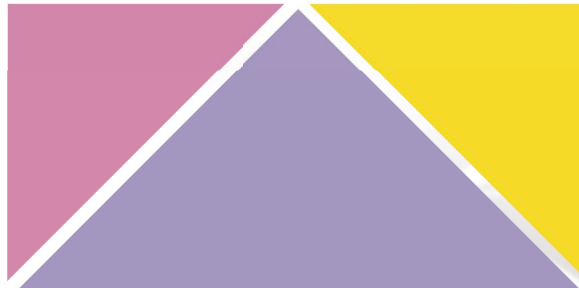




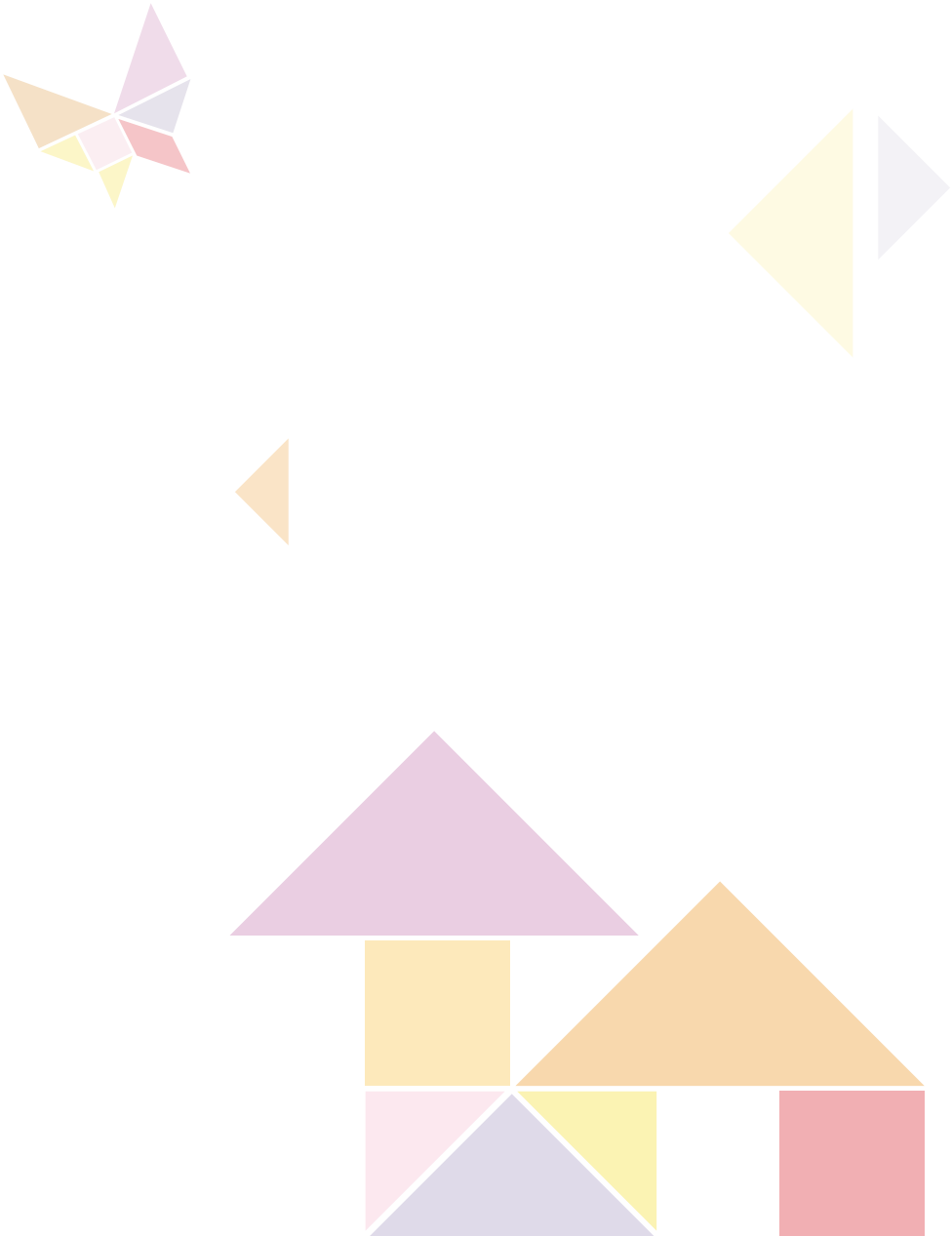
CORPORATE SOCIAL RESPONSIBILITY REPORT

企業社會責任報告
2016



CONTENTS

About This Report	01
Chairman's Message	02
About BEA	04
Our CSR Strategy	05
Growing Our Business Responsibly	08
Serving Our Customers	12
Developing Our People	17
Contributing to Our Community	21
Enhancing Our Environmental Performance	31
Appendices	36
Data Tables	36
HKEx ESG Guide Content Index	39
GRI Content Index	41
Supplementary Information	44



ABOUT THIS REPORT

This is our tenth Corporate Social Responsibility (“CSR”) report. Over the past decade, our CSR reports have evolved from a brief summary within our Annual Report into a comprehensive standalone report that aligns with international guidelines. Every year, we engage with our stakeholders to ensure that we identify the most significant impacts of our business, and that the content of our report reflects the issues that matter most to all stakeholders.

This report describes the CSR activities and approach of The Bank of East Asia, Limited (“BEA” or the “Bank”) and its major Group members (collectively the “BEA Group” or the “Group”) for the period from 1st January to 31st December, 2016. The report is prepared in accordance with the Core option of the Global Reporting Initiative (“GRI”) G4 guidelines, and complies with the provisions of the Environmental, Social and Governance (“ESG”) Reporting Guide issued by Hong Kong Exchanges and Clearing Limited (“HKEx”).

Additional disclosures can be found in the Appendices, including our stakeholder engagement approach, materiality assessment, memberships, charters, awards and key performance data. GRI and HKEx content indices are located at the end of this report. This report is available online at: www.hkbea.com.

Unless otherwise stated, the information and data in this report covers the following Group members:

The Bank of East Asia, Limited

www.hkbea.com

The Bank of East Asia (China) Limited (“BEA China”)

www.hkbea.com.cn

BEA Life Limited (“BEA Life”)

www.hkbea.com

Bank of East Asia (Trustees) Limited (“BEA Trustees”)

www.hkbea.com

Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”)

www.bluecross.com.hk

Credit Gain Finance Company Limited (“Credit Gain”)

www.creditgain.com.hk

Shenzhen Credit Gain Finance Company Limited (“Shenzhen Credit Gain”)

www.creditgain.com.cn

Chongqing Liangjiang New Area Credit Gain Finance Company Limited

www.creditgain.com.cn

(“Chongqing Credit Gain”, while Shenzhen Credit Gain and Chongqing

Credit Gain are collectively called “China Credit Gain”)

East Asia Futures Limited (“East Asia Futures”)

www.eafutures.com.hk

East Asia Securities Company Limited (“East Asia Securities”)

www.easecurities.com.hk

East Asia Digital Information Services (Guangdong) Limited (“EADIS”)

(formerly known as East Asia Electronic Data Processing (Guangzhou) Limited)

Blue Care Medical Services Limited (“Blue Care”)

BEA Union Investment Management Limited (“BEA Union Investment”)

www.bea-union-investment.com

Shaanxi Fuping BEA Rural Bank Corporation (“BEA Rural Bank”)*

* Sold in May 2017

We Welcome Your Feedback

We would be grateful if you would spend a few minutes to complete a [short questionnaire](#) after you have reviewed our report. You may also share any comments or suggestions that you have by contacting BEA’s Corporate Communications Department at:

E-mail: CSR@hkbea.com

Mail: 19/F, 10 Des Voeux Road Central, Hong Kong

CHAIRMAN'S MESSAGE

Dr. the Hon. Sir David Li Kwok-po
Chairman & Chief Executive



Our journey began almost a century ago when our founders saw a need for a modern bank that would be a reliable and trusted partner for local business. We initially specialised in trade finance, and opened branches in Shanghai, Saigon, and Guangzhou within four years of our founding.

Our commitment to our clients is also a commitment to our community. Our role was and is to support sound enterprise and enable our community to grow and prosper. Corporate social responsibility is much more than making donations and participating in charitable activities. It requires a proactive commitment to be a positive influence on the lives of others. Drawing from our deep ties to the community, not only do we provide financial services; we also share our expertise and vision.

Accordingly, I take pleasure in presenting The Bank of East Asia's CSR report for 2016, sharing our achievements over the past year with you.

Integrity is vitally important to us, and we have taken steps to ensure that our suppliers and business partners share our core values. In 2016, we launched the Group's Supplier Code of Conduct and codified our stance on basic human rights by issuing the Slavery and Human Trafficking Statement.

We also strengthened our commitment to the Treat Customers Fairly Charter, by integrating the Charter into our operations, thus ensuring that every staff member applies these principles as part of their daily routine.

In order to enhance transparency of our environmental performance, we initiated reporting on our carbon emissions to the internationally recognised Carbon Disclosure Project. We also continued to report to the Carbon Footprint Repository, managed by Hong Kong's Environmental Protection Department. As a further commitment to reducing carbon emissions, we become a signatory to the Environment Bureau's Charter on External Lighting.

Charitable works have always been a cornerstone of our commitment to our community. Our flagship charitable initiatives under The Bank of East Asia Charitable Foundation (the "BEA Foundation") continue to deepen their social impact. Through collaborative efforts between BEA Foundation and "la Caixa" Foundation, we extended support for our palliative care initiative in Hong Kong, and established six new Firefly Centres in rural areas on the Mainland. Separately, the Shanghai Soong Ching Ling – BEA Charity Fund (the "Charity Fund") established an additional six Firefly Centres.

CHAIRMAN'S MESSAGE

In recognition of our achievements, we were named as one of the top 20 Listed Companies in the Hong Kong Business Sustainability Index for the second consecutive year. These achievements could not have been accomplished without the hard work of our colleagues, including our staff volunteers who organised and participated in a wide range of activities. In 2016, our Group's volunteers contributed more than 26,000 hours of service.

Our commitment to the community also requires a commitment to the sustainability of our business. The financial services industry is undergoing dramatic change at present, as technology and competitive pressures drive us to become ever-more efficient. Many customers value the convenience of conducting their banking and other financial transactions through digital channels.

In order to meet changing customer preferences, we closed our retail brokerage outlets in Hong Kong at mid-year, resulting in staff redundancies. All affected staff received support and compensation beyond the legal requirements. In addition, a number of staff members were redeployed during the year, and were provided substantive training to upgrade their skills and knowledge so that they could undertake new duties for the Bank.

Moving forward, we will strive to attain yet higher levels of operational efficiency. In this regard, we are migrating all BEA branches in Hong Kong to our new digital branch model. The digital branches are a prime example of our pioneering work in banking technology. Secure, paperless, and seamless in service delivery, the digital branches meet the changing preferences of our customers, offering services well beyond normal banking hours. In addition, the new branch model can be provided in less floor space, allowing us to reduce rental charges and operating costs.

During the course of this digital transformation, we place a high regard on the feedback from our customers as well as our frontline staff members. In this respect, customer satisfaction surveys and an internal staff engagement exercise were conducted in 2016 to gauge their reaction. Listening to and incorporating this feedback is essential if we are to achieve a smooth digital transformation. With this input, we will continue to fine tune usability and customer service quality.

In closing, it gives me great pleasure to extend my heartfelt thanks to our customers, employees, directors, investors and business partners for their unwavering support. As our Bank approaches its centenary, I look back on our achievements with much gratitude. Thank you all for joining us on our journey, and I wish everyone a prosperous, successful and healthy year ahead.

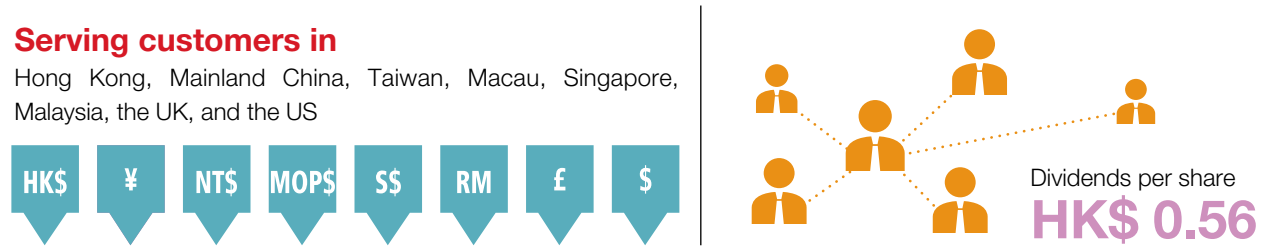
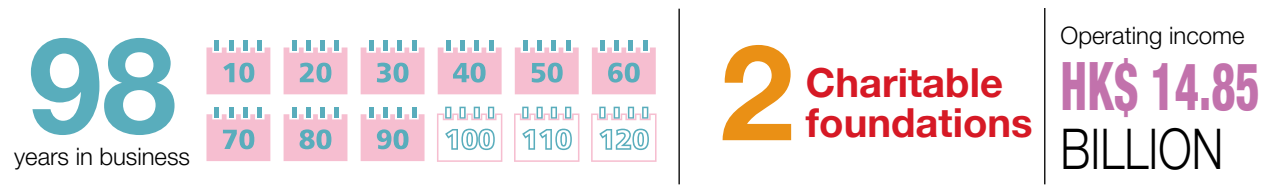
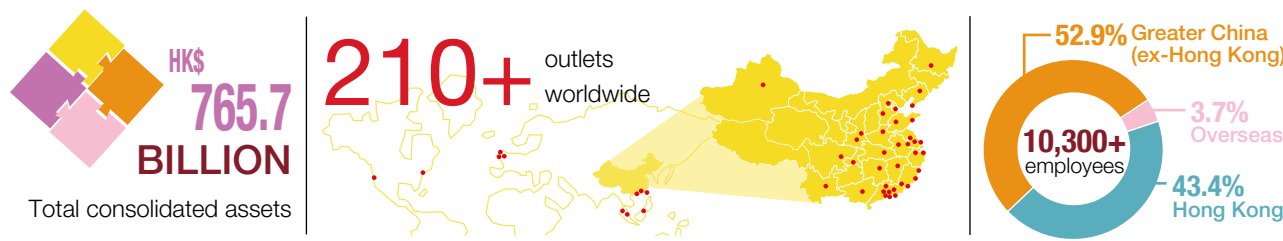
ABOUT BEA

OUR HISTORY

BEA was established in 1918 to meet Hong Kong's growing demand for a prudent and dependable banking partner that was attuned to Chinese business culture. Our customers were largely engaged in trade, and we quickly expanded to Mainland China and overseas to serve them. As we extended our reach, we stayed true to our guiding principles. Our competitive advantage lies in combining strong traditional values with a future-focused outlook. Over the years, we have built a reputation as a pioneer in innovative banking services. Today, we are the largest independent local bank in Hong Kong.

OUR MISSION

We at BEA strive to provide best in class financial services, always demanding the highest standard of professionalism and integrity of ourselves. With a commitment to quality of service, we focus on satisfying customer needs. We aim to grow together with our customers, our shareholders, and our colleagues.



OUR CSR STRATEGY

We believe that CSR goes beyond charity. It is about being accountable for our decisions and actions, operating ethically and efficiently, and contributing to the creation of a more sustainable world. Our [CSR Policy](#) outlines the Group's strategic approach to CSR in the following five core areas. Our commitments in each of these areas address the most material environmental and social issues for our business.

Growing Our Business Responsibly

- ▶ Act with integrity, comply with applicable laws and regulations, and set the same standards for our suppliers
- ▶ Offer products and services that support small businesses, marginalised groups, and companies or projects that create value for society and the environment
- ▶ Consider ESG in our risk management process, and work with others to promote CSR

Serving Our Customers

- ▶ Provide high quality products and ensure customers have full and accurate information to make informed decisions
- ▶ Ensure that appropriate channels for feedback are accessible and made known
- ▶ Treat all customers fairly and with respect, and provide accessible services for customers with disabilities
- ▶ Protect customer data privacy

Developing Our People

- ▶ Invest in people development and training
- ▶ Provide a safe, healthy, and inclusive working environment
- ▶ Promote equal opportunities to all employees and job applicants
- ▶ Encourage open dialogue between senior management and staff

Contributing to Our Community

- ▶ Leverage our resources to make a positive contribution to the communities in which we operate
- ▶ Encourage employees to connect with their communities through volunteering activities

Enhancing Our Environmental Performance

- ▶ Minimise the environmental footprint of our office buildings and branches, with a particular focus on reducing energy consumption, paper use and waste
- ▶ Promote eco-conscious behaviour in our employees, customers, and suppliers

Our CSR Policy is augmented by our Group-wide [Environmental Policy](#), Supplier Code of Conduct, and [Slavery and Human Trafficking Statement](#), as well as our internal Corporate Governance Policy and Community Investment Guidelines.

OUR CSR STRATEGY

CSR MANAGEMENT

Board	Board members including the Chairman & Chief Executive	The Board provides strategic guidance on the Group's CSR approach, report, and major charitable donations.
Audit Committee	Independent Non-executive Directors ("INEDs"), with one serving as Chairman	The Audit Committee reviews the CSR Policy annually and makes recommendations to the Board.
Senior Management	Deputy Chief Executives ("DCEs")	DCEs advocate CSR at the Group level and review CSR-related policies, stakeholder feedback, and the annual CSR report.
Division and Departments	General Manager and Head of Human Resources & Corporate Communications Division ("GM of HR & CCD")	The GM of HR & CCD supervises BEA's CSR programme and policies, and reports directly to the Senior Management. The GM of HR & CCD is also a Director of the BEA Foundation, and is responsible for its budget and activities.
	Corporate Communications Department ("CCD")	Under the GM of HR & CCD, CCD convenes the CSR Working Group and executes the CSR initiatives of the Bank. CCD is also responsible for communicating CSR-related information internally and externally, and for the production of the Group's annual CSR Report.
	Human Resources Department ("HRD")	HRD manages the Staff Relations Team and the Staff Sports & Recreation Club ("SSRC").
Cross-functional	CSR Working Group (formerly the "CSR Task Force")	Chaired by the GM of HR & CCD, the CSR Working Group is comprised of representatives of the Bank's divisions as well as major Group members, and is responsible for the development and execution of CSR initiatives.
	BEA Volunteer Team Committee	Chaired by an elected member, the BEA Volunteer Team Committee is comprised of active members of the BEA Volunteer Team.

OUR CSR STRATEGY

MATERIALITY ASSESSMENT

To identify the most material issues for our business, we conducted a comprehensive materiality assessment in 2013, which involved engaging with internal and external stakeholders. Every year, we engage with a selected stakeholder group, and with our Senior Management, to review our material issues and ensure that they remain relevant. In 2016, we engaged with frontline staff of the Bank, as well as representatives from non-governmental organisations (“NGOs”), and academia.

The outcomes from the assessment have informed our approach to CSR, and the issues we report on. For details of the assessment process and our materiality matrix, please refer to the [Materiality Assessment Process](#) section in the Appendices.



GROWING OUR BUSINESS RESPONSIBLY

We are committed to conducting our business with integrity and transparency. Our CSR Policy encompasses our commitment to manage the environmental and social impacts of our business, and to act responsibly in our interactions with suppliers, customers, and other stakeholders.

A FOUNDATION OF STRONG LEADERSHIP AND GOVERNANCE

The Group has a robust governance structure led by a Board of Directors that is supported by an experienced Senior Management team. There is a strong independent element in the composition of the Board, which comprises three Executive Directors, six Non-executive Directors (“NEDs”), and eight INEDs. The Board is accountable to its shareholders, and maintains regular and open dialogue with the investment community in accordance with our [Shareholders Communication Policy](#).

The Group expects its staff members to uphold the highest standards of professionalism and integrity. Our policies on anti-corruption and non-disclosure of insider information are clearly described in the Bank's Code of Conduct. Each year, all employees are required to declare that they have read, understood, and confirmed their compliance with the Code. We have an internal whistle-blowing policy that is communicated to all staff members, and outlines the protection that a whistle-blower will receive, in terms of confidentiality and non-retaliation. We are developing a whistle-blowing statement for external stakeholders, to be launched in 2017.

Details of the Group's corporate governance approach can be found in the Corporate Governance Report in our [Annual Report 2016](#).

Managing material risks

Customers and investors want to know that we are proactively managing the risks to their investments. The Risk Committee stands at the highest level of the Group's risk governance structure under the Board. It is chaired by an INED, and comprises a majority of INEDs.

The Risk Committee provides direct oversight over the formulation of the Group's institutional risk appetite, and sets the levels of risk that the Group is willing to undertake with reference to its financial capacity, strategic direction, prevailing market conditions, and regulatory requirements. Daily management of risks is delegated to the Management Committees, including the Risk Management Committee, Credit Committee, Asset and Liability Management Committee, and Operational Risk Management Committee. Crisis management is delegated to the Crisis Management Committee.

All divisions and major subsidiaries are required to submit monthly risk management reports to the Risk Management Committee, to report any significant risk management issues for the month. We promote a culture of risk awareness across the Group by implementing enterprise risk management and providing training to all staff members.

GROWING OUR BUSINESS RESPONSIBLY

ENTERPRISE RISK MANAGEMENT (“ERM”) FRAMEWORK

In 2016, the Group implemented the ERM framework, following approval by the Board of Directors. The framework is promulgated with the objectives to identify and manage potential risks in a holistic and effective manner; to fulfil higher expectations from the Hong Kong Monetary Authority (“HKMA”) for risk management of the Group as a Domestic Systemically Important Bank, and to reinforce the “three lines of defence” risk management model.

Under the ERM framework, the Group faces 12 principal risks including credit risk, interest rate risk, market risk, liquidity risk, operational risk, reputation risk, strategic risk, legal risk, compliance risk, technology risk, business continuity risk, and new product and business risk.

A “three lines of defence” risk management model has been adopted to ensure that the roles and responsibilities in regards to risk management within the Group are clearly defined among the risk owners:

1st line of defence	Risk Owners: Division heads (or department heads for departments not under a division) at Head Office and heads of significant subsidiaries, together with staff under their management	Primarily responsible for the day-to-day management of their units, including, establishing and executing specific risk control mechanisms and detailed procedures
2nd line of defence	Risk Controllers: Designated division / department heads at Head Office, supported by their respective divisions / departments	Responsible for setting out a risk management governance framework, monitoring risks independently and supporting the Management Committees in their oversight of risk management
3rd line of defence	Internal Audit Division	Responsible for providing assurance on the effectiveness of the Group’s risk management framework, including, risk governance arrangements

RESPONSIBLE VALUE CREATION AND DISTRIBUTION

Ideally, the fundamental aim of a business is to generate economic value in an ethical and environmentally responsible manner. Businesses also make responsible choices in how this economic value is then distributed.

Preventing money laundering and terrorist financing

The Group is in full compliance with the Anti-Money Laundering and Counter-Terrorist Financing (Financial Institutions) Ordinance, and has established an internal Group Policy on Anti-Money Laundering and Counter-Terrorist Financing (the “AML Policy”). The AML Policy is supported by guidelines to meet all mandatory customer due diligence and record-keeping requirements, which are communicated to all staff members.

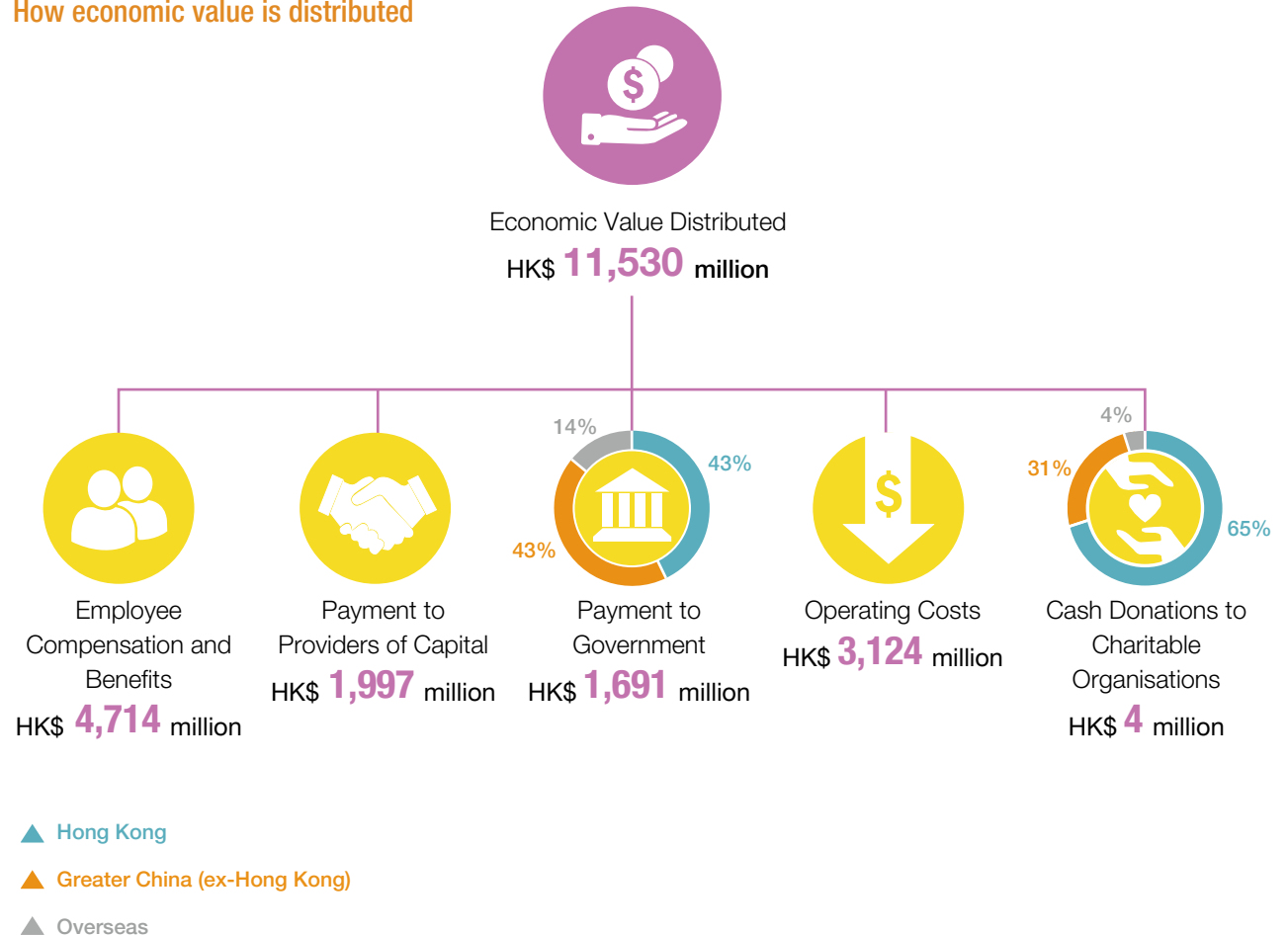
GROWING OUR BUSINESS RESPONSIBLY

All relevant staff members are required to observe the AML Policy and the relevant guidelines by conducting customer due diligence measures when establishing business relationships with customers; continuously monitoring business relationships to ensure that the documents, data and information relating to customers are relevant and up-to-date. In addition, appropriate scrutiny of transactions carried out for each customer are conducted to ensure that the transactions are consistent with the Group's knowledge of the customer, the customer's business and risk profile, and the known source of the customer's funds. Any suspicious transactions identified are properly reported. All records related to customer due diligence, review, and transactions are retained according to set policies. All BEA staff members in Hong Kong are required to complete the annual AML refresher training.

Responsible finance

BEA China has a Green Credit Management Policy that aligns with the Green Credit Guidelines of the China Banking Regulatory Commission. Companies applying for loans must provide information about their environmental performance, which will be carefully considered during the approval process. To promote green credit, BEA China will relax credit approval requirements, as appropriate, for more environmentally responsible businesses.

How economic value is distributed



GROWING OUR BUSINESS RESPONSIBLY

SLAVERY AND HUMAN TRAFFICKING STATEMENT

In 2016, BEA issued a public statement on slavery and human trafficking, in line with the UK's Modern Slavery Act 2015. We prohibit slavery and human trafficking in our business and supply chain, and will not knowingly support or conduct business with organisations involved in modern slavery. We are committed to training our people, conducting sufficient due diligence, working with our suppliers, and developing practical performance measures to monitor our progress in this regard.



Promoting sustainability in our supply chain

Being a responsible business extends to understanding the environmental and social impacts of our suppliers. The challenge is that procurement is not a centralised function in the Group, with many departments and subsidiaries in charge of making their own procurement decisions. In 2016, the CSR Working Group completed the identification of the Group's major suppliers, while the Business Unit Risk & Compliance Officers identified the supplier relationships that presented the most risk to BEA's business and operations. In December 2016, the Group's Supplier Code of Conduct was launched and key suppliers were requested to acknowledge their compliance with the mandatory aspects of the Code. In 2017, BEA aims to incorporate its Supplier Code of Conduct into its procure-to-pay process, to ensure that the Group's suppliers' environmental, social, and governance practice are aligned with those of the Group.



SERVING OUR CUSTOMERS

Customer focus is one of the core values of the Group. We are committed to providing an exceptional customer experience and a consistently high standard of service that puts customer needs at the forefront. To earn and keep the confidence and trust of our customers, we strive to treat them fairly at all stages of our relationship with them.

BUILDING TRUST

Trust is the currency of the financial services industry. Our customers and investors expect us to act in an ethical manner, in compliance with all relevant laws and regulations, and with adequate measures to control material risks. Customer confidence in the global banking sector has been tested in recent years, as a consequence of the financial crisis in 2008. We believe that transparency and accountability are key to building a trusted brand.

Treating our customers fairly

We put our customers' needs first. The Bank signed the HKMA's Treat Customers Fairly Charter when it was launched in 2013. Under the five principles of the charter, we have committed to:

1. **Assessing the needs and financial capabilities of customers before offering them service, advice or product, and providing them with products and services that meet their needs**

We have a Bank-wide New Product and Business Risk Management Policy, and a Guide Book for Compliance Work on Selling Investment Products to ensure that the design and marketing of products is fair to customers. Before designing and introducing a new product, BEA will assess the needs and financial capabilities of the target customers, to ensure that the products are suitable for that particular segment. To better understand a given customer's risk tolerance and needs, our sales representatives are required to conduct a thorough assessment of each customer prior to recommending any investment product. Each investment product has a risk level, and only products in line with the risk appetite of the customer will be recommended to the customer.

2. **Providing clear and complete information about the key features, risks, and terms of products, including any charges or fees**

To ensure that marketing messages are consistent with terms and conditions, BEA's business units request the Bank's legal and compliance teams to review marketing materials prior to distribution.

3. **Ensuring that all promotional materials contain accurate and understandable information that does not mislead customers**

Promotional materials are developed by the relevant product marketing teams and the Bank's Marketing Department to ensure accuracy, and may be shared with non-marketing colleagues to check for clarity of the information. For new services or special cases, legal advice will be sought from the Bank's Legal & Tax Affairs Department to ensure that the materials adhere to all regulatory requirements.

4. **Providing customers with reasonable channels to submit claims, make complaints, and seek redress, and not imposing unreasonable barriers on customers to switch banks**

BEA's customers can submit claims, make complaints, and seek redress through various channels. These include the customer suggestion form available at every branch, the enquiry e-form, which can be accessed via the Bank's homepage, and dedicated customer service hotlines.

SERVING OUR CUSTOMERS

5. Providing reasonable access to basic banking services to members of the public, paying special attention to the needs of vulnerable groups, and working with other stakeholders to promote financial literacy

BEA maintains an extensive presence in Hong Kong, including more remote and sparsely populated areas such as the outlying island locations Tai O and Silvermine Bay. In December 2016, the Bank opened an i-Financial Centre in One Sky Mall, providing banking services to relatively remote public housing estates in Tin Shui Wai. Similarly, we provide access to financial services in low income areas in Hong Kong, such as Sham Shui Po, and through our ATM network in public housing estates. We have a range of financial products and services, tailored to the needs of vulnerable groups, and continue to support Hong Kong Mortgage Corporation ("HKMC") initiatives such as the Microfinance Scheme and Reverse Mortgage Programme. In response to HKMC's extension of the Reverse Mortgage Programme to subsidised sale flats with unpaid land premium in October 2016, the Bank arranged a seminar for potential customers and organised roving exhibitions and provided special offers to eligible property owners in the fourth quarter of 2016.

A risk-based approach is adopted as part of the customer due diligence process for existing and new customers, in order to sensitise staff to refrain from practices that would result in financial exclusion. Staff members are reminded to ensure that all customers are being treated fairly, in a transparent, reasonable, and efficient manner.

Other members of the Group have also adopted measures to act in the best interest of their customers and uphold customer protection. These include putting in place relevant policies and procedures for different processes, which are subject to regular review so as to ensure all customers are treated equitably, honestly, and fairly at all stages of their relationship with our Group.

CASE STUDY

SENIORS' MONTH

In celebration of Senior Citizen's Day organised by The Hong Kong Council of Social Service ("HKCSS") on 20th November, 2016, BEA launched its first-ever Seniors' Month Promotion scheme. Eligible customers were offered discounts on reverse mortgages by BEA, travel and medical insurance provided by Blue Cross, and health care services provided by Blue Care. For the benefit of the elderly, BEA encouraged merchants to participate in the scheme, broadening the range of offers to include discounts on holiday packages, health products, and dining.



SERVING OUR CUSTOMERS

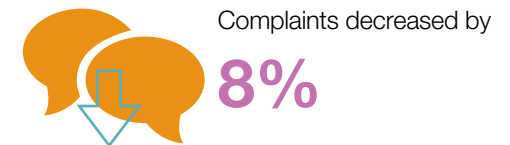
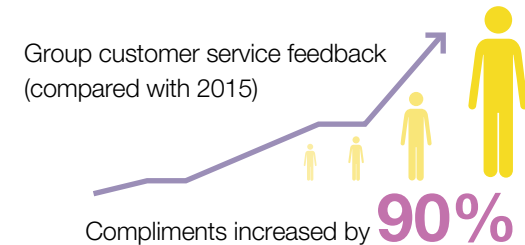
Meeting customer expectations

We continually review customer experiences to enhance our service quality. To assess service delivery in our branches on the Mainland, we implemented an independent “mystery shopper” programme in 2016. We address all complaints in a timely manner, providing hotlines, suggestion boxes, and other channels for customers to share suggestions or raise concerns. The Group received 1,279 compliments and 2,012 complaints from customers in 2016, which represents a 90% increase in compliments and an 8% decrease in complaints compared with 2015.

We proactively seek customer views through regular satisfaction surveys. In 2016, BEA contracted the independent research agency, Ipsos, to assess satisfaction levels of the Bank's personal banking customers in Hong Kong across different touchpoints.

According to the findings, BEA enjoys a positive brand image, with 74% of respondents indicating satisfaction with service delivery, a figure that is on par with other retail banks in Hong Kong. In terms of customer satisfaction, BEA matches its competitors in areas of branch, hotline, and VIP wealth management centre performance, while customer satisfaction in relation to online and mobile banking could be further improved. After thorough analysis of the findings, improvement plans will be developed for service enhancement.

In May 2016, Blue Care surveyed over 500 people at its two medical centres in Hong Kong. Feedback was positive, with 95% of respondents indicating that they were satisfied with the overall services provided.

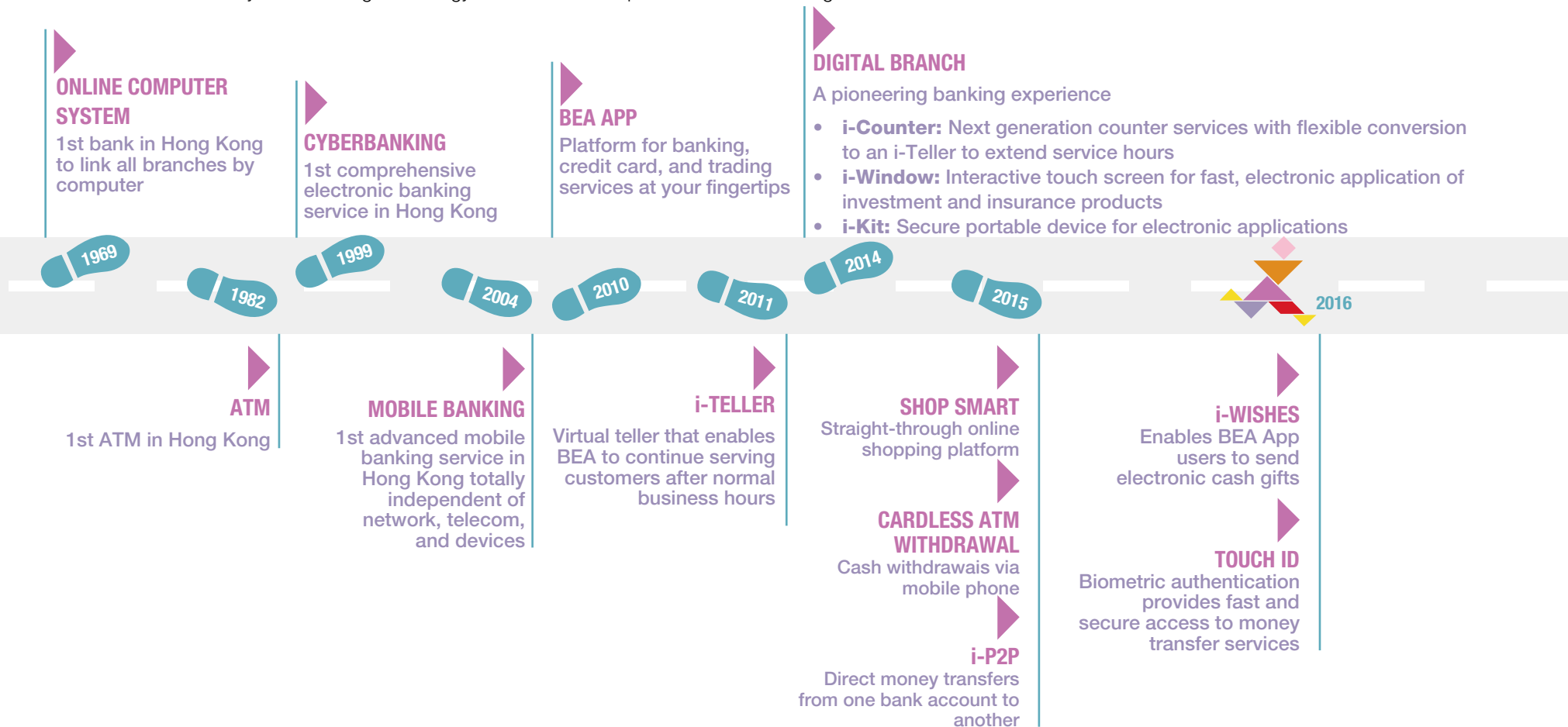


SERVING OUR CUSTOMERS

DELIVERING A BETTER CUSTOMER EXPERIENCE

Retail banking is moving increasingly away from brick and mortar outlets to online and mobile devices. Over 90% of BEA customers' banking transactions are now performed online. To stay ahead of the curve, we recruited experts from top technology firms to develop proprietary software and mobile applications that provide our customers with an enhanced customer experience.

At BEA we have a history of embracing technology and innovation to provide modern banking services.



SERVING OUR CUSTOMERS

It is our vision to transform all of our branches to digital branches by the end of 2017. Not only do digital services increase convenience for our customers, they ensure that each stage of each transaction is documented, traceable, and in full compliance with all relevant regulatory requirements. Digital branches are also paperless, reducing the impact on the environment.

We recognise that some of our customers may need assistance to adjust to the new services, and we have posted experienced personnel in each digital branch to guide customers through our digital services. We have also established an Innovation Centre in Hong Kong, which is a space for guests to interact with our latest digital innovations and services.



The Bank introduced its new campus branch model at The Hong Kong University of Science and Technology in August 2016.

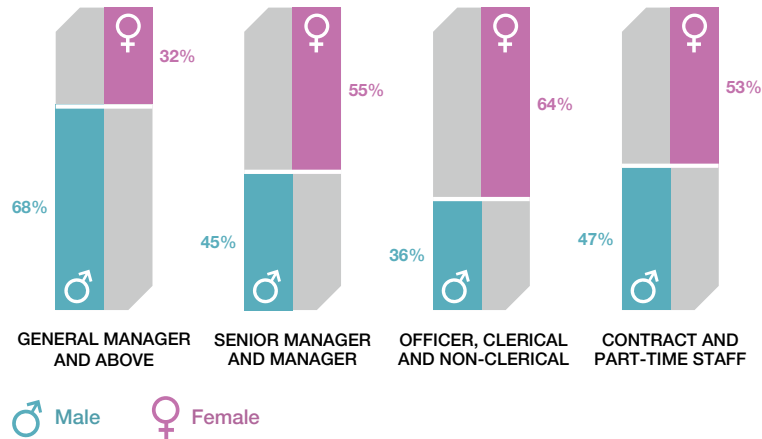


DEVELOPING OUR PEOPLE

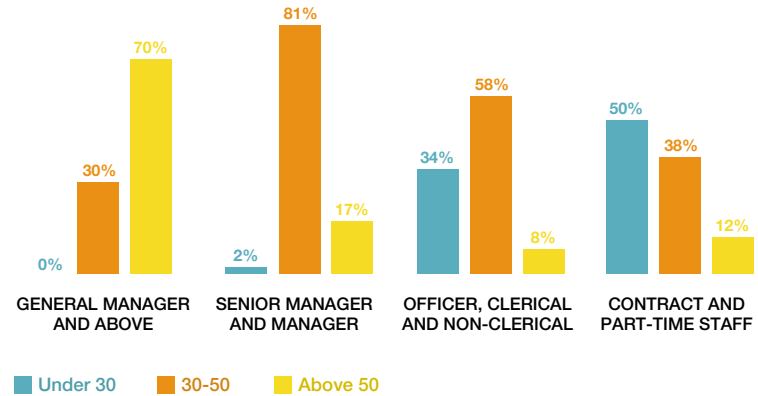
Our approach to CSR extends to the way we treat our people. We strive to provide them with competitive remuneration and benefits, and opportunities for professional development. We also support equal opportunities, and strive to create an inclusive workplace that is free from discrimination.

As at 31st December 2016, the Group had 10,389 employees.

EMPLOYEES BY GENDER



EMPLOYEES BY AGE GROUP



DEVELOPING OUR PEOPLE

INVESTING IN TALENT DEVELOPMENT

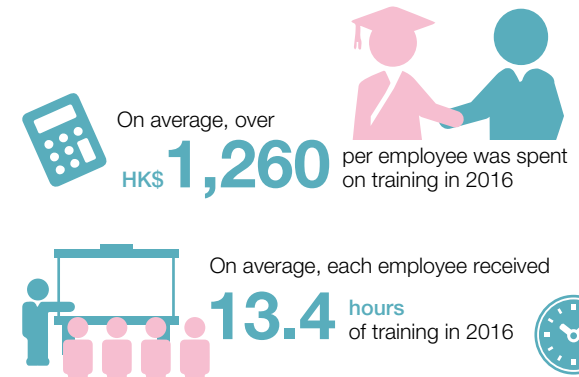
Our talent development programmes focus on providing employees with the skills they need to perform their jobs well, and we invest in helping all staff members to reach their full potential. In 2016, our Group invested over HK\$13 million on over 147,000 hours of training for employees.

In 2016, BEA's first cohort of operations trainees successfully completed the Bank's two-and-a-half year Operations Trainee Programme, which included a variety of opportunities for professional development covering training, job rotation, and action learning projects. Having gained broad exposure to the Bank's operations, the trainees are now equipped with the skills to take on greater responsibilities.



A graduation ceremony was held in early 2016, attended by the operations trainees together with members of BEA's Management.

In addition to professional development courses, we encourage our employees to proactively seek opportunities for lifelong learning. Permanent full-time staff members are entitled to receive up to HK\$80,000 in tuition fee reimbursement per job-related masters degree programme and a maximum of two days of examination leave per year for attending job-related examination. In 2016, 73 employees took advantage of this examination leave benefit.



CASE STUDY

BEA CHINA'S TALENT DEVELOPMENT PROGRAMME

Each year, BEA China recruits internally for its Talent Development Programme, putting frontline staff with managerial potential through a comprehensive training programme on various areas of the business. From classroom training and team projects to overseas assignments, staff members receive hands-on experience and the opportunity to practice their skills in real-life situations.

Divided into three categories, namely Young Eagle, Flying Eagle, and Golden Eagle, the Programme is tailored to meet the needs of staff members at different organisational levels. In 2016, a total of 44 participants took part in the Golden Eagle and Flying Eagle categories. The Programme has helped create many frontline executives, including General Managers in charge of BEA China's branches. Training courses vary from year to year, with situational negotiation and leadership being the focus of 2016.

DEVELOPING OUR PEOPLE

PROMOTING STAFF WELL-BEING AND ENGAGEMENT

In Hong Kong, BEA promotes physical and mental health by providing a comprehensive health insurance plan, free access to a staff gym, healthy lunch options in staff canteens, and more. Our Employee Assistance Programme ("EAP") is a tailor-made counselling service for staff members, their spouses, and dependents under the age of 18 in Hong Kong who are in need of professional assistance. EAP services include confidential support, advice, and counselling from a team of experienced social workers and counsellors who can be reached via a 24-hour hotline, by email, or in person.



BEA provides leadership training for managers at all levels.

In 2016, the Bank sponsored talks on a wide range of health and family-related topics, from spinal health, to parent-child reading skills development, to cultivation of indoor plants. We encourage our employees to strike a good work-life balance, in particular those with young families. Employees are entitled to parental leave, and 720 staff across the Group took advantage of this benefit in 2016. Lactation rooms are available in BEA's two main buildings in Hong Kong for new mothers returning to work. In 2016, 90% of our employees returned to work after taking parental leave, and 90% of those who returned to work in 2015 were still working for the Group after 12 months, which is one indicator that our employees are able to balance job and family commitments.

In 2016, total absenteeism, that is, the number of work days lost due to work-related injuries and non-work related sick leave, was 38,563 days, or 1.5% of the total number of days scheduled to be worked by our permanent full-time staff.

The Bank's SSRC organises sports and recreational activities for BEA employees and their families. In 2016, the SSRC successfully organised 60 activities, with the participation of over 24,400 staff members, and more than 1,500 friends and relatives.

In order to build a productive workforce, it is essential that our people feel engaged and know that their opinions matter. We provide channels for employees to raise any grievances without fear of retribution.



For the third year, BEA awarded scholarships to children of the Bank's staff members.

DEVELOPING OUR PEOPLE

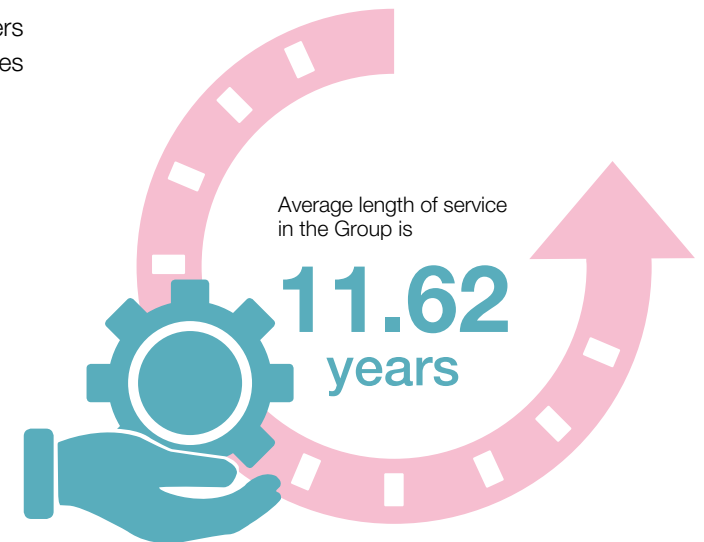
ATTRACTING AND RETAINING TALENT

Our strategy is to attract the best candidates to form efficient, high-performing teams. We do this by providing competitive remuneration, supplemented by a range of benefits including paid annual leave, comprehensive medical insurance, and preferential rates on deposits, loans and overdraft facilities.

Overall turnover for permanent full-time staff was 21.6% in 2016, with the highest turnover experienced for staff members below 30 years old. We are addressing the high turnover rate among younger employees by reviewing salary levels and opportunities for promotion, staff benefits, job duties, and working conditions. We are also fostering team building, organising staff wellness activities, conducting talent development programmes, and providing coaching to supervisors to enhance their effectiveness as team leaders.

Recognising that the business environment is experiencing rapid change, the Group carried out a business realignment exercise in June, which led to 180 employees being made redundant. To facilitate a smooth transition, these employees were provided with compensation exceeding the mandated requirements. They were also offered post-employment support, including emotional assistance and job-search counselling.

As job responsibilities and needs evolve, staff members are given training to enable them to take up new roles at the Bank.



CONTRIBUTING TO OUR COMMUNITY

As a bank and service provider, BEA is deeply connected to the local community. We have a long tradition of supporting social and economic development in Hong Kong, and other communities in which we operate, striving to create a lasting positive impact through our business operations and our charitable contributions.

SUPPORTING COMMUNITY DEVELOPMENT

In 2009, we established the BEA Foundation in Hong Kong, and the Charity Fund on the Mainland to support our flagship community initiatives. The Bank and its Group members also provide cash and in-kind donations directly to local charities, based on the needs of each community, and the issues our employees care about.

Beyond direct financial contributions, we believe we can increase the value that our initiatives create for society, by mobilising our employees and customers to make a collective impact. We actively encourage our staff to volunteer their time and skills in order to serve the community.

In 2016, our contributions included:

-  **HK\$ 3.74 million** in cash donations from the Group
-  **HK\$ 8.85 million** in donations from the BEA Foundation and the Charity Fund
-  Record high **CNY 9.1 million** (HK\$10.7 million) raised for the Charity Fund at the Annual Firefly Charity Night 2016
-  Corporate volunteers clocked over **26,000 hours** of service



For the second consecutive year, more than 70 staff members joined the Sun Hung Kai Properties Hong Kong Cyclothon.

CONTRIBUTING TO OUR COMMUNITY

COMMUNITY INVESTMENT STRATEGY

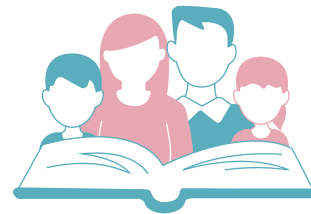
Our community investment strategy has three pillars: education, social welfare, and the environment.



EDUCATION

BEA Parent-Child Reading Programme

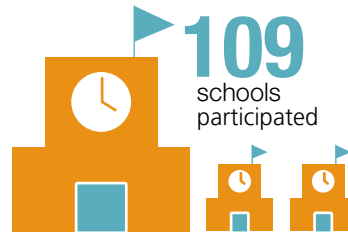
For the fourth consecutive year, the BEA Foundation funded the BEA Parent-Child Reading Programme, organised by the Hong Kong Sheng Kung Hui's Religious Education Resource Centre. The Programme aims to foster an interest in reading among children, and to strengthen parent-child bonds.



6,450 students participated in the BEA Parent-Child Reading Programme



100 librarians, teachers, and parents were trained



109 schools participated



2,400 students received subsidies from the BEA Foundation



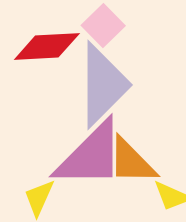
95% of respondents found the "Train the Trainer" workshop useful

CONTRIBUTING TO OUR COMMUNITY



Ms. Angie Chan Mother of Lam Lok-ching

A participant of the BEA Parent-Child Reading Programme, funded by the BEA Foundation



“Lok-ching and I have been participating in the BEA Parent-Child Reading Programme for the past three years. Last year, he received an award in the Programme’s “Reading and Sharing Competition”, which made us very happy. We join this Programme every year, aiming to foster Lok-ching’s interest in reading.

As a child with autism, Lok-ching has difficulty staying focused, and he is weak in Chinese. Hence, he is unable to express himself clearly. Reading is an excellent way for him to practice. Moreover, reading together strengthens our relationship. When we read together, I always ask Lok-ching “if you were this person, how would you feel?” Typically, a child with autism is unable to express himself or herself very well emotionally, but Lok-ching can understand the different kinds of emotions through the stories.

In the third year of participation, Lok-ching took more initiative to read, and he can now complete the reading exercises on his own. I am happy to see him making progress. He enjoys reading, and likes to share the books he has read with his cousin.

We will continue to participate in this Programme in the future, so that he can further improve his reading and language skills.”

Firefly Project and teaching programmes

Since 2009, the Charity Fund’s flagship programme, the Firefly Project, has provided children in impoverished areas with opportunities to benefit from innovations that their peers in more developed regions may take for granted. Firefly Centres are equipped with computers, internet access, desks, chairs, and a library. “Firefly 60” Backpacks containing books and stationery are also donated to students.

On 8th December, 2016, BEA China and the Shanghai Soong Ching Ling Foundation (“SSCLF”) jointly held the 8th annual Firefly Charity Night in Shanghai and raised CNY9.10 million for the Charity Fund. As at 31st December, 2016, the Charity Fund had raised CNY61.49 million since its establishment in 2009.

The Charity Fund established 12 new Firefly Centres in 2016, including six with “la Caixa” Foundation as the title sponsor, bringing the total number of Firefly Centres opened nationwide to 63. By the end of 2016, more than 38,000 “Firefly 60” Backpacks had been distributed to students in rural areas since the programme’s launch.

CONTRIBUTING TO OUR COMMUNITY



In May, BEA China volunteers taught the students of Jianguo Primary School in Harbin, Heilongjiang Province, on a wide range of subjects.



The Charity Fund also arranged for volunteers to provide training programmes for 25 schoolmasters and more than 170 teachers in 10 cities across China between July and September 2016. Twenty-nine volunteers from BEA China conducted two teaching programmes in May and October 2016, providing 90 hours of teaching for students in rural schools.

In addition, for the 25th consecutive year, BEA sponsored the Hong Kong Children Storytelling Competition organised by The Boys' and Girls' Clubs Association of Hong Kong.

SOCIAL WELFARE

Our social welfare work focuses on underprivileged groups, particularly the elderly, and the physically or mentally disadvantaged.

CASE STUDY

THE CHARITY FUND NGO SHOW

To facilitate the ability of NGOs to raise funds for their projects, BEA China and the China Business Network organised the "Shanghai Soong Ching Ling Foundation – BEA Charity Fund NGO Show" in June 2016. The event served as a platform to connect NGOs and corporate enterprises. More than 100 applications were received, from which ten NGOs were chosen to present their charity projects in front of a panel of judges. The winning projects received support from corporate enterprises, as well as the Charity Fund. To increase public awareness and support, highlights of the show were broadcast on China Business Network TV.

Leveraging its relationships in the corporate and non-government sectors, BEA China brought businesses and NGOs together, for the benefit of all stakeholders.



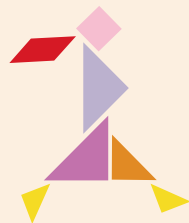
CONTRIBUTING TO OUR COMMUNITY



Mrs. Cheung Daughter-in-law of Madam Tsang

A patient of the Palliative Care Programme funded by the BEA Foundation

“It was really exhausting to bring my mother-in-law back and forth to the hospital. She was once discharged in the morning then sent back on the same day. Now, with the Palliative Care Programme’s support, she can be freed from those unnecessary examinations and tests, and enjoy a more comfortable life. The project social worker and nurses are very supportive; they have listened and shared their medical knowledge with us. It was obvious that my mother-in-law was happier after joining the project, and she was delighted when a family gathering, facilitated by the palliative care team and the home, was organised.”



Palliative care

In partnership with “la Caixa” Foundation, and The Salvation Army Hong Kong and Macau Command (“The Salvation Army”), the BEA Foundation continued to support the Palliative Care in Residential Care Homes for the Elderly Programme. With the assistance of 13 subvented residential care homes, and seven geriatric teams from the Hospital Authority, the Programme’s team continued to render palliative and holistic care to terminally-ill elderly patients, and their family members.

In 2016, approximately 40 volunteers received end-of-life care training to provide psycho-social-spiritual support to patients and families participating in the Programme, as well as to members of the community engaged in educational outreach activities. At the policy advocacy level, the Programme’s team was invited by the HKCSS to assist in the establishment of an end-of-life task force to consolidate recommendations on legal, clinical, and administrative issues related to end-of-life policy making within the social welfare sector.

A longstanding supporter of our community partners

The Community Chest BEA Charity Golf Day 2016, which was held on 26th February, 2016, raised over HK\$2.3 million for The Community Chest of Hong Kong (“The Community Chest”). The funds will be used to support mental health services provided by The Community Chest’s member agencies. This was the first time that BEA served as title sponsor for the event.



BEA served as title sponsor of The Community Chest BEA Charity Golf Day in February 2016.



CONTRIBUTING TO OUR COMMUNITY

ENABLING OUR PEOPLE TO CONTRIBUTE TO SOCIETY

We encourage and enable our people to contribute meaningfully to the causes they strongly believe in, through volunteering and fundraising, sharing their skills, providing financial education, and serving as mentors.

Volunteer team

In 2016, BEA's Volunteer Team, comprising more than 520 staff members, recorded over 9,200 staff volunteering hours. Major activities included:

- a Lunar New Year luncheon for more than 80 elderly residents from less affluent districts;
- the BEA Summer Fun Day, for approximately 100 disadvantaged children and their families;
- lunch with residents at the Hong Kong Chinese Christian Churches Union Kwun Tong Kwong Yum Home for the Aged, in celebration of Senior Citizen's Day;
- participation in three coastal clean-ups in the WWF—Hong Kong Coastal Watch Programme; and
- the donation of 300 scarves and over 60 pairs of leg warmers, knitted by more than 100 staff volunteers for the elderly, new immigrants, and members of ethnic minorities.



In July and November, members of BEA's Senior Management and staff volunteers entertained elderly residents of the Hong Kong Chinese Christian Churches Union Kwun Tong Kwong Yum Home for the Aged.



In the fourth quarter of 2016, staff members supported Operation Santa Claus, one of Hong Kong's largest charitable fundraising events.



CONTRIBUTING TO OUR COMMUNITY

PROMOTING FINANCIAL LITERACY

We have a responsibility as a provider of financial services to promote greater financial literacy among all levels of society. Basic knowledge of financial principles and an understanding of the importance of saving are important skills that are often not taught in traditional classrooms. For our employees, our financial literacy initiatives provide a meaningful opportunity to share their unique knowledge with future generations.

On 9th January, 2016, BEA staff members shared their professional knowledge with low income families at a Financial Education Workshop organised by The Hong Kong Association of Banks and HKCSS, to teach the participants basic financial management concepts.

In September, the BEA Foundation and St. James' Settlement ("SJS") kicked off the 2016/2017 BEA "High Five" Club, an after-school programme for children from under-resourced families. In May, BEA's Training & Development Department organised a workshop at SJS's Kowloon Kindness Centre in Tai Kok Tsui on the purpose and value of money. Mentors from BEA's Volunteer Team provided assistance, helping students to understand the importance of responsible financial management.



Mr. Lau Father of Lau Liang-lu

A participant of the BEA "High Five" Club,
funded by the BEA Foundation



"My son has been a member of the BEA "High Five" Club for nearly two years. I found that the Club has positively impacted my son's behaviour as well as his academic performance. Because of the positive character building scheme, he has become more responsible and independent. On top of this, there has been a great improvement in his English academic performance at school. I believe that the tutors have the skills and the knowledge to assist my son in his studies.

Moreover, as a working parent, I often don't have time to take care of my child, so the Club helps relieve some of my burden. With many parent-child activities organised on weekends, I now have more opportunities to spend time with my son. I understand him better and our relationship has been enhanced."

CONTRIBUTING TO OUR COMMUNITY

CASE STUDY

BANK OF EAST ASIA CUP FINANCIAL EDUCATION SCHOOL TOUR

From September to December 2016, BEA China, the Shanghai Students Moral Education Development Centre, and the Shanghai Educational Press Group jointly organised the fourth-annual “Bank of East Asia Cup Financial Education School Tour”.

The programme was developed to enhance middle school students' financial literacy, help teenagers develop a better understanding of wealth management, and promote financial education among youngsters. Approximately 10,000 students from 129 schools took part in the activities, which included the Financial Knowledge Contest, and the Debate Contest on Finance. The programme received praise from the China Banking Regulatory Commission for its goal to promote consumer awareness from an early age.



Malaysia

On 13th August 2016, the staff of BEA's Labuan Branch and Kuala Lumpur Representative Office, participated in The Children's Wish Society of Malaysia's annual JOM DURIAN 8+1 Fest, which was held to raise funds for terminally ill children.

United Kingdom

On 26th June, 2016, BEA's London Branch sponsored the London Hong Kong Dragon Boat Festival at the London Docklands. All net proceeds were donated to charities chosen by the London Chinatown Lions Club.

United States

In March 2016, staff members of BEA's New York Branch visited Primary School #204 in Bensonhurst, Brooklyn and met with a group of fifth grade students. The purpose was to introduce banking concepts to the young students and offer guidance on managing their own finances.

In Los Angeles, BEA volunteers assisted staff at Arcadia Methodist Hospital and members of Buddha's Light International Association, supporting a free medical consultation service for low-income and elderly residents.

Macau

Macau Branch set up a dedicated donation account for Caritas Macau to facilitate the collection of donations. Staff members also joined a charity run to raise funds for Caritas Macau's rehabilitation services and, for the second consecutive year, donated toys and purchased raffle tickets to support the organisation's charity bazaar.

Taiwan

In August, staff members of BEA's Taipei Branch took part in a blood drive in support of the humanitarian services of the Taipei Blood Centre of Taiwan Blood Services Foundation.

CONTRIBUTING TO OUR COMMUNITY

Charitable Activities across the Group

Blue Cross

For the fifth consecutive year, Blue Cross sponsored the "Happy Teens, Full of Fun" Programme organised by the Hong Kong PHAB Association. The programme was tailored for able-bodied and disabled teenagers, with innovative and interesting after-school activities and workshops arranged for around 100 students from secondary and special schools.

For the third consecutive year, Blue Cross sponsored the "Realife Pacers Summer Night Run", a charity event organised by Realife Insurance on 25th June, 2016. All funds raised in the event were donated to the Shun Hing Education and Charity Fund, in support of the advancement of education.



For the fifth year, Blue Cross supported the "Happy Teens, Full of Fun" Programme, for able-bodied and disabled teenagers.

BEA Union Investment

In 2016, staff members of BEA Union Investment supported a number of meaningful charitable campaigns, including the Hong Kong Cancer Fund's annual Pink Revolution, which was organised to raise public awareness of breast cancer. For the second consecutive year, staff members took part in Bloomberg's Square Mile Race, and made a donation to the event's official beneficiaries, Unleash Foundation and the Agency for Volunteer Service.



Representatives of BEA Union Investment took part in Bloomberg's Square Mile Relay 2016, raising funds for charitable projects.

CREATING SHARED VALUE THROUGH OUR CORE BUSINESS

BEA provides a range of financial products and services to support those who may otherwise have limited access to such services. We teamed up with the HKMC to provide loans to entrepreneurs and small businesses through the Microfinance Scheme, SME Financing Guarantee Scheme and the Hong Kong government's SME Loan Guarantee Scheme.

We continue to support the elderly through specially designed services and fee waivers, where appropriate. We also participate in the HKMC's Reverse Mortgage Programme for senior citizens who reside in their own flats, providing an option to allow them to enjoy a monthly income stream for life while remaining in their own homes.

We help local NGOs raise funding for their causes through our Online Donation Services programme in Hong Kong. Online Donation Services enable NGOs to utilise BEA's payment gateway to collect credit card payments from donors. BEA customers can also make one-time or recurring donations to NGOs via the Bank's Cyberbanking service.

CONTRIBUTING TO OUR COMMUNITY

BEA's Macau Branch participated in the SME Aid Scheme and Investment Incentive Plan launched by the Macau SAR to team up with the DSE (The Direcçao dos Servicos de Economia / Macau Economic Services) to provide loans to small and medium enterprises. The loans can be used to acquire business installations and equipment, meet working capital needs for general business uses, and enhance overall competitiveness.

Since 2008, BEA Singapore has served as a participating financial institution under the Loan Insurance Scheme ("LIS") and LIS Plus schemes that aim to help companies secure short-term trade financing lines from banks by insuring the banks against insolvency risks of the borrowers.

"The Oxfam homepage is an important channel through which we engage with our many stakeholders. In addition to providing information and gathering feedback, we collect credit card donations online using BEA's Online Donation Services. Apart from being an effective fundraising channel, our payment-enabled homepage provides members of the general public with an opportunity to make a difference by making donations to causes they believe in."

Ms. Yiu Ka-lai, Carrie
Director of Operations
Oxfam Hong Kong



ENHANCING OUR ENVIRONMENTAL PERFORMANCE

Securing a sustainable future will require that all businesses practise responsible stewardship of the Earth's resources. Our [Environmental Policy](#) describes the Group's commitment to mitigate the direct impact of our operations on the environment. In 2016, we continued our efforts to introduce the policy into our workplace, review its impacts on departments, and implement it at the Group level.

As we move towards digital branches and services, we are spearheading innovative solutions to environmental challenges at the core of our business strategy. Our influence also extends to the positive impact we can have by promoting environmentally conscious behaviour among our employees, customers, suppliers, and other stakeholders.

MINIMISING OUR ENVIRONMENTAL FOOTPRINT

We strive to minimise the impact of our operations on the environment. In Hong Kong, BEA is committed to extensive environmental programmes to address environmental impacts and improve efficiency. Our most material impacts are in our energy use and paper consumption and waste.



GREEN BUILDING CERTIFICATION

- ▶ Hong Kong Building Environmental Assessment Method ("BEAM") Excellent certification for BEA Tower (obtained in 2005)
- ▶ Gold certification in BEAM for New Buildings for 33 Des Voeux Road Central property owned by BEA (obtained in 2013)
- ▶ Leadership in Energy and Environmental Design Gold Certification for BEA China's Headquarters (obtained in 2013)

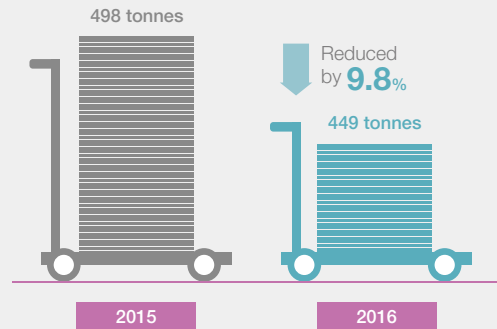
ENHANCING OUR ENVIRONMENTAL PERFORMANCE



PAPER CONSUMPTION MANAGEMENT

- ▶ *In our operations:* We use paper for various forms, customer communication, marketing collateral, internal documents, and record keeping. We analyse our workflows to reduce paper consumption, and opt for paper from sustainable sources where possible. We have replaced standalone printers with a centralised multi-functional printing system to reduce printing by efficient document scanning and effective monitoring.
- ▶ *In our businesses:* We encourage customers to receive e-statements, utilise our Cyberbanking services, and to adopt a paperless process through our digital branches. As at 31st December, 2016, 35% of BEA's credit card customers had adopted e-statements, up from the 30% reported for 2015.
- ▶ Overall, we reduced copy paper consumption by nearly 10% (49 tonnes) in 2016 compared with 2015.

Copy Paper Consumption of the Group

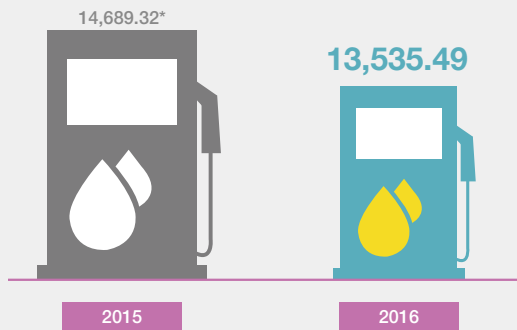


ENERGY CONSERVATION AND CARBON REDUCTION

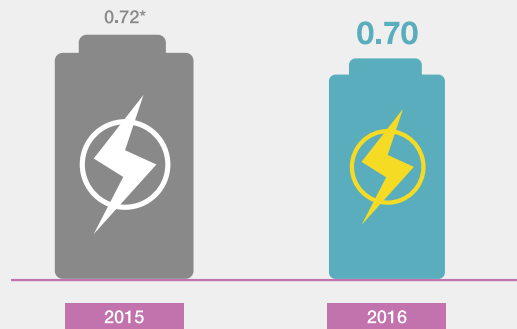
- ▶ BEA has implemented a variety of energy saving initiatives, such as installing energy-saving equipment throughout our branch network and offices, renewable energy lighting in our offices, and charging points for the electric vehicles of tenants and staff members; creating efficient systems; streamlining work procedures; minimising business travel; monitoring energy consumption; promoting smart energy usage among our staff, and conducting periodic reviews.
- ▶ In 2016, our initiatives further reduced the Group's electricity consumption by an estimated 1,047 GJ per year.

ENHANCING OUR ENVIRONMENTAL PERFORMANCE

Total Fuel Consumption in 2016: Diesel, Petrol, and Towingas (GJ)



Energy Intensity per Square Metre (GJ/m²)



* restated



WASTE MANAGEMENT

- ▶ Recycling facilities are provided in our offices to encourage waste separation. Various recycling events are also organised during festive seasons. In November 2016, BEA and LSG Catering China Limited, which supplies food for the Bank's BEA Tower canteen, joined the Food Waste Recycling Partnership of the Hong Kong Government's Environmental Protection Department. Under the Scheme, food waste is separated and transported to the Government's food recycling plant in Kowloon Bay.
- ▶ A total of 4.86 tonnes of food waste was collected from our BEA Tower staff canteen in Hong Kong for recycling in 2016.
- ▶ Total paper recycled in 2016 was 559.08 tonnes, representing 50.2% of our total paper consumption and a 19.4% increase compared to paper recycled in 2015.

Transparent disclosure of our carbon footprint and actions

We recognise the importance of transparent carbon disclosure to our profitability, sustainability, and responsiveness to regulatory and policy changes. BEA was one of the first companies to participate in the Carbon Footprint Repository for Listed Companies in Hong Kong organised by Environmental Protection Department, and has shared data of the Bank's Hong Kong operations since 2014. In 2016, the Bank submitted performance data to CDP (formerly known as the Carbon Disclosure Project) for the first time. Currently, the scope of our carbon data only covers the Bank's Hong Kong operations, but we will explore the possibility of expanding the scope of our reporting to cover Greater China and overseas operations in future reports.

ENHANCING OUR ENVIRONMENTAL PERFORMANCE

PROMOTING GREEN BEHAVIOUR

Pursuing green procurement

Extending environmental considerations to our vendors and service providers in our purchasing decisions can foster environmental responsibility in our supply chain. In December 2016, we launched a Group-wide Supplier Code of Conduct.

Collective impact for a greener future

We are committed to engaging and empowering our employees, customers, community partners, and other stakeholders in various environmental initiatives to create synergy towards a sustainable future.

- For the eighth consecutive year, in March 2016, a majority of Group members participated in the WWF's Earth Hour, supporting the fight against climate change.

- In April 2016, BEA signed the Charter on External Lighting launched by the Hong Kong Government's Environment Bureau, to help reduce light pollution and energy wastage caused by external lighting installations. Under this Charter, BEA pledges to turn off decorative and advertising lighting installations at selected branches and offices at 11:00 p.m. every evening.
- From March to May 2016, over 680 volunteers including staff members and customers of BEA China, and family members of both groups participated in the "Protect Every Tree and Bush" charity campaign to promote the importance of environmental protection. Various activities were organised including visits to ecological farms and forest parks, seminars on geaponics and potting, and planting of more than 760 saplings in 21 cities nationwide.

- In August 2016, Credit Gain joined hands with Evangelical Lutheran Church Social Service — Hong Kong, Login Club for New Arrivals, to organise a visit for youngsters to Hong Kong's first zero carbon building, to learn about eco-building design and technologies. The outing aimed to raise awareness of a low carbon lifestyle and promote positive environmental behaviour.



In August 2016, Credit Gain volunteers organised a visit for children and their families to ZCB, Hong Kong's first zero carbon building.

ENHANCING OUR ENVIRONMENTAL PERFORMANCE

CASE STUDY

BRINGING STAKEHOLDERS TOGETHER TO FIND SUSTAINABLE SOLUTIONS

As a community bank, BEA occasionally matches customers and other stakeholders to help them find solutions together.

SJS is an NGO that provides services for vulnerable members of society including children and the elderly, as well as rehabilitation services. As part of its effort to promote environmental responsibility, SJS crafts award trophies from reclaimed wood, for use at awards ceremonies held by different organisations in Hong Kong. SJS considers wood trophies a more environmentally responsible solution than the commonly used acrylic awards. When SJS mentioned that it was having difficulties sourcing wood, BEA introduced SJS to a corporate customer in the wine business. By matching their needs, BEA enabled SJS to secure a reliable source of raw material and the customer found a way to dispose of its wooden crates without incurring removal fees. This successful cooperation created a win-win situation for all.



As part of BEA China's "Protect Every Tree and Bush" campaign, volunteers from Nanchang Branch planted saplings at Meilingluoting Scenic Spot in Jiangxi Province.

APPENDICES | DATA TABLES

HKEx ESG Guide				
Reference /				
GRI Reference	Indicator	2016	2015 ¹	
Economic performance				
		HKD million	HKD million	
G4-EC1	Direct economic value generated			
	Revenue	15,910	16,237	
G4-EC1	Economic value distributed			
	Operating costs	3,124	3,655	
	Employee compensation and benefits	4,714	4,718	
	Payment to providers of capital	1,997	2,635	
	Payments to government in Hong Kong	723	772	
	Payments to government in Greater China (ex-Hong Kong)	730	333	
	Payments to government in other locations	238	185	
G4-EC1	Total value of charitable donations	4	4	
G4-EC1	Economic value retained	4,380	3,935	
Environmental performance				
		gigajoules (GJ)	gigajoules (GJ)	
G4-EN3	Energy consumption within the organisation			
	Total energy consumption	190,528.92	193,180.55	
	Total electricity consumption	171,058.43	173,863.97	
	Total heating purchased for consumption	3,569.00	1,690.12	
	Total cooling purchased for consumption	2,366.00	2,937.14	
	Total fuel consumption from non-renewable sources (towngas & vehicle fuel)	13,535.49	14,689.32	
	Total fuel consumption from renewable sources	0.00	0.00	
KPI A2.1	Total direct and indirect energy consumption by type	'000 kilowatt hours (kWh)	'000 kilowatt hours (kWh)	
	Total energy consumption	52,924.70	53,661.26	
	Total electricity consumption	47,516.23	48,295.55	
	Total heating purchased for consumption	991.39	469.48	
	Total cooling purchased for consumption	657.22	815.87	
	Total fuel consumption from non-renewable sources (towngas & vehicle fuel)	3,759.86	4,080.37	
	Total fuel consumption from renewable sources	0.00	0.00	

HKEx ESG Guide				
Reference /				
GRI Reference	Indicator	Unit	2016	2015 ¹
G4-EN5	Overall energy intensity of the Group by Gross Floor Area (GFA)	GJ/m ²	0.70	0.72
G4-EN8	Water consumption			
KPI A2.2	Total water consumption of the organisation	m ³	102,614.03 ²	Data not available
	Water intensity			
	Per square metre of GFA	m ³ /m ²	0.41	Data not available
G4-EN23	Paper consumption and waste			
	Total paper used	tonnes	1,114.29	1,087.74
	Total paper recycled	tonnes	559.08	468.09
	Recycling rate	%	50.2	43.0
G4-EN23	IT products			
	Total weight of IT products collected for recycling or reuse	tonnes	9.24	12.69
G4-EN23	Medical waste (Blue Care only)			
KPI A1.3	Weight of waste disposed	tonnes	0.13	0.09
KPI A1.1	Emissions from gaseous fuel consumption in Hong Kong³			
	NO _x	Kilograms (kg)	7.66	Data not available
	SO _x	kg	0.04	Data not available
KPI A1.1	Emissions from vehicles in Hong Kong⁴			
	NO _x	grams (g)	546,367	Data not available
	SO _x	g	1,604	Data not available
	PM	g	47,849	Data not available
KPI A1.2	Total greenhouse gas (GHG) emissions in Hong Kong³			
	Scope 1 emissions	tonnes CO ₂ equivalent (CO ₂ e)	360.91	Data not available
	Scope 2 emissions	tonnes CO ₂ e	13,947.21	Data not available
	Scope 1 & 2 emissions	tonnes CO ₂ e	14,308.11	Data not available
	GHG emissions intensity per unit of area	tonnes CO ₂ e / m ²	0.17	Data not available
KPI A1.2	Total GHG emissions for BEA China⁵			
	Scope 1 emissions	tonnes CO ₂ e	146.68	Data not available
	Scope 2 emissions	tonnes CO ₂ e	16,222.54	Data not available
	Scope 1 & 2 emissions	tonnes CO ₂ e	16,368.23	Data not available
	GHG emissions intensity per unit of area	tonnes CO ₂ e / m ²	0.11	Data not available

APPENDICES | DATA TABLES

HKEx ESG Guide Reference / GRI Reference		Indicator		2016		
Workforce data						
G4-9	Total workforce	No. of people: 10,389				
		Male	Female			
		%	%			
G4-10	Total workforce by employment contract and gender					
	Permanent Contract	37.5	58.8			
	Fixed Term / Temporary Contract	2.0	1.7			
G4-10 KPI B1.1	Total number of permanent employees by employment type and gender					
	Full time	38.5	60.0			
	Part time	0.4	1.1			
G4-10 KPI B1.1	Total workforce by region and gender					
	Hong Kong	18.8	24.6			
	Greater China (ex-Hong Kong)	19.2	33.7			
	Overseas	1.5	2.2			
KPI B1.1	Total workforce by region and age	Below 30	30-50	Above 50		
		%	%	%		
	Hong Kong	8.1	26.2	9.1		
	Greater China (ex-Hong Kong)	15.5	36.1	1.3		
	Overseas	0.7	2.1	0.9		
G4-LA1	Total no. of new hires by region and gender, and region and age (permanent full time staff only)	No. of people: 1,208				
		Male	Female	Below 30	30-50	Above 50
		%	%	%	%	%
	Hong Kong	19	21	21	16	2
	Greater China (ex-Hong Kong)	25	29	32	21	1
	Overseas	3	3	2	4	1

HKEx ESG Guide Reference / GRI Reference		Indicator		2016				
		Male	Female	Below 30	30-50	Above 50		
		%	%	%	%	%		
G4-LA1	Rate of new hires by region and gender, and region and age (permanent full time staff only)						Overall: 12%	
	Hong Kong	12	10	31	7	3		
	Greater China (ex-Hong Kong)	15	10	24	7	6		
	Overseas	26	17	29	22	10		
G4-LA1	Total no. of employee turnover by region and gender, and region and age (permanent full time staff only)						No. of people: 2,131	
	Hong Kong	21	24	17	21	6		
	Greater China (ex-Hong Kong)	22	29	21	29	1		
	Overseas	2	2	1	3	1		
G4-LA1 KPI B1.2	Rate of employee turnover by region and gender, and region and age (permanent full time staff only)						Overall: 22%	
	Hong Kong	22	20	43	17	15		
	Greater China (ex-Hong Kong)	24	18	27	17	15		
	Overseas	29	16	21	24	14		
G4-LA3	Return to work and retention after parental leave, by gender						Male	Female
	Proportion of total workforce entitled to parental leave						96%	95%
	Number of people who took parental leave						no. of people	214
	Number of people who returned to work after parental leave						no. of people	196
	Total employees retained 12 months after returning to work after parental leave						no. of people	129
	Return to work rate						92%	74%
	Retention rate						66%	85%

APPENDICES | DATA TABLES

HKEx ESG Guide Reference / GRI Reference	Indicator	2016
G4-LA6	Injury rate per 1,000 employees	Overall: 3.95%
	Hong Kong	per 1,000 employees 7.99%
	Greater China (ex-Hong Kong)	per 1,000 employees 0.73%
	Overseas	per 1,000 employees 2.58%
KPI B2.2	Lost days due to work related injury	Total days: 941
G4-LA6	Lost day rate	Overall: 0.04%
	Hong Kong	0.07%
	Greater China (ex-Hong Kong)	0.01%
	Overseas	0.00%
G4-LA6	Absentee rate	Overall: 1.40%
	Hong Kong	2.30%
	Greater China (ex-Hong Kong)	0.70%
	Overseas	2.10%
G4-LA6 KPI B2.1	Total number of work-related fatalities	No. of people: 0
G4-LA9 KPI B3.2	Average hours of training per employee by gender	hours
	Male	35.7
	Female	37.6
G4-LA9 KPI B3.2	Average hours of training per employee by employee category	hours
	General Manager and above	16.9
	Senior Manager and Manager	32.9
	Officer, Clerical and Non-Clerical	38.8
	Contract and Part-Time Staff	10.6
		Male % Female % Below 30 % 30-50 % Above 50 %
G4-LA12	Composition of the Board of Directors	
	by gender	94 6
	by age group	0 22 78
G4-LA12	Percentage of employees per employee category by gender	
	General Manager and above	0.2 0.1 0.0 0.1 0.3
	Senior Manager and Manager	14.8 17.8 0.6 26.3 5.7
	Officer, Clerical and Non-Clerical	22.1 39.9 21.2 36.1 4.7
	Contract and Part-Time Staff	2.4 2.7 2.5 1.9 0.6
G4-LA16	Number of grievances about labour practices filed, addressed and resolved	Number: 3

HKEx ESG Guide Reference / GRI Reference	Indicator	2016
Human rights and society		
G4-HR3	Total number of incidents of discrimination and corrective actions taken	number 0
G4-SO5 KPI B7.1	Confirmed incidents of corruption and actions taken	number 0
G4-SO8	Monetary value of significant fines for non-compliance with laws and regulations	HKD 0
G4-SO8	Total number of non-monetary sanctions for non-compliance with laws and regulations	number 0
Product responsibility		
G4-PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications	number 0
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	number 0
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services	HKD 0

Remarks:

- 2015 figures restated to exclude BEAWMS, Tricor, and Tung Shing.
- Water consumption data is only available for our Group's Head Office and Blue Care clinics in Hong Kong, EADIS, BEA China, and BEA's branches in Singapore and the UK. This is the first year we have started to collect water consumption data, and separate consumption data is not available for some of our rented premises, where water and other utilities are combined in a single management fee. The CSR Working Group will explore how we might collect this information so that we can disclose more complete information in future reports.
- The NO_x, SO_x and CO₂e emission factors for Towngas are taken from the Towngas 2016 Sustainability Report; the CO₂e emission factors for electricity are taken from the Hong Kong Electric and CLP 2016 sustainability reports; all other emission factors are taken from HKEx document Appendix 2: Reporting Guidance on Environmental KPIs https://www.hkex.com.hk/eng/rulesreg/listrules/listsptop/esg/Documents/app2_kpis.pdf.
- We started to calculate and disclose our air emissions in 2016. Gaseous fuel is towngas consumed in our staff cafeterias in Hong Kong. We only have data for Hong Kong at this stage, but will expand to Greater China, where we have significant operations, in future reports.
- Emissions factors taken from the GHG Protocol Tool for Energy Consumption in China (Version 2.1) — Appendix B.

APPENDICES | HKEx ESG GUIDE CONTENT INDEX

A. Environmental		Page
A1 Emissions		
General disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	53
A1.1	The types of emissions and respective emissions data.	36
A1.2	Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	36
A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	36
A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	36 (partially disclosed)
A1.5	Description of measures to mitigate emissions and results achieved.	32
A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved.	33
A2 Use of Resources		
General disclosure	Policies on the efficient use of resources, including energy, water and other raw materials.	53
A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	36
A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	36
A2.3	Description of energy use efficiency initiatives and results achieved.	33
A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved.	Not material
A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	Not material
A3 The Environment and Natural Resources		
General disclosure	Policies on minimising the issuer's significant impact on the environment and natural resources.	53
A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	31-35

B. Social		Page
B1 Employment		
General disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	54
B1.1	Total workforce by gender, employment type, age group and geographical region.	37
B1.2	Employee turnover rate by gender, age group and geographical region.	37
B2 Health and Safety		
General disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	54
B2.1	Number and rate of work-related fatalities.	38
B2.2	Lost days due to work injury.	38
B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored.	19, 54
B3 Development and Training		
General disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	18, 54
B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Data not available
B3.2	The average training hours completed per employee by gender and employee category.	38
B4 Labour Standards		
General disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour.	55
B4.1	Description of measures to review employment practices to avoid child and forced labour.	Not material
B4.2	Description of steps taken to eliminate such practices when discovered.	Not material

APPENDICES | HKEx ESG GUIDE CONTENT INDEX

		Page
B5 Supply Chain Management		
General disclosure	Policies on managing environmental and social risks of the supply chain.	11, 55
B5.1	Number of suppliers by geographical region.	Not disclosed
B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	11 (partially disclosed)
B6 Product Responsibility		
General disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	55
B6.1	Percentage of products subject to recalls for safety and health reasons.	Not material
B6.2	Number of products and service related complaints received and how they are dealt with.	14
B6.3	Description of practices relating to observing and protecting intellectual property rights.	Not material
B6.4	Description of quality assurance process and recall procedures.	Not material
B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored.	55
B7 Anti-corruption		
General disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	56
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.	38
B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.	8
B8 Community Investment		
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.	21–22, 56
B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	22
B8.2	Resources contributed (e.g. money or time) to the focus area.	21

APPENDICES | GRI CONTENT INDEX

GENERAL STANDARD DISCLOSURES

GRI G4 indicator	Detail	Page	Remarks
Strategy and analysis			
G4-1	Chairman's message	2–3	
Organisational profile			
G4-3	Name of organisation	1	
G4-4	Primary brands, products and services	44	
G4-5	Location of headquarters	4	
G4-6	Countries of operation	4	
G4-7	Nature of ownership	—	Listed on the Stock Exchange of Hong Kong; Also refer to Annual Report 2016
G4-8	Markets served	44	Also refer to Annual Report 2016
G4-9	Scale of the organisation	4	
G4-10	Employee statistics	37	
G4-11	Percentage of employees covered by collective bargaining agreements	45	
G4-12	Supply chain description	45	
G4-13	Significant changes to organisation size, structure, ownership or supply chain	45	
G4-14	Report how precautionary approach is addressed	31–35	
G4-15	Charters	45	
G4-16	Memberships	46	
Identified material aspects and boundaries			
G4-17	Entities included in financial statements; mention those not covered by this report	1	Also refer to Annual Report 2016
G4-18	Process for defining report content and aspect boundaries	49	

GRI G4 indicator	Detail	Page	Remarks
G4-19	List of material aspects	50	
G4-20	Aspect boundary within the organisation	51	
G4-21	Aspect boundary outside the organisation	51	
G4-22	Effect of and reasons for any restatements of information provided in previous reports	51	
G4-23	Significant changes in scope/aspect boundary	51	
Stakeholder engagement			
G4-24	List of stakeholders engaged	52	
G4-25	Basis of identification and selection of stakeholders	52	
G4-26	Stakeholder engagement approach and frequency	52	
G4-27	Key topics and concerns raised by stakeholders and the organisation's response	52	
Report profile			
G4-28	Reporting period	1	
G4-29	Date of last report	—	CSR Report 2015 published in June 2016
G4-30	Reporting cycle	—	Annual
G4-31	Contact point	1	
G4-32	GRI 'in accordance' option chosen	1	Core
G4-33	External assurance	—	No external assurance for report content
Governance			
G4-34	Governance structure	8	Also refer to Corporate Governance Report in the Annual Report 2016

APPENDICES | GRI CONTENT INDEX

GRI G4 indicator	Detail	Page	Remarks
Ethics and integrity			
G4-56	Describe the organisation's values, principles, standards and norms of behaviour	4	Also refer to Corporate Governance Report in the Annual Report 2016

SPECIFIC STANDARD DISCLOSURES

Economic value generated & distributed			
	Disclosure of Management Approach ("DMA")	9	
G4-EC1	Economic value generated and distributed	36	Also refer to Annual Report 2016
Energy consumption			
	DMA	31, 53	Also refer to Environmental Policy
G4-EN3	Energy consumption within organisation	36	
G4-EN5	Energy intensity	36	
G4-EN6	Reduction of energy consumption	32	
Paper consumption and waste			
	DMA	33, 53	
G4-EN23	Total weight of waste by type and disposal method	36	Only paper is considered material for the Group

GRI G4 indicator	Detail	Page	Remarks
Employee benefits & turnover			
	DMA	19–20	
G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region	37	
G4-LA3	Return to work and retention rates after parental leave, by gender	37	
Employee/management communication			
	DMA	19	
G4-LA4	Minimum notice periods regarding operational changes	—	While the Group does not have a minimum notice period in place, we strive to ensure that employees are kept informed, as soon as practical, of any operational changes that could significantly affect them
Occupational health & safety			
	DMA	19, 54	The Group operates in the service industry where the risk of fatalities and severe injuries on the job is minimal. We have chosen to include employee wellness and mental health, as stress is a significant risk in our industries
G4-LA6	Types of injury and rates of injury, lost days and absenteeism, and total number of work related fatalities by region and gender	38	
Training & career development			
	DMA	18	
G4-LA9	Average hours of training per year per employee by gender, and by employee category	38	

APPENDICES | GRI CONTENT INDEX

GRI G4 indicator	Detail	Page	Remarks
Equal opportunities			
DMA		17	
G4-LA12	Composition of governance bodies and employees per employee category by indicators of diversity	38	
Grievance mechanisms			
DMA		19	
G4-LA16	Number of grievances about labour practices filed, addressed and resolved through formal grievance mechanisms	38	
Non-discrimination			
DMA		17	
G4-HR3	Total number of incidents of discrimination and corrective actions taken	38	
Anti-corruption			
DMA		8, 56	
G4-SO5	Confirmed incidents of corruption and actions taken	38	
Compliance			
DMA		8–11, 55	
G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations	38	

GRI G4 indicator	Detail	Page	Remarks
Contribution to the community			
DMA		21	
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programmes	56	
Customer feedback channels			
DMA		12	
G4-PR5	Results of surveys measuring customer satisfaction	14	
Fair design & marketing of products & services			
DMA		12	
G4-PR7	Total number and incidents of non-compliance with regulations and voluntary codes concerning marketing communications	38	
Customer privacy			
DMA		55	
G4-PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data	38	
Compliance of products & services			
DMA		55	
G4-PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services	38	

APPENDICES | SUPPLEMENTARY INFORMATION

GENERAL STANDARD DISCLOSURES

Organisational Profile

Primary Brands, Products and Services (G4-4)

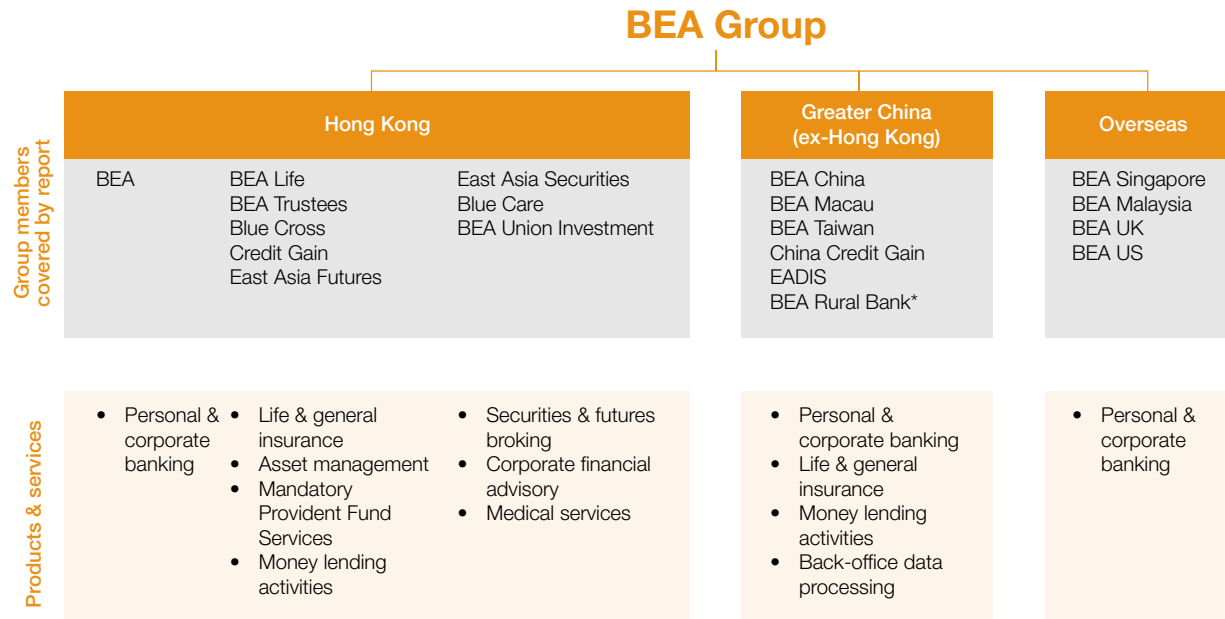
BEA has long been known for the comprehensive range of corporate and personal banking, financial, and insurance services that it provides to a diverse customer base. Wholesale and personal banking services are delivered through the Bank's Corporate Banking,

Personal Banking, Wealth Management, Insurance & Retirement Benefits, Treasury Markets, China, and International divisions.

Products and services include syndicated loans, trade finance, deposit-taking, foreign currency savings, remittances, mortgage loans, consumer loans, credit cards, Cyberbanking, retail investment and wealth management services, private banking, Renminbi

services, foreign exchange margin trading, broking services, Mandatory Provident Fund services, and general and life insurance.

In addition to the Bank's core offering, other members of the BEA Group broaden the range of products and services available to individual and corporate customers. BEA's wholly-owned subsidiaries BEA Life and Blue Cross serve as underwriters of life insurance and general insurance products, respectively.



* Sold in May 2017

APPENDICES | SUPPLEMENTARY INFORMATION

Collective Bargaining Agreements (G4-11)

The majority of the Group's employees are located in Hong Kong and the rest of Greater China, where there are no collective bargaining arrangements. In Singapore, 26% of BEA's employees are covered by collective bargaining agreements.

We maintain clear and open grievance channels for employees to raise concerns.

Supply Chain Description (G4-12)

The Group's primary suppliers include providers of information technology and telecommunications services, premises and equipment, legal and professional advice, advertising services, and communications, stationery, and printing. We are committed to supporting local economies and the majority of our suppliers are located in our countries of operation.

Significant Changes to Organisation Size, Structure, Ownership or Supply Chain (G4-13)

BEA Wealth Management Services (Taiwan) Limited, Tung Shing (Brokers) Group, and Tricor Holdings Limited were sold in 2016.

Charters (G4-15)

Charter / Scheme	Name of Association, NGO, Chamber	Year charter was adopted	Locations where charter is applicable	Voluntary/ Mandatory
BEA				
Charter on External Lighting	Environment Bureau	2016	Hong Kong	Voluntary
Wood Recycling & Tree Conservation Scheme	Hong Kong Environmental Protection Association	2016	Hong Kong (BEA Tower)	Voluntary
Quality Water Supply Scheme for Buildings – Fresh Water (PLUS) Basic Plan	Water Supplies Department	2016	Hong Kong (BEA Head Office)	Voluntary
Talent-Wise Employment Charter and Inclusive Organisations Recognition Scheme	Labour and Welfare Bureau, the Rehabilitation Advisory Committee, HKCSS, and the Hong Kong Joint Council for People with Disabilities	2015	Hong Kong	Voluntary
Treat Customers Fairly Charter	HKMA	2013	Hong Kong	Voluntary
Blue Cross				
Talent-Wise Employment Charter and Inclusive Organisations Recognition Scheme	Labour and Welfare Bureau, the Rehabilitation Advisory Committee, HKCSS, and the Hong Kong Joint Council for People with Disabilities	2013	Hong Kong	Voluntary

APPENDICES | SUPPLEMENTARY INFORMATION

Memberships (G4-16)

The BEA Group is actively involved in the community. We are a corporate member of the industry associations, NGOs and chambers listed below, and our Chairman & Chief Executive, Deputy Chief Executives, and senior executives hold key positions in universities, associations, chambers, and NGOs, which enable them to contribute to the long-term development of the communities we serve.

Title Held / Level	Name of Association, NGO, Chamber
BEA	
Corporate (Full Member)	Asia Pacific Loan Market Association Limited
Corporate	Asian Bankers Association
Corporate	The Chamber of Hong Kong Listed Companies
Corporate	The Hong Kong Institute of Bankers
Institutional Membership	Treasury Markets Association
Member	The Hong Kong Association of Banks
Silver Member	WWF – Hong Kong
Jade Member	HKCSS
Chairman of Executive Committee	SJS
Chairman of the Advisory Board	The Salvation Army
BEA China	
Corporate (Vice President)	China Banking Association
Director	Shanghai Banking Association
Deputy Director General	Shanghai Financial Association
Associate Member	Asset Management Association of China
BEA UK	
Member	Association of Foreign Banks
Member	Hong Kong Association
Member	Hong Kong Trade Development Council
Member	UK Chinese Bankers Association
Member	Hong Kong Economic Trading Office
Corporate Member	The Guild of International Bankers
BEA Macau	
Vice Chairman of Supervisory Board	The Macau Association of Banks

Title Held / Level	Name of Association, NGO, Chamber
BEA Malaysia	
Member	Hong Kong Malaysia Business Association
BEA's Taiwan	
Director	Hong Kong Business Association in Taiwan
BEA's Singapore	
Member	Association of Banks in Singapore
Member	The Institute of Banking and Finance Singapore
Member	Singapore Business Federation
Member	Singapore Chinese Chamber of Commerce and Industry
Member	Singapore National Employers Federation
Member	Hong Kong Singapore Business Association
BEA Union Investment	
Member	Hong Kong Investment Funds Association
Member of Ethics Review Committee	Hong Kong Institute of Certified Public Accountants
Member of Human Capital Committee	Financial Services Development Council
Member	CFA Institute
Member of Executive Committee	Hong Kong Investment Funds Association
Blue Cross	
Director	Chinese Insurance Association of Hong Kong Limited
Member of Task Force on Greater China Affairs	The Hong Kong Federation of Insurers
Member of Task Force on Healthcare Reform	The Hong Kong Federation of Insurers
Member of Insurance Authority Working Group	The Hong Kong Association of Banks
Member of Consultative Group on Health Protection Scheme (Until 6 July 2016)	Food & Health Bureau, HKSAR
China Credit Gain	
Member	Shenzhen Microfinance Industry Association
Member	Chongqing Microcredit Association

APPENDICES | SUPPLEMENTARY INFORMATION

AWARDS AND RECOGNITION

BEA

1. 🏆 The Community Chest

"President's Award" (for the 17th consecutive year), "Diamond Award" in the Corporate & Employee Contribution Programme 2015/2016 (for the 22nd consecutive year), "5th Top Fund Raiser Award" in the Dress Casual Day 2015 programme, and "4th Runner-up in the Top Fund Raiser Awards" in the 2015-16 Hong Kong & Kowloon Walk

2. 🏆 HKCSS

Named "Caring Company" (for the 13th consecutive year); Blue Cross and Credit Gain were named "Caring Company" for the eighth and sixth year, respectively

3. 🏆 The Hong Kong Polytechnic University, HKCSS, and Hong Kong Productivity Council

Named one of the top 20 companies in the Hong Kong Business Sustainability Index (for the second consecutive year)

4. 🏆 Senior Citizen Home Safety Association

"Community Engagement **2 Stars Award" (for the second consecutive year)

5. 🏆 Social Welfare Department's Central Office

"Gold Award for Volunteer Service" in 2016 (for the 4th consecutive year)

6. 🏆 Oxfam Hong Kong

Oxfam Rice Event 2016 (Corporate Award —Champion)

7. 🏆 The Office of the Government Chief Information Officer and the Equal Opportunities Commission

"Gold Award" (Website Stream and Mobile Application Stream) in the Web Accessibility Recognition Scheme (for the second consecutive year)

8. 🏆 Employees Retraining Board

Named "Manpower Developer" (for the fifth consecutive year)

9. 🏆 Family Council, an advisory body to the Hong Kong Government

2015/16 Family-Friendly Employers Award Scheme — "Family-Friendly Employers 2015/16", "Special Mention 2015/16", and "Awards for Breastfeeding Support 2015/16"

10. 🏆 Environmental Protection Department

Indoor Air Quality Certificate (Good Class) (for BEA's Head Office Building)

11. 🏆 Hong Kong Awards for Environmental Excellence Programme ("HKAEE")

"Class of Excellence" EnergyWi\$e Label under Hong Kong Green Organisation Certification ("HKGOC") (for BEA's Head Office Building and BEA Tower)

12. 🏆 HKAEE

"Class of Excellence" WasteWi\$e label under HKGOC (for BEA's Head Office Building and BEA Tower)

13. 🏆 Water Supplies Department

Quality Water Supply Scheme for Buildings — Fresh Water (Plus) (Basic Plan) (for BEA's Head Office)

14. 🏆 The Hong Kong Institute of Facility Management's Excellence in Facility Management Award 2016

Merit Award — Corporate Real Estate (for BEA Tower)

15. 🏆 Hong Kong Environmental Protection Association

Wood Recycling & Tree Conservation Scheme Certificate 2016

16. 🏆 Environmental Protection Department

"Food Wise Eateries" Award — Gold (for BEA Tower's staff canteen) and Food Wise Message Creativity Award

17. 🏆 CLP Holdings Limited

CLP GREEN^{PLUS} Award 2016 SME — Office, Store & Manufactory Category Merit Certificate

APPENDICES | SUPPLEMENTARY INFORMATION

18. 🏛️ Singapore Police Force and Singapore Civil Defence Force

National Safety and Security Watch Group Individual Award 2016

19. 🏛️ Mandatory Provident Fund Schemes Authority

"2015/16 Good MPF Employer Award"

BEA China

20. 🏛️ SSCLF

"Outstanding Corporate Social Responsibility Award" (for the Firefly Project)

21. 🏛️ China Banking Association

"2015 Best Practice of Social Responsibility Award in the China Banking Industry"

22. 🏛️ China Business News

"Best Practice Award" in the China Business News Corporate Social Responsibility Rankings in China

BEA Life

23. 🏛️ Mandatory Provident Fund Schemes Authority

"2015/2016 Good MPF Employer Award"

Blue Cross

24. 🏛️ Mandatory Provident Fund Schemes Authority

"2015/16 Good MPF Employer Award"

25. 🏛️ Organised by Hong Kong Productivity Council and Co-organised by the Committee on the Promotion of Civic Education

"The 7th Hong Kong Outstanding Corporate Citizenship Awards" — Corporate Citizenship Logo in the Enterprise and Volunteer Categories

Credit Gain

26. 🏛️ GS1 Hong Kong

"Consumer Caring Scheme 2016 — Consumer Caring Company" (for the fifth consecutive year)

27. 🏛️ Tsuen Wan and Kwai Tsing District Co-ordinating Committee on Elderly Services of the Social Welfare Department

"Caring Agency Award 2015 — 1-Star Certificate" (for the third consecutive year)

28. 🏛️ Mandatory Provident Fund Schemes Authority

"2015/16 Good MPF Employer Award" (for the second consecutive year)

29. 🏛️ Social Welfare Department

"Certificate of Appreciation for Contributing to the Partnership Fund for the Disadvantaged"

BEA Union Investment

30. 🏛️ Mandatory Provident Fund Schemes Authority

"2015/16 Good MPF Employer Award"

APPENDICES | SUPPLEMENTARY INFORMATION

IDENTIFIED MATERIAL ASPECTS AND BOUNDARIES

Materiality Assessment Process (G4-18)

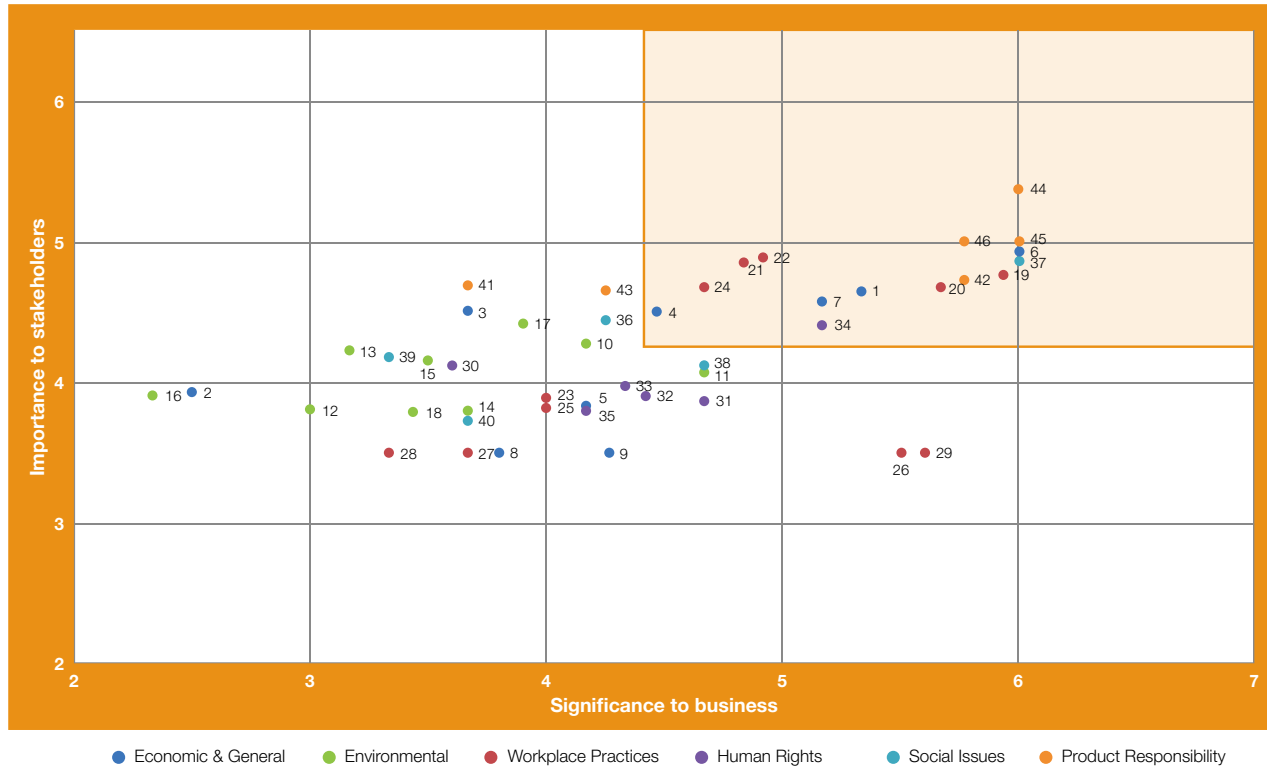
In 2013, we undertook a comprehensive assessment to identify the Group's material issues. Our material issues represent the most significant economic, environmental, and social impacts of our business, and the issues of greatest importance to our stakeholders. Internal and external stakeholders were directly engaged in determining our material issues, and the assessment results were validated by our Senior Management.

We followed the GRI's four-step assessment process:

- IDENTIFICATION** ● We compiled an initial list of 46 environmental, social, and governance issues by referencing the GRI disclosures, international sustainability frameworks and trends, media coverage, interviews with our key stakeholders, and the Group's existing commitments and initiatives.
- PRIORITISATION** ● Using a survey, we asked internal and external stakeholders to score each issue for importance, with a maximum score of 6 for "Extremely Important".
 - CSR Working Group members were asked to score each issue based on how significant it is to the Group's business, using the same scale.
 - A materiality matrix was plotted, and the threshold for materiality was taken as the overall average of each set of scores. Issues found in the top right corner of the matrix — those of highest importance to stakeholders and highest significance to the business — are the Group's material issues.
 - Whilst Energy Consumption and Paper Consumption and Waste did not pass the threshold, we decided to include them because external stakeholders expressed interest in our performance in these areas.
- VALIDATION** ● The 17 material issues were reviewed and validated by Senior Management.
- REVIEW** ● Every year, we engage stakeholders for feedback on our material issues, and present their feedback to Senior Management for review.

APPENDICES | SUPPLEMENTARY INFORMATION

Materiality Matrix (G4-19)



- Workplace Practices**
- 19 Employee benefits and turnover rates
- 20 Employee/management communication
- 21 Occupational health and safety
- 22 Training and career development
- 23 Employee profile
- 24 Equal opportunities
- 25 Screening suppliers for labour practices
- 26 Succession planning
- 27 Transparency of staff promotion mechanism
- 28 Extending the retirement age from 60 to 65
- 29 Staff retention
- Human Rights**
- 30 Investment agreements that include human rights clauses or have undergone human rights screening
- 31 Risk of child labour
- 32 Risk of forced labour
- 33 Human rights training of security personnel
- 34 Non-discrimination
- 35 Screening suppliers for human rights practices
- Social Issues**
- 36 Access to financial services for marginalised groups
- 37 Anti-corruption
- 38 Public policy
- 39 Anti-competitive behaviour at BEA
- 40 Assessing suppliers for impacts on society
- Product Responsibility**
- 41 Customer health and safety
- 42 Fair design and marketing of products and services
- 43 Promoting financial literacy
- 44 Customer privacy
- 45 Compliance of products and services
- 46 Customer feedback channels

- Economic & General**
- 1 Economic value generated and distributed
- 2 The effect of climate change on BEA's business
- 3 Public benefits from investments in infrastructure/ services
- 4 Contribution to the community
- 5 Procurement practices
- 6 General compliance
- 7 Grievance mechanisms
- 8 Integrating ESG considerations into financing decisions
- 9 Integrating ESG considerations into risk assessment
- Environmental**
- 10 Use of materials
- 11 Energy consumption
- 12 Water
- 13 Biodiversity
- 14 Emissions
- 15 Paper consumption and waste
- 16 Reducing emissions resulting from business travel
- 17 Investment in environmental efficiency/protection in BEA's operations
- 18 Assessing suppliers for impacts on the environment

APPENDICES | SUPPLEMENTARY INFORMATION

Aspect Boundary (G4-20, G4-21)

To further focus our strategy, we have mapped where the most significant impact of each material issue is located along our value chain. A tick indicates that the material issue is relevant for that stakeholder group.

Material issues	Impact within the Group	Impact outside of the Group			
		Investors	Suppliers	Customers	Wider community and ecosystems
1 Customer privacy	✓	✓		✓	✓
2 Compliance of products and services	✓	✓		✓	
3 Customer feedback channels	✓	✓		✓	
4 Fair design and marketing of products and services	✓	✓		✓	
5 General compliance	✓	✓		✓	
6 Economic value generated and distributed	✓	✓	✓	✓	✓
7 Employee benefits and turnover	✓	✓			
8 Employee/management communication	✓	✓		✓	
9 Training and career development	✓	✓		✓	
10 Grievance mechanisms	✓	✓	✓	✓	
11 Occupational health and safety	✓	✓	✓	✓	✓
12 Equal opportunities	✓	✓			✓
13 Anti-corruption	✓	✓	✓	✓	✓
14 Non-discrimination	✓	✓		✓	✓
15 Contribution to the community	✓	✓		✓	✓
16 Energy consumption	✓	✓	✓		✓
17 Paper consumption and waste	✓	✓	✓	✓	✓

Restatements of Information (G4-22)

Financial and Environmental data for 2015 has been restated. Data has been recalculated to exclude BEA Wealth Management Services (Taiwan) Limited, Tung Shing (Brokers) Group, and Tricor Holdings Limited.

Changes in Scope and Aspect Boundaries (G4-23)

BEA Wealth Management Services (Taiwan) Limited, Tung Shing (Brokers) Group, and Tricor Holdings Limited were sold in 2016, and are no longer included in the report scope.

Please refer to our [GRI Content Index](#) for more information about our material aspects and associated disclosures.

APPENDICES | SUPPLEMENTARY INFORMATION

STAKEHOLDER ENGAGEMENT

Stakeholder Engagement Process and Results (G4-24, G4-25, G4-26, G4-27)

We value regular, honest, and open dialogue with our stakeholders. Stakeholder views have directly informed our CSR strategy, and helped us to identify the economic, environmental, and social issues that we need to manage and report on.

In daily operations, our people build strong relationships with customers, investors, regulators, and the wider community through meetings, events, newsletters, and other communications channels. Regular engagement allows us to respond quickly to stakeholder needs and market developments, effectively manage risks and seize opportunities to create value for our business and the communities in which we operate.

The BEA Group's Key Stakeholders



Every year since 2013, we have also systematically engaged stakeholders across our business and countries of operation specifically for the purpose of reviewing our CSR performance and material issues. An independent third party is commissioned to facilitate focus groups and interviews to ensure participants can speak freely.

In 2016, we engaged frontline staff of the Bank in Hong Kong, and representatives from NGOs and academia. Individuals invited to participate in the engagement exercise had not previously been engaged, and were selected for their familiarity with the Bank's business and/or sustainability topics. Feedback from this stakeholder engagement exercise has informed the content of this report, and will be used to shape our CSR strategy going forward.

Responding to Stakeholder Feedback

Year	Stakeholder Groups Engaged	Issues Raised	BEA Group Response/Actions
2016	<ul style="list-style-type: none"> Employees (frontline staff) Representatives from NGOs and academia 	<ul style="list-style-type: none"> Tailor internal and external communications on BEA's CSR initiatives and volunteering activities for different stakeholders Elaborate on BEA's vision for transitioning to digital branches Provide more support for front-line staff in daily operations while transitioning to digital branches Respond to other stakeholder concerns about digital branches: <ul style="list-style-type: none"> User feedback from older-generation customers Impact on corporate clients who prefer paper statements Customer data privacy concerns Perceived increase in customer queuing time 	<ul style="list-style-type: none"> Feedback from the stakeholder engagement exercise has been reviewed by BEA's Senior Management and shared with the related departments for closer examination and the development of solutions to address the various concerns.

APPENDICES | SUPPLEMENTARY INFORMATION

SPECIFIC STANDARD DISCLOSURES

Environmental

Emissions (HKEx A1)

The Group's Environmental Policy is our commitment to managing the environmental impacts of our business. We strive to comply with all relevant laws and regulations, including environmental protection legislation, in all locations where we operate. Blue Care complies with all relevant laws and regulations regarding proper disposal of medical waste.

Paper is one of the main constituents of the waste generated by our business. The Group's Environmental Policy states our commitment to reducing paper consumption and waste, and increasing recycling in our offices.

Air and greenhouse gas emissions are also covered by the Policy. BEA Hong Kong reports its carbon footprint to CDP, and we aim to expand the scope of our reporting in future. The Group does not have a material impact on air emissions. However, we have started to collect and analyse air emissions data this year.

Use of Resources (HKEx A2) (GRI DMA)

As stated in the Group's Environmental Policy, we strive to reduce our consumption of energy, paper, water, and other resources throughout our operations. We also continue to leverage technology among employees, customers, and shareholders to move towards efficient paperless systems.

The Group continues to place a high priority on energy efficiency. Our energy reduction efforts are spearheaded by creating efficient systems, streamlining work procedures, minimising business travel, monitoring our energy consumption, influencing our colleagues' behaviour, and conducting periodic reviews.

Where feasible and appropriate, we opt for certified-sustainable paper products such as Forest Stewardship Council ("FSC") certified paper. In BEA Hong Kong, 99% of the copy paper used in 2016 came from FSC certified sources.

The Environment and Natural Resources (HKEx A3)

As stated in our Environmental Policy, the Group is committed to managing its direct impacts on the environment. We will explore the integration and consideration of a number of environmental criteria into our business decisions and the services that we provide.

APPENDICES | SUPPLEMENTARY INFORMATION

Social

Employment (HKEx B1)

The Group complies with all applicable laws and regulations related to employment. The Group has a Code of Conduct, which clearly explains our commitment to non-discrimination and equal opportunity. In addition, the following branches and subsidiaries have a staff remuneration policy:

- BEA overseas branches, BEA China, BEA Rural Bank, BEA Macau, BEA Taiwan, BEA Life, and Blue Cross

For further information please see the Developing Our People section of the report.

Health and Safety (HKEx B2) (GRI DMA)

The Group complies with all applicable laws and regulations related to health and safety. We have an internal Occupation Safety and Health Manual that is applied across the entire Group. Occupational health and safety training is delivered to all new joiners during staff induction and targeted campaigns on specific issues such as precautionary measures for Middle East Respiratory Syndrome are conducted as needed. The Bank has appointed a Corporate Safety Officer who is responsible for managing occupational health and safety issues, delivering training and conducting annual inspections of our premises.

In the interest of full disclosure, we would like to disclose that on 6th July, a refrigerant leak was identified at BEA's Tsuen Wan Branch. The branch resumed operation on the following day after repair work was carried out. However, in the days following the repair, a number of staff members reported feeling unwell due to residual fumes in the branch. The branch was subsequently closed for three days for a complete clean-up and ventilation, resuming operation without further issues on the fourth day. Staff members who felt unwell were provided with free health checks arranged by the Bank. From now on, BEA will involve its cross-divisional Emergency Response Team in similar repair work projects to ensure the safety of our people.

For further information please see the Developing Our People section of the report.

Development and Training (HKEx B3)

The following branches and subsidiaries have an employee training and development policy:

- BEA's branches in Singapore, the UK, and Macau; BEA China; BEA Rural Bank; BEA Life; and Blue Cross

For further information please see the Developing Our People section of the report.

APPENDICES | SUPPLEMENTARY INFORMATION

Labour Standards (HKEx B4) The Group respects the Universal Declaration of Human Rights and prohibits child and forced labour in its operations and supply chain. In 2016, the Group issued a Slavery and Human Trafficking Statement. The Group is also preparing to roll out its Supplier Code of Conduct, which will include our expectations with regard to labour practices.

No human rights related concerns or incidents of non-compliance were reported in 2016.

Supply Chain Management (HKEx B5) The Group has developed a Supplier Code of Conduct to manage the environmental and social impacts of its supply chain. We are starting to engage our key suppliers to explain the requirements of the Code.

Product Responsibility (HKEx B6) / Customer Privacy (GRI DMA) / Compliance of Products and Services (GRI DMA) Customer focus is a core value of the Group. We have various policies and guidelines to ensure customer satisfaction and protect personal data. The Bank has a General Guideline on Personal Data Protection which is referenced by other Group members. In addition, policies to protect customer data include:

- Information Security Policy
- Staff Code of Conduct

The Bank fully complies with the Hong Kong's Personal Data (Privacy) Ordinance. Each year, all staff members are required to successfully complete a refresher course on personal data protection. The Head of BEA's Compliance Division serves as the Group Data Protection Officer. Other Group members make reference to the Bank's approach to develop their own policies and procedures.

While every effort is made to ensure an exceptional customer experience, service quality can be affected by a variety of external impacts. As a result of a system failure of BEA's network service provider, counter and ATM services were unavailable at 12 of the Bank's branches for approximately 1.5 hours in the afternoon of 12th May, 2016. Following the repair work, BEA arranged for the vendor to conduct maintenance inspections on a more frequent basis to reduce the likelihood of similar incidents in the future.

For further information on product responsibility, please see the Growing Our Business Responsibly section of this report.

General Compliance (GRI DMA) To address regulatory requirements and enhance the "three lines of defence" model, the Compliance Division is charged with overseeing and mitigating the compliance risks for the Group, communicating new regulatory requirements to affected units, delivering compliance advice for the implementation of relevant regulations, conducting regulatory compliance reviews on a risk-based approach, and regularly reporting compliance matters to the Senior Management. The Internal Audit Division independently assesses the design and operating effectiveness of the Group's risk management framework and internal control processes, and has a direct reporting line to the Audit Committee.

APPENDICES | SUPPLEMENTARY INFORMATION

Anti-corruption (HKEx B7) (GRI DMA)

BEA's anti-corruption policies are clearly communicated to all staff members in the Bank's Code of Conduct, which is available via BEA's intranet. All employees are required to review the Code of Conduct on an annual basis, and sign to acknowledge that they understand and agree to the Code. Refresher training is periodically arranged to ensure that all Group employees are aware of the Group's zero-tolerance position on fraud, money laundering, and corruption. BEA's subsidiaries and joint ventures have similar policies that are in line with the Bank's stipulations and values.

The Group Policy on Anti-Money Laundering and Counter-Terrorist Financing (the "AML Policy") provides guidance on meeting the customer due diligence and record-keeping requirements under the Anti-Money Laundering and Counter-Terrorist Financing (Financial Institutions) Ordinance. It is mandatory for all Group Members to comply with the AML Policy to the extent permitted by local laws. Relevant guidelines relating to anti-money laundering and counter-terrorist financing are developed by the Bank to provide detailed guidance and assist Group Members in understanding, implementing, and complying with the AML Policy. In 2016, we revised our AML Policy and guidelines to address the changes in regulatory requirements, industry guidance and the emerging issues. The changes and emerging issues include a new Guidance Paper on Combating Trade-based Money Laundering issued by the Hong Kong Association of Banks and a circular on De-risking and Financial Inclusion distributed by the Hong Kong Monetary Authority. This policy and guidelines are available to staff members via the BEA intranet.

There were no reported confirmed incidents of corruption during the reporting period.

Community Engagement (HKEx B8)

In 2015, BEA launched the Community Investment Guidelines to ensure that Group support for charitable causes is in line with its CSR Policy. We regularly engage with local communities in all our locations of operation through our volunteer teams and community investment initiatives.

For further information please refer to the Contributing to our Community section of this report.

Head Office 10 Des Voeux Road Central, Hong Kong
Telephone (852) 3608 3608
Facsimile (852) 3608 6000



www.hkbea.com