

# Sustainability at PT Bank HSBC Indonesia

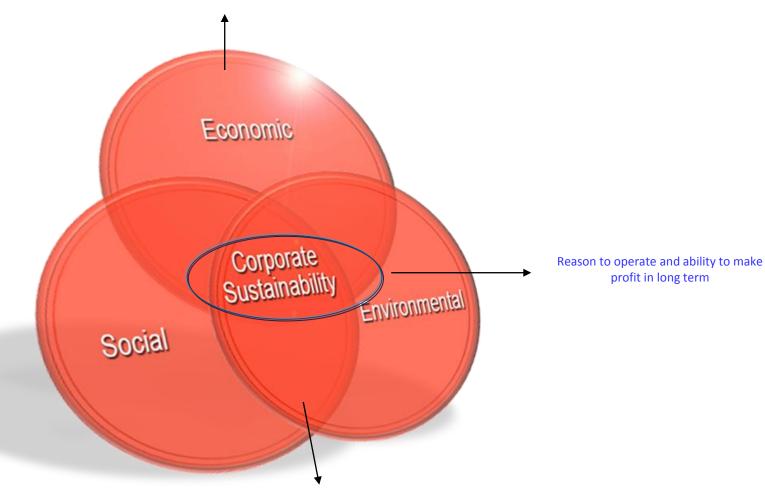
The importance of collaboration between the business & the academics



# There is a business imperative as well as a moral imperative to be involved in the community & sustainability issues

# Sustainability at the heart of what we do

Lending and investing money



Integrate social and environmental issues

# Making sense of sustainability

We believe that being a sustainable bank is first and foremost about **delivering profitable long-term growth for the benefit of all of our stakeholders**. But it is also about maintaining a stable environment and building healthy, educated communities.

This makes good business sense – being more sustainable helps contribute to economic development, grow our profits and build long-term relationships with everyone who has an interest in HSBC, whether as a customer, shareholder or employee. **This means:** 

### **Lending carefully**

- Meeting or exceeding regulations and guidelines
- Assessing the environmental and social impacts of our lending
- Ensuring our products are transparently priced and responsibly sold
- Working with customers in difficulty to try and find solutions
- Financing cleaner, greener energy and technology

### Acting for the long term

- Taking a long-term view to ensure our customers' deposits and our shareholders' investments are well looked after
- Managing the environmental footprint of our own business, by using less energy and water and creating less waste and CO<sup>2</sup> emissions
- Making sure we can attract and retain the best employees by being the best place to work

### **Building community partnership**

- Investing in the communities where we operate, especially in educational and environmental initiatives
- Encouraging employees to participate in community volunteering activities
- Providing access to basic financial education

# Our long-term thinking.....

| Making money   | While addressing social and environmental issues                            |
|----------------|---|
| Saving money   | By improving our operational environmental efficiency                       |
| Reducing risk  | Meeting (and exceeding) international standards and regulatory requirements |
| Building trust | By investing in communities where we operate and living our values          |

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## Sustainability at HSBC

At HSBC, how we do business is as important as what we do.

For us, sustainability means building our business for the long term by balancing social, environmental and economic considerations in the decisions we make.

Sustainability underpins our strategic priorities. It enables us to fulfil our purpose as an international bank, help businesses thrive and contribute to the health and growth of communities.

HSBC has three areas of focus:

**Sustainable Finance** – We anticipate and manage potential social or environmental risks that may arise through our lending and investment activities. We support our customers in making the shift to a lower-carbon economy by financing activities such as renewables and efficient transport.

Sustainable Communities – We work with leading charities to support community projects, with a focus on education and the environment. We aim to help young people reach their potential through access to education and entrepreneurship. Our HSBC Water Programme focuses on water education, provision and protection.

**Sustainable Operations** – We have committed to cut our annual carbon emissions from 3.5 tonnes per employee in 2011 to 2.5 tonnes by 2020.



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### HSBC Education Programme – Future Skills

Educate young people about the world of business and managing money

- Education is key to prosperity it offers people the chance to develop their skills, realise their potential and make a meaningful contribution to society.
- Our aim is to seek to open doors of opportunity for youth by helping to raise the academic achievement of young people, develop life skills and entrepreneurship, to build their local, cultural & international understanding. and improve their vocational skills with formal and informal learning
- Education is crucial to the development and prosperity of every country. By investing in education, HSBC seeks to build the confidence and abilities of young people on whom, as customers and employees, our future business will depend.

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# In the future, education could be your wisest investment.



The cost of a good education is rising but there's still no better predictor of success in life. Planning with HSBC can help make sure your finances make the grade. After that, it's up to your kids. The future starts here.

There's more on wealth management at www.hsbc.com/inthefuture



# The Whole world has target

















