



大眾金融控股有限公司

PUBLIC FINANCIAL HOLDINGS LIMITED

(Incorporated in Bermuda with limited liability) Stock Code: 626

Environmental,  
Social and  
Governance  
Report

2017



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## About the Report

**Reporting Standard:** This Environmental, Social and Governance (“ESG”) Report (“ESG Report” or the “Report”) is written in accordance with Appendix 27 ESG Reporting Guide under the Listing Rules published by Hong Kong Exchanges and Clearing Limited (“HKEx”). This ESG Report will be published on the websites of HKEx and Public Financial Holdings Limited (“PFHL”).

**Reporting Scope:** The scope of the Report covers PFHL and four of its subsidiaries as below (collectively the “Group”):

1. Public Bank (Hong Kong) Limited (“PBHK” or the “Bank”), a locally incorporated licensed bank with 32 branches in Hong Kong, provides a broad range of commercial and retail banking services;
2. Public Finance Limited (“PFL”), a locally incorporated deposit-taking company with 42 branches in Hong Kong, provides deposit-taking and financing services;
3. Winton Financial Limited (“Winton”), which operates under a money lenders licence with a network of 5 branches in Hong Kong, provides financing services; and
4. Public Securities Limited (“PSL”), a licensed corporation under PFL, provides securities brokerage services.

**Reporting Period:** Unless specified otherwise, this ESG Report reflects all HKEx General Disclosure requirements under Appendix 27 and discloses the Key Performance Indicators (“KPI”) information for Aspects A and B that are applicable to the operation of our Group from 1 January 2017 to 31 December 2017 (the “Reporting Period”). This ESG Report also covers our progress and performance on ESG issues from 1 January 2017 to 31 December 2017.

**Feedback and Suggestions:** We value and welcome any feedback and suggestions on the ESG Report. Please contact us by email at [investor@publicbank.com.hk](mailto:investor@publicbank.com.hk).



## Executive's Message

We have the pleasure to publish the Group's ESG Report for the financial year of 2017. The Report summarised the Group's efforts in steering and integrating the principles of sustainable development into our business operations. We are committed to be responsible to our environment, community as well as to our stakeholders.

To enhance the efficiency and effectiveness of the promotion of ESG, we have established an Environment, Social and Governance Steering Committee ("ESGS Committee") and developed the Group's Corporate Social Responsibility ("CSR") Policy. Our CSR Policy covers areas from environmental protection to social responsibility; addressing ESG topics that are the most relevant to our operations, including using resources responsibly, respecting all ethical human rights practices, ensuring no child labour and forced labour practices and showing the determination to fight against corruption and other malpractices. The devoted effort for our Group to be a responsible corporation has planted the seeds for the Group to achieve steady and sustainable growth in the future.

Communication with stakeholders is crucial for our Group to understand the needs of our stakeholders such as customers, employees, shareholders, service vendors and regulators. In preparation of the Report, we have engaged our stakeholders through various engagement channels to obtain their views on the Group's ESG performance. We received valuable feedback from the internal and external parties in prioritising our material ESG reporting issues, and will continuously engage our stakeholders in future endeavours.

ESG has become one of our highly valued strategies in the Group's long term development. We will continue to strengthen our sustainability strategy through engaging our stakeholders, and improving the sustainability performance of our operations. We look forward to sharing our achievements in the future reporting.



## Stakeholder Engagement and Materiality Assessment

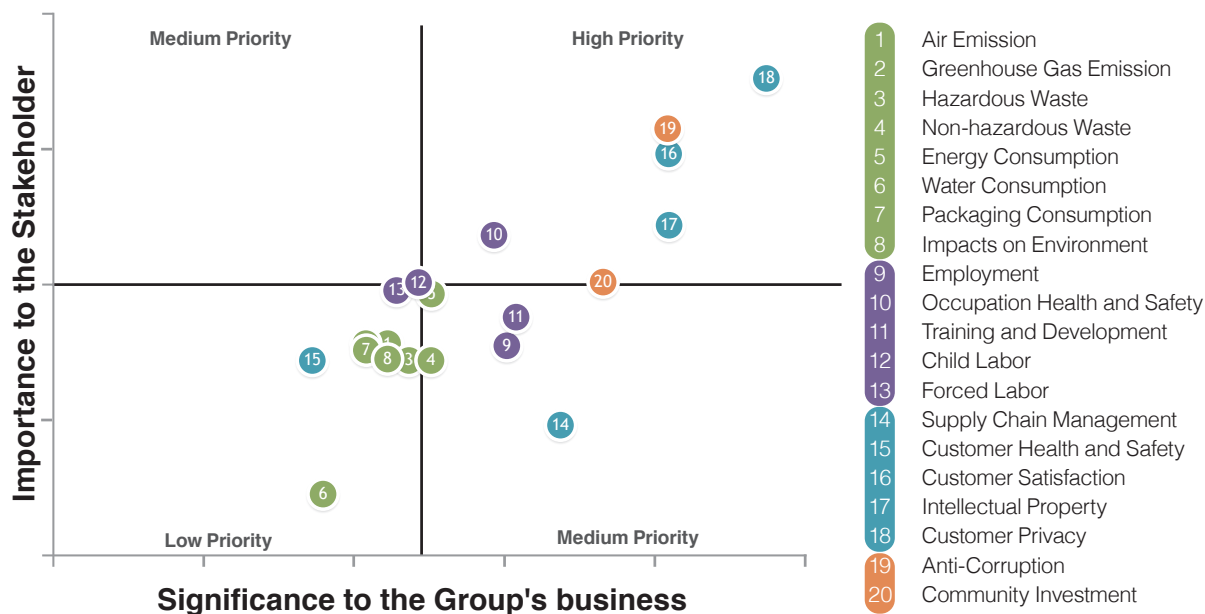
The Group's major stakeholders include its customers, shareholders, employees, service vendors and other business partners, government and regulators. In order to learn more about their concerns and expectations on our Group's ESG performance and identify our material ESG issues and directions, we have launched an online survey in September 2017 and engaged our stakeholders by mails, e-mails, telephone calls and direct communication with customers at branches, etc.

The survey consists of a set of rating questions that allow the stakeholders to determine the importance and relativity of each sustainability topic such as environmental protection, fair labour practices, supply chain monitoring, community involvement, etc. to the Group's operations.



We have then summarised each ESG topic based on its significance to our Group's business and its influence to our stakeholders on a materiality matrix. The use of materiality matrix can help us analyse and prioritise on reporting the most material aspects from a wide range of ESG topics. The upper right quadrant of the matrix reflects the most concerned ESG topics raised by our stakeholders.

### Materiality Matrix





Our efforts to address these concerns are summarised below with details presented in the subsequent sections.

#	Topics	Priority	Key concerns	Our current actions to address the concerns
5	Energy Consumption	Medium	Energy consumption has direct impacts on environmental pollution and greenhouse gases ("GHGs") emission.	Energy consumption contributed mostly from electricity usage in office and branches. We have policy on efficient use of energy in place.
9	Employment	Medium	Attraction and retention of talents are very important to our Group.	We follow and comply all laws and regulations regarding employment standard. We have obtained award for Employees Retraining Board ("ERB") Manpower Developer in outstanding human resources performance and development.
10	Occupational Health and Safety ("OHS")	High	Ensuring a safe workplace is one of our priorities for our employees.	Our Group consists of offices and branches and the risks on OHS issues are low. We have issued basic office OHS policies and reminders to minimise the potential impacts from OHS.
11	Training and Development	Medium	Employees' training and development are the key to maintain a long term sustainable employment relationship, in building a high quality workforce and enhancing the work efficiency and performance.	Our Group is committed to training and developing all its employees and providing opportunities to increase personal effectiveness, improve job performance, and increase business effectiveness and operational efficiency.
12 13	Child Labour Forced Labour	Medium	Ethical human rights practice is a highly important issue in many companies. Banking/financial industry has relatively lower risk in child labour issue or forced labour issue when comparing with manufacturing industry.	Our Group strictly follows the Employment Ordinance of Hong Kong to prohibit any form of forced labour practices and also prohibit the hiring of child labour.
14	Supply Chain Management	Medium	Though our business nature is mostly service oriented and office based with a less complicated supply chain as compared to manufacturing industry, our suppliers can potentially increase our energy and natural resources consumptions if they are not selected properly.	We encourage our suppliers to practise energy and resource saving, such as opting the use of sustainable and energy saving electronic appliances with Grade 1 energy label in our procurement; and the use of recycled paper to print our annual reports and interim reports. Besides, we carry out supplier selection during the primary engagement process to help us in selecting the suitable suppliers.

#	Topics	Priority	Key concerns	Our current actions to address the concerns
16	Customer Satisfaction	High	Good customer service is essential in maintaining a long term relationship with our customers.	The principles of our customer service emphasise quality service, effective communication and high degree of transparency and accountability to safeguard the interests of our customers. All frontline staff in branches are trained regularly to reassure a good customer service experience. Training topics include customer service excellence, complaints handling and sharing of real case studies, etc. Customer satisfaction survey is conducted regularly to understand customers' needs, level of satisfaction and other comments.
17	Intellectual Property	High	Our Group respects all forms of intellectual property rights and designs of advertisements, commercials, products, services, names and logos.	The "Corporate Information Security Management (CISM) Policy" and "Data Security Policy" are in place to ensure our operations comply with laws and regulations related to intellectual property.
18	Customer Privacy	High	Nowadays in the banking/ financial industry, handling customer privacy is essential to maintain the trust from our customers as well as guarding the creditability of our Group.	We have established policies on customer privacy protection pursuant to the Personal Data (Privacy) Ordinance with the effort from our dedicated team to closely monitor the implementation of our policies to avoid any breach of privacy in our operations.
19	Anti-corruption	High	Anti-corruption is vital to our Group to protect the Group's integrity as well as avoiding our Group from any malpractice and legal allegations. It is also vital to reassure our stakeholders that the anti-corruption system is in place to uphold integrity and accountability to our stakeholders.	Our Code of Conduct was set up, implemented and monitored by the Code Supervising Committee/Code of Conduct Officer to ensure all employees strictly follow the anti-corruption policy, with disciplinary actions to enforce zero tolerance on fraud, forgery or corruption. Training on anti-corruption is conducted in induction training for new staff and regularly reinforced to existing staff via training programmes.
20	Community Investment	High	Community investment has high influence and impacts to the society.	Our community investment aims to have a profound and positive impact to benefit more people and plant a deeper root of a giving culture in the community.

## Our Corporate Social Responsibility Policy

Our Group CSR Policy covers various aspects of environmental and social topics, which are applicable to PFHL and its subsidiaries. The purpose of the CSR policy is to ensure all departments/units in our Group can have a clear guidance on how to implement ESG related measures in our operations. The Policy also contains targets and goals for us to drive our sustainability commitments forward.

Our objectives are as follows:

**To uphold** the spirit of social responsibility, maintain high standard of ethical behavior in doing business and dealing with stakeholders.

**To enhance** the level of awareness in environmental protection within the Group, encourage energy saving and “green practice” at office.

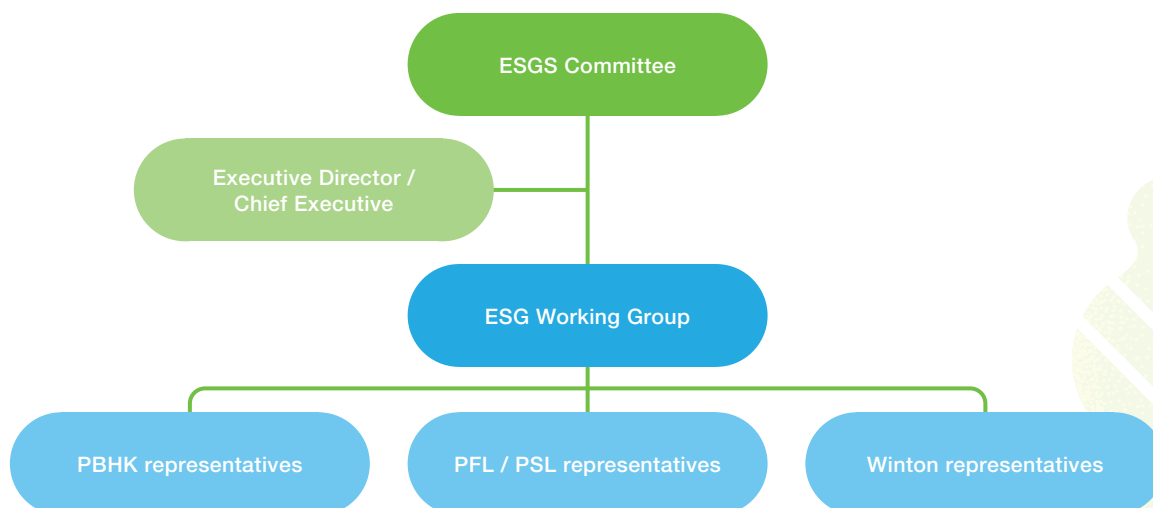
**To set** principles, objectives and future goals for all CSR activities and measures to improve the sustainable development in the Group.

**Looking into** the possibility of adopting international best practice in the future.

### ESGS COMMITTEE

ESGS Committee is chaired by the Executive Director/Chief Executive of PFHL and consists of senior management staff of the Group, providing directions about all ESG activities and matters, reviewing the Group CSR strategies/policies and overseeing the execution of the Group’s ESG strategies.

Under the ESGS Committee, we have also set up a dedicated team for ESG reporting. An ESG Reporting Working Group (the “ESG Working Group”), chaired by the Financial Controller and Company Secretary and consists of representatives from different subsidiaries and departments, has been established to ensure the effectiveness and efficiency in implementing and executing the CSR Policy and practices according to the Group’s CSR philosophy and strategies.





## Our Customers

We are committed to maintaining an accountable and sustainable business relationship with our customers. Issues such as customer satisfaction, business integrity and protection of customer data privacy are the top material topics to the Group. The principles of our customer service emphasise a quality service, effective communication and high degree of transparency and accountability to safeguard the interests of our customers. During the Reporting Period, we confirmed that there was no non-compliance with relevant laws and regulations that had a significant impact on the Group relating to health and safety, advertising and labelling relating to products and services provided and methods of redress.

### CONNECTION WITH CUSTOMERS

By visiting our extensive branch network located across Hong Kong, customers can enjoy our banking/financial services within convenient reach. In total, the Group has a combined branch network of 79 branches in Hong Kong as of 31 December 2017. We strive to uphold high standard of customer services in our branches to maintain a long term business relationship with our customers. All frontline staff in branches are trained regularly in maintaining and building a better customer relationship. Training topics include customer service excellence, complaints handling, bank culture and sharing of real case studies.

Other than visiting our branches, customers can also enjoy using our online banking service to handle various types of banking transactions. Our website and online banking service are designed in a user-friendly way, with clear instructions and streamlined layout to provide helpful options for our customers to manage their accounts anywhere and anytime at their fingertips. The rising concern over cyber security has been affecting many different business sectors. To reassure our customers, we have upheld a solid and reliable standard to closely monitor and upgrade our systems to address the cyber security concern.

### MAINTAINING BUSINESS ETHICS

Being a responsible banking group, we understand the importance of being accountable in upholding the integrity of our business operation. Under the “Code of Conduct for Staff”, all staff are required to follow the ethical values of the Group which are summarised in our Corporate Culture Statement and any employee who violates it may be subject to disciplinary action.

As a banking group, it is crucial to manage the risks of money laundering and financing of terrorism, and to avoid any criminal activity which would damage our reputation. The Group has an internal policy “Policies and Procedures for Prevention of Money Laundering and Anti-Terrorist Financing” in place to safeguard the integrity and credibility of our Group. The Anti-money Laundering and Counter-terrorist Financing and Compliance Committee (the “Committee”) and the Compliance Department are also established to ensure the guidelines on prevention of money laundering are reviewed, updated and implemented. The functions of the Committee and Compliance Department also include handling of all suspected money laundering cases as referred; timely reviewing the relevant policies and guidelines issued by the Hong Kong Monetary Authority (“HKMA”) and other regulatory authorities, as well as assessing the impact and ensuring that the relevant business units and/or departments comply with the relevant regulatory requirements and internal policy guidelines. Training on anti-money laundering is conducted for all new staff during induction courses and reinforced to existing staff regularly.

Corruption and bribery are strictly prohibited. All staff should actively discourage customers from offering personal benefits of all kinds (including all kinds of gifts, services, loans, fees or anything of monetary value). The Prevention of Bribery Ordinance states clearly that all bribery related activities are subject to criminal penalties under the prescribed circumstances. Training on anti-corruption for all staff is provided from time to time.

There was no confirmed legal case regarding corruption during the Reporting Period.

## WHISTLE-BLOWING

Our Group is committed to ensure its business and operations are conducted in an ethical, moral and legal manner. In line with this commitment, the Group is implementing a Whistle-Blowing Policy to provide an avenue for all employees to disclose any illegal, unethical, questionable practices or improper conduct committed or about to be committed within the Group. A confidential platform for escalation of issues is established. The complaints received will be treated in strict confidence and without risk of reprisal.

Employees are required to escalate promptly the significant issues or improper conducts that may cause the Group or the customers suffering from material financial loss and cause the Group suffering from serious reputation damage resulting from misappropriations, frauds, bribery or corruption, abuse of the Group's platform to facilitate criminal acts, etc.

## PROTECTION OF CUSTOMER PRIVACY

It is the policy of our Group to safeguard and keep confidential the personal data of all our customers. We shall at all times observe and ensure the staff strictly adhere to Personal Data (Privacy) Ordinance and other relevant regulations and requirements for the protection of personal data of the customers. For more information, please refer to our "Privacy Policy" on our webpages:

For PFHL, <http://www.publicfinancial.com.hk/policy>

For PBHK, <http://www.publicbank.com.hk/en/notice/privacy>

For PFL, [https://www.publicfinance.com.hk/2/finance/privacy\\_policy.html](https://www.publicfinance.com.hk/2/finance/privacy_policy.html)

For Winton, <https://www.wintongroup.com.hk/en/privacy/>

For PSL, <http://www.publicsec.com.hk/Privacy.aspx?Language=Eng>

During the Reporting Period, we confirmed that there was no non-compliance with relevant laws and regulations that had a significant impact on the Group relating to privacy matters relating to products and services provided.

## CUSTOMER FEEDBACK HANDLING

Feedback and suggestions from customers provided an opportunity for the Group to improve and grow, as well as enhancing the quality of our services in a sustainable manner. We are committed to responding and resolving all customers' enquiries and comments promptly and with care in order to maintain and improve our reputation in the banking/financial industry. In compliance with the HKMA's requirements and our Group's internal guidelines on complaint handling procedures, the Group is required to investigate each case, work out a solution and provide a written response to the complainant within 30 days upon receipt of a complaint. In this connection, a complaint handling staff is appointed as an independent third party to investigate the case and provide an investigation report to the Complaint Officer within the timeframe. Our feedback handling guideline is established to ensure staff of the Group is guided to handle customer suggestions and complaints in a fair and speedy manner.

In 2017, our Group received 31 cases of complaints over various types of banking/financial service related disputes. Each feedback has been handled with care and in accordance with the internal policies and procedures; suggestions received are reviewed to improve our current system or set as a real case example for the staff to learn from the incident and prevent the reoccurrence of similar incident.

## Our Employees

Employees are regarded as the most important and valuable assets of the Group. The objective of the Group's human resource management is to reward and recognise performing staff by providing a competitive remuneration package and implementing a sound performance appraisal system with appropriate incentives. Our Group strictly complies with the Hong Kong Employment Ordinance and other legal employment requirements and has developed the human resources policy manuals for major operating subsidiaries. During the Reporting Period, we confirmed that there was no non-compliance with relevant laws and regulations that had a significant impact on the Group relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunities, diversity, anti-discrimination, other benefits and welfare and preventing child and forced labour.

As at 31 December 2017, the Group's staff force stood at 1,372 employees. Our Group follows all legal requirements in compensating the leavers.

	Total number of employees	Total number of employees turnover
By gender		
Male	612	163
Female	760	221
By employee type		
Full-time	1,372	384
By position		
Senior management	12	1
Management	129	14
General staff	1,231	369
By age group		
<30 years old	298	159
30 – 50 years old	839	194
> 50 years old	235	31
By geographical region		
Hong Kong	1,314	371
Others	58	13

### EMPLOYEE BENEFITS

We provide competitive and attractive remuneration package to reward and retain our employees. The package includes basic salary, allowance, double pay, provident fund scheme, and Mandatory Provident Fund (MPF) to variable incentive-based remuneration such as discretionary bonus, merit bonus, commission, overtime pay, and incentive awards. The total staff related cost in 2017 amounted to HK\$530.3 million. Other fringe benefits such as long service awards, staff privileges on banking service, marriage and child birth cash gifts and various types of insurance coverage are also provided to the staff in expressing our appreciation, concern and care.

## EQUAL OPPORTUNITY AND ANTI-DISCRIMINATION

The Group strives for creating, promoting and maintaining an environment with equal opportunities to staff and job seekers regardless of their gender, marital status, pregnancy, disability, family status and race.

Our human resources policy manuals are set up in compliance with the requirements of the legislation on anti-discrimination in Hong Kong, including Sex Discrimination Ordinance, Disability Discrimination Ordinance, Family Status Discrimination Ordinance and Race Discrimination Ordinance. All staff have the right to lodge complaint if he or she has been subjected to any form of discrimination. Any substantiated discrimination complaints may result in disciplinary proceedings.

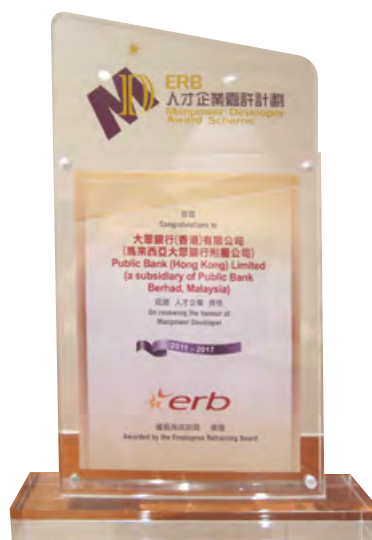
## CAREER DEVELOPMENT

Promotion on career development and progression through attendance of appropriate training are provided within the Group for our employees' career advancement. Annual performance appraisal is a formal way for the Group to evaluate employees' ability to fulfil their job requirements and expectations of their position. The performance appraisal is also a means of providing formal, fair and constructive feedback and assessment to the employees regarding their job performance.

### ERB Manpower Developer Award

PBHK is granted the "Manpower Developer ("MD") Award 2016-2017" for a 2-year validity period by the Hong Kong ERB. The award recognises outstanding achievements of organisations in five aspects.

As MD, we are committed in developing the below mentioned five aspects to ensure the existence of a well-trained, experienced and skilled staff force and a working environment that fosters a learning culture.



### Staff training

This MD award showcased our robust training system and our dedication in investing in our employees' long term growth and development. The "Training and Development Policies and Guidelines" have established the fundamental standards and practices for the Group to enhance the efficiency and effectiveness of the training programs provided to the employees. Training and Development Department together with supervisors of staff play an important role in ensuring that the learning process continues through on-the-job experiences.



All new employees will undergo an orientation and induction course within 3 months upon joining. Further developmental opportunities may include formal education, licensing examinations, professional development, special projects, cross-functional assignments, secondment and mentoring. To comply with the HKMA guidelines, the Group has adopted the Training-for-Competency Approach to help staff performing competently on the job and behaving ethically. Once a year, Human Resources Department conducts a competency assessment exercise for all staff.

Our training policy on anti-money laundering and counter-terrorist financing covers both new staff and existing staff, regardless of the level of seniority. The training policy is to ensure appropriate training programs are attended by staff at relevant periods during their employment with the Group.

	Percentage of employees trained	Average training hours
By gender		
Male	45.0%	7.3
Female	55.0%	5.6
By position		
Senior management	0.9%	23.4
Management	10.6%	11.6
General staff	88.5%	5.6



## OCCUPATIONAL HEALTH AND SAFETY

Providing a safe workplace and keeping the wellness of our staff are our major concerns to ensure that they can give their best performance under a good protection at work. The Group has adhered to the Occupational Safety and Health Ordinance and has guidelines on OHS in place which will be updated from time to time to minimise the potential risk from workplace and enhance employees' OHS, such as providing adequate fire safety measures, lavatory and washing facilities, and first aid facilities. Fire safety training courses and fire drills were conducted in 2017.

	Number of cases	Number of lost days
Work-related fatalities	0	0
Work injuries	6	519

During the Reporting Period, we confirmed that there was no non-compliance with laws and regulations that had a significant impact on the Group relating to OHS.

## WORK-LIFE BALANCE

We promote a work-life balance for employees as we believe this can maintain not only the good work performance of employees, but also the health and well-being of employees. The Group's Sports and Recreation Club constantly organises various kinds of recreational and sporting activities for employees and their families, including seafood dinner, darts competition, day trips and bowling competition.





## Our Suppliers and Service Responsibility

The business nature of banking/financial industry is mostly service-orientated. Unlike manufacturing industry, we have relatively fewer suppliers and a less complicated supply chain. Our major suppliers are mainly third-party services providers such as information technology service, property management service, advertising service, and legal and consulting services while the rest of them are office equipment, printing and stationery suppliers. Most of our suppliers are based in Hong Kong and they comply with the Hong Kong Employment Ordinance. The potential risk in environmental and labour impacts in our supplier chain is relatively low and hence we tend to focus on service quality when it comes to selection of suppliers.

Our Group has instructed the suppliers to use recycled paper to print the annual reports and interim reports. The use of sustainable and energy saving electronic appliances with Grade 1 energy label is prioritised in our procurement.

During engagement with new suppliers such as new system and software vendor selection, we have policies and procedures to ensure that the new system is compatible with the current system to minimise undesirable replacements and reassure the new system security by multiple rounds of testing. To provide a fair overview on supplier selection, we select more than one supplier for comparison during the engagement process.

In 2017, we have 35 major suppliers with frequent business transactions. Over 99% of suppliers are located in Hong Kong.



## Our Environment

Environmental challenges such as resource depletion and climate change are the contemporary problems faced by all of us on the Earth. As a provider of banking/financial services, direct impacts to the environment may not be anticipated. Yet, being a responsible citizen, we strive to lower our indirect impacts and uphold the spirit of environmental protection. With these objectives in mind, we formulated the environmental policy which is embedded in the CSR Policy and defined our strategy to protect the environment into two areas: using resources sustainably within the Group and raising awareness to stakeholders.

During the Reporting Period, we confirmed that there was no non-compliance with relevant laws and regulations that had a significant impact on the Group relating to air and GHG emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.



### SUSTAINABLE RESOURCE MANAGEMENT

A sustainable resource management involves reduction in the use of materials and waste generation aiming to lower GHG emission to cope with the climate change. Due to the nature of our business, our operations are mostly confined to branches and offices. Therefore, the usual office resources, energy usage, paper use, other waste treatment and water consumption are the focused aspects of our resource management. Bearing these in mind, we have set out KPIs and corresponding targets to measure our environmental sustainability performance.

#### Energy usage

Energy is of the utmost importance in our resource management because of our great reliance on it, in particular, the electricity. In order to conserve energy, we always prefer fixtures with high efficiency, such as purchasing office appliances with Grade 1 energy label. High energy efficiency lighting is also being introduced into our operations. Currently, light-emitting diode ("LED") lights are used in the signboards and some of the branches, and will be extended to other branches gradually. One of our subsidiaries, PBHK, joined the "Charter on External Lighting" initiated by the Hong Kong Environment Bureau, supporting to reduce energy consumption after office hours and certain branches are recognised for the efforts made with Platinum Awards.

The Group will continue to replace lighting fixtures with LED lighting or T5 fluorescent tubes, to upgrade air-conditioning and electricity systems to achieve the Hong Kong Electrical and Mechanical Services Department Energy Efficient Registration Scheme standards, and to use R410 refrigerant in air-conditioning system of branches where possible. Stickers are affixed near to air conditioners for reminding employees to keep room temperature at 25.5°C.

Types	Energy consumption (GJ)
Vehicle fuel	178.58
Electricity	16,116.02
Total	16,294.60
Energy intensity (GJ/Full-time employee ("FTE"))	11.88

Sources	GHG emissions (tCO <sub>2</sub> e)
Scope 1 (Vehicle fuel)	14.49
Scope 2 (Purchased electricity)	2,976.99
Scope 3 (Fresh water, waste water & air travel)	72.69
Total	3,064.16
Carbon intensity (tCO <sub>2</sub> e/FTE)	2.23

### Paper use and other waste treatment

Paper is one of the most crucial resources within our operations. Therefore, our strategy to paper use is to opt for papers from sustainable origins. Currently, we are using Forest Stewardship Council (FSC)-certified papers for our publications.

In addition, we regard used paper as a resource rather than simply a waste disposing to the landfill. Therefore, we have initiated an internal recycling program for the collection of used paper.

Paper waste	Amount generated (tonnes)
Total paper waste generated	71.06
Waste intensity (tonnes/FTE)	0.05

### Water consumption

At this stage, our water conservation strategy relies on promoting water saving behaviors and culture among employees such as lowering water pressure to slow down the speed and volume of water outflow. Stickers are affixed near to taps in washrooms to remind colleagues to minimise undesirable water wastage.

Total water consumption (m <sup>3</sup> )	3,753.00
Water intensity (m <sup>3</sup> /FTE)	2.74

## RAISING AWARENESS TO STAKEHOLDERS

We understand that protecting the environment requires joint efforts from all of us. Apart from pursuing sustainable use of resources, including energy, paper and water, within the Group under our Sustainable Resource Management as detailed in the previous section, raising awareness of environmental protection to the stakeholders is also indispensable.

For staff, we encourage them to participate in charitable activities on environmental protection. "Green Practices at Office", which focuses on sharing measures to staff about reducing energy, paper and water consumptions in office, has been developed. In addition, we encourage our suppliers to possibly make reference to our practice in resource management and green office practices to fulfil their corporate responsibility in environmental protection. Starting from the annual dinner in 2017, we are committed to remove shark fin soup from the menu to increase the awareness of environmental protection to all the staff.



## Our Community

Under the CSR Policy, our Group is committed to fulfilling our corporate social responsibility and maintaining a strong level of community involvement. We aim to benefit more people by planting a deeper root in our community where our business is carried on. We have established the Public Bank Group (Hong Kong) Volunteer Team, “PB We Care Team”, not just as a means to the fulfilment of our duty as a corporate citizen, but also to promote community involvement of our employees. We shall continue to support various kinds of charitable initiatives and encourage the employees to participate in the community activities.

In 2017, the Group supported activities organised by various charities such as The Community Chest of Hong Kong, The Boys' & Girls' Clubs Association of Hong Kong, Agency for Volunteer Service, and Hong Kong Rehabilitation Power. We encouraged staff to care about people in need by making donations as well as providing different forms of assistance and support to them. The donations raised were allocated to benefit over 160 member social welfare agencies under The Community Chest of Hong Kong. The Group participated in a toys collection and donation activity named “GOGO CARE PLATFORM” for promoting sharing and caring to grassroot families in the community; visiting elderly people at Dragon Boat Festival; participating in “Rehab Power Day 2017” for fundraising to subsidise the training for disabilities to increase their chances of becoming employed; participating in “New Territories Walk for Millions 2017” for benefiting the Family and Children Welfare Services, “Dress Casual Day 2017” for benefiting the member social welfare agencies and donating for “Love Teeth Day 2017/2018” for benefiting the Oral Health Services for the Needy supported by The Community Chest of Hong Kong; and taking part in the “Run & Walk for Volunteering 2017” to support the fundraising activity for the development of volunteerism by Agency for Volunteer Service.





## ENVIRONMENTAL PROTECTION

We continue to take pride in being a responsible corporate citizen by participating in an initiative to raise people's awareness on environment protection. In 2017, we sponsored our staff who participated in one of the largest local hiking charity event called "Green Power Hike" Bank Cup Challenge organised by Green Power Hong Kong, which collected donations of Hong Kong for environmental education and conservation. Our "PB We Care Team" also took part in a shoreline cleaning activity at Lung Kwu Tan, Tuen Mun to clear rubbish and protect the shoreline environment of Hong Kong. Bags of garbage were collected through this clean-up activity, and we hope to educate the staff the need to protect the shoreline and raise the importance of reducing waste.



## YOUTH AND ELDERLY EMPOWERMENT

We also emphasise on helping youths in the local community to plan their career development. We participated in a 3-year youth mentoring programme “Mentor-Mentee Program” for Shum Shui Po District sponsored by the YMCA for guiding the youths to inculcate positive thinking, plan their future and form a good habit on saving money.

PBHK has also taken part in the 2017 ATM Education Talks for Elderly organised by The Hong Kong Association of Banks (“HKAB”) to promote community care to the elderly citizens. The purpose of the ATM Education talk hosted by HKAB was to acquaint the elderly on the use of Simplified ATMs as a safe and convenient channel in accessing basic banking services. PBHK, through participating in the ATM Talks for the elderly, has demonstrated the commitment to proactively educate and encourage elderly customers to explore and enjoy the benefits and convenience of using ATMs.

