

Corporate Social Responsibility Report

As a well-established financial institution with a long history in Hong Kong, we have a strong sense of commitment in fulfilling corporate social responsibility (“CSR”) and ensuring that it is part of our everyday operation.

It is in our interest to act upon our goals of CSR. We realise that the more harmonious the place in which we run our business, the greater the chance of success. Therefore, CSR has always been an integral part of the Group’s corporate strategy. It is our belief that a responsible business creates a win-win situation for the Group, its shareholders, customers, employees, business partners, and the society at large.

At Wing Hang Bank, corporate social responsibility represents our commitment to promote business activities that bring economic, social and environmental benefits to the society. We attain the targets by actively fulfilling our governance, environmental and community responsibilities.

Governance Responsibility CSR Management

To plan and manage our CSR activities in a systematic and coherent manner, we have a CSR Committee to develop strategies, policies and guidelines on CSR. The Committee also approves, supervises and monitors the implementation of all CSR initiatives. Our monitoring and review system on the CSR framework is on-going so that we continuously improve our CSR strategies.

A CSR Working Team and various support teams working under the direction of the CSR Committee are responsible for the promotion, support and organization of CSR activities.

Risk Management

Corporate governance in the Group includes a risk management framework to manage economic and social risks, to ensure business continuity and to serve the interests of our stakeholders.

CSR in Wing Hang Bank

Governance Responsibility

- CSR Management
- Risk Management
- Business Ethics

Environmental Responsibility

- Green Office Campaign
- Continual Support of Environmental Activities
- Eco-Friendly Customers and Suppliers

Community Responsibility

- Equal Opportunity
- Employee Enrichment
- Community Services



Wing Hang volunteers supported the “24th Reading Carnival”



Our volunteers introduced Hong Kong to newly immigrated primary school students

Business Ethics

We strongly believe that providing quality services to customers is a key element to maintain good relationship with our customers. This is essential to sustain growth in our business, and is definitely in the interests of our shareholders.

With an ever-changing business environment, the CSR Committee monitors closely the Group's corporate governance practices to ensure all our activities are conducted with professionalism, high ethical standards, integrity and honesty. Compliance, which governs our daily operations, is every colleague's responsibility. We have on-going compliance training to uphold the Group's standard of business practices and services.

Environmental Responsibility

Being environmentally responsible not only protects the environment when we use our natural resources more efficiently, it also helps us build a less polluting environment and improve our quality of life.

Green Office Campaign

As a socially responsible corporation, we actively work towards a green future. "Reduce, Reuse and Recycle" is the theme of the Bank's Green Office Campaign. With a firm belief that every bit of effort helps, all staff are encouraged to protect the environment however insignificant the effort it might seem.

Our achievements have been recognized with the award of "Class of Excellence Wastewi\$e Label" and "Class of Excellence Energywi\$e Label" under the Hong Kong Awards for Environmental Excellence organized by the Hong Kong Productivity Council, both are recognition of the Bank's commitment to protect the environment.

Internally, the Bank accomplished the following environmental protection initiatives in 2012, compared to a year ago:

- Saved 83% of computer printout paper
- Saved 510,200 kwh electricity
- Saved 804,715 kg CO₂ by recycling 167,649 kg of waste paper
- Recycled 87% of printer cartridges

Making every effort to support green groups, the Group took part in the Earth Hour 2012 in our Head Office building in Central, Wing Hang Finance Centre in Wanchai and our offices in Beijing and Shanghai.

Continual Support of Environmental Activities

The Bank has been a participant of the Green Power Hike for A Green Future organized by Green Power in Hong Kong for the last 6 years, with the funding raised used for environmental education in the community. We were the silver member of WWF Hong Kong in 2012. We also participated in the Konica Minolta Green Concert Power Generating Challenge.

Eco-Friendly Customers and Suppliers

It is in the interest of our corporate customers to take up their environmental responsibility in terms of lower operating costs and compliance to official environmental standards. Some of our corporate customers have installed environment protection facilities and adopted environmental friendly practices in their daily operation.

We also constantly educate our customers to make use of our electronic banking services, including e-statement to reduce paper usage.

Our Bank's major suppliers are environmentally conscious and most of them obtain licences or certifications to guarantee their environmental protection standard. They include our paper suppliers, refrigerant air conditioning system and lighting systems.

The Bank will also join the CarbonSmart Programme in 2013 and carbon audit will become part of our daily operation to help lower carbon level in Hong Kong.

Community Responsibility

Equal Opportunity

The Group ensures equal opportunity in employment and our workforce includes disabled staff. The Group encourages breaking down barriers and building a harmonious working environment for all staff. The Group will continue to carry out equal opportunity in our workforce.

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Employee Enrichment

Our staff is our greatest asset. Nurturing our staff and help them relieve their stress increase their efficiency and performance at work. We realize that consistently excellent staff performance and strong commitment are important to the Group's success.

We treasure our employees by providing a safe and quality working environment as well as suitable and generous benefits to meet their needs.

Training and Further Studies

We always focus on nurturing our employees to be all-round performers. Programs for teller trainees, business development trainees and management trainees are held to nurture outstanding talents and enable the Bank to compete in a dynamic business environment. Education allowances are offered to employees to encourage them to further equip themselves to best serve the Bank and the customers. As a considerate employer, examination leave is granted to employees who need to take examinations and be absent from work.

Employee Assistance Program

Our Employee Assistance Program offers a wide range of services including seminars, workshops, 24 hour telephone hotline, face-to-face consultation and counselling services, useful living tips and information circulars. The program aims to provide confidential and professional services to help employees deal with work-related and personal problems.

Support the Hong Kong economy

The Bank has contributed to the Hong Kong economy in many ways. We participate in the SME Loan Guarantee Scheme as well as the SME Financing Guarantee Scheme (SFGS) operated by the Hong Kong Mortgage Corporation. We believe that supporting the SMEs is important to the economic development of Hong Kong.



Award Presentation Ceremony and Sharing Session of "V-are-One-Program"

Community Services

We believe that by devoting resources and efforts in community services, the Group can contribute to the building of a harmonious society.

The Bank has been awarded the 5 Years + "Caring Company" Logo by the Hong Kong Council of Social Services in recognition of our relentless efforts in social responsibility.

In 2012, we continued to make significant progress in expanding our CSR activities.

Donations and Sponsorships

In 2012, the Bank was awarded the Gold Award in the Community Chest of Hong Kong's "Corporate & Employee Contribution Program". The Group provided more than HK\$1,308,000 in donations and sponsorships for social initiatives including The Community Chest of Hong Kong, St James' Settlement, Oxfam Hong Kong, Operation Santa Claus, Society for the Promotion of Hospice Care, Richmond Fellowship of Hong Kong, Green Power and The Hong Kong Parkinson's Disease Foundation.

Encouraging our younger generation to become active volunteers is an area the Bank always places emphasis. For this reason, we initiated the Wing Hang "V-are-One Program" with the Hong Kong Professional Teachers' Union. In 2012, students from 39 schools have participated in volunteer services projects sponsored by the Bank.

The Bank is also a keen sponsor of the Reading Carnival organized by the Hong Kong Professional Teachers' Union and the Hong Kong Public Library. Over 800 volunteer hours from the Bank were devoted to the event to promote reading through a variety of creative games with singing, drama and prose reading competitions sponsored by the Bank.



We sponsored and participated in the Oxfam Rice Sale 2012

Our subsidiary, Banco Weng Hang launched the ORBIS 30th Anniversary Charity Credit Card program with the theme of 30 art-pieces created by local artists. The Bank donates 0.3% of spending on each transaction to ORBIS Macau. It also supported a local charity organization Caritas Macau by leasing two premises to it at a nominal fee for their fund raising and food bank operations.



We supported "The ORBIS Charity Day 2012" organized by ORBIS Macau

The Bank has also contributed beyond the border to the Mainland community. In 2012, we participated in Yaozhai Lianzhou (瑤寨連州) mountain area poverty reduction program, and donated to the Oxfam China Development Fund.

In 2012, the Group supported 16 non government organizations by providing them with free services in the form of mailing and message delivery services for promoting their funding raising activities. In addition, our branch network was also used to support their activities by placing donation boxes at our branches.

Volunteer Services

The Bank gives more than just money.

In 2012, 1,884 of our volunteers devoted 14,084 community service hours for a number of worthy causes.

Our Volunteer Services Team has been awarded the "Gold Award for Volunteer Service" by the Social Welfare Department for 8 consecutive years. With senior management support and encouragement, our employees commit their time, energy and care to various segments of the society, including students, senior citizens, the disabled, low-income group and single parent families.

Apart from supporting the Food Bank of St James' Settlement, the Bank is also an enthusiastic supporter of the Grand-in-aid Brightens Children's Lives Charity Project organized by St James' Settlement. Since 2006, we have been the major sponsor of this project which aims to help underprivileged students by providing them with learning aids and sponsorships.



Our volunteer team actively participated in many charity and community events

Banco Weng Hang is one of the most active partners of ORBIS in Macau to support their mission to fight against preventable blindness worldwide. In 2012, we were one of the Event Co-organizers of ORBIS' 30th anniversary ORBIS Charity Day.

Our subsidiary, Wing Hang Bank (China) Limited in 2012 focused on promoting environmental awareness in the office and local communities. It also continued to actively provide community services to vulnerable segments of the community. Our staff donated books, stationery, and clothings to the underprivileged primary schools in different regions and visited local gerocomium, welfare houses, and low-income families to present daily necessities to improve their living conditions. We also participated in blood donation activity.



Staff from our Shenzhen Branch participated in blood donation activity

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Awards

Our fulfillment has qualified for the following recognitions and awards:

- 5 Years + “Caring Company” Logo awarded by the Hong Kong Council of Social Service
- Gold Award of Corporate and Employee Contribution Programme awarded by the Community Chest
- Gold Award of Volunteer Service awarded by the Social Welfare Department
- “Class of Excellence Wastewi\$e Label” awarded by Hong Kong Productivity Council
- “Class of Excellence Energywi\$e Label” awarded by Hong Kong Productivity Council
- Award of 10,000 hours of Volunteer Service by the Steering Committee on Promotion of Volunteer Service
- Champion of Corporate Team of the Hike For Society for the Promotion of Hospice Care
- Second Runner-up of “The 19th Green Power Hike for A Green Future”
- First Runner-up of Sowers Action Challenging 12 Hours 2012 Charity Marathon



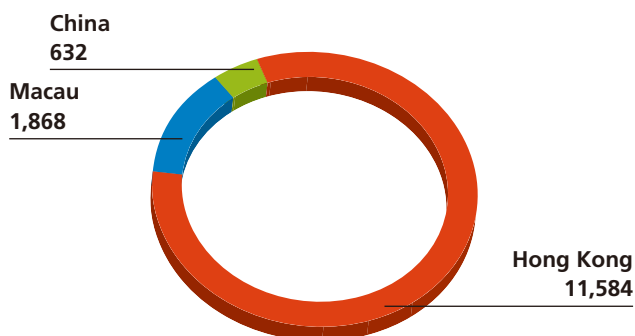
Staff from our Beijing Branch took part in the local tree-planting activities

Future

We are proud of our strong commitments in all CSR aspects. CSR practices in our Group are dynamic and on-going. Looking ahead, we will continue to identify opportunities to enhance our business practices from all CSR perspectives.

To spearhead this initiative, we shall devote additional efforts to develop environmental sustainability policies and process to minimize impact to the environment. The Group will also continue to support various non government organizations and participate in voluntary work projects and fund-raising activities to further support our community. In 2013, we will continue our commitment to embody CSR in our everyday business activities.

Volunteer Services Hours of the Group



Donations of the Group (HK\$'000)

