

# 2017

## ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT



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## 1. ABOUT CHONG HING BANK

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Chong Hing Bank Limited (“Chong Hing Bank” or the “Bank”) (01111.HK) was listed in the Stock Exchange of Hong Kong in 1994. Chong Hing Bank offers a wide range of retail and wholesale financial banking products which include HKD and foreign currency deposits, remittances, safe deposit boxes, credit cards, mortgages, wealth management, mandatory provident fund services, trade finance, corporate banking and syndicated loans. Through its subsidiaries, it also offers securities trading, financial management and insurance services. Chong Hing Bank has been a member of Yuexiu Group since 2014. As at the end of 2017, Yuexiu Group had total assets of about RMB480 billion, making it one of the leading state-owned enterprise groups in Guangzhou in terms of economic efficiency.

Chong Hing Bank currently operates a network of 39 branches in Hong Kong as well as branches in Guangzhou, Shenzhen, Shantou and Macau, sub-branches in Guangzhou Tianhe, Foshan, Nansha and Hengqin, and representative offices in Shanghai and San Francisco.

Since its establishment in 1948, Chong Hing Bank has emphasised the need to excel and pursue excellence in order to actively adapt to the ever-changing financial market. Chong Hing Bank is also committed to growing with its customers and employees to create a strong brand image and pursue excellence in service quality.

### 2.1 OVERVIEW

This Report is the second Environmental, Social and Governance (ESG) report issued by Chong Hing Bank Limited. It presents Chong Hing Bank's objectives, progress and results in ESG issues, based on the reporting principles of Materiality, Quantitative, Balance and Consistency. Unless otherwise stated, this Report covers our progress on ESG issues from 1 January 2017 to 31 December 2017.

### 2.2 PREPARATION BASIS

This Report was prepared in accordance with The Stock Exchange of Hong Kong Limited's "Environmental, Social and Governance Reporting Guide" (Appendix 27 of the Main Board Listing Rules, hereinafter the "Guide").

As recommended in the Guide, stakeholders were engaged to evaluate the Bank's impact on the economy, environment and society. We are gradually improving our ESG information management in order to manage our ESG risks and enhance our ESG performance.

### 2.3 REPORTING BOUNDARY

Any policies, statement and data covered in the Report apply to all operations of Chong Hing Bank Limited, Chong Hing Insurance Company Limited, Chong Hing Securities Limited and Chong Hing Commodities & Futures Limited in Hong Kong.

### 2.4 TERMINOLOGY

The terminology used in this Report is identical to the Bank's "2017 Annual Report", unless otherwise specified.

### 2.5 SOURCE OF INFORMATION

The information used in the report was obtained from Chong Hing Bank Limited, Chong Hing Insurance Company Limited, Chong Hing Securities Limited and Chong Hing Commodities & Futures Limited.

### 2.6 CONFIRMATION AND APPROVAL

This Report was endorsed by the ESG Working Group and the Executive Committee of the Bank, and was approved by the Board of Directors on 29 March 2018.



### 3. MESSAGE FROM THE CHIEF EXECUTIVE

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Chong Hing Bank was founded in Hong Kong in 1948 and over the years, it has remained dedicated to providing quality services to its customers.

In recent years, businesses' performance in environmental, social and governance (ESG) aspects has come under the spotlight in Hong Kong, Mainland China and around the world. The Bank understands the importance of sustainable development in our operations, especially in a rapidly growing global economy. As a responsible corporate citizen, the Bank set up a dedicated ESG Working Group in 2016 to formulate relevant policies and drive the implementation of its ESG initiatives.

The Bank strives to promote sustainable development. We are aware that the economy, society and the environment are very much interrelated and are formulating long-term development strategies that incorporate these key factors. This will certainly take us closer to our corporate vision of becoming an "integrated commercial bank with cross-border expertise".

#### ENGAGING OUR STAKEHOLDERS

The Bank values stakeholders' opinions and feedback regarding ESG matters, and thus we constantly engage stakeholders through surveys and interviews. Our management and the Human Resources Division have also set up internal feedback mechanisms, such as email, to collect employees' opinions. Our comprehensive assessment and analysis revealed that the major issues of concern to our stakeholders include: customers' personal data privacy, anti-corruption, service quality, collection and response to customer opinions, security of online customer information, employee care and loyalty, occupational health and safety, training and education, staff diversity, human rights and anti-discrimination. This Report gives a full account of these issues and the relevant environmental, social and governance strategies and policies that have been formulated accordingly.

#### SERVING THE COMMUNITY

Over the last 70 years, Chong Hing Bank has thrived on overcoming challenges and taking advantage of opportunities in the ever-changing market. We are grateful for the continual support from our loyal customers and employees. This year, we have incorporated innovative technologies to enhance our customer experience through upgrading our banking products and providing better services and more comprehensive facilities. In addition, we have formulated systematic guidelines and procedures to enhance the Bank's transparency and reinforce our stakeholders' trust in us.

Chong Hing Bank regards sustainable development as one of our strategic goals. We fulfil our corporate social responsibility through caring for the environment, caring for our employees and giving back to the community. On top of operating in an environmentally friendly manner, the Bank has also introduced measures such as improving group medical insurance coverage for employees, protecting employees from occupational health and safety risk, setting up the Chong Hing Bank Volunteer Team to participate in community activities to support underprivileged groups, and promoting financial knowledge and integrating business into community development. These are in line with our corporate mission – "To benefit customers, employees, shareholders and the community."

### 3. MESSAGE FROM THE CHIEF EXECUTIVE

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In 2017, Chong Hing Bank continued to adhere to the Yue Xiu Group's "Beyond Excellence" core values. We endeavoured to promote the strategic development of enterprises by constantly moving forward, improving operational efficiency, improving product and service quality, and outperforming competitors. More importantly, we seek to surpass ourselves, turn mediocrity into excellence, and turn excellence into brilliance. The Bank will continue to do its utmost to care for the community and the environment through various initiatives. Meanwhile, we remain committed to joining hands with our customers and employees to maintain high governance standards and fulfil the goal of achieving sustainable development.

**Zong Jianxin**  
*Chief Executive*

29 March 2018

## 4. 2017 OVERVIEW

Chong Hing Bank's environmental, social and governance performance has been recognised through a number of awards including the following:

### Environment

"Charter on External Lighting" –  
Platinum Award

Issuing organisation  
Environment Bureau



### Governance

Best SME's Partner Award

Issuing organisation  
The Hong Kong General  
Chamber of Small and Medium  
Business



### Social

Employee of Choice Award 2017

Issuing organisation  
JobMarket



## Social

10 Years Plus Caring Company  
Logo



Issuing organisation  
The Hong Kong Council of Social  
Service

Raffle Tickets Selling Award

Issuing organisation  
Tung Wah Group of Hospitals



Tung Wah Group of Hospitals  
Raffle Ticket Selling  
Competition – First Runner Up

Issuing organisation  
Tung Wah Group of Hospitals



## 4. 2017 OVERVIEW

In addition, we also have implemented a number of new environmental, social and governance measures this year. The key achievements are as follows:

### Environment

Promoted paperless operation, enhanced the promotion of online banking and mobile banking services, and accepted electronic cheque deposits.

The number of Internet banking users increased by 12.7% compared to last year.

The number of mobile banking application users also increased by 39.2% compared to last year.

### Service

Installed more computers at branches to facilitate use of online banking services and reduce queuing for counter service.

### Social

Enhanced the Employee Medical Insurance Plan. The number of General Out-patient and Traditional Chinese Medicine/Chinese bone-setting/Acupuncture consultations covered increased.

The ratio of male to female employees was almost equal as 49.6% of employees were female.

Established the Chong Hing Bank Volunteer Team.

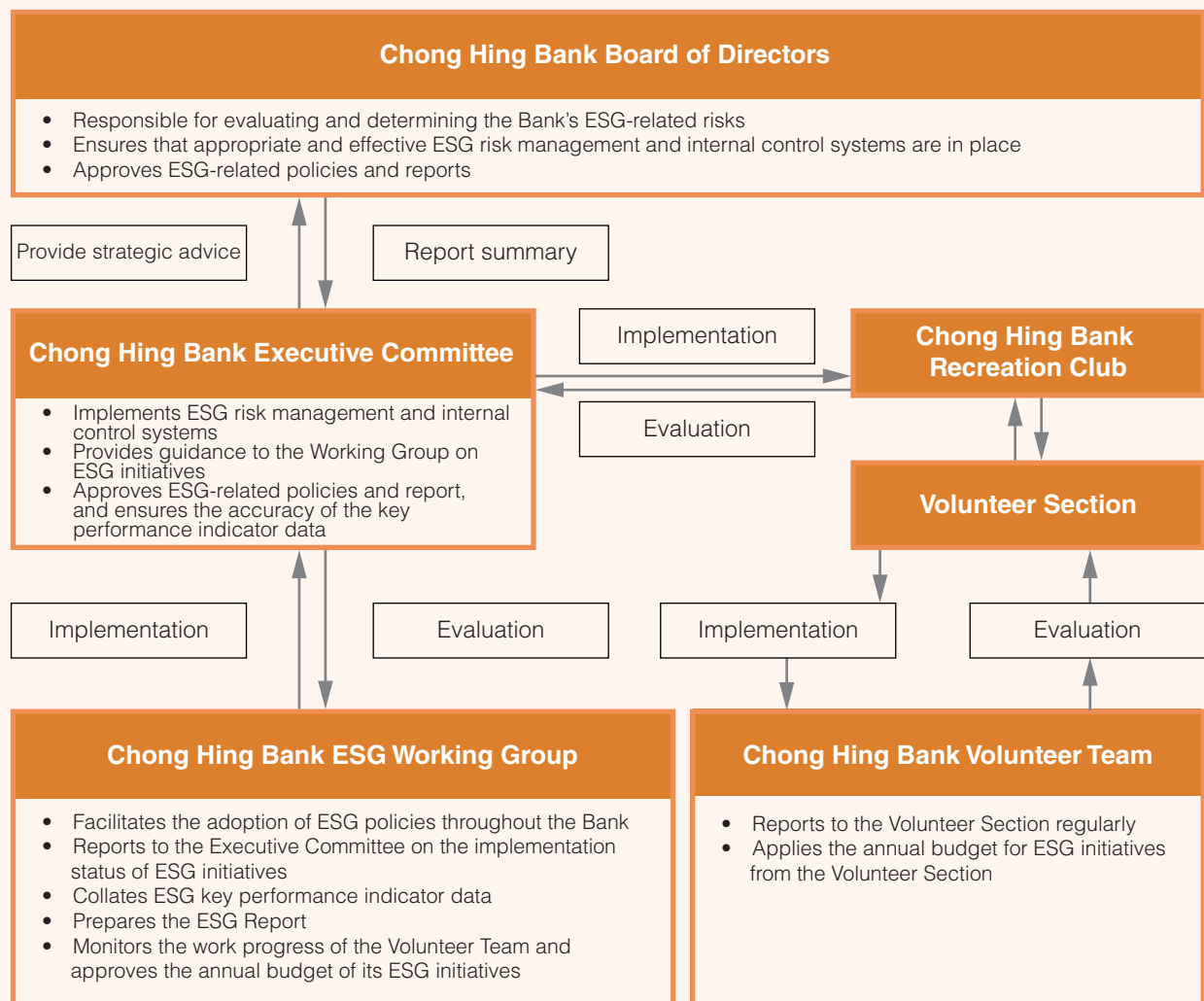
Chong Hing Bank donated and assisted charities for fund-raising to over HKD220,000 this year. Employee volunteers contributed nearly 230 hours of service in total.



To achieve our “To benefit customers, employees, shareholders and the community” objectives, we actively communicate with different stakeholders to understand their opinions and needs during formulation of our environmental, social and governance policies. We are committed to creating long-term value for our customers, employees, shareholders and society, in line with our own growth.

### 5.1 ESG GOVERNANCE STRUCTURE

Chong Hing Bank has a clear and defined environmental, social and governance management structure. The Board of Directors, the Executive Committee and the ESG Working Group which was established last year, jointly manage and implement the environmental, social and governance work. The ESG Working Group is led by the Chief Operating Officer, with representatives from various departments. It is responsible for implementing various environmental, social and governance policies, including but not limited to the “Environmental Policy”, “Occupational Health and Safety Policy” and “Community Investment Policy”. The Working Group regularly reports to the Executive Committee and the Board of Directors regarding the implementation progress, enabling the Board of Directors to assess and determine the appropriateness and effectiveness of the ESG risk management and internal control systems. Chong Hing Bank set up a Volunteer Section under the Chong Hing Bank Recreation Club in 2017 and the Chong Hing Bank Volunteer Team was established to promote the Bank’s contribution to society in three core areas: environment, education and social welfare. The Volunteer Section regularly reports to Chong Hing Bank Recreation Club, which in turn reports regularly to the Executive Committee of Chong Hing Bank. The responsibilities are illustrated as follows:



## 5. ESG GOVERNANCE STRATEGY

### 5.2 STAKEHOLDER ENGAGEMENT

We believe that the participation and opinions of stakeholders across different sectors is crucial for achieving professional, prudent governance and the Bank's development. In daily operations, the Bank communicates with a number of stakeholders through various communication channels on numerous issues. A summary of expectations of the Bank's stakeholders and how we communicate with them is as follows:

Major stakeholders	Expectations	Major communication channels
<b>Shareholders and investors</b>	Robust operation Reasonable return	Shareholder meetings Annual/Interim reports
<b>Customers</b>	Listen and respond to customers' needs Provide professional advice and services	Branch visit by relationship manager Daily operation and interaction Events that promote customer loyalty Email
<b>Employees</b>	Reasonable salary and benefits Predictable development and promotion opportunities	Email Staff intranet Training and workshop Work performance and career planning meetings
<b>Suppliers</b>	Integrity management Fair procurement	Meetings and communication Regular review and feedback
<b>Non-governmental organisations</b>	Focus on underprivileged groups in society Give back to society	Volunteer activities Community investment and donations Staff workshops Corporate responsibility conferences/newsletters Visit to non-governmental organisations
<b>Industry union</b>	Comply with industry standards Work together to promote industry development	Compliance reports Regular meetings
<b>Media</b>	Understand the trends and development of the banking industry High transparency operation	Press conferences Press releases Interviews with senior executives Performance announcement Media meetings

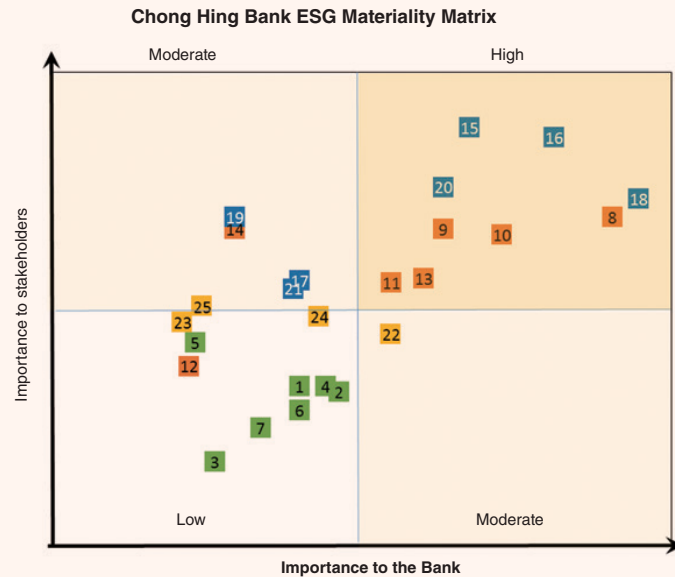
Since 2016, the Bank has appointed a third-party professional body to facilitate dialogue with our stakeholders regarding ESG issues and performance through surveys and individual interviews. Apart from engaging employees, suppliers, service consultants and community partners, the Bank further reached out to retail clients, corporate clients and analysts this year. 120 individuals were contacted in total. This exercise helped us better understand stakeholders' opinions on the Bank's ESG performance, as well as to promote our future development in sustainability. Their comments are reflected in the Report.

### 5.3 ESG MATERIALITY ANALYSIS

In order to ensure that this Report responds to stakeholders' expectations, the Bank has made reference to the Guide for the materiality analysis of ESG issues to define the content of the report. Based on the results of the assessment, the Bank identified 25 material issues, of which 9 were defined as highly important issues. The assessment process was as follows:

1. Identification: Material ESG issues reported in 2016 and by our industrial peers, and ESG issues receiving public attention were compiled into a list of 25 ESG issues for further materiality assessment.
2. Assessment: Stakeholders of Chong Hing Bank were invited to rate the Bank based on the extent to which it has an impact on them.
3. Prioritisation: Average ratings and opinions of stakeholders on different topics were integrated in order to analyse the materiality of each issue for Chong Hing Bank and stakeholders. Ratings are presented in the following matrix. Higher scores in both ratings are considered important issues.
4. Confirmation: The ESG materiality analysis results were confirmed by the ESG Working Group.

## 5. ESG GOVERNANCE STRATEGY



Environmental issues		Operating practices issues	
1	Energy use and efficiency	15	Protect customers' personal data
2	Material use and efficiency	16	Anti-corruption, bribery prevention, extortion, fraud and anti-money laundering
3	Water resource use and efficiency	17	Supplier management
4	Waste management	18	Service quality, customer feedback and collection
5	Environmental protection regulations	19	Intellectual property rights
6	Greenhouse gases emissions	20	Customers' internet information security
7	Biodiversity	21	Green finance/credit
Employment and labour issues		Community issues	
8	Employment relationships – Employee care and loyalty	22	Integrate business into community investment focus areas
9	Occupational health and safety	23	Care for the community
10	Training and education	24	Promote financial inclusion
11	Employees diversification	25	Promote financial literacy
12	Child labour and anti-discrimination		
13	Human rights and anti-discrimination		
14	Security practices		

### Legend

	High
	Moderate
	Low

## 6. COMPLIANCE WITH THE CODE OF BANKING PRACTICE

“Compliance” and “trust” are the cornerstones of banking services. Chong Hing Bank adheres to our principles, including integrity and respect intellectual property rights. The Bank continues to reduce the environmental and social impact of our supply chain through more stringent procurement practices. As such, we build trust with our stakeholders.

### 6.1 ANTI-BRIBERY AND ANTI-FINANCIAL CRIME

Banks are built on “integrity” and therefore part of our role is to prevent financial crime. Chong Hing Bank strictly complies with the Banking Ordinance (Cap 155 of the Laws of Hong Kong) and the Prevention of Bribery Ordinance (Cap 201 of the Laws of Hong Kong), and has incorporated the rules and regulations into our Code of Conduct. We have also established the “Anti-fraud Policy”, setting a framework for anti-fraud action. We have established an internal control system to prevent bribery. In addition, Chong Hing Bank is committed to providing its employees with relevant training. For example, we provide online courses in anti-fraud and anti-corruption for all new recruits and on a regular basis to our employees. The anti-fraud curriculum covers the objectives of the “Anti-fraud Policy”, definitions and examples of fraud, the “Fraud Triangle”, monitoring, investigating, responding to fraud cases and reporting procedures with roles and responsibilities of employees from various departments on combating fraud. The anti-bribery curriculum covers an introduction to the Independent Commission against Corruption (ICAC), the requirements and legal liability as outlined in the Banking Ordinance and Prevention of Bribery Ordinance, their responsibility as the Bank’s employees, and an introduction to “Chong Hing Bank Code of Conduct – Personal Interests.” The above measures protect us from damage to our reputation and brand image.

#### **As of the end of December 2017:**

- 99.5% of eligible employees had completed the anti-fraud training.
- About 800 hours of anti-fraud training had been achieved.
- 95% of eligible new recruits had completed the anti-bribery-related training.
- About 130 hours of anti-bribery-related training had been achieved.

The Bank has a “Whistleblowing Policy” to protect employees who report any inappropriate or illegal acts from inadvertent injury, discrimination, loss or dismissal. The policy encourages them to report incidents through the internal reporting mechanism. The above anti-corruption measures have been successful. In 2017, there were no bribery or corruption-related litigation cases against the Bank.



## 6. COMPLIANCE WITH THE CODE OF BANKING PRACTICE

### 6.2 INTELLECTUAL PROPERTY RIGHTS

The Bank respects intellectual property rights and only purchases genuine copyrighted products, such as computer software.

### 6.3 SUPPLIER MANAGEMENT

The selection of suppliers is crucial for operational efficiency and quality. Our objective is to build mutually beneficial relationships with our suppliers. We procure from our suppliers IT equipment, software, furniture, stationery, cleaning services, logistics services and printing services.

The Bank's procurement and supplier selection practice is governed by the "Procurement & Logistics Management Department – Procurement Management Section Operation Manual". When we select our suppliers, we consider their product and service quality, reputation, financial condition, governance, scale of production, experience, technological capability, operational capability, adaptability, and occupational health and safety performance. As set out in the Operation Manual, we require our suppliers to provide relevant supporting documents. Regular site visits are conducted to ensure the quality of selected suppliers.

The Bank believes that there is direct relationship between our procurement activities and environmental impact. To align with our "Environmental Policy", we give priority to suppliers with environmental certifications and environmentally friendly products, such as recycled paper, and energy-efficient electronic products.

As a local bank, Chong Hing Bank has strongly supported the local economy by prioritising local suppliers.

As of 31 December 2017, Chong Hing Bank had 231 suppliers, of which 209 were based in Hong Kong, 19 were based in Mainland China and the remaining 3 were based in Macau.

Chong Hing Bank has been recognised for providing diversified and outstanding banking services to meet our customers' needs. Small and medium enterprises (SMEs) comprise one of our key customer segments. We play a pivotal role in supporting the development of SMEs and unleashing their potential. The Bank won the "Best SME's Partner Award" by the Hong Kong General Chamber of Small and Medium Business for the ninth consecutive year, affirming our continuous support and collaboration with SMEs.

### 7.1 PROTECT CUSTOMERS' PERSONAL DATA

The Bank collects personal data from customers or other persons for the opening of account or continuation of operation of account, the establishment or continuation of banking facility, and the provision of banking, financial and insurance services from time to time. To protect customers' personal data privacy, the Bank has issued "Customer Data Protection Policy", and "Customer Data Protection Practical Guidelines" for all employees to strictly follow. In addition, the Bank has released its "Privacy Policy Statement" providing information to the public on the Bank's policy on personal data privacy which covers topics such as kinds of personal data held by the Bank, collection of personal data, purposes of using personal data, disclosure of personal data, retention of personal data and personal data security. In order to avoid losing or exposing customer information during transportation, the Bank requires its logistics service providers to have personal data protection policies safeguarding the privacy of personal data and to maintain sufficient resources to deal with possible incidents. Suppliers must sign confidentiality agreements with the Bank to protect customers' personal data. In the event of information leakage, the Bank will immediately initiate incident response procedures to minimise customer' losses.

To ensure the policies are strictly implemented and effectively monitored, the Bank has appointed a Data Protection Officer to supervise the Bank's compliance with the relevant ordinances. The public may also contact our Data Protection Officer by email, mail, telephone and fax.

The Bank requires its employees to adhere to the "Personal Data (Privacy) Ordinance" and other relevant laws and regulations when handling customers' personal data. In order to raise employees' awareness in this regard, the Bank requires all employees to complete the online training courses on personal data and privacy protection every year. All new staff also have to complete the required course in the New Joiner Induction Training Program. The Bank will also promptly communicate to employees the latest information for personal data released by the Office of the Privacy Commissioner for Personal Data.

### 7.2 HANDLE CUSTOMER COMMENTS

For demonstrating our commitment towards fulfilling the Yue Xiu Group's values of "Belief, Credibility, Trust and Confidence", our staff is aspired for delivering quality customer service and proactively collate customer feedback on our banking services through different channels, including customer comment boxes installed at each branch, a customer service hotline, email or fax. We devote wholeheartedly for handling feedback from our customers and strive to meet their needs by improving our product design and service procedures. This has demonstrated the Bank's commitment and credibility for placing high regards on customer opinion. With this well-established customer feedback handling mechanism, we have established trust among our valuable customers and their ever increasing satisfaction with the Bank.

## 7. COMMITMENT TO CUSTOMERS

### 7.3 CUSTOMER CONVENIENCE

To enhance customers' experience, the Bank has introduced technology-enabled services. At the same time, our product design has been improved to protect customers' internet information security. Services include:

- Pre-generated ATM card – A Pre-generated ATM card and a PIN are issued when a customer opens a new account with Chong Hing Bank. Internet Banking Services can be activated immediately with the issued ATM card number and PIN.
- Consolidated Statement – Customers can view the transaction history and balances of all their accounts in a single statement.
- Installation of i-Banking corners at branches – We have installed computers at selected branches as i-Banking corners for customers to perform online transactions without the need for counter services.
- Enhancement of the Internet platform – Customers can access to more services through Internet, including online application with document upload, Chong Hing JETCO Pay and online transaction limits personalization.



*Chong Hing Bank has set up i-Banking corners at selected branches to allow customers to use online banking services*

### 7.4 SATISFY CUSTOMERS' NEEDS

#### 7.4.1 Facilitate Customers in Need

Chong Hing Bank has always endeavoured to meet the needs of our customers. We have implemented different initiatives which allow every customer to enjoy the Bank's services equally and conveniently. These facilities include installing doorbells, doorbell signs and ramp for wheelchair at branches to facilitate people with physical disabilities, hearing impairments and visual impairments to access our banking services.



*Installed doorbell signs at branches for wheelchair users*

#### 7.4.2 Support Local SME Business Development

SMEs play an important role in Hong Kong's economic development. As the Hong Kong economy grows, local enterprises are seeking expansion and development opportunities. To support the development of SMEs, we serve as a lending institution as part of the "SME Loan Guarantee Scheme" of the Trade and Industry Department of the HKSAR Government and the "SME Financing Guarantee Scheme" by the Hong Kong Mortgage Corporation Limited, to provide a stable and flexible financing platform at different development stages. Our staff understands the needs of SME customers, so as to provide innovative and comprehensive financing services to best suit their needs, helping them to develop business in Hong Kong and explore new markets.

## 7. COMMITMENT TO CUSTOMERS

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### 7.4.3 Serve Every Customer with Heart

Chong Hing Bank has signed the “Treat Customers Fairly Charter” launched by the Hong Kong Monetary Authority for not only shows its support to the initiative, but also promises to provide quality services to every customer, regardless of their wealth. Vulnerable persons, such as persons receiving Comprehensive Social Security Assistance and other low-income persons have the right to access fundamental banking services. Therefore, we do not charge dormant account fees and exempt all customers from low-balance fees. Our teams are dedicated to providing the best services to customers, depending to their needs.

### 7.5 SERVICE ENVIRONMENT

The air conditioning systems of all branches and offices are cleaned every month by a professional contractor to maintain indoor air quality and hygiene. In 2017, indoor air quality at the Hong Kong Main Branch and its office was classified as “Good” under the Environmental Protection Department’s Indoor Air Quality Certification Scheme. We also conducted indoor air quality tests for other offices and branches, so that employees and customers can enjoy a healthy banking environment.



Employees are the cornerstones for Chong Hing Bank's quality service. The Bank therefore offers a comprehensive set of benefits and formulates occupational health and safety policy to create a desirable workplace for employees. We offer support to the needs of employees' development and formulate different training and sponsorship programs to improve their occupational and personal skills. In addition to retain employees, we continuously enhance our human resources policies and create a sense of belonging.

As of the end of December 2017, the total number of staff in the Bank exceeded 1,600. An overview of the figures is in below:

### Employee data summary

#### By age

<30	16.6%
30-50	64.5%
>50	18.9%

By gender		By employee category		By employment type	
Male	Female	Management	General staff	Permanent staff	Supervised workers (Temporary staff/ Contract staff/ Seasonal staff)
50.4%	49.6%	31.9%	68.1%	98.8%	1.2%

## 8.1 EMPLOYMENT POLICIES

### 8.1.1 Employee Benefits

The Bank believes every employee contributes to our development. We provide a competitive salary and reward system to our employees and continuously improve our human resources policy to retain our talent. The Bank regularly reviews the benefit policy to ensure it follows the general and industry standards. The Bank offers life and medical insurance, and health check-up allowances to our employees. Medical insurance is offered to our employees' spouses and children. The group medical insurance was also enhanced. The number of consultations for general medical examinations, Traditional Chinese medicine, Chinese bone-setting and acupuncture has increased. In addition to medical insurance, the Bank also continuously improves employee holiday arrangements. Employees enjoy additional leave, such as wedding and birthday leave, on top of the statutory requirements under the Employment Ordinance.

## 8. CARE FOR STAFF

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### 8.1.2 Respect for Every Employee

The Bank believes a workplace with mutual respect could enhance our competitiveness and productivity. We have formulated an anti-discrimination policy to protect the rights of employees. We require our employees to comply with our equal opportunity policies to ensure they enjoy equal opportunities at work regardless of gender, family status or race. We also prohibit discrimination, harassment, slander and unfair treatment. The Bank has no tolerance on any unlawful act of discrimination or harassment. We have zero tolerance on discrimination harassment act and therefore has designed a complaint mechanism for any unlawful act, protecting the rights of every employee.

## 8.2 EMPLOYEE HEALTH AND SAFETY

The Bank has formulated an Occupational Health and Safety Policy and is committed to implementing effective measures to provide a safe, healthy and comfortable workplace for our employees, customers, suppliers and contractors. The Bank places great emphasis on indoor air quality in all workplaces. A professional contractor has been appointed to clean air conditioning outlets monthly to maintain good indoor air quality. In addition, we conduct lead water tests at our offices and branches to protect the health of our employees.

It is the employers' responsibility to protect their employees from workplace safety hazards. The Bank has put in place several measures to reduce safety hazards and incidents. Apart from providing appropriate equipment at work, the Bank regularly disseminates safety messages and training to our employees, especially new hires, so as to enhance their awareness of occupational health and safety. In 2017, a total of 265 people participated in occupational health and safety training and a total of 131.5 hours of training was provided.

We have appointed Fire Ambassadors in each business unit to minimise fire hazards at workplace. We arrange fire drills for office buildings annually and invite the Fire Services Department to provide safety training to the Fire Ambassadors, so as to prepare employees in responding to fire.

### 8.3 STAFF DEVELOPMENT

#### 8.3.1 In-house Training Programmes

Chong Hing Bank strives for excellence. We provide various training and learning opportunities to employees at different levels in order to enhance their capabilities and meet their development needs. Our training offerings include business-related/role specific trainings, risk management and compliance trainings, management training and personal effectiveness programs.

- Total number of employees received training: 1,360
- Total training hours: 32,816 hours
- Percentage of employees received training: 98%
- Average training hours per employee: 23.7 hours

New training programs in 2017 are highlighted below:

- Business-related/Role-specific Training Programs: “Winning New Business”, “Certificate in Commercial Credit”, “Consultative Selling Skills”, “New Customer Information System” etc.
- Risk Management and Compliance Training Programs: “Anti-money Laundering Policy Updates and Electronic Customer Anti-money Laundering Risk Assessment (e-CARA) Forms”, “Anti-money Laundering and Counter-Financing of Terrorism Focal Training”, “Cyber Security” etc.
- Management and Personal Effectiveness Training Programs: “Performance Management”, “Core Management Skills”, “Competency-based Interview Skills and New Staff Integration”, “Coaching for Performance”, “Working with Others through DiSC”, “Effective Communication Skills”, “Problem Solving and Decision Making”, “Presentation Skills”, “Effective Time Management”, “Innovation & Creativity”, and “Excel Skills” etc.

## 8. CARE FOR STAFF



*Learners were participative and attentive in training courses*

In addition to the above mentioned topic-specific training programs, we have also incorporated the key messages of the “Corporate Culture and Values” into our current management training and personal effectiveness training programs to ensure that employees understand and act in line with the Bank’s Culture and Values.

### 8.3.2 Sponsorship for Continuous Learning and External Training

Employees with required knowledge, skills and proper attitude are crucial to the success of the Bank and its sustainability. Therefore, we encourage continuous learning. The Bank has established an “Education Sponsorship Scheme” to support employees’ continuous development. Training subsidies will be provided to eligible full-time employees to attend appropriate external training and academic programs, as well as to attain relevant professional qualifications. In 2017, the total sponsorship amount increased by 5.6% compared to last year.

Chong Hing Bank is rooted in Hong Kong and is concerned about the need for banking services of different groups in the community. By developing our business and improving our services, we are committed to giving back to the community and are dedicated to serving those in need. The ESG Working Group has formulated a Community Investment Policy to promote sustainable development in environment, education and social welfare. The Bank has been awarded the “Caring Company Logo” by the Hong Kong Council of Social Service for the 10th consecutive year for our support to philanthropic causes.

### 9.1 ESTABLISH THE CHONG HING BANK VOLUNTEER TEAM

In order to further promote the participation of employees and their families in volunteer, we set up the Chong Hing Bank Volunteer Team in December 2017. The Chong Hing Bank Volunteer Team consists of employees from different departments, so as to promote interaction across departments, team cohesion, and joint development of the business and community.

The core group of the Chong Hing Bank Volunteer Team is responsible for formulating the annual strategies, goals, working plan and budget, organising volunteering activities, and evaluating the impact. Other employees are free to participate in volunteering activities. To recognise and reward the employees who have made significant contributions in volunteering service, we are planning to set up a Volunteer Reward Scheme.



*In December, the Chong Hing Bank Volunteer Team was established by employees across many functions*



## 9. COMMUNITY ENGAGEMENT

### 9.2 COLLABORATION WITH NGOs

As guided by our Community Investment Policy, the Bank has established collaborative relationships with various non-governmental organisations (NGOs) on causes of education, social welfare and the environment. Apart from supporting different NGOs through donations, we also encourage our employees to participate in the community events.

#### 9.2.1 Actively Promoting Financial Literacy and Financial Education Workshops

Apart from providing financial services, Chong Hing Bank has also been actively promoting financial literacy to the public. In June 2017, the Bank participated in the Financial Education Workshop jointly organized by the Hong Kong Association of Banks and the Hong Kong Council of Social Service. 40 families residing in Tai Wo Hau and nearby community attended the financial literacy workshop led by us at the Tai Wo Hau Children and Youth Centre of The Salvation Army. Our employees shared their professional knowledge through case studies, group discussions and interactive games during their spare time, so as to introduce basic wealth management concepts such as savings, smart consumption and prudent borrowing.



*Employees support the Financial Education Workshop*

#### Visit to the Hong Kong Playground Association

A talk on the topic of savings was delivered to the students when we visited the Hong Kong Playground Association in December 2017. Through this activity, we hoped that the students will cultivate wealth management habits from an early age to achieve their goals.

### **Sharing with employees – Visit to the Hong Kong Playground Association**

Corporate Communications Department – Ada Kwan

What is your goal? Perhaps we have already forgotten the answer because we have been busy working every day.

In December 2017, my colleagues and I visited Tsing Yi Centre of the Hong Kong Playground Association to teach primary school students in the district about savings. The goal of our talk was to teach students how to achieve their life goals through savings.

To my surprise, the time spent with students also reminded me of many of the forgotten values in my life. The kids were forthright and sincere, and were eager to share their dreams with us. One girl wanted to save money to contribute to her family's food budget. She reminded me that beyond pursuing our life goals, caring and sharing with those we love is also a priority to us.



*Our employees and students of the Hong Kong Playground Association*

## 9. COMMUNITY ENGAGEMENT

### 9.2.2 Caring for Underprivileged Groups

#### Visit to the Hong Kong Association of the Deaf

Chong Hing Bank is concerned about the needs of hearing-impaired persons in the community. In addition to making financial donations to the Hong Kong Association of the Deaf, our employees visited the Hong Kong Association of the Deaf in June and July 2017 to participate in a Light Clay Workshop with hearing-impaired children. Through interacting with hearing-impaired children through handicrafts, we encouraged the children to build up their self-confidence and help them to acquire social skills.

#### Sharing with employees – Visit to the Hong Kong Association of the Deaf

Corporate Communications Department – Candy Wong

“Listening is an inseparable part of communication. Losing listening skills not only affects individuals’ communication skills, but also interferes with their social development.

In July 2017, I visited the Hong Kong Association of the Deaf together with my colleagues and participated in the Light Clay Workshop with hearing-impaired children. After the event, I found that communicating with hearing-impaired children was not as difficult as I thought. All I needed to do is to slow down my speech and make things clear and concise. They were as lively and lovely as other children, so we became friends with them quite easily. We worked with hearing-impaired children to create exquisite light clay works as instructed by the teacher.

I believe that hearing-impaired children can develop their potential with the appropriate cultivation.”



*Employees and hearing-impaired children come together to create beautiful light clay works*

### Supporting “Vita Green Cycling for Health Marathon Challenge 2017” to promote healthy lifestyles

The Bank supported “Vita Green Cycling for Health Marathon Challenge 2017” by way of sponsorship and also assigned employees to participate in the corporate events. Our employees promoted cycling as a “Sport for All” and the importance of healthy lifestyles by cycling on the roads of Hong Kong. The funds raised were donated to Vita Green Charitable Foundation, The Hong Kong Girl Guides Association, The Boys’ & Girls’ Clubs Association of Hong Kong, Hong Kong Credible Care Volunteers Association Limited and The Chinese Rhenish Church Hong Kong Synod to help those in need.

### Promoting art and cultural exchange activities

The Bank also sponsored and supported a number of cultural and arts exchange events in 2017, including “Fine Art Asia 2017” and “Ink Asia 2017” organized by Art & Antique International Fair Limited and “Heritage Showtime on Lok Ku Road” organised by the Hong Kong Antique and Art Galleries Association to support the promotion of cultural exchange activities in Hong Kong.

### 9.2.3 Promoting environmental education

#### “Green Power Hike” Charity Hiking Event

Chong Hing Bank supports local environmental education. The “Green Power Hike” is a large-scale annual hiking event hosted by Green Power that attracts over 3,000 participants each year. The event integrates a number of environmental elements, including classifying, reusing and reducing plastic bottles. Participants are better able to recognise and appreciate natural ecosystems through this activity and promote local ecotourism. The Bank has made donations to Green Power to support the promotion of environmental education.

## 9.3 INTEGRATE BUSINESS INTO COMMUNITY DEVELOPMENT

Through business operations, Chong Hing Bank provides support to various NGOs and helps them to raise funds through different channels. The Bank invites employees to volunteer in the collection of flag bags on Flag Day and to provide fee-free processing services. The Bank’s efforts in selling charity raffle tickets have also been recognised by the Tung Wah Group of Hospitals. The Bank was awarded Runner-Up in the commercial and industrial institutes and groups category in the charity raffle tickets selling competition and received the “Raffle Tickets Selling Award”. Our efforts to promote community development include:

Fundraising support	Beneficiaries
Flag bags collection	<ol style="list-style-type: none"> <li>1. Agency for Volunteer Service</li> <li>2. The Yuen Yuen Institute</li> <li>3. The Community Chest of Hong Kong</li> </ol>
Charity raffle ticket sales at branches	<ol style="list-style-type: none"> <li>1. Tung Wah Group of Hospitals</li> <li>2. Yan Chai Hospital</li> </ol>
Promotional leaflets inserted into customer mail	<ol style="list-style-type: none"> <li>1. Hong Kong Red Cross</li> <li>2. Médecins Sans Frontières</li> <li>3. Po Leung Kuk</li> <li>4. Yan Chai Hospital</li> </ol>

## 10. ENVIRONMENTAL PROTECTION

### 10.1 GREEN POLICY

To promote sustainable development, Chong Hing Bank has put efforts to reduce our impact on the environment. The Bank is committed to promoting environmental protection measures in our operations, and abides by all relevant environmental laws and regulations in Hong Kong and Mainland China.

### 10.2 GREEN OFFICE

#### 10.2.1 Energy conservation

The Bank has adopted various measures to conserve energy. LED energy-saving light pipes were installed to replace conventional light fixtures in all newly renovated offices and branches, including Mega Box Office and Tin Chak Estate Branch. In addition, we supported and participated in the Charter on External Lighting launched by the Environment Bureau. In accordance with the Charter, 31 Chong Hing Bank branches switch off all external light signboards every night after 11 p.m. to minimise energy wastage and light pollution to nearby residents.



*Mega Box Office*



*Tin Chak Estate Branch*

The Bank's Mega Box office and Tin Chak Estate Branch replaced LED energy-saving light pipes to enhance energy conservation and reduce carbon emissions.

#### 2017 key environmental performance data

Energy consumption	<ul style="list-style-type: none"><li>Total energy consumption was 6,505.9 MWh, which is mainly in the form of electricity consumption. The remaining is in the form of gasoline consumption. This translates to 4,045.2 tonnes CO<sub>2</sub>-e.</li></ul>
Water consumption	<ul style="list-style-type: none"><li>Total water consumption is 6121.7 cubic metres.</li></ul>
Paper consumption	<ul style="list-style-type: none"><li>Total paper purchased reached 72.9 tonnes. In the future, the Bank will compile statistics on paper consumption to better reflect our consumption of resources.</li></ul>

### 10.2.2 Water conservation

The Bank continuously implements water conservation measures. Automatic faucets were installed in the toilets of our main offices, including Chong Hing Bank Centre, Enterprise Square and Mega Box. Reminders and labels have been posted in the pantries of Chong Hing Bank offices to encourage employees to save water.



*Water conservation notices in our offices and branches*

## 10.3 GREEN OPERATIONS

### 10.3.1 Reducing paper consumption

Chong Hing Bank consumes a substantial amount of paper in business operations. Reducing paper consumption is one of our major measures in reducing our environmental footprint. The Bank is committed to promoting electronic banking services and paperless offices to reduce waste at source. Paperless banking services have been promoted by encouraging customers to use Internet Banking Services and Chong Hing Bank's Mobile Applications for wealth management, and acceptance of e-cheque deposits. Compared with the previous year, Internet Banking users and Chong Hing Bank's Mobile Banking Application users increased by 12.7% and 39.2% respectively. To reduce paper consumption in daily operations, the Bank relies on email to receive and approve applications for purchases, issue purchase orders to suppliers, send and receive purchase quotations, and check invoices and arrange payment. Moreover, Chong Hing Bank has continued its previous measures including installing printer settings to avoid false printing and using porcelain cups to greet guests to further reduce paper consumption.



## 10. ENVIRONMENTAL PROTECTION

### 10.3.2 Waste Reduction

Chong Hing Bank is committed to reducing waste generated from business operations. The Bank avoids purchasing new equipment during renovations. For example, the Mega Box office uses air-conditioners, light fixtures and furniture left behind by the last tenant. At the same time, well-functioning office equipment is moved to other branches or donated to charitable organisations to extend resource utilisation. Chong Hing Bank also encourages employees to recycle and reuse resources by arranging for recyclers to recycle waste paper and toner cartridges. We have set up recycling facilities for all departments and branches.

In 2017, following the implementation of waste reduction measures, the main recovered amounts are as follows:

- 100 tonnes of waste paper were recycled.
- 809 pieces of electronic waste were recycled.
- About 1,006 toner cartridges were returned.

The Bank's office area has waste segregation and collection points to tie in with the Bank's environmental policies.



Waste paper recycling site



Electronic supplier recycling site



Toner cartridge recycling site

## 11. ESG PERFORMANCE SUMMARY

### ENVIRONMENT

#### Total greenhouse gas (GHG) emissions

Indicator	2017
<b>Direct GHG emissions (Scope 1)</b>	
Company Fleet (tonnes CO <sub>2</sub> -e)	33.5
<b>Indirect GHG emissions (Scope 2)</b>	
Electricity (tonnes CO <sub>2</sub> -e)	4,011.7
<b>Total GHG emission (Scope 1 and 2) (tonnes CO<sub>2</sub>-e)</b>	4,045.2
<b>GHG emissions intensity per Gross Floor Area (GFA) (tonnes CO<sub>2</sub>-e/m<sup>2</sup>)</b>	0.11

### Energy

Indicator	2017
<b>Electricity consumption<sup>1</sup> (MWh)</b>	6,390.4
<b>Gasoline consumption (Litres)</b>	12,381.9
<b>Total energy consumption (MWh)</b>	6,505.9
<b>Overall energy intensity per GFA (GJ/m<sup>2</sup>)</b>	0.67

### Paper

Indicator	2017
<b>Total paper consumption<sup>2</sup> (kg)</b>	72,855.9
<b>Total waste paper recycled (kg)</b>	99,714

### Water

Indicator	2017
<b>Total water consumption<sup>2</sup> (Cubic Metres)</b>	6,121.7
<b>Water intensity per GFA (Cubic Metres/m<sup>2</sup>)</b>	0.17



## 11. ESG PERFORMANCE SUMMARY

### Waste Management

Indicator	2017
<b>Non-hazardous waste disposal</b>	
General office waste (kg)	322,000
<b>Hazardous waste recycled</b>	
Toner cartridges <sup>3</sup> (Pieces)	1,006
Electronic waste (Pieces)	809

<sup>1</sup> Our electricity consumption includes all our offices and locations in Hong Kong, including but not limited to the head office, branches and 24-hour ATMs.

<sup>2</sup> Our paper consumption and water use figures include data from all our offices and operating locations in Hong Kong. Our water consumption includes the water usage from buildings and bottles of drinking water.

<sup>3</sup> The amount of recycled toner cartridges include data from most of our offices and operating locations in Hong Kong.

### OPERATIONS AND CUSTOMER SERVICE

#### Supply Chain Management

Indicator	2017
<b>Number of major suppliers</b>	231
<b>By region</b>	
Mainland China	19
Hong Kong	209
Macau	3

#### Product and Service Responsibility

Indicator	2017
<b>The total number of complaints</b>	73

## 11. ESG PERFORMANCE SUMMARY

### EMPLOYEE

#### Employees<sup>4</sup>

Indicator	2017
<b>Employees by gender</b>	
Female	49.6%
Male	50.4%
<b>Employees by age</b>	
<30	16.6%
30-50	64.5%
>50	18.9%
<b>Employees by position</b>	
Executive	31.9%
General staff	68.1%
<b>Employees by category</b>	
Permanent staff	98.8%
Supervised worker (Temporary staff/ Contract staff/Seasonal staff)	1.2%

#### Training and Development<sup>5</sup>

Indicator	2017
<b>Total number of employees received training</b>	1,360
<b>Total hours of training (hours)</b>	32,816
<b>Percentage of employee received training</b>	98%
<b>Average training hours per employee (hours)</b>	23.7

<sup>4</sup> Total number of employee includes Chong Hing Bank's employees in Hong Kong, Mainland China and other regions.

<sup>5</sup> Only includes training data of Chong Hing Bank's employees in Hong Kong.

### COMMUNITY

#### Community Investment and Employee Volunteering Service

Indicator	2017
<b>Total amount of donations and raised funds (HKD)</b>	225,000
<b>Employee volunteering hours</b>	230

## APPENDIX: HKEX'S ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORTING GUIDE INDEX

This Index illustrates how the report has complied with the HKEx's Environmental, Social and Governance Reporting Guide.

### General

#### Disclosures and

KPIs	Description	Disclosed	Page	Remarks
<b>A. Environment</b>				
A1 General Disclosure	Policies relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	●	P28-30	
A1.1	The types of emissions and respective emissions data.	●	P28, 31	
A1.2	Greenhouse gas emissions in total and intensity.	●	P28, 31	
A1.3	Total hazardous waste produced and intensity.	●	P30, 32	The Bank's business nature does not generate a large amount of hazardous waste. Therefore, this KPI only includes the amount of total hazardous waste recovered from the offices, such as toner cartridges and computer equipment.
A1.4	Total non-hazardous waste produced and intensity.	●	P30, 32	
A1.5	Description of measures to mitigate emissions and results achieved.	◐	P28	
A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved.	●	P30, 32	The Bank has relevant measures in place but was unable to estimate the results achieved.

## APPENDIX: HKEX'S ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORTING GUIDE INDEX

### General

#### Disclosures and

KPIs	Description	Disclosed	Page	Remarks
A2 General Disclosure	Policies on efficient use of resources, including energy, water and other raw materials.	●	P28, 29	
A2.1	Energy consumption in total and intensity.	●	P28, 31	
A2.2	Water consumption in total and intensity.	●	P28, 31	
A2.3	Description of energy use efficiency initiatives and results achieved.	◐	P28	The Bank has relevant measures in place but was unable to estimate the results achieved.
A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved.	◐	P29	The Bank has relevant measures in place but was unable to estimate the results achieved.
A2.5	Total packaging material used for finished products and with reference to per unit produced.	N/A	N/A	The Bank's main products and services do not involve packaging.
A3 General Disclosure	Policies on minimising the issuer's significant impacts on the environment and natural resources.	●	P29, 30	
A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	●	P29, 30	

## General

### Disclosures and

KPIs	Description	Disclosed	Page	Remarks
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## B. Social

### Employment and Labour Practices

B1	General Disclosure	Policies relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, antidiscrimination, and other benefits and welfare and compliance with relevant laws and regulations that have a significant impact on the issuer.	●	P19, 20	
B1.1		Total workforce by gender, employment type, age group and geographical region.	●	P19, 33	
B1.2		Employee turnover rate by gender, age group and geographical region.	○	N/A	The data will not be disclosed this year.
B2	General Disclosure	Policies relating to providing a safe working environment and protecting employees from occupational hazards and compliance with relevant laws and regulations that have a significant impact on the issuer.	●	P20	
B2.1		Number and rate of work-related fatalities.	○	N/A	The Bank's business nature does not include high-risk or dangerous work, so this KPI does not apply.
B2.2		Lost days due to work injury.	○	N/A	
B2.3		Description of occupational health and safety measures adopted, how they are implemented and monitored.	●	P20	

**General**
**Disclosures and**
**KPIs**
**Description**
**Disclosed**
**Page**
**Remarks**

B3	General Disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	●	P21, 22	
B3.1		The percentage of employees trained by gender and employee category (e.g., senior management, middle management).	●	P21, 33	
B3.2		The average training hours completed per employee by gender and employee category.	●	P21, 33	
B4	General Disclosure	Policies relating to preventing child and forced labour and compliance with relevant laws and regulations that have a significant impact on the issuer.	N/A	N/A	The Bank's major business is based in Hong Kong and mainly hires people with certain qualifications and work experience. The information will not be disclosed as it is believed that the probability of employing child and forced labour is very low.
B4.1		Description of measures to review employment practices to avoid child and forced labour.	N/A	N/A	
B4.2		Description of steps taken to eliminate such practices when discovered.	N/A	N/A	

## General

### Disclosures and

KPIs	Description	Disclosed	Page	Remarks
<b>Operating Practices</b>				
B5 General Disclosure	Policies on managing environmental and social risks of the supply chain.	●	P14	
B5.1	Number of suppliers by geographical region.	●	P14, 32	
B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	●	P14	
B6 General Disclosure	Policies relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress and compliance with relevant laws and regulations that have a significant impact on the issuer.	●	P15-18	
B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	N/A	N/A	This indicator is not applicable as we do not deliver physical products which could possibly lead to customer health and safety issues.
B6.2	Number of products and service related complaints received and how they are dealt with.	●	P15, 32	
B6.3	Description of practices relating to observing and protecting intellectual property rights.	●	P14	
B6.4	Description of quality assurance process and recall procedures.	N/A	N/A	This indicator is not applicable as we do not deliver physical products which could be recalled.
B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored.	●	P15	

## General

### Disclosures and

KPIs	Description	Disclosed	Page	Remarks
B7 General Disclosure	Policies relating to bribery, extortion, fraud and money laundering and compliance with relevant laws and regulations that have a significant impact on the issuer.	●	P13	
B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	●	N/A	In 2017, the Bank was not involved in any bribery or corruption related litigation or cases.
B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.	●	P13	

## Community

B8 General Disclosure	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	●	P23-27	
B8.1	Focus areas of contribution (e.g., education, environmental concerns, labour needs, health, culture, sport).	●	P23	
B8.2	Resources contributed (e.g., money or time) to the focus area.	●	P8, 33	

Note: ● Already disclosed in the report ○ Partially disclosed; ○ Not disclosed; N/A means this indicator does not apply to the Bank.



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