

DoThink 德信地产

你的生活知己

德信中国控股有限公司

Dexin China Holdings Company Limited

(於開曼群島註冊成立的有限公司)

(Incorporated in the Cayman Islands with limited liability)

股票代號 Stock Code: 2019

2020

ENVIRONMENTAL SOCIAL
AND GOVERNANCE REPORT

年度環境、社會及管治報告



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ABOUT THIS REPORT

關於本報告

REPORT INTRODUCTION

Dexin China Holdings Company Limited (the “Company”), together with its subsidiaries (collectively the “Group”, “we” or “Dexin”), is pleased to announce the third environmental, social and governance report (“this Report” or the “ESG Report”), which aims to set out the Group’s system construction and work performance in respect of environmental, social and governance (“ESG”), objectively disclose the Group’s management and effectiveness in sustainable development in response to the expectations of stakeholders and the public.

SCOPE AND BOUNDARY OF THE REPORT

This Report discloses the Group’s management and results in sustainable development during the period from January 1, 2020 to December 31, 2020 (the “Reporting Period” or “this year”), with some information covering the first quarter of 2021. This Report covers the Group’s main business, including property development and sales. For details of the Group’s business, please refer to the Group’s 2020 Annual Report.

BASIS OF PREPARATION

This Report has been prepared in strict compliance with the requirements of the Environmental, Social and Governance Reporting Guide (the “ESG Reporting Guide”), Appendix XXVII to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “HKEX” or “Hong Kong Stock Exchange”). The content index for the ESG Reporting Guide is listed in Appendix II to this Report for the convenience of readers.

SOURCE AND RELIABILITY ASSURANCE

The information and data disclosed in this Report are derived from the Group’s statistical reports and official documents, which have been reviewed by the relevant authorities. The Group undertakes that there are no false records or misleading statements in this Report and that it is responsible for the authenticity, accuracy and completeness of the content. The settlement currency of the monetary amount involved in this Report is RMB.

報告簡介

本報告是德信中國控股有限公司（以下簡稱「本公司」），連同其附屬公司（統稱「集團」、「我們」或「德信」）發佈的第三份環境、社會及管治報告（以下簡稱「本報告」或「ESG報告」），旨在闡述集團在環境、社會及管治（即為Environmental, Social and Governance，以下簡稱「ESG」）方面的制度建設與工作表現，客觀地披露集團在可持續發展方面的管理和成效，以響應利益相關方及社會公眾的期望。

報告範圍及邊界

本報告披露集團於2020年1月1日至2020年12月31日期間（以下簡稱「報告期內」或「本年度」）在可持續發展方面的管理與成果，部分信息涵蓋2021年第一季度。本報告內容涵蓋集團的主營業務，包括物業開發及銷售業務。集團的業務詳情，請參閱集團2020年年度報告。

報告編製依據

本報告嚴格遵從香港聯合交易所有限公司（以下簡稱「港交所」或「香港聯交所」）證券上市規則附錄二十七《環境、社會及管治報告指引》（以下簡稱「《ESG報告指引》」）的規定編製。本報告附錄二詳列《ESG報告指引》內容索引，以方便讀者快速查閱。

資料來源及可靠性保證

本報告披露的信息和數據來源於集團統計報告和正式文件，並通過相關部門審核。集團承諾本報告不存在任何虛假記載或誤導性陳述，並對內容真實性、準確性和完整性負責。本報告涉及的貨幣金額均以人民幣作為結算貨幣。

ABOUT THIS REPORT 關於本報告

PROCESS OF PREPARATION

The report is prepared based on a systematic procedure, including working team establishment, identification of key stakeholders, stakeholder interviews, identification and prioritization of key ESG issues, determination of ESG Report boundaries, collection of relevant materials and data, determination of framing, report preparation, report design, departmental and senior management reviews.

CONFIRMATION AND APPROVAL

This Report has been confirmed by the management, and approved by the board of directors on 26 April 2021.

ACCESS AND RESPONSE TO THIS REPORT

The electronic version of the report is available on the official website of the Hong Kong Stock Exchange at <http://www.hkexnews.hk>. If you have any comments or suggestions on the environmental, social and governance disclosure and performance of the Group, please communicate them with us by the means as follows:

Tel: 0571-8583 1088

Address: Dexin Group, No. 588 Huanzhan East Road, Jianggan District, Hangzhou, Zhejiang, PRC

報告編製流程

本報告內容是按照一套有系統的程序而釐定的。有關程序包括：工作小組組建、識別重要的利益相關方、利益相關方訪談、識別和排列 ESG 相關重要議題、決定 ESG 報告的界限、收集相關材料和數據、框架確定、報告編寫、報告設計、部門與高層審核等環節完成編製。

確認及批准

本報告經管理層確認後，於2021年4月26日獲董事會通過。

獲取及回應本報告

讀者可通過香港聯交所官網<http://www.hkexnews.hk>獲取報告電子版。如您對集團環境、社會及管治方面的披露和表現有任何意見或建議，請通過如下方式與我們進行反饋與溝通。

電話：0571-8583 1088

地址：杭州市江乾區環站東路588號德信集團

STATEMENT OF THE MANAGEMENT

管理層致辭

The year 2020 has been challenging with the COVID-19 pandemic spreading across the world and the global economic situation being highly uncertain. In spite of the fact that the Group's business was inevitably affected to varying degrees, we have proactively increased resilience in development amid such adverse situation. Besides, we have always been upheld the concept of quality management of "focusing on customer needs and creating value for customers" to ensure sound operation and protect the interests of stakeholders. During the Reporting Period, the Group's contracted sales have beat expectation with its revenue increasing significantly and profitability improving continuously. The Group won the title of China's Top 100 Real Estate Enterprises for seven consecutive years jointly awarded by the Institute of Enterprise, Development Research Center of the State Council, Institute of Real Estate, Tsinghua University and China Index Institute, which has been a satisfying achievement.

During the course of development, the Group adhered to the core value of "uphold integrity, do what is right and manufacture authentic products", striving to create value for different stakeholders, intensify the implementation of environmental, social and governance (ESG) in business operation and management, optimize management in the aspects of customer service, product quality, employee development, and environmental protection, as well as contributing to the United Nations Sustainable Development Goals, thus continuously improving and practicing the Group's ESG performance and commitments.

Based on the brand positioning of "Your Life Companion", the Group upheld high standard construction quality management concept and has built the brand image of "Hangzhou workmanship" by actively carrying out standardized management covering the whole life cycle of project, constantly intensifying the awareness of quality and safety control, and enhancing professional skills and management capability in terms of quality. In addition, the Group has established the sound "companion confidant" customer service system, actively implemented digital transformation and made additional breakthrough in marketing through full closed-loop marketing. In 2020, in view of the fact that the COVID-19 pandemic created demand for healthy housing, the Group also made innovation constantly and proactively intensified the application of technical and smart systems by providing the customers with all-around healthy and smart home living solutions through the five constant system of "constant temperature, constant humidity, constant oxygen level, constant cleanness and constant quietness", and ten technical systems.

2020年是充滿挑戰的一年，新冠肺炎疫情席捲全球，世界經濟局勢充滿不確定性。雖然集團業務無可避免會受到不同程度的影響，但我們積極在逆境中提高發展韌性，始終堅守「以客戶需求為中心，為客戶創造價值」的品質經營觀，確保穩健經營，保障利益相關方權益，報告期內，集團合約銷售超額完成，營收規模大幅增長、盈利能力持續提升，連續7年獲得由國務院發展研究中心企業研究所、清華大學房地產研究所和中國指數研究院聯合授予的中國房地產百強企業稱號，取得了令人欣喜的成績。

在發展的過程中，集團秉持「樹正氣、走正道、做正品」的核心價值觀，致力於為不同利益相關方創造價值，不斷加強環境、社會及管治(ESG)在我們的業務運營和管理中的融入，優化在客戶服務、產品質量、員工發展、環境保護等方面的管理，並為聯合國可持續發展目標作出貢獻，以持續提升和踐行集團的ESG表現和承諾。

集團以「你的生活知己」為品牌定位，堅持高標準建築質量管理理念，積極開展覆蓋項目全生命周期的標準化管理，持續強化質量和安全管理意識，提升質量專業技術和管理能力，樹立了「杭派精工」的品質形象。搭建完善的「相伴知己」客服體系，積極開展數字化轉型，形成全營銷閉環，取得營銷新突破。2020年，新冠疫情催生了健康住宅的需求，集團亦持續創新，積極加大科技智慧系統的運用，通過「恒溫、恒濕、恒氧、恒潔、恒靜」的五恒體系以及十大科技系統，為客戶提供全方位的健康智慧居家生活解決方案。

STATEMENT OF THE MANAGEMENT

管理層致辭

As a responsible corporate citizen, the Group proactively responded to the national objectives of hitting “peak carbon dioxide emissions” and realizing “carbon neutrality” by vigorously developing green building, striving to maximize energy conservation, environment protection and pollution reduction during the full life cycle of construction, so as to cut down construction energy consumption and reduce negative effects from construction on the environment. Based on the product concept of “green, healthy, smart and technical”, we promoted the sustainability performance of Dexin’s products by implementing green design such as sponge city, prefabricated building, etc., and by utilizing new environment-friendly construction and decorative materials. The Group also actively promoted the development of green capital market. Specifically, the Group has entered into green financial framework, and intended to make an all-out effort to facilitate the transformation to high resource efficiency and sustainable development through the investment in qualified green projects, thus promoting the establishment of low-carbon and environment-friendly city and community.

The Group believes that Dexin is a platform where work-life balance and integration can be achieved. We regarded employees as the core competitiveness for development of the Group, gave full respect to and safeguarded each of the employees’ basic interests, continuously optimized the incentive system and paid attention to personal development, the health and safety of employees, striving to create a sound working environment featuring harmonious development and positive interaction between the Group and its staff, and enable the staff to share development achievements with the Group. We also regarded our partners as business companion. Therefore, we actively advanced the performance of social responsibility in supply chain through continuous improvement of supply chain management and promoted the achievement of integrated development and mutual benefits among parties. Meanwhile, the Group has always been treated social responsibility as an important component of its development strategy. In this regard, the Group vigorously support community building through the blue foundation “tetralogy”, so as to give back to the society with love and warmth and extend warmth to every corner of the community.

作為負責任的企業公民，集團積極響應國家「碳達峰」「碳中和」目標，大力發展綠色建築，致力於在建築全生命周期最大程度節約資源、保護環境、減少污染，以降低建築能耗，減少建築對環境的負面影響。我們以「綠色、健康、智慧、科技」作為產品理念，通過開展海綿城市、裝配式建築等綠色設計工作，採用新型環保建築裝飾材料，促進德信產品的可持續發展表現。集團亦積極促進綠色資本市場發展，已訂立綠色金融框架，計劃通過投資符合資格的綠色項目，全力促進高資源效率及可持續發展轉型，推動創建低碳、環境友好的城市和社區。

集團相信德信是能夠讓工作與生活平衡融合的舞臺。我們視員工為集團發展的核心競爭力，充分尊重和保護每一位員工的基本權益，持續優化激勵體系，關注員工成長、安全與健康，致力於構築企業與員工和諧發展、良性互動的工作氛圍，並讓員工與集團共享發展成果。我們亦把合作夥伴視為事業知己，通過不斷完善供應鏈管理，在供應鏈中積極推動社會責任，促進實現多方融合發展，互利共贏。同時，集團始終把社會責任作為企業發展戰略的重要組成部分，通過藍公益「四部曲」，大力支持社區建設，用愛心和溫暖回饋社會，將知己溫度傳遞到每一個角落。

STATEMENT OF THE MANAGEMENT

管理層致辭

Looking ahead, the Group will uphold and devotedly inherit the mission and responsibility the society endues us to achievement excellence, aiming to develop into a constant innovator that realizes integrated development in the full industry chain of pan-real estate. Also, the Group will establish a development platform for the employees to exploit their talents, create value for all the shareholders, take its social responsibility, become life companion of the customer and provide all the partner with greater opportunity to create a win-win situation and achieve development.

展望未來，集團將牢記社會賦予我們的使命與責任，忠實傳承，鑄就精粹，致力成為一家泛房地產全產業鏈整合發展的持續創新者，並為員工鑄就施展才華的發展平台，為全體股東創造價值，為社會承擔責任，成為客戶的生活知己，為所有合作夥伴提供共贏發展的更大舞台。

ABOUT DEXIN

走進德信

CORPORATE PROFILE

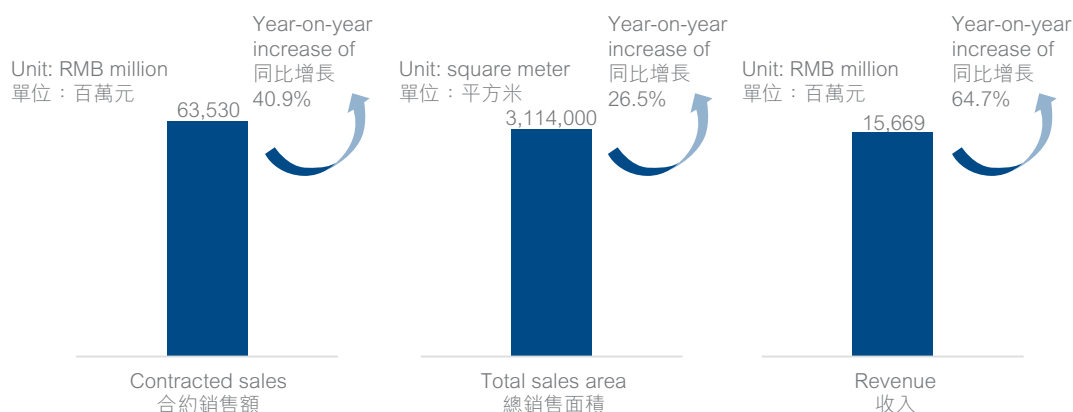
Dexin China Holdings Company Limited is a leading comprehensive property developer based in Zhejiang Province, China, focusing primarily on the development of residential properties and the development, operation and management of commercial and mixed-use properties. Established in 1995, Dexin has expanded its business continuously and steadily. Its headquarters was relocated to Hangzhou in 2005. It has listed among the local top 3 real estate enterprises in Hangzhou since 2012, tapped into overseas markets in 2014 and extended to Zhejiang in 2016. In 2019, Dexin China Holdings Company Limited was successfully listed on the main board of the Hong Kong Stock Exchange with the stock code of 2019.HK.

Over the past more than two decades of development history, we have persistently adhered to the corporate tenet of “Good morals, good faith”, upheld the core value of “uphold integrity, do what is right and manufacture authentic products” and stuck to the concept of quality management of focusing on customer needs and creating value for customers. Through all these efforts, we are widely recognized in the market and by the clients. From 2014 to 2020, the Group won the title of China’s Top 100 Real Estate Enterprises for seven consecutive years jointly awarded by the Institute of Enterprise, Development Research Center of the State Council, Institute of Real Estate, Tsinghua University and China Index Institute, with ranking rising to the 56th place in 2020.

公司簡介

德信中國控股有限公司是一家根植於中國浙江省的領先綜合型房地產開發商，主要專注於住宅開發，商業和綜合性物業的開發、運營及管理。德信於1995年成立，2005年總部搬至杭州，2012年至今穩居杭州本土房企前三甲，2014年進軍海外，2016年佈局全浙江，持續穩步拓展。2019年，德信中國控股有限公司成功在香港聯交所主板上市，股份代號：2019.HK。

在20多年的發展歷程中，我們始終堅持「厚德載物、誠信致遠」的企業宗旨，秉持「樹正氣、走正道、做正品」的核心價值觀，堅守以客戶需求為中心，為客戶創造價值的品質經營觀，贏得了市場和客戶的廣泛認可。2014年至2020年，集團連續7年獲得由國務院發展研究中心企業研究所、清華大學房地產研究所和中國指數研究院聯合授予的中國房地產百強企業稱號，2020年排名上升至第56位。



ABOUT DEXIN

走進德信

BUSINESS OVERVIEW

The business operation of the Group is focused on property development and sales. We also provide property construction service, lease of properties and hotel operations. Our property construction service refers to the provision of property project management service to three non-owned residential projects. Similar to our owned property project, we outsource the construction works of these residential projects to third-party construction companies.

Adhering to the guidance of “being rooted in Zhejiang, focusing on the Yangtze River Delta, and extending to key hub cities of China”, and the development strategy of “one body two wings”: focusing on the principal business of residential development and developing the supporting business of commercial property and industry city, the Group continuously improved its business structure and expand into cities and quality land resources with the potential for development.

- **Residential product:** The Group’s residential product has been developed into five series, namely the Haipai Series (海派系) that features a British architectural style, the Berlin Series (泊林系) that features an European neoclassical architectural style, the Courtyard Series (大院系) that features a neo-Asian architectural style, the Zhenyue Series (臻悦系) that features a modern and elegant architectural style and the Mansion Series (雲莊系), a brand new high-end product series that based on three factors, i.e. “West Lake temperament, Zhuangzi style and oriental fashion”.
- **Commercial product:** The Group’s commercial product includes regional shopping centers, neighborhood living centers and complexes.
- **Industry city product:** The Group’s industry city product includes office buildings, research buildings, cultural tourism towns, etc.

業務概況

集團的業務運營專注於物業開發及銷售。同時我們也提供物業建築服務、物業租賃以及酒店營運。我們的物業建築服務指我們向三個非自有住宅項目提供的物業項目管理服務。與我們自有物業項目類似，我們將該等住宅項目的建設工作外包予第三方建築公司。

集團堅持「立足浙江，深耕長三角，佈局全國中心城市」，持續以住宅開發為主業，以商業和產城為兩翼，並依托「一體兩翼」的發展策略，不斷完善業務結構，拓展有發展潛力的城市和優質土地資源。

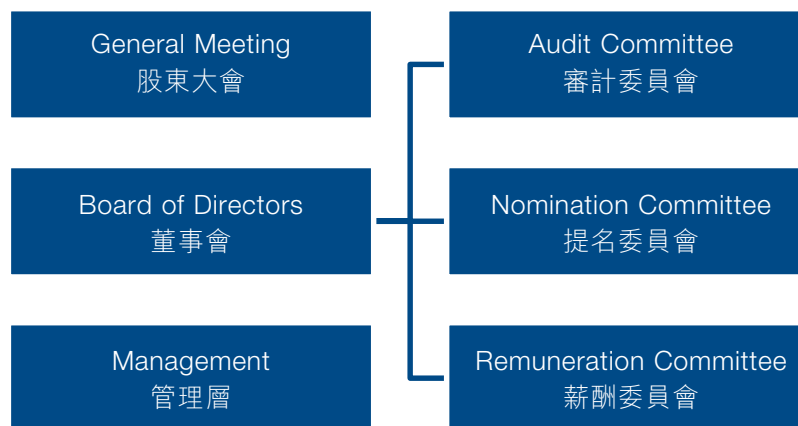
- **住宅產品：**集團住宅產品已發展為五個系列：以英倫建築風格為特色的海派系、以歐式新古典建築風格為特色的泊林系、以新亞洲建築風格為特色的大院系、以現代雅致建築風格為特色的臻悦系、以「西湖氣、莊子韻、東方潮」為三大基因的全新高端產品系一雲莊系。
- **商業產品：**集團商業產品包括區域型購物中心、鄰里生活中心和產業綜合體。
- **產城產品：**集團產城產品包括辦公樓、科研大樓、文旅小鎮等。

CORPORATE GOVERNANCE

Good corporate governance is critical to enhancing the Group's management and the preserving the shareholders' interest as a whole. We have adopted the code provisions set out in the Corporate Governance Code (the "CG Code") as contained in Appendix 14 to the Listing Rules as its own code to govern its corporate governance practices. Under the code, the board of directors of the Group establishes the Audit Committee, the Remuneration Committee and the Nomination Committee, and each of the committees is operated in accordance with terms of reference established by the board of directors. In selecting members of the board of directors, we have complied with the board diversity policy and gave consideration to the benefits of board diversity from various aspects, including but not limited to the age, cultural and educational background, professional experience, capacity and knowledge. As of December 31, 2020, the board of directors consisted of seven directors, of whom three were executive directors, one was a non-executive director and three were independent non-executive directors.

企業管治

良好的企業管治對於加強集團的管理及維護股東整體利益至關重要。我們已採納《上市規則》附錄十四所載企業管治守則（「企業管治守則」）的守則條文，作為管治其企業管治常規的守則。在此守則下，集團董事會設立審計委員會、薪酬委員會及提名委員會，各委員會按照董事會訂立的職權範圍運作。在選擇董事會成員時，我們遵循集團董事會多元化政策，從多個方面考慮董事會多元化的裨益，包括但不限於年齡、文化和教育背景、專業經驗、能力及知識。截至2020年12月31日，集團董事會由七名董事組成，其中三名為執行董事，一名為非執行董事以及三名為獨立非執行董事。



Corporate governance structure
企業管治架構

ABOUT DEXIN

走進德信

Risk management

The Group has formulated the Internal Audit System of Dexin Real Estate Group, the Economic Responsibility Audit System of Dexin Real Estate Group and the Staff Audit Guidelines of Dexin Real Estate Group based on the actual conditions of the Group and in strict accordance with the *Audit Law of the People's Republic of China* and other relevant laws and regulations, in order to provide clear guidelines on audit work, ensure compliant operation and continuously improve corporate governance of the Group.

The Group has established a well-structured and clearly defined risk management and internal control system. It conducts risk management work on a regular basis, cooperates with various business departments to conduct risk assessment and due diligence on major projects, and timely develops solutions to problems and obstacles identified to ensure the Group's sustainable and steady business development. Following the COSO (The Committee of Sponsoring Organizations of the Treadway Commission) Enterprise Risk Management Integrated Framework, the Group has established a sound risk management process to systematically sort out, mitigate and monitor risks. We will evaluate the effectiveness of our risk management framework at least annually and regularly hold management meeting to update the progress of risk monitoring efforts. In addition, the Group ensures that the management is fully aware of relevant laws, regulations and policies by conducting regular internal risk management and control training for management and employees.

Anti-corruption and anti-money laundering

The Group sticks to honest culture and integrity management, undertakes to strictly comply with the *Anti-Unfair Competition Law of the People's Republic of China*, the *Interim Provisions on Banning Commercial Bribery* and other relevant laws and regulations, and has formulated and implemented such internal systems as the Trial Version

風險管理

集團嚴格遵守《中華人民共和國審計法》等法律法規，並結合集團情況制定《德信地產集團內部審計制度》《德信地產集團經濟責任審計制度》和《德信地產集團員工審計指引》等內部制度，明確審計工作指引，確保集團合規經營，不斷提升集團的企業管治水平。

集團建立了結構完善、職責明確的風險管理及內部控制系統，定期開展風險管理工作，並與各業務部門合作對重大項目進行風險評估與盡職調查，針對發現的問題和障礙及時制定解決方案，保障集團的業務持續穩健發展。集團遵循COSO (The Committee of Sponsoring Organizations of the Treadway Commission, 美國反欺詐財務報告委員會下屬的發起人委員會)企業風險管理綜合框架建立了完善的風險管理流程，以系統整理、減輕及監控風險。我們對風險管理框架的有效性將至少每年進行一次評估，並定期舉行管理層會議以更新風險監測工作的進展。此外，通過定期對管理層及僱員開展內部風險管控培訓的方式，確保管理層充分了解相關法律法規及政策。

反腐敗及反洗錢

集團堅守誠信文化、誠信經營，並承諾嚴格遵守《中華人民共和國反不正當競爭法》及《關於禁止商業賄賂行為的暫行規定》等法律及相關規定，制定並執行《德信控股集團違規違紀責任追究制度地產集團試行版》及《德信地產集團

ABOUT DEXIN 走進德信

of Accountability System for Violations of Rules and Regulations of Dexin Holding for Dexin Real Estate, and the Audit Integrity Reporting System of Dexin Real Estate. It takes a zero tolerance policy for fraud, extortion, corruption, money laundering and other behaviors or activities in violation of any provisions.

During the Reporting Period, the Group prepared the Staff Integrity Undertaking 《員工廉潔承諾書》, which defines various types of work-related crime, constraints employee behavior and offers channels to file complaint and report. Staff of the Group voluntarily signed on the integrity undertaking online or offline to jointly defend Dexin's core value of "uphold integrity, do what is right and manufacture authentic products", thus preventing all illegal and undisciplined behaviors that seek unlawful benefits from happening. Upon the release of Staff Integrity Undertaking, 100% of the experienced employees have completed online signature while new employees sign on the undertaking together with labor contract when joining the Group.

At the same time, the Group has set up and made thorough publicity for a number of reporting channels, including but not limited to the official website of Dexin, hotline, email, WeChat, table sign at the reception and in the meeting room, poster, business card, etc., with publicity for all reporting channels being governed and maintained by a designated person. During the Reporting Period, the Group has initially established the whistleblower protection system to further create a

審計廉潔舉報制度》等內部制度，對於任何違反規定的欺詐、勒索、貪腐及洗黑錢等行為或活動採取零容忍政策。

報告期內，集團編製《員工廉潔承諾書》，界定各類職務犯罪，約束員工行為操守，並提供投訴舉報途徑。集團員工自願線上、線下簽署並遵守廉潔承諾書，共同捍衛德信「三正」核心價值觀，預防各種謀取不正當利益的違法違紀行為發生。《員工廉潔承諾書》頒佈後，老員工100%線上簽署完成，新員工入職時與勞動合同一併簽署。

同時，集團建立多種舉報渠道並開展全面公示，包括但不限於德信官網、電話、郵箱、微信、前台及會議室桌簽、海報、名片等，所有舉報渠道的公示由專人監管和維護。報告期內，為進一步創造公平、公開、公正的廉潔工作環境，集團初步建立舉報人保護制度，鼓勵實名舉報，集團會對所有舉報信息嚴格保密，



Publicity of report channels by the Group
集團舉報渠道公示

ABOUT DEXIN 走進德信

fair, open, impartial and clean working environment. According to the system, whistleblowers are encouraged to report in real name, the Group shall keep all reporting information in strict confidentiality and once verified, the whistleblower will be granted incentives in cash, as the case may be. It is designed to play the supervision role of staff and external related parties, and ensure that all whistleblowers are not subject to any unfair treatment for refusing to participate in bribery and corruption or reporting corruption in good faith.

The Group also attached great importance to the establishment of clean culture and has made such efforts as taking the punishment and prevention of any bribery and corruption as an key integral part of its core value of “uphold integrity, do what is right and manufacture authentic products”, widely organizing integrity compliance promotion conferences and exchange sessions on practices with peers, continuously regulating the practices of the employees, as well as improve its capability of preventing and controlling such improper practices as fraud, extortion, corruption, money laundering, etc.

During the Reporting Period, the Group did not have any corruption or malpractice lawsuit.

舉報查實後將視情況給予舉報人現金獎勵。該制度旨在發揮員工和外部關聯方的監督作用，並確保所有舉報人不會因拒絕參與賄賂和腐敗或誠信舉報腐敗行為而受到任何不公正的待遇。

集團亦高度重視廉潔文化建設，將懲治和預防腐敗行為作為「樹正氣、走正道、做正品」的企業核心價值觀的重要組成，廣泛開展廉潔合規宣導和同行實踐交流，持續規範員工的從業行為，提高集團對欺詐、勒索、貪腐、洗黑錢等行為的預防和控制能力。

報告期內，集團未發生任何有關貪污或舞弊的訴訟案件。



Integrity compliance and anti-fraud promotion conference organized by Dexin Group
開展德信集團廉潔合規及反舞弊宣導



Organized exchange sessions and seminars on anti-corruption practices with peers
開展同行反貪腐實踐交流座談會

AWARDS AND HONORS

Forging ahead for more than two decades, the Group has always been advanced the development of cities with the influence of acting as a “confidant”. During the Reporting Period, we rode on the tide of the era relying on our well-constructed products and have been highly recognised by companies in and outside the industry, thus further enhancing the brand influence of Dexin.

- China's Top 10 Listed Real Estate Enterprises in Solvency 2020 (2020中國上市房企償債能力TOP10)
- China's TOP47 Real Estate Enterprises in Human Capital Value (中國房地產企業人力資本價值TOP47)
- Ranking 56th among the list of China's Top 100 Real Estate Enterprises (中國房地產百強企業)
- Top 10 Local Brand Enterprise in Zhejiang (十大浙江本土品牌企業)
- TOP2 of Top 10 Listed Real Estate Enterprises in Wealth Creation (中國上市房企財富創造能力10強TOP2)
- Champion of the Best Choice of Properties – Real Estate Property with Craftsmanship Spirit (嚴選好房冠軍榜 – 匠心房企)
- Ranking 54th among the list of China's Top 100 Listed Real Estate Enterprises (中國上市房企百強)
- Top 10 Financial Role Models of Listed Real Estate Enterprises (上市房企十大財務健康榜樣)
- No. 22 of Comprehensive Strength Ranking of Listed Real Estate Companies (地產上市公司綜合實力排行榜)
- Urban Impulse Real Estate Media Award (城市推動力地產傳媒大獎)
- China's Listed Real Estate Enterprises with the Greatest Growth Potential (中國最具成長性上市房企)
- 2020中國上市房企償債能力TOP10
- 中國房地產企業人力資本價值TOP47
- 中國房地產百強企業第56位
- 十大浙江本土品牌企業
- 中國上市房企財富創造能力10強TOP2
- 嚴選好房冠軍榜 – 匠心房企
- 中國上市房企百強第54位
- 上市房企十大財務健康榜樣
- 地產上市公司綜合實力排行榜第22名
- 城市推動力地產傳媒大獎
- 中國最具成長性上市房企

獎項榮譽

砥礪二十餘載，集團始終以「知己」之力推動城市美好，報告期內，我們憑借精築產品勇立時代潮頭，獲得業內外高度認可，進一步擴大了德信的品牌影響力。

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- Hangzhou's TOP10 Real Estate Enterprises in Product Influence (杭州房企產品力TOP10)
- Leading Brand in Customer Satisfaction among China's Real Estate Enterprises (中國房地產顧客滿意度領先品牌)
- The 5th Golden Hong Kong Stocks Awards – Best Real Estate Company (第五屆金港股 – 最佳地產公司)
- Excellent Real Estate Enterprises in China (優質中國房地產企業)
- 杭州房企產品力TOP10
- 中國房地產顧客滿意度領先品牌
- 第五屆金港股 – 最佳地產公司
- 優質中國房地產企業

ESG MANAGEMENT

ESG管理

As a developer for city construction, we have regarded responsible construction and operation as an important component in realizing sustainable development and receiving recognition from the stakeholders. Adhering to the purpose of delivering value to our shareholders and investors, providing support for our staff and customers and respecting local community where we operate all along, Dexin has continuously improved its own operating performance, so as to meet and exceed the expectations of broad stakeholders, thereby extending Dexin's business footprints in a more stable and sustainable manner.

ESG PHILOSOPHY

The Group has always been committed to integrating ESG into all aspects of enterprise management. Based on our own business and development, we continuously optimized management in the aspects of offering service to customers, product quality, employee development, and environmental protection, actively carried out stakeholder communication, and continuously strengthened corporate governance, in order to achieve sustainable economic, social and environmental development.

ESG MANAGEMENT STRUCTURE

Based on the Group's overall ESG philosophy, we translated Dexin's philosophy and commitment to stakeholders into concrete actions by building an ESG management structure. The Group's board of directors is responsible for assessing and determining the Group's ESG risks, ensuring that the Group has in place an appropriate and effective ESG risk management and internal monitoring system, and for approving ESG related policies and reports. In addition, the Group has set up an inter-departmental ESG working team, which is responsible for the collection of ESG related data and the preparation of reports, so as to ensure the continuous and effective implementation of the Group's ESG work.

作為城市建設的開發者，負責任的建設和運營是我們取得可持續發展和獲得利益相關方認可的重要組成部分。德信始終秉承為股東和投資者創造價值，支持員工客戶，尊重運營所在地當地社區的宗旨，持續改進自身運營表現，以滿足和超越廣大利益相關方的期望，構建更穩健和更可持續的德信商業版圖。

ESG理念

集團一直致力於將ESG融入企業管理的各個方面。我們立足於自身業務和發展，不斷在與客戶服務、產品質量、員工發展、環境保護等方面優化管理，積極開展利益相關方溝通，不斷加強公司治理，以實現經濟、社會和環境的可持續發展。

ESG管理架構

基於集團的整體ESG理念，我們通過構建ESG管理架構，將德信的理念和對利益相關方的承諾轉化為具體行動。集團董事會負責評估及釐定集團有關ESG的風險，確保集團設立合適及有效的ESG風險管理及內部監控系統，並審批ESG相關政策和報告。同時，集團設立跨部門ESG工作小組，負責ESG相關數據的收集和報告編製等工作，保障集團ESG工作的持續有效開展。

ESG MANAGEMENT

ESG管理

STAKEHOLDERS ENGAGEMENT

Carrying out of communication with stakeholders is an important component of the Group's ESG management. To intensify communication with stakeholders, multiple communication channels have been established between the Group and each of the stakeholders, which were intended to value the stakeholders' feedbacks, thereby understanding their appeals to and expectations for the Group. Determination of the group of stakeholders by the Group, communication frequency, issue of interest, communication means and frequency are set out in the following table:

利益相關方溝通

開展利益相關方溝通是集團ESG管理的重要組成部分。為強化對利益相關方的溝通，集團與各利益相關方均建立多種溝通渠道，以此傾聽利益相關方聲音，了解他們對集團的訴求和期望。集團對利益相關方的組別識別、溝通頻率、關注議題、溝通方式及頻率如下表：

Stakeholder Group 利益相關方組別	Issue of interest 關注議題	Communication channel/ feedback means 溝通渠道／反饋方式	Frequency/times 頻率／次數
Employees	Employee recruitment and team building Safety and health Development and training	<ul style="list-style-type: none"> - Various staff activities - Internal publications (newspapers and magazines) - Employee performance appraisal 	<ul style="list-style-type: none"> - Hold staff training regularly every year - Organize union activities from time to time - Conduct annual employee satisfaction survey
員工	招聘與團隊建設 安全與健康 發展與培訓	<ul style="list-style-type: none"> - 各類員工活動 - 內部刊物(報紙，雜誌) - 員工績效考核 	<ul style="list-style-type: none"> - 每年定期員工培訓 - 不定期舉辦工會活動 - 年度員工滿意度調查
Shareholders/Investors	Business development Corporate governance Economic performance	<ul style="list-style-type: none"> - General Meeting/ Extraordinary General Meeting - Results announcement press conference - Press release/ Announcement - On-site survey 	<ul style="list-style-type: none"> - Hold a general meeting every year - Organize extraordinary meetings from time to time - Conduct road show and reverse road show at least once a year
股東／投資者	業務發展 公司治理 經濟績效	<ul style="list-style-type: none"> - 股東大會／臨時股東大會 - 業績發佈會 - 新聞稿／公告 - 現場調研 	<ul style="list-style-type: none"> - 每年舉行一次股東大會 - 不定期臨時會議 - 每年至少一次路演和反向路演

ESG MANAGEMENT

ESG管理

Stakeholder Group 利益相關方組別	Issue of interest 關注議題	Communication channel/ feedback means 溝通渠道 / 反饋方式	Frequency/times 頻率 / 次數
Government and regulatory authorities 政府及監管機構	Compliant operation Compliance with laws and regulatory rules Environmental pollution 合規經營 遵守法律及監管規則 環境污染	<ul style="list-style-type: none"> - On-site survey - Annual report - 現場調研 - 年度報告 	<ul style="list-style-type: none"> - Provide regular report/Temporary announcement - 定期報告 / 臨時公告
Customers 客戶	Confidentiality of privacy information Service quality and satisfaction Project quality management 隱私信息保密 服務品質與滿意度 項目質量管理	<ul style="list-style-type: none"> - Customer satisfaction survey - Customer service hotline - Customer market research - Official media platform - 客戶滿意度調查 - 客服專線 - 客戶市場研究 - 官方媒體平台 	<ul style="list-style-type: none"> - It will be carried out irregularly according to the specific situation - 根據具體情況不定期進行
Suppliers and partners 供應商與合作夥伴	Transparency and fairness Win-win cooperation Growing together 公開公正 合作共贏 共同成長	<ul style="list-style-type: none"> - Supplier meeting - Supplier qualification review - Supplier field research - Join in industry associations - Exchange at industry forum/summit - 供應商大會 - 供應商資質審核 - 供應商實地調研 - 行業協會參與 - 行業論壇 / 峰會交流 	<ul style="list-style-type: none"> - Organize annual supplier meeting - Conduct supplier evaluation every half year - Conduct supplier access evaluation - Participate in activities organized by association regularly - Participate in industry forum/summit according to the specific situation - 每年一次供應商大會 - 每半年進行供應商評價 - 供應商准入考核 - 定期參與協會活動 - 根據具體情況參與行業論壇 / 峰會

ESG MANAGEMENT

ESG管理

Stakeholder Group 利益相關方組別	Issue of interest 關注議題	Communication channel/ feedback means 溝通渠道／反饋方式	Frequency/times 頻率／次數
Communities 社區	Protecting the community environment Devoting to community welfare Building a harmonious society 保護社區環境 投身社會公益 構建和諧社會	<ul style="list-style-type: none"> - Press release/ Announcement - Philanthropy activities <ul style="list-style-type: none"> - 新聞稿／公告 - 公益慈善活動 	<ul style="list-style-type: none"> - It will be carried out irregularly according to the specific situation <ul style="list-style-type: none"> - 根據具體情況不定期進行

ESG MANAGEMENT

ESG管理

IDENTIFICATION AND DETERMINATION OF MATERIAL ISSUES

重要性議題識別與判定

During the Reporting Period, we conducted media analysis, industry benchmarking and eight in-depth interviews with stakeholders to understand their views and expectations on the Company's environment, society and governance performance, and to provide a strong basis for the Group to develop a long-term ESG strategy and revise its model. The Group evaluated and analyzed material issues through the following assessment processes:

報告期內，我們開展了媒體分析、行業對標以及八場利益相關方深度訪談，以了解利益相關方對公司環境、社會及管治方面的意見和期望，為集團制定長遠的ESG戰略及模型修訂提供有力依據。集團通過以下評估過程對重大性議題進行評估與分析：

Identification of issues 議題識別

- Through a detailed review of media analysis, peer benchmarking analysis and other relevant documents, we identified the potentially important issues that reflect the environmental and social impact of the Group's business or affect stakeholder assessment and decision making of the Group
通過詳細檢閱包括媒體分析、同行對標分析及其他相關文件後，識別能夠反映集團業務對環境和社會的影響，或影響利益相關方對集團評估和決策的潛在重要議題

Prioritizing the issues 議題排序

- We developed the stakeholder communication plan, conducted in depth interviews and on-site research to understand the priorities of each stakeholder, and finally obtained the materiality matrix, which can be used to analyze and identify the truly significant issues
制定了利益相關方溝通計劃，進行深度訪談及現場調研，瞭解各利益相關方所優先關注的議題，最後得出重大性矩陣，由矩陣分析辨別真正具有重大性的議題

Result verification 結果驗證

- The results of the materiality matrix were submitted to management to identify the materiality and impact of identified issues. We would faithfully reflect the Group's performance on relevant issues in the report
將重大性矩陣結果呈交管理層，確認已識別議題的重大性及其影響。我們將會在報告中如實反映集團在相關議題上的表現

Review of issues 議題回顧

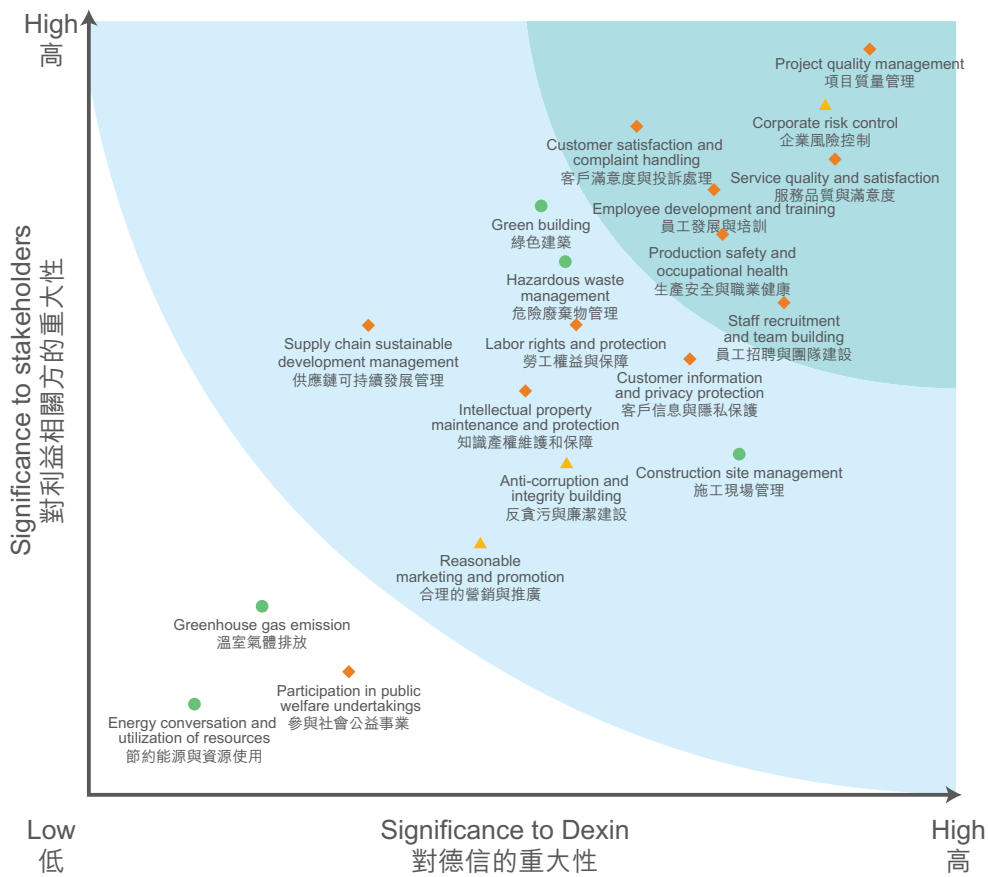
- We would examine whether the content of the report provides a reasonable description of the Group's impact and sustainability performance, and whether the process for preparing the content of the report reflects the intent of the reporting principles, and invite input from stakeholders
檢查報告內容是否提供了關於集團的影響和可持續發展表現的合理描述，以及編制報告內容的流程是否反映了報告原則的意圖，並邀請各利益相關方提供意見

ESG MANAGEMENT

ESG管理

In the previous year, the Group updated and adjusted the assessment results of material issues in 2018 based on the above assessment and analytical procedures. Then, the Group divided the material issues into “Environmental issues, Social issues and Corporate governance issues”, and added “construction site management”, “waste management” and “greenhouse gas emissions” under “Environmental issues”. Since no significant adjustment was made to the Group’s business and operation during the Report Period, we continue to utilize the seven issues of high importance, nine issues of medium importance and three issues of low importance assessed and reviewed in previous year, which have constitute the material issues for this year. In the future, the Group will reassess and update the Groups’ material issue matrix as and when appropriate in view of changes in external environment and business development.

集團於上一年度根據以上評估和分析步驟對2018年重大性議題評估結果進行了更新和調整，將重要性議題分為「環境議題、社會議題、企業管治議題」，並在「環境議題」下新增「施工現場管理」「廢棄物管理」以及「溫室氣體排放」議題。報告期內，集團業務和運營未發生重大調整，故我們沿用了上一年度經過評估和審核的七項高度重要議題、九項中度重要議題以及三項低度重要議題構成集團本年度重要性議題。未來，集團將根據外部環境變化和業務發展情況，適時對集團重要性議題矩陣進行重新評估和更新。



ESG Materiality Matrix of the Group
集團ESG重要性議題矩陣

ESG MANAGEMENT

ESG管理

During the Reporting Period, the Group determined the following four scopes we focused on in the area of ESG by importance: quality first, constant innovation, customer services and win-win and sharing, on the basis of the identified material issue matrix.

報告期內，集團在已識別的重要性議題矩陣基礎上，根據其重要性程度，制定了下列在ESG領域重點關注的四大範疇，即質量為先、持續創新、客戶服務和共贏共享。



ESG MANAGEMENT

ESG管理

CONTRIBUTING TO THE ACHIEVEMENT OF THE UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

As a responsible corporate citizen, we also adopt relevant internationally recognized framework as guidance for our works, while implementing our ESG philosophy, complying with the ESG laws and regulations in the place where we operate and focusing on key scopes with respect to ESG. In the process of business development and operation, Dexin has always been committed to contributing to the achievement of the United Nations Sustainable Development Goals. Dexin believes that, being a company that complies with global sustainable development agenda will not only enhance its social legitimacy in respect of operation, but also promote its sustainability, efficiency and competitiveness. Based on the Group's material issues, we adopted goals that fit well with our own business as supporting framework to develop and offer guidance for Dexin ESG strategy.



- Dexin strives to maintain a healthy working environment and cares for the well-being of its staff. For this purpose, we are committed to continuously creating a green working environment by advocating the recycle of office waste, trying ways to reduce power consumption and properly disposing hazardous and non-hazardous wastes. By creating an environment with low carbon emission, Dexin hopes to enable its employees to stay healthy and fulfill our social responsibility.



- Dexin recognises that quality education and training opportunities are highly important to the Company's core competitiveness and sustainable development. We are committed to rationalizing and systematizing the training system through Dexin Academy (德信學院), as well as enhancing the educational attainment of rural youth and offering assistance to scholar and the undergraduate from underprivileged family through education foundation.

助力聯合國可持續發展目標

作為負責任的企業公民，在踐行我們的ESG理念，遵守運營所在地ESG法律法規，專注我們在ESG方面的重點範疇的同時，我們亦採納相關國際認可的框架指導我們的工作開展。在業務的開發和運營過程中，德信始終致力於為若干聯合國可持續發展目標做出貢獻。德信相信，一家遵守全球可持續發展議程的公司不僅能增強其運營的社會合法性，還能提升其可持續性、效率和競爭力。結合集團重要性議題，我們採納了與自身業務較契合的目標，作為塑造和指導德信ESG戰略的支持性框架。



- 德信努力維護健康的辦公環境，並關心員工的福祉。為了實現這一目標，我們致力於持續打造綠色的辦公環境：提倡回收利用辦公垃圾，嘗試減少耗電的方法，妥善處理有害和無害廢棄物。德信希望通過創造低碳排放的環境，反過來保持員工的健康和履行我們對社會的責任。



- 德信意識到優質的教育和培訓機會對公司的核心競爭力和可持續發展十分重要。我們致力於通過德信學院讓培訓體系合理化和系統化，並通過教育基金會，提高農村青年的教育水平，亦為來自貧困家庭的學者和大學生提供幫助。

ESG MANAGEMENT

ESG管理



- Each staff of Dexin is treated equally, regardless of gender. We are committed to keeping open-minded in diversity to build a strong team and maintain overall growth in business.



- 德信對每個員工都一視同仁，不會因性別而有所區別。我們致力於在多樣性方面創造開放性，以建立強大的團隊和保持整體業務增長。



- Dexin emphasizes the environment-friendliness of projects. Therefore, we are committed to reducing the production and emission of wastewater through source control, and properly managing the requirements on the classification, collection, reserve, transfer and disposal of construction waste.



- 德信重視項目的綠色屬性，我們致力於通過源頭控制來減少廢水的產生和排放，並合理管理在施工廢棄物的分類、收集、貯存、轉移和處置的要求。



- Dexin is committed to adopting energy-conserving technology and environment-friendly equipment during the process of project development and construction, while adopting clean energy as its energy supply, enabling our product to make contribution in making sure that everyone is affordable, and reliable and sustainable clean energy is used.



- 德信致力於在項目開發和建設過程中採用節能技術和環保設備，採用清潔能源作為能源供應，讓我們的產品在確保人人負擔得起、可靠和可持續的清潔能源方面做出貢獻。



- Dexin believes that our success in business highly depends on high project quality and continuous innovation. We are committed to continuously improving products and service and promoting the development of digitalization, in order to create a safe, comfortable, convenient modern smart community.



- 德信深知我們的業務成功離不開高質量的工程質量和持續的創新。我們致力於不斷改進產品和服務，推動數字化發展，打造安全、舒適、方便的現代智能社區。



- Dexin will embrace the future featuring Internet of everything with 5G + AI technology and comprehensively reshape the safety, experience, cost and efficiency of the community, in order to promote sustainable city and community construction.



- 德信將利用5G+AI技術擁抱萬物互聯的未來，全面重塑社區的安全、體驗、成本和效率，促進可持續的城市和社區建設。



- Dexin recognises that it is pressing to solve the issue of global climate change. We will take the lead and pay attention to the omni-directional environmental management from the design to the construction of the project, and continuously improve the environmental protection management system through the environmental protection management measures of each link, trying to reduce the environmental impact brought by its own business.



- 德信認可全球氣候變化問題已刻不容緩。我們將以身作則，注重從項目設計到施工的全方位環境管理，通過各環節的環保管理措施不斷完善環保管理體系，努力減少自身業務帶來的環境影響。

I. KEEP QUALITY INNOVATION TO ENHANCE COSTUMER EXPERIENCE

一、持續創新品質，提升客戶體驗

As one of the top 100 real estate service providers in China, Dexin has made further development and kept forging ahead. Adhering to the concept of “quality first”, it has kept innovation and upgrading based on looking-forward sense and enhanced product quality on the basis of “confidant”. Paying attention to personality needs, it has devoted to provide customers with international and high-quality living experience.

1.1 QUALITY FIRST

Leveraging brand new system of brand value, the Group strives to introduce an additional confidant concept of “acquaintance, belief and concomitance” on the basis of “Hangzhou workmanship”. Focusing on product quality improvement and product standardization system construction, the Group has enhanced product creation and investigated living demands to create brand image based on quality.

Attaching great importance to product quality, the Group has developed and strictly followed the Operating Guidelines for Product Quality Control of Dexin Real Estate. The Group has actively carried out standardization management in the whole life cycle of a project including quality risk management, project development quality management, engineering project quality management and operating quality management to improve project quality, thus providing homeowners with living experience with better quality.

作為中國百強地產服務商，德信深耕進取，堅持質量為先的理念，以前瞻意識持續創新升級，以「知己」之心精進產品匠心營造，關注個性需求，致力於為客戶提供國際化、品質化的人居體驗。

1.1 質量為先

集團以全新的品牌價值體系，力求在「杭派精工產品體系」之上，再添「相知相信相伴」的知己理念，專注產品質量提升和產品標準化體系建設，精進產品營造，調研人居需求，實現以品質立品牌。

集團高度重視產品質量，制定並嚴格遵循《德信地產產品質量控制操作指引》，積極開展包括質量風險管理、項目開發質量管理、工程項目質量管理以及運營質量管理在內的項目全生命周期標準化管理，提升項目質量，為業主提供更高品質的人居體驗。

I. KEEP QUALITY INNOVATION TO ENHANCE CUSTOMER EXPERIENCE

一、持續創新品質，提升客戶體驗

Quality risk management

The Group has established a three-level risk management and control mechanism including group operation management center, regional subsidiaries and project to identify, classify and conduct star rating against potential risks in the project. During the Reporting Period, by strengthening red line management for quality risks, quality risk management in extreme weather and quality risk management in the epidemic, we have identified the risk investigation nodes, the responsibilities and measures of risk management and control, alerted and controlled project risks, and enhanced the risk prevention capability of the project in the whole process.

質量風險管理

集團設立包括集團運營管理中心、區域附屬公司、項目在內的三級風險管控機制，針對項目中潛在的風險，開展識別、分類以及星級評定工作。報告期內，我們通過加強質量風險紅線管理、極端天氣質量風險管理、疫情期間質量風險管理，明確風險排查節點、風險管控職責與措施，對項目風險進行預警及控制，提高項目全過程風險防範能力。



I. KEEP QUALITY INNOVATION TO ENHANCE CUSTOMER EXPERIENCE

一、持續創新品質，提升客戶體驗

The Group has passed the 20 Red Lines for Quality Risks, which mainly focused on the prevention and treatment of common quality problems and sensitive points of customer complaints and involved 20 modules such as basement, toilet, outer wall, outer window and roof, in order to improve the management focus, increase management intensity for the customer focus while fully implementing the specification and drawing design requirements. During the Reporting Period, the Company organized cultural month training activity for engineers to intensify management and control sense of quality and security and improve professional techniques as well as management ability.

集團通過《質量風險20條紅線》，重點聚焦質量通病和客戶投訴敏感點的防治，涉及地下室、衛生間、外牆、外窗、屋面等20個模塊，在全面落實規範和圖紙設計要求以外，提升管理聚焦度，加大客戶關注點的管理強度。報告期內，公司組織工程師文化月培訓活動，強化質量和安全管理意識，提升專業技術和管理能力。



Cultural month training activity for engineers
工程師文化月培訓活動

I. KEEP QUALITY INNOVATION TO ENHANCE COSTUMER EXPERIENCE

一、持續創新品質，提升客戶體驗

In view of the project risks brought by climate change and extreme weather, the Group focused on severe climate dynamics such as typhoon, rainstorm, high temperature and severe convective weather in summer and autumn, and organized various special inspections in a targeted manner. In summer, worker safety of construction and security in many aspects such as stagnant water in low-lying land, scaffold, pit, slope, mountain body and living areas are paid more attention; in winter, special measures are taken to respond quality and safety risks brought by extremely cold weather. The Group regularly issues Notice for Engineering Inspection 《工程檢查通知單》 to request response to the extreme weather, comprehensively investigate potential quality and safety risks, comprehensively sort out and identify the quality and safety risks brought by climate change, and adopt corresponding contingency plans to minimize the impact of extreme weather on project schedule and quality.

針對氣候變化和極端天氣帶來的項目風險，集團重點關注夏秋季節的颱風、暴雨、高溫、強對流天氣等惡劣氣候動態，有針對性地組織各項專項檢查。夏季重點關注工人施工安全、低窪積水、腳手架、基坑、邊坡、山體、生活區等的安全；冬季採取專項措施，應對極寒天氣帶來的質量、安全風險。集團定期出具《工程檢查通知單》，針對極端天氣提出響應要求，全方位排查潛在的質量安全風險，對氣候變化帶來的質量安全風險進行全面梳理與識別，並採取對應的應急預案，最小化極端天氣對項目進度與品質造成的影響。

I. KEEP QUALITY INNOVATION TO ENHANCE COSTUMER EXPERIENCE

一、持續創新品質，提升客戶體驗

During the Reporting Period, the Group, in view of the special period of COVID-19 epidemic, prepared the Requirement of Dexin Real Estate Group for Engineering System to Epidemic Response 《德信地產集團工程系統疫情應對要求》, which includes various measures to prevent epidemic, resume work and improve efficiency, clarifies relevant duties and responsibilities of the Group, city companies and projects, and formulates various response measures in three aspects to ensure rapid return of employees, rapid availability of resources and prompt and effective risk management and control and project delivery. Meanwhile, we also clarified the standards of “red, yellow and green lights” to recognize excellent and bad city companies in performing measures to make corresponding reward and penalty, thus facilitating the strict implementation of measures to respond to epidemic risks.

報告期內，集團針對新冠疫情特殊時期，編製《德信地產集團工程系統疫情應對要求》，內容涵蓋各項防疫、復工、提效舉措，明確集團、城市公司和項目的相關職責，制定確保人員快速回流、資源快速對接落地和風險管控、項目供貨的及時和有效三方面的各項應對舉措。同時，我們亦明確了對執行情況優秀和不力的城市公司的「紅黃綠燈」認定標準，獎優罰劣，促進疫情風險應對舉措的嚴格落地。



Quality management process during project development stage
項目開發階段的質量管理流程

I. KEEP QUALITY INNOVATION TO ENHANCE CUSTOMER EXPERIENCE

一、持續創新品質，提升客戶體驗

Project development quality management

In order to standardize the quality management in the development stage of the project, the Group formulated the Guidance on the Management of Project Development Plan of Dexin Real Estate and the Guidance on the Standardized Catalog of Design, to further ensure product quality, effectively control costs and better control risks. In addition, the Group developed a quality management process covering product positioning, market research, and product design for the project development stage to improve the level of standardized management in the process of project development.

Project quality management

The Group strictly complied with the *Construction Law of the People's Republic of China*, *Regulations on Quality Management of Construction Projects* and other laws and regulations, as well as the requirements of the place of operation, and formulated the Guidelines on Project Management Throughout the Project Cycle according to the engineering management process and key points of management and control in each stage from commencement to post-delivery evaluation, so as to realize all-round project quality supervision and control.

During the Reporting Period, to further prevent the occurrence of potential quality and safety problems, actually strengthen the effectiveness of process management and control, and improve product decoration quality and client satisfaction, the Group updated the Quality Management Red Lines for Bulk Decoration Projects of Dexin Real Estate, which sums up and concludes common quality problems and workmanship faults that are easily seen in the process of decoration construction and clarifies forbidden acts on quality and safety in engineering management of the project. The Group comprehensively implemented the regulation and put more efforts on management of clients' focus. Meanwhile, the Group formulated the Material Inspection System of Dexin Real Estate Group (《德信地產集團材料檢查制度》) to further intensify the material quality management in construction sites of each project of the Group, ensuring that material brand, quality requirement, construction techniques and other requirements agreed in contracts are strictly followed. The Group strictly prevented cutting corners and got rid of

項目開發質量管理

為規範項目開發階段的質量管理，集團制定《德信地產項目開發計劃管理作業指引》以及《設計標準化目錄指引》，進一步保障產品品質、有效控制成本並更好地控制風險。此外，針對項目開發階段，集團制定包括產品定位、市場調研、產品設計在內的質量管理流程，提升項目開發過程標準化管理水平。

工程項目質量管理

集團嚴格遵循《中華人民共和國建築法》及《建設工程質量管理條例》等法律法規及運營所在地的要求，根據工程項目從開工至交付後評估各階段的工程管理流程及管控要點，制定《項目全周期工程管理工作指引》，全方位開展工程質量監督與控制。

報告期內，為進一步防止質量、安全隱患的發生，切實加強過程管控的效能，提升產品裝修品質和客戶滿意度，集團更新了《德信地產批量裝修項目質量管理紅線》，對裝修施工過程中常見易犯的質量通病、工藝缺陷進行歸納、總結，明晰項目工程管理中質量、安全的嚴禁做法，全面落實規範，加大對客戶關注點的管理強度。同時，集團亦制定《德信地產集團材料檢查制度》，進一步加強集團各項目施工現場材料質量管理，確保合同約定的材料品牌、質量要求、施工技術等要求得到嚴格執行，嚴防偷工減料，杜絕貨不對版，強化工程人員質量意識，建立相關問題的懲罰

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一、持續創新品質，提升客戶體驗

goods mismatched. It strengthened quality awareness of project management personnel and established punishment mechanism for relevant problems. Through two special operations, “Mine Clearance” and “Sky Net”, carried out in each city company and projects in construction, management and control of engineering quality risks are put into practice.

Special operations of “Mine Clearance” and “Sky Net”

During the Reporting Period, the Group carried out two special operations, namely “Mine Clearance” and “Sky Net”, which required self-inspection for projects by stages, self-inspection/re-inspection for city companies, and inspection on a sample basis by the Group. The special operations involved three modules including quality, safety and materials. Quality module mainly focused on leakage of basement, toilet, outer wall, outer window and roof; safety module mainly focused on requirements under red and yellow card system; material inspection module mainly focused on implementation and rectification, integrity and compliance of material inspection information, and use of material in decorated projects delivered, etc.

The project department, city companies, and the Group conducted report and rectification according to inspection, firmly controlled quality risks in the process, got rid of potential safety problems, prevented goods from mismatching, and delivered construction requirements of “Hangzhou workmanship”.

Operation quality management

The Group not only pays attention to the quality management of the project development and engineering projects, but also improves the operation efficiency through seven methods including system guarantee, incentive orientation, differentiated authorization, standard formulation, production policy preposition, new city assistance, and external benchmarking. The Group has developed an operation assessment system and relevant indicators for city companies to promote the operation efficiency and level of each city company and seek improvement in stability.

機制，並通過在各城市公司及在建項目開展「掃雷、天網」兩大專項行動，將工程質量風險管控落到實處。

「掃雷、天網」專項行動

報告期內，集團開展「掃雷、天網」兩大專項行動，分階段開展項目自檢、城市公司自檢／複檢、集團抽檢行動。專項行動涉及質量、安全、材料三大模塊。質量模塊主要關注地下室、衛生間、外牆、外窗、屋面的滲漏問題；安全模塊主要側重紅黃牌制度要求內容；材料檢查模塊主要側重落地整改、材料報驗資料完整性合規性、精裝交付項目的材料使用等。



項目部、城市公司、集團針對檢查情況進行匯報及整改，堅決從過程中嚴控質量風險，消除安全隱患，杜絕貨不對板，踐行「杭派精工」的建設要求。

運營質量管理

集團不僅關注項目開發與工程項目的質量管理，還通過制度保障、激勵導向、差異化授權、標準化制定、產策前置、新城市幫扶、外部對標等七種方式實現運營效率提高。集團亦針對城市公司制定運營考核體系及指標，促進各城市公司的運營效率與水平保持穩中求進。

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一、持續創新品質，提升客戶體驗

1.2 CONSTANT INNOVATION

Constant innovation is inexhaustible power for the Group to achieve high-quality development. We have always adhered to the development strategy of fine construction of high-quality human settlements, and upheld to reconstruct our products with looking-forward awareness and constant innovation. From product system to professional product module and further to specific products, upgrading of products has been advanced in multi-dimensional way, forming lifetime product series suitable for various kinds of clients who must purchase or plan to change or re-change a house.

In 2020, the COVID-19 epidemic brought about needs of healthy housing. In response to prevention of COVID-19, the Group has established “six comprehensive systems”, including purification in all areas, comprehensive scenes, comprehensive living intelligence, happiness in all ages, house-wide fine decoration and services in all scenarios, to create healthier lifestyle for owners. Dexin focuses on research and development of healthy and technological residential: intelligent product value system. This product value system upheld the core pursuit of people-oriented with “green, health, intelligence and technology” as four concepts of the product. It intensified the application of technological and intelligent system and provided clients with comprehensive healthy and intelligent living solutions through five constant systems of “constant temperature, constant humidity, constant oxygen, constant cleanness, and constant quietness” and ten technological systems.

1.2 持續創新

持續創新是集團高質量發展的源源動力。我們始終秉持精築高質人居的發展戰略，堅持以前瞻意識、持續創新重構產品力，從產品體系到產品專業模塊再到具體產品，多維度推動產品升級，形成覆蓋剛需、首改、再改等各類客群的全生命周期產品系。

2020年新冠肺炎疫情催生了健康住宅的需求，集團為應對防疫要求，建立全域淨化、全面場景、全居智能、全齡樂活、全屋精工、全景服務的「六全體系」，為業主打造更健康的生活方式。德信聚焦健康科技住宅：智享產品價值體系的研發。該產品價值體系堅持以人為本的核心訴求，以「綠色、健康、智慧、科技」為產品四大理念，加大科技智慧系統的運用，通過「恒溫、恒濕、恒氧、恒潔、恒靜」的五恒體系以及十大科技系統，為客戶提供全方位的健康智慧居家生活解決方案。

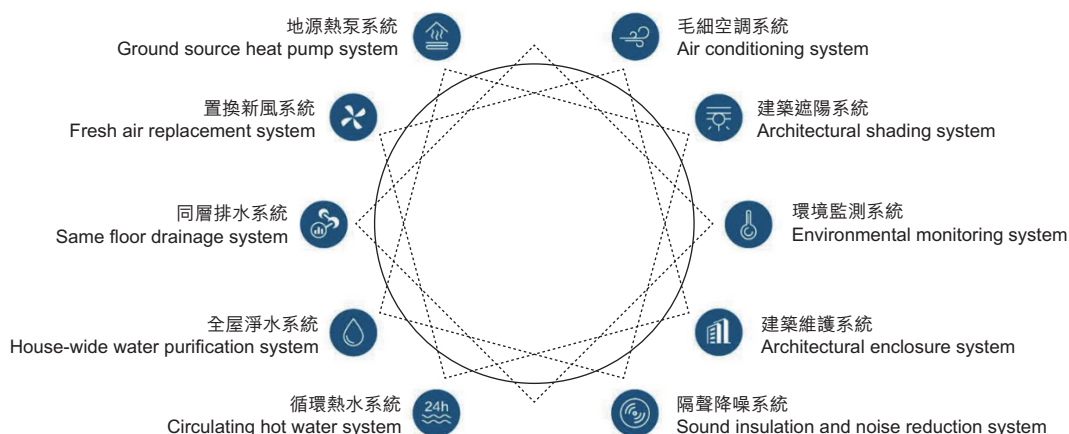


Diagram of ten technological systems of Dexin
德信十大科技系統示意

I. KEEP QUALITY INNOVATION TO ENHANCE COSTUMER EXPERIENCE

一、持續創新品質，提升客戶體驗

The Group also continued to carry out innovation and upgrading of various professional modules and paid attention to integrating innovation of professional modules into existing product systems to form a series of operations and achieve complementary results. During the Reporting Period, taking professional module of landscape as a pilot, the Group launched an in-life landscape based on a concept of in-life (知心), in-new (知新) and in-chip (知芯). The product took scenario care and technological intelligent as its core elements and connected owners' value system from returning home to community life through intelligent loop, so as to create effective, safe, interesting and evolving landscape perception experience.

集團亦持續開展各專業模塊的創新迭代，並注重將專業模塊的創新融入既有的產品體系中，形成系列化操作，並達到相輔相成的效果。報告期內，集團以景觀專業模塊為試點，推出以知心、知新和知芯概念的知心景觀，該產品以情境關懷+科技智能為核心力，通過智能環串聯起業主從禮儀歸家到社區生活的價值體系，從而達到高效安全、互動趣味、可生長迭代的景觀感知體驗。

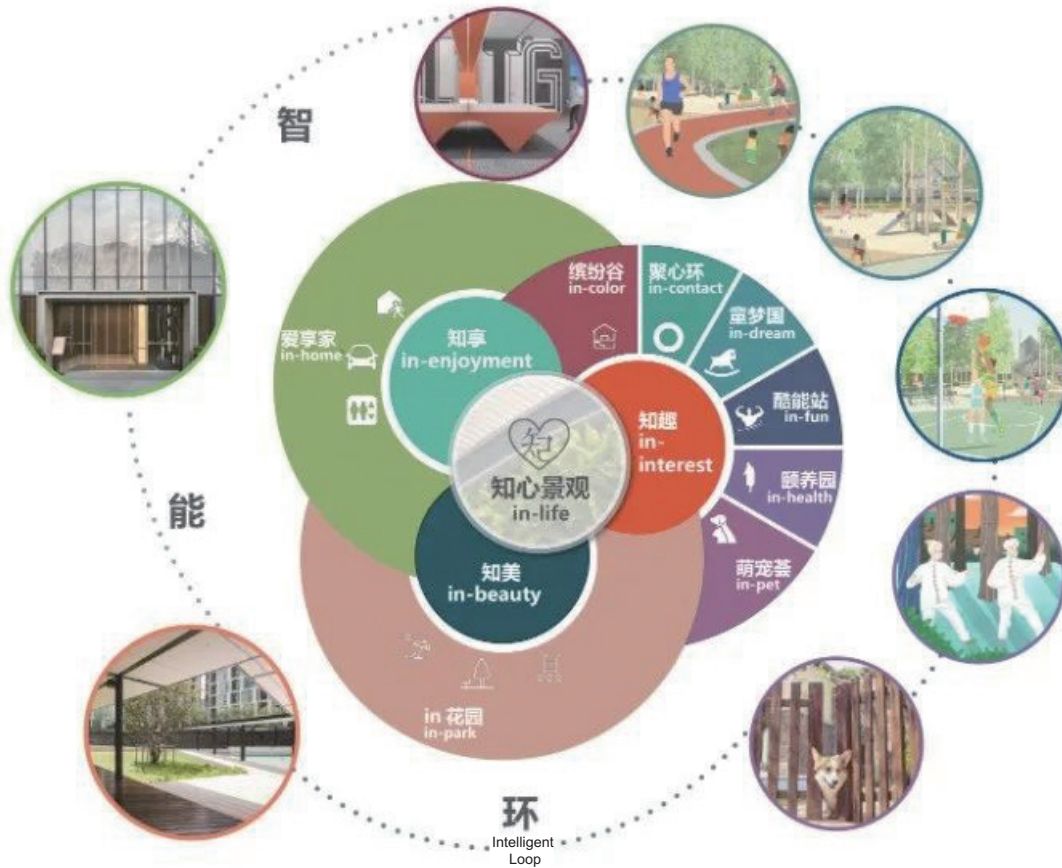


Diagram of in-life landscape of Dexin
德信知心景观示意

I. KEEP QUALITY INNOVATION TO ENHANCE CUSTOMER EXPERIENCE

一、持續創新品質，提升客戶體驗

Intellectual property management

While maintaining constant innovation, the Group has also strictly complied with the *Patent Law of the People's Republic of China*, the *Trademark Law of the People's Republic of China* and the *Copyright Law of the People's Republic of China* and other IP laws and regulations, and formulated and implemented the Management System for Intellectual Property of Dexin Real Estate. The Group has an intellectual property center responsible for the application, use and maintenance of intellectual properties such as trademarks, copyrights and patents. In addition, the Group strictly investigates infringements and focuses on strengthening relevant personnel's awareness of intellectual property protection in daily management to ensure that the Group's intangible assets are not infringed. During the Reporting Period, the Group applied for nine trademark rights and obtained three trademark rights authorizations.

知識產權管理

在持續創新的同時，集團亦嚴格遵守《中華人民共和國專利法》《中華人民共和國商標法》及《中華人民共和國著作權法》等知識產權保護法律法規，制定並遵循《德信地產知識產權管理制度》。我們在集團設有知識產權中心，負責管理商標、著作權、專利等知識產權的申請、使用及維護等工作。此外，集團嚴查侵權行為，在日常管理中注重加強相關人員對知識產權的保護意識，保障集團的無形資產不被侵害。報告期內，集團共申請九項商標權，獲得三項商標權授權。

1.3 CUSTOMER SERVICES

Focusing on the connection between "city, people and life", the Group took "being confident with more warmth (有溫度，更知己)" as its proposition for the year. The Group paid attention to the individual meticulous needs of each confidant, made great effort to constantly interpret the ideal of bosom friend, improved product construction, and deeply operated the "empathy ability" between the city and clients, to bring and enrich warmth to the great era.

1.3 客戶服務

集團聚焦「城市、人、生活」之間的聯繫，把「有溫度，更知己」作為年度主張，關注知己每個細緻入微的個性需求，不斷解讀知己理想、精進產品營造，深入運營與城市與客戶的「共情能力」，為宏大時代注入更具溫度感的落地與延伸。

During the Reporting Period, the Group strictly complied with the *Law of the People's Republic of China on the Protection of Consumer Rights and Interests* and other laws and regulations, implemented internal systems such as the Customer Service Specifications for Dexin Real Estate and the Management Regulations for Customer Service System Platform of Dexin Real Estate to keep standardizing customer service operation procedures. In order to further effectively promote the brand and ensure standardization of promotion, the Group developed and issued the Notice on Regulating the Use and Management of Social Platforms in Brand Promotion 《關於規範社交類平台在品牌宣傳中的使用和管理通知》 and the Brand Reputation Management System of Dexin Real Estate Group (Revised) 《德信地產集團品牌輿論管理制度(修訂版)》，and updated and improved the Promotion Management System 《宣傳管控制度》 and the Risk Control System and Review System of Internal Promotion Publicity 《營銷內部宣傳風險管控體系及審查制度》。

報告期內，集團嚴格遵守《中華人民共和國消費者權益保護法》法律法規，執行《德信地產客戶服務規範》及《德信地產客服系統平台管理規定》等內部制度，持續規範客戶服務操作流程。為了進一步做好品牌宣傳工作，確保宣傳推廣的規範性，集團制定並發佈《關於規範社交類平台在品牌宣傳中的使用和管理通知》《德信地產集團品牌輿論管理制度(修訂版)》，更新並完善《宣傳管控制度》《營銷內部宣傳風險管控體系及審查制度》。

I. KEEP QUALITY INNOVATION TO ENHANCE CUSTOMER EXPERIENCE

一、持續創新品質，提升客戶體驗

Responsible promotion

The Group advocated responsible consumption. By strengthening pre-compliance publicity and post-inspection supervision, the Group set an example to ensure the authenticity and reliability of its promotion contents, and continued to improve the level of promotion services and enhance client satisfaction.

- **Pre-compliance publicity.** The Group kept improving its risk control system and review system of internal promotion publicity, and carried out publicity of compliance awareness on the *Advertisement Law of the People's Republic of China* and other national laws and regulations and requirements of local policies together with the legal department, ensuring compliance and standardization in the process of promotion and marketing.
- **Post-inspection supervision.** The company kept strengthening risk control in the process of sales, including customer reception service standardization, customer maintenance after sales, operation standardization of sales contracts, quality and risks of materials for planning and display, signature standardization of promotion contracts, and operation standardization and risk control of channels, etc. Through quarterly random inspection on a sample basis, the Group assessed the standardization of publicity conducted by each of city companies and projects at a point of time, to strengthen the overall view of leaders of each promotion department and their sensitivity against publicity standardization.

In 2020, the COVID-19 epidemic accelerated the development of digitalization of real estate promotion with online sales office and live broadcast residential sales becoming one of promotion measures of real estate. During the Reporting Period, the Group accelerated the transformation of digital promotion. Through “online and offline combination” and “fusion after fission”, a promotion loop was formed. It focused on effect transformation to help projects achieve new promotion breakthrough. This internet promotion model has been reported as a “digital promotion model” by many national media and granted high recognition by the industry and media.

責任營銷

集團倡導負責任消費，並通過加強事前合規宣導以及事後稽查監督，以身作則確保集團營銷內容的真實、可信，持續提升營銷服務水平，提高客戶滿意度。

- **事前合規宣導。**集團不斷完善營銷內部宣傳風險管控體系及審查制度，並聯合法務部門對《中華人民共和國廣告法》等國家法律法規及地方政策要求進行合規意識宣貫，確保宣傳推廣過程中的合規性與規範性。
- **事後稽查監督。**集團持續加強銷售過程中的風險管控，包括客戶接待服務標準化，銷售後的客戶維護，銷售簽約類的操作規範，策劃展示物料的品質與風險，營銷合同的簽署規範，渠道類的操作規範與風險管控等。通過以季度為單位的不定期抽查，評估各城市公司、各項目在某一時間點的宣傳工作的規範性，以強化各營銷部門負責人的全局觀以及宣傳規範的敏感度。

2020年新冠疫情加速了地產營銷數字化的發展，線上售樓處、直播售房等已經成為房地產營銷舉措之一。報告期內，集團加速數字化營銷轉型，通過「線上和線下融合」、「裂變後再聚變」，形成全營銷閉環，關注效果轉化，助力項目取得營銷新突破。這套互聯網營銷模式相繼被多家全國性媒體報道為「數字化營銷範本」，獲得行業、媒體的高度認同。

I. KEEP QUALITY INNOVATION TO ENHANCE CUSTOMER EXPERIENCE

一、持續創新品質，提升客戶體驗

Energetic digital promotion

• Happy housing plan in warm May

In order to further implement the annual key word “warmth” and help projects promote in low season, the Group carried out “happy housing” theme-related promotion activities together with nine city companies by connecting May Day, Mothers’ Day and Nurses’ Day. Meanwhile, property consultants were trained through practice instead of teaching to become broadcasters on Tik Tok to conduct live broadcast of popular properties. This provided a new way to enhance promotion of projects.

• 6.18 Bosom Friends’ Festival (6.18知己生活節)

Based on large-scale e-commercial promotion activities, the Group tried internet promotion model for the first time through small program platform of confidant cloud to connect online and offline channels. We introduced concept of visiting housing from a drone and purchasing housing through president live broadcast for the purpose of promotion. On June 18, through two hours’ live broadcast, the activity recorded a subscription amount of RMB673 million, was seen by nearly 1.015 million people on 9 media platforms, and had interactive comments by over 93 thousand netizens. Three promotion lines (namely planning, sales, and channels) were comprehensively connected to form complete online and offline combination, officially initiating a new online promotion model of Dexin.



數字營銷現生機

• 溫暖5月幸福安家計劃

為進一步落地年度關鍵詞「溫度」以及助力項目淡季促銷，報告期內，集團結合勞動節，母親節，護士節，聯動9大城市公司，開展「幸福安家」相關主題促銷活動。同時以練代教，培訓置業顧問變身抖音主播，進行紅盤直播，創新提升項目傳播度。

• 6.18知己生活節

以電商大型促銷活動為節點，集團通過知己雲小程序平台，聯動線上線下渠道，首次嘗試互聯網營銷模式。宣傳推廣上，我們植入無人機看房及總裁直播買房概念。6.18當天活動直播2小時，實現認購金額6.73億；9大媒體平台觀看人次近101.5萬，網友評論互動超9.3萬人次，營銷三條線（策劃、銷售、渠道）全面聯動，形成線上線下的全覆蓋，正式開啟德信線上營銷新模式。



I. KEEP QUALITY INNOVATION TO ENHANCE COSTUMER EXPERIENCE

一、持續創新品質，提升客戶體驗

• 11.11 Home Buyers' Festival (雙11知己喊房節)

Leveraging 11.11 cooperation activity between Alibaba and Leju under Sina, the Group invited well-known property celebrities and Chairman of the Group to join in and support the activity. Through a platform, "Tmall Haofang (天貓好房)", flow from all networks was collected. Skilfully leveraging "three events", "11.11 Home Buyers' Festival" was held to comprehensively combine each professional promotion lines. During the activity, it attracted 9,029 relevant videos with over 110 million plays on Tik Tok platform and was viewed on live by more than 2.33 million viewers with over 4.25 million likes. On the day of 11.11 activity, 82 residential units were sold out through live broadcast with a contract amount of approximately RMB120 million.

• 雙11知己喊房節

集團利用「阿里巴巴與新浪樂居」雙11合作事件，邀約知名房產大咖、集團董事長為活動站台背書，通過「天貓好房」平台，吸引全網流量匯集，巧借「三次事件」，開展「雙11知己喊房節」，全面聯動營銷各條專業線。活動期間，抖音平台活動參與視頻9,029個，播放量超1.1億次，直播觀看人數超過233萬，直播點贊人數超過425萬。雙11活動當天，直播成交房源82套，成交金額約1.2億。

Customer care

Taking customers as its priority, the Group delivered the brand proposition of "Your Life Companion", established a complete "companion confidant" customer service system, helped Dexin create the quality image of "Hangzhou workmanship", and continued to propel the upgrading of projects and services of Dexin.

客戶關愛

集團踐行以客戶為中心，踐行「你的生活知己」品牌主張，搭建了完善的「相伴知己」客服體系，助力德信塑造「杭派精工」品質形象，持續助推德信產品力和服務力的升級迭代。



I. KEEP QUALITY INNOVATION TO ENHANCE CUSTOMER EXPERIENCE

一、持續創新品質，提升客戶體驗

Improve care with warm services

While creating high-quality products, Dexin kept delivering its annual brand proposition of “being confident with more warmth” to meet needs of owners with “warmth”. Through upgrading of a series of activities such as Rainbow Bridge Project (彩虹橋計劃), Dexin Seedling Project (德苗計劃), and Dexin Neighbour Festival (德鄰節), Dexin provided personalized custom services to a number of confidants, creating a warm and growing confidant community.

Rainbow Bridge Project Activity 2.0 – the activity involved ten thousands of homeowners of Dexin in five regions. It formulated 4+4+4+3 confidant activity principles. Based on four key words of “the elderly, parent-child, festival, and neighbour”, it carried out four happy-life-themed community activities through four parts of “festival, children, neighbour, and the elderly”, which were available for all ages. With more than 31 sub-activities and hundreds of derivative activities, it supported confidant quality life in all aspects.

- For safety of housing, Dexin made great efforts in details to provide four value-added services. Through roof waterproof action, golden wrench maintenance action, safe lift action, and safe thermos action, Dexin provided wholehearted living protection for confidants;
- Characterized by “rainbow bridge aerial layer”, the four rainbow scenarios colored each confidant’s life with rainbow movie watching, rainbow DIY, rainbow garden and rainbow reading;
- Three good plans were launched for fully upgraded “Rainbow Bridge Project 2.0”. Through Door Knocking Project, Refresh Project and Beautiful Housing Action and other warm service activities, Dexin provided homeowners with excellent experience in all respects.



暖心加碼，服務升溫

德信在營造高品質產品的同時，持續踐行「有溫度，更知己」的年度品牌主張，以「溫度」滿足業主需求，通過彩虹橋計劃、德苗計劃、德鄰節等一系列活動的升級，為萬千知己提供個性化定制服務，打造更有溫度可生長的知己社區。

彩虹橋計劃2.0活動 – 活動覆蓋五大區域、數萬德信業主，定制4+4+4+3知己活動綱領，圍繞老人、親子、佳節、友鄰四個關鍵詞，開展四大幸福生活主題社區活動，通過喜「信」·佳節、「信」福·童稚、「信」會·鄰里、吉「信」·老年四大版塊，覆蓋全齡層，31+子活動，百餘場延伸活動，從全方位呵護知己品質生活。

- 在住家安全方面，德信於細節處做大文章，提出四大增值服務，通過靚頂治水行動、金扳手保養行動、電梯safe品質行動、保溫杯安全行動，為知己全心全意護航生活；
- 以「彩虹橋架空層」為特色依托的彩虹四步曲，則用彩虹觀影、彩虹DIY、彩虹滿園、彩虹悅讀的方式絢麗每一位知己的生活；
- 針對全面升級的「彩虹橋計劃2.0」推出三大美好計劃，通過敲門計劃、煥新計劃、美居行動等溫暖服務活動，為業主提供全維度美好體驗。



I. KEEP QUALITY INNOVATION TO ENHANCE COSTUMER EXPERIENCE

一、持續創新品質，提升客戶體驗

Dexin Seedling Project – As a brand program in summer vocation and themed by painting and reading annually, the project enriched colourful childhood for homeowners’ little children. Based on the experience of prior years, the third session of Dexin Seedling Project continued to consolidate the brand image through reading and painting. Meanwhile, the Project took new approaches of publicity from several channels and integrated high-quality resources to enrich the activity. During the activity, more than 30 projects were initiated with sponsors including Dexin blue education foundation and Voice of West Lake. The activity won recognition from homeowners and the industry and had more than million views in total. Through the activity, the first children community of Dexin, Sunflowers, was founded.

德苗計劃 – 作為暑期品牌節目，每年以繪畫與朗讀為主題，為小業主搭建七彩紛呈的童年，第三季德苗計劃在往年基礎上，持續以朗讀、繪畫為方向鞏固品牌形象的同時，創新多渠道宣傳，整合優質資源豐富活動。活動期間30+項目落地，聯動德信藍公益、西湖之聲等資源。獲得業主與行業好評，總曝光量百萬+，更通過該活動落地了德信首個少兒社群—向日葵。



Dexin Neighbour Festival – Themed by “happy life and interesting neighbours”, the activity held in five cities invited homeowners nationwide at any ages to participate in. By combining community operation, Dexin Neighbour Festival was small but excellent and mainly held in Hangzhou and Wenzhou.

德鄰節 – 以「好生活 趣鄰里」為主題，五城聯動，邀全國各年齡段的業主共同體驗這場知己盛宴。德鄰節結合社群運營，小而精落地，重點在杭州、溫州項目落地執行。



I. KEEP QUALITY INNOVATION TO ENHANCE CUSTOMER EXPERIENCE

一、持續創新品質，提升客戶體驗

Accompany confidants to stand their ground in fight against the epidemic

相伴知己，堅守戰「疫」

In 2020, the sudden outbreak of COVID-19 epidemic brought significant challenges to varieties of industries all over the world. The Group actively responded to policies issued by the national and local governments to fight against the epidemic. Leveraging relevant humanistic and warm response measures, the Group initiated brand new operation and service model to overcome difficulties with confidants.

2020年突如其來的新冠疫情為全球各行各業帶來了重大挑戰。集團積極響應國家和各地政府抗疫政策，以充滿人性化以及知己溫度的相關應急舉措，開啟全新運營與服務模式，與「知己」共克難關。

During the Reporting Period, the Group introduced pilot online delivery business, which included delivery booking, housing viewing online, processing procedures online and other delivery scenarios. As an effective supplement to the offline delivery, the online delivery was a new delivery model and could be used to handle delivery procedures for investors from other places and overseas customers. This was also an effective delivery approach during the epidemic.

報告期內，集團推出試點在線交付業務，可實現交付預約、在線看房、在線辦理手續等交付場景。在線交付作為線下交付的有效補充，創新了交付模式，可用於外地投資客戶和境外客戶交付手續的辦理，同樣是應對疫情交付的有效工具。

During the quarantine period due to the epidemic, the Group initiated a series of activities of “confidant community to stand together in fight against the epidemic” together with Shengquan Property. Through implementation of “eight warm measures” such as comprehensive sterilization in the community, purchasing living goods on homeowners’ behalf, door-to-door express appointment, free printing services and establishment of community volunteer team, the Group created a “warm” confidant community for homeowners to give them safety and happiness in such a special time. At the same time, Dexin provided a heartfelt “confidant letter” and special customized goody bags to all homeowners who worked at hospital to express gratitude for their silent contribution. In our upgraded response to the epidemic, our many warm actions were broadly reported by the media nationwide and won unanimous approval of our homeowners.

在疫情隔離期間，集團亦聯合盛全物業公司發起「知己社區，一起戰疫」系列活動，通過落地「八大暖心舉措」，如小區的全面消毒、生活物品代購、快遞預約送上門、免費打印服務、組建小區志願隊等全方位措施，為業主營造一個「有溫度」的知己社區，讓廣大德信業主在特殊時期收獲了安全感與幸福感。與此同時，德信為所有醫護業主遞上了一封情真意切的「知己家書」和特別定制的暖心禮包，感謝每一位默默付出的醫護「家人」。疫情防控升級，我們多項溫暖行動受到全國媒體的廣泛報道和業主的一致好評。

I. KEEP QUALITY INNOVATION TO ENHANCE CUSTOMER EXPERIENCE

一、持續創新品質，提升客戶體驗

Customer relationship management

Adhering to the service principle of “customer first”, the Group established a customer complaint feedback system consisting of hotlines, WeChat, mailbox and other channels. For the opinions and suggestions put forward by the customers, the customer service center will designate special personnel for follow-up and subsequent communication to ensure that the customer’s appeals are resolved in a timely and sound manner. The Group has strictly implemented the Information Management Requirements for Major and Hot Complaints from Customers of Dexin Real Estate. For daily complaints, professional response opinions will be determined and given to homeowners in 24 hours and profession response comments will be formed no later than 48 hours to better respond to customers’ complaints. During the Reporting Period, the Group received a total of about 150 complaints, with about 120 complaints relating to service problems and about 30 complaints relating to product problems, and the completion rate was more than 90%.

The Group, always standing in the perspective of the customer, has insight into and listens to every meticulous need, and makes efforts to achieve the improvement of customers’ quality of life from every small detail. The Group developed the Customer Satisfaction Assessment and Evaluation Management Measures of Dexin Real Estate, employed a third-party survey company to control customer satisfaction throughout the Reporting Period, and conducted a satisfaction survey on the owners in the sales period, delivery period and stay period through Internet and telephone interviews. The main indicators include overall satisfaction, sales service, post-contract care, delivery service, community environment and planning, housing design, housing quality, rectification and maintenance, complaint handling and property services. We carried out targeted closed-loop treatment according to the problems found to continuously improve customer satisfaction.

In early 2020, the Group formulated the consolidated target satisfaction value at 83.5 points. Thanks to the joint efforts of all the staff, the Group scored 85.8 points, up by 2.75% than target value, successfully achieving the satisfaction target of 2020.

客戶關係管理

秉持「客戶至上」的服務原則，集團制定了由熱線、微信和郵箱等渠道組成的客戶投訴反饋體系，對於客戶提出的意見及建議，客戶服務中心安排專人進行跟進及後續交流，確保客戶的訴求得到及時、良好地回應與解決。集團嚴格執行《德信地產重大、熱點客戶投訴信息管理要求》，日常投訴24小時內確定專業回覆口徑，回覆業主，不晚於48小時內形成專業回覆意見，更好地響應客戶訴求。報告期內，集團共接到投訴總量約150件，其中因為服務問題的投訴約120件，因為產品問題的投訴約30件，投訴關閉率達90%以上。

集團始終站在客戶的角度，洞察與傾聽每一個細緻入微的需求，從微小的細節出發，不斷實現對客戶生活品質的提升。集團制定《德信地產客戶滿意度考核評價管理辦法》，並於報告期內聘用第三方調查公司對客戶滿意度進行全流程管控，通過互聯網以及電話訪問的形式對銷售期、交付期、入住期業主開展滿意度調查，主要指標涉及整體滿意度，銷售服務、簽約後關懷、交付服務、小區環境和規劃、房屋設計、房屋質量、整改維修、投訴處理以及物業服務，並按照發現的問題有針對性地開展閉環處理，不斷提升客戶滿意度。

集團於2020年年初制定滿意度綜合得分目標值83.5分，通過全體人員的努力，集團獲得85.8分，較目標值提升2.75%，成功達成了2020年的滿意度目標。

I. KEEP QUALITY INNOVATION TO ENHANCE CUSTOMER EXPERIENCE

一、持續創新品質，提升客戶體驗

Customer privacy and information security

The Group fully recognized the importance to protect customer privacy and information security, attached great importance to customer privacy and information security, and strictly abided by the laws and regulations related to information security protection such as the *Network Security Law of the People's Republic of China* and the *Provisions on the Protection of Personal Information of Telecommunications and Internet Users*. We have developed and issued the Notice on Doing a Good Job in Security of Customer Information and other documents, requiring our employees to strictly comply with regulations of the nation and the Company on the use, storage and handover of customer's data.

客戶隱私安全

集團充分意識保障客戶隱私和信息安全的重要性，高度重視客戶隱私和信息安全保護工作，嚴格遵守《中華人民共和國網絡安全法》及《電信和互聯網用戶個人信息保護規定》等信息安全保護相關的法律法規，制定並下發《關於做好客戶資料保密工作的通知》等文件，要求員工對客戶資料的使用、保管、交接等過程嚴格遵守國家和公司規定。

Customer privacy and information security management means 客戶隱私與信息安全管理手段

Regulate management of customer's data	Strictly maintain and manage the computer room	Strengthen troubleshooting and inspections on servers
<p>We irregularly check the customer data management work of the customer service center and marketing center department, impose severe punishments for violations, and transfer the personnel who commit crimes to the judicial authorities for handling.</p>	<p>We strictly maintain and manage the computer room. It is stipulated that only personnel from the information department can have access to the computer room and need to register. The rest of the personnel are not allowed to enter without permission.</p>	<p>We regularly conduct troubleshooting and inspections on various types of software and system servers used daily, in order to discover potential safety hazards in a timely manner.</p>
<p>規範客戶資料管理</p>	<p>嚴格機房維護管理</p>	<p>加強服務器排查巡檢</p>
<p>不定期對客戶服務中心及營銷中心等部門的客戶資料管理工作進行抽查，對違規行為進行嚴懲，對構成違法犯罪的人員將移交司法機關進行處理。</p>	<p>對機房進行嚴格的維護和管理，規定只有信息部人員可以進出機房且需要進行登記，其餘人員未經許可一律不得進入。</p>	<p>定期對日常使用的各類軟件及各個系統服務器進行排查及巡檢，以及時發現存在的安全隱患。</p>

II. DELIVER GREEN COMMITMENT TO CREATE LOW-CARBON CITIES

二、踐行綠色承諾，打造低碳城市

As China put forward its targets of “carbon peak” and “carbon neutral”, the needs to develop green buildings will be increasingly urgent. As a responsible enterprise, Dexin has been always committed to keep improving the sustainable development of its products, in order to decrease the impact on the ecologic environment in the whole process of project design, development and construction and operation maintenance. Dexin made great efforts to create green and low-carbon ecological communities to help build an environment-friendly and resource-saving society.

2.1 ASSISTANCE IN CARBON NEUTRAL

Green buildings

The Group actively responded to national “carbon peak” and “carbon neutral” targets and made great efforts to develop green buildings. It has been committed to saving resources, protecting environment and reducing pollution to the maximum extend in the lifetime of a building so as to reduce energy consumption of the building and decrease its negative impact on the environment. Taking “green, health, smart, and technology” as its product concept, the Group conducted sponge cities, prefabricated buildings and other green design work by adopting new environmental architectural decoration materials to facilitate sustainable development of products of Dexin.

隨着國家「碳達峰」「碳中和」目標的提出，發展綠色建築的需求將日益迫切。作為負責任的企業公民，德信始終致力於持續提升產品可持續發展表現，在項目設計、開發建設及運營維護的全過程降低對生態環境的影響，着力打造綠色、低碳的生態社區，助力環境友好型、資源節約型社會建設。

2.1 助力碳中和

綠色建築

集團積極響應國家「碳達峰」「碳中和」目標，大力發展綠色建築，致力於在建築全生命周期最大程度節約資源、保護環境、減少污染，以降低建築能耗，減少建築對環境的負面影響。集團以「綠色、健康、智慧、科技」作為產品理念，通過開展海綿城市、裝配式建築等綠色設計工作，採用新型環保建築裝飾材料，促進德信產品的可持續發展表現。

II. DELIVER GREEN COMMITMENT TO CREATE LOW-CARBON CITIES

二、踐行綠色承諾，打造低碳城市

During the Reporting Period, the Group carried out the development of projects with reference to the *Evaluation Standard for Green Building GB50378-2019* issued by China. As of December 31, 2020, the Group had 29 green residential projects with certificated area of green buildings (one, two and three stars of national green building certification) of 4,408,239.44 square meters.

報告期內，集團參照國家《綠色建築評價標準GB50378-2019》進行項目開發，截至2020年12月31日，集團綠色住宅項目29個，綠色建築（國家綠色建築認證一星、二星及三星）認證面積達4,408,239.44平方米。

Green design / 綠色設計

Sponge cities / 海綿城市

Sponge city projects were decorated with pervious materials (pervious bricks and concrete) to effectively absorb rainwater.

海綿城市項目均採用透水材料（透水磚、透水混凝土）鋪裝，有效消納降雨。

Rainwater recycling system / 雨水回收系統

Rainwater recycling system was designed for all projects in construction (excluding that in Wuhan, Xi'an and Foshan) to water landscapes by recycling, purifying and storing rainwater.

所有在建項目（武漢、西安、佛山項目除外）均設計雨水回用系統，通過雨水收集、淨化、蓄水，回用於景觀澆灌。

Smart lighting / 智能照明

Interior smart lighting system was installed in projects to realize adjustment of light brightness, timing control, scenario setting and other functions through IoT techniques.

在項目室內配置智能照明系統，通過物聯網技術，實現燈光亮度的強弱調節、定時控制、場景錄製等功能。

Reflective thermal insulation coating / 反射隔熱塗料

A new type of cooling coating that combines reflection, radiation and hollow microbead insulation, having waterproof, moisture-proof, anti-UV aging, acid and alkali resistance functions.

採用集反射、輻射與空心微珠隔熱於一體的新型降溫塗料，有防水、防潮、防紫外線老化、耐酸鹼等功能。

Building insulation system / 建築保溫系統

Wall insulation design, low-E glass with broken insulation window frame to achieve insulation and energy saving.

開展牆體保溫設計、低輻射玻璃配合斷橋隔熱窗框，實現保溫節能。

Ground source heat pump system / 地源熱泵系統

Using ground source heat pumps as winter heat sources and summer cold sources, plus high-density capillary or ceiling pipes laid intensively to keep the indoor temperature at the best value.

利用地緣熱泵作為冬季熱源和夏季冷源，加上高密度毛細管或尖棚館密鋪，讓室內始終保持最佳溫度。

Environmental protection materials / 環保材料

Sand aerated block / 砂加氣塊

Replacing fly ash with quartz sand as siliceous material to improve the block strength and resistance to leakage, drying shrinkage and gamma ray exposure.

以石英砂替代粉煤灰充當矽質材料，提高砌塊強度及抵抗滲透、乾燥收縮、γ射線照量的性能。

Wood-plastic composite board / 木塑複合板材

New high-tech environmental protection decorative material that combines the performance and properties of wood and plastic.

採用兼有木材和塑料的性能與特徵的高科技綠色環保新型裝飾材料。

Artificial stone / 人造石材

Green building material made of unsaturated polyester resin as binder, inorganic powder, appropriate flame retardant and color curing agent.

採用以不飽和聚脂樹脂為黏結劑，配以無機粉料和適量的阻燃劑、顏色成型固化製成的建材綠色環保產品。

Prefabricated sales offices were built to increase use rate of building materials and decrease impact of buildings on environment

A prefabricated building is a building assembled with architectural components and accessories which are prefabricated in a factory and then transported to the construction site. A prefabricated building can save a lot of scaffolding and formwork work, save building materials, improve construction efficiency and reduce construction dust and noise impact on external environment.

裝配式售樓處建設，提高建材使用效率，減少建築環境影響

裝配式建築指在工廠先加工製作好建築用構件和配件，運輸至建築施工現場進行裝配而成的建築。裝配式建築可節省大量腳手架及模板作業，節約建築材料，提高施工效率，並減少施工過程的揚塵及對外環境的噪音影響。

II. DELIVER GREEN COMMITMENT TO CREATE LOW-CARBON CITIES

二、踐行綠色承諾，打造低碳城市

In the process of project development, the construction of traditional sales offices always encounters several problems such as high costs, long-term construction period and materials that cannot be reused. In the Chenxinli project (宸芯里項目) of Ningbo company, the sales office was built by adopting prefabrication and steel framework and other techniques with most components manufactured in factories. Dry construction was adopted in the construction site of the sales office, so the noise, dust and water pollution was extremely low. At the same time, most prefabricated components can be decomposed, reorganized and reused, which greatly improves the use efficiency of building materials, featuring environmental protection and health.

In addition, due to high density of urban buildings, the urban temperature is obviously higher than suburbs and easy to form heat island effect. The Group also evaluates the thermal environment of the project at the design stage. Through reasonable building layout, greening and water layout, air circulation is facilitated in the project and absorption of solar heat is reduced. In Jiangshan Yunqi project (江山雲起項目) in Wenzhou, the design concept of sky garden was adopted by planting plants at the balcony to purify air, which not only effectively reduced the heat island effect but also beautified the environment.

The Group also attached importance to energy consumption of the building themselves and actively carried out transformation of energy-saving techniques and use of new energy to reduce energy consumption and improve energy use efficiency of buildings. With such measures, the Group was committed to creating more intelligent and low-carbon communities of Dexin.

➤ **LED lighting.** The Group adopted underground garage LED lighting system in its all projects under construction to meet basement lighting needs, which can save 75% energy consumption than traditional energy-saving lamps.

在項目開發過程中，傳統的售樓處建設面臨成本高、工期長、無法複用等問題，我們在寧波公司宸芯里項目售樓處採用裝配式、鋼結構等技術，大部分構件在工廠完成加工，售樓處現場作業採用乾施工，因此噪聲污染、粉塵污染、水污染極低；同時絕大多數預制模塊均可分解、重組、反覆利用，大大提高了建材的使用效率，更為環保健康。



Sales office of Chenxinli project of Ningbo company
寧波公司宸芯里項目售樓處

此外，由於城市建築密度高，氣溫明顯高於外圍郊區，易形成熱島效應。集團在項目設計階段亦會對項目熱環境進行評價，通過合理設置建築佈局，採用綠化及水體佈置，促進項目內空氣流通，並降低對太陽熱量的吸收。我們在溫州江山雲起項目採用空中花園的設計理念，通過在陽台種植綠植，淨化空氣，有效降低熱島效應、美化環境。

集團同樣重視建築物本身的能源消耗，積極開展節能技術改造、使用新能源，減少建築物能耗，提高樓宇能源效率，致力於打造更為智能和低碳的德信社區。

➤ **LED照明。**集團所有在建項目均採用地下車庫LED照明系統，滿足地庫照明需求，比傳統節能燈節約能耗75%。

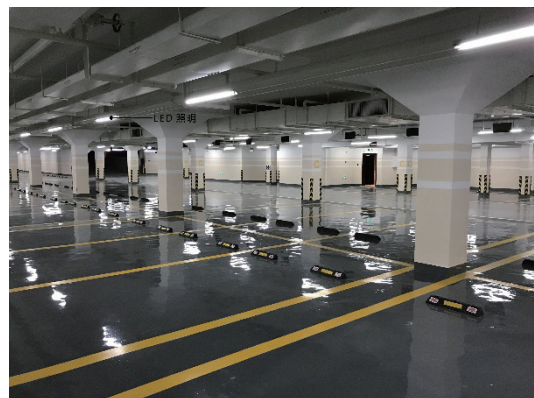
II. DELIVER GREEN COMMITMENT TO CREATE LOW-CARBON CITIES

二、踐行綠色承諾，打造低碳城市

- **Solar photovoltaic.** The Group adopted solar photovoltaic system to use solar panels to directly convert sunlight to electricity, which can be used independently for street lighting in the park and connected to the electricity grid. The representative projects included Dongjing project (東境項目) in Ningbo, Duhui Dajing project (都繪大境項目) in Kunshan and Moganshan hotel project (莫干山酒店項目).
- **Solar water heating system.** The Group adopted solar water heating system in its several projects, which effectively saved the use of electricity externally purchased and natural gas resources. The representative projects included projects under construction in Jiangsu Province, Wuhan City and Zhejiang Province.
- **Smart building control system.** By using smart building control system, the Group can realize supervision of the operation management of devices in the building, linked control of fire alarm and firefighting, and control of lift operation, enabling the building to improve energy efficiency by 15% to 20%. The representative projects included Dexin Center, Konggang City at Xiaoshan Airport, and Chancheng project (產城項目) in Nanjing.
- **太陽能光伏。**集團採用太陽能光伏系統，利用太陽能電池板將太陽光能直接轉化為電能，既可獨立使用於園區路燈照明，也可將餘電併網發電。代表項目包括寧波東境項目、昆山都繪大境項目和莫干山酒店項目。
- **太陽能熱水系統。**集團在部分項目採用太陽能熱水系統，有效節省外購電力和天然氣資源的使用。代表項目包括江蘇省、武漢市和浙江省在建項目。
- **樓宇智能控制系統。**集團通過應用樓宇智能控制系統，實現對建築設備運行管理的監控、火災報警與消防聯動控制以及電梯運行的管制，能使得建築能效提高15%~20%。代表項目包括德信中心、蕭山機場空港城和南京產城項目。



Green balconies
綠色陽台



LED lighting system in underground garage
地下車庫LED照明系統

II. DELIVER GREEN COMMITMENT TO CREATE LOW-CARBON CITIES 二、踐行綠色承諾，打造低碳城市

Green facility

The Group is committed to delivering our green development concept and integrates green and environment into our facility mechanism. The Group spares no efforts to facilitate high resource efficiency and transformation of sustainable development and strives to create low-carbon and environment-friendly cities and communities, thus assisting our country to achieve “carbon peak” and “carbon neutral” targets.

As a pivotal measure for Dexin to propel green facility, a green finance framework was entered into by the Group in February 2021 and granted green certification by a third-party rating agency, Sustainalytics, which then issued the Second-party Opinion. According to this framework, the Group will continue to deliver sustainable development concept in the future and plan through green bonds or loan facilities to invest qualified green projects, including but not limited to green buildings, energy efficiency, pollutant prevention and control, and renewable energy.

綠色融資

集團致力於踐行我們的綠色發展理念，將綠色、環境因素納入我們的融資機制，全力促進高資源效率及可持續發展轉型，努力創建低碳、環境友好的城市和社區，助力國家「碳达峰」「碳中和」目標的實現。

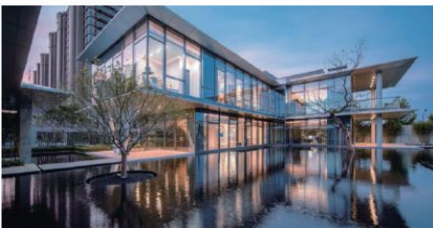
作為推進德信綠色融資的重要舉措，集團於2021年2月訂立了綠色金融框架，並由獨立第三方評級機構Sustainalytics對框架提供綠色認證並出具第二方意見書(Second-party Opinion)。根據此框架，集團未來將持續實踐可持續發展理念，計劃通過綠色債券或貸款融資的方式投資符合資格的綠色項目，範疇包括綠色建築、能源效率、污染物防控、以及可再生能源等。



Dexin China Holdings Company Limited

(2019-HK)

Green Finance Framework



February 2021

Dexin Green Finance Framework
德信綠色融資框架

Second-Party Opinion Dexin Green Finance Framework

Evaluation Summary

Sustainalytics is of the opinion that the Dexin Green Finance Framework is credible and impactful and aligns with the four core components of the Green Bond Principles 2018 and the Green Loan Principles 2020. This assessment is based on the following:



USE OF PROCEEDS The eligible categories for the use of proceeds – (i) Green Buildings, (ii) Energy Efficiency, (iii) Pollution Prevention and Control, (iv) Renewable Energy – are aligned with those recognized by the Green Bond Principles 2018 and the Green Loan Principles 2020. Sustainalytics considers that the eligible categories are expected to reduce the carbon footprint of Dexin’s operations in China while advancing the UN Sustainable Development Goals (SDGs), specifically SDGs 6, 7, 9 and 11.



PROJECT EVALUATION / SELECTION Dexin’s internal process in evaluating and selecting projects is overseen by the Sustainable Development Committee (“Committee”) comprised of representatives from design, construction, finance and treasury, risk management and legal teams. The Committee will meet at least once a year. Dexin may engage with external third parties to evaluate the environmental impact of eligible projects prior to the decision making for project selection. Sustainalytics considers the project selection process in line with market practice.



MANAGEMENT OF PROCEEDS Dexin’s Finance team will be responsible for managing net proceeds using a register. Pending full allocation, proceeds will be invested in cash or cash equivalents as part of the Dexin’s treasury and cash management policies. This is in line with market practice.



REPORTING Dexin intends to report on allocation and impact of proceeds on its “Corporate Social Responsibilities” section of the Annual Report or issue a separate report on an annual basis until full allocation and thereafter for material changes to eligible green portfolio. Allocation reporting will include the list of eligible projects and the matching proceeds raised from bonds, the balance of unallocated proceeds, and the share of financing versus refinancing. In addition, where feasible, Dexin is committed to reporting on relevant impact metrics. Sustainalytics views Dexin’s allocation and impact reporting as aligned with market practice.



Evaluation date February 17, 2021

Issuer Location Zhejiang, People’s Republic of China

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For inquiries, contact the Sustainable Finance Solutions project team:

Begum Gursory (Amsterdam)
Project Manager
begum.gursory@morningstar.com
(+31) 20 205 0082

Mina Jang (Amsterdam)
Project Support
mina.jang@morningstar.com
(+31) 20 205 00 44

Nicholas Gandolfo (Singapore)
Client Relations
susfinance.apac@morningstar.com
(+852) 3008 2391

Second-party Opinion on Dexin Green Finance Framework
德信綠色融資框架第二方意見書

II. DELIVER GREEN COMMITMENT TO CREATE LOW-CARBON CITIES

二、踐行綠色承諾，打造低碳城市

2.2 GREEN CONSTRUCTION

The Group is well aware of the importance of environmental compliance to our business operation. We have no direct environmental pollution caused by the construction project as the construction work of the Group's residential project is outsourced to third-party construction companies. However, the Group proactively oversees and manages the environmental protection work of the project contractors, and continuously strengthens the concept and awareness of green environmental protection in the whole process of project development and construction to minimize the environmental impact of project construction.

- **When selecting the project site**, the Group strictly follows the functional planning requirements of the project site to avoid developing projects at ecologically sensitive areas.
- **Before project development**, the Group strictly follows the relevant laws and regulations such as the *Environmental Impact Assessment Law of the People's Republic of China* and the *Green Building Regulations of Zhejiang Province*, and conducts environmental impact assessment and energy conservation assessment for all the projects.
- **During the construction process**, the Group always pays attention to issues such as environmental protection and resource conservation. On the premise of ensuring the quality and safety of project construction, we have formulated the *Standard Guidelines for Safe and Civilized Construction* to strictly regulate the environmental protection management process during the project construction, in order to realize green construction, save resources to the greatest extent and reduce the negative environmental impact caused by project construction.

2.2 綠色施工

集團深知環保合規對於我們業務開展的重要性。雖然集團住宅項目的建設工作外包予第三方建築公司，我們沒有直接產生因建築工程所引致的環境污染，集團亦主動肩負監督和管理工程承包商的環境保護工作的責任，在項目開發建設全過程中不斷強化綠色環保理念與意識，全方位減少項目施工的環境影響。

- **在項目選址時**，集團嚴格依據項目建設所在地的功能規劃要求，避免在生態敏感區域進行土地開發項目。
- **在項目開發前**，集團嚴格遵守《中華人民共和國環境影響評價法》及《浙江省綠色建築條例》等法律法規及相關條例，針對所有項目開展環境影響評價和節能評估。
- **在施工建造過程中**，集團始終關注環境保護和資源節約等議題，在保障項目建設質量和安全的前提下，我們制定《安全文明施工標準化指引圖集》，嚴格規範建築項目施工過程中的環境保護管理流程，實現綠色施工，最大限度節約資源，減少因項目施工造成的環境負面影響。

II. DELIVER GREEN COMMITMENT TO CREATE LOW-CARBON CITIES 二、踐行綠色承諾，打造低碳城市

Waste water discharge: the Group is committed to reducing waste water generation and discharge through source control. We build drainage ditch at the construction site, and prohibit the outflow of mud, sewage and waste water. Meanwhile, all projects under construction are equipped with sewage treatment systems and sedimentation tanks to ensure that construction sewage will be legally discharged into municipal pipe network or river channels after precipitation.

廢水排放：集團致力於通過源頭控制的方式減少廢水產生與排放。我們在施工現場建設排水溝，嚴禁泥漿、污水、廢水外流，同時所有在建項目均設計污水處理系統和沉澱池，施工污水經沉澱後合規排入市政管網或河道。

Waste discharge: the Group has established a management system to clarify the requirements for the classification, collection, storage, transfer and disposal of wastes. We assign full-time cleaners at the construction site to ensure classified treatment, timely clearance and transportation of construction waste, and strictly prohibit burning all kinds of wastes at the construction site.

廢棄物排放：集團建立管理制度，明確廢棄物的分類、收集、存放、轉移和處理要求。我們在施工現場設置專職清潔工，保證建築垃圾的分類處理和及時清運，並嚴禁在施工現場焚燒各類廢棄物。

Green construction management and control measures at the construction site
施工現場綠色施工
管控措施

Dust management: dust is the management and control focus at the construction site. The Group prevents dust generation through measures such as sprinkling, ground hardening, enclosure, close net covering and sealing, and seals or covers the cement and other building materials that will cause flying fine particles.

揚塵管理：揚塵是建築工地現場管控重點，集團通過灑水、地面硬化、圍擋、密網覆蓋、封閉等措施防止揚塵產生，對水泥和其他易飛揚的細顆粒建築材料，密封存放或採取覆蓋措施。

Noise management: the Group follows the *Environmental Noise Emission Standard at the Construction Site Boundary* at the construction site, and adopts sound insulation, vibration isolation and noise reduction measures for construction equipment. If it is necessary to carry out construction in excess of the noise standard at night due to special requirements, it should be approved by the relevant department before proceeding.

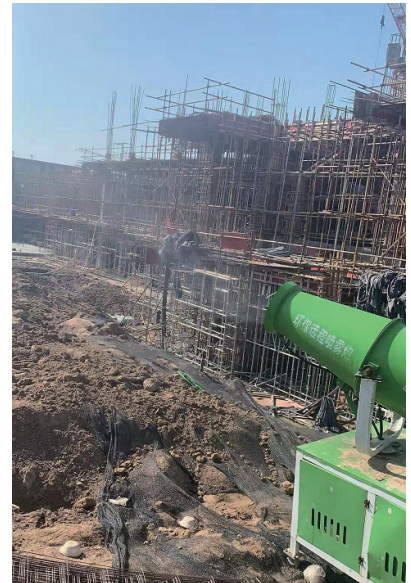
噪聲管理：集團在施工現場遵循《建築施工場界環境噪聲排放標準》，對施工設備採取隔音、隔震和降噪措施，因特殊要求需要在夜間進行超過噪聲標準施工的情況，需由相關部門批准後方可進行。



Water sprinkler spraying water to suppress dust
水車灑水抑塵



On-site monitoring of dust data
揚塵數據現場監測



Fog cannons on site
現場佈置霧炮



Sprinkling along the fence
圍牆端部佈置噴淋



Bare soil covering
裸土覆蓋

II. DELIVER GREEN COMMITMENT TO CREATE LOW-CARBON CITIES

二、踐行綠色承諾，打造低碳城市

2.3 GREEN OFFICE

The Group advocates green office, and constantly updates the advanced green office by implementing electronic documents and office automation to improve efficiency and reduce resource consumption in daily operations, hoping to work with all employees to create a low-carbon and energy-saving office environment. During the Reporting Period, we continued to promote the concept of green office within the Group, implemented green office initiatives and issued the Regulations on Civilized Office Management of Dexin Real Estate Group Co., Ltd. to further improve our management method and process at the system construction level.

Paperless office

- Advocate paperless office. We adopted office automation system across the Group, covering expense reimbursement, contract management and information communication modules.
- Paperless in the conference room. The white board and white board pens are no longer used in the conference room, and the on-screen operating system is used, namely handwriting directly on the screen.

Reduce employee travelling

- The Group and all of its city companies are equipped with remote video equipment to encourage online meetings and reduce the carbon footprint caused by business travel.

2.3 綠色辦公

集團倡導綠色辦公，不斷迭代更新先進的綠色辦公方式，推行電子公文和辦公自動化，提升效率，降低日常運營的資源消耗，希望與所有員工一道共同打造低碳節能的辦公環境。報告期內，我們繼續在集團範圍內推行綠色辦公理念，落實綠色辦公舉措，並發佈《德信地產集團有限公司文明辦公管理規定》，進一步從制度建設層面完善我們的管理方法和流程。

無紙化辦公

- 倡導無紙化辦公。在全集團範圍使用辦公自動化系統，涵蓋費用報銷、合同管理、信息溝通等模塊。
- 會議室無紙化。在會議室取消書寫白板與白板筆，採用屏幕操作系統，即屏幕上直接可操作手寫。

減少員工差旅

- 集團以及下屬所有城市公司均配備遠程視頻設備，鼓勵線上會議，減少商務出行運輸產生的碳足跡。

II. DELIVER GREEN COMMITMENT TO CREATE LOW-CARBON CITIES

二、踐行綠色承諾，打造低碳城市

Reduce resource consumption

- The Group promotes printing by swiping card. Previously, a printer produced an average of 0.7kg-1kg of waste paper per month. Now, no waste paper is produced after the implementation of the swiping card method. In addition, the Group advocates double-sided printing, with unprinted side of the single-sided printed paper is reused.
- Office wastes of the Group are collected in a centralized way in waste classification and recycling bins for further processing by professional companies. Recyclable and reusable items are reused to reduce waste emissions.
- Disposable tableware is not allowed in staff restaurants in order to reduce waste production.

Use energy-saving and water-saving equipment

- The toilets of the Group office building adopt water-saving appliances.
- The Group purchases water-saving boilers for the tea room of its office building, which can automatically reduce energy consumption when no one uses them.
- All building offices use more energy-saving and environmental protection LED lights, and eliminate the use of harmful fluorescent tubes.

Environmental publicity and implementation

- The Group posts energy saving and emission reduction awareness communication tips in the office area.
- The Group promotes knowledge on waste classification and recycling to its employees through posting promotional materials, and encourages employees to properly dispose of waste.

減少資源消耗

集團推廣刷卡打印。原一台打印機月均產生0.7kg-1kg廢紙，現採用刷卡方式，基本無廢紙產生，同時提倡雙面打印，對於單面打印的紙張，背面未打印部分重複利用。

- 集團的辦公垃圾統一收集到垃圾分類回收箱中，交由專業公司進行處理。對於有循環使用價值的物品，將會進行重複利用從而減少廢棄物排放。

- 員工餐廳不適用一次性餐具，以此降低廢棄物產生。

採用節能、節水設備

- 集團辦公大樓洗手間採用節水型用具。
- 集團辦公大樓茶水間採購節水型開水機，開水機能做到無人使用時自動降低能耗。

- 所有大樓辦公場地均使用更加節能環保的LED燈，取消使用有害的熒光燈管。

環保宣貫

集團在辦公區域張貼節能減排意識傳播小貼士。

- 本集團以張貼宣傳資料的形式向員工宣貫垃圾分類和回收利用知識，鼓勵員工正確投放廢棄物。

II. DELIVER GREEN COMMITMENT TO CREATE LOW-CARBON CITIES

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2.4 ENVIRONMENTAL PERFORMANCE

2.4 環境績效

Key Performance Indicators 關鍵績效指標	2019 2019年	2020 2020年	Unit 單位
Direct energy use 直接能源使用			
Natural gas 天然氣	3,617.00	24,685.00	standard cubic meter 標準立方米
Liquefied petroleum gas 液化石油氣	561.34	0.776	standard cubic meter 標準立方米
Gasoline 汽油	20,179.40	29,255.50	Liter 升
Indirect energy use 間接能源使用			
Total electricity consumption 總耗電量	1,466,779.74	256,342.19	kWh 千瓦時
Energy consumption 能源消耗			
Direct energy consumption 直接能源消耗	26.34	61.97	Ton of standard coal equivalent 噸標煤
Indirect energy consumption 間接能源消耗	180.27	31.50	Ton of standard coal equivalent 噸標煤
Comprehensive energy consumption 綜合能源消耗	206.60	93.47	Ton of standard coal equivalent 噸標煤
Energy intensity 能耗密度	0.016	0.007	Ton of standard coal equivalent/square meter 噸標煤／平方米
Greenhouse gas emissions 溫室氣體排放			
Scope I greenhouse gas 範疇一溫室氣體	56.23	53.38	Ton of CO ₂ equivalent 噸二氧化碳當量
Scope II greenhouse gas 範疇二溫室氣體	1,031.88	180.34	Ton of CO ₂ equivalent 噸二氧化碳當量
Total greenhouse gas emissions (scope I + scope II) 溫室氣體排放總量(範疇一+範疇二)	1,088.11	233.72	Ton of CO ₂ equivalent 噸二氧化碳當量

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Key Performance Indicators 關鍵績效指標	2019 2019年	2020 2020年	Unit 單位
Greenhouse gas emission intensity 溫室氣體排放密度	0.084	0.017	Ton of CO ₂ equivalent/square meter 噸二氧化碳當量/平方米
Water resources 水資源			
Total water consumption 總用水量	84,434.00	6,174.79	Ton 噸
Water consumption intensity 水耗密度	6.517	0.46	Ton/square meter 噸/平方米
Total wastewater discharge 綜合污水排放量	28,562.97	4,915.43	Ton 噸
Wastewater discharge intensity 污水排放密度	2.205	0.36	Ton/square meter 噸/平方米
Waste 廢棄物			
Proportion of waste processed by professional companies 廢棄物交由專業公司處理的比率	100	100	% %
Total non-hazardous waste 無害廢棄物總量	8.96	23.13	Ton 噸
Discharge intensity of non-hazardous waste 無害廢棄物排放密度	0.692	1.71	Kilogram/square meter 千克/平方米
Total hazardous waste 有害廢棄物總量	0.07	0.07	Ton 噸
Discharge intensity of hazardous waste 有害廢棄物排放密度	0.005	0.005	Kilogram/square meter 千克/平方米
Air Emission 廢氣排放物			
SOx 硫氧化物	0.30	0.43	Kilogram 千克
NOx 氮氧化物	188.43	273.18	Kilogram 千克
Particulate matter 顆粒物	13.87	20.11	Kilogram 千克

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Description of environmental data:

- The collection time of environmental data covered the period from January 1, 2020 to December 31, 2020. The collection scope of environmental data included the office area, sales center and staff canteen of Ruian Dexin Real Estate Co., Ltd., Dexin Real Estate (Lishui) Co., Ltd., Dexin Real Estate (Ningbo) Co., Ltd., Zhejiang Deguang Real Estate Co., Ltd., Deqing Deyu Real Estate Co., Ltd., Deqing Dening Real Estate Co., Ltd., Hangzhou Dexin Shushan Real Estate Co., Ltd., Hangzhou Dexin Jinyu Real Estate Co., Ltd., Wenzhou Dexin Dongchen Real Estate Co., Ltd. and Zhejiang Dechen Real Estate Co., Ltd..
- The intensity of the environmental data was calculated by dividing the total volume of data in 2020 by the amount of floor space calculated.
- Exhaust Emissions were generated from the gasoline consumption of the official vehicles. Emission calculations were based on Appendix II: Guidelines for Reporting Environmental Key Performance Indicators in the How to Prepare Environmental, Social and Governance Reports issued by the Hong Kong Stock Exchange.
- The main source of greenhouse gas emissions (Scope I) includes the natural gas, liquefied petroleum gas and gasoline; Greenhouse gas emissions (Scope II) come from the purchased electricity. The calculation of greenhouse gas emissions was based on the *Guidelines on Greenhouse Gas Emission Accounting Methods and Reporting of Enterprises in Other Industrial Sectors (Trial)* issued by the National Development and Reform Commission.
- Direct energy sources included natural gas, liquefied petroleum gas and gasoline, while indirect energy sources included purchased electricity. The energy consumption calculation was based on national standards of China, the *General Principles of Comprehensive Energy Consumption Calculation (GB2589-2008T)*.

環境數據說明：

- 環境數據的收集時間覆蓋2020年1月1日至2020年12月31日；環境數據的收集範圍為瑞安市德信置業有限公司、德信地產(麗水)有限公司、德信地產(寧波)有限公司、浙江德廣置業有限公司、德清德宇置業有限公司、德清德寧置業有限公司、杭州德信蜀山置業有限公司、杭州德信錦玉置業有限公司、溫州德信東宸置業有限公司及浙江德晨置業項目公司的辦公區域、售樓部和員工食堂。
- 環境數據的密度計算使用2020年數據總量除以所計用量的建築樓面面積。
- 廢氣排放物產生自公務車輛的汽油消耗。廢氣排放量的計算參照香港聯交所《如何編備環境、社會及管治報告？》中的《附錄二：環境關鍵績效指標匯報指引》。
- 溫室氣體排放(範圍一)主要來源為天然氣、液化石油氣及汽油，溫室氣體排放量(範圍二)來自外購電力。溫室氣體排放量的計算參照中華人民共和國國家發展和改革委員會發佈的《工業其他行業企業溫室氣體排放核算方法與報告指南(試行)》。
- 直接能源類型包括天然氣、液化石油氣及汽油，間接能源類型包括外購電力。能源消耗量的計算參照中華人民共和國國家標準《GB2589-2008T綜合能耗計算通則》。

II. DELIVER GREEN COMMITMENT TO CREATE LOW-CARBON CITIES

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- The non-hazardous waste included the office garbage and food garbage produced in the office area and the staff canteen. The hazardous waste is discarded fluorescent tubes.
- The increase in natural gas consumption in 2020 was due to the relocation to a new building, which increased the self-operation of the canteen and some building area as compared to 2019.
- The decrease in water consumption in 2020 was due to completion or close to completion of projects of some project companies, which resulted in decreased consumption as compared to the previous year.
- The decrease in liquefied petroleum gas consumption in 2020 was due to completion or close to completion of projects of some project companies, which resulted in decreased consumption as compared to the previous year.
- 無害廢棄物為辦公區域及員工食堂產生的辦公垃圾與餐廚垃圾。有害廢棄物為廢棄的熒光燈管。
- 2020年天然氣消耗量增加是由於搬遷至新大樓，較2019年增加了食堂及部分大樓區域的自我運營。
- 2020年用水量的消耗量減少是因為部分項目公司項目已竣工或接近竣工，因此消耗量較往年有所降低。
- 2020年液化石油氣的消耗量減少是因為部分項目公司項目已竣工或接近竣工，因此消耗量較往年有所降低。

III. ADHERE TO PEOPLE-ORIENTED AND SHARE ENTERPRISE DEVELOPMENT

三、堅持以人為本，共享企業發展

The sustainable development of talents is the foundation of enterprise development. Dexin fully respects and protects the basic rights and interests of each employee, adheres to the people-oriented human resource development strategy, comprehensively optimizes the incentive system, and pays attention to employee growth, safety and health, so as to build a harmonious development and conscience interaction working atmosphere between the enterprise and employees, and allow employees to share development achievements with enterprise on a business platform that can show their talent and creativity.

3.1 EMPLOYEE PROFILE

The Group strictly abides by the *Labor Law of the People's Republic of China*, the *Labor Contract Law of the People's Republic of China* and other laws and regulations, as well as Hong Kong laws, such as *Employment Ordinance*, gradually improves its management system for human resources system, strictly follows its recruitment guidelines to ensure that employees are of legal working age and that child labor is eliminated, and fully guarantees the legitimate rights and interests of employees in recruitment, promotion, resignation, working hours, salary and benefits, etc..

During the Reporting Period, the Group adhered to the employment standards of "specialization, professionalism and youthfulness", continued to consolidate its talent pool through internal training and external introduction, and actively recruited outstanding talents in various professional fields with the concept of openness and diversity, so as to build a strong team and maintain the overall business growth of the Group. As of December 31, 2020, the Group had a total of 2,147 employees. The specific employee distribution is as follows:

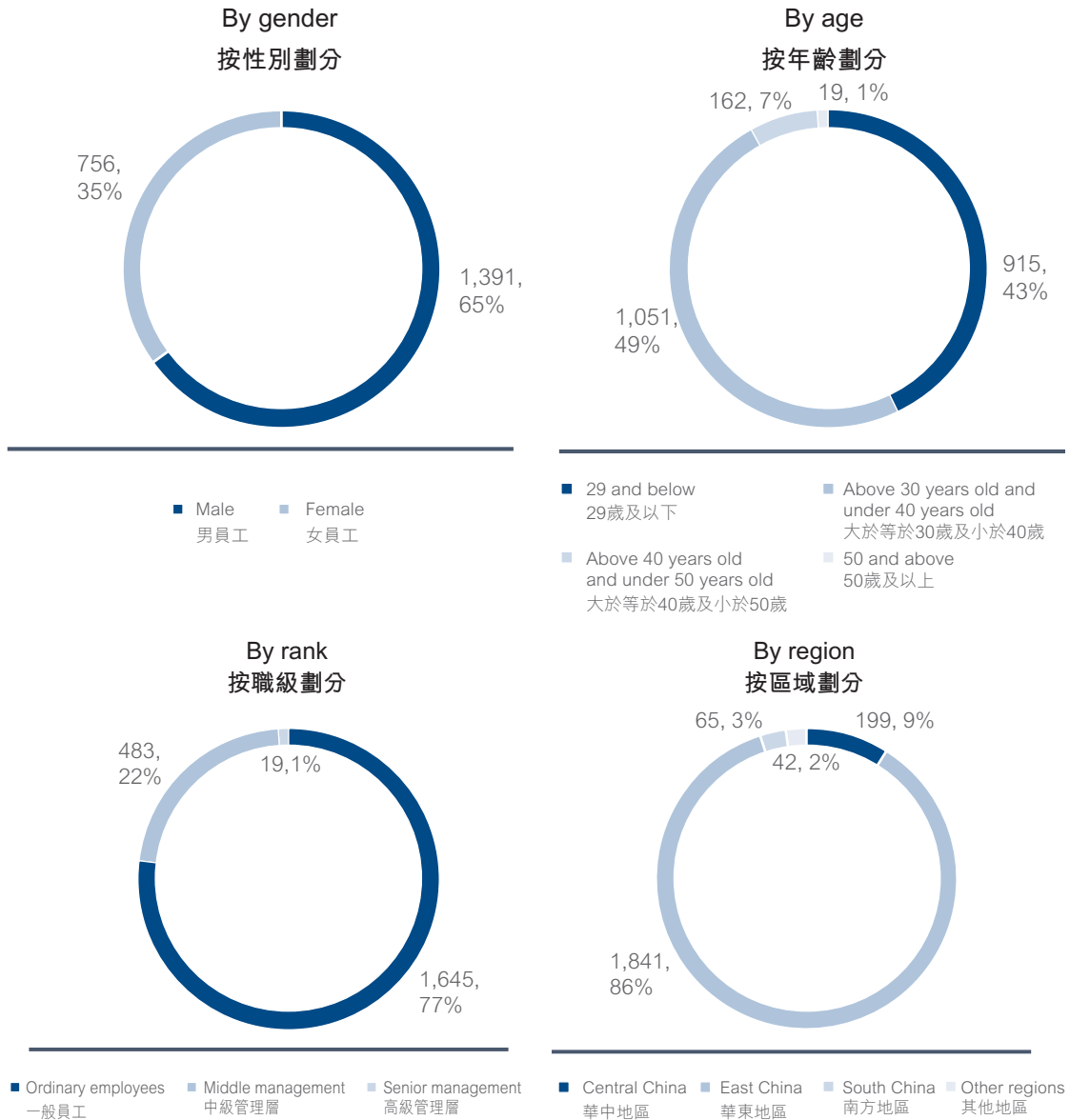
人才的可持續發展是企業發展的根基。德信充分尊重和保護每一位員工的基本權益，堅持以人為本的人力資源開發策略，全面優化激勵體系，關注員工成長、安全與健康，構築企業與員工和諧發展、良心互動的工作氛圍，讓員工在一個能夠展現才能和創想的事業平台，與企業共享發展成果。

3.1 員工概況

集團嚴格遵守《中華人民共和國勞動法》《中華人民共和國勞動合同法》等法律法規，以及《僱傭條例》等香港的法例要求，逐步完善人力資源體系管理制度，嚴格遵守招聘準則，確保聘用的員工均達到合法工作年齡，杜絕僱用童工的行為，全面保障員工在招聘、晉升、離職、工作時數、薪酬福利等方面的合法權益。

報告期內，集團堅持「專業化、職業化、年輕化」的用人標準，通過內部培養和外部引進持續夯實人才梯隊，以開放多元的理念積極吸納各專業領域優秀人才，以建立強大的團隊，維持集團的整體業務增長。截至2020年12月31日，集團員工人數共計2,147人，具體僱員分佈情況如下：

III. ADHERE TO PEOPLE-ORIENTED AND SHARE ENTERPRISE DEVELOPMENT 三、堅持以人為本，共享企業發展



The Group strictly implements the Employee Performance Management Standards of Dexin Real Estate Group, ensures that the overall remuneration level of employees is not lower than the market average level based on the principles of humanization, security and motivation, while providing appropriate incentives to high-value and high-potential employees to share development achievements with employees, so that employees can gain a sense of professional achievement and are willing to make contributions to the development of the Group for a long time. For employees who resign voluntarily, the Group will remind them of social security, provident fund, commercial insurance and salary settlement considerations during the resignation interview, and help them make a smooth transition to new jobs.

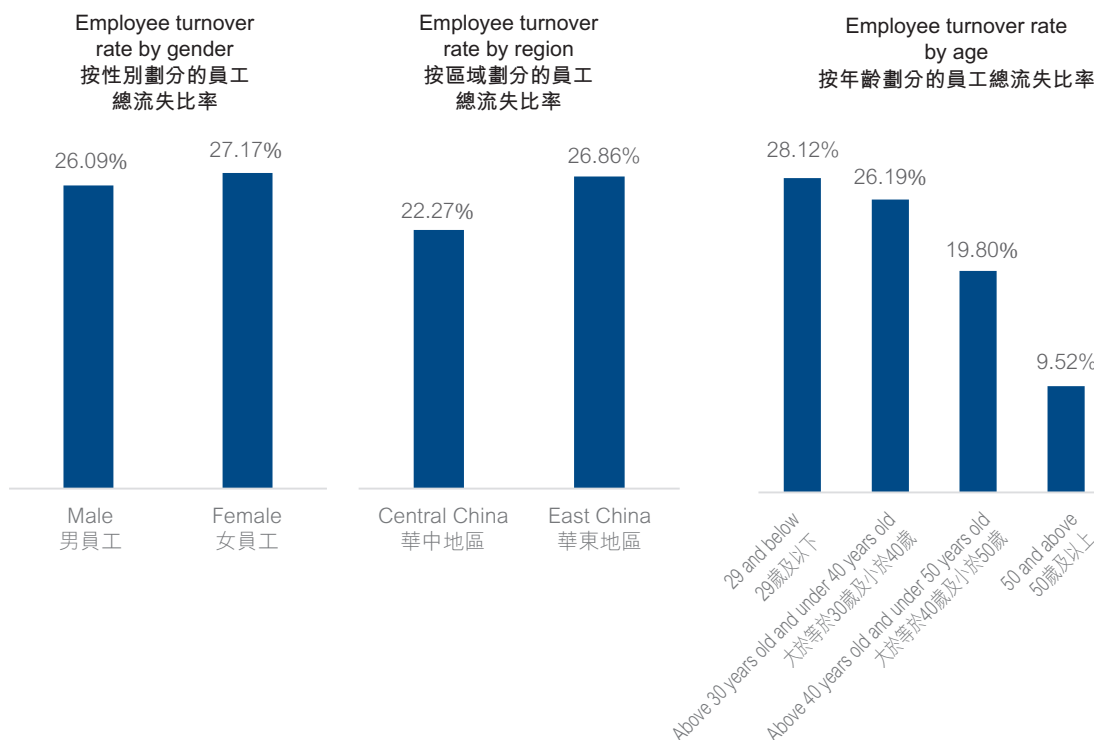
集團嚴格執行《德信地產集團員工績效管理規範》，從人性化、保障性、激勵性原則出發，在保證員工整體薪酬水平不低於市場平均水平的同時，對高價值、高潛力的員工給予適當的激勵，與員工共同分享發展的成果，從而讓員工能夠獲得職業成就感，並願意長期為集團的發展貢獻自身力量。針對主動離職的員工，集團在離職面談過程中，會提醒員工有關社保、公積金、商業保險及工資結算等方面的注意事項，幫助員工順利過渡到新的工作崗位中。

III. ADHERE TO PEOPLE-ORIENTED AND SHARE ENTERPRISE DEVELOPMENT

三、堅持以人為本，共享企業發展

During the Reporting Period, the total employee turnover rate was 26.47%. The specific employee turnover rate is as follows:

報告期內，員工總流失比率為26.47%，具體僱員流失率情況如下：



3.2 EMPLOYEE DEVELOPMENT

Talents are the core competitiveness of an enterprise, and excellent talents are the source power of the sustainable development of an enterprise. The Group strictly implements the New Force Training System of Dexin Real Estate Group, the Mentor Management System for Management Trainees of Dexin Real Estate Group and the Training Management System of Dexin Real Estate Group, and continues to increase investment in talent training and management to improve the Company's training system, allowing employees to learn at work and grow from learning through platform construction and resource integration.

During the Reporting Period, the Group continued to carry out four major series of training projects, namely the "Three Plans" of talent echelon (Sailing plan, Voyage plan, Pilot plan), new employee training program, professional knowledge training program and training system guarantee program.

3.2 員工發展

人才是企業的核心競爭力，優秀人才是企業可持續發展的源動力。集團嚴格落實《德信地產集團新生力培養制度》《德信地產集團管培生導師管理制度》《德信地產集團培訓管理制度》，持續加大對人才培養和管理的投入，完善公司培訓體系，通過平台搭建與資源整合，讓員工在工作中學習，在學習中成長。

報告期內，集團繼續開展四大系列培訓項目，即人才梯隊類「三航」培養項目、新員工培養項目、專業知識類培訓項目以及培訓體系保障類項目。

III. ADHERE TO PEOPLE-ORIENTED AND SHARE ENTERPRISE DEVELOPMENT 三、堅持以人為本，共享企業發展



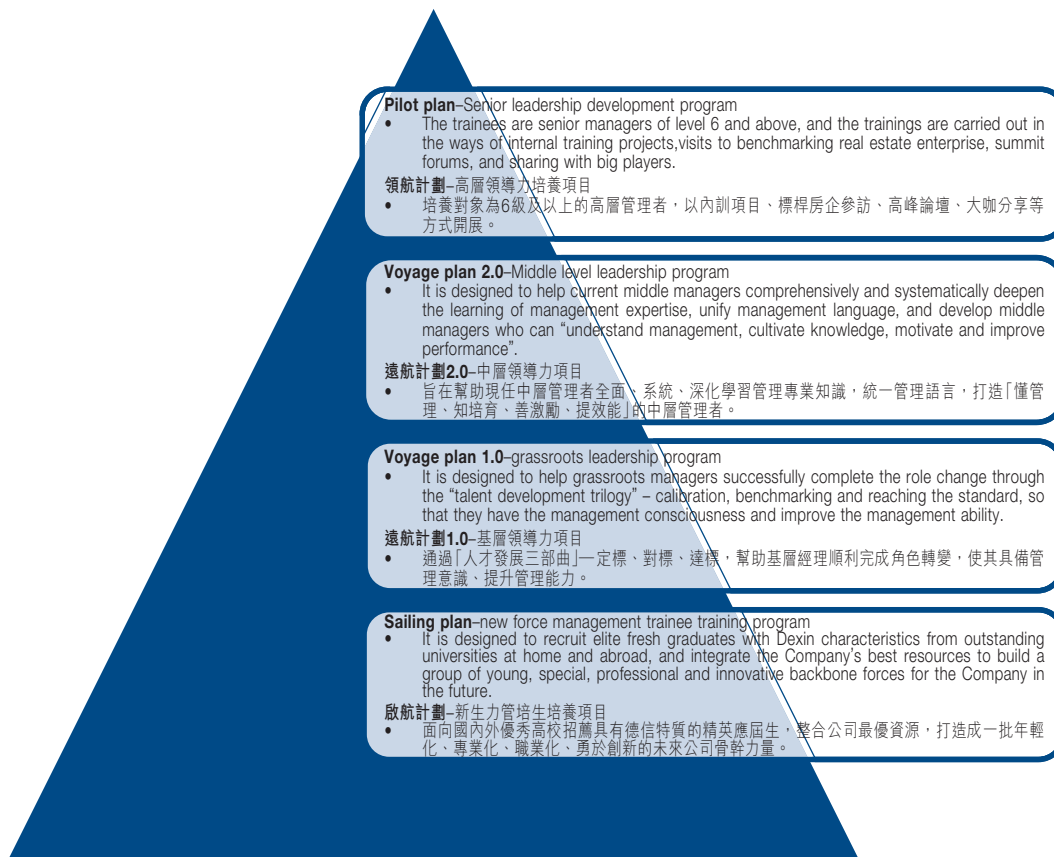
• **“Three Plans” of talent echelon**

The “Three Plans” of talent echelon are designed to provide new force management trainee, grassroots leadership, middle-level leadership and high-level leadership training programs for different employees, and provide employees with better career development opportunities and working environment with continuous efforts, aiming to build a multi-level and multi-echelon talent team. The Group has studied and formulated systematic and stepped training and development programs for key talents at different occupational levels, so as to build an elite cultural organization and seek common development of the Group and its employees.

• **人才梯隊「三航」項目**

人才梯隊類「三航」培養項目針對不同員工開展新生力管培生、基層領導力、中層領導力以及高層領導力培訓項目，持續努力為員工提供更好的職業生涯發展機會和工作環境，打造多層次、多梯隊的人才隊伍。集團針對不同職業層級的關鍵人才研究並制定了系統性、階梯式的培訓與發展項目，旨在打造精英文化組織，追求實現集團與員工共發展的願景。

III. ADHERE TO PEOPLE-ORIENTED AND SHARE ENTERPRISE DEVELOPMENT 三、堅持以人為本，共享企業發展



“Three Plans” of talent echelon
人才梯隊「三航」項目



Dexin Real Estate Voyage plan 2.0
德信地產遠航計劃2.0



Dexin Real Estate Voyage plan 3.0
德信地產遠航計劃3.0

III. ADHERE TO PEOPLE-ORIENTED AND SHARE ENTERPRISE DEVELOPMENT

三、堅持以人為本，共享企業發展

• New employee training

The Group excavates and recruits a group of outstanding fresh graduates with high potential and high quality from well-known universities at home and abroad, integrates the Company's best resources to systematically cultivate them through regular exchanges and trainings and provide a high-growth platform to deepen the understanding of the Group and projects of new employees, transmit the corporate culture and corporate philosophy, so as to build a group of strategic talents who are specialized, professional, brave to challenge and innovate, and possess outstanding leadership for Dexin in the future, and also deliver successors to the core management team of various industrial companies.

• 新員工培訓

集團針對國內外知名高校，挖掘與招聘一批具有高潛力、高素質的優秀應屆畢業生，整合公司最優秀資源，通過定期交流培訓，對其進行體系化的培養和提供高成長平台，深化新員工對集團和項目的了解，傳遞企業文化和公司理念的導向，打造成一批專業化、職業化、勇於挑戰創新、具備卓越領導力的德信未來戰略性人才、同時為各產業公司核心經營團隊輸送接班人。



Trainings for Dexin Real Estate new employees
德信地產新員工集訓

III. ADHERE TO PEOPLE-ORIENTED AND SHARE ENTERPRISE DEVELOPMENT

三、堅持以人為本，共享企業發展

• Professional knowledge training

In order to improve the professional knowledge and skills of the employees, and promote the continuous, rapid and healthy development of the Company's businesses, the Group regularly provides professional skills training opportunities for the employees through internal training by external experts, internal trainings of business lines (such as new employee training of business lines and sharing and exchange meetings of business lines) and Dexin lecture hall, so as to improve the management ability and professional ability of the employees.

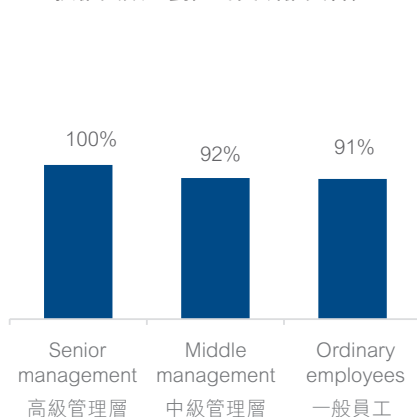
During the Reporting Period, the total number of trainees in the Group was 1,956. The ratio of each type of training and the number of hours of training per person are as follows:

• 專業知識類培訓

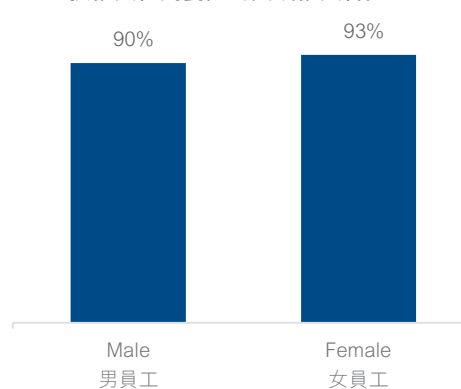
為了提升員工的專業知識與技能，助推公司業務持續快速健康發展。集團通過外請專家內訓、各專業條線內訓（如各專業條線新員工培訓、各專業條線分享交流會）以及德信大講堂的方式，定期為員工提供專業技能培訓機會，有針對性地提升員工管理能力及專業能力。

報告期內，本集團總受訓人數達1,956人次，各類別受訓比例及人均受訓時數如下：

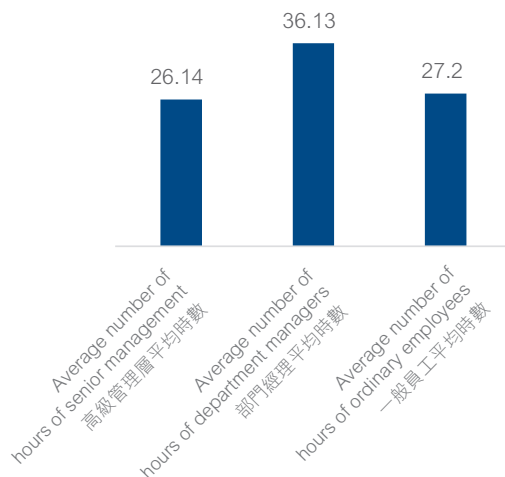
Percentage of trainees by type
按僱員類型劃分的受訓僱員百分比



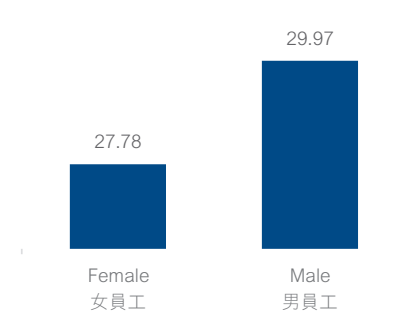
Percentage of trainees by gender
按僱員性別劃分的受訓僱員百分比



Average number of hours of training per employee by type (hours)
按僱員類型劃分的每名僱員受訓的平均時數 (小時)



Average number of hours of training per employee by gender (hours)
按僱員性別劃分的每名僱員受訓的平均時數 (小時)



III. ADHERE TO PEOPLE-ORIENTED AND SHARE ENTERPRISE DEVELOPMENT

三、堅持以人為本，共享企業發展

3.3 EMPLOYEE HEALTH

Dexin attaches great importance to the safety and health of employees in the workplace by taking national regulations, standards and norms as its criterion and international good practices as its guideline, and strictly abides by the *Work Safety Law of the People's Republic of China*, the *Prevention and Control of Occupational Diseases Law of the People's Republic of China* and other laws and regulations, as well as the requirements of Hong Kong laws, such as *Occupational Safety Health Ordinance* and strives to create a comfortable, healthy and safe working environment for employees. During the Reporting Period, the Group organized culture month training activities for engineers to strengthen the awareness of quality and safety control, conducted regular training and promotion to the management personnel of construction units, and required workers to always comply with safety regulations and take good safety precautions through three-level education and morning meeting system. In addition, weekly safety on-site inspection, third-party quality and safety inspection and safety emergency drill were carried out to prevent risks. During the Reporting Period, the Group did not have any major safety accidents involving fatalities or injuries.

3.3 員工健康

德信高度重視員工在工作場所的安全與健康，以國家法規標準規範為準繩，以國際良好實踐為指導，嚴格遵守《中華人民共和國安全生產法》及《中華人民共和國職業病防治法》等法律法規，以及《職業安全及健康條例》等香港的法例要求，致力於為員工打造一個健康安全的工作環境。報告期內，集團組織工程師文化月培訓活動，強化質量和安全管理意識，並定期對施工單位管理人員進行培訓和宣貫，通過三級教育與晨會制度要求工人始終遵守安全規程，做好安全防護。此外，通過開展每周安全現場巡查、第三方質量安全檢查以及安全應急演練防範風險。報告期內，集團未發生重大死傷安全事故。



Culture month training activities for engineers
工程師文化月培訓活動



Daily pre-job safety education
每日崗前安全教育

III. ADHERE TO PEOPLE-ORIENTED AND SHARE ENTERPRISE DEVELOPMENT 三、堅持以人為本，共享企業發展



Weekly safety on-site inspection
每周安全現場巡查



Wenzhou Eastern Mansion project fire drill
溫州東宸里項目消防演練

The Group also attaches great importance to the health and safety of its employees in the office area. Since the outbreak of COVID-19, Dexin Real Estate Wenzhou actively responded to government policies, and resolutely implemented the measures and requirements of the municipal government and the Group. It set up the epidemic prevention and control working team, and strengthened the responsibility supervision and scientific deployment, with an aim to prevent and control the epidemic and ensure the health and safety of employees comprehensively by implementing strict prevention and control and taking multiple measures. In order to resume work in a scientific manner, the Group purchased sufficient anti-epidemic materials (such as masks and temperature meters) to assist employees in scientific prevention and control and self-protection, and strengthened the storage and distribution management of epidemic prevention materials to ensure healthy and orderly operation of the Group.

集團亦非常重視員工在辦公區域的健康與安全。自新型冠狀病毒肺炎疫情發生以來，德信地產溫州公司積極響應政府政策，堅決落實市政府及集團各項措施與要求，成立疫情防控工作小組，加強責任監管與科學部署，通過嚴防死守、多措並舉，全面做好疫情防控，全面保障員工的健康安全。為了科學復工，集團購置充足的抗疫物資（如口罩、體溫測量儀等）協助員工做好科學防控和自我保護，並加強防疫物資儲備發放管理，實現企業健康有序的運行。



Temperature check during the epidemic at Dexin Real Estate
德信地產疫情期間體溫檢測



Wenzhou Eastern Mansion project fire drill
溫州東宸里項目消防演練

III. ADHERE TO PEOPLE-ORIENTED AND SHARE ENTERPRISE DEVELOPMENT

三、堅持以人為本，共享企業發展

3.4 EMPLOYEE CARE

Dexin always attaches importance to the corporate culture and spiritual civilization construction, pays high attention to the working experience of employees and the improvement of employee happiness with a focus on the spiritual world of employees. It also keeps in-depth communication with employees to constantly improve the salary management and performance system, improve the working environment, health status and quality of life of employees, promote communication between employees and enhance employee relationship.

- **Employee communication**

In 2020, with the rapid expansion of the Group's national strategic deployment and talent team, more and more people joined Dexin family. Dexin Group respects the integration of diversity with open mind, and seeks to realize corporate cultural interaction. The Group held an exchange meeting for new employees in order to help new employees understand and integrate into the Group culture, deepen the relationship between the management and new employees, and to listen to employees' suggestions for the Company's future development.

3.4 員工關愛

德信一直重視企業文化和精神文明建設，高度重視員工工作感受，以及員工幸福感提升，關注員工精神世界，通過持續深入與員工的溝通交流，不斷完善薪酬管理與績效制度，提升員工工作環境、健康狀況和生活品質，促進員工交流，增進員工感情。

- **員工溝通**

2020年，隨着集團全國化戰略佈局與人才團隊的快速擴張，越來越多的人加入德信的大家庭，德信集團始終以開放的梯度，尊重多元融合，實現企業文化融通。為幫助新員工深入了解、融入集團文化，加深管理層與新員工的關係，同時為了廣泛聽取員工對公司未來發展建議，集團開展了新員工交流會。



Exchange meeting for new employees with the theme of
“Bosom friends go together on the journey of Dexin”
「德信征程知己同行」新員工交流會

III. ADHERE TO PEOPLE-ORIENTED AND SHARE ENTERPRISE DEVELOPMENT

三、堅持以人為本，共享企業發展

• Remuneration and Benefits

The Group strictly abides by the *Labor Contract Law of the People's Republic of China*, the *Regulations on Minimum Wage of the People's Republic of China* and other laws and regulations related to compensation and welfare guarantee of employees, as well as Hong Kong laws, such as *Employment Ordinance*, and has formulated corresponding remuneration and incentive systems that are in line with the Group's development objectives. The remuneration we provide to our employees includes basic salary, performance salary and annual bonus. During the Reporting Period, the Group revised the "Red, Yellow and Green Light" Operation Early Warning Management Measures of Dexin Real Estate Group, the Welfare Management System of Dexin Real Estate Group Co., Ltd., the Management Measures for Employee Performance of Dexin Real Estate Group Co., Ltd. and the Job System Management Standards of Dexin Real Estate Group to further optimize the remuneration and incentive mechanism of the Group's employees, ensure the competitiveness of their remuneration level in the industry and stimulate their working enthusiasm.

In addition to the sound remuneration system, the Group also provides all employees with a complete welfare security system including statutory benefits, inclusive benefits, post benefits and other benefits, and continues to enhance their sense of belonging and work happiness. With the advancement of the Group's national deployment, we also provide transportation and housing subsidies for employees who are dispatched to other places, and provide employees with free epidemic prevention supplies during the epidemic.

• 薪酬福利

集團嚴格遵守《中華人民共和國勞動合同法》《中華人民共和國最低工資規定》等僱員薪酬福利保障的相關法律法規，以及《僱傭條例》等香港的法例要求，並依此制定與集團發展目標相匹配的薪酬與激勵體系。我們為員工提供的薪酬包括基本薪資、績效工資和年終分紅。報告期內，集團修訂了《德信地產集團「紅黃綠燈」經營預警管理辦法》《德信地產集團有限公司福利管理制度》《德信地產集團有限公司員工績效管理辦法》《德信地產集團職位體系管理標準》，進一步優化集團員工的薪酬和激勵機制，保障員工薪酬水平的行業競爭力，激發員工工作積極性。

除了完善的薪酬體系，集團還為所有員工提供包括法定福利、普惠制福利、崗位福利以及其他福利在內的完善的福利保障體系，持續增強員工的企業歸屬感和工作幸福感。在集團全國化進程的推進下，我們還為派駐外地員工提供異地交通、住房補貼，疫情期間為員工免費提供防疫用品。

Statutory benefits 法定福利	Inclusive benefits 普惠制福利	Post benefits 崗位福利	Others 其他
<ul style="list-style-type: none"> Social insurance (pension insurance, medical insurance, work related injury insurance, unemployment insurance, and maternity insurance) Housing allowances 社會保險(養老保險、醫療保險、工傷保險、失業保險、生育保險) 住房公積金 	<ul style="list-style-type: none"> Vacation benefit High temperature labor insurance benefits Supplementary commercial insurance Health checkup Meal allowance 節假日福利 高溫勞保福利 補充商業保險 健康體檢 工作餐補貼 	<ul style="list-style-type: none"> Travel allowance Communication allowance 交通補貼 通訊補貼 	<ul style="list-style-type: none"> Transportation and rental subsidies for personnel dispatched to other places 異地派遣人員交通及租房補貼

Benefit security system of the Group
集團福利保障體系

III. ADHERE TO PEOPLE-ORIENTED AND SHARE ENTERPRISE DEVELOPMENT 三、堅持以人為本，共享企業發展

• Staff activities

The Group cares about its employees, attaches importance to the work-life balance of employees, and creates a harmonious working environment. During the Reporting Period, the Group held various employee activities including annual meeting and Women's Day care activity, so as to promote the balance between work and rest, enhance the sense of identity with the Group and strengthen the cohesion of employees.



Women care gift on Women's Day
婦女節女性關愛禮物

• 員工活動

集團心繫員工，重視員工工作與生活的平衡，營造和諧的工作環境。報告期內，集團舉辦年會活動，婦女節關愛等員工活動，促進勞逸結合增加對集團的認同感，增強員工凝聚力。



Annual meeting
年會活動

IV. OPTIMIZE SUPPLIER MANAGEMENT AND ACHIEVE WIN-WIN WITH PARTNERS

四、優化供方管理，攜手夥伴共贏

With the cooperation concept of “openness, transparency, complementarity and win-win”, Dexin regards its partners as business confidants. It pursues win-win cooperation through continuous improvement of supply chain management, and actively promotes social responsibility in the supply chain to advocate green procurement. It also promotes partner communication, in order to realize integrated development, mutual benefit and win-win of multiple parties, so as to embrace a new journey of development together.

4.1 SUPPLY CHAIN MANAGEMENT

Long-term and stable high-quality suppliers are one of the driving forces for the Group’s rapid development and continuous optimization of the quality of its products and services. By formulating and continuously refining the Supplier Management Measures of Dexin Real Estate Group, we have standardized the supply chain management, actively carried out supplier communication and support activities, and continuously improved the management level and supply quality of suppliers. During the Reporting Period, the Group revised the Supplier Integrity Commitment by clarifying multiple complaints and whistle-blowing channels including telephone, email, WeChat and letter and introducing penalty clauses. The Group protects whistle-blowers in accordance with law and rewards those who have made contributions, further builds a legal, open and fair trading environment with suppliers, and establishes a clean and self-disciplined work style.

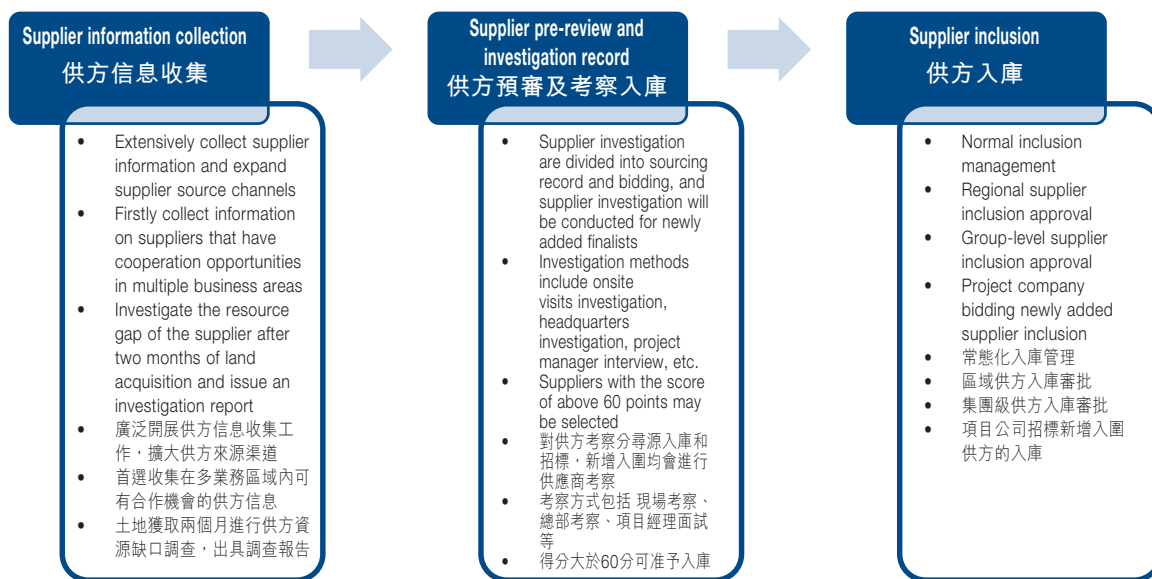
The Group developed and strictly implemented the supplier access process, including supplier information collection, supplier pre-review and investigation record and supplier inclusion processes. The suppliers can be included into the list of suppliers of the Group only when they have successfully passed all the three processes.

德信以「開放、透明、互補、共贏」的合作理念，把合作夥伴視為事業知己，通過不斷完善供應鏈管理，追求合作共贏，在供應鏈中積極推動社會責任，倡導綠色採購，促進合作夥伴交流，實現多方融合發展，互利共贏，共赴發展新征程。

4.1 供應鏈管理

長期穩定的優質供應商是集團快速發展，不斷優化自身的產品與服務品質的助推力之一。我們制定並不斷細化《德信地產集團供方管理辦法》，規範供應鏈管理，積極開展供應商交流與扶持活動，持續提升供應商的管理水平與供貨品質。報告期內，集團修訂《供應商廉潔承諾書》，明確電話、郵箱、微信、信件等多種投訴舉報途徑，新增處罰條款，並依法保護舉報人員，對舉報有功人員予以獎勵，進一步創造與供應商合法合規、公開公平的交易環境，建立廉潔自律的工作作風。

集團制定並嚴格執行供應商准入流程，包括供方信息收集、供方預審及考察入庫以及供方入庫三大流程，通過各流程篩選的供應商方可進入集團的合格供應商庫。



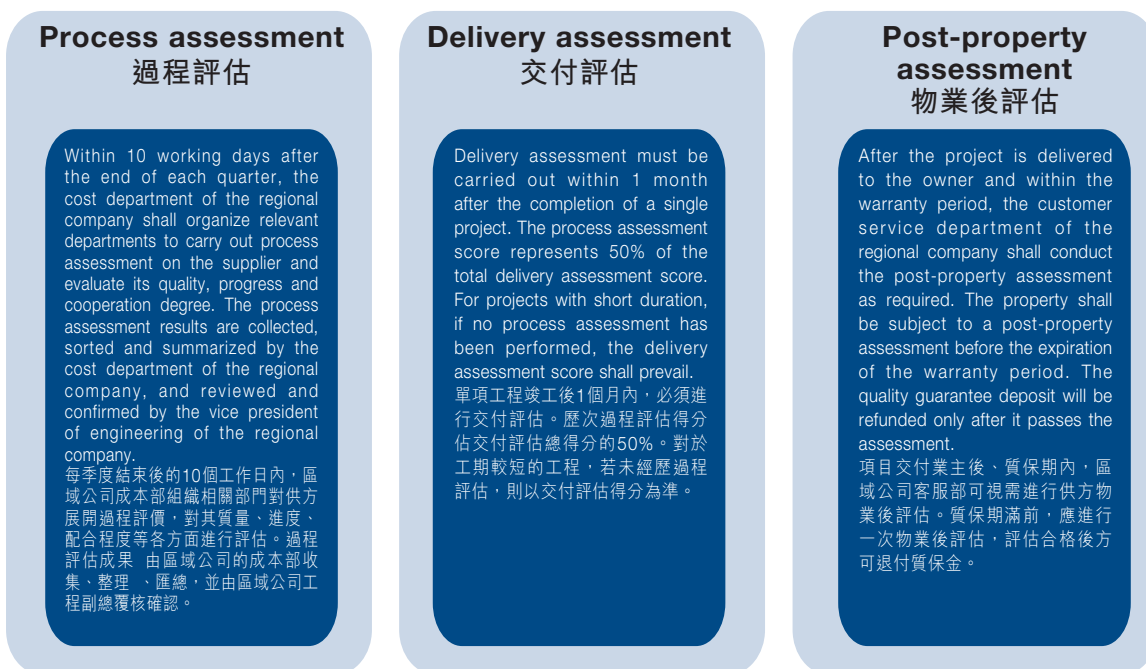
Supplier access process
供應商准入流程

IV. OPTIMIZE SUPPLIER MANAGEMENT AND ACHIEVE WIN-WIN WITH PARTNERS

四、優化供方管理，攜手夥伴共贏

For the elected suppliers, the Group establishes the supplier performance evaluation system and follows the principle that “the user shall be responsible for evaluation” to objectively analyze and rationally judge the performance of suppliers based on objectivity, fairness, impartiality and seeking truth from facts. It carries out process assessment, delivery assessment and post-property assessment on various suppliers according to the assessment standard in the Performance Assessment Form of Various Suppliers of Dexin Real Estate.

針對已入庫的合作供應商，集團建立供方履約評估體系，遵循「誰使用，誰評估」的原則，客觀、公平、公正、實事求是地對供應商的表現進行客觀分析和理性判斷。根據《德信地產各類供應商履約評估表》對各類供方評估標準開展過程評估、交付評估與物業後評估。



Cooperation supplier assessment process
合作供應商評估流程

IV. OPTIMIZE SUPPLIER MANAGEMENT AND ACHIEVE WIN-WIN WITH PARTNERS

四、優化供方管理，攜手夥伴共贏

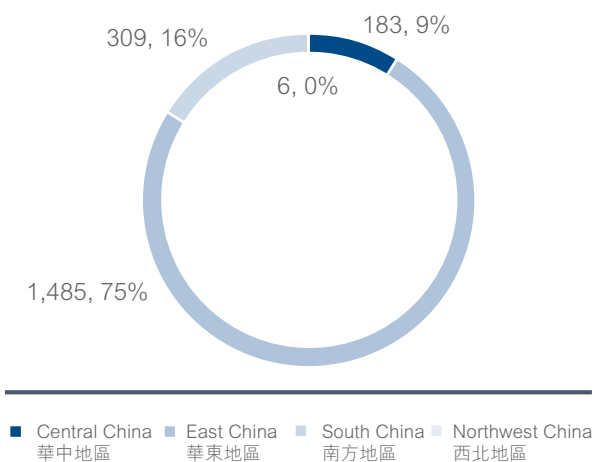
According to the assessment results, the Group manages the suppliers at different levels, formulates reward and punishment measures, forms a daily dynamic reward and punishment mechanism for supplier management, and promotes healthy competition among suppliers through “confidant card”, “yellow card” and “red card” to achieve more effective and dynamic supplier management. During the Reporting Period, Dexin also carried out a “special clearance campaign” to conduct telephone calls and city company investigations for more than 230 suppliers in five categories, and the comprehensive clearance rate of inactive units reached 25%.

As of December 31, 2020, the Group has formulated a supply chain management model comprised of five types of key management and control (general contracting, fine decoration, curtain walls, doors and windows, and large steel structures) and three types of filing management (earthwork, pile foundation and power engineering), with total number of suppliers of 1,983. During the Reporting Period, the Group had 687 new suppliers, and all of them signed the Integrity Cooperation Agreement.

根據評估結果，集團對供應商進行分級管理，制定獎勵處罰措施，並形成供應商管理日常動態獎懲機制，通過「知己牌」「黃牌」「紅牌」促進供應商良性競爭，實現更有效、更動態的供應商管理效果。報告期內，德信還開展了「清庫專項行動」，對庫內五大類230餘家供應商繼續寧電話洽談與城市公司調研，對庫內不活躍單位綜合清理率達到25%。

截至2020年12月31日，集團形成了由五類重點管控（總包、精裝修、幕牆、門窗、大型鋼結構）和三類備案管理（土石方、樁基、電力工程）構成的供應鏈管理模式，供應商總數為1,983家。報告期內，集團新增供應商687家，新增供應商百分之百簽署《廉潔合作協議》。

Number of suppliers by region (number of entities, %)
按區域劃分供應商數目（單位：家，%）



IV. OPTIMIZE SUPPLIER MANAGEMENT AND ACHIEVE WIN-WIN WITH PARTNERS

四、優化供方管理，攜手夥伴共贏

4.2 GREEN SUPPLY CHAIN

In order to improve suppliers' awareness of environmental responsibility, the Group stated in the centralized purchase agreements that suppliers shall meet environmental management system ISO14001 qualifications, comply with relevant laws and regulations on occupational health and safety management, and comply with national and local environmental protection policies and regulations to ensure that the whole production process meet the prevailing environmental protection policies and regulations. For selection of materials, the Group eliminates or reduces the use of rare resources, applies new materials and new processes to replace traditional processes, and sets strict energy-saving and environmental protection technical requirements to support the development of green and low-carbon industries.

4.3 COOPERATION AND EXCHANGE

It is the eternal goal of procurement to continuously obtain high-quality, low-price, timely delivered products and services that exceed expectations. In order to strengthen the business exchanges and cooperation with suppliers, deepen cooperation between supply side and demand side, develop more high quality suppliers for the Group, and boost the Company's business development, the Group strengthened its exchange and empowerment with suppliers, hoping that both parties can face up to and effectively solve problems in the cooperation process, so as to achieve smoother and more efficient cooperation in the future.

Supplier one-on-one exchange meeting

In this exchange activity, the Group selected representative suppliers in the cooperation and invited their senior executives to come into the Group to have in-depth one-to-one business communication with our senior executives, involving the general contracting, batch finishing, flooring, cabinets and other cooperative industries. During the on-site interaction, the heads of the business departments of both sides sorted out and summarized the problems and opinions in the cooperation process. The senior executives of both sides communicated on the multi-dimensional and whole process of the cooperation in the early stage, the cooperation process and the follow-up business planning. The communication process was more relaxed, and the business negotiation was more focused and targeted.

4.2 綠色供應鏈

為提高供應商的环境責任意識，集團在集採協議中明確供應商應達到環境管理體系ISO14001資質；遵守職業健康安全相關法律法規；遵守國家及地方相應環保政策法規，保證生產的全部過程達到當前環保政策法規規定。在材料的選擇上，集團杜絕或減少使用稀有資源，並通過使用新材料新工藝代替傳統工藝，設置嚴格的節能、環保技術要求，支持綠色低碳產業發展。

4.3 合作交流

持續不斷獲得高質量、低價格、及時交付的產品和超越期望的服務，是採購工作永恆的目標，為加強與合作供應商的業務交流、探討，加深供需雙方合作關係，沉澱更多適配集團的優質供應商，助力公司業務拓展需要，集團加強與供應商交流與賦能，希望雙方正視並高效解決合作過程中的問題，讓未來的合作更順暢、更高效。

供應商一對一交流會

本次交流活動，集團選擇了在中合作中頗具代表性的供應商，邀請其企業高管走進集團，與我們的高管進行一對一業務深度交流，涉及總包、批量精裝修、地板、櫥櫃等多個合作行業領域。現場互動過程中，雙方業務部門負責人對合作過程中的問題、合作意見進行梳理與總結；雙方高管就合作前期、合作過程及後續業務規劃等多維度、全過程進行交流，交流過程更輕鬆化，業務洽談更聚焦、更有針對性。

IV. OPTIMIZE SUPPLIER MANAGEMENT AND ACHIEVE WIN-WIN WITH PARTNERS

四、優化供方管理，攜手夥伴共贏



With continuous standardization of supply chain management and enhanced supplier empowerment, Dexin won the honors of 2020 China Real Estate Supply Chain Management Innovation TOP 50 and Jincai Award Supply Chain Innovation Model Enterprise.

The Group also hopes to share cutting-edge information technology with industry partners while achieving its own development to jointly promote the progress of the industry. As of December 31, 2020, the Group has joined four industry associations:

Industry Association	Position
China Real Estate Association	Director
Zhejiang Real Estate Association	President
Hangzhou Real Estate Association	Vice President
Taxpayers' Rights & Interests Protection Association	Member

The Group not only actively participated in the industry association and promoted the industry development, but also focused on strengthening industry exchanges and advanced business exploration, so as to reduce costs and improve efficiency through industry alliances and enhance brand influence through exchanges and cooperation.

經過持續規範供應鏈管理、加強供應商賦能，德信獲得2020中國房地產供應鏈管理創新TOP50強以及金採獎供應鏈創新典範企業榮譽稱號。

在實現自身發展的同時，集團亦希望與行業夥伴攜手分享前沿信息技術，共同推動行業的進步。截至2020年12月31日，集團已加入4個行業協會：

行業協會單位	擔任職務
中國房地產協會	理事單位
浙江省房地產協會	會長單位
杭州市房地產協會	副會長單位
納稅人權益保護協會	會員單位

集團不僅積極加入行業協會，推動行業發展，同時也注重加強行業交流，推進業務探索，以行業聯盟實現降本增效，以交流合作提高品牌影響力。

IV. OPTIMIZE SUPPLIER MANAGEMENT AND ACHIEVE WIN-WIN WITH PARTNERS

四、優化供方管理，攜手夥伴共贏

Actively promote centralized procurement innovation and take the initiative to form the “New Qiantang Procurement Alliance”

During the Reporting Period, Dexin and five companies including Jincheng Holdings and COSMOS Group held an alliance meeting to determine the joint procurement workflow, work direction and pilot joint procurement categories and lead units. The leading units carried out specific work related to the bidding and procurement business such as joint procurement bidding planning and bidding process organization, and discussed the results of joint procurement to determine the winning bidder.

The establishment of the “New Qiantang Procurement Alliance” helps to realize volume concentration and price exchange, increase the cooperation willingness and enthusiasm of suppliers, promote industry exchanges and improve the image of the alliance real estate brands among suppliers. As the initiator of the “New Qiantang Procurement Alliance”, Dexin may enhance the influence of its brand as well as the bidding and procurement management industry.

積極開創集採創新，主動組建「新錢塘採購聯盟」

報告期內，德信聯合金城控股、廣宇集團等五家企業召開聯盟會議，確定聯合採購工作流程、工作方向以及試點聯採品類與牽頭單位。各牽頭單位進行了聯採招標策劃、招標過程組織等相關招採業務具體工作，並針對聯採成果進行討論，確定中標單位。

「新錢塘採購聯盟」的建立，有利於實現聚量換價，提高供應商的合作意願度、積極度，促進行業交流，提高聯盟地產品牌在供應商領域的影像，德信作為「新錢塘採購聯盟」的發起方，可以提高品牌及招採管理行業影響力。



IV. OPTIMIZE SUPPLIER MANAGEMENT AND ACHIEVE WIN-WIN WITH PARTNERS

四、優化供方管理，攜手夥伴共贏

Participate in 2020 Real Estate Fine Decoration Supply Chain Summit Forum out of Zhejiang

The Group actively participates in industry exchange forums. Promotion of Dexin's management philosophy and strategic layout in the industry is conducive for Dexin to go out of Zhejiang on behalf of Hangzhou real estate companies, increase its brand influence and enhance its corporate reputation. During the Reporting Period, we participated in the sub-forum of 2020 International Fine Decoration Residential Industry Forum – Real Estate Fine Decoration Supply Chain Summit Forum, and shared our experience in respect of industry development trends, fine decoration supply chain management, way to promote cooperation of supply and demand, and quality management upgrading, and proposed Dexin's five-dimensional inspections of fine decoration centralized procurement management from the completion of the bidding process to the finalization and then to the contract, namely cost reduction, multi-level allocation, efficiency improvement, risk control and innovation.

走出浙江，參與2020地產精裝供應鏈高峰論壇

集團積極參與行業交流論壇，通過在全行業宣貫德信管理理念及戰略佈局，有利於德信代表杭州房企走出浙江，提高品牌影響力，提升德信企業知名度。報告期內，我們參與2020國際精裝住宅產業論壇分論壇－地產精裝供應鏈高峰論壇，並圍繞行業發展趨勢、精裝供應鏈管理、供需合作之道、品質管理升級等方面進行了經驗分享，提出了德信精裝集採管理從完成招標過程到落地再到簽約的五維檢驗，即降成本，多級配、提效率、控風險、求創新。



V. SUPPORT COMMUNITY DEVELOPMENT AND PARTICIPATE IN CHARITY ACTIVITIES

五、支持社區發展，助力公益慈善

The development of enterprises and the development of society are closely linked. Dexin adheres to the brand proposition of “being confident with warmth”, continues to innovate public welfare undertakings, always regards social responsibility as an important part of its development strategy, vigorously supports community construction, actively participates in the development of social public welfare undertakings, give back to the society with love and warmth, and pass the confident warmth to every corner.

5.1 PUBLIC SERVICE

The Report of the 19th CPC National Congress regards “implementation of a healthy China strategy” as an important part of the national basic development strategy. To fully implement the healthy China strategy, it is required to pay attention to the public health, promote national fitness and develop mass sports. Since 2018, Dexin has cooperated with the organizer as the main sponsor every year to jointly create a professional and international marathon sports event, bringing a new trend of healthy sports to the society, and transmitting the sports spirit of pursuing sports and advocating health to more people.

Dexin Deqing bamboo sea marathon

During the Reporting Period, Dexin Real Estate 2020 Deqing Moganshan bamboo sea marathon was held at Moganshan J. Lalli Resort. More than 3,000 runners participated in the marathon to enjoy the happiness of running and feel the freedom in the bamboo sea. At the event site, Dexin built Dexin Service Station to provide full support to runners, such as medical care and supplies. At the same time, the participation of Luxiaoxin, being the mascot, created a relaxed event experience for the marathon and further deepened the corporate culture and brand experience. Dexin interpreted the proposition of healthy living in its own way to advocate sunny and healthy life value.



企業的發展和社會的發展是緊密相連的。德信堅持「有溫度，更知己」的品牌主張，持續踐行公益事業創新發展，始終把社會責任作為企業發展戰略的重要組成部分，大力支持社區建設，積極投身社會公益事業的發展，用愛心和溫暖回饋社會，將知己溫度傳遞到每一個角落。

5.1 公共服務

黨的十九大報告將「實施健康中國戰略」作為國家發展基本方略中的重要內容，全面實施健康中國戰略，需要重視全民健康，需要推動全民健身，需要發展群眾體育。自2018年以來，德信每年以主冠名方的身份攜手主辦單位，共同打造專業化、國際化的馬拉松體育盛事，為社會帶來健康運動的新風潮，將追逐運動、崇尚健康的運動精神傳遞給更多的人。

德信德清竹海馬拉松

報告期內，德信地產2020德清莫干山竹海馬拉松於莫干山郡安里度假區鳴槍開跑，3,000餘位跑者參與其中，沉浸於奔跑的歡樂，感受竹海的肆意。在活動現場，德信搭建德信加油站，為參賽運動員提供醫療、補給等全方位的支持。同時，吉祥物鹿小信加入其中，為馬拉松營造了輕鬆的賽事體驗，進一步加深了企業文化與品牌體驗。德信以自己的方式詮釋健康生活的主張，營造了陽光健康的生活價值。



V. SUPPORT COMMUNITY DEVELOPMENT AND PARTICIPATE IN CHARITY ACTIVITIES

五、支持社區發展，助力公益慈善

5.2 BLUE FOUNDATION “TETRALOGY”

The Group has always been committed to giving back to the society with practical actions, and actively supporting and participating in social welfare undertakings. In 2017, the Group set up “Dexin Blue Educational Foundation” with the purpose of building an education platform to realize dreams and helping people with faith and ideals, eager to use knowledge to change the fate to achieve their dream of learning. The “Blue Foundation” represents Dexin’s continuous exploration of charity models and charity activities.

The year of 2020 is the fifth year of the development of Blue Foundation. Dexin launched the Blue Foundation “tetralogy” activities, with a focus on visit to Guizhou warm home, listening to the growth story of outstanding students, the Rainbow Bridge co-construction plan and the preparation of Dexin class, thus to increase its investment in public welfare undertakings, and insist on being a warm enterprise and participating in public welfare with attitude.

Blue Foundation “tetralogy” – Guizhou “Warm Home” charity activity

Hangzhou is thousands of miles away from Qiandongnan Prefecture, but the two cities are connected due to a poverty relief project. In July 2020, under the leadership of Hangzhou Civil Affairs Bureau, Hangzhou Dexin Blue Education Foundation and the heads of various Hangzhou social organizations went to Qiandongnan Prefecture to investigate precision poverty relief work, and held donation ceremony for the poverty relief project in Rongjiang County, Qiandongnan Prefecture with Civil Affairs Bureau assisted by Hangzhou social organizations.

As the main place of the poverty relief work in Guizhou Province and even China, Qiandongnan Prefecture is one of the areas where the poverty population is most concentrated in Guizhou Province with extensive poverty coverage and deep poverty degree. Dexin proactively participated in the targeted poverty relief to improve the living environment of poor households, and donated RMB300,000 to the “Warm Home” project to fundamentally improve the living environment of poor households.

5.2 藍公益「四部曲」

集團始終致力於以實際行動反饋社會、回報社會，積極支持和參與社會公益事業的發展。2017年集團支持成立「德信藍助學基金會」，旨在打造圓夢的助學平台，幫助懷揣信念與理想，渴望用知識改變命運的人實現自己的求學夢想。「藍公益」代表了德信對公益模式、公益行動的持續探索。

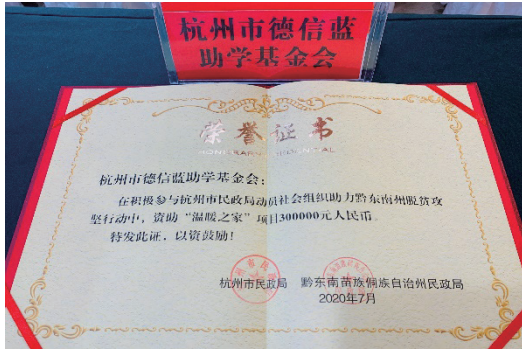
2020年，是藍公益發展的第五年，德信發起藍公益「四部曲」行動，重點圍繞貴州溫暖之家探訪實錄、傾聽學霸的成長故事、彩虹橋共建計劃以及德信班籌建，加大對公益事業的投入，堅持做有溫度的企業和做有態度的公益。

藍公益四部曲 – 貴州「溫暖之家」公益活動

杭州與黔东南州，這兩個原本相隔千里的城市，因為一場扶貧攻堅戰而結緣。2020年7月，在杭州市民政局的率領下，杭州市德信藍助學基金會與各杭州社會組織負責人共同前往黔东南考察精準脫貧工作，並在黔东南州榕江縣舉行杭州市社會組織助力民政部掛牌督戰縣脫貧攻堅行動捐贈儀式。

作為貴州省乃至全國扶貧開發工作的主戰場，黔东南州是貴州省貧困人口分佈最為集中，貧困面大、貧困程度深的地區之一。德信積極參與精準扶貧，改善貧困戶居住環境，為「溫暖之家」項目資助300,000元人民幣，從根本上改善貧困戶居住環境。

V. SUPPORT COMMUNITY DEVELOPMENT AND PARTICIPATE IN CHARITY ACTIVITIES 五、支持社區發展，助力公益慈善



This is also a public welfare practice to build warm homes for the poor households located among mountains, with an aim to build a warm home together. Dexin Blue Foundation repaired and reconstructed “a village” in Rongjiang County, Qiandongnan Prefecture with love, and built warm homes for 100 households to protect them against wind and rain.

這次溫暖之行，也是一場為大山深處的貧困之家築起溫情之家的公益踐行，為的是共築一個個溫暖之家。德信藍公益用愛心為黔东南榕江縣修繕改造「一座村」，為100戶村民支起他們遮風擋雨的暖心屋。

Blue Foundation “tetralogy” – Lishui “outstanding students come” inspirational lecture hall

藍公益四部曲 – 麗水「學霸來了」勵志講堂

2020 is the third year of the “outstanding students come” – “Dexin Blue” inspirational lecture hall for the growth of rural youth. During the Reporting Period, Dexin Blue Foundation and Hangzhou Daily Express set off again by adhering to the original intention of public welfare and with love, paving the way for students who are eager to use knowledge to change the fate, as well as planting seeds of dreams for them.

2020年，是學霸來了 – 「德信藍」鄉村青年成長勵志講堂舉辦的第三年。報告期內，德信藍公益攜手都市快報快公益再次出發，秉承公益初心，以愛之名，為渴望用知識改變命運的學子們鋪就求學之路的同時，也為他們埋下一顆又一顆的夢想種子。

Like previous years, Dexin volunteers started previous visits before the “outstanding students come” lecture hall, went to Jinyun, Suichang and Qingyuan, Lishui and other places in August, and selected four representative “outstanding students” by visiting sunshine students of fine qualities and fine scholar from poor families who participated in the college entrance examination this year, including a “quasi-Tsinghua University student” who was born in an ordinary rural family and looked forward to changing his fate by studying, a sunny boy who lost his father when he was young but was loved by his father’s comrade-in-arms, an inspirational boy whose parents had been sick many times and who wanted to try different challenges, etc.

如往年一樣，在「學霸來了」講堂舉辦之前，德信公益人便早早地開始了前期探訪行動，早在8月份便組織前往麗水縉雲、遂昌、慶元等地，通過走訪今年參加高考、品學兼優、家境貧寒的陽光學子家庭，從中挑選出四位較有代表性的「學霸」：他們有出生普通農村家庭、期待讀書改變命運的「準清華大學生」，有幼年失去爸爸、卻得到爸爸的戰友們關愛的陽光少年，有父母多次患病、想要嘗試不同挑戰的勵志男孩……

V. SUPPORT COMMUNITY DEVELOPMENT AND PARTICIPATE IN CHARITY ACTIVITIES

五、支持社區發展，助力公益慈善

In addition to donation of materials, the funding scheme of Dexin also focused on spiritual level, hoping to bring love and warmth to the children through long-term funding and thus to facilitate their journey to study.

Blue Foundation “tetralogy” – Wuyuan Rainbow Bridge co-construction plan

During the plum rain season of 2020, the cultural relics and museums in the provinces along the Yangtze River suffered various degrees of losses. Part of the Rainbow Bridge, which has a history of more than 800 years in Wuyuan, Jiangxi Province, was also damaged by the terrible flood. After knowing that Wuyuan Rainbow Bridge was destroyed by the flood on the media platform, Dexin established a special project team to develop a restoration plan, and actively contacted the local government.

On July 16, Dexin project team arrived in Wuyuan. After on-site inspection, it entered into a support agreement with Jiangxi Wuyuan Tourism Co., Ltd., and donated RMB150,000 through Dexin Blue Foundation platform for the repair and maintenance of the Rainbow Bridge and the scenic spot where it is located.

德信的此次助學行動不僅是捐贈物資，更是從物質到精神，期待通過長期的資助可以給孩子們帶去愛和溫暖，為他們點亮求學之路。

藍公益四部曲 – 婺源彩虹橋共建計劃

2020的梅雨季，長江流域省份的文物、博物館單位均遭受了不同程度的損失，江西婺源擁有八百多年歷史的彩虹橋也因洪水的肆虐，導致部分橋體被沖毀。在媒體平台得知婺源彩虹橋被洪水沖毀的消息後，德信迅速籌備了專項項目小組，制定修復計劃的同時，積極聯繫當地政府。

7月16號，德信項目小組抵達婺源，經實地考察後，與江西婺源旅遊股份有限公司簽訂扶助協議。通過德信藍公益基金平台，捐贈慈善資金150,000元，用於彩虹橋及所在景區的修繕及維護。



V. SUPPORT COMMUNITY DEVELOPMENT AND PARTICIPATE IN CHARITY ACTIVITIES

五、支持社區發展，助力公益慈善

The “Rainbow Bridge Co-construction Plan” is not only another in-depth practice of Dexin’s public welfare undertakings, but also an ingenuity of Dexin to promote urban renewal with historic building.

德信「彩虹橋共建計劃」不僅是公益的又一次深入踐行，更是德信以歷史建築反哺城市更新的一次匠心落地。

5.3 FIGHT AGAINST EPIDEMIC

Upon the outbreak of the COVID-19 epidemic at the beginning of 2020, the Group actively responded to the call and organized the fight against the epidemic. In the early stage of the epidemic, we donated RMB3,000,000 in cash to assist the anti-epidemic frontline in Hubei and Zhejiang to purchase urgently needed anti-epidemic materials. During the critical period of the epidemic, we launched eight hardcore measures and carried out a series of epidemic prevention and control services and activities. During the stable period of the epidemic, we actively mobilized the Group’s domestic and overseas resources to help fight the epidemic overseas.

5.3 抗擊疫情

2020年初，全球遭遇新冠疫情，集團積極響應號召，組織力抗疫情。在疫情初期，我們第一時間撥款人民幣3,000,000元現金馳援抗疫一線，用於湖北浙江兩地採購防疫抗疫急需物資。在疫情攻堅期，我們推出八大硬核舉措，開展一系列疫情防控服務與活動。在疫情平穩期，我們積極調動集團海內外資源，助力海外抗疫。

APPENDIX I: LIST OF APPLICABLE LAWS, REGULATIONS AND INTERNAL POLICIES OF DEXIN

附錄一：德信適用法律法規及內部政策清單

SN 序號	Doc Name 文件名稱
I. External laws, regulations	
一、外部法律法規	
1	Company Law of the People's Republic of China 《中華人民共和國公司法》
2	Audit Law of the People's Republic of China 《中華人民共和國審計法》
3	Anti-unfair Competition Law of the People's Republic of China 《中華人民共和國反不正當競爭法》
4	Interim Provisions on Banning Commercial Bribery 《關於禁止商業賄賂行為的暫行規定》
5	Construction Law of the People's Republic of China 《中華人民共和國建築法》
6	Regulations on Quality Management of Construction Projects 《建設工程質量管理條例》
7	Patent Law of the People's Republic of China 《中華人民共和國專利法》
8	Trademark Law of the People's Republic of China 《中華人民共和國商標法》
9	Copyright Law of the People's Republic of China 《中華人民共和國著作權法》
10	Network Security Law of the People's Republic of China 《中華人民共和國網絡安全法》
11	Provisions on the Protection of Personal Information of Telecommunications and Internet Users 《電信和互聯網用戶個人信息保護規定》
12	Environmental Protection Law of the People's Republic of China 《中華人民共和國環境保護法》
13	Environmental Impact Assessment Law of the People's Republic of China 《中華人民共和國環境影響評價法》
14	Regulations on Environmental Protection Management of Construction Projects 《建設項目環境保護管理條例》

APPENDIX I: LIST OF APPLICABLE LAWS, REGULATIONS AND INTERNAL POLICIES OF DEXIN

附錄一：德信適用法律法規及內部政策清單

SN 序號	Doc Name 文件名稱
15	Management Measures on Environmental Protection Acceptance for Construction Project Completion 《建設項目竣工環境保護驗收管理辦法》
16	Law of the People's Republic of China on the Protection of Consumer Rights and Interests 《中華人民共和國消費者權益保護法》
17	Green Building Regulations of Zhejiang Province 《浙江省綠色建築條例》
18	Evaluation Standard for Green Building 《綠色建築評估規範》
19	Environmental Noise Emission Standard at the Construction Site Boundary 《建築施工場界環境噪聲排放標準》
20	Guidelines on Greenhouse Gas Emission Accounting Methods and Reporting of Enterprises in Other Industrial Sectors (Trial) 《工業其他行業企業溫室氣體排放核算方法與報告指南(試行)》
21	Advertisement Law of the People's Republic of China 《中華人民共和國廣告法》
22	Labor Law of the People's Republic of China 《中華人民共和國勞動法》
23	Labor Contract Law of the People's Republic of China 《中華人民共和國勞動合同法》
24	Work Safety Law of the People's Republic of China 《中華人民共和國安全生產法》
25	Prevention and Control of Occupational Diseases Law of the People's Republic of China 《中華人民共和國職業病防治法》
26	Occupational Safety Health Ordinance 《職業安全及健康條例》
27	Regulations on Minimum Wage of the People's Republic of China 《中華人民共和國最低工資規定》
28	Employment Ordinance 《僱傭條例》

APPENDIX I: LIST OF APPLICABLE LAWS, REGULATIONS AND INTERNAL POLICIES OF DEXIN

附錄一：德信適用法律法規及內部政策清單

SN 序號	Doc Name 文件名稱
II. Internal management policies	
二、內部管理政策	
1	Internal Audit System of Dexin Real Estate Group 《德信地產集團內部審計制度》
2	Economic Responsibility Audit System of Dexin Real Estate Group 《德信地產集團經濟責任審計制度》
3	Staff Audit Guidelines of Dexin Real Estate Group 《德信地產集團員工審計指引》
4	Marketing Audit System of Dexin Real Estate 《德信地產營銷稽查制度》
5	Standardized Manual of Marketing Information System 《營銷信息系統的標準化手冊》
6	Confidant Manual 《知己手冊》
7	Operating Guidelines for Product Quality Control of Dexin Real Estate 《德信地產產品質量控制操作指引》
8	20 Red Lines for Quality Risks 《質量風險20條紅線》
9	Inspection Method for Operation Stop Point of Dexin Real Estate 《德信地產運營停止點檢查辦法》
10	Guidance on the Management of Project Development Plan of Dexin Real Estate 《德信地產項目開發計劃管理作業指引》
11	TOP Grade Product Line Value System and Configuration Standard 《TOP級產品線價值體系與配置標準》
12	Product Line Planning 《產品線規劃》
13	Product Positioning of High-end Product Series 《高端產品系產品定位》
14	Key Points for Refined Control of Design Cost 《設計成本精細化控制要點》
15	Requirement of Dexin Real Estate Group for Engineering System to Epidemic Response 《德信地產集團工程系統疫情應對要求》

APPENDIX I: LIST OF APPLICABLE LAWS, REGULATIONS AND INTERNAL POLICIES OF DEXIN

附錄一：德信適用法律法規及內部政策清單

SN 序號	Doc Name 文件名稱
16	Guidance on the Standardized Catalog of Design 《設計標準化目錄指引》
17	Quality Management Red Lines for Bulk Decoration Projects of Dexin Real Estate 《德信地產批量裝修項目質量管理紅線》
18	Material Inspection System of Dexin Real Estate Group 《德信地產集團材料檢查制度》
19	Guidelines on Project Management Throughout the Project Cycle 《項目全周期工程管理工作指引》
20	Management System for Intellectual Property of Dexin Real Estate 《德信地產知識產權管理制度》
21	Customer Service Specifications for Dexin Real Estate 《德信地產客戶服務規範》
22	Management Regulations for Customer Service System Platform of Dexin Real Estate 《德信地產客服系統平台管理規定》
23	Customer Service Operation Guide for All Decoration Projects 《全裝修項目客服操作指引》
24	Measures for Marketing Risk Control and Quality Construction Management of Demonstration Areas 《示範區營銷風險管控及品質建設管理辦法》
25	Notice on Regulating the Use and Management of Social Platforms in Brand Promotion 《關於規範社交類平台在品牌宣傳中的使用和管理通知》
26	Brand Reputation Management System of Dexin Real Estate Group (Revised) 《德信地產集團品牌輿論管理制度(修訂版)》
27	Promotion Management System 《宣傳管控制度》
28	Risk Control System and Review System of Internal Promotion Publicity 《營銷內部宣傳風險管控體系及審查制度》
29	Regulations on Civilized Office Management of Dexin Real Estate Group Co., Ltd. 《德信地產集團有限公司文明辦公管理規定》
30	“Red, Yellow and Green Light” Operation Early Warning Management Measures of Dexin Real Estate Group 《德信地產集團「紅黃綠燈」經營預警管理辦法》
31	Operation Guidelines for Joint Inspection of Project Delivery Risks 《項目交付風險聯合檢查作業指引》

APPENDIX I: LIST OF APPLICABLE LAWS, REGULATIONS AND INTERNAL POLICIES OF DEXIN

附錄一：德信適用法律法規及內部政策清單

SN 序號	Doc Name 文件名稱
32	Project Delivery Implementation Plan 《項目交付執行方案》
33	Joint Inspection Mechanism between Dexin Real Estate and Shengquan Property 《德信地產與盛全物業聯合檢查機制》
34	Implementation Measures for Communication with Property Management Company and Quality Inspection Mechanism of Dexin Real Estate 《德信地產與物業溝通與品質檢查機制實施辦法》
35	Information Management Requirements for Major and Hot Complaints from Customers of Dexin Real Estate 《德信地產重大、熱點客戶投訴信息管理要求》
36	Customer Satisfaction Assessment and Evaluation Management Measures of Dexin Real Estate 《德信地產客戶滿意度考核評價管理辦法》
37	Notice on Doing a Good Job in Security of Customer Information 《關於做好客戶資料保密工作的通知》
38	Supplier Management Measures of Dexin Real Estate Group 《德信地產集團供方管理辦法》
39	Supplier Integrity Commitment 《供應商廉潔承諾書》
40	Standard Guidelines for Safe and Civilized Construction 《安全文明施工標準化指引圖集》
41	Attendance and Vacation Management System of Dexin Real Estate Group 《德信地產集團考勤及休假管理制度》
42	Recruitment Management System of Dexin Real Estate Group Co., Ltd. 《德信地產集團有限公司招聘管理制度》
43	Employee Performance Management Standards of Dexin Real Estate Group 《德信地產集團員工績效管理規範》
44	Employee Performance Management Measures of Dexin Real Estate Group Co., Ltd. 《德信地產集團有限公司員工績效管理辦法》
45	New Force Training System of Dexin Real Estate Group 《德信地產集團新生力培養制度》
46	Mentor Management System for Management Trainees of Dexin Real Estate Group 《德信地產集團管培生導師管理制度》
47	Training Management System of Dexin Real Estate Group 《德信地產集團培訓管理制度》

APPENDIX I: LIST OF APPLICABLE LAWS, REGULATIONS AND INTERNAL POLICIES OF DEXIN

附錄一：德信適用法律法規及內部政策清單

SN 序號	Doc Name 文件名稱
48	Welfare Management System of Dexin Real Estate Group Co., Ltd. 《德信地產集團有限公司福利管理制度》
49	Position System Management Standards of Dexin Real Estate Group 《德信地產集團職位體系管理標準》
50	Red and Yellow Cards System for Safe Production 《安全生產紅黃牌制度》
51	COVID-19 Prevention and Control Emergency Plan 《新型冠狀病毒肺炎防控應急預案》
52	Manual for Home Office Psychology Construction under Epidemic 《疫情之下居家辦公心理建設手冊》
53	Bonus Incentive System of Dexin Real Estate Group Co., Ltd. 《德信地產集團有限公司獎金激勵制度》
54	Compensation Management System of Dexin Real Estate Group Co., Ltd. 《德信地產集團有限公司薪酬管理制度》

APPENDIX II: CONTENT INDEX OF HONG KONG STOCK EXCHANGE ESG REPORTING GUIDE

附錄二：香港聯交所環境、社會及管治報告指引內容索引

Main categories, levels, general disclosure and key performance indicators 主要範疇、層面、一般披露及關鍵績效指標		2020 Environmental, Social and Governance Report 2020 環境、社會與管治報告
A. Environment A. 環境		
Aspect A1 層面A1	Emissions 排放物	
General disclosure 一般披露	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 GHG emissions, discharges into water and land, and generation of hazardous and non-hazardous waste. 有關廢氣及溫室氣體排放、向水及土地的排污、有害及無害廢棄物的產生等的：	2.1 Assistance in carbon neutral 2.1 助力碳中和
Key Performance Indicators A1.1 關鍵績效指標A1.1	The types of emissions and respective emissions data. 排放物種類及相關排放數據。	2.4 Environmental performance 2.4 環境績效
Key Performance Indicators A1.2 關鍵績效指標A1.2	GHG emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). 溫室氣體總排放量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。	2.4 Environmental performance 2.4 環境績效
Key Performance Indicators A1.3 關鍵績效指標A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). 所產生有害廢棄物總量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。	2.4 Environmental performance 2.4 環境績效

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Key Performance Indicators A1.4 關鍵績效指標A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). 所產生無害廢棄物總量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。	2.4 Environmental performance 2.4環境績效
Key Performance Indicators A1.5 關鍵績效指標A1.5	Description of measures to mitigate emissions and results achieved. 描述減低排放量的措施及所得成果。	2.1 Assistance in carbon neutral 2.2 Green construction 2.3 Green office 2.1助力碳中和 2.2綠色施工 2.3綠色辦公
Key Performance Indicators A1.6 關鍵績效指標A1.6	Description of how hazardous and nonhazardous wastes are handled, reduction initiatives and results achieved. 描述處理有害及無害廢棄物的方法、減低產生量的措施及所得成果。	2.2 Green construction 2.3 Green office 2.2綠色施工 2.3綠色辦公
Aspect A2 層面A2	Use of Resources 資源使用	
General disclosure 一般披露	Policies on the efficient use of resources, including energy, water and other raw materials. Resources can be used for production, storage, transportation, buildings, electronic equipment, etc. 有效使用資源(包括能源、水及其他原材料)的政策。 資源可用於生產、儲存、運輸、樓宇、電子設備等。	2.1 Assistance in carbon neutral 2.1助力碳中和
Key Performance Indicators A2.1 關鍵績效指標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). 按類型劃分的直接及／或間接能源(如電、氣或油)總耗量(以千個千瓦時計算)及密度(如以每產量單位、每項設施計算)。	2.4 Environmental performance 2.4環境績效

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附錄二：香港聯交所環境、社會及管治報告指引內容索引

Main categories, levels, general disclosure and key performance indicators 主要範疇、層面、一般披露及關鍵績效指標		2020 Environmental, Social and Governance Report 2020 環境、社會與管治報告
Key Performance Indicators A2.2 關鍵績效指標A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility). 總耗水量及密度(如以每產量單位、每項設施計算)。	2.4 Environmental performance 2.4 環境績效
Key Performance Indicators A2.3 關鍵績效指標A2.3	Description of energy use efficiency initiatives and results achieved. 描述能源使用效益計劃及所得成果。	2.1 Assistance in carbon neutral 2.3 Green office 2.1 助力碳中和 2.3 綠色辦公
Key Performance Indicators A2.4 關鍵績效指標A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved. 描述求取適用水源上可有任何問題，以及提升用水效益計劃及所得成果。	2.3 Green office 2.3 綠色辦公
Key Performance Indicators A2.5 關鍵績效指標A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced. 製成品所用包裝材料的總量(以噸計算)及(如適用)每生產單位佔量。	The Group's business does not involve the use of packaging materials. 本集團業務不涉及包裝材料的使用。
Aspect A3 層面A3	The Environment and Natural Resources 環境及天然資源	
General disclosure 一般披露	Policies on minimizing the issuer's significant impact on the environment and natural resources. 減低發行人對環境及天然資源造成重大影響的政策。	2.2 Green construction 2.2 綠色施工
Key Performance Indicators A3.1 關鍵績效指標A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them. 描述業務活動對環境及天然資源的重大影響及已採取管理有關影響的行動。	2.2 Green construction 2.2 綠色施工

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附錄二：香港聯交所環境、社會及管治報告指引內容索引

Main categories, levels, general disclosure and key performance indicators 主要範疇、層面、一般披露及關鍵績效指標		2020 Environmental, Social and Governance Report 2020環境、社會與管治報告
B. Society		
B · 社會		
Aspect B1	Employment	
層面B1	僱傭	
General disclosure	Information on:	3.1 Employee profile
	(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.	
一般披露	有關薪酬及解僱、招聘及晉升、工作時數、假期、平等機會、多元化、反歧視以及其他待遇及福利的：	3.1 員工概況
	(a) 政策；及	
	(b) 對發行人有重大影響的相關法律及規例的資料。	
Key Performance Indicators B1.1	Total workforce by gender, employment type, age group and geographical region.	3.1 Employee profile
關鍵績效指標B1.1	按性別、僱傭類型、年齡組別及地區劃分的僱員總數。	3.1 員工概況
Key Performance Indicators B1.2	Employee turnover rate by gender, age group and geographical region.	3.1 Employee profile
關鍵績效指標B1.2	按性別、年齡組別及地區劃分的僱員流失比率。	3.1 員工概況

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Aspect B2 層面B2	Health and Safety 健康與安全	
General disclosure	Information on:	3.3 Employee health
	(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.	
一般披露	有關提供安全工作環境及保障僱員避免職業性危害的：	3.3 員工健康
	(a) 政策；及	
	(b) 遵守對發行人有重大影響的相關法律及規例的資料。	
Key Performance Indicators B2.1	Number and rate of work-related fatalities.	During the Reporting Period, the Group did not have any major accidents
關鍵績效指標B2.1	因工作關係而死亡的人數及比率。	報告期內，本集團未發生重大死傷安全事故
Key Performance Indicators B2.2	Lost days due to work injury.	
關鍵績效指標B2.2	因工傷損失工作日數。	
Key Performance Indicators B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored.	3.3 Employee health
關鍵績效指標B2.3	描述所採納的職業健康與安全措施，以及相關執行及監察方法。	3.3 員工健康
Aspect B3 層面B3	Development and Training 發展及培訓	
General disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	3.2 Employee development
	Training refers to vocational training. It may include internal and external programs paid by the employer.	
一般披露	有關提升僱員履行工作職責的知識及技能的政策。描述培訓活動。	3.2 員工發展
	培訓指職業培訓，可包括由僱主付費的內外部課程。	

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Key Performance Indicators B3.1 關鍵績效指標B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management). 按性別及僱員類別(如高級管理層、中級管理層等)劃分的受訓僱員百分比。	3.2 Employee development 3.2員工發展
Key Performance Indicators B3.2 關鍵績效指標B3.2	The average training hours completed per employee by gender and employee category. 按性別及僱員類別劃分，每名僱員完成受訓的平均時數。	3.2 Employee development 3.2員工發展
Aspect B4 層面B4	Labor Standards 勞工準則	
General disclosure 一般披露	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 or forced labor. 有關防止童工或強制勞工的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	3.1 Employee profile 3.1員工概況
Key Performance Indicators B4.1 關鍵績效指標B4.1	Description of measures to review employment practices to avoid child and forced labor. 描述檢討招聘慣例的措施以避免童工及強制勞工。	3.1 Employee profile 3.1員工概況
Key Performance Indicators B4.2 關鍵績效指標B4.2	Description of steps taken to eliminate such practices when discovered. 描述在發現違規情況時消除有關情況所採取的步驟。	During the Reporting Period, the Group did not have any violation involving Labor Standards 報告期內，本集團未發生涉及勞工準則的違規事件

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Aspect B5 層面 B5	Supply Chain Management 供應鏈管理	
General disclosure 一般披露	Policies on managing environmental and social risks of the supply chain. 管理供應鏈的環境及社會風險政策。	4.1 Supply chain management 4.1 供應鏈管理
Key Performance Indicators B5.1 關鍵績效指標 B5.1	Number of suppliers by geographical region. 按地區劃分的供應商數目。	4.1 Supply chain management 4.1 供應鏈管理
Key Performance Indicators B5.2 關鍵績效指標 B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored. 描述有關聘用供應商的慣例，向其執行有關慣例的供應商數目、以及有關慣例的執行及監察方法。	4.1 Supply chain management 4.1 供應鏈管理
Aspect B6 層面 B6	Product Responsibility 產品責任	
General disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a 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. 有關所提供產品和服務的健康與安全、廣告、標籤、私隱事宜以及補救方法的：	1.1 Quality first 1.1 質量為先
Key Performance Indicators B6.1 關鍵績效指標 B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons. 已售或已運送產品總數中因安全與健康理由而須回收的百分比。	During the Reporting Period, the Group did not have any product recall 報告期內，本集團未發生產品召回事件

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Key Performance Indicators B6.2 關鍵績效指標B6.2	Number of products and service related complaints received and how they are dealt with. 接獲關於產品及服務的投訴數目以及應對方法。	1.3 Customer services 1.3客戶服務
Key Performance Indicators B6.3 關鍵績效指標B6.3	Description of practices relating to observing and protecting intellectual property rights. 描述與維護及保障知識產權有關的慣例。	1.2 Constant innovation 1.2持續創新
Key Performance Indicators B6.4 關鍵績效指標B6.4	Description of quality assurance process and recall procedures. 描述質量檢定過程及產品回收程序。	1.1 Quality first 1.1質量為先
Key Performance Indicators B6.5 關鍵績效指標B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored. 描述消費者數據保障及私隱政策，以及相關執行及監察方法。	1.3 Customer services 1.3客戶服務
Aspect B7 層面B7	Anti-corruption 反貪污	
General disclosure 一般披露	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. 有關防止賄賂、勒索、欺詐及洗黑錢的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	About Dexin 走進德信
Key Performance Indicators B7.1 關鍵績效指標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. 於匯報期內對發行人或其僱員提出並已審結的貪污訴訟案件的數目及訴訟結果。	About Dexin 走進德信

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Key Performance Indicators B7.2 關鍵績效指標B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored. 描述防範措施及舉報程序，以及相關執行及監察方法。	About Dixin 走進德信
Aspect B8 層面B8	Community Investment 社區投資	
General disclosure 一般披露	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. 有關以參與來了解營運所在社區需要和確保其業務活動會考慮社區利益的政策。	/ /
Key Performance Indicators B8.1 關鍵績效指標B8.1	Focus areas of contribution (e.g. education, environmental concerns, labor needs, health, culture, sport). 專注貢獻範疇(如教育、環境事宜、勞工需求、健康、文化、體育)。	5.1 Public services 5.2 Blue foundation “tetralogy” 5.3 Fight against epidemic 5.1 公共服務 5.2 藍公益「四部曲」 5.3 抗擊疫情
Key Performance Indicators B8.2 關鍵績效指標B8.2	Resources contributed (e.g. money or time) to the focus area. 在專注範疇所動用資源(如金錢或時間)。	5.1 Public services 5.2 Blue foundation “tetralogy” 5.3 Fight against epidemic 5.1 公共服務 5.2 藍公益「四部曲」 5.3 抗擊疫情

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