



大新金融集團有限公司
DAH SING FINANCIAL HOLDINGS LIMITED

(股份代號Stock Code : 440)



同步 更進步

Together We Progress and Prosper

2021
DSFH

Environmental,
Social and Governance Report

環境、社會及管治報告

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我們對環境及可持續發展的承諾

OUR COMMITMENT TO THE ENVIRONMENT AND SUSTAINABILITY

大新金融集團有限公司(「本集團」)過去在履行品牌承諾，與我們在香港及大灣區所服務的客戶及社區共同成長及進步方面表現出色。於2021年，鑒於全球及本地氣候問題日益嚴峻，而監管機構及客戶對環境、社會及管治標準及表現的期望亦逐漸提升，本集團已就此強化環境、社會及管治方針並訂立我們的環境、社會及管治藍圖，以為客戶、社區、股東及環境提供更高價值。

Dah Sing Financial Holdings Limited (the “Group”) has a strong track record of delivering on our brand promise to grow and prosper with our customers and the communities we serve in Hong Kong and the Greater Bay Area. In 2021, in view of the growing urgency of climate issues globally and locally as well as the increasing expectations of regulators and customers on environmental, social and governance (“ESG”) standards and performance, the Group has responded by enhancing our approach to ESG and defining our ESG roadmap to deliver better value for our customers, community, shareholders and the environment.

2021年主要亮點

調整焦點以達致策略性影響

年內，本集團致力評估及改善我們的環境、社會及管治策略，以配合我們的中期業務及發展策略。我們的原則是要建立一個基礎，讓我們在環境、社會及管治的工作得以循序漸進，由以合規為目標的方針，逐步轉變為以具有重大業務及環境影響的策略性目標為焦點。我們旨在最大化協同效應及確保本集團業務目標與環境、社會及管治責任之間的平衡，並有效地分配資源，以提升為持份者創造的價值。

KEY HIGHLIGHTS FOR 2021

Refocus for Strategic Impact

During the year, the Group undertook to assess and refine our ESG strategy in alignment with our medium-term business and development strategy. Our principle is to lay the foundation for the progressive transition from a compliance-driven approach to focusing our ESG efforts on strategic goals with material business and environmental impact. Our intention is to maximise synergies and ensure a balance between the Group’s business goals and ESG responsibilities, and to allow for the effective allocation of resources to optimise value creation for our stakeholders.

優化的環境、社會及管治策略將作為我們由現在至2025年的藍圖，以指引我們於五個領域的環境、社會及管治重點：

The refined ESG strategy serves as a roadmap from now to 2025 to guide our upcoming ESG focus in five areas:





2021年主要亮點(續)

支持聯合國可持續發展目標

為表達我們作為全球公民致力於長期可持續發展的承諾，我們的環境、社會及管治策略支持聯合國可持續發展目標(「可持續發展目標」)，並致力透過業務及經營活動對四個領域作出務實而不斷擴大的影響：

KEY HIGHLIGHTS FOR 2021 (Continued)

Support the United Nations Sustainable Development Goals

To reflect our commitment to contribute as a global citizen towards long-term sustainable development, our ESG strategy supports the United Nations Sustainable Development Goals (“UNSDGs” or “SDG”) and aims to create solid and increasing impact in four key areas through our business and operational initiatives:

SUSTAINABLE DEVELOPMENT GOALS





董事會負責及承擔本集團環境、社會及管治發展及策略方向的整體責任。董事會每年檢視環境、社會及管治委員會報告的進度，審閱環境、社會及管治報告（包括重要議題評估結果）、監督環境、社會及管治相關風險及審視環境、社會及管治相關目標的完成進度。

於2021年，在董事會的支持下，本集團強化其環境、社會及管治架構，以優化協作、執行及監控其環境、社會及管治策略，當中包括增加專責環境、社會及管治的資源、更新《環境、社會及管治政策》以及環境、社會及管治委員會的職權範圍。董事會亦對環境、社會及管治委員會所製訂已優化的中期環境、社會及管治策略作出認可，此策略將作為往後評估進度的基準。年內綠色及可持續銀行專責小組及以客為本專責小組分別成立，以促使以上兩個具有策略重要性的領域達致跨職能及跨業務協作。未來，董事會預期每年會收到至少兩次環境、社會及管治委員會的有關更新，以對持續策略實施作出支持。

The Board is accountable for and assumes overall responsibility for the Group's ESG development and strategic direction. It annually reviews the progress reported by the ESG Committee, reviews the ESG report (including the materiality assessment findings), monitors ESG-related risks, and oversees the progress made against ESG-related goals and targets.

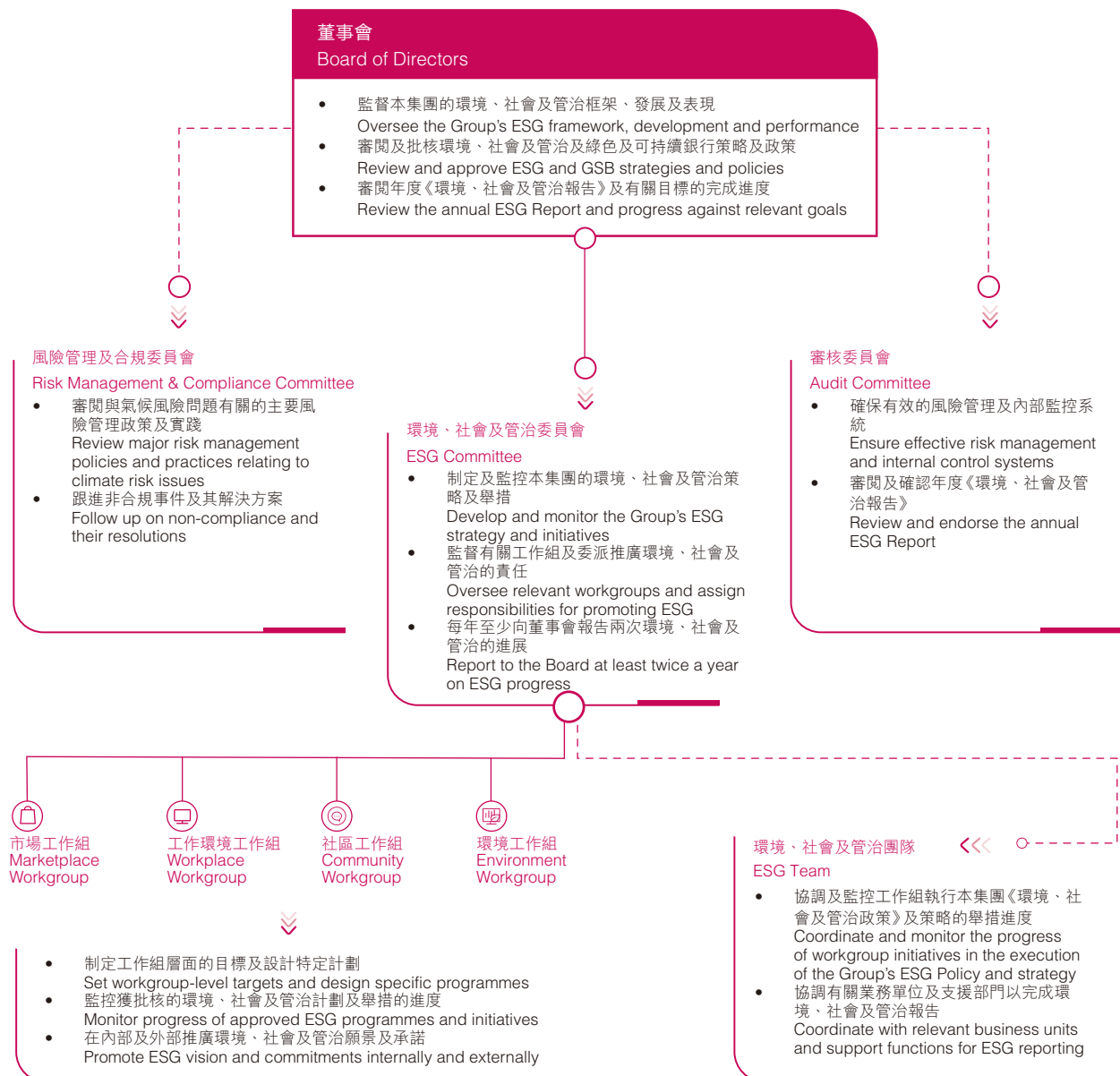
In 2021, with the support of the Board, the Group enhanced its ESG governance structure to allow for better coordination, execution and monitoring of its ESG strategy. It included the addition of dedicated ESG resources and the updating of the ESG Policy and the terms of reference of the ESG Committee. The Board also endorsed the refined medium-term ESG strategy developed by the ESG Committee which will serve as a baseline for assessing progress to be made over time. During the year, the Green and Sustainable Banking Task Force ("GSB Task Force") and Customer Centricity Task Force were established to enable cross-function and cross-business coordination on these two areas of strategic importance. Going forward, the Board expects to receive relevant updates at least twice a year from the ESG Committee in support of the ongoing strategic implementation.





我們的《環境、社會及管治政策》載列本集團的環境及社會承諾，將環境、社會及管治看作維持本集團作為負責任企業的地位的整體元素。我們已設立穩健的管治架構，以支持我們對環境、社會及管治的承諾及執行我們的環境、社會及管治策略。我們的環境、社會及管治之管治由四個主要行政機構支持，透過環境、社會及管治委員會向董事會匯報。該等行政機構負責確保環境、社會及管治目標及舉措可於所有經營層面得以執行。其主要環境、社會及管治相關角色及責任如下。

Our ESG Policy sets out the environmental and social commitments of the Group which treats ESG as an integral element in maintaining the Group's position as a responsible business. A robust governance structure is in place to support our commitment to ESG and the execution of our ESG strategy. Our ESG governance is supported by four main governing bodies which report to the Board through the ESG Committee. These governing bodies are responsible for ensuring that ESG goals and initiatives can be implemented at all operating levels. Their key ESG-related roles and responsibilities are outlined below.





持份者參與






本集團定期了解我們主要持份者的觀點，並致力回應他們對我們的環境、社會及管治工作優次的反饋。我們利用多個渠道主動接觸持份者群組，包括我們的員工、客戶、股東、供應商、監管機構及社區，以檢討及更新我們業務營運的關鍵重要議題。

下表概述我們與主要持份者的溝通渠道。

STAKEHOLDER ENGAGEMENT

The Group regularly updates its understanding of our key stakeholders' views and strives to address their feedback to our ESG priorities. We leverage multiple channels to proactively reach out to our stakeholder groups, including our employees, customers, shareholders, suppliers, regulators and the wider community, to review and update the topics of key materiality to our business operations.

The table below outlines the engagement channels we have in place to communicate with our key stakeholders.

主要持份者 Key Stakeholders	參與渠道 Engagement Channels
 員工 Employees	<ul style="list-style-type: none"> • 培訓、講座及簡介會 • 表現評核 • 問卷調查 • 大新續FUN CLUB • 僱員援助計劃 • 員工溝通 • 業務營運網站/內聯網 • 康樂及義工活動
 客戶 Customers	<ul style="list-style-type: none"> • 客戶關係經理拜訪 • 企業網站、手機應用程式及社交媒體平台 • 客戶服務熱線 • 服務品質組回應客戶意見 • 客戶及行業協會講座及研討會 • 顧客滿意度問卷調查 • 期刊通訊
 股東 Shareholders	<ul style="list-style-type: none"> • 股東週年大會及其他股東大會 • 投資者及新聞發佈會及簡介會 • 企業網站 • 企業通訊，包括公告、通函、中期報告及年報
 供應商 Suppliers	<ul style="list-style-type: none"> • 定期會議及溝通 • 對供應商進行定期檢討 • 供應商管理
 監管機構 Regulators	<ul style="list-style-type: none"> • 定期會議及溝通 • 實地審察 • 合規報告
 評級機構 Rating agencies	<ul style="list-style-type: none"> • 定期會議及溝通
 社區 Communities	<ul style="list-style-type: none"> • 義工活動 • 贊助及捐贈 • 社區參與



重要議題評估及重要議題矩陣

我們已採取以下三個步驟，以了解不同的持份者觀點：

識別

我們以2020年認定的19個重要議題作為基礎，並基於我們對行業趨勢及同業實踐的觀察審閱列表。

確定優先次序

隨後透過在不同持份者群組進行問卷調查及訪談，以確定重要議題列表。於討論過程中，持份者亦被要求就增減重要議題提供建議及觀點。

驗證及評估

隨後由管理團隊審閱定義為優先的重要議題，以確立本集團針對持份者最高重要性議題的策略方向。

MATERIALITY ASSESSMENT AND MATERIALITY MATRIX

We have taken the following three steps to understand different stakeholders' views:

Identification

We used the 19 material topics identified in 2020 as a basis and reviewed and evaluated the list based on our observation of industry trends and peer practices.

Prioritisation

The list of material topics was then prioritised through conducting questionnaires and interviews with different stakeholder groups. During the discussion, stakeholders were also asked to provide suggestions and views on the addition or removal of material topics.

Validation and Evaluation

The material issues prioritised were then reviewed by the Management team, informing the Group's strategic direction in addressing the topics of the highest importance to our stakeholders.





重要議題評估及重要議題矩陣(續)

矩陣的主要變更

我們提升了「支持綠色金融」、「環保」及「無紙化」的重要性，並加入三項新的重要議題，包括「經濟表現」、「客戶滿意」及「氣候風險」。修訂反映了我們的持份者對該等問題更為關注，以下有關章節會討論到主要變更背後的基本原因。

我們亦將重要議題重組為五類，以配合我們的環境、社會及管治策略及方便未來匯報進度。

MATERIALITY ASSESSMENT AND MATERIALITY MATRIX (Continued)

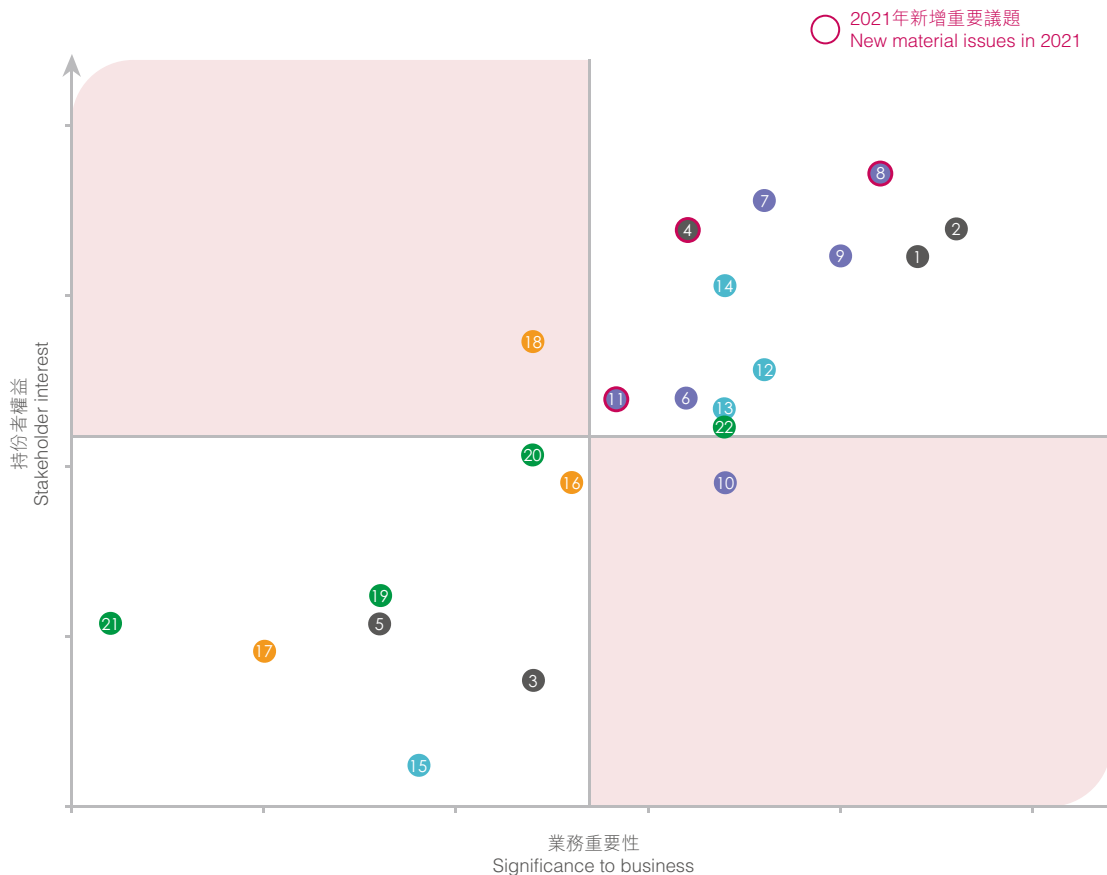
Key Changes to the Matrix

We elevated the materiality of “Supporting Green Finance”, “Environmental Conservation”, “Going Paperless”, and introduced three new material topics including “Economic Performance”, “Customer Satisfaction” and “Climate Risk”. The amendment reflects the increased attention on these issues by our stakeholders, and the rationale behind the major changes is discussed in the relevant sections below.

We also reorganised the material topics into five categories to align with our ESG strategy and to facilitate future progress reporting.



大新集團的重要議題矩陣
Dah Sing Group Materiality Matrix





類別 Category	重要事宜 Material matters	參考章節 Reference
負責任企業 Responsible Business		
	1 負責任的產品及服務 Responsible Products & Services	• 負責任的產品及服務 Responsible Products & Services
	2 道德操守、反洗錢及反貪污 Ethical Behaviour, Anti-money Laundering and Anti-corruption	• 資訊保安及網絡安全 Information Security and Cybersecurity
	3 勞工準則 Labour Standards	• 道德操守、反洗錢及反貪污 Ethical Behaviour, Anti-money Laundering and Anti-corruption
	4 氣候風險 Climate Risk	• 工作環境 Workplace
	5 供應鏈管理 Supply Chain Management	• 氣候風險 Climate Risk
		• 供應鏈管理 Supply Chain Management
市場 Marketplace		
	6 支持綠色金融 Supporting Green Finance	• 綠色及可持續產品 Green and Sustainable Products
	7 支持中小企業 Support for Small and Medium-sized Enterprises	• 支持中小企 Support for SMEs
	8 客戶滿意 Customer Satisfaction	• 以客為中心 Customer Focus
	9 客戶資料私隱 Customer Data Privacy	• 以客為中心 Customer Focus
	10 金融普惠 Financial Inclusion	• 以客為中心 Customer Focus
	11 經濟表現 Economic Performance	• 數碼化 Digitalisation
		• 經濟表現 Economic Performance
工作環境 Workplace		
	12 僱傭 Employment	• 文化及道德價值 Culture and Ethical Values
	13 培訓及發展 Training and Development	• 人才吸引及保留 Talent Attraction and Retention
	14 健康及安全 Health and Safety	• 培訓及發展 Training and Development
	15 多元化及平等機會 Diversity and Equal Opportunity	• 健康及福祉 Health and Well-being
		• 多元化及平等機會 Diversity and Equal Opportunity
社區 Community		
	16 支持年輕一代 Supporting the Younger Generation	• 青少年發展 Youth Development
	17 推廣體育及支持有需要人士 Promotion of Sports and Support for Those in Need	• 推廣體育及支持有需要人士 Promotion of Sports and Support for Those in Need
	18 環保 Environmental Conservation	• 環保意識提升 Green Awareness Promotion
環境 Environment		
	19 能源及溫室氣體排放管理 Energy and Greenhouse Gas Emission Management	• 環境足跡 Environmental Footprint
	20 廢物管理 Waste Management	• 認識及參與 Awareness and Engagement
	21 用水量 Water Use	• 環境足跡 Environmental Footprint
	22 無紙化 Going Paperless	• 環境足跡 Environmental Footprint
		• 無紙化 Paperless



本集團致力於業務經營中全面遵守本地及國際相關法律及法規。透過監控及偵測措施實現監管合規，我們亦經常與監管機構溝通，並採取主動措施及時了解有關監管變更。除現有政策及程序外，本集團合規處及內部審核處開展多項合規審核，並向各業務及支援單位提供建議以提升內部監控及合規監管。

我們將風險管理視為業務及營運中必不可少的元素。因此，我們已實施有效的風險管理流程，並有明確目標及責任，以為我們的業務單位及支援部門執行有效的風險管理系統及緩解措施，並於風險容忍限度內營運。我們已於業務及營運部門培育有效的合規文化及風險管理意識。

我們的第一道防線由一般及指定風險管理程序及限制，以及內部監控措施構成及支持，當中包括由前線管理人員為業務及客戶接待部門進行職責釐清、持續監察及營運控制。第二道防線主要由我們的風險管理、合規及經營支持部門執行，並由不同管理層層面的風險管理委員會監督，包括反洗錢委員會、集團合規委員會、營運風險及內部監控委員會、信用管理委員會、管理委員會及董事會層面的風險管理及合規委員會。第三道防線由本集團的內部審核職能運作及維持，透過評估現有管治、風險管理、合規及內部監控的有效性提供獨立保證。

於報告期內，我們並無獲悉任何因違反有關法律及法規而對本集團造成重大影響的事件，如環保、僱傭及勞工實踐、營運實踐、反洗錢、商業慣例、客戶資料保護、客戶待遇及網絡安全等。

The Group is committed to operating in full compliance with relevant local and international laws and regulations. We engage frequently with regulators and take proactive steps to stay well-informed of relevant regulatory changes, supported by monitoring and detective measures to enable and uphold regulatory compliance. On top of the policies and procedures in place, our Group Compliance Division and Internal Audit Division conduct a wide variety of compliance reviews and put forward recommendations to business and support units to enhance internal control and regulatory compliance.

We see risk management as an indispensable element in our business and operations. Accordingly, we have implemented robust risk management processes with well-defined goals and responsibilities to implement effective risk management systems and mitigation measures for our business units and support functions, and to operate within our risk tolerance limits. We have cultivated a strong compliance culture and risk management mindset throughout our business and operational units.

Our first line of defence is served and supported by general and specific risk management procedures and limits as well as internal control measures, including segregation of duties, continuous monitoring and operational controls performed by line management for our business and customer-facing units. The second line of defence is mainly performed by our risk management, compliance and operational support units, and supervised by different management-level risk committees including the Anti-money Laundering (“AML”) Committee, Group Compliance Committee, Operational Risk and Internal Control Committee, Credit Management Committee, Management Committee and the Board-level Risk Management and Compliance Committee. The third line of defence is operated and sustained by the Group’s Internal Audit function, providing independent assurance through assessing the effectiveness of existing governance, risk management, compliance and internal controls.

During the reporting period, we were not aware of any non-compliance with laws and regulations that could have a significant impact on the Group relating to areas such as environmental protection, employment and labour practices, operational practices, AML, business practices, customer data protection, treatment of customers and cybersecurity.



負責任的產品及服務

我們提供優質的產品及服務，以滿足客戶需求及幫助客戶作出明智決定。為持續建立客戶信任，我們設立了不同的政策以監察我們的產品，確保其符合有關法律及法規。

本集團的《新產品政策》受《集團風險政策》規管，確保產品發佈前作出充分評估，為客戶提供風險評估及減低風險的清晰指引。所有產品及服務提供予客戶前，均於開發及審批階段接受法律及監管合規檢查。我們為前線員工提供在職培訓，以裝備他們有關提供優質客戶服務的必要知識及技巧。

我們透過產品審批流程監控質量保證，當中包括發佈後的審核流程，嚴格規定產品發佈後一年內需完成首次評估。於審核過程中發現重大問題的產品將接受多次檢查，如連續兩次檢查沒有發現重大問題，則於上一次檢查後的五年內接受審核。

我們遵守有關發放產品及服務的市場推廣材料的監管及法律規定。為尊重並盡最大努力確保不違反及損害第三方的知識產權權利，我們制定了相關的實踐方法及程序，在市場推廣材料發放前進行審查。

RESPONSIBLE PRODUCTS AND SERVICES

We provide quality products and services to meet customer needs and enable our customers to make informed decisions. To continue building on this trust with our customers, we have different policies in place to monitor our offerings and to ensure what we provide is compliant with the relevant laws and regulations.

Our New Product Policy, governed by our Group Risk Policy, ensures sufficient assessment before product launch through providing guidelines on customer risk assessment and risk mitigation. Legal and regulatory compliance checks are conducted on all products and services in the development and approval cycle before they are offered to our customers. On-the-job training is provided to our frontline employees to equip them with essential knowledge and skills to deliver good customer services.

We monitor our quality assurance through a product approval process, which includes a post-launch review process dictating the first assessment to be done within a year from launch. Products identified to have significant issues during the review will receive more frequent checks, while those with no significant issues identified for two consecutive checks will be reviewed within five years of the previous check.

We comply with regulatory and legal requirements in respect of distribution of marketing materials for our products and services. We have practices and procedures in place for vetting marketing materials before distribution of the same with a view to observing the intellectual property rights of third parties and using our best endeavours to ensure non-violation and non-infringement thereof.



信息安全及網絡安全

本集團致力於持續增強信息安全，以減少科技及網絡安全風險，並遵守監管規定。參考國際安全準則及監管指引，《信息安全政策》訂立框架以管理及控制科技及網絡安全風險。信息安全及數據質量委員會負責推動及製訂有關管理科技風險及網絡安全威脅的政策及程序，協助管理層進行監督工作，並向高級管理層報告。新僱員入職時須完成信息安全意識課程，而所有員工會定期收到對潛在威脅保持警惕的安全提醒。所有員工亦須每年完成重溫培訓並通過測驗。

隨著數碼銀行產品及服務日益普及，我們對所有數碼渠道的網絡安全保持警惕，以保障客戶免受潛在網絡犯罪威脅或詐騙。我們的數碼銀行產品及服務亦持續更新至最新的網絡安全措施。年內，我們支持香港金融管理局(「金管局」)提升消費者保護個人數碼密碼的意識。我們的信息科技風險及信息安全部時刻保持警惕性，以監控及提醒公眾提防可疑網站及應用程式。

INFORMATION SECURITY AND CYBERSECURITY

The Group is committed to continuously strengthening information security in order to mitigate technology and cybersecurity risks and to comply with regulatory requirements. Information Security Policy sets out a framework, with reference to international security standards and regulatory guidelines, to manage and control technology and cybersecurity risks. The Information Security and Data Quality Committee, reporting to the senior management, is responsible for driving and developing policies and procedures on, and assisting management to oversee, the management of technology risks and cybersecurity threats. New employees are required to complete the information security awareness programme as part of their orientation, and security reminders are sent to all staff regularly to keep them alert of potential threats. All staff members are also required to go through an annual refresher training and to pass the annual quiz.

With the increased popularity of digital banking products and services, we stay vigilant in ensuring cybersecurity across all our digital channels to protect our customers from possible online crime or fraud. Our digital banking products and services are continuously updated with the latest cybersecurity measures. During the year, we supported the drive by the Hong Kong Monetary Authority (“HKMA”) in raising consumer awareness about the protection of personal digital keys. Our Technology Risk and Information Security Department stays vigilant to monitor and warn the public against suspicious websites and applications.





道德操守、反洗錢及反貪污

本集團在營運上堅守道德操守，並已採納有關措施打擊金融犯罪、貪污及洗黑錢。我們的《員工操守守則》載列期望員工遵從的道德價值觀及操守準則，當中包括反貪污政策及措施以防止貪污，如勒索及賄賂，以確保監管合規及營造有效的監控環境。

員工在打擊金融犯罪及不當行為中擔當關鍵角色。我們教育員工時刻「做正確的事，即使在無人監督的情況下」。每年所有員工都必須參與反洗錢及金融罪行風險管理的重溫培訓，為員工提供貪污及腐敗相關條例的最新資訊。我們亦會為員工定期舉辦培訓、研討會及工作坊，以提高他們對相關監管規定的意識。

我們與香港廉政公署（「廉政公署」）緊密合作，持續向董事會及員工提供貪污個案及防貪指引的最新資訊。於2021年，我們安排了一場「理財有道」晚間研討會，以提高員工對有關事宜的意識，並正在籌備於2022年專為董事會成員而設的簡介會。

我們鼓勵員工報告不當行為、不道德行為及違反本集團規定或政策的行為。所有員工均可通過內聯網了解本集團的《告密政策》。任何上報個案由我們的合規或內部審核部門調查，並由集團審核委員會監督，以確保告密事宜得到妥善解決。本集團不會容忍任何人士針對告密者或參與告密調查的任何人士採取任何形式的傷害行為。年內，我們設立了新的舉報熱線，並推出一系列員工溝通及教育簡介會，以推廣各舉報渠道並培養直言不諱的文化。

ETHICAL BEHAVIOUR, ANTI-MONEY LAUNDERING AND ANTI-CORRUPTION

The Group stays alert to conducting its businesses ethically and has adopted measures to combat financial crime, corruption and money laundering. Our Code of Conduct lays out guidelines on ethical values and business conduct expected of our employees, which include anti-corruption policies and measures to curb corruption such as extortion and bribery, to ensure regulatory compliance and an effective control environment.

Our employees play a critical role in combatting financial crimes and malpractices. We educate our employees to always “do what is right, even when no one is looking”. An annual refresher training on AML and financial crime risk management is mandatory for all employees, to educate and update them on bribery and corruption-related ordinances. We also provide employees with regular training, seminars and workshops to increase awareness of regulatory requirements.

We work closely with the Hong Kong Independent Commission Against Corruption (“ICAC”) to keep the Board and staff updated on corruption cases and corruption prevention tips. In 2021, we arranged an evening seminar on “Bank On Integrity” to raise awareness of our staff on relevant matters and we are preparing a separate session for Board attendance in 2022.

Employees are encouraged to report malpractice, wrongdoings and violations of regulations or policies to the Group. The Group’s Whistle Blowing Policy is accessible by all staff via the intranet. Any reported cases are investigated by our compliance or internal audit department and overseen by the Group Audit Committee to ensure whistleblowing matters are properly addressed. The Group will not tolerate any form of detrimental conduct undertaken by any person against whistleblowers or any people who are involved in a whistleblowing investigation. During the year, a new reporting hotline was introduced, and a series of staff communication and education sessions were launched to promote the reporting channels and to foster a speak-up culture.



氣候風險



氣候相關風險繼續主導全球商業議程。於2021年，世界經濟論壇將「極端天氣」及「氣候行動失敗」確定為最可能發生的五大長期風險。為評估銀行業的氣候韌性，香港的監管機構開始為應對氣候風險作出相應行動，如：金管局計劃於不遲於2025年強制要求有關行業按氣候相關財務信息披露工作組的建議進行資料披露，以及香港聯合交易所有限公司（「香港交易所」）收緊環境、社會及管治的報告準則。我們意識到氣候變化的後果並將其視為本集團的新冒起風險，此亦反映在我們將「氣候風險」新增至我們的重要議題中。

我們致力實現「可持續發展目標13：氣候行動」，本集團一直努力加強業務組合對氣候相關危害及自然災害的韌性及適應力。於2021年，本集團成立綠色及可持續銀行專責小組，並授權其治理及管理氣候風險，以符合行業預期及進一步了解氣候風險的影響。大新銀行有限公司（「大新銀行」）參與了金管局於銀行借貸及投資組合推出的氣候風險壓力測試試驗計劃，重點關注金管局指引下房地產開發、製造及建築等高排放行業，量化了對銀行的實體風險（如海平面上升及颱風）及轉型風險（如公共事業成本上升及碳定價）的潛在影響。此舉除了支持金管局評估本地銀行業的整體氣候韌性，同時促進我們建立內部對氣候風險議題的能力。我們將繼續監察氣候風險及評估我們在應對未來氣候風險相關事宜時的機遇及能力。

CLIMATE RISK



Climate-related risks continue to dominate the global business agenda. In 2021, the World Economic Forum identified “extreme weather” and “climate action failure” as the top five most likely long-term risks. To assess the climate resilience of the banking sector, Hong Kong regulators have started acting to address climate risks, such as the plan by the HKMA to mandate disclosures recommended by the Task Force on Climate-Related Financial Disclosures (“TCFD”) across relevant sectors by no later than 2025, and the tightening of ESG reporting standard by Hong Kong Exchanges and Clearing Limited (“HKEX”). We recognise the consequences of climate change and see it as an emerging risk to the Group as a whole, as reflected in our introduction of “Climate Risk” as a new material topic.

Our commitment to SDG 13: Climate Action is underlined by the Group’s ongoing efforts to strengthen the resilience and adaptive capacity of our business portfolio to climate-related hazards and natural disasters. In 2021, the Group has established the GSB Task Force with a mandate to govern and manage climate risks to align with industry expectations and to further develop an understanding of the implications of climate risks. Dah Sing Bank, Limited (“DSB”) has participated in the pilot climate risk stress test initiated by the HKMA on the bank’s lending and investment portfolio, focusing on high-emitting industries including property development, manufacturing and construction in accordance with HKMA guidelines, which quantified the potential impact of physical risks (e.g. sea-level rise and typhoon) and transition risks (e.g. utilities cost increase and carbon pricing) on the bank. This supported HKMA in assessing the climate resilience of the local banking sector as a whole and facilitated our internal capacity building on the topic of climate risk. We aim to continue monitoring climate risks and assess our opportunities and capabilities in addressing climate risk-related matters going forward.



供應鏈管理

為監察我們的價值鏈中存在的環境及社會風險，本集團選擇與負責任的供應商合作。我們繼續執行持續監控及表現篩選，以挑選供應商及鼓勵更多供應商遵守我們的環境、社會及管治準則。

我們的索取建議書文件鼓勵供應商恪守我們的環境、社會及管治準則。對於新的供應商而言，我們將考慮其是否已取得相關環保認證，如ISO 14001及森林管理委員會（「FSC」）證書，以及遵守及得到操作3R「減少廢物」、「廢物利用」及「循環再造」的認可。

我們要求若干主要供應商填寫自2020年推出的《供應商環保責任承諾》，為我們提供更高透明度的採購程序，並致力於促進更清晰的溝通及問責，讓可持續發展進一步融入我們的業務營運中。於2021年，62%的供應商已承諾遵守我們的準則。

SUPPLY CHAIN MANAGEMENT

To monitor the environmental and social risks along our value chain, the Group selects and works with suppliers that operate responsibly. We continue to conduct ongoing monitoring and performance screening to shortlist suppliers and encourage more suppliers to adhere to our ESG standards.

Our request-for-proposal documents encourage suppliers to adhere to our ESG standards. For new suppliers, we will take into consideration whether they have obtained relevant environmental certifications such as ISO 14001 and Forest Stewardship Council (“FSC”) certification, as well as those that adhere to and have received recognition for 3R “reduce, reuse and recycle” practices.

We request certain key suppliers to complete our “Supplier’s Environmental Responsibility Undertakings” launched in 2020 which provides us with better transparency on the sourcing procedures, and aids in facilitating clearer communication and accountability, allowing us to further embed sustainability in our operations. In 2021, 62% of suppliers have confirmed their commitment to our standards.



有關我們企業管治實踐的更多詳情，請參閱年報中的「企業管治報告」。

For more information regarding our corporate governance practices, please refer to the “Corporate Governance Report” in our Annual Report.

我們作為一間「以人為本」的本地銀行，多年來與香港及大灣區的客戶共同成長。考慮到全球環境及社會問題以至本地市場發展，我們決定以綠色及可持續銀行為優先，並致力突顯於以中小企為中心。我們亦注重以客為本，與客戶建立長久關係並確保客戶的滿意度。我們不斷投放資源以脫穎而出並創造最佳的客戶體驗，透過向零售客戶提供環境、社會及管治相關的產品及教育客戶其重要性，以滿足客戶對環境、社會及管治等新領域日益增長的興趣。

綠色及可持續產品

我們認為綠色及可持續銀行存在巨大機遇，並預期客戶對綠色金融方案的需求將持續增長。因此，我們提升了此議題的重要性，以反映我們未來的重點。年內，我們成立了綠色及可持續銀行專責小組，重點在本集團內部建立提升員工意識及加快綠色產品開發的能力及系統。為表示我們對綠色金融的支持，大新銀行已成為建造業議會推出的「可持續金融認證計劃」的支持機構之一，以鼓勵建造業應用可持續金融。

此外，為了在香港推廣使用潔淨能源及確保可持續的消費生活模式，大新保險(1976)有限公司(「大新保險」)於2021年8月首次推出一項全新的第三方汽車保險計劃，額外提供電動車充電設備損毀及責任保障，成為電動車保險市場發展的重大里程碑。透過與大新銀行合作，該計劃以具競爭力的利率提供一站式汽車貸款方案及汽車保險折扣，以迎合電動車日益增長的市場需求。

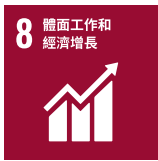
We position ourselves as “The Local Bank with a Personal Touch” and have been growing with our customers in Hong Kong, the Greater Bay Area and beyond over the years. As we reflect on the global environmental and social issues with local market development, we are determined to prioritise GSB and aim to differentiate with an SME focus. We also focus on customer centricity to build long-lasting relationships as well as ensure the satisfaction of our customers. We continue to invest in differentiating ourselves and creating the best customer experience, accommodating growing interests in new areas such as ESG by offering ESG products to retail customers and educating our customers on the importance of such considerations.

GREEN AND SUSTAINABLE PRODUCTS

We recognise the immense opportunities in GSB and anticipate increasing customer demand for green financing solutions. As such, we have increased the materiality of this topic to reflect our focus going forward. This year, we introduced the GSB Task Force which focuses on building capacity and systems within the Group to increase staff awareness and to accelerate the development of green products. To demonstrate our support to green financing, DSB has become one of the Supporting Organisations for the Sustainable Finance Certification Scheme developed by the Construction Industry Council to encourage the use of sustainable finance for the construction industry.

In addition, to promote the use of clean energy and to enable sustainable consumer lifestyles in Hong Kong, Dah Sing Insurance Company (1976) Limited (“DSI”) first launched a new third party motor insurance package with additional coverage for electric vehicle charger damage and liability in August 2021, which marked an important milestone in the market development of electric motor insurance. Presented in collaboration with DSB, the offer provided an all-in-one solution for vehicle financing at a competitive interest rate, along with motor insurance at a discount to support the growing demand for electric vehicles.

支持中小企



中小企對經濟有重要貢獻，是我們的重點策略客戶群之一。因此，支持中小企參與主流經濟及推廣包容性及可持續的經濟增長是我們業務理念中不可缺少的一部分，同時亦是「可持續發展目標 8：體面工作及經濟增長」的重要組成部分。

透過本行的328營商理財服務，大新銀行為合資格的中小企及初創企業提供簡單、快捷的開戶體驗。我們提供各種無抵押及有抵押的貸款方案，以支持中小企客戶擴展業務，並滿足他們的資金周轉需要。為擴大我們的業務覆蓋範圍及支持更多中小企，我們於2021年在11間大新銀行分行開設中小企中心，設立專責團隊處理開戶及提供中小企銀行產品，如出糧服務、中小企貸款及商戶服務等。

SUPPORT FOR SMEs



SMEs are important contributors to the economy and are one of our key strategic customer segments. Supporting their participation in the mainstream economy and promoting inclusive and sustainable economic growth thus form an integral part of our business ethos, and is a key component of SDG 8: Decent Work and Economic Growth.

Through the bank's 328 Business Banking service, DSB offers a simplified and fast account opening experience to eligible SMEs and start-ups. We offer various lending solutions to support the business expansion and liquidity needs of our SME customers, both unsecured and secured. To expand our coverage and to support more SMEs, 11 SME Centres were opened within DSB branches in 2021 with dedicated teams handling account openings and providing SME products such as payroll services, SME loans and merchant services.



328營商理財服務為中小企客戶提供廣泛的服務
328 Business Banking supports SME customers with a wide range of services

支持中小企(續)

為減輕因新冠疫情爆發以來充滿挑戰的商業環境而對中小企造成的現金流壓力，大新銀行自2020年4月起一直參與香港按揭證券有限公司推出的「中小企融資擔保計劃」下的「百分百擔保特惠貸款」。我們亦全力支持金管局牽頭的「預先批核還息不還本」計劃及「銀行業中小企貸款協調機制」，為合資格客戶初步提供六個月還息不還本的貸款產品及延長90天還款期的貿易貸款，並與其他本地銀行業共同作出延期的安排。

我們亦安排各種活動及講座以支持中小企客戶。於2021年，澳門商業銀行股份有限公司（「澳門商業銀行」）為澳門建築機械工程商會的45名成員舉辦一場講座，分享澳門建造業的中小企可獲得的保險及銀行服務。

SUPPORT FOR SMEs (Continued)

To alleviate the cash flow pressure of SMEs due to the challenging business environment since the outbreak of COVID-19, DSB continues to participate in the Special 100% Loan Guarantee under the SME Financing Guarantee Scheme introduced by the Hong Kong Mortgage Corporation Limited since April 2020. We also fully support the Pre-approved Principal Payment Holiday Scheme led by the HKMA and the Banking Sector SME Lending Coordination Mechanism to offer eligible customers initially an interest-only payment for six months for loan products and a 90-day repayment deferment for trade facilities, and the subsequent extensions in line with the local banking industry.

Various activities and seminars were arranged to support our SME customers. In 2021, Banco Comercial de Macau, S.A. (“BCM”) conducted a seminar for 45 members of the Macau Construction Machinery Engineering Association, sharing topics related to insurance and banking services available to SMEs in the construction industry in Macau.



澳門商業銀行為澳門建造業舉辦一場講座，分享為中小企而設的保險及銀行服務
BCM conducted a seminar on insurance and banking services available to SMEs in the construction industry in Macau

以客為中心

我們認為緊密的客戶關係是我們在市場上的獨特定位，並致力為客戶提供最好的服務。我們已將「客戶滿意」列入新的重要議題，以強調其對業務持續性及品牌偏好的重要性。

CUSTOMER FOCUS

We see close customer relationships as our key differentiator in the market and are committed to providing the best service to our customers. We have included “Customer Satisfaction” as a new material topic to emphasise its importance in contributing to our business continuity and brand preference.

以客為中心(續)

客戶滿意

於2021年，我們與外部顧問公司進行客戶滿意度調查，以了解我們的客戶體驗及對本集團的看法。項目進行期間，我們優化方法，採用「淨推薦值」衡量客戶滿意度，透過網上調查及電話訪問以覆蓋零售、企業及私人銀行的客戶。我們的客戶認同我們在建立信任及提供個人化及貼心的客戶服務方面的表現。展望未來，我們的目標是每年開展客戶滿意度調查，以評估客戶反饋並改善我們的服務。

CUSTOMER FOCUS (Continued)

Customer Satisfaction

In 2021, we worked with an external consultancy firm to conduct our Customer Satisfaction Survey to understand our customers' experiences with and perception towards the Group. During the exercise, we refined our methodology in using Net Promoter Score ("NPS") to measure customer satisfaction and conducted online surveys and phone interviews to cover retail, corporate and private banking customers. Our customers acknowledged our performance in establishing trust and in providing personalised and attentive customer services. Going forward, we are aiming to make the Customer Satisfaction Survey an annual exercise to gauge customer feedback and to improve our services.



我們致力提供個人化及貼心的客戶服務
We are dedicated to providing personalised and attentive customer services

為確保持續進步，我們亦歡迎透過多種溝通渠道反饋，包括我們的分行代表、客戶熱線、網上溝通及公司網站。我們設有既定程序以提供及時的跟進及客戶支援。收到口頭及書面投訴後，我們會在七天內確認收悉並以30天內解決投訴為目標。於2021年，大新銀行分別就產品及服務接獲89,307個表揚及489個投訴。所有投訴均已按照我們的內部程序及有關監管規定作出處理。

To ensure continuous improvement, we also welcome feedback via multiple communication channels, including our branch representatives, customer hotlines, e-communications and corporate websites. Procedures are in place for timely follow-up and customer support. Verbal and written complaints are acknowledged within seven calendar days upon receipt, and we aim to resolve each complaint within 30 calendar days. In 2021, DSB received 89,307 compliments and 489 complaints relating to our products and services. All complaints were resolved in line with our internal procedures and relevant regulatory requirements.

以客為中心(續)

客戶資料私隱

本集團致力於建立穩固的合規文化，並全面遵守資料私隱法律及規例，以保障客戶的個人資料及敏感資訊。我們依據香港、澳門及中國大陸的個人資料私隱法例，如香港的《個人資料(私隱)條例》及澳門的《個人資料保護法》，製訂了相應的客戶資料保障政策及程序。

我們的客戶資料受多重的實體、電子及程序保障。這些保障措施按監管規定或比監管規定更嚴格的要求而製訂。資料保障的規定透過入職培訓及年度重溫培訓課程等多種途徑傳達至所有員工。

我們的內部《資料私隱手冊》(「手冊」)為員工提供遵守有關法規的指引。各業務單位於設定收集、持有、處理、保留、使用及保護個人資料的程序及指引時，有責任遵守手冊所載的原則及指引。所有員工須於日常工作中恪守客戶資料私隱，包括收集、使用、保留及保護客戶的個人資料。只有獲授權之員工才可按需要查閱有關客戶資料。

金融普惠

我們透過在網上理財及流動理財手機應用程式推廣用戶友好的網上平台，並透過為有特殊需要人士提供無障礙銀行設施，讓他們更容易進入分行，從而增加社區金融普惠。部分分行提供永久或臨時斜道及輪椅友善設計的自動櫃員機，以方便輪椅人士使用。為方便視障人士，所有分行均歡迎導盲犬進入，而所有自動櫃員機亦配備語音導航功能以協助完成部分銀行交易。全線分行均設有聆聽輔助系統服務櫃檯，幫助聽障人士免受環境噪音干擾，並協助其與我們的員工溝通。

CUSTOMER FOCUS (Continued)

Customer Data Privacy

The Group is committed to a strong compliance culture and full adherence to data privacy laws and regulations to safeguard customers' personal data and sensitive information. Customer data protection policies and procedures are in place to comply with personal data privacy laws in Hong Kong, Macau and Mainland China, such as the Personal Data (Privacy) Ordinance in Hong Kong and the Personal Data Protection Act in Macau.

Our customer data is protected by a series of physical, electronic and procedural safeguards that are in line with or exceed regulatory requirements. Data protection requirements are communicated to all employees through multiple channels including induction programmes and annual refresher training sessions.

Our internal Data Privacy Handbook ("Handbook") provides guidance to our staff in complying with relevant regulations. Each business unit, when setting up its own procedures and guidelines with regard to collecting, holding, handling, retaining, using and securing personal data, has the duty to adhere to the principles and guidance stated in the Handbook. All staff are required to observe customer data privacy in their daily work, including the collection, use, retention and security of customers' personal data. Access to customer data is strictly limited to authorised personnel on a need-to-know basis.

Financial Inclusion

We continue to increase financial inclusivity in society by promoting user-friendly online platforms through our e-Banking and mobile banking app, and by improving access to our branches through the provision of barrier-free banking facilities for people with special needs. Permanent or temporary ramps and wheelchair-accessible ATMs are available for wheelchair users in some branches for easy access. For the convenience of people with visual impairment, guide dogs are welcome in all branches and all our ATMs are voice navigation enabled for completing certain banking transactions. All branches have a service counter equipped with an assistive listening system to keep customers with hearing impairment free from surrounding noise and to assist them in communicating with our staff.

數碼化

我們一直投放大量資源提升數碼銀行能力，與香港智慧銀行的發展與時並進，並盡最大努力支持金融普惠。隨著我們的核心銀行客戶群有超過70%使用數碼平台，我們認為透過數碼方式與客戶互動，從而建立及增強與客戶之間的關係至為重要。

我們透過本身的數據處理能力，讓客戶在瀏覽不同接觸點時提供流暢而卓越的體驗。大新銀行引入數碼化旗艦分行，體現了我們融合數碼化服務以提供無紙化及更有效率的工作流程，讓分行員工可以專注滿足客戶需求。互動區讓客戶在服務大使的協助下使用數碼服務。我們亦就信用卡、提款卡及現金卡推出報失卡智能助理。

DIGITALISATION

We have been making significant investments in our digital banking capabilities to stay abreast with smart banking developments in Hong Kong and to support financial inclusion at large. With over 70% digital adoption amongst our core banking customer base, we see the importance of building and strengthening relationships through digital interactions with our customers.

We leveraged our data capabilities to offer smooth and empowering experiences to customers in navigating our multiple touchpoints. The introduction of DSB's digital flagship branch features our blend of technology-powered services of providing paperless and efficient workflow, allowing our branch staff to attend to customer needs. Interactive zones allow customers to explore digitally enabled services with support from our service ambassadors. Virtual Assistant for card loss reporting was also introduced covering credit card, ATM card and cash card.



大新銀行位於灣仔皇后大道東的數碼化旗艦分行
DSB's digital flagship branch located at Queen's Road East, Wan Chai

互動區讓客戶在服務大使的協助下使用數碼服務
Interactive zones allow customers to explore digitally enabled services with support from our service ambassadors

數碼化(續)

大新銀行於年內推出升級版流動理財手機應用程式及證券交易平台，向客戶提供智能功能及個人化設計的產品及服務。升級版流動理財手機應用程式全面提升數碼銀行服務體驗。同時，升級版證券交易應用程式提供全方位市場智囊分析，以助客戶揀選股票。作為實踐以客為中心的下一步，大新銀行將逐步推出更優化的數碼平台，例如更新我們的網上理財平台及推出更多遠程服務的功能。

澳門商業銀行亦開始透過網上銀行為使用信用卡、私人銀行、支票及儲蓄戶口的客戶提供電子文件及電子月結單服務，截至2021年底，逾11,000名客戶已登記以上三種文件類型的相關服務。此外，澳門商業銀行於年內透過網上銀行服務及流動理財手機應用程式推出實時數碼支付服務及跨行轉賬服務，為客戶提供全天候數碼支付轉賬體驗。

大新保險亦已開始實施電子保單，幫助客戶以更簡單的方式審閱及下載相關文件，大部份的產品資訊、投保表格及索償申請亦可在網上進行。預期全面的電子保單措施可於一年內實施。

DIGITALISATION (Continued)

DSB launched its upgraded mobile banking app and securities trading platform during the year to deliver more innovative and personalised products and services to customers. The upgraded mobile banking app offers more comprehensive digital banking experience, while the upgraded securities trading app features enhanced market intelligence capabilities to facilitate stock selection. As a next step to deliver our customer centricity focus, DSB will progressively introduce further enhancements to our digital platforms, such as upgrading our e-Banking platform and introducing more remote servicing capabilities.

BCM also began digitising its documents and launched e-statements services for customers of Credit Cards, VIP Banking as well as Current and Savings Accounts via internet banking. As at the end of 2021, over 11,000 customers have signed up for the services across the three document types. In addition, BCM has introduced a real-time digital payment service and interbank credit transfer service during the year over its internet banking services and mobile banking app to provide an around-the-clock digitalised payment transfer experience to customers.

DSI has also been implementing e-policies to allow easier access for customers to review and download relevant documents. Most product information, proposal forms and claim submissions are also made available online. It is anticipated that comprehensive e-policies can be implemented within a year.

經濟表現

建基於我們在業內的經驗及穩固基礎，本集團一直為零售客戶、本地企業及中小企提供銀行及保險服務。在香港、澳門及中國大陸擁有近70間分行，我們對本地經濟發展作出貢獻，並為本地社區提供財務支持。

ECONOMIC PERFORMANCE

Building on our experience and solid foundation in the industry, the Group has been providing banking and insurance services to retail customers, local businesses and SMEs. With a combined footprint of close to 70 branches across Hong Kong, Macau and Mainland China, we contribute to local economic development as well as provide financial support to local communities.

經濟表現 Economic Performance	2021 百萬港元 HKD million
客戶存款 Deposits from customers	194,922
客戶貸款 Advances to customers	144,313
資產總值 Total assets	256,531
股東應佔溢利 Profit attributable to shareholders	1,308
每股基本盈利 Basic earnings per share	港幣 HK\$4.09

為支持大灣區發展及中國大陸、香港及澳門之間更密切的金融合作，大新銀行成為首批參與「跨境理財通計劃」的銀行之一，為大灣區客戶提供多種境外投資選擇。自2021年10月19日起，大新銀行與大新銀行(中國)有限公司(「大新銀行(中國)」)合作，為南向通投資者提供境外金融產品。

In support of the development of Greater Bay Area and the closer financial cooperation between Mainland China, Hong Kong and Macau, DSB was amongst the first batch of banks to participate in the Wealth Management Connect Scheme, providing customers in the Greater Bay Area with a diversified range of offshore investment choices. It is collaborating with Dah Sing Bank (China) Limited (“DSB China”) to offer offshore financial products to Southbound investors with effect from 19 October 2021.



大新銀行為大灣區客戶提供多種境外投資選擇
DSB provides customers in the Greater Bay Area with a diversified range of offshore investment choices

我們的僱員是本集團業務成功的基石。我們致力透過相互承諾，於工作環境提倡健康、安全及福祉，以及提供人才發展及職業晉升機遇，支持逾3,000名員工的人力資源發展。我們的僱主品牌及座右銘「你的銀行。家。」，體現我們對於員工發展、進步及關懷員工及其家庭的承諾。

本集團的人力資源政策及程序全面遵守有關法例及規例，以監管所有有關人才管理舉措的範疇。我們嚴格遵守勞工法律及法規，禁止僱用童工或強制勞工。我們設立監控及預防措施，並將及時調查及跟進任何潛在違規行為。本集團已設立清晰的渠道及申訴程序，以供員工表達任何疑慮。

文化及道德價值

我們確信本集團的成功建基於強健的公司文化及一套經過深思熟慮的價值觀，以指引我們處理日常工作。年內，我們更新了本集團的文化及價值，將創新納入我們的其中一個核心價值，以配合不斷變化的經營環境。為了將其融入於公司運作中，我們將文化及價值納入為我們的绩效管理系統中非財務表現評級的重要一環。我們亦透過一系列不同的溝通方式，幫助每名員工更深入理解及實踐本集團的文化及價值。

Our employees are the foundation of the Group's business success. We are committed to developing our workforce of more than 3,000 staff members through mutual commitment, promotion of health, safety and well-being in the workplace, and provision of talent development and career progression opportunities. Our employer brand and motto "NOT JUST A BANK. A HOME." is exemplified by our commitment to staff development, progressiveness and caring for our staff and their family needs.

The Group's human resources policies and procedures fully adhere to relevant laws and regulations to govern the full scope of talent management practices. We operate in strict compliance with labour laws and regulations and prohibit the use of child or forced labour. Monitoring and preventive measures are in place, and any potential breach will be investigated and followed up in a timely manner. Clear channels and grievance procedures are in place for staff to express any concerns.

CULTURE AND ETHICAL VALUES

It is our firm belief that success for the Group must be underpinned by a combination of strong corporate culture and a well-considered set of values that serve to guide how we conduct our daily work. During the year, the Group's Culture & Values have been updated to align with our changing operating environment with innovation being incorporated as one of our core values. To embed our Culture & Values in our corporate conduct, they form a major part of the non-financial performance rating in our performance management system. There were rounds of pop-ups and communications to help every staff better understand and live in the Group's Culture & Values.



文化及道德價值(續)

本集團亦致力於實現及保持開明、誠實及負責任的最高準則。僱員願意發聲可為本集團提供機會作出改善及避免代價高昂的錯誤，有助於我們茁壯成長。因此，我們透過四個主要渠道鼓勵直言不諱的文化：《告密政策》可舉報嚴重不當行為、錯誤行為或嚴重違反法規或政策；《申訴程序指引》可通報僱傭過程中的不公正及不當對待；通過僱員援助計劃可尋求外部顧問對個人、家庭及／或工作相關問題的建議；僱員調查可提供對不同工作環境問題的反饋以進行持續改善。年內，本集團亦進行了文化調查，以評估員工對我們的文化及價值的意識及衡量我們對員工承諾增強的進度，是次調查本集團取得80%的參與率，而有關僱員福祉的問題，正向得分較上次調查大幅增加11%。

人才吸引及保留

我們致力吸引及培養年輕人才，並支持他們於本集團發展長遠及豐盛的事業。於2021年，大新銀行繼續參與金管局與香港應用科技研究院聯合舉辦的「金融科技人才培育計劃」，讓大學生透過實習對金融科技行業有初步的接觸。我們亦繼續支持金管局與銀行業於2020年舉辦的「銀行業人才起動計劃」，為應屆畢業生提供入職機會。

我們明白保留及發展僱員的重要性。本集團審閱並優化僱員福利及薪酬，並以「按表現計酬」作為指標。我們為合資格的僱員提供津貼，包括職責需使用特別技能、因業務需要而須在非辦公時間工作或須按照特別安排下工作。我們為員工推出「靈活工作」、「靈活考試」及「靈活家庭」計劃，讓員工可靈活安排工作時間以平衡健康及家庭需求。我們亦為員工提供生日假、侍產假及義工服務假，以提升員工福祉。

CULTURE AND ETHICAL VALUES (Continued)

The Group is also committed to achieving and maintaining the highest standards of openness, probity and accountability. It helps us thrive when employees are willing to speak up to provide opportunities for our Group to improve and avoid costly mistakes. Therefore, we embrace a speak-up culture through four key channels: Whistle Blowing Policy for reporting serious malpractice, wrongdoings or material violations of regulations or policies; Guidelines on Grievance Procedures for reporting unfair and inappropriate treatment in the course of employment; Employee Assistance Programme for seeking advice on personal, family and/or work-related concerns from an external consultant; and Employee Survey for providing feedback on various workplace matters for continuous improvement. During the year, the Culture Survey was launched to assess awareness of our Culture & Values and to measure progress made in enhancing our commitment to our staff. The Group achieved an 80% participation rate and the positive perception score for questions related to employee wellness has largely increased by 11% when compared with the last survey.

TALENT ATTRACTION AND RETENTION

We seek to attract and groom young talent and to support them in developing a long and rewarding career with the Group. In 2021, DSB continued to take part in the Fintech Career Accelerator Scheme organised by the HKMA in conjunction with Hong Kong Applied Science and Technology Research Institute. The programme allows university students to gain early exposure to the Fintech sector through internships. We also continued to support the Banking Talent Programme, launched by the HKMA and the banking industry in 2020, to provide fresh graduates with career opportunities.

We understand the importance of retaining and developing our employees. The Group reviews and enhances our employee benefits and remuneration with “Pay for performance” as our guiding principle. Allowance is offered to eligible employees who perform duties that require specific skills, work beyond normal hours for business needs, or work under special arrangements. “Work Flexi”, “Exam Flexi” and “Family Flexi” were launched for staff members to flexibly arrange working hours for health and family needs. Birthday Leave, Paternity Leave and Volunteer Service Leave are also offered to our staff members to increase the well-being of our staff.

培訓及發展

我們的人力資源管理策略的重點是透過提供在職培訓及外部培訓贊助計劃，讓員工裝備實用技能，並為他們提供事業發展機會。

我們提供全面的內部培訓計劃，以滿足不同部門員工的需求，如：為新入職員工提供的迎新培訓、前線人員的銷售、營運及產品培訓、為相關前線或後勤人員而設的恆常產品及合規培訓，以及領導、管理及軟技能培訓。於2021年，我們的僱員合共完成81,574小時培訓。

TRAINING AND DEVELOPMENT

Our human capital management strategy places priority on equipping our people with practical skills and providing them with opportunities to advance in their careers through on-the-job training and external training sponsorship schemes.

We provide comprehensive internal training programmes tailored to the needs of staff from different departments, such as Induction Programme for new joiners; Sales, Operations and Product training for front-office colleagues; Regular Product and Compliance training for relevant front-office or back-office colleagues, as well as Leadership, Management and soft skills training. In 2021, a total of 81,574 training hours were completed by our employees.

95% 受訓僱員 Trained employees



每名僱員平均
培訓時數 (男)

26 小時
hours

Average Training Hours
Completed Per Employee (Male)



每名僱員平均
培訓時數 (女)

24 小時
hours

Average Training Hours
Completed Per Employee (Female)

除一般內部課程外，我們於2021年年初為高級管理團隊舉行了文化工作坊，以提升本集團的文化及價值，並界定對實現我們的策略計劃而言必要的組織及領導能力。我們亦為中高級管理團隊的成員推出午餐學習系列的活動，透過各領域主要市場參與者介紹我們界定的組織能力。於2021年，我們就以客為中心及科技賦能為主題舉辦了四場簡介會，有逾800人參與。

In addition to usual internal programmes, a Culture Workshop was conducted for the senior management team in early 2021 to refine the Culture & Values of the Group and to define organisation and leadership capabilities that are essential for achieving our strategic plan. A Lunch and Learn Series was launched for mid-to-senior management team members to introduce the defined organisation capabilities through key market players in the respective areas. In 2021, four sessions were hosted on the key topics of Customer Centricity and Technical Enablement and were attended by over 800 participants.

培訓及發展(續)

隨著數碼化成為我們的發展重點之一，我們推出三項額外課程－「數碼開戶」、「金融服務業的數據競爭」及「金融服務業人工智能(AI)實踐培訓－自動化」，以幫助僱員了解金融業於科技應用的最新趨勢及發展，合共265人參與。為支持本集團於綠色及可持續銀行以及環境、社會及管治方面的策略重點，我們將評估員工接受相關培訓的需要，並為有關員工安排培訓。



數碼化101系列－金融服務業人工智能實踐培訓－自動化
Digitalisation 101 Series – Practical Training of AI
in Financial Services – Automation

我們提供外部培訓及教育贊助計劃，支持員工獲取學術或專業資格，以增強其技能及能力。此外，本集團亦推出專業獎勵計劃，以表彰及獎勵員工獲取特許註冊會計師、認可財務策劃師及特許財務分析師等受認可的專業資格或會員資格。

TRAINING AND DEVELOPMENT (Continued)

With digitalisation being one of our development focuses, we launched three additional programmes – “Digital Onboarding”, “Competing with Data in the Financial Services Industry” and “Practical Training of Artificial Intelligence (AI) in Finance Services – Automation” – to equip employees with an understanding of the latest trends and developments in technology application in the financial industry. These were attended by a total of 265 participants. To support the Group’s strategic focus on GSB and ESG, training needs will be evaluated to identify and arrange relevant training for selected staff.

External training and education sponsorship schemes are in place to support employees in attaining academic or professional qualifications and to enhance their skills and capabilities. This is further supplemented by the Group’s Professional Award Scheme for staff members, which acknowledges and celebrates their achievements in attaining recognised professional qualifications or memberships, such as Chartered Certified Accountant, Certified Financial Planner and Chartered Financial Analyst.

培訓及發展(續)

我們全力支持金管局的专业資歷架構，旨在支持業內能力培養及人才發展。於2021年，在專業資歷架構下，173名資深員工獲批資格豁免及188名員工成功取得相關資格。

為持續獎勵在日常工作中體現本集團文化及價值的員工，大新銀行第六年頒發「大新之星獎」。鑒於我們自2021年起將創新納入本集團核心價值之一，今年特別增設一項「創新獎」，以表揚員工在創新方面的推動及貢獻。自2016年推出以來，已向來自不同部門的個人及團隊授出逾510個獎項，以獎勵其卓越表現及貢獻。

TRAINING AND DEVELOPMENT (Continued)

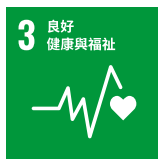
We are a great supporter of HKMA's Enhanced Competency Framework ("ECF"), which aims at supporting capacity building and talent development within the industry. In 2021, 173 grandfathering applications were approved and 188 staff successfully obtained the relevant qualifications under the ECF.

To continue recognising staff who have exhibited the Group's Culture & Values in their daily work, DSB held the "Dah Sing Star Awards" for the sixth year. A special "Innovation Award" was introduced to reward colleagues who demonstrated initiation and contribution in terms of innovation, which is the new value that has just been incorporated as one of the Group's core values starting 2021. Since its inception in 2016, over 510 awards have been presented to individuals and teams from different divisions to reward their excellent performance and contribution.



2021年12月，大新銀行董事總經理王祖與先生為「2021大新之星獎」頒獎典禮致開幕詞
Mr. Harold Wong, Managing Director of DSB, giving opening speech for Dah Sing Star Awards
2021 Presentation Ceremony in December 2021

健康及福祉



本集團致力打造安全、健康及舒適的工作環境，以確保僱員的健康生活及福祉，而我們對僱員的資源投放亦符合「可持續發展目標3：良好健康與福祉」。

本集團制訂了《職業安全及健康指引》，讓員工了解辦公室內任何危害健康及安全的潛在風險以及相關預防措施。此外，我們亦訂立其他健康及安全相關的政策及指引來加強僱員福祉及維持健康工作間，以確保理想的日常工作環境。

於2021年，我們參考《疫病爆發之緊急應變計劃》，採取相關措施應對新冠疫情。我們採取不同的行動以保障員工福祉，包括向員工派發口罩、增加清潔辦公室的次數及靈活工作安排。大新銀行亦舉辦了兩場新冠疫苗網上研討會，以提供新冠疫情最新進展及回應公眾對於接種疫苗之主要顧慮的觀點。為支持僱員接種疫苗，除疫苗假及接種疫苗後的假期外，我們亦為於2021年12月31日或之前完成兩劑接種的員工提供額外假期。

隨著2021年3月搬遷至新總部，我們藉此機會將促進員工協作及僱員福祉的理念放入新辦公空間的設計。為僱員提供更舒適的工作環境，工作位置安裝了全新的人體工學桌椅及熒幕臂，同時提供空氣淨化器及健身設施。此外，我們亦設置哺乳室以方便哺乳媽媽。

HEALTH AND WELL-BEING



The Group is committed to creating a safe, healthy and comfortable working environment to ensure our employees' healthy lives and well-being, and our investment in our employees aligns with SDG 3: Good Health and Well-being.

Our Guidelines on Occupational Safety and Health inform employees of any potential health and safety hazards as well as the corresponding preventative measures. Other health and safety-related policies and guidelines to reinforce employee wellness and to maintain a healthy workplace are also in place to ensure a desirable day-to-day working environment.

In 2021, we continued to implement measures to fight against COVID-19 with reference to our Contingency Plan for the Outbreak of an Infectious Disease. Initiatives such as distribution of face masks to staff members, more frequent cleaning of office premises, and flexible working arrangements are carried out to safeguard staff well-being. DSB also organised two COVID-19 vaccine webinars to provide updates on COVID-19 and views in addressing the key public concern over vaccination. To support the vaccination of employees, on top of vaccination and post-vaccination leaves, we offered an extra day of leave for those completing two jabs on or before 31 December 2021.

With the relocation of our new headquarters in March 2021, we took the opportunity to design our new office space with the promotion of staff collaboration and employee wellness in mind. Workstations were installed with new ergonomic desks, chairs and monitor arms, while air purifiers and fitness amenities were included to provide our employees with a better working environment. Lactation rooms were also installed to better support nursing mothers in the workplace.



新總部辦公空間以促進員工協作及僱員福祉為設計理念
Office space at new headquarters designed with the promotion of staff collaboration and employee wellness in mind

健康及福祉(續)

年內，我們舉辦了多項提倡員工身體健康及福祉的計劃。在香港，大新銀行於2021年6月舉辦的「健康週」注重提升僱員的健康意識，包括提供辦公室人體工學及伸展運動的指導。考慮受疫情影響，我們主辦了十場「你的營養師」簡介會，分享不同的健康議題，包括減輕體重、預防脫髮及增強免疫系統。在澳門，澳門商業銀行及澳門保險股份有限公司（「澳門保險」）每季度都會透過電郵或業務營運網站向員工分享健康貼士，並舉辦肌肉萎縮、焦慮障礙及坐骨神經痛等以健康為主題的簡介會。

於本年度的10月及11月，我們連續第三年舉辦「EVP Weeks」。為推廣我們僱主品牌的主要支柱，我們就關懷、團隊協作及進步推出EVP Weeks活動及禮品，如個人培訓簡介會、健康午後美食、健康對話及辦公室裝飾比賽。

HEALTH AND WELL-BEING (Continued)

During the year, we organised various programmes to promote physical health and wellness amongst our workforces. In Hong Kong, DSB's Wellness Week in June 2021 focused on raising employees' health and wellness awareness, including providing guidelines on office ergonomics and stretching exercises. In view of the pandemic, ten "Your Dietitian" sessions were hosted internally focusing on various health topics including achieving weight loss, preventing hair loss and boosting the immune system. In Macau, BCM and Macau Insurance Company Limited ("MIC") shared health tips to our staff through emails or the Business Operations Portal on a quarterly basis. Health sessions related to topics such as sarcopenia, anxiety disorder and sciatica were also organised.

In October and November this year, we held our Employee Value Proposition ("EVP") Weeks for the third year in a row. To promote the key pillars of our employer brand, EVP Weeks activities and gifts were related to caring, teamwork and progressiveness, such as pop-up personal training sessions, healthy afternoon delights, health talks and an office decoration competition.



EVP Weeks 辦公室裝飾比賽
Office decoration competition during EVP Weeks

為支持我們員工的心理健康，本集團自2001年起設立「僱員援助計劃」，為僱員提供免費的個人及保密輔導，以幫助他們辨認及解決任何工作、家庭或個人問題。

To support our staff's mental health, the Group's Employee Assistance Programme has been in place since 2001, providing employees with free access to independent and confidential counselling to help identify and resolve any work, family or personal issues.

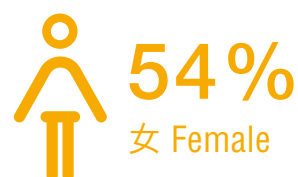
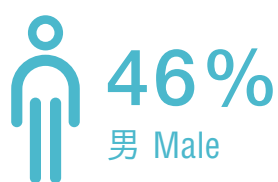
多元化及平等機會

本集團致力於為所有僱員打造包容性的環境。根據有關法律及法規，我們設立相關政策，以禁止因性別、懷孕、哺乳、婚姻狀況、殘疾、家庭狀況或種族而受到的歧視、騷擾、受害或誹謗。截至2021年12月，本集團的性別平衡達到54%女性及46%男性。

DIVERSITY AND EQUAL OPPORTUNITY

The Group is committed to creating an inclusive environment for all employees. In line with the relevant laws and regulations, policies are in place to prohibit discrimination, harassment, victimisation, or vilification on any grounds of gender, pregnancy, breastfeeding, marital status, disability, family status and race. As of December 2021, we reached a gender balance of 54% women and 46% men across the Group.

性別比例 Gender ratio



我們確保有關招募、晉升及任何發展機遇的決定，均根據個別員工的資歷及功績而作出。我們亦鼓勵開放式溝通，並設有申訴機制，讓員工可表達任何顧慮，並確保他們的意見得到聆聽及回應。

We ensure decisions made with respect to recruitment, promotion and any development opportunities are based on an individual's qualifications and merits. We also encourage open communication and have grievance mechanisms in place for employees to express any concerns and to make sure that their voices are heard and addressed.





作為歷史悠久的本地銀行，我們認為回報社區是我們的責任之一。我們的社區策略重點是透過教育及體育支持青少年發展，以及推廣環保意識。社區活動或計劃一般會透過與非政府組織的長期合作或贊助的方式進行，以提升我們的影響力。為支持我們所服務的社區，我們亦鼓勵僱員參與義工服務及慈善活動。於2021年，我們的義工時數合共為1,582小時。

青少年發展



現今的年輕一代是我們未來的領袖，我們的目標是支持青少年成為傑出的領袖，並支持他們終身學習。本集團視教育為培育下一代領袖的基石，並投資於推廣包容及平等的優質教育及終身學習機會。為體現我們對「可持續發展目標4：優質教育」的承諾，我們於年內與多間學術及社會機構合作，以支持青少年發展。

本集團近年來一直支持香港青少年參與不同與STEAM相關的教育活動。我們認為STEAM可提升兒童的創造力及解難能力，並培養其創新精神，而這些均為21世紀全方位個人發展的必要技能。

由於新冠疫情對組織學校活動造成挑戰，本集團贊助的「智STEAM小人類」計劃在完成九個月的網上課程後於7月完滿結束。該課程於2020年與聖雅各福群會攜手推出，為六間小學的108名基層家庭學童提供STEAM教育。90節的網上課程合共提供135個培訓小時，並在結束時於灣仔藍屋及紅磡置富都會舉行互動展覽，展示了18個優秀的學生作品。

With our long history as a local community bank, we see giving back to society as one of our responsibilities. Our community strategy focuses on supporting youth development through education and sports as well as green awareness promotion. Community activities or programmes are typically undertaken through long-term partnerships with NGOs or sponsorships in order to enhance our impact. To support the communities we serve, we also encourage our employees to take part in volunteer services and charitable activities. In 2021, 1,582 hours were contributed by our volunteers.

YOUTH DEVELOPMENT



Today's young generation are our future leaders, and our aim is to support them to become outstanding leaders and lifelong learners. The Group views education as the cornerstone for developing the next generation of leaders, and invests in promoting inclusive and equitable quality education and lifelong learning opportunities. To demonstrate our commitment to SDG 4: Quality Education, we have collaborated with several academic and social institutions throughout the year to support youth development.

In Hong Kong, the Group has been supporting various STEAM-related education initiatives for young children in recent years. We see STEAM education as a means to nurture children's creativity and problem-solving skills as well as to foster their innovative spirit, all of which are essential skill sets required for all-rounded personal development in the 21st century.

In July, the Group's sponsorship in the "Smart STEAM Kids" Experiential Programme concluded after nine months of virtual training against the backdrop of COVID-related challenges in the organisation of school activities. Started in 2020 and launched in collaboration with St. James' Settlement, the programme brought STEAM education to 108 underprivileged primary students across six schools. A total of 90 virtual sessions with 135 training hours were delivered, and culminated in an interactive exhibition of 18 outstanding artworks by the students at the Blue House in Wan Chai and the Fortune Metropolis mall in Hung Hom.



「智STEAM小人類」計劃互動展覽
"Smart STEAM Kids" Experiential Programme
interactive exhibition



青少年發展(續)

大新銀行與中華基督教青年會(「YMCA」)攜手於9月舉辦「中秋童心送暖—手作月餅及創意STEAM燈籠工作坊」，共有40名大新銀行義工及40名來自YMCA的兒童參與活動，透過熱氣流通及電源接駁原理將STEAM的元素融入工作坊。

YOUTH DEVELOPMENT (Continued)

In September, DSB supported the “YMCA Mid-Autumn Festival Fun Day” with STEAM lantern making and mooncake making workshops, bringing together 40 volunteers from DSB and 40 children from YMCA, blending STEAM principles to the workshop through principles of hot air circulation and power connections.



YMCA中秋童心送暖手作月餅及創意STEAM燈籠工作坊
YMCA Mid-Autumn Festival Fun Day with mooncake making and STEAM lantern making workshops

年內，澳門商業銀行在澳門支持數項以青少年為中心的計劃。於3月期間，該行舉辦了「企業社會責任制服設計比賽」，以支持年輕設計師及學生，前三名勝出者獲得合共8,000澳門幣為獎金，冠軍設計亦用作本行企業社會責任的新制服藍本。4月時，在澳門化地瑪聖母女子學校舉辦教育講座，以討論金融市場的關鍵經濟因素及分享銀行業的業務營運為主題，共170名學生參與。此外，澳門商業銀行分別於2021年8月及11月向澳門大學及澳門科技大學的傑出學生贊助獎學金。

In Macau, BCM supported several youth-focused programmes during the year. In March, a “CSR T-shirt Design Competition” for the young segment was organised to support young designers and students, with the top three winners receiving a total of MOP8,000, and the champion design being used as a blueprint of a new CSR uniform for the bank. In April, an educational talk for 170 students at the Escola Nossa Senhora de Fatima was carried out, focusing on topics including key economic factors in the financial market, sharing of the banking industry and operations. In addition, BCM sponsored scholarships to outstanding students at the University of Macau in August and those from the Macau University of Science & Technology in November 2021.



澳門商業銀行企業社會責任制服設計比賽
BCM CSR T-shirt Design Competition



青少年發展(續)

與此同時，大新保險自2020年起繼續支持由小童群益會舉辦為期三年的「結伴再成長—兒童發展基金計劃」，為來自基層家庭的10至16歲青少年培養正向的個人特質。是次活動中大新保險員工擔任導師，並透過不同活動及工作坊與參加者不斷建立關係。

YOUTH DEVELOPMENT (Continued)

Meanwhile, DSI has continued to support “Growing Partners II – Child Development Fund Project” since 2020. The three-year programme, organised by The Boys’ and Girls’ Clubs Association of Hong Kong, cultivates positive personal attributes in teenagers aged between 10 to 16 from underprivileged families. DSI staff act as mentors and continue to build relationships with the mentees via various activities and workshops.



大新保險員工作為「結伴再成長—兒童發展基金計劃」的導師，與參加者出席不同活動
Acting as mentors for “Growing Partners II – Child Development Fund Project”, DSI staff participated various activities with mentees

推廣運動及支持有需要人士

本集團將推廣體育作為培養年輕一代的方法。體育不僅帶來健康的益處，亦為年輕人灌輸自律、團隊合作精神、自信及競爭精神，以激勵他們善用自已的才能，克服挑戰及把握機遇，創造更美好的明天。

儘管新冠疫情帶來社交距離的挑戰，本集團贊助由凝動香港體育基金舉辦的屋邨籃球聯賽及訓練計劃「邨JUMP! 2020–2021」於2021年7月完滿結束。該計劃旨在為來自低收入家庭的青少年提供體育競技機會，並透過定期培訓建立積極的態度及團隊合作精神。大新銀行贊助由14名青少年組成的「青衣戰狼」籃球隊，讓他們於逾九個月時間內參與約70小時的培訓及比賽活動。青衣戰狼及大新銀行籃球隊亦於期間進行友誼賽。鑒於該課程的正面影響，本行將於2021–2022季度繼續提供支持。

PROMOTION OF SPORTS AND SUPPORT FOR THOSE IN NEED

The Group believes in the promotion of sports as a means to nurture the younger generation. Sports bring not only health benefits, but also instil discipline, teamwork, confidence and competitive spirit in young people, helping to inspire them to realise their talents, overcome challenges and capture opportunities for a better tomorrow.

Despite social distancing challenges with COVID, the Group’s sponsorship in “Well Dunk! 2020–2021”, a public estate basketball league and training programme organised by InspiringHK Sports Foundation, was successfully completed in July 2021. The programme aims to support youths from low-income household communities by offering them opportunities to compete in sports and to develop a positive attitude and teamwork through regular training. The 14 youths in the DSB-sponsored basketball team, Tsing Yi Wolf Warriors, participated in about 70 hours of training and tournament activities over the nine months. A friendly match was also arranged between the Tsing Yi Warriors and the DSB’s own basketball teams. In light of the positive impact of the programme, the bank has decided to repeat our support for the 2021–2022 season.



推廣運動及支持有需要人士(續)

PROMOTION OF SPORTS AND SUPPORT FOR THOSE
IN NEED (Continued)



青衣戰狼與大新銀行籃球隊進行友誼賽
Friendly match between Tsing Yi Wolf Warriors and the DSB's basketball teams

澳門商業銀行於7月在澳門保險及中國澳門保齡球總會的支持下，於澳門舉辦「澳門商業銀行慈善保齡球錦標賽」，為澳門弱智人士服務協會籌集資金。活動分為四個比賽組別，合共143名參與者，包括有16名年輕參加者的青少年組比賽，並合共籌募18,000澳門幣捐款。

In Macau, BCM organised the “BCM Charity Bowling Open Tournament” in July with the support of the MIC and the Macau China Bowling Association to raise funds for the Macau Association for the Mentally Handicapped. The event was attended by a total of 143 participants across four different categories, including a youth game composed of a total of 16 young participants, and raised a total donation amount of MOP18,000.



澳門商業銀行舉辦慈善保齡球錦標賽為澳門弱智人士服務協會籌集資金
BCM organised a charity bowling tournament to raise funds for the Macau Association for the Mentally Handicapped



推廣運動及支持有需要人士(續)

同時，本集團亦致力關懷有需要人士。大新銀行於12月參與柯尼卡美能達綠色音樂會2021暨「摘星決戰」慈善活動，以推廣社會責任及環境保護意識。活動由21名大新銀行同事組成的三個隊伍參與，於活動中測試參與者的體能上限，以為地中海貧血兒童基金籌募資金。大新保險與惜食堂於12月舉辦了一場速凍餐盒製作活動，為令員工體驗餐盒準備工作及了解食物浪費問題。活動合共製作了7,000份餐盒派發給長者及低收入家庭。同時，除持續支持精神及身體殘障人士外，澳門保險逐步轉向有需要人士開設的超市購買一般辦公室用品，以幫助建立社會包容性。他們亦參與由澳門明愛及澳門弱智人士服務協會等組織舉辦的義工活動，以展示對基層人士表達同情及關懷的重要性。

PROMOTION OF SPORTS AND SUPPORT FOR THOSE IN NEED (Continued)

Meanwhile, the Group also dedicated care to those in need. DSB participated in the “Starcatcher Championships” in December, which was part of the Konica Minolta Green Concert 2021 annual charity event, to promote social responsibility and environmental protection. Three teams formed by 21 DSB colleagues participated in this activity in which participants’ physical limits were tested to raise funds for the Children’s Thalassaemia Foundation to support children suffering from Thalassaemia Major. DSI organised a cook-chill meals preparation event with Food Angel in December to let its staff experience food preparation and understand the issue of food waste. A total of 7,000 meal boxes were prepared which were distributed to elderly and low-income families. Meanwhile, in addition to the ongoing support for the mentally and physically disabled, MIC has been gradually shifting their purchases of general office supplies to supermarkets operated by people in need to help build up social inclusion. They also participated in volunteering activities by organisations such as Caritas Macau and The Macau Association for the Mentally Handicapped to reflect the importance of showing compassion and kindness to the underprivileged.



大新銀行參與柯尼卡美能達綠色音樂會2021年度慈善活動的摘星決戰
DSB participated in the Starcatcher Championships of the Konica Minolta Green Concert 2021 annual charity event



大新保險員工參加與惜食堂合辦之速凍餐盒製作活動
DSI staff participated in a cook-chill meals preparation event co-organised with Food Angel



環保意識提升

隨著我們在香港的廣泛業務，我們對環境保護的責任日益增加，我們有責任對環境產生正面及可持續長期影響，以造福後代。我們的持份者亦對此表示認同，並在2021年提升了「環保」議題的重要性以示重視。

去年我們針對此議題於整個集團開展多項活動。大新銀行於第28屆綠色力量環島行銀行杯獲授予「傑出綠色獎」，於2月至4月期間，約20名大新銀行同事參與該線上行活動，為綠色力量的環境教育工作籌募資金。大新銀行亦贊助地球之友於8月在大欖郊野公園舉辦的「酷森林2021植樹日」，共22名大新銀行員工參與，種植逾300多棵本地物種，並透過融合虛擬AR科技的「尋找未來種子」尋寶遊戲，於利東街向公眾推廣該慈善活動的環境意識。

GREEN AWARENESS PROMOTION

With our extensive operations in Hong Kong, we see our growing responsibility in contributing to environmental conservation. We see our role in creating a positive and sustainable long-term impact on the environment for the benefit of future generations. This view is shared by our stakeholders and we have elevated the materiality of the topic “Environmental Conservation” in 2021 to reflect this sentiment.

Various initiatives supporting this topic were carried out throughout our Group in the past year. DSB was awarded the Outstanding Green Award at the 28th Green Power Hike Bank Cup. Some 20 DSB colleagues participated in this virtual hike event between February and April to raise funds for the environmental education work of Green Power. DSB also sponsored the “Tree Planting Challenge 2021” organised by Friends of the Earth (HK) at Tai Lam Country Park in August, with 22 DSB staff attending, planting over 300 native species and promoting this charity initiative on environmental awareness to the public through the “Seeds of Future” Augmented Reality Treasure Hunt on Lee Tung Avenue.



義工參與在香港（左）及中國（右）舉行的植樹活動
Volunteers participating in tree planting events in Hong Kong (left) and China (right)

同時，大新銀行（中國）於2021年3月舉辦年度「綠色環境」植樹活動，有共20名參與者。自該活動舉辦以來，六年間共種植120棵樹苗。

澳門商業銀行於6月參與澳門能源發展辦公室舉辦的「澳門節能週2021」，於2021年6月7日參與寫字樓關燈一小時活動，並持續向全體員工廣播環保貼士，以提升其節能意識。

Meanwhile, the annual tree planting event, “Green Environment”, was organised by DSB China in March 2021 with 20 participants. A total of 120 saplings were planted in the past six years since it was first organised.

BCM joined the “Macau Energy Conservation Week 2021” in June, organised by the Office for the Development of the Energy Sector (GDSE), to turn off office lights for an hour on 7 June 2021, and continued to broadcast tips on environmental protection to all staff to promote energy conservation.



環境的可持續發展是我們履行社會責任的重要一環。在我們的《環境、社會及管治政策》指引下，我們致力減少能源消耗及廢物產生，並採取積極措施支持綠色社會，並推動我們的持份者共同參與解決環境問題。

環境足跡

能源及溫室氣體排放管理

我們致力減少溫室氣體排放，亦明白數據完整及展示可衡量目標及進展在減碳旅程上的重要性。我們開始追蹤及匯報年內因汽車駕駛造成的範圍1排放，並將每年持續監察溫室氣體排放進展。

我們在集團內部實行多項措施及倡議以實現節能。鑒於我們早前透過採用LED燈替換光管成功節省了照明的耗電量，本集團的新總部及大新銀行於皇后大道東的數碼化旗艦分行亦採用LED光管。為體現我們的承諾，我們正致力透過將傳統照明裝置替換為具能源效益的LED燈以減低能耗。此舉將由香港業務開始，由2022年起，每年在兩間分行引入LED光管。在檢討我們的能耗模式及了解潛在節能機會後，我們將開始製訂可量化的節能目標。

本集團亦繼續奉行減低能源浪費的指引。我們的員工已養成離開辦公室前關燈的習慣。香港辦公室及澳門商業銀行總部大廈的空調均會於預設時間自動關機。我們在香港及澳門的分行，所有外部廣告牌亦會於每日預設時間關閉。

本集團鼓勵於適當時採用虛擬會議及培訓，以減少差旅及相關排放。

Environmental sustainability is a key component in our collective social responsibility efforts. Guided by our ESG Policy, we are committed to cutting down our energy consumption and waste generation and taking active measures to support the greening of society, as well as influencing our stakeholders in taking a role in addressing environmental issues.

ENVIRONMENTAL FOOTPRINT

Energy and Greenhouse Gas Emission Management

We are committed to reducing greenhouse gas (“GHG”) emissions, and we understand the importance of data completeness and demonstration of measurable goals and progress in this journey. We have started tracking and reporting our Scope 1 emissions as a result of mobile combustion this year, and will continue to monitor our GHG emission progress on an ongoing basis.

Our energy reduction efforts can be observed through various measures and initiatives across the Group. Given our previous success in reducing lighting power consumption from the replacement of fluorescent tubes to LED, the Group’s new headquarters and DSB’s digital flagship branch in Queen’s Road East have also adopted the use of LED tubes. To demonstrate our commitment, we are targeting to reduce our energy consumption by replacing conventional lighting fixtures with energy-efficient LED lights, starting with our Hong Kong operations, which will introduce LED tubes in two branches every year from 2022. After reviewing our energy consumption patterns and understanding the potential energy reduction, we will begin developing a quantifiable energy reduction target.

The Group also maintains guidelines to minimise energy wastage. Our staff have established the practice of switching off lights before leaving the office. Air conditioners will be automatically turned off at pre-set time in Hong Kong offices and BCM head office building. For our branches in Hong Kong and Macau, any external signage is also set to be turned off after pre-set time each day.

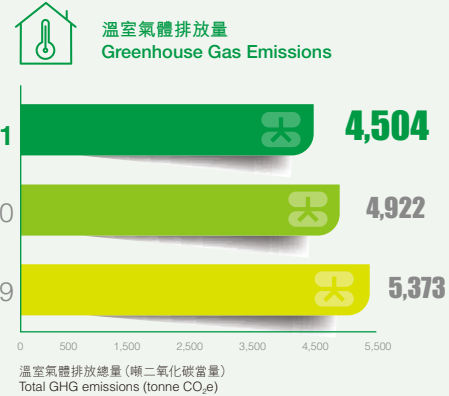
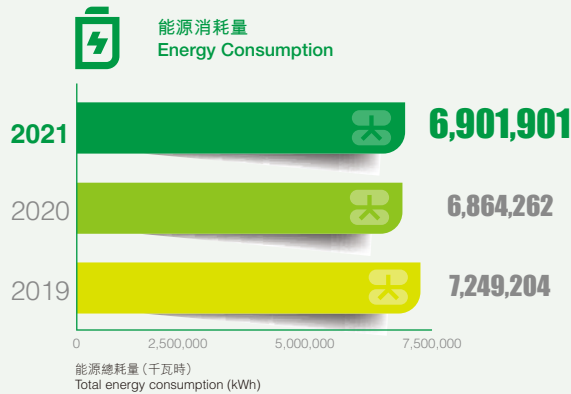
The Group encourages the use of virtual meetings and training wherever appropriate to reduce travel and related emissions.



環境足跡(續)

能源及溫室氣體排放管理(續)

本集團於2021年及過去兩年的能源總耗量¹及溫室氣體總排放量²載列於下圖。



ENVIRONMENTAL FOOTPRINT (Continued)

Energy and Greenhouse Gas Emission Management (Continued)

The Group's total energy consumption¹ and total GHG emissions² in 2021 and the previous two years are set out in the charts below.

廢物管理

本集團不僅持續致力減少廢物生產，亦確保盡責地妥善處理廢物。我們尋求減少廢物產生的機會，如提供回收箱及與第三方合作循環使用辦公室內的有關材料。

資訊科技硬件處理為減廢及循環使用提供巨大潛力。我們委任專業供應商處理折舊停用的資訊科技設備，並在可行的情況下將設備捐助給慈善組織循環使用。於2021年，香港辦公室及澳門商業銀行合共回收4.4噸資訊科技設備。大新銀行及澳門商業銀行合共回收448盒碳粉。

我們在香港辦公室向員工推廣使用回收箱及廢物分類箱。2021年共收集163,646公斤廢紙及797公斤塑料及金屬等其他材料。

Waste Management

The Group is continually working to not only reduce the amount of waste generated, but also to ensure waste is disposed of responsibly. We seek opportunities to minimise waste generation such as providing recycling bins and working with third parties to recycle relevant materials in our premises.

IT hardware disposal provides significant potential for waste reduction and recycling. We appoint professional vendors for the disposal of decommissioned IT equipment and send equipment to a charity organisation for reuse whenever possible. In 2021, Hong Kong offices and BCM recycled a total of 4.4 tonnes IT equipment. DSB and BCM also recycled 448 pieces of toners in total.

Our use of recycling bins and waste separation bins in Hong Kong offices promoted recycling amongst our staff, collecting 163,646 kg of used papers and 797 kg of other materials such as plastics and metals in 2021.

¹ 2021年能源耗量數據包括汽車駕駛產生的消耗。

² 2021年溫室氣體總排放量包括範圍1及範圍2之溫室氣體計算，過往年度則僅包含範圍2溫室氣體排放。

¹ 2021 energy consumption data includes consumption derived from mobile combustion.

² Scope 1 and Scope 2 greenhouse gas calculations are included in total GHG emissions for 2021, previous years contain Scope 2 GHG emissions only.



環境足跡(續)

廢物管理(續)

2021年有害廢棄物之升幅為23%，主要是因本集團香港總部搬遷至大新金融中心以及大新銀行部分分行翻新及修葺所致。為節約資源及減少污染，我們於搬遷時回收部分辦公室設備及傢具，並將其捐贈予聖雅各福群會及協青社。

總部完成搬遷後，我們將開始檢討廢棄物產生及處理，並致力於下一年度訂立減廢目標。

本集團於2021年及過去兩年的有害廢棄物及無害廢棄物總量載列於下圖。

ENVIRONMENTAL FOOTPRINT (Continued)

Waste Management (Continued)

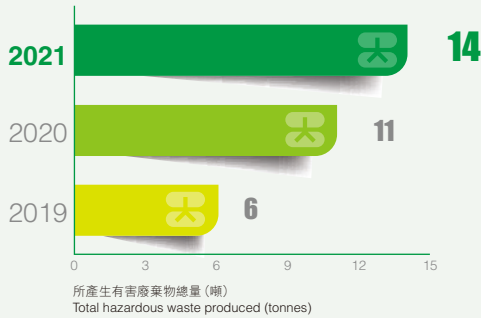
The increase of 23% in hazardous waste in 2021 is largely due to the relocation of Hong Kong headquarters to Dah Sing Financial Centre, as well as the renovation and reinstatement of some branches by DSB. To save resources and reduce pollution, during the relocation, we recycled some office equipment and furniture and donated them to St. James' Settlement and Youth Outreach.

With the completion of the relocation of our headquarters, we will begin reviewing our waste production and handling, and aim to develop a waste reduction target next year.

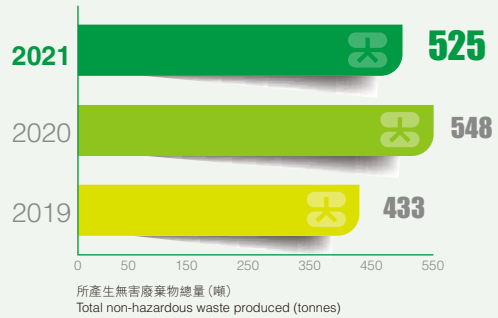
The Group's total hazardous and non-hazardous wastes in 2021 and the previous two years are set out in the charts below.



有害廢棄物
Hazardous Waste



無害廢棄物
Non-hazardous Waste





環境足跡(續)

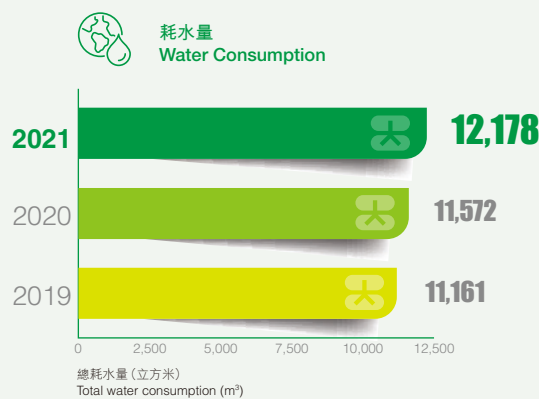
用水量

本集團鼓勵節約用水，並已於辦公室實施節水舉措，如在香港及澳門的辦公室及營業點安裝節省用水量的水龍頭，並在深圳總部安裝獨立水錶。本集團於2021年及過去兩年的總耗水量載列於下圖。

ENVIRONMENTAL FOOTPRINT (Continued)

Water Use

The Group encourages water saving and has implemented water efficiency measures at our premises, such as the installation of water efficient faucets in our offices and across our operations in Hong Kong and Macau where suitable, and the installation of individual water meters in our Shenzhen headquarters. The Group's total water consumption in 2021 and the previous two years is set out in the chart below.



無紙化

鑒於環保問題的重要性及我們對以更可持續方式進行業務的承諾，我們已於環境、社會及管治過程中大力推廣無紙化，並於2020年設定於2025年前達到用紙量每年降低5%的目標。

我們於年內搬遷總部加快了我們減少紙張消耗及無紙化的進程。除在所有列印機啟動安全列印功能外，我們亦鼓勵員工盡可能掃描及數碼化現有紙質文檔。內部流程均予以系統性數碼化，如引入電子休假及電子存檔。我們計劃於2022年推出電子工作表現評估，預期將於未來一年額外節省約8,000張紙。

此外，我們已採用不同方法實現有效的無紙化客戶溝通，包括在分行網絡逐步使用電子市場推廣資料及銀行結單數碼化。

透過目前的所有舉措，我們估計已於2021年減少超過四百萬張用紙。

PAPERLESS

In consideration of the importance of environmental protection issues and our commitment to conducting business more sustainably, we have made going paperless a key initiative in our ESG journey, and have set a target in 2020 to achieve 5% annualised paper reduction by 2025.

The relocation of our headquarters this year expedited our progress to reduce paper consumption and go paperless. In addition to the deployment of secure print feature in all printers, we encourage our staff to scan and digitise existing hard copy documents where possible. Internal processes are systematically digitalised, such as the introduction of e-leave and e-filings. With the target launch of our e-appraisal module in 2022, we expect to save an additional approximately 8,000 pieces of paper in the coming year.

Furthermore, we have deployed different initiatives to support effective paperless customer communication. These included our transition to digital marketing materials throughout our branch network and the digitisation of bank statements.

With all the initiatives in place, we estimate to have reduced over four million pieces of paper in 2021.



認識及參與

為提升員工對環境可持續發展重要性的認識，我們鼓勵僱員盡可能參與回收活動。於2021年，我們向員工收集了600多本書及700公斤利是封，並分別捐贈予救世軍及綠領行動作重用及回收，此數字較上一年度顯著增加，乃由於總部辦公室搬遷期間的一次性棄置所致。澳門商業銀行亦加入行列向澳門環境保護局捐出逾65公斤利是封。

我們亦繼續透過每季度傳遞減少碳排放方式的環保貼士，以提升集團內部的環保意識。此外，大新銀行組織「2021年快樂及綠色生活」活動，向香港全體員工派發可重複使用的午餐袋，鼓勵他們減少使用一次性膠袋。

大新銀行(中國)亦組織僱員郊遊，以提升環保意識。例如，於2021年11月在華僑城濕地公園舉辦培訓課程，教育僱員如何維持生態平衡、保護濕地及環境。

AWARENESS AND ENGAGEMENT

To promote staff awareness of the importance of environmental sustainability, we engage our employees to participate in recycling campaigns where available. In 2021, we collected over 600 books and 700 kg of red packet envelopes from our staff to send to the Salvation Army and the Greeners Action respectively for reuse and recycling. The significant increase in figure compared to the previous year was contributed by a one-off disposal during our headquarters office relocation. BCM also joined forces and sent over 65 kg of red packet envelopes to the Department of Environmental Protection in Macau.

We also continue to promote awareness within the Group by circulating quarterly green tips on ways to reduce carbon footprint. In addition, DSB organised a “Happy and Green Life 2021” event where reusable lunch bags were distributed to all staff in Hong Kong to encourage the reduction of single-use plastic bags.

DSB China also organised employee outings to increase awareness of environmental conservation. For example, it held a training course in November 2021 at Huaqiao City Wetland Park to educate employees on how to maintain ecological balance, protect wetlands and the environment.



大新銀行(中國)在華僑城濕地公園舉辦培訓課程，以提升僱員環保意識
DSB China held a training course at Huaqiao City Wetland Park to increase employees' awareness of environmental conservation

建基於此，我們希望進一步透過舉辦更多捐贈及回收等活動及邀請外部講者分享環保主題的專業知識，以提升內部對環保的意識。

Building on this momentum, we hope to further our efforts in increasing internal awareness through organising more activities such as donation and recycling campaigns, as well as inviting external speakers to share their expertise on environmental topics.



報告準則

本報告提供本集團於2021年在環境、社會及管治方面之措施、計劃及表現的最新情況，旨在披露香港交易所頒布之主板上市規則附錄27下《環境、社會及管治報告指引》所載強制披露規定及「不遵守就解釋」條文。本報告提供本集團及其主要附屬公司於在香港、澳門及中國大陸主要市場的核心銀行及保險業務在五大範疇（負責任企業、市場、工作環境、社區及環境）項下的重大環境、社會及管治的活動及措施摘要。本報告範圍與《2020年環境、社會及管治報告》相比，並無重大變動。

本環境、社會及管治報告應與企業管治報告一併閱讀。企業管治報告為本集團2021年年報的其中一部份，並可於大新銀行網站www.dahsing.com查閱。

本報告已於2022年3月獲取審計委員會之認可及董事會之批准。

報告範疇

本報告載列本集團自2021年1月1日至12月31日之資料，包括：

- 大新銀行有限公司
- 大新銀行(中國)有限公司
- 澳門商業銀行股份有限公司
- 大新保險(1976)有限公司
- 澳門保險股份有限公司

我們的《2021年環境、社會及管治報告》的報告範圍並無變更。我們的組織規模、架構、擁有權或供應鏈亦無重大變更。

REPORTING STANDARDS

This Report provides an annual update of the initiatives, plans and performance of the Group in ESG aspects in 2021, and is prepared to disclose mandatory disclosure requirements and the “comply or explain” provisions set out in the ESG Reporting Guide under Appendix 27 of the Main Board Listing Rules published by the HKEX. It provides a summary of the activities and measures taken by the Group and its key subsidiaries across the Group’s core operations in banking and insurance in its key markets in Hong Kong, Macau and Mainland China with respect to the material ESG matters under five categories – Responsible Business, Marketplace, Workplace, Community and Environment. There is no significant change in the scope of this Report from that of the 2020 ESG Report.

This ESG Report should be read in conjunction with the Corporate Governance Report. The latter is included as part of the Group’s 2021 Annual Report which is also accessible on the website of DSB at www.dahsing.com.

This Report was endorsed by the Audit Committee and approved by the Board in March 2022.

REPORTING BOUNDARY

The information in this Report covers the Group for the period from 1 January to 31 December 2021, which includes:

- Dah Sing Bank, Limited
- Dah Sing Bank (China) Limited
- Banco Comercial de Macau, S.A.
- Dah Sing Insurance Company (1976) Limited
- Macau Insurance Company Limited

There has been no change in reporting boundary for our 2021 ESG Report nor any significant changes to our organisational size, structure, ownership or supply chain.



關鍵績效指標數據表

KPI DATA TABLE

環境關鍵績效指標 Environmental KPIs	單位 Unit	2021	2020	2019
能源消耗量 Energy consumption				
能源總耗量 Total energy consumption	千瓦時 kWh	6,901,901	6,864,262	7,249,204
直接能源總耗量 – 流動燃燒 ¹ Total direct energy consumption – Mobile combustion ¹	千瓦時 kWh	46,552	未披露 Not disclosed	未披露 Not disclosed
間接能源總耗量 – 購買電力 Total indirect energy consumption – Purchased electricity	千瓦時 kWh	6,855,349	6,864,262	7,249,204
能源總耗量密度 Total energy consumption intensity 按全職僱員數目計算 By number of full-time employee (“FTE”)	千瓦時/全職僱員 kWh/FTE	2,136.15	2,229.38	2,340.72
溫室氣體排放量² Greenhouse gas (“GHG”) emissions ²				
溫室氣體總排放量 Total GHG emissions	噸二氧化碳當量 tonne CO ₂ e	4,504	4,922	5,373
範圍1 – 直接排放及減除 ³ Scope 1 – Direct emissions and removals ³	噸二氧化碳當量 tonne CO ₂ e	13	未披露 Not disclosed	未披露 Not disclosed
範圍2 – 能源間接排放 ⁴ Scope 2 – Energy indirect emissions ⁴	噸二氧化碳當量 tonne CO ₂ e	4,491	4,922	5,373
溫室氣體排放密度 GHG emissions intensity 按全職僱員數目計算 By number of full-time employees	噸二氧化碳當量/全職僱員 tonne CO ₂ e/FTE	1.39	未披露 Not disclosed	未披露 Not disclosed
耗水量 Water consumption				
總耗水量 Total water consumption	立方米 m ³	12,178	11,572	11,161
耗水密度 Water consumption intensity 按全職僱員數目計算 By number of full-time employees	立方米/全職僱員 m ³ /FTE	3.77	3.76	3.60
所產生廢棄物 Waste produced				
所產生有害廢棄物總量 Total hazardous waste produced	噸 tonne	14	11	6
所產生無害廢棄物總量 Total non-hazardous waste produced	噸 tonne	525	548	433
所產生廢棄物密度 Waste produced intensity 按全職僱員數目計算的有害產生廢棄物 Hazardous waste production intensity by number of full-time employees	噸/全職僱員 tonne/FTE	0.0043	未披露 Not disclosed	未披露 Not disclosed
按全職僱員數目計算的無害產生廢棄物 Non-hazardous waste production intensity by number of full-time employees	噸/全職僱員 tonne/FTE	0.16	未披露 Not disclosed	未披露 Not disclosed



關鍵績效指標數據表(續)

- 1 直接能源總耗量目前僅包含香港業務產生的流動燃燒，本集團計劃在不久將來將數據範圍擴充至其他經營地區。
- 2 範圍1及2溫室氣體排放資料乃根據香港交易所的《如何編備環境、社會及管治報告附錄二：環境關鍵績效指標匯報指引》及香港政府的《香港建築物的溫室氣體排放及減除的審計和報告指引》估計。
- 3 溫室氣體計算包括二氧化碳、甲烷及一氧化二氮。範圍1直接排放及減除目前僅包括香港業務，本集團計劃在不久將來將數據範圍擴充至其他經營地區。
- 4 範圍2溫室氣體排放的計算乃根據由港燈、中華電力、澳門電力股份有限公司、南方電網及華東電網有限公司提供的排放系數及相應耗電量計算。

KPI DATA TABLE (Continued)

- 1 Total direct energy consumption currently covers only mobile combustion generated by Hong Kong operations, the Group plans to expand the data coverage to other operating regions in the near future.
- 2 Scope 1 and 2 GHG emissions data were estimated according to HKEX's "How to prepare an ESG Report Appendix 2: Reporting Guidance on Environmental KPIs" and the Hong Kong Government's "Guidelines to Account for and Report on Greenhouse Gas Emissions and Removals for Buildings in Hong Kong".
- 3 GHG calculations include carbon dioxide (CO₂), methane (CH₄) and nitrous oxide (N₂O). Scope 1 direct emissions and removals currently cover only Hong Kong operations, the Group plans to expand the data coverage to other operating regions in the near future.
- 4 Scope 2 GHG emissions were calculated based on electricity consumed using corresponding emission factors as provided by HK Electric, CLP Power, Companhia de Electricidade de Macau, China Southern Power Grid and East China Grid Corporation.



關鍵績效指標數據表(續)

KPI DATA TABLE (Continued)

社會關鍵績效指標 Social KPIs	單位 Unit	2021
僱傭 Employment		
員工總數 Total workforce	#	3,271
按性別劃分 By gender		
男 Male	#	1,511
女 Female	#	1,760
按僱員類別劃分 By employee category		
全職 Full time	#	3,231
兼職 Part-time	#	40
按年齡組別劃分 By age group		
30歲以下 <30	#	564
30歲至50歲以下 30 to <50	#	1,968
50歲及以上 ≥50	#	739
按地區劃分 By geographical region		
香港 Hong Kong	#	2,546
中國大陸 Mainland China	#	314
澳門 Macau	#	411
按性別劃分的流失率⁵ Turnover rate by gender⁵		
男 Male	%	24.1%
女 Female	%	21.2%
按年齡組別劃分的流失率 Turnover rate by age group		
30歲以下 <30	%	35.8%
30歲至50歲以下 30 to <50	%	22.4%
50歲及以上 ≥50	%	12.0%

⁵ 流失率乃按年內離職僱員數目(不包括試用期員工)除以年內平均僱員數目計算。

⁵ Turnover rate was calculated based on the number of employees (exclude probationers) who left the firm during the year divided by the average number of employees during the year.



關鍵績效指標數據表(續)

KPI DATA TABLE (Continued)

社會關鍵績效指標 Social KPIs	單位 Unit	2021
按地區劃分的流失率		
Turnover rate by geographical region		
香港 Hong Kong	%	26.2%
中國大陸 Mainland China	%	5.5%
澳門 Macau	%	12.5%
健康及安全		
Health and Safety		
因工亡故人數 Number of work-related fatalities	#	過往三年未發生 因工傷亡事故 No work-related fatalities were recorded in the past 3 years
因工亡故比率 Rate of work-related fatalities	%	不適用 N/A
因工傷損失工作日數 Lost days due to work injury	#	56
培訓及發展		
Training and Development		
受訓僱員百分比 Percentage of trained employees	%	95%
按性別劃分		
By gender		
男 Male	%	95%
女 Female	%	96%
按僱員類別劃分		
By employee category		
非管理人員 Non-managers	%	95%
管理人員 Managers	%	97%
高級管理人員 Senior Management	%	98%



關鍵績效指標數據表(續)

KPI DATA TABLE (Continued)

社會關鍵績效指標 Social KPIs	單位 Unit	2021
按性別劃分的每名僱員平均培訓時數 Average training hours completed per employee by gender		
男 Male	小時 Hours	26
女 Female	小時 Hours	24
按僱員類別劃分的每名僱員平均培訓時數 Average training hours completed per employee by employee category		
非管理人員 Non-managers	小時 Hours	24
管理人員 Managers	小時 Hours	27
高級管理人員 Senior Management	小時 Hours	24
供應鏈管理 Supply Chain Management		
按地區劃分的供應商數目 Number of suppliers by geographical region		
香港 Hong Kong	#	183
中國大陸 Mainland China	#	88
澳門 Macau	#	64
其他地區 Other regions	#	9
產品責任 Product Responsibility		
產品及服務相關投訴數目 Number of products and service-related complaints	#	489
社區投資 Community Investment		
義工時數 Number of volunteering hours	小時 Hours	1,582



認可及獎項

環境、社會及管治評級

截至2021年，大新金融集團有限公司獲得MSCI環境、社會及管治A級評級。

獎項及證書

RECOGNITION AND AWARDS

ESG Rating

As of 2021, Dah Sing Financial Holdings Limited received an MSCI ESG Rating of A.

Awards and Accreditations

獎項及證書 Awards and Accreditations	組織名稱 Name of Association	公司 Entity
市場 Marketplace		
「明報卓越財經大獎2021」-「財富管理服務卓越服務大獎」 Awards for Excellence in Finance 2021 – Excellence in Customer Service (Wealth Management)	《明報》 Ming Pao	大新銀行 DSB
「明報卓越財經大獎2021」-「網上理財／理財手機應用程式－卓越流動理財方案大獎」 Awards for Excellence in Finance 2021 – Excellence in Mobile Banking Solution (Investment Mobile App)	《明報》 Ming Pao	大新銀行 DSB
「中小企業最佳拍檔獎」 Best SME's Partner Award	香港中小型企業總商會 Hong Kong General Chamber of Small and Medium Business	大新銀行 DSB
「資本卓越銀行及金融大獎 2021」-「資本卓越初創微企服務大獎」 Capital Merits of Achievement in Banking and Finance 2021 – Merits of Small Start-up and Micro Businesses Services	《資本雜誌》 Capital Magazine	大新銀行 DSB
「香港企業領袖品牌選舉 2021：卓越銀行私人貸款服務品牌」 Hong Kong Leader's Choice – Excellent Brand of Personal Loan Service	新城財經台 Metro Finance	大新銀行 DSB
「香港企業領袖品牌選舉 2021：卓越銀行流動證券服務品牌」 Hong Kong Leader's Choice – Excellent Brand of Mobile Securities Service	新城財經台 Metro Finance	大新銀行 DSB
「優秀保險企業大獎2021」-「最佳汽車保險」 Insurance Excellence Awards 2021 – Best Motor Insurance	《iMoney 智富雜誌》 iMoney Magazine	大新保險 DSI
「優秀保險企業大獎2021」-「最佳家居保險」 Insurance Excellence Awards 2021 – Best Home Insurance	《iMoney 智富雜誌》 iMoney Magazine	大新保險 DSI



我們的表現

OUR PERFORMANCE

認可及獎項(續)

RECOGNITION AND AWARDS (Continued)

獎項及證書(續)

Awards and Accreditations (Continued)

獎項及證書 Awards and Accreditations	組織名稱 Name of Association	公司 Entity
工作環境 Workplace		
2020/21年度「積金好僱主」、「電子供款獎」及「積金推廣獎」獎項 2020/21 Good MPF Employer Award, “E-Contribution” & “Support for MPF Management” Awards	強制性公積金計劃管理局 Mandatory Provident Fund Schemes Authority	大新銀行 DSB
「卓越僱主大獎」 Employer of Choice Award	《JobMarket求職廣場》 JobMarket	大新銀行 DSB
「HKIB人才發展獎」 HKIB Talent Development Award	香港銀行學會 Hong Kong Institute of Bankers	大新銀行 DSB
「IFPHK理財教育領袖—金獎」 IFPHK Financial Education Leadership Awards – Gold Award	香港財務策劃師學會 Institute of Financial Planners	大新銀行 DSB
「人才企業」 “Manpower Developer” status	僱員再培訓局 The Employee Retraining Board	大新銀行 DSB
社區 Community		
「商界展關懷」(超過連續15年)獎項 15+ years Caring Company recognition	香港社會服務聯會商界展關懷計劃 Hong Kong Council of Social Services Caring Company Campaign	大新銀行 DSB
「信•心伙伴」3+企業社會責任嘉許獎項 Certificate of Commendation for 3+ CSR Support	基督教香港信義會社會服務部 Evangelical Lutheran Church Social Service – Hong Kong	大新保險 DSI
Y-Care企業伙伴計劃—「2021年度銀伙伴」 YMCA Y-Care CSR Scheme – Silver Partner of the Year 2021	香港中華基督教青年會 Chinese YMCA of Hong Kong	大新銀行 DSB
「綠色力量環島行」線上跑—銀行盃傑出綠色獎 Outstanding Green Award of Virtual Green Power Hike Bank Cup	綠色力量 Green Power	大新銀行 DSB



認可及獎項(續)

RECOGNITION AND AWARDS (Continued)

獎項及證書(續)

Awards and Accreditations (Continued)

獎項及證書 Awards and Accreditations	組織名稱 Name of Association	公司 Entity
環境 Environment		
「綠色辦公室獎勵計劃」-「綠色辦公室」標誌 Certificate of Recognition under the Green Office Award Labelling Scheme ("GOALS")	世界綠色組織 World Green Organisation	大新銀行 DSB
《回收證書》 Certificate of Recycling	科域國際有限公司 Vannex International Limited	澳門商業銀行 BCM
《戶外燈光約章2021》 Charter on External Lighting 2021	香港特別行政區政府環境局 Environmental Bureau, Hong Kong Government	大新銀行 DSB
《減廢證書》-「良好級別」 Wastewi\$e Certificate – "Good Level"	香港綠色機構認證 The Hong Kong Green Organisation Certification	大新銀行 DSB



環境、社會及管治報告指引目錄索引

我們的《2021年環境、社會及管治報告》乃根據香港交易所證券上市規則附錄27所載《環境、社會及管治報告指引》的最新版本編製。

ESG REPORTING GUIDE CONTENT INDEX

Our 2021 ESG Report was developed in accordance with the latest version to date of the ESG Guide contained in Appendix 27 of The Rules Governing the Listing of Securities on HKEX.

A. 環境		章節／備註
A. Environmental		Section/Remark
A1 排放物		
A1 Emissions		
一般披露	有關以下各項的資料： (a) 政策；及 (b) 遵守有關廢氣及溫室氣體排放、向水及土地排污、有害及無害廢棄物的產生對發行人有重大影響的有關法律及規例。	環境 環境足跡
General disclosure	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 greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	Environment Environmental Footprint
A1.1	排放物種類及相關排放數據。 The types of emissions and respective emissions data.	關鍵績效指標數據表 KPI Data Table Air emissions are not material to our operations and are not disclosed in the KPI Data table.
A1.2	直接(範圍1)及能源間接(範圍2)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)。 Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	關鍵績效指標數據表 KPI Data Table
A1.3	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)。 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	關鍵績效指標數據表 KPI Data Table
A1.4	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)。 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	關鍵績效指標數據表 KPI Data Table



A. 環境 A. Environmental		章節／備註 Section/Remark
A1.5	<p>描述所訂立的排放量目標及為達到這些目標所採取的步驟。</p> <p>Description of emission target(s) set and steps taken to achieve them.</p>	<p>能源及溫室氣體排放管理</p> <p>Energy and Greenhouse Gas Emission Management</p>
A1.6	<p>描述處理有害及無害廢棄物的方法，及描述所訂立的減廢目標及為達到這些目標所採取的步驟。</p> <p>Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.</p>	<p>廢物管理</p> <p>Waste Management</p>
A2 資源使用 A2 Use of Resources		
一般披露 General disclosure	<p>有效使用資源(包括能源、水及其他原材料)的政策。</p> <p>Policies on the efficient use of resources, including energy, water and other raw materials.</p>	<p>環境</p> <p>Environment</p>
A2.1	<p>按類別劃分的直接及／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)。</p> <p>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).</p>	<p>關鍵績效指標數據表</p> <p>KPI Data Table</p>
A2.2	<p>總耗水量及密度(如以每產量單位、每項設施計算)。</p> <p>Water consumption in total and intensity (e.g. per unit of production volume, per facility).</p>	<p>關鍵績效指標數據表</p> <p>KPI Data Table</p>
A2.3	<p>描述所訂立的能源使用效益目標及為達到這些目標所採取的步驟。</p> <p>Description of energy use efficiency target(s) set and steps taken to achieve them.</p>	<p>能源及溫室氣體排放管理</p> <p>Energy and Greenhouse Gas Emission Management</p>
A2.4	<p>描述求取適用水源上可有任何問題、以及所訂立的用水效益目標及為達到這些目標所採取的步驟。</p> <p>Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them.</p>	<p>耗水量對我們的營運而言並不重大</p> <p>Water consumption is not material to our operations</p>
A2.5	<p>製成品所用包裝材料的總量(以噸計算)及(如適用)每生產每單位佔量。</p> <p>Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.</p>	<p>包裝材料對我們的營運而言並不重大</p> <p>Packaging material is not material to our operations</p>



A. 環境 A. Environmental		章節／備註 Section/Remark
A3 環境及天然資源 A3 The Environment and Natural Resources		
一般披露	減低發行人對環境及天然資源造成重大影響的政策。	環境
General disclosure	Policies on minimising the issuer's significant impacts on the environment and natural resources.	環境足跡 Environment Environmental Footprint
A3.1	描述業務活動對環境及天然資源的重大影響及採取管理有關影響的行動。 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	環境足跡 無紙化 Environmental Footprint Paperless
A4 氣候變化 A4 Climate Change		
一般披露	識別及應對已經及可能會對發行人產生影響的重大氣候相關事宜的政策。	我們正在評估及改善風險管理實踐，以加入氣候風險管理
General disclosure	Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer.	We are in the process of assessing and enhancing our risk management practices to incorporate climate risk management
A4.1	描述已經及可能會對發行人產生影響的重大氣候相關事宜，及應對行動。 Description of the significant climate-related issues which have impacted, and those which may impact the issuer, and the actions taken to manage them.	氣候風險 Climate Risk



B. 社會 B. Social		章節／備註 Section/Remark
B1 僱傭 B1 Employment		
一般披露	有關以下各項的資料： (a) 政策；及 (b) 遵守有關薪酬及解僱、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對發行人有重大影響的相關法律及規例。	人才吸引及保留 多元化及平等機會
General disclosure	General disclosure Information on: (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.	Talent Attraction and Retention Diversity and Equal Opportunity
B1.1	按性別、僱傭類型(如全職或兼職)、年齡組別及地區劃分的僱員總數。 Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.	關鍵績效指標數據表 KPI Data Table
B1.2	按性別、年齡組別及地區劃分的僱員流失比率。 Employee turnover rate by gender, age group and geographical region.	關鍵績效指標數據表 KPI Data Table
B2 健康及安全 B2 Health and Safety		
一般披露	有關以下各項的資料： (a) 政策；及 (b) 遵守有關提供安全工作環境及保障僱員避免職業性危害對發行人有重大影響的相關法律及規例。	健康及福祉
General disclosure	Information on: (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.	Health and Well-being
B2.1	過去三年(包括匯報年度)各年因工亡故的人數及比率。 Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	關鍵績效指標數據表 KPI Data Table
B2.2	因工傷損失工作日數。 Lost days due to work injury.	關鍵績效指標數據表 KPI Data Table
B2.3	描述所採取的職業健康及安全措施，以及相關執行及監察方法。 Description of occupational health and safety measures adopted, how they are implemented and monitored.	健康及福祉 Health and Well-being



B. 社會 B. Social		章節／備註 Section/Remark
B3 發展及培訓 B3 Development and Training		
一般披露 General disclosure	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。 Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	培訓及發展 Training and Development
B3.1	按性別及僱員類別(如高級管理層、中級管理層)劃分的受訓僱員百分比。 The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	關鍵績效指標數據表 KPI Data Table
B3.2	按性別及僱員類別劃分，每名僱員完成受訓的平均時數。 The average training hours completed per employee by gender and employee category.	關鍵績效指標數據表 KPI Data Table
B4 勞工準則 B4 Labour Standards		
一般披露 General disclosure	有關以下各項的資料： (a) 政策；及 (b) 遵守有關防止童工及強制勞工對發行人有重大影響的相關法律及規例。 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 and forced labour.	負責任企業 Responsible Business 工作環境 Workplace
B4.1	描述檢討招聘慣例的措施以避免童工及強制勞工。 Description of measures to review employment practices to avoid child and forced labour.	工作環境 Workplace
B4.2	描述在發現違規情況時消除有關情況所採取的步驟。 Description of steps taken to eliminate such practices when discovered.	工作環境 Workplace



B. 社會 B. Social		章節／備註 Section/Remark
B5 供應鏈管理 B5 Supply Chain Management		
一般披露 General disclosure	管理供應鏈的環境及社會風險政策。 Policies on managing environmental and social risks of the supply chain.	供應鏈管理 Supply Chain Management
B5.1	按地區劃分的供應商數目。 Number of suppliers by geographical region.	關鍵績效指標數據表 KPI Data Table
B5.2	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，以及相關執行及監察方法。 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	供應鏈管理 Supply Chain Management
B5.3	描述有關識別供應鏈每個環節的環境及社會風險的慣例，以及相關執行及監察方法。 Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	供應鏈管理 Supply Chain Management
B5.4	描述在揀選供應商時促使多用環保產品及服務的慣例，以及相關執行及監察方法。 Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	供應鏈管理 Supply Chain Management



B. 社會 B. Social		章節／備註 Section/Remark
B6 產品責任 B6 Product Responsibility		
一般披露 General disclosure	有關以下各項的資料： (a) 政策；及 (b) 遵守有關所提供產品和服務的健康與安全、廣告、標籤及私隱事宜以及補救方法對發行人有重大影響的相關法律及規例。 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.	負責任企業 Responsible Business
B6.1	已售或運送產品總數中因安全與健康理由而須回收的百分比。 Percentage of total products sold or shipped subject to recalls for safety and health reasons.	產品回收對我們的營運而言並不重大 Product recalls are not material to our operations
B6.2	接獲關於產品及服務的投訴數目以及應對方法。 Number of products and service-related complaints received and how they are dealt with.	客戶滿意 Customer Satisfaction 關鍵績效指標數據表 KPI Data Table
B6.3	描述與維護及保障知識產權有關的慣例。 Description of practices relating to observing and protecting intellectual property rights.	負責任的產品及服務 Responsible Products and Services
B6.4	描述質量檢定過程及產品回收程序。 Description of quality assurance process and recall procedures.	負責任的產品及服務 Responsible Products and Services
B6.5	描述消費者資料保障及私隱政策，以及相關執行及監察方法。 Description of consumer data protection and privacy policies, how they are implemented and monitored.	信息安全及網絡安全 Information Security and Cybersecurity 客戶資料私隱 Customer Data Privacy



B. 社會 B. Social		章節／備註 Section/Remark
B7 反貪污 B7 Anti-corruption		
一般披露 General disclosure	有關以下各項的資料： (a) 政策；及 (b) 遵守有關賄賂、勒索、欺詐及洗黑錢對發行人有重大影響的相關法律及規例。 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.	道德操守、反洗錢及反貪污 文化及道德價值 Ethical Behaviour, Anti-money Laundering and Anti-corruption Culture and Ethical Values
B7.1	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。 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.	年內並無已審結的訴訟案件 No concluded legal cases identified during the year
B7.2	描述防範措施及舉報程序，以及相關執行及監察方法。 Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.	道德操守、反洗錢及反貪污 文化及道德價值 Ethical Behaviour, Anti-money Laundering and Anti-corruption Culture and Ethical Values
B7.3	描述向董事及員工提供的反貪污培訓。 Description of anti-corruption training provided to directors and staff.	道德操守、反洗錢及反貪污 Ethical Behaviour, Anti-money Laundering and Anti-corruption



B. 社會
B. Social

章節／備註
Section/Remark

B8 社區投資
B8 Community Investment

一般披露	有關以社區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。	社區
General disclosure	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.	Community
B8.1	專注貢獻範疇(如教育、環境事宜、勞工需求、健康、文化、體育)。 Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	社區 Community
B8.2	在專注範疇所動用資源(如金錢或時間)。 Resources contributed (e.g. money or time) to the focus area.	關鍵績效指標數據表 KPI Data Table

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