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## Content Index for GRI Standards, Sector Disclosure and HKEx ESG Guide

GRI Standards and Sector Disclosure	HKEx ESG Guide	Disclosure Description	Section/Remarks
<b>General Disclosures</b>			
<b>GRI 102: General Disclosure 2016</b>			
<b>Organisation Profile</b>			
102-1		Name of the organisation	Cover; About This Report > Report Coverage
102-2		Activities, brands, products, and services	About This Report > Our Performance
102-3		Location of headquarters	Hong Kong
102-4		Location of operations	Hong Kong, mainland China, Macau, Singapore and Taipei
102-5		Ownership and legal form	Listed on The Stock Exchange of Hong Kong Limited
102-6		Market served	About This Report > Report Coverage; Our Performance
102-7		Scale of the organisation	Social > Our People > Training and Skills Development > Providing youth opportunities > Supporting industry initiatives
102-8	<b>KPI B1.1</b>	Information on employees and other workers	Key Metrics – Performance Data Summary > Social Performance – Our People in Numbers
102-9	<b>KPI B5.1</b>	Supply chain	Governance > Being Proactive to Manage Risk > Responsible Value Chain > Supply chain integrity
102-10		Significant changes to the organisation and its supply chain	About This Report > Report Coverage There was no significant change to the Bank's supply chain in 2021.
102-11		Precautionary principle or approach	Governance > Being Proactive to Manage Risk > Responsible Value Chain > Supply chain integrity
102-12		External initiatives	Social > Our Community > Addressing Climate Change
102-13		Membership of associations	Governance > Our Stakeholders > From Feedback to Actions > Memberships of industry associations
<b>Strategy</b>			
102-14	<b>Governance Structure 13</b>	Statement from senior decision maker	Board Statement; Chief Executive's Message
102-15	<b>Governance Structure 13</b>	Key Impacts, risks, and opportunities	Board Statement; Chief Executive's Message

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GRI Standards and Sector Disclosure	HKEx ESG Guide	Disclosure Description	Section/Remarks
<b>Ethics and Integrity</b>			
102-16		Values, principles, standards, and norms of behaviour	Social > Our People > Advocacy and Awareness
102-17	<b>KPI B7.2</b>	Mechanisms for advice and concerns about ethics	Social > Our People > Advocacy and Awareness; Employee Centricity
<b>Governance</b>			
102-18		Governance structure	Our ESG Journey > Introduction; Our ESG Journey > Introduction > Our ESG Governance
102-26	<b>Overall Approach 10</b>	Role of highest governance body in setting purpose, values, and strategy	Governance > Being Proactive to Manage Risk > Managing Different Types of Risk
102-29	<b>Governance Structure 13</b>	Identifying and managing economic, environmental, and social impacts	Board Statement; Chief Executive's Message
102-30	<b>Governance Structure 13</b>	Effectiveness of risk management processes	Board Statement; Chief Executive's Message
102-31	<b>Governance Structure 13</b>	Review if economic, environmental, and social topics	Board Statement; Chief Executive's Message
102-32	<b>Overall Approach 10</b>	Highest governance body's role in sustainability reporting	Our ESG Journey > Introduction > Our ESG Governance
<b>Stakeholder Engagement</b>			
102-40		List of stakeholder groups	Governance > Our Stakeholders
102-42		Identifying and selecting stakeholder engagement	Governance > Our Stakeholders > Engaging Our Stakeholder Community
102-43		Approach to stakeholder engagement	Governance > Our Stakeholders > Engaging Our Stakeholder Community; Social > Our People; Social > Our Customers > Understanding Our Customers
102-44		Key topics and concerns raised	Governance > Our Stakeholders > From Feedback to Action

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GRI Standards and Sector Disclosure	HKEx ESG Guide	Disclosure Description	Section/Remarks
<b>Reporting Practice</b>			
102-45	<b>Reporting Boundary 14</b>	Entities included in the consolidated financial statement	About This Report > Report Coverage
102-46		Defining report content and topic boundaries	About This Report > Report Coverage; About This Report > Reporting Guidelines and Assurance
102-47		List of material topics	About This Report > Materiality Assessment
102-48		Restatements of information	Lost days due to work-related injuries from 2018 to 2020 are restated in Key Metrics – Performance Data Summary > Social Performance – Our People in Numbers
102-49	<b>Reporting Boundary 15</b>	Changes in reporting	About This Report > Report Coverage
102-50		Reporting period	About This Report > Report Coverage
102-51		Date of most recent report	About This Report > Report Coverage
102-52		Reporting cycle	About This Report > Report Coverage; About This report > Reporting Guidelines and Assurance
102-53		Contact point for questions regarding the report	<a href="mailto:esg.report@hangseng.com">esg.report@hangseng.com</a>
102-54		Claims of reporting in accordance with the GRI Standards	About This Report > Reporting Guidelines and Assurance
102-55		GRI content index	Content Index
102-56	<b>Overall Approach: paragraph 9</b>	External assurance	About This Report > Assurance; Verification Statement
	<b>The Guide paragraph 4</b>	An issuer must publish its ESG report on an annual basis and regarding the same period covered in its annual report. An ESG report may be presented as information in the issuer's annual report or in a separate report.	About This Report > Report Coverage

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GRI Standards and Sector Disclosure	HKEx ESG Guide	Disclosure Description	Section/Remarks
<b>GRI 103 Management Approach</b>			
103-1	<b>Governance Structure 13</b>	Explanation of each material topic and its boundary	Board Statement; Chief Executive's Message
103-2	<b>Governance Structure 13</b>	The management approach and its components	Board Statement; Chief Executive's Message
103-2	<b>KPI B6.2</b>	The management approach and its components	Social > Our Customers > Understanding Our Customers; Social > Our People > Human Capital and Workforce Development
103-3	<b>Governance Structure 13</b>	Evaluation of the management approach	Our People > Employee Centricity; Board Statement
<b>Economic Standards Series</b>			
<b>GRI 201 Economic Performance 2016</b>			
201		Economic performance	Our Environment > Sustainable Finance > Sustainable/Green Finance Strategy
103-1, 103-2, 103-3	<b>GD A4, KPI A4.1</b>	Management approach	Chief Executive's Message; Our ESG Journey > Addressing Climate Risks
201-1	<b>KPI B8.2, KPI B8.1</b>	Direct economic value generated and distributed	Social > Our Community > Care for the Community; Overview; Our ESG Journey > Sustainability in Action; About This Report > Our Performance; Key Metrics – Performance Data Summary > Economic Performance
201-2	<b>KPI A4.1</b>	Financial implication and other risks and opportunities due to climate change	Our Environment > Climate Risk Management > Climate Risk Resilience; Our Environment > Sustainable Finance
<b>GRI 202 Market Presence 2016</b>			
103-1, 103-2, 103-3	<b>GD B1</b>	Management approach	Chief Executive's Message; Social > Our People > Inclusive Culture; Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Equal opportunities, non-discrimination and human rights
202-2		Proportion of senior management hired from the local community	Social > Our People > Human Capital and Workforce Development > Talent acquisition
<b>GRI 203 Indirect Economic Impacts 2016</b>			
203-1	<b>GD B8, KPI B8.1</b>	Infrastructure investments and services supported	Social > Our Community > Care for the Community; Our ESG Journey > Sustainability in Action

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GRI Standards and Sector Disclosure	HKEx ESG Guide	Disclosure Description	Section/Remarks
<b>GRI 204 Procurement Practices 2016</b>			
<b>103-1, 103-2, 103-3</b>		Management approach	Governance > Being Proactive to Manage Risks > Responsible Value Chain > Supply chain integrity
<b>204-1</b>	<b>KPI B5.1</b>	Proportion of spending on local suppliers	Governance > Being Proactive to Manage Risks > Responsible Value Chain > Supply chain integrity
	<b>KPI B5.2</b>	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored.	Governance > Being Proactive to Manage Risk > Responsible Value Chain > Contractor partnerships
	<b>KPI B5.4</b>	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Governance > Being Proactive to Manage Risk > Responsible Value Chain > Supply chain integrity
<b>GRI 205 Anti-corruption 2016</b>			
<b>103-1, 103-2, 103-3</b>	<b>GD B7</b>	Management approach	Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Compliance; Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Financial crime; Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Anti-bribery and corruption
<b>205-2</b>	<b>KPI B7.3</b>	Communication and training about anti-corruption policies and procedures	Social > Our People > Training and Skills Development; Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Compliance
<b>205-3</b>	<b>GD B7, KPI B7.1</b>	Confirmed incidents of corruption and action taken	Governance > Being Proactive to Manage risk > Managing Different Types of Risk > Financial crime In 2021, there were no fines, penalties or settlements in relation to corruption. In 2021, there was no case of insufficient action taken to address breaches of standards of anti-corruption and anti-bribery.
<b>GRI 207 Tax 2019</b>			
<b>GRI-207</b>		Approach to tax	Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Financial and tax risks

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GRI Standards and Sector Disclosure	HKEx ESG Guide	Disclosure Description	Section/Remarks
<b>Environmental Standards Series</b>			
<b>GRI 301 Materials 2016</b>			
<b>103-1, 103-2</b>	<b>GD A1, GD A2, GD A3</b>	Management approach	Our Environment > Environmental Management > Greening Our Buildings
<b>301-1</b>		Materials used by weight or volume	Key Metrics – Performance Data Summary > Environmental Performance Packaging materials used are not material to the business and therefore not disclosed.
<b>GRI 302 Energy 2016</b>			
<b>103-1, 103-2, 103-3</b>	<b>GD A1, GD A2, GD A3</b>	Management approach	Our Environment > Environmental Management > Greening Our Buildings; Our Environment > Environmental Management > Environmental Management Policy and Mechanism
<b>302-1</b>	<b>KPI A2.1</b>	Energy consumption within the organisation	Key Metrics – Performance Data Summary > Environmental Performance
<b>302-3</b>	<b>KPI A2.1</b>	Energy intensity	Key Metrics – Performance Data Summary > Environmental Performance Direct energy consumption per employee: 0.02 MWh Indirect energy consumption per employee: 3.73 MWh
	<b>KPI A2.3</b>	Description of energy use efficiency target(s) set and steps taken to achieve them.	Our Environment; Our Environment > Environmental Performance (Operational Eco-Efficiency)
<b>GRI 303 Water and Effluents 2018</b>			
<b>103-1, 103-2</b>	<b>GD A1, GD A2, GD A3</b>	Management approach	Our Environment
<b>303-1</b>		Interactions with water as a shared resource	Our Environment > Environmental Management > Greening Our Buildings
<b>303-3</b>	<b>KPI A2.4</b>	Water withdrawal	Only municipal water from Water Supplies Department is used in the operation. Hong Kong is of low water stress, and there is no issue in sourcing water.
<b>303-5</b>	<b>KPI A2.2</b>	Water consumption in total and intensity	Key Metrics – Performance Data Summary > Environmental Performance

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GRI Standards and Sector Disclosure	HKEx ESG Guide	Disclosure Description	Section/Remarks
<b>GRI 305 Emissions 2016</b>			
<b>103-1, 103-2, 103-3</b>	<b>GD A1, GD A2, GD A3, KPI A1.1</b>	Management approach	Our Environment > Environmental Management
<b>305-1</b>	<b>KPI A1.2</b>	Direct (Scope 1) GHG emission	Key Metrics – Performance Data Summary > Environmental Performance
<b>305-2</b>	<b>KPI A1.2</b>	Energy indirect (Scope 2) GHG emissions	Key Metrics – Performance Data Summary > Environmental Performance
<b>305-3</b>	<b>KPI A1.2</b>	Other indirect (Scope 3) GHG emissions	Key Metrics – Performance Data Summary > Environmental Performance
<b>305-4</b>	<b>KPI A1.2</b>	GHG emissions intensity	Key Metrics – Performance Data Summary > Environmental Performance
<b>305-5</b>	<b>KPI A2.3, KPI A1.5</b>	Reduction of GHG emissions	Our Environment > Environmental Management > Greening Our Buildings
	<b>KPI A1.5</b>	Description of emission target and steps to achieve them	Our Environment > Climate Risk Management > Climate Strategy; Our Environment > Environmental Management > Environmental Performance (Operational Eco-Efficiency)
<b>GRI 306 Waste 2020</b>			
<b>103-1, 103-2, 103-3</b>	<b>GD A1, GD A3</b>	Management approach	Our Environment > Environmental Management > Greening Our Buildings; Our Environment > Environmental Management > Environmental Management Policy and Mechanism
<b>306-1</b>	<b>KPI A3.1</b>	Waste generation and significant waste-related impacts	Our Environment > Environmental management > Environmental Management Policy and Mechanism
<b>306-2</b>	<b>KPI A3.1</b>	Waste by Type and disposal method	Our Environment > Environmental management > Environmental Management Policy and Mechanism
<b>306-3</b>	<b>KPI A1.3, KPI A1.4</b>	Waste generated	Our Environment > Environmental Management > Environmental Performance (Operational Eco-Efficiency)
<b>306-4</b>	<b>KPI A1.6</b>	Waste diverted from disposal	Our Environment > Environmental management > Greening Our Buildings; Our Environment > Environmental Management > Environmental Performance (Operational Eco-Efficiency)
<b>306-5</b>	<b>KPI A1.6</b>	Waste directed to disposal	Our Environment > Environmental management > Greening Our Buildings; Our Environment > Environmental Management > Environmental Performance (Operational Eco-Efficiency)

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GRI Standards and Sector Disclosure	HKEx ESG Guide	Disclosure Description	Section/Remarks
<b>GRI 307 Environmental Compliance 2016</b>			
<b>307-1</b>	<b>GD A1, GD A2, GD A3</b>	Non-compliance with environmental laws and regulations	Our Environment > Environmental Management
	<b>KPI A4.1</b>	Description of the significant climate-related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them	Our Environment > Climate Risk Management Apart from the climate-related issues that are covered by this Report, the Bank is not aware that there are other significant climate-related issues that have impacted the Bank.
<b>Social Standard Series</b>			
<b>GRI 401 Employment 2016</b>			
<b>103-1, 103-2, 103-3</b>	<b>GD B1</b>	Management approach	Social > Our People > Inclusive Culture; Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Equal opportunities, non-discrimination and human rights
<b>401-1</b>	<b>KPI B1.2</b>	New employee hires and employee turnover	Social > Our People > Human Capital and Workforce Development; Key Metrics – Performance Data Summary > Social Performance – Our People in Numbers
<b>GRI 403 Occupational Health and Safety 2018</b>			
<b>103-1, 103-2, 103-3</b>	<b>GD B2, KPI B2.3</b>	Management approach	Social > Our People > Employee Centricity > Promoting employee wellbeing > Occupational health and safety
<b>403-1</b>		Occupational health and safety management system	Social > Our People > Employee Centricity > Promoting employee wellbeing > Occupational health and safety
<b>403-3</b>		Occupational health services	Social > Our People > Employee Centricity > Promoting employee wellbeing > Occupational health and safety
<b>403-4</b>		Worker participation, consultation, and communication on occupational health and safety	Social > Our People > Employee Centricity > Promoting employee wellbeing > Occupational health and safety
<b>403-5</b>		Worker training on occupational health and safety	Social > Our People > Employee Centricity > Promoting employee wellbeing > Occupational health and safety



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GRI Standards and Sector Disclosure	HKEx ESG Guide	Disclosure Description	Section/Remarks
403-7		Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	Social > Our People > Employee Centricity > Promoting employee wellbeing > Occupational health and safety
403-9	KPI B2.1	Work-related injuries	Key Metrics – Performance Data Summary > Social Performance – Our People in Numbers
	GD B2	Compliance with health and safety-related laws and regulations	Social > Our People > Employee Centricity > Promoting employee wellbeing > Occupational health and safety
	KPI B2.2	Lost days due to work injury	Key Metrics – Performance Data Summary > Social Performance – Our People in Numbers
<b>GRI 404 Training and Education 2016</b>			
103-1, 103-2, 103-3	GD B3	Management approach	Social > Our People > Training and Skills Development
404-1	KPI B3.2	Averaging hours of training per year per employee	Key Metrics – Performance Data Summary > Social Performance – Our People in Numbers
404-2	GD-B3	Programs for upgrading employee skills and transition assistance programs	Social > Our People > Training and Skills Development
404-3		Percentage of employees receiving regular performance and career development reviews	Social > Our People > Inclusive Culture > Promotion of fairness and feedback culture
	GD B3	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities	Social > Our People > Human Capital and Workforce Development > Fit for the future; Social > Our People > Training and Skills Development
	KPI B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management)	Social > Our People > Training and Skills Development

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GRI Standards and Sector Disclosure	HKEx ESG Guide	Disclosure Description	Section/Remarks
<b>GRI 405 Diversity and Equal Opportunity 2016</b>			
<b>103-1, 103-2, 103-3</b>	<b>GD B1</b>	Management approach	Social > Our People > Inclusive Culture; Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Equal opportunities, non-discrimination and human rights
<b>405-1</b>	<b>KPI B1.1</b>	Diversity of governance bodies and employees	Social > Our People > Inclusive Culture > Promotion of equal opportunities, diversity and inclusion; Key Metrics – Performance Data Summary > Social Performance – Our People in Numbers
<b>GRI 406 Non-discrimination 2016</b>			
<b>103-1, 103-2, 103-3</b>	<b>GD B1</b>	Management approach	Social > Our People > Inclusive Culture; Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Equal opportunities, non-discrimination and human rights
<b>406-1</b>		Incidents of discrimination and corrective actions taken	No case of incidents of discrimination was reported in 2021.
<b>GRI 409 Forced or Compulsory Labour 2016</b>			
<b>103-2</b>	<b>GD B4, KPI B5.2, KPI B5.4</b>	Management approach	Governance > Being Proactive to Manage Risk > Responsible Value Chain > Human rights
<b>GRI 412 Human Rights Assessment 2016</b>			
<b>103-1, 103-2, 103-3</b>		Management approach	Social > Our People > Inclusive Culture > Promotion of equal opportunities, diversity and inclusion; Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Equal opportunities, non-discrimination and human rights; Governance > Being Proactive to Manage Risk > Responsible Value Chain > Human Rights
<b>412-2</b>		Employee training on human rights policies or procedures	Social > Our People > Inclusive Culture > Promotion of equal opportunities, diversity and inclusion; Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Equal opportunities, non-discrimination and human rights; Governance > Being Proactive to Manage Risk > Responsible Value Chain > Human rights
<b>GRI 413 Local Communities 2016</b>			
<b>103-1, 103-2, 103-3</b>	<b>GD B8, KPI B8.1, KPI B8.2</b>	Management approach	Snapshot > Our ESG Strategy; Social > Our Community > Care for the Community

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GRI Standards and Sector Disclosure	HKEx ESG Guide	Disclosure Description	Section/Remarks
<b>413-1</b>		Operations with local community engagement, impact assessments, and development programmes	Social > Our Community > Care for the Community
	<b>KPI B8.1</b>	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport)	Snapshot > Our ESG Strategy; Social > Our Community > Overview
	<b>KPI B8.2</b>	Resources contributed (e.g. money or time) to the focus area	Our ESG Journey > Sustainability in Action; Social > Our Community
<b>GRI 414 Supplier Social Assessment 2016</b>			
<b>414-1</b>		New suppliers that were screened using social criteria	Governance > Being Proactive to Manage Risk > Responsible Value Chain > Contractor partnerships  In 2021, there was no confirmed incident when contracts with business partners were terminated or not renewed due to violations related to corruption.
<b>GRI 416 Customer Health and Safety 2016</b>			
<b>103-1, 103-2, 103-3</b>	<b>GD B6</b>	Management approach	Social > Our Customers > Customer Safety
<b>416-1</b>		Assessment of the health and safety impacts of product and service categories	Social > Our Customers > Customer Safety
<b>GRI 417 Marketing and Labeling 2016</b>			
<b>103-2</b>	<b>GD B6</b>	Management approach	Social > Our Customers
<b>417-2</b>	<b>GD B6</b>	Incidents of non-compliance concerning product and service information and labeling	Social > Our Customers > Providing Transparency, Accountability and Choice
<b>417-3</b>	<b>GD B6</b>	Incidents of non-compliance concerning marketing communications	Social > Our Customers > Providing Transparency, Accountability and Choice

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GRI Standards and Sector Disclosure	HKEx ESG Guide	Disclosure Description	Section/Remarks
<b>GRI 418: Customer Privacy 2016</b>			
<b>103-1, 103-2, 103-3</b>	<b>GD B6</b>	Management approach	Social > Our Customers > Customer Privacy
<b>418-1</b>	<b>GD B6, KPI B2.3, KPI B6.2, KPI B6.5</b>	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Social > Our Customers > Understanding Our Customers; Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Data privacy
<b>GRI 419 Socioeconomic Compliance 2016</b>			
<b>419-1</b>	<b>GD B1</b>	Non-compliance with laws and regulations in the social and economic area	Social > Our People > Inclusive Culture; Social > Our People > Employee Centricity; Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Compliance; Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Equal opportunities, non-discrimination and human rights; Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Financial crime; Governance > Being Proactive to Manage Risk > Responsible Value Chain > Human rights  No judgments were entered against the Bank in litigation concerning employment practice, occupational health and safety, child or forced labour, product responsibility and corruption in 2021.
<b>419-1</b>	<b>KPI B6.3</b>	Description of practices relating to observing and protecting intellectual property rights.	Social > Our Customers > Providing Transparency, Accountability and Choice
<b>Product and Service Labeling</b>			
<b>G4-DMA</b>		Management approach	Social > Our Customers > Providing Transparency, Accountability and Choice
<b>Product Portfolio</b>			
<b>G4-FS6</b>		Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector	<a href="#">Annual Report 2021</a> : Segmental Analysis  <a href="#">Banking Disclosure Statement 2021</a> : Table 18: CR2 – Changes in defaulted loan and debt securities Table 19: CRB1 – Exposures by geographical location Table 20: CRB2 – Exposures by industry Table 26: Loans and advances to customers by geographical location Table 27: Gross loans and advances to customers by industry sector Table 28: Overdue loans and advances to customers

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GRI Standards and Sector Disclosure	HKEx ESG Guide	Disclosure Description	Section/Remarks
<b>G4-FS7</b>		Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Our Environment > Sustainable Finance > Sustainable Finance Solutions
<b>G4-FS8</b>		Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	Our Environment > Sustainable Finance > Sustainable Finance Solutions
<b>Active Ownership</b>			
<b>G4-DMA</b>		Management approach	Governance > Being Proactive to Manage Risk > Responsible Value Chain > Responsible financing
<b>G4-FS10</b>	<b>Overall Approach: paragraph 7</b>	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues	Our Environment > Sustainable Finance > Sustainable/Green Finance Strategy
<b>G4-FS11</b>		Percentage of assets subject to positive and negative environmental or social screening	We do not report publicly on percentage of assets subject to positive and negative environmental or social screening. All subsidiaries are covered by our parent company's sustainability policies.
<b>Local Communities</b>			
<b>G4-FS13</b>		Access points in low-populated or economically disadvantaged areas by type	Social > Our Customers > Financial Inclusion
<b>G4-FS14</b>		Initiatives to improve access to financial services for disadvantaged people	Social > Our Customers > Financial Inclusion; Social > Our Community > Promoting Sustainable Finance and Financial Literacy

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## Content Index for SASB Standards

Topic	Code	Disclosure Description	Section/Remarks
Activity Metric	FN-CB-000.A	1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Total value of deposit (personal banking): HK\$853.2 billionn
	FN-CB-000.B	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Total value of loans (personal banking): HK\$355.7 billion
Data Security	FN-CB-230a.1	1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of account holders affected	Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Data privacy
	FN-CB-230a.2	Description of approach to identifying and addressing data security risks	Social > Our Customers > Understanding Our Customers; Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Cybersecurity; Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Data privacy
Financial Inclusion & Capacity Building	FN-CB-240a.1	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	As we are still in the process of defining internal framework for calculating the internal metrics, we do not disclose such information for Financial Year 2021.
	FN-CB-240a.2	(1) Number and (2) amount of past due and nonaccrual loans qualified to programs designed to promote small business and community development	
	FN-CB-240a.3	Number of no-cost retail checking accounts provided to previously unbanked or underbanked customers	Nil.
	FN-CB-240a.4	Number of participants in financial literacy initiatives for unbanked, underbanked, or underserved customers	Social > Our Customers > Financial Inclusion > Promoting financial literacy; Social > Our Community > Promoting Sustainable Finance and Financial Literacy

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Topic	Code	Disclosure Description	Section/Remarks
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis	FN-CB-410a.1	Percentage of the portfolio for business lines by specific region, size (e.g. micro/SME/large) and by sector	<a href="#">Annual Report 2021</a> : Segmental Analysis  <a href="#">Banking Disclosure Statement 2021</a> : Table 18: CR2 – Changes in defaulted loans and debt securities Table 19: CRB1 – Exposures by geographical location Table 20: CRB2 – Exposures by industry Table 26: Loans and advances to customers by geographical location Table 27: Gross loans and advances to customers by industry sector Table 28: Overdue loans and advances to customers
	FN-CB-410a.2	Description of approach to incorporation of environmental, social, and governance ('ESG') factors in credit analysis	Our ESG Journey > Addressing Climate Risks; Governance > Being Proactive to Manage Risk > Responsible Value Chain > Responsible financing
	FN-CB-410a.2	Percentage and number of companies held in the institution's portfolio with which the reporting organisation has interacted on environmental or social issues	Governance > Being Proactive to Manage Risk > Responsible Value Chain > Responsible financing
Business Ethics	FN-CB-510a.1	Total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, anti-trust, anticompetitive behaviour, market manipulation, malpractice, or other related financial industry laws or regulations	Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Competition; Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Financial crime
	FN-CB-510a.2	Description of whistleblower policies and procedures	Social > Our People > Employee Engagement; Social > Our People > Inclusive Culture; Governance > Being Proactive to Manage Risk > Managing Different Types of Risk > Whistleblowing
Systematic Risk Management	FN-CB-550a.1	Global Systemically Important Bank ('G-SIB') score, by category	As Hang Seng is not classified as G-SIB, we disclose information on being a Domestic Systematically Important Bank ('D-SIB'). <a href="#">Annual Report 2021</a> : Management Discussion and Analysis – Risk
	FN-CB-550a.2	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Our Environment> Climate Risk Management > Climate Risk Resilience; <a href="#">Annual Report 2021</a> : Management Discussion and Analysis – Risk and Corporate Governance Report

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## Task Force on Climate-related Financial Disclosures (TCFD) Content Index

Area	Recommended Disclosure	Section/Remarks
<b>Governance</b>	a) Describe the board's oversight of climate-related risks and opportunities.	Board Statement; Our ESG Journey > Our ESG Governance
	b) Describe management's role in assessing and managing climate-related risks and opportunities.	Our Environment > Climate Risk Management > Climate Risk Resilience; Our Environment > Sustainable Finance; Governance > Being Proactive to Manage Risk > Managing Different Types of Risk
<b>Strategy</b>	a) Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long term.	Governance > Being Proactive to Manage Risk > Responsible Value Chain > Responsible financing
	b) Describe the impact of climate-related risks and opportunities on the organization's business, strategy, and financial planning.	Our Environment > Climate Risk Management > Climate Resilience; Our Environment > Sustainable Finance; Our Environment > Climate Risk Management > Climate Strategy; Our Environment > Environmental Management > Greening Our Buildings
	c) Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including Disclosure under a 2°C or lower scenario.	In 2021, we ran our first climate stress testing and scenario analysis exercise. We do not currently fully disclose the impacts of transition and physical risk quantitatively, due to transitional challenges such as data limitations and evolving science and methodologies.
<b>Risk Management</b>	a) Describe the organization's processes for identifying and assessing climate-related risks.	About This Report > Materiality Assessment; Our Environment > Climate Risk Management > Climate Resilience; Our Environment > Sustainable Finance; Our ESG Journey > Addressing Climate Risks
	b) Describe the organization's processes for managing climate-related risks.	Our Environment > Climate Risk Management > Climate Resilience; Our Environment > Sustainable Finance
	c) Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management.	Our ESG Journey > Addressing Climate Risks; Our ESG Journey > Sustainability in Action; Our Environment > Climate Risk Management > Climate Resilience; Our Environment > Sustainable Finance Governance > Being Proactive to Manage Risk > Managing Different Types of Risk
<b>Metrics and Targets</b>	a) Disclose the metrics used by the organization to assess climate-related risks and opportunities in line with its strategy and risk management process.	Our Environment > Environmental Management > Greening Our Buildings; Governance > Being Proactive to Manage Risk > Climate Risk Management Framework
	b) Disclose Scope 1, Scope 2, and if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risks.	Our ESG Journey > Addressing Climate Risks; Key Metrics – Performance Data Summary > Environmental Performance <a href="#">Annual Report 2021</a> ; Management Discussion and Analysis – Risk
	c) Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets.	Our Environment > Environmental Management > Greening Our Buildings; Key Metrics – Performance Data Summary > Environmental Performance