards of the World Bank and the social policies of the International Finance Corporation. Over 50 financial institutions have adopted the Equator Principles, which have now become the *de facto* standard for banks and investors on how to assess major development projects around the world.





汇丰相信，保护环境是确保我们的地球保持长久健康与繁荣的关键，汇丰中国致力于在内部运营与社区参与方面，推广教育与环境的可持续发展。

汇丰深知，企业必须与政府和民众一同分担环境的责任，将人类活动的负面影响降至最低，包括降低对土地、水与空气的污染，以及资源的损耗。

汇丰致力于在自身运营方面实施国际标准，尽量降低我们的营运对环境的影响，并与我们所有的相关方，包括政府和非政府组织伙伴，加强环境保护方面的合作。

汇丰中国鼓励员工参与我们所有的企业社会责任活动，籍此提高员工对环保的意识，并帮助在员工、企业以及所在的社区之间建立起纽带。

HSBC believes that conservation of the environment is essential to the planet's long-term health and prosperity, and HSBC China seeks to promote education and environmental sustainability in both its internal operations and involvement with the community.

Companies like ours must share responsibility for the environment with governments and citizens for minimising the damaging effects of human activity – pollution of land, water and air and the depletion of resources.

The Bank seeks to implement international standards into its own operations in terms of minimising our ecological footprint and seeks to promote cooperation between all our stakeholders in environmental protection, including the government and NGO partners.

As with all our CSR activities, HSBC China encourages staff involvement – raising our employees' awareness of environmental issues and helping to build ties between our staff, the Bank and the communities in which we operate.

支持环保

Support for the environment

碳中和承诺

汇丰致力于协助解决世界最大的环境问题之一——气候变化问题，并已于 2005 年成为全球首家实现碳中和的大型银行。

汇丰的碳中和计划包括三部分：第一，管理并减少我们的直接排放；第二，通过购买“绿色电力”，减少我们使用的电力的碳排放系数；第三，抵消剩余的二氧化碳排放量，以达到碳中和。

汇丰中国在自身运营方面，实施碳中和计划。在总部以及所有分行的运营中，我们都实施节能政策。汇丰中国装有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；实施夏季员工商务便装安排，调高空调的温度，帮助减少能耗。



Commitment to carbon neutrality

HSBC is helping to tackle one of the world's biggest environmental challenges, climate change, by becoming the first major bank to go carbon neutral in 2005.

HSBC's carbon neutrality plan consists of three parts: First, to manage and reduce our direct emissions. Second, to reduce the carbon intensity of the electricity we use by buying 'green electricity'. Finally, to offset the remaining emissions in order to achieve carbon neutrality.

HSBC China upholds this carbon-neutral policy in its own operations. Energy-saving policies are implemented throughout headquarter and branch operations. HSBC China has equipped its network with video- and tele-conferencing facilities to reduce the need for travel. Duplex printers, which print on both sides of a page, are used to cut down on paper use. A summer staff casual dress programme has been put into effect helping the Bank to cut down on energy consumed through air conditioning.

Preventing climate change

Building on the Group's carbon neutral commitment, in May 2007 HSBC announced a five-year, US\$100 million partnership to respond to the urgent threat of climate change worldwide with the support of the Climate Group, Earthwatch Institute, Smithsonian Tropical Research Institute (STRI) and WWF, the global conservation organisation. China is a key focus in this new initiative and HSBC China provides it with on-the-ground support.



应对气候变化

基于汇丰集团的碳中和承诺，2007年5月，汇丰斥资一亿美元，与气候组织、守望地球组织、史密森尼热带研究中心和世界自然基金会合作，开展一项为期五年的“汇丰气候伙伴”计划，协助解决全球气候变化的迫切威胁。中国是这一计划的重点之一，汇丰中国将为该五年计划的实施提供本地支持。

“汇丰气候伙伴”的目标包括：

- ▶ 协助一些世界主要城市——上海、香港、孟买、伦敦及纽约应对气候变化带来的挑战；
- ▶ 在全球各地员工中委任“气候先锋”，支持他们进行研究工作及运用宝贵的知识和经验，造福当地社会；
- ▶ 就气候变化对世界各地森林的长远影响进行最大规模的实地考察研究，测量碳的排放；
- ▶ 保护世界四条主要河流及流域免受气候变化的影响，包括：长江、亚马逊河、恒河及泰晤士河，全球超过四亿五千万人民的生计将因此获得改善。

“汇丰气候伙伴”建立在汇丰“投资大自然”计划基础之上，“投资大自然”是汇丰斥资5,000万美元、为期五年的生态合作计划，已于2006年结束。汇丰通过该计划与世界自然基金会、国际植物园保育协会和守望地球组织合作，拯救了超过12,000种濒临绝种的植物，培训了200名科学家，派遣了2,000多名汇丰员工到世界各地参与保育研究项目，以及保护世界三大河流（包括中国长江的部分流域）的生态环境和改善河流的管理，造福了五千万人。

长江是“汇丰气候伙伴”计划重点保护的河流之一。
The Yangtze River is one of the major rivers to be protected under the HSBC Climate Partnership.

The HSBC Climate Partnership will:

- ▶ Help some of the world's great cities – Shanghai, Hong Kong, London, Mumbai and New York – respond to the challenge of climate change;
- ▶ Create ‘climate champions’ worldwide who will undertake field research and bring back valuable knowledge and experience to their communities;
- ▶ Conduct the largest ever field experiment on the world's forests to measure carbon and the effects of climate change;
- ▶ Help to protect some of the world's major rivers – the Yangtze, Amazon, Ganges and the Thames – from the impact of climate change, benefiting the 450 million people who rely on them.

The HSBC Climate Partnership builds upon ‘Investing in Nature’, HSBC's previous US\$50 million, five-year eco-partnership which concluded in 2006. The programme saw the Group partner with Botanical Gardens Conservation International, Earthwatch, and WWF, saving more than 12,000 plant species from extinction, training 200 scientists, sending 2,000 HSBC employees on conservation research projects worldwide, and protecting and better managing three of the world's largest rivers – including part of the Yangtze River in China – benefiting some 50 million people.





前联合国环境规划署执行主任克劳斯·托普弗(左)和中国科学院资深科学家李文元教授在研修班开幕论坛上。
Dr Klaus Toepfer (left), former United Nations Environment Programme (UNEP) Executive Director and Prof Niu Wenyan, Chief Scientist, Chinese Academy of Sciences, at the opening forum of the Leadership Programme.

环境与发展未来领导人研修班

汇丰与联合国环境规划署——同济大学环境与可持续发展学院 (IESD) 合作, 于2006年在上海设立了《环境与发展未来领导人研修班》。2007年4月, 国家环保总局宣教中心加入汇丰和同济, 三方共同举办了第三期《环境与发展未来领导人研修班》, 开创了政府、高校、企业三方协作, 联手推动环保和可持续发展的新模式。每年二次每次为期三天的研修班提供了一个平台, 使国际知名环境专家与中国环保前沿的本地政府官员, 分享环保的最佳实践。至今已有超过14个省市和自治区的70多名中国政府官员参加了研修班, 效益遍及全国。

自2007年起, 汇丰中国亦资助同济大学为期三年的长江三角洲地区碳减排研究项目。该项目以长江下游地区的上海、苏州、南通、无锡四市为例, 通过调查这几个城市的能源结构、产业结构和布局及大气污染情况, 研究中国发达地区在《京都议定书》背景下碳减排的国际环境以及产业调整与减排战略。

Leadership Programme: Environment for Sustainable Development

HSBC and the UNEP-Tongji Institute of Environment for Sustainable Development (IESD) at Shanghai's Tongji University jointly launched the "Leadership Programme: Environment for Sustainable Development" in 2006. In April 2007 the Centre for Environmental Education and Communications of the State Environmental Protection Agency (SEPA) joined HSBC and Tongji to co-host the programme, a pioneering example showing how government, enterprise and universities can make joint efforts in environmental protection and sustainable development. The three-day training programme has provided a platform in which best practices in environmental protection are shared between international experts and local government officials who are involved in front-line activities in environmental protection. More than 70 officials from over 14 provinces and regions attended the programme, ensuring that the benefits are nationwide.

Since 2007 HSBC China has also been sponsoring a three-year Tongji research project on carbon dioxide emission reduction in the Yangtze River Delta region. Undertaken by the UNEP-Tongji Institute, the research will cover Shanghai, Suzhou, Wuxi and Nantong. Researchers will study how the industrial structure and energy consumption patterns of the cities impact the environment and will seek to identify effective solutions to balance economic growth with the need to reduce carbon dioxide emissions.



支持城市绿化

汇丰中国积极支持上海市政府的城市绿化行动，赞助一系列绿化活动，包括认养上海市中心面积达20,000平方米的延福绿地，参与公益植树活动等。

自2007年起，汇丰中国认养位于上海宝山区的炮台湾湿地森林公园内沿江10,000平方米的湿地。炮台湾湿地森林公园是上海规模最大的原生湿地公园，占地50公顷，生长和栖息着众多水生植物、水鸟和候鸟。汇丰中国的员工志愿者在行长兼行政总裁的带领下，多次在公园内种下树木。自2007年3月起，汇丰中国亦认养了由汇丰员工种植的所有树木。



由汇丰中国公益认养的上海市中心的一个绿地公园。
A community park sponsored by HSBC China in central Shanghai.

Promoting green cities

HSBC China has been a leading supporter of the Shanghai government's urban environmental efforts. HSBC China has been sponsoring a series of greening initiatives by the Shanghai Landscaping Office including sponsoring the care of the Yanfu Community Park which covers an area of 20,000 square metres in central Shanghai, and supporting the city's tree-planting campaign.

HSBC China also sponsors the care of 10,000 square meters of wetland in the Paotaiwan Wetland Forest Park since 2007. Paotaiwan Wetland Forest Park, the largest natural wetland park in Shanghai covering 50 hectares, is home to many varieties of aquatic plants, waterfowl and migratory birds. HSBC China staff volunteers, led by President and CEO, have planted trees in this park. From March 2007, HSBC China has been sponsoring the care of all the trees planted by HSBC staff.



汇丰集团主席葛霖在上海炮台湾湿地森林公园，全力支持汇丰中国认养10,000平方米湿地，保护生态环境。
HSBC Group Chairman Stephen Green in Shanghai Paotaiwan Wetland Forest Park, giving his personal support to HSBC China's sponsorship of 10,000 square meters of wetland in the park.



支持教育与社会发展 Supporting education & social development

教育对每个国家的经济发展和社会繁荣都极为重要。汇丰中国通过支持教育,帮助学子建立信心,培养能力,成为中国未来成功发展的栋梁人才。

支持教育是汇丰推动社会发展的核心。汇丰推广的教育计划,不仅令学生受益,同时也有利于社会的整体发展。汇丰尤其关注能够促进中国农村经济与社会发展的项目。

农村贫困儿童营养研究项目

汇丰中国与国务院属下的“中国发展研究基金会”合作,开展了“农村贫困儿童营养研究项目”,汇丰是这一项目的主要赞助单位。



中国发展研究基金会秘书长卢迈(左)与汇丰中国行长兼行政总裁霍富泽(右)签订项目合作的备忘录。时任国务院发展研究中心主任王梦奎(中)在场见证。
Lu Mai (left), Secretary General of China Development Research Foundation, and Richard Yorke (right), President and CEO HSBC China, sign a memorandum for cooperation in the programme. Wang Mengkui (middle), the then President of Development Research Centre of the State Council acts as a witness.

这项为期两年的政策研究由中国发展研究基金会发起,旨在通过试验、研究、培训和国际交流等方式,探索和创立保障农村贫困儿童营养的合理机制,保障儿童应享有的社会权利,动员更多的社会资源投入到改善儿童营养中来。该项目旨在为相关政策的制定提供建议,提高政府决策和执行的效率,最终建立以政府政策为基础的儿童营养保障机制。

这一营养项目在广西壮族自治区和河北省各选择了一个贫困县作为试点。自2007年3月开始,项目组在每个县选择了两所小学进行营养比较研究。

此外,汇丰中国也将赞助相关的国际研讨会,邀请专家学者、政府官员、媒体和国际组织参加,共同探讨国际实践与经验,为相关政策的制定提供支持。

At HSBC, we recognise that education is crucial to the development and prosperity of every country. By supporting education in China, we seek to build the confidence and abilities of young people, on whom the country's future success will depend.

The Bank's support of education is central to the promotion of social development goals. Where possible, the Bank promotes educational initiatives that not only benefit students, but also society as a whole. Particular attention is given to education programmes that serve rural economic and social development.

Nutrition for children in rural schools

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

This is a two-year social policy innovation programme initiated by CDRF, which is designed to - by means of pilot experiment, research, training, and international exchange - explore and recommend ways to guarantee nutrition for children in poor rural families. It seeks to guarantee the social rights entitled to children and mobilise more social resources for providing nutrition for children. The programme aims to provide suggestions for government decision making, improve the performance and efficiency of government policies, and ultimately establish a nationwide mechanism based on government policies.



支持教育与社会发展

Supporting education & social development



农村金融研究

汇丰资助清华大学经管学院进行为期三年(2006-2008)的“中国农村金融发展研究项目”,以支持中国的新农村建设。在2006年项目的第一阶段,清华大学经管学院的200多位师生分赴青海、新疆、甘肃、河北四个省区的29个县,对中国农村金融现状进行全面的调查,汇丰志愿者也加入清华师生深入农村帮助调研。2007年,汇丰中国武汉分行与北京分行的员工志愿者又和清华师生一起,深入山西、吉林和湖北的农村地区,协助收集当地金融需求的第一手资料。

北大、复旦经济论坛

汇丰与复旦大学经济学院联合举办《汇丰经济论坛》,自1999年起,汇丰出资邀请国内外知名经济学专家为复旦师生作主题演讲,帮助促进经济研究的国际交流。自2005年底以来,汇丰进一步扩大与复旦大学的合作,设立《复旦—汇丰经济讲堂》,每年邀请多位国际知名经济学家到复旦讲授经济学和金融学短期课程,并进行公开演讲,使学生能够深入了解国际领先的经济学理论。

汇丰中国数年来一直赞助在北京大学举行的《北大—汇丰经济论坛》,促进经济学领域的国际学术交流。论坛每年邀请诺贝尔经济学奖得主来北大作专题演讲,就与中国经济有关的课题与师生座谈讨论,开阔思路,追求创新。

The Nutrition Programme has chosen one poor county in each of Guangxi and Hebei provinces for pilot experiments. In each county, two boarding elementary schools have been involved in nutrition comparison experiments since March 2007.

Under the programme, HSBC China will also sponsor international symposiums to bring together experts and scholars, government officials, media and international organisations in order to share views regarding international practices and experiences, as well as suggestions on policy making.

Rural financial research

HSBC has been sponsoring the three-year research project (2006-2008) by the School of Economics and Management (SEM) of Tsinghua University on the development of the financial market in China's rural areas, aimed at supporting the country's policy goals to boost economic development in those areas. During the project's first phase in 2006, more than 200 teachers and students from SEM in visiting 29 counties in the provinces of Qinghai, Xinjiang, Gansu and Hebei to conduct research on rural financial development, with bank volunteers joining the research team in Hebei. This year, HSBC China volunteers from the Wuhan and Beijing branches conducted field research in rural areas in Shanxin, Jilin and Hubei, assisting in gathering first-hand information on rural financial needs.

Economics forum

The HSBC Economics Forum at Fudan University was established in 1999, whereby renowned economists are





2003 年诺贝尔经济学奖得主罗伯特·恩格尔教授在论坛上主讲。
Professor Robert Engle, 2003 Nobel laureate in economics, speaks at the HSBC-PKU Economics Forum.

支持特奥会

汇丰中国全面参与 2007 年世界夏季特殊奥林匹克运动会在上海的举办, 赞助出版了“特奥专刊”, 在全市所有中小学校发放, 通过清新活泼的设计、图文并茂的手法帮助青少年了解特奥会的理念和人文精神, 介绍特奥会的历史, 并鼓励他们积极关注特奥会。

此外, 共有逾 300 位汇丰中国的同事报名担任特奥会的志愿者, 在各比赛场馆为赛事提供现场支持, 并陪伴特奥会参赛选手参加社区融合活动。

invited to make keynote speeches at the Forum to the students and teachers at Fudan, to promote international exchange on the study of economics. In 2005, HSBC further expanded its cooperation with Fudan University and renamed the Forum as “Fudan-HSBC Economics Lectures”. Each year a number of world-renowned economists are invited to teach short courses in economics and finance and give open lectures at Fudan to promote in-depth understanding of advanced economic theories among the students.

HSBC China has for a number of years been supporting the annual HSBC-PKU Economics Forum at Peking University to promote international exchange on the study of economics. Nobel laureates have been invited to speak at the forum and shared insights with the students in Peking University on topics related to the Chinese economy through face-to-face discussions.

Supporting Special Olympics

HSBC China was proactively engaged in the 2007 Special Olympics World Summer Games in Shanghai, sponsoring the distribution of a booklet to all elementary and high school students in Shanghai. With its lively design and illustrative content, the booklet helped promote the spirit of the Special Olympics among Shanghai's young people and enhance their knowledge of the Games.

In addition, over 300 staff members from HSBC China signed up to be Special Olympics volunteers to provide on-site support at the sports stadiums and to accompany Special Olympic athletes during their stay in Shanghai.



支持教育与社会发展 Supporting education & social development

汇丰银行慈善基金

汇丰中国的母公司——香港上海汇丰银行有限公司于1981年特别成立“汇丰银行慈善基金”，为香港及中国内地广泛的慈善事业提供支持。

汇丰银行慈善基金在中国内地资助了约200个慈善项目，包括教育、环保以及促进社区发展的计划。

汇丰银行慈善基金与专业慈善组织共同合作，包括总部设于北京的中华慈善总会，以及国际组织“世界自然基金会”，力求通过合作伙伴的专业知识，进一步拓展汇丰银行慈善基金的惠及范围。



在汇丰中华慈善残疾人艺术展上，北京市盲人学校的学生用手触摸精神地“观展”展品。
Students from Beijing School for the Blind feel a sculpture at the HSBC/CCF Disabled Children's Art Exhibition.



汇丰志愿者前往四川洪灾区，向灾民发放大米。
HSBC volunteers distribute rice to local villagers in flood-hit areas.

The Hongkong Bank Foundation

Founded in 1981 by The Hongkong and Shanghai Banking Corporation Limited, the parent of HSBC China, The Hongkong Bank Foundation has been providing charitable support to a wide but often related range of initiatives in Hong Kong and mainland China.

The Foundation has supported around 200 philanthropic projects in the Mainland, ranging from educational and environmental projects to those that promote community development.

The Foundation has partnered with professional organisations including the China Charity Federation (CCF), a Beijing-based national Charity, and international conservancy organisation WWF in order to capitalize on the expertise of its partners and extend the reach of the Foundation's efforts.



支持教育与社会发展 Supporting education & social development

汇丰银行慈善基金支持的教育项目包括：为城市下岗职工提供职业培训，为农民工提供职业教育，在内地高中开展经济课程，资助大学生奖学金，推广幼儿情商教育，以及为农村学校教师提供专业培训。此外，汇丰银行慈善基金亦资助残疾人员和特殊儿童教育的专业培训。

汇丰银行慈善基金还与世界自然基金会合作，为内地相关人员提供合理使用湿地资源的培训课程，以及在广东海丰自然保护区和福建漳江口自然保护区开展为期五年（2006-2010）的华南湿地项目，保护这片四万多只水鸟赖以越冬的重要停歇地。

Educational projects have included vocational training for urban jobless workers, vocational training for rural migrant workers, economics courses for high school students, scholarships for university students, emotional-wellbeing programme for kindergarten children and special training programmes for rural school teachers. The Foundation has also sponsored education programmes for disabled and special-needs children.

The Foundation has been working with the WWF (HK) on training programmes for Chinese wetland staff on the appropriate use of wetland resources. The Foundation is also working with the WWF on the five-year (2006-2010) South China Wetland Project at Guangdong's Haifeng Nature Reserve and Fujian Zhangjiang National Mangrove Reserve, to promote conservation at an important stopover for over 40,000 birds each winter.



如欲了解更多关于汇丰银行慈善基金在中国内地的项目，请登陆：
More information on the Foundation's work in mainland China can be found at:

http://www.hongkongbankfoundation.org.hk/foundation/cn_proj.htm (English)

http://www.hongkongbankfoundation.org.hk/foundation/chinese/cn_proj.htm (中文)



员工志愿者活动 Staff volunteering

回馈社会是汇丰中国的悠久传统，我们鼓励员工参与志愿者活动，支持本地社区的发展。汇丰于2006年12月开展的一项员工调查结果显示，96%参与调查的同事希望参加志愿者活动。汇丰中国的员工参与了广泛的志愿者活动，涵盖教育、环保与社会发展等各个方面。

HSBC China has a long history of community giving and we encourage volunteer work by employees as a way to support local communities. In an internal survey conducted in December 2006, the results show that 96% of colleagues would like to take part in HSBC China's staff volunteering activities. Staff have participated in a wide range of activities in educational, environmental and social development initiatives throughout China.



汇丰中国各分行的同事积极参与多种形式的志愿者活动，包括义务献血、植树、探访敬老院和儿童福利院等。

HSBC China staff members participate in a wide range of volunteering activities including blood donation, tree planting, and visits to elderly and children's homes.



汇丰中国简介

About HSBC China

汇丰银行（中国）有限公司（简称“汇丰中国”）于2007年4月2日开业，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。142年来，汇丰在中国内地的服务从未间断。

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。



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 142 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.



这本报告中的插图是一位六岁女孩的画作，表达对和谐世界的憧憬。

The paintings in this report are by a six-year-old girl, depicting a child's aspiration for an ideal world.

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