

# 2023

## BEA China Environmental, Social & Governance Highlights



BEA



BEA  
Sustainability  
東亞銀行可持續發展

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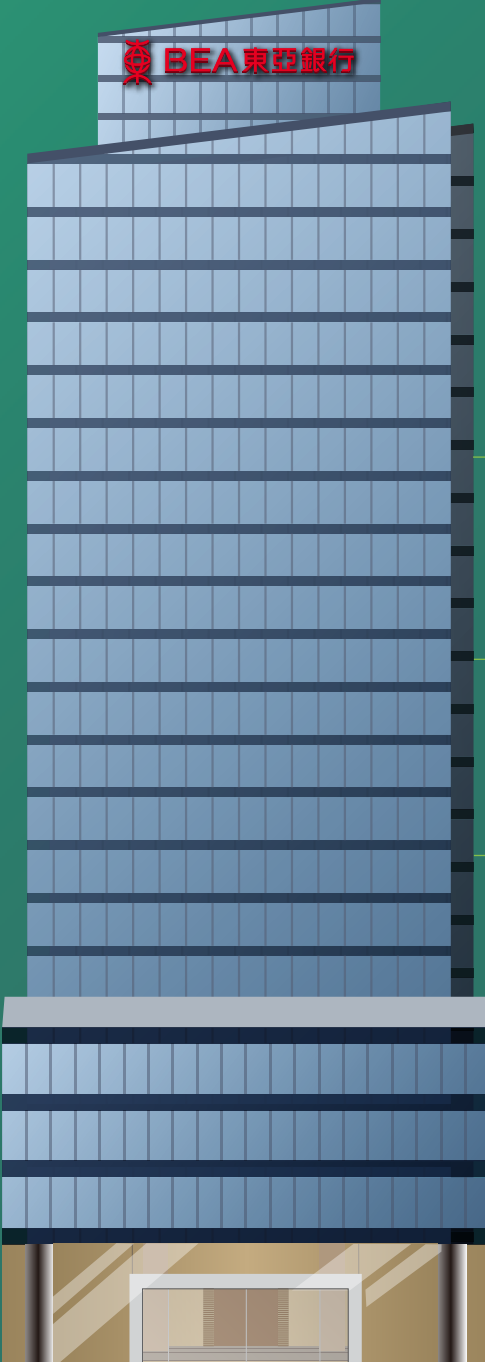
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# BEA CHINA

## AT A GLANCE

2023

(as at 31st December, 2023)




### In 1920

The Bank of East Asia, Limited ("BEA") opened its first branch in Shanghai. It has since maintained operations in the Chinese Mainland, providing a comprehensive range of wholesale banking, personal banking, wealth management, and investment services for customers.

### In 2007


BEA established a wholly-owned subsidiary in the Chinese Mainland, The Bank of East Asia (China) Limited ("BEA China"). It was one of the first locally incorporated foreign banks to open for business in the Chinese Mainland.



Branches in the Chinese Mainland


**38** cities

**63** outlets



Total employees

**2,890**



Total assets

CNY **186,041** million

Operating income

CNY **4,569** million

Charitable foundations

**2**

Shanghai Soong Ching Ling Foundation – BEA Charity Fund

Shanghai Charity Foundation – BEA Charity Fund

# MESSAGES FROM OUR EXECUTIVES



Since its founding more than a century ago, the BEA Group (the "Group") has been committed to making a positive impact on the communities it serves. Climate change-induced extreme weather events are becoming increasingly frequent and highlight the need for collective action.

BEA China, as a key member of the Group, has been making steady progress in its environmental, social and governance ("ESG") initiatives and elevated sustainability to a key corporate governance strategy. By integrating ESG principles into its business development, BEA China aims to create long-term value and contribute to a more sustainable future.

This 2023 ESG Report highlights BEA China's performance and achievements. We will continue to work closely with our stakeholders to realise our vision to be the sustainability leader among financial institutions in Greater China and beyond.

## Mr. Brian Li

Vice Chairman of BEA China  
Chairman of the Strategy Committee  
of BEA China

# MESSAGES FROM OUR EXECUTIVES



## Mr. Montgomery Ho

Executive Director and Chief Executive of BEA China  
Chairman of the ESG Steering Committee of BEA China

**In 2023, BEA China successfully met our sustainability targets and achieved notable results, guided by the three pillars of responsible business, responsible operations, and responsible citizen.**

In terms of responsible business, we adopted innovation when developing our green and sustainable financing products and services. We launched our first social loan and implemented several sustainability-linked loans, harnessing the potential of finance to drive positive changes. In terms of responsible operations, we devised the plans and protocols for switching to new-energy vehicles ("NEV") and installed distributed

photovoltaic power generation equipment on the roofs of BEA China's data centres to increase the use of renewable energy. In terms of responsible citizen, we transformed the BEA Charity Fund's signature "Firefly Project" into the "Green Firefly" programme in 2023. Specifically, we donated and constructed green classrooms equipped with solar energy and storage systems in schools located in remote regions.

Through BEA China's 2023 Environmental, Social & Governance Report, we aim to share our efforts and achievements in ESG. We welcome valuable comments from our stakeholders from all sectors as we strive to take our sustainability transformation to the next level.



## Mr. Ho Cheung Ming

Deputy Chief Executive of BEA China  
Head of the ESG Working Group of BEA China

**In 2023, we intensified ESG performance monitoring and continuously refined our ESG management processes through quarterly ESG working group meetings. These efforts propelled our advancements in green and sustainable financing as well as our journey towards achieving net-zero emissions.**

In response to regulatory requirements and to further enhance BEA China's ESG capacity building, we organised an ESG Learning Empowerment Programme making reference to the Hong Kong Monetary Authority's Enhanced Competency Framework

(ECF) for Banking Practitioners in 2023. This initiative offers employees a series of ESG training courses aimed at heightening ESG awareness of the entire workforce while cultivating an internal team of ESG experts.

Going forward, we will increase our investment in talent development. Within our ESG governance framework, we will augment governance across various domains, including business operations, risk management, compliance, and other pertinent areas, making tangible contributions to the Group and facilitating the realisation of our goal of net zero operational emissions by 2030 and net zero financed emissions by 2050.

# ESG PERFORMANCE HIGHLIGHTS

2023

(as at 31st December, 2023)

## Responsible Business

Promoted green finance and achieved a balance of



CNY **13,147** million under the scope defined by the National Financial Regulatory Administration ("NFRA")<sup>1</sup>, and granted the first social loan



Issued policies for all seven high carbon-emitting sectors (under the scope defined by the Group)

Completed the first round of climate risk stress tests for BEA China

Drove progress towards net zero emissions by setting interim carbon reduction targets for the Energy (oil and gas) and Power sector portfolios



Received a Net Promoter Score ("NPS") of **+14**

## Responsible Operations



Internal recruitment rate

**37%**

**100%**

of employees received ESG training



Invested

CNY **6.06+** million

in employee training and development<sup>2</sup>

**79** hours

of training per employee (on average)



**100%**

of new suppliers signed the Supplier Code of Conduct



**8.4%** ↑

year-on-year increase in information technology investment

**8.5%**

of the workforce are technological personnel

## Responsible Citizen



CNY **3.04** million

donations

**2,473** hours

contributed by our volunteers

**505** staff participants

in different voluntary activities

1. Formerly the China Banking and Insurance Regulatory Commission.

2. Excluding staff and operating costs related to training and development.

# OUR PROGRESS

The banking sector plays a crucial role in addressing the increasingly urgent climate challenges and advancing China's "3060" dual carbon goals — to peak carbon emissions by 2030 and achieve carbon neutrality by 2060 — that facilitate the low-carbon transition and high-quality development of society. As a century-old foreign-funded bank, BEA has distinguished itself in the industry, through its steadfast commitment to the Chinese Mainland market, steady growth, and strong brand influence. BEA believes that financial

performance is not the only measure of success. In November 2021, the Group established a strategic framework for sustainability, declaring its vision "to be regarded as the sustainability leader among financial institutions in Greater China and beyond". BEA continues to align itself with national development trends and pursue innovative pathways toward green development. In addition to exploring new growth areas, we invest resources and collaborate with clients to tackle climate challenges, thereby contributing to the

creation of a better and more sustainable society for the future.

We strive to improve our ESG performance guided by our ESG strategy framework which comprises three pillars: responsible business, responsible operations, and responsible citizen. Through stakeholder engagement, we have identified material topics and annual initiatives related to material topics were launched.

**In pursuit of sustainable development, we have established two ESG performance indicators within our Bank-wide performance targets for 2023:**

**Drive progress toward carbon neutrality**


To effectively contribute to China's "3060" dual carbon goals, we measured carbon emissions across our operational and financing activities. In 2023, we started to implement our net zero roadmap to achieve the Group's goals of net zero operational emissions by 2030 and net zero financed emissions by 2050. Our targets for 2023 focused on expanding the scope of financed emissions measurement and establishing emissions reduction targets for specific sectors.

**Drive green and sustainable finance ("GSF") business growth**

We have formulated a medium to long-term green strategy for the future, which involves gradually increasing the proportion of GSF, assisting our customers in transitioning towards low-carbon practices and progressively mitigating the social impact of their carbon emissions from financing.

Pillar	Purpose	Material Topics
 <b>Responsible Business</b>	To build our business on good governance and risk management, treat customers fairly, and responsibly manage the social and environmental impacts of our business activities	<ul style="list-style-type: none"> <li>• Business ethics</li> <li>• Cybersecurity and data privacy</li> <li>• Treating customers fairly</li> <li>• Climate resilience</li> <li>• Sustainable finance</li> <li>• Financial literacy and inclusion</li> </ul>
 <b>Responsible Operations</b>	To provide a positive and enabling work environment for our employees; manage the direct environmental impacts of our operations; and encourage our suppliers to adopt sustainable practices	<ul style="list-style-type: none"> <li>• Talent attraction and retention</li> <li>• Training and development</li> <li>• Health, safety, and wellbeing</li> <li>• Diversity and equal opportunity</li> <li>• Carbon emissions reduction (operations)</li> <li>• Sustainable resource use</li> <li>• Responsible supply chain management</li> </ul>
 <b>Responsible Citizen</b>	To work with local community partners who share the same vision in the areas of education, social welfare, and environment, and encourage our employees to volunteer in the communities we serve	<ul style="list-style-type: none"> <li>• Community partnerships</li> <li>• Volunteering</li> </ul>

**Pillar** — **Project** — **Key Goals in 2023** — **Performance in 2023**

 <p><b>Responsible Business</b></p>	Green Finance Growth	<p>Support Chinese Mainland enterprises to thrive:</p> <ul style="list-style-type: none"> <li>• GSF loans account for accounts for 10.6% of total corporate loans (under the scope defined by the Group)</li> <li>• GSF corporate loans grew to CNY6,230 million (under the scope defined by NFRA)</li> </ul>	<ul style="list-style-type: none"> <li>• GSF corporate loans accounted for 15.1%</li> <li>• Corporate green financing balance reached CNY10,351 million.</li> <li>• The first social loan was granted</li> </ul>	Achieved ✓
		<p>Promote green consumption among individual customers :</p> <ul style="list-style-type: none"> <li>• GSF retail loans grew to CNY2,637 million (under the scope defined by NFRA)</li> </ul>	<ul style="list-style-type: none"> <li>• Retail green financing balance reached CNY2,796 million</li> </ul>	Achieved ✓
	Net Zero Financed Emissions	<ul style="list-style-type: none"> <li>• Measured financed emissions in our portfolio for the Energy (oil &amp; gas), Power, Construction, and Transportation sectors</li> <li>• Set interim carbon reduction targets for the Energy (oil &amp; gas) and Power sector portfolios</li> </ul>	<ul style="list-style-type: none"> <li>• Completed measurement of financed emissions in our portfolio for the Energy (oil &amp; gas), Power, Construction, Transportation, Metals &amp; Mining sectors</li> <li>• Set interim carbon reduction targets for the Energy (oil &amp; gas) and Power sector portfolios</li> </ul>	Achieved ✓
	Green Finance Risk Management System	<ul style="list-style-type: none"> <li>• Added risk appetite statement (RAS) quantitative indicators, including "percentage of loan and debt investment outstanding in high carbon-emitting sectors against the total loan and debt investment assets", and monitored on an ongoing basis</li> <li>• Formulated sector policies for the Construction, Manufacturing (chemicals), Metals &amp; Mining, and Transportation sectors</li> <li>• Completed climate risk stress tests for BEA China</li> </ul>	<ul style="list-style-type: none"> <li>• Decreased the percentage of loan and debt investment outstanding in high carbon-emitting sectors against the total loan and debt investment asset to 14.26%</li> <li>• Issued policies for all seven high-emitting sectors (under the scope defined by the Group)</li> <li>• Completed the first round of climate risk stress tests for BEA China<sup>3</sup></li> </ul>	Achieved ✓
	Protection of Consumers' Rights and Interests	<ul style="list-style-type: none"> <li>• Raised awareness of consumer protection through communication and events, with &gt; 4 campaigns</li> </ul>	<ul style="list-style-type: none"> <li>• Completed all campaigns in every quarter</li> </ul>	Achieved ✓

3.Targeting high-emitting sectors under the scope defined by the Group and the People's Bank of China, including Property Development, Energy (oil & gas), Construction, Power and services, Farming, Forestry, Husbandry, Fishery, Building, and Mining

**Pillar** — **Project** — **Key Goals in 2023** — **Performance in 2023**

 <p><b>Responsible Operations</b></p>	Talent Development	<ul style="list-style-type: none"> <li>• ESG training coverage rate &gt;= 98%</li> <li>• Training hours per employee &gt;= 50 hours</li> <li>• Core employees in relevant positions to obtain ESG international professional certificates<sup>4</sup></li> </ul>	<ul style="list-style-type: none"> <li>• ESG training delivered to all staff</li> <li>• Training hours per employee averaged 79 hours</li> </ul>	In progress
	Sustainable Supplier Management	<ul style="list-style-type: none"> <li>• Existing suppliers signing the Supplier Code of Conduct &gt;= 90%</li> <li>• New suppliers signing the Supplier Code of Conduct &gt;= 95%</li> </ul>	<ul style="list-style-type: none"> <li>• 98.24% of existing suppliers signed the Supplier Code of Conduct</li> <li>• 100% of new suppliers signed the Supplier Code of Conduct</li> </ul>	Achieved ✓
	Operational emissions reduction	<ul style="list-style-type: none"> <li>• Installed solar panels on the rooftop of BEA China's data centre</li> <li>• Developed standards and a plan for NEV replacement</li> <li>• Paperless office: maintained the print volume in 2022 of approximately 7.6 million (sides)</li> </ul>	<ul style="list-style-type: none"> <li>• Installed solar panels, which will reduce emissions by about 93.7 tCO2e every year</li> <li>• Introduced 3 NEVs and retired 10 fuel-powered vehicles</li> <li>• Print volume was 6.79 million (sides)</li> <li>• Adopted a more scientific system for Scope 1 and 2 emissions</li> </ul>	Achieved ✓
 <p><b>Responsible Citizen</b></p>	Corporate Social Responsibility	<p>Continued to run public welfare and charity programmes:</p> <ul style="list-style-type: none"> <li>• Provided biodiversity conservation courses in ten rural schools and trained more than ten rural teachers to become instructors</li> <li>• Built three Firefly Centres in rural areas</li> </ul>	<ul style="list-style-type: none"> <li>• Delivered the "Nature Lessons in the Classroom" biodiversity conservation courses at ten Firefly Centres and trained 19 instructors</li> <li>• Built five Firefly Centres, including three Green Firefly Centres, and upgraded one centre</li> </ul>	Achieved ✓

4.The biennial ESG international professional certificate project will be completed in 2024.

# Responsible Business

## Upholding Compliance

At BEA China, we uphold business ethics and view legal compliance as essential for our long-term growth. We maintain a zero-tolerance stance towards bribery, corruption, money laundering, and other breaches of business ethics. Consistently striving for the highest standards of business ethics, we foster a culture of integrity and compliance that underpins the steady advancement of our operations.

## Green & Sustainable Finance Development

Seizing the opportunities presented by Climate Change and our National 3060 Dual Carbon Goals, we have designated green finance as a strategic priority for our future business development. We have developed a green finance product line with distinctive features and significant comparative advantages. Leveraging the extensive network of the Group, we have expanded our existing financial services with innovative green products, offering businesses tailored and holistic green financial solutions to support customers' green and low-carbon transition.

## Customer Focus

We prioritise consumer protection and strive to cultivate a safe and equitable consumption environment through comprehensive coordination across the Bank. We are committed to enhancing customer satisfaction through their financial service experiences by optimising both offline and online service.

## Net Zero Journey

In 2023, we continued to implement our Scope 3 Net Zero Roadmap in alignment with the Group as we strive for net zero financed emissions by 2050. To achieve this ambition, we plan to establish carbon reduction targets for high carbon-emitting sectors by 2025 and launch coordinated emissions reduction initiatives accordingly.

## Technology Empowerment

We have implemented a three-year digital transformation strategy, with across-the-board enhancements of our digital capabilities. The integration of fintech has played a pivotal role in fortifying our customer relationships and driving innovation across our business and service offerings. Cybersecurity and data privacy remain our top priorities. With a series of measures, we have enhanced our capabilities in cyber and data security protection, which has resulted in a robust cyber defence framework.

### Strategic Pillars of BEA China's Scope 3 Net Zero Roadmap

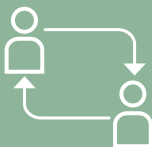
Pillar1



Climate Financing Strategy

The strategy enables us to align our business activities with our climate goals through sectoral baselining, target setting, sector policy enhancement, and more.

Pillar2



Customer Transition Plan

The plan outlines the transition activities and enablers to form the basis of portfolio company engagement on climate action to drive a reduction in real-economy emissions.

Pillar3



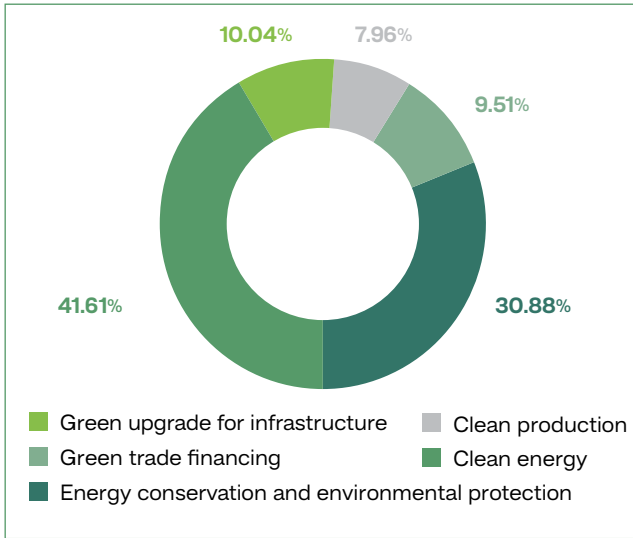
Climate and ESG Data

We focus on data governance, requirements and sourcing as well as identifying system enhancement and integration opportunities.

**GSF Data**

Total corporate green & sustainable financing: **CNY 10,351 million**  
 Year-on-year growth: **108%**

Corporate green & sustainable financing is mainly channelled into five categories of nine green industries/sectors:



**GSF Products**

We are committed to becoming a partner of our customers in promoting green and sustainable development. To this end, we offer a comprehensive range of GSF products to help enterprises build green and sustainable business models and support their green and low-carbon transition. Our current products include:

*Loan products*

Green loans, sustainability-linked loans, and social loans

*Trade finance products*

Credit notes, supply chain financing, and invoice financing, where the financing proceeds are invested in green industries or the financing products are linked to sustainability metrics

*Green Deposits*

Specifically support green credit investment, which can provide customers with safe and steady deposit returns, the Regular Report on the Utilisation of Organisational Green Deposit Funds, as well as the Certificate of Organisational Green Deposits.

**GSF Reference Cases**

**Green Loans - Renewable Energy Financing**

In support of the national policy of developing the clean energy industry, we approved a large credit line in 2023 to LONGi Green Energy Technology Co. Ltd. ("LONGi"), a leading photovoltaic company and its subsidiaries. LONGi is a world leader in monocrystalline modules, engaged in the research, development, manufacturing and sale of high-efficiency monocrystalline modules. For five consecutive years, it has sold the most monocrystalline modules in the world. This bank-enterprise partnership, which provides all-round financing support for the borrower's business operations helps boost the domestic clean energy industry.

**Sustainability-Linked Loans**

We promote sustainability-related financing to help traditional industries achieve carbon reduction and efficiency enhancements. In the first quarter of 2023, our Kunming branch provided hundreds of millions of yuan in sustainability-linked loans to Yunnan Construction and Investment Holding Group Co. Ltd. The loans are linked to two metrics that are closely related to carbon reduction and sustainable development, namely, the ratio of green buildings completed by the borrower during the performance period to the total area of projects constructed in that year, and the net area of trees planted. For each of these two metrics, the borrower must achieve a pre-defined target, with substantial improvement, for three consecutive years. The loan pricing also features customised incentives to boost the sustainable growth of the customer.

**Social Loans**

To contribute to inclusive finance and sustainable development, we have expanded our GSF product portfolio to include social loans with an established framework. In 2023, we made our first social loan, totalling hundreds of millions of yuan. The borrower of the loan harnesses technology and innovation to assist small and micro-sized enterprises, and groups related to agriculture, rural areas, and farmers, with the aim of closing the financing gap. Our loan has been invested in small and micro-sized business operators, farmers and other groups which are usually faced with difficult, expensive, and slow financing support.

# Responsible Operations

## Low-Carbon Operations

At BEA China, we prioritise not only our banking business but also low-carbon operations and green workplaces. We have implemented a range of initiatives and embraced cutting-edge operational models to minimise our environmental footprint and secure a sustainable future for the Bank. Initiatives include advocating paperless offices, green buildings, and NEV replacement.

## "Win-win" Collaborations

We are committed to integrating sustainability practices and considerations into our supply chain management processes. We continuously review and improve our supplier management system, strengthening supplier evaluation and dynamic management. This commitment underscores our efforts to build a sustainable and responsible supply chain.

## Human Centricity

We respect and protect the legitimate rights and interests of our employees, fostering a diverse, equitable, and inclusive workplace. We listen to our employees and build a harmonious and stable labour relationship, promote corporate culture, address employees' needs, care for their physical and mental well-being, and enrich their leisure activities. Our goal is to enhance employees' sense of fulfilment, belonging, and overall well-being.

### Key Carbon Reduction Actions in 2023

1

We improved our green office practices and continued to promote green energy conservation initiatives with a commitment to reducing our environmental footprint.



2

We achieved our paperless office target with a cumulative print volume of 6.79 million sides in 2023, representing an overall reduction of 72% from the 2020 baseline.



3

We launched the Sustainable Building Guidelines to provide green construction standards for future projects of construction, relocation, and renovation of the original bank site.



4

BEA China's data centre completed a solar power project, installing 182 pieces of 555 W solar panels with a total capacity of 101 kW, which is expected to generate 94,000 kWh of electricity every year, saving the equivalent of about 30 tonnes of coal and reducing CO2 emissions by about 93.7 tonnes.



5

We formulated a plan and protocol for NEV replacement and introduced three NEVs in September 2023, with each reducing carbon emissions by 29%-51% compared with fuel-powered vehicles.



# Responsible Citizen

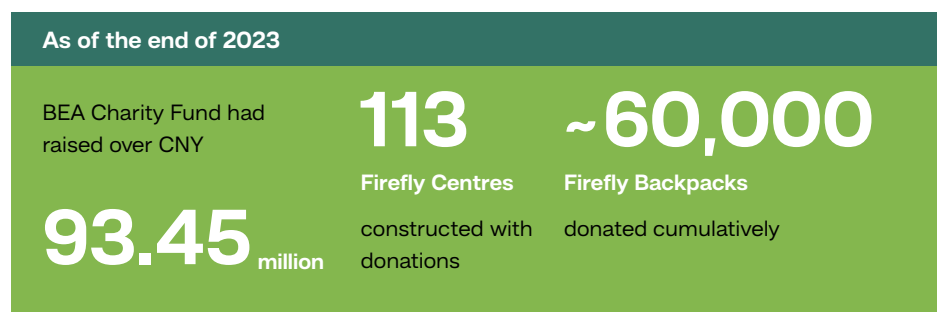
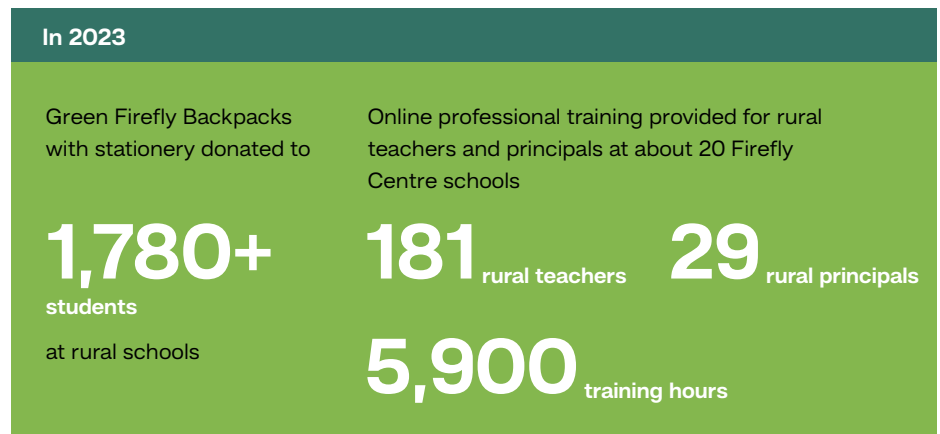
As a responsible corporate citizen, BEA China stays true to its original aspiration and fulfils its corporate social responsibility while pursuing business growth. At BEA China, we are dedicated to forging long-term partnerships with charitable organisations and contributing to environmental protection.

Leveraging our professional expertise and resources, we organise charitable programmes under the banner of the Bank in collaboration with platforms such as the Shanghai Soong Ching Ling Foundation - BEA Charity Fund, to make a tangible contribution to society.

## Charity Statistics

In 2023, we focused our efforts on promoting environmental education. BEA Charity Fund built three Green Firefly Centres in rural schools in Guizhou, Guangdong, and Fujian, and donated Green Firefly Backpacks with stationery to over 1,780 students in rural schools. In addition, the project provided over 5,900 hours of online professional training to 181 rural teachers and 29 rural principals (including vice principals) from about 20 Firefly Centres across China to enhance their professional skills and promote rural development.

By the end of 2023, the Shanghai Soong Ching Ling Foundation - BEA Charity Fund had raised more than CNY93.45 million. Over the course of a decade, its efforts have reached 28 provinces, cities, and autonomous regions across China, with 113 Firefly Centres and nearly 60,000 Firefly Backpacks donated, benefiting hundreds of thousands of people.



# Awards and Recognition

Awards and Recognition Received in 2023	
Award	Awarding Body
"Grand Prize – Best Companies" under 2023 Bloomberg Green ESG 50	Bloomberg Green and Bloomberg Businessweek
"Outstanding Climate Ambition" in the Green Development Annual Tribute Award	Phoenix Satellite TV
"Best Practice Award for Sustainable Disclosure" under Outstanding Case for High Quality Green Finance 2023	Shenzhen Green Finance Association
"Annual Outstanding Corporate Finance Award" at the 14th China Golden Tripod Award	National Business Daily
"2023 GBA Leading Financial Institution" at the 8th 21st Century Capital Market Golden Sail Case Collection	21st Century Business Herald
Innovation Award in Data Governance	DAMA China
Popularity Award for Outstanding Achievements in Shanghai's Financial Industry Assisting the Construction of Science and Technology Innovation Center	Shanghai Financial Services Fair
Excellent Award for the Selection of Outstanding Achievements in Shanghai's Financial Industry Assisting the Construction of Science and Technology Innovation Center	Shanghai Financial Services Fair
Global Best User Experience (UX) Design	Global Finance
Best Consumer Digital Banks in Asia-Pacific-China	Global Finance
Best User Experience (UX) Design in Asia-Pacific	Global Finance
Outstanding Institution of Media Communications in Shanghai Banking Industry	Shanghai Banking Association
Institutional Contribution Award of Shanghai Banking Industry	Shanghai Banking Association
Outstanding Financial Services of Green Finance Supporting to Achieve Carbon Peaking and Carbon Neutrality Goals in Shanghai Banking Industry	Shanghai Banking Association
"Fintech Award and Professional Banker Award" in Huaying Awards	Asia-Pacific Bank Digital Innovation Summit
"Golden Kylin Cup" Chinese Successful Fintech Case 2023	China Financial CIO Summit
"Digital Winning of Digital Talent Cultivation and Corporate Culture Branding case" in the 6th Financial Industry Brand Case Selection of the Year	China Finance
"Digitalisation Practitioner Benchmark Enterprise Award" in the Annual Power Ranking of Digitalisation Practitioners	The Training Magazine of Xinhua Daily Media Group





Colleagues at the 2nd "Digital Winning" Competition Finals



ESG Lunch & Learn about Biodiversity



Consumer Protection Education Campaign



Graduation ceremony of BEA's Young Eagle Programme Class of 2022



Trail Walk 2023



Compliance and anti-money laundering training



In September, 17 volunteers from BEA China and the Shanghai Banking Association contributed a total of 41 hours to teach Yu'an Middle School students in Chongming District, Shanghai environmental handicrafts, science, financial literacy and English.



In March and April 2023, BEA China organised Tree-Planting Day activities in 18 cities, with more than 500 employees volunteering over 2,470 hours.



Back-to-office event at the Guangzhou branch



"Financial Consumer Protection Promotion Month" Campaign by the Xiamen branch



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If you have any suggestions or comments on our ESG report or related performance, please feel free to contact our Corporate Communications and Sustainability Department via the above email.

For the full report, please scan the QR code and visit our website.

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