

ENVIRONMENTAL SOCIAL
AND GOVERNANCE REPORT
年度環境、社會及管治報告

2021



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德信中国控股有限公司

Dexin China Holdings Company Limited

(於開曼群島註冊成立的有限公司)

(Incorporated in the Cayman Islands with limited liability)

股票代號 Stock Code: 2019

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ABOUT THIS REPORT

關於本報告

REPORT INTRODUCTION

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

SCOPE AND BOUNDARY OF THE REPORT

This Report discloses the Group’s management and results in sustainable development during the period from January 1, 2021 to December 31, 2021 (the “Reporting Period” or “this year”), with some information covering the previous years or the first quarter of 2022. This Report covers the Group’s main business, including property development and sales. For details of the Group’s business, please refer to the Group’s 2021 Annual Report.

BASIS OF PREPARATION

This Report has been prepared in strict compliance with the requirements of the Environmental, Social and Governance Reporting Guide (the “ESG Reporting Guide”), Appendix XXVII to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “HKEX”) and complied with the following preparation principles:

Materiality: This Report discloses the process of identifying important ESG factors, which specifically includes identifying internal and external stakeholders and conducting communication and investigation, evaluating substantive issues with materiality matrix, and highlighting important ESG-related factors and issues.

Quantitative: This Report measures the key performance indicators and discloses quantitative data in accordance with the requirements of the ESG Reporting Guide of HKEX while specifying the statistical scope and bases of calculation.

報告簡介

本報告是德信中國控股有限公司（以下簡稱「本公司」），連同其附屬公司（統稱「集團」、「我們」或「德信」）發佈的第四份環境、社會及管治報告（以下簡稱「本報告」或「ESG報告」）。本報告每年定期發佈，旨在闡述本集團在環境、社會及管治（即為Environmental, Social and Governance，以下簡稱「ESG」）方面的制度建設與工作表現，客觀地披露集團在可持續發展方面的管理和成效，以響應利益相關方及社會公眾的期望，加強與各利益相關方的溝通和聯繫。

報告範圍及邊界

本報告披露集團於2021年1月1日至2021年12月31日期間（以下簡稱「報告期內」或「本年度」）在可持續發展方面的管理與成果，部分信息追溯以往年度或涵蓋2022年第一季度。本報告內容涵蓋集團的主營業務，包括物業開發及銷售業務。集團的業務詳情，請參閱集團2021年年度報告。

報告編製依據

本報告嚴格遵從香港聯合交易所有限公司（以下簡稱「聯交所」）證券上市規則附錄二十七《環境、社會及管治報告指引》（以下簡稱「《ESG報告指引》」）的規定編制，並遵循以下編制原則：

重要性：本報告披露了識別重要ESG因素的過程，具體包括識別內外利益相關方並開展溝通調研，及利用重要性矩陣進行實質性議題的評估，並對ESG相關的重要因素及事項進行重點彙報。

量化：本報告已對關鍵績效指標予以計量，並依據聯交所《ESG報告指引》的要求披露量化數據，同時說明統計範圍和計算依據。

ABOUT THIS REPORT

關於本報告

Balance: This Report presents our work on ESG in a fair and objective manner without selections, omissions or presentation formats that may inappropriately influence a decision or judgment by the report reader.

Consistency: This Report adopts a consistent method of data disclosure and specifies the statistical method and related standards.

The content index for the ESG Reporting Guide is listed in Appendix II to this Report for the convenience of readers.

SOURCE AND RELIABILITY ASSURANCE

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

PROCESS OF PREPARATION

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

CONFIRMATION AND APPROVAL

This Report has been confirmed by the management, and approved by the board of directors on May 6, 2022.

ACCESS AND RESPONSE TO THIS REPORT

The electronic version of the report is available on the official website of the HKEX at <http://www.hkexnews.hk>. If you have any comments or suggestions on the ESG disclosure and performance of the Group, please communicate with us by the following means:

Tel: 0571-8583 1088

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

平衡：本報告公正、客觀地呈現了我們在ESG方面的工作，當中概無任何可能會不恰當地影響報告讀者決定或判斷的選擇、遺漏及呈報格式。

一致性：本報告採用了一致的數據披露方法，並對統計方法及相關標準進行了說明。

本報告附錄二詳列《ESG報告指引》內容索引，以方便讀者快速查閱。

資料來源及可靠性保證

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

報告編製流程

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

確認及批准

本報告經管理層確認後，於2022年5月6日獲董事會通過。

獲取及回應本報告

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

電話：0571-8583 1088

地址：杭州市江乾區環站東路588號德信集團

STATEMENT OF THE MANAGEMENT

管理層致辭

Looking back on 2021, it has been full of ups and downs. The market has undergone rapid changes in the face of tightening policy in the real estate industry. In this challenging year, all comrades of Dexin worked together and forged ahead against headwinds, demonstrating strong resilience. Committed to high-quality products, we have maintained our own pace of development as a “strong long-distance runner” and realized high quality development. During the Reporting Period, we achieved stable financial growth, promoted the construction of a better city in the capacity of “companion”, won numerous praises from the industry and various communities, and delivered a satisfactory answer to our stakeholders.

During the year, we continued to strengthen brand building, stuck to the brand positioning of “your life companion”, and adhered to high-standard construction quality controls. In line with the changes in industry policies, we actively adjusted our business structure, i.e., shifting from “one body two wings” to a “dual-driven” model (residential + industrial, commercial and cultural properties). In 2021, with our five major product series and three major product lines, we realized multi-dimensional life considerations, and, in response to the “carbon neutrality” policy, established Dexin’s integrated green building system characterised by “green ecology, healthy community, technological life and smart services”. Meanwhile, we further promoted the construction of Dexin’s community of companions, and built a user-centered triangle model of community of companions to provide an equally warm environment to different families.

During the year, we worked hard to establish an employee development platform. We firmly believe that the continuous development of employees is the driving force for Dexin to move forward steadily, and the hard work and efforts of employees converge into every footprint of Dexin’s development. In 2021, we improved Dexin’s training program system in all aspects to provide employees with a high-growth platform. At the same time, we strived to provide a healthy and harmonious working environment, focus on the physical and mental health of our employees, and respect and protect the basic rights and interests of every employee.

回望2021，方見波瀾起伏。面對房地產行業政策面的層層加碼，市場經歷了快速變化。在這艱難潛行的一年，德信全體同仁勳力同心，風雨前行，突破自我，在逆境中表現出了極強的發展韌性，我們始終秉持着對高品質產品的不懈追求，以「穩健長跑者」的姿態，保持了獨有的發展節奏，實現了高質量的發展。報告期內，我們實現了財務的穩健增長，以「知己」之力推動城市美好，獲得業內外贊譽無數，也為我們的利益相關方交出了一份滿意的答卷。

這一年，我們繼續加強品牌建設，以「你的生活知己」為品牌定位，堅持高標準建築質量管理理念。我們順應行業政策的改變，積極轉變業務結構，從「一體兩翼」向住宅、產商文的「雙輪驅動」模式轉型。2021年，我們以五大產品系與三大產品線，實現了多維度的生活考量，更是積極響應「碳中和」政策，打造了集「綠色生態、健康社區、科技生活、智慧服務」為一體的德信綠建產品體系。同時，我們進一步深化德信知己社區的建設，以用戶為中心，構建了知己社區三角模型，為不同的家庭提供同樣的溫暖環境。

這一年，我們努力打造員工培養平台，我們堅信員工的不斷成長才是德信穩健前行的動力，員工的辛勤和努力才匯聚成德信發展的每一個足跡。2021年，我們充分完善了德信培訓項目體系建設，為員工提供高成長平台。同時，我們努力構築健康和諧的工作環境，注重員工的身心健康，尊重和保護每一位員工的基本權益。

STATEMENT OF THE MANAGEMENT

管理層致辭

This year, in response to the national goals of “peak carbon dioxide emissions” and “carbon neutrality” and promote the green development of capital market, we established a green bond framework (SPO), representing a solid step towards the implementation of the comprehensive green concept. With continuous technology and process innovation, Dexin reduced the environmental impact in the process of project design, development and construction, and operation and maintenance, and promoted the sustainable development of Dexin products. After climate risk analysis, Dexin set environmental goals to continuously strengthen its green management in the course of operation for the purpose of promoting high-efficiency resource management and sustainable development transformation, as well as facilitating the development of an environmentally-friendly and resource-conservative society.

This year, we continued to strengthen supply chain management, propel the fulfilment of social responsibilities of supply chains, and promote multi-party integration and development. We regard our partners as business confidants. We have deepened the cooperative relationships between the supply side and the demand side for deepened communications, effective cooperation, mutual empowerment and win-win benefits in the process of cooperation.

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

這一年，我們積極響應國家「碳達峰」、「碳中和」目標，積極促進綠色資本市場發展，訂立綠色債券框架(SPO)，向實踐全面綠色理念邁進堅實的一步。德信通過技術工藝的不斷創新，在項目設計、開發建設及運營維護過程降低對環境的，促進德信產品的可持續發展表現。德信分析了氣候風險，設立了環境目標，以不斷加強自身在運營過程的綠色管理，全力促進高資源管理效率和可持續發展轉型，助力環境友好型、資源節約型社會建設。

這一年，我們不斷加強供應鏈管理，積極推動供應鏈社會責任建設，促進多方融合發展。我們視合作夥伴為事業知己，我們加深了供需雙方的合作關係，努力在相互合作過程中加深交流，高效合作，相互賦能，互利共贏。

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

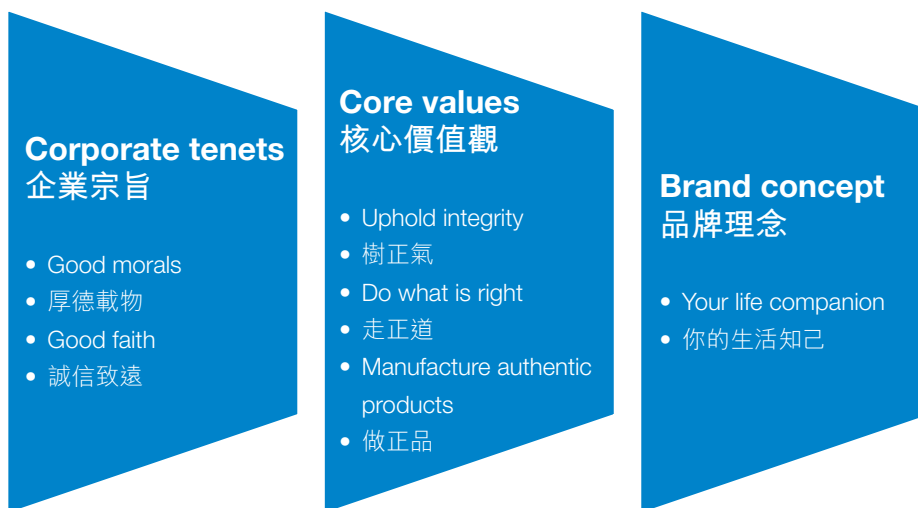
ABOUT DEXIN 走進德信

CORPORATE PROFILE

Dexin China Holdings Company Limited is a leading comprehensive property developer based in Zhejiang Province, China, the shares of which are listed on the Main Board of the HKEX (stock code: 2019.HK). Since its establishment, Dexin has adhered to the corporate tenet of “good morals and good faith”, the core values of “upholding integrity, doing what is right and manufacturing authentic products”, and the quality management concept of “focusing on customer needs and creating value for customers”, which has helped the Group receive wide recognition from the market and customers.

公司簡介

德信中國控股有限公司是一家根植於中國浙江省的領先綜合型房地產開發商，為聯交所主板上市公司，股份代號：2019.HK。自其成立以來，德信始終堅持「厚德載物、誠信致遠」的企業宗旨，秉持「樹正氣、走正道、做正品」的核心價值觀，堅守以客戶需求為中心，為客戶創造價值的品質經營觀，贏得了市場和客戶的廣泛認可。



With 27 years of development, Dexin has established its presence in more than 30 cities, providing services to more than 100,000 families in China. Meanwhile, Dexin owns China’s first-class real estate development qualification. It has been among the top three local real estate companies in Hangzhou, and has been ranked among China’s top 100 real estate enterprises for eight consecutive years and rose to the 55th place in 2021.

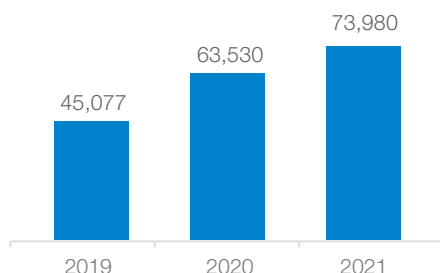
歷經27年發展，德信目前已進駐全國30餘個城市，服務超10萬戶家庭。同時，德信擁有中國房地產開發一級資質，穩居杭州本土房企前三甲，並連續8年蟬聯中國百強房企，2021年排名上升至55位。

ABOUT DEXIN

走進德信

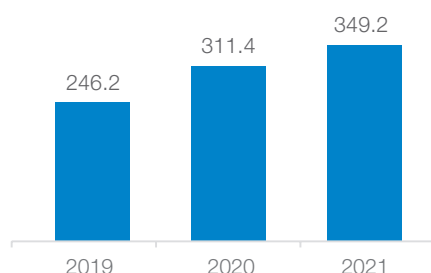
Contracted sales (RMB million)

合約銷售金額（人民幣百萬元）



Contracted sales area (10,000 square meters)

合約銷售面積（萬平方米）



BUSINESS OVERVIEW

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

Dexin sticks to the “dual-driven” model of development (i.e., residential + industrial, commercial and cultural properties) and focuses on projects with favorable resources for mutual empowerment.

- For strategic presence, Dexin adheres to the concept of “be based in Zhejiang, focus on Yangtze River Delta and expand to key hub cities of China”, and continues to expand business into cities with high potential and high-quality land resources, with projects covering all the four core metropolitan areas in China, namely the Yangtze River Delta, the Pearl River Delta, Chengdu-Chongqing and Central China.
- For product development, Dexin has developed five residential brands, including Yuecheng Series (悦城系), Chenfu Series (宸府系), Dayuan Series (大院系), Yunzhuang Series (雲莊系) and Jiangshan Series (江山系).

業務概況

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

德信堅持住宅與產商文的「雙輪驅動」發展模式，聚焦優勢資源，相互賦能。

- 從戰略佈局上，德信堅持「立足浙江，深耕長三角，佈局全國中心城市」理念，持續向有發展潛力和優質土地資源的城市拓展業務，項目遍及長三角、珠三角、成渝、華中四大核心都市圈。
- 從產品打造上，德信住宅產品已發展為五大系列：悦城系、宸府系、大院系、雲莊系、江山系。

ABOUT DEXIN 走進德信

➤ For brand building, Dexin positioned itself as “your life companion” and adheres to the principle of high-standard construction quality management. It has established a quality reputation of “Hangzhou workmanship” with continuous brand renewal and upgrading.

➤ 從品牌塑造上，德信以「你的生活知己」為品牌定位，秉承高標準建築質量管理理念，樹立了「杭派精工」的品質形象，不斷實現品牌的煥新升級。



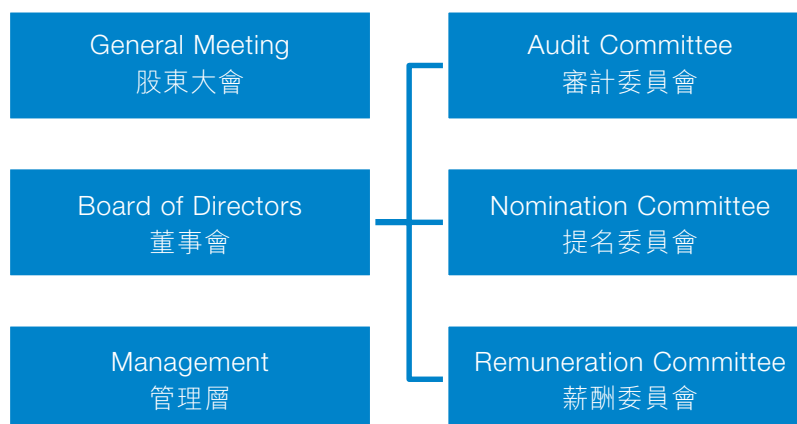
CORPORATE GOVERNANCE

Good corporate governance is critical to enhancing the Group’s management and preserving the shareholders’ interest as a whole. We have adopted the code provisions set out in the Corporate Governance Code (the “CG Code”) as contained in Appendix 14 to the Rules Governing the Listing of Securities on the Main Board of The Stock Exchange of Hong Kong Limited as its own code to govern its corporate governance practices. Under the CG Code, the board of directors of the Group has established the Audit Committee, the Remuneration Committee and the Nomination Committee, and each of the committees is operated in accordance with terms of reference established by the board of directors. In selecting members of the board of directors, we have complied with our Group’s board diversity policy and gave consideration to the benefits of board diversity from various aspects, including but not limited to the age, gender, cultural and educational background, professional experience, capacity and knowledge. As of December 31, 2021, the board of directors of the Group consists of seven directors, including three executive directors, one non-executive director and three independent non-executive directors.

企業管治

良好的企業管治對於加強集團的管理及維護股東整體利益至關重要。我們已採納香港聯合交易所有限公司主板證券上市規則附錄十四所載企業管治守則（「企業管治守則」）的守則條文，作為管治其企業管治常規的守則。在此企業管治守則下，集團董事會已設立審計委員會、薪酬委員會及提名委員會，各委員會按照董事會訂立的職權範圍運作。在選擇董事會成員時，我們遵循集團董事會多元化政策，從多個方面考慮董事會多元化的裨益，包括但不限於年齡、性別、文化和教育背景、專業經驗、能力及知識。截至2021年12月31日，集團董事會由7名董事組成，其中3名為執行董事，1名為非執行董事以及3名為獨立非執行董事。

ABOUT DEXIN 走進德信



Corporate governance structure
企業管治架構

Risk management

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

During the Reporting Period, the Group updated and established the Regulations on the Management of Employee Conflict of Interest of Dexin Group and the Measures for the Management of Supervision Procedures of Dexin Holding for Dexin Real Estate respectively, which, depending on the actual situation, standardize the conduct of employees in the aspects of business activities and procedures, and help to avoid the risks of conflicts of interest with preventive measures adopted in advance.

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

風險管理

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

報告期內，集團優化新增《德信集團員工利益衝突管理規定》和《德信控股集團有限公司監察程序管理辦法》，結合實際，從業務活動及流程上規範了員工行為，提前採取防範措施，規避利益衝突帶來的風險。

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

ABOUT DEXIN 走進德信

Anti-corruption and anti-money laundering

During the course of operations, the Group strictly complies with *the Law of the People's Republic of China Against Unfair Competition, the Interim Provisions on Banning Commercial Bribery* and other relevant laws and regulations, and has formulated and implemented internal systems, such as the Accountability System for Violations of Rules and Regulations of Dexin Holding for Dexin Real Estate (Trial), the Audit Integrity Reporting System of Dexin Real Estate, the Administrative Regulations for Fulfilling Occupational Behaviors of Employees of Dexin Group, and the Regulations for Supervision of Dexin Holding for Dexin Real Estate. It promotes and practices the culture of “uphold integrity, do what is right and manufacture authentic products”, and takes a zero-tolerance policy against fraud, extortion, corruption, money laundering and other behaviors or activities in violation of any provisions.

The Group endeavors to create a fair, open and impartial working environment. During the Reporting Period, further to its work last year, the Group revised and issued the Dexin Group Supplier Integrity Undertaking and the Notice on Organizing All Employees to Sign Integrity Undertaking, pursuant to which, each on-the-job employee and contracted supplier is required to sign an integrity agreement in writing, where execution has been 100% completed.

Meanwhile, in order to better establish and improve reporting channels, during the Reporting Period, the Group has introduced mobile phone and WeChat reporting channels, etc. in addition to existing channels, including the official website of Dexin, email, fixed-line phone and WeChat official account, etc., which are published in the form of name card, table card and posters and supervised and maintained by designated persons. The Group encourages real-name whistleblowing and keep all reporting information in strict confidentiality. Once verified, the whistleblower will be granted incentives in cash, depending on the circumstances. Such policy is designed to play the supervisory role of staff and external related parties, and ensure that all whistleblowers are not subject to any unfair treatment for refusing to participate in bribery and corruption or reporting corruption in good faith.

反腐敗及反洗錢

集團在運營過程中嚴格遵守《中華人民共和國反不正當競爭法》及《關於禁止商業賄賂行為的暫行規定》等法律及相關規定，制定並執行《德信控股集團違規違紀責任追究制度地產集團試行版》、《德信地產集團審計廉政舉報制度》、《德信集團員工職務行為管理規定》和《德信控股集團有限公司監察工作規定》等內部制度，積極踐行德信「樹正氣、走正道、做正品」的三正文化，對任何違反規定的欺詐、勒索、貪腐及洗黑錢等行為或活動採取零容忍政策。

集團努力創造公平、公開、公正的工作環境。報告期內，集團在去年的工作基礎上，修訂並發佈了《德信集團供應商廉潔承諾書》、《關於組織全員簽署廉潔承諾書的通知》，對全體在職員工和在合同期內存續的供應商進行了全員線下廉潔協議的簽署，簽署工作已100%完成。

同時，集團為了更好地建立健全舉報渠道，報告期內，已在原有的基礎上增設了手機電話、微信號等舉報途徑，包括原有的德信官網、郵箱、座機電話與微信公眾號等一併通過名片、桌簽、海報等方式進行公示，並由專人進行監管和維護。集團鼓勵實名舉報並會對所有舉報信息嚴格保密，舉報查實後將視情況給予舉報人現金獎勵。該制度旨在發揮員工和外部關聯方的監督作用，並確保所有舉報人不會因拒絕參與賄賂和腐敗或誠信舉報腐敗行為而受到任何不公正的待遇。

ABOUT DEXIN 走進德信



海报, A4尺寸210mm×297mm

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

The Group also attaches great importance to the enhancement of employees' awareness of integrity. The audit and supervision center produces integrity posters before the New Year's Day, Spring Festival, Labor Day, National Day and other holidays every year to be published via, inter alia, the Company's large screens on each floor, posters and WeChat Moments to regulate employees' conduct. During the Reporting Period, the Group organized an integrity training program, i.e., "Focus on Risks for Stability and Sustainability", which has been carried out in various city companies. The integrity training has also been incorporated into each training course of the Group to cover employees at all levels of the Group. During the Blue Ocean Project senior management meeting, we carried out integrity promotion to the board of directors and senior management of the Group, and further reaffirmed the bottom line on integrity of Dexin Group through the sharing of integrity-related cases. The relevant integrity training programs will be implemented in various ways in the coming years on a regular basis.

集團亦重視員工廉潔意識的增強，審計監察中心在每年元旦、春節、五一、國慶等節假日前均會製作廉潔海報，以公司各樓層大屏、海報、朋友圈等方式公示，以規範員工從業行為。報告期內，集團啟動「聚焦風險，行穩致遠」廉潔培訓，並已在多個城市公司中開展；該廉潔培訓同時深入集團各項培訓課程，將廉潔培訓覆蓋集團各層級員工。我們在本年度藍海計劃高層會議中，對集團董事會及高級管理層進行了廉潔宣貫，通過廉潔案例的分享進一步重申了德信集團的廉潔底線，相關廉潔培訓計劃將在未來年度以多種方式定期開展。

ABOUT DEXIN 走進德信



City Company Integrity Training
城市公司廉潔培訓



Blue Ocean Project Integrity Training
藍海計劃廉潔培訓

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

報告期內，集團未發生任何有關貪污或舞弊的訴訟案件。

AWARDS AND HONORS

獎項榮譽

During the year under review, Dexin adhered to the concept of stable and sustainable development and forged ahead against headwind. With our repeatedly-computed innovative products and high-quality operation services, we have won a number of praises from the industry and various communities, further expanding the brand influence of Dexin.

回顧過去的一年，德信堅持穩健可持續的發展理念逆流而上，我們憑藉持續疊代創新的產品和高質量的運營服務，斬獲業內外一致好評，進一步擴大了德信的品牌影響力。

- China Growth Real Estate Brand 2021
- China's Top 10 Real Estate Companies in Annual Financial Performance 2021
- China's Top 10 Listed Real Estate Enterprises in Solvency 2021
- China's Top 100 Real Estate Enterprises 2021 (55th)
- Leading ESG Companies in Real Estate 2021
- China Real Estate Brand Influence Award 2021
- China's Top 50 Real Estate Brands 2021
- 2021年中國地產成長性品牌企業
- 2021房地產企業年度財務表現10強
- 2021中國上市房企償債能力TOP10
- 2021中國房地產百強企業第55位
- 2021年度房地產行業ESG領先樣本企業
- 2021中國房地產品牌傳播力大獎
- 2021中國房地產品牌價值50強

ABOUT DEXIN 走進德信

- China Comprehensive Strength Real Estate Brand 2021
- China's Top 100 Real Estate Excellence 2021
- The 2nd Listed Real Estate Enterprise Award for Financial Soundness 2021 – Tao Zhu Gong Award
- Outstanding Listed Company 2021
- Top 10 Zhejiang Real Estate Enterprises for Product Power 2021
- Top 50 Real Estate Enterprises in Yangtze River Delta 2021
- Top 10 Zhejiang Real Estate Enterprises 2021
- Leading Company in Hangzhou Real Estate Market 2021
- Leading Company in Wenzhou Real Estate Market 2021
- Leading Residential Property Developer for High Quality 2021
- Zhejiang Trustworthy Enterprise in Residential Property Industry
- Urban Impulse Real Estate Media Award 2021
- Urban Forerunner – Quality Real Estate Enterprise 2021
- Most Innovative Brand Award of the Year
- Well-known Real Estate Brand 2021
- Leju Smile Angel Night of Brands 2021 – Eloquence Award
- Pretty House – Brand of the Year 2021
- 2021中國房地產年度綜合實力品牌企業
- 2021中國房地產卓越100榜
- 2021第二屆上市房企財務強健大獎 – 陶朱公獎
- 傑出上市公司大獎2021
- 2021年度浙江房企產品力TOP10
- 2021長三角區域房地產50強企業
- 2021年浙江省房地產10強企業
- 2021杭州市房地產市場地位領先企業
- 2021溫州市房地產市場地位領先企業
- 2021年度品質人居引領者
- 浙江省住宅產業放心消費示範企業
- 2021城市推動力地產傳媒大獎
- 2021年度城市領跑者品質房企
- 年度最具創新力品牌獎
- 2021年度品牌房企
- 樂居微笑天使2021廠牌之夜能言善辯獎
- 2021美好的房子年度品牌

ESG MANAGEMENT

ESG管理

Positioned as “your life companion”, Dexin adheres to the principle of high-standard construction quality control and is committed to becoming a continuous innovator in the real estate sector. While providing customers with high-quality products and services, Dexin continuously improves and optimizes corporate governance capabilities, supports employee development, respects the objective of the community where it operates, actively undertakes social responsibilities and creates value for all stakeholders to establish a more solidified and sustainable business presence.

ESG PHILOSOPHY

Adhering to the strategic goal of sustainable development, Dexin is committed to creating value for different stakeholders, continuously integrates ESG into business operations and corporate management, and continuously optimizes management in respect of customer service, product quality, employee development, environmental protection in order to better facilitate the United Nations Sustainable Development Goals, taking account of its own business, for the purpose of improving and implementing the Group’s ESG performance and commitment.

德信以「你的生活知己」為品牌定位，秉承高標準建築質量管理理念，致力於成為房地產領域的持續創新者。在為客戶提供高品質產品和服務的同時，德信不斷提升和優化公司管治能力，支持員工發展，尊重運營地所在社區的宗旨，積極承擔社會責任，為全體利益相關方創造價值，構建更穩健和更可持續的德信商業版圖。

ESG理念

德信始終堅持可持續發展的戰略目標，致力於為不同利益相關方創造價值，不斷將ESG融入於業務運營和企業管理中，持續優化在客戶服務、產品質量、員工發展、環境保護等方面的管理。更好地結合自身業務積極推動聯合國可持續發展目標的實現，以持續提升和踐行集團的ESG表現和承諾。

ESG MANAGEMENT

ESG管理

STATEMENT OF THE BOARD

The board of directors of the Group attaches great importance to Dexin's sustainable development in environmental, social and governance aspects, and incorporates ESG governance into Dexin's long-term planning. The board of directors will continue to manage, direct and oversee material ESG matters and assume corresponding responsibility.

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

During the Reporting Period, the board of directors discussed and determined the ESG issues of concern of Dexin, evaluated the materiality of each issue, and took the highly material topics as its work priorities of the year. At the same time, under the supervision and guidance of the board of directors, Dexin has identified climate risks and set a number of environmental goals, including greenhouse gas emissions, water consumption, energy consumption, waste, etc. The board of directors will regularly examine the progress of such environmental goals, and review and update the implementation plan of each goal to ensure the sustainable development of the Group.

The board of directors will continue to focus on the ESG performance of Dexin and actively implement ESG commitments.

董事會聲明

集團董事會高度重視德信在環境、社會及管治方面的可持續發展，並以將ESG管治納入德信的長期規劃之中。董事會將繼續管理、指導並監督重大ESG事宜，並為此承擔責任。

基於德信的整體ESG管理理念，我們已構建ESG管理架構，以更好地推進相關工作的開展。董事長負責評估及釐定集團有關ESG的風險，確保集團設立合適有效的ESG風險管理及內部監控系統，並審批ESG相關政策和報告。同時，集團設立跨部門ESG工作小組，負責ESG相關數據的收集和報告編製等工作，保障集團ESG工作的持續有效開展。

報告期內，董事會討論並確定了德信在ESG方面的關注議題，並對各議題的重要性進行動態評估，將高度重要議題作為本年度重點工作進行開展。同時，在董事會的監督指導下，德信識別了氣候風險並設定了環境方面的多項目標，包括溫室氣體排放、用水、用能、廢棄物等，董事會將定期檢驗環境目標的達成情況，並及時審核更新各項目目標的實施方案，確保集團的可持續發展。

董事會將持續關注德信環境、社會及管治方面的表現，積極踐行ESG承諾。

ESG MANAGEMENT

ESG管理

STAKEHOLDERS ENGAGEMENT

Stakeholders engagement is an important part of the Group's ESG management. In the process of business operation and management, we continue to establish and strengthen communication and exchanges with each stakeholder. By establishing a regular communication mechanism with stakeholders, we are able to understand the opinions and expectations of all parties, and incorporate the concerns of stakeholders into the Group's operational decision-making process, create values beneficial to various parties and drive the sustainable development the Group and stakeholders.

During the Reporting Period, the Group sorted out and identified the following major stakeholder groups that have decision-making power and influence over the Group and are closely related to the Group based on regulatory requirements, capital market concerns and the practices of leading companies in the industry. The stakeholder groups identified by the Group, issues of concern, communication channels, feedback means and frequency are set out in the following table:

利益相關方溝通

利益相關方溝通是集團開展ESG管理的重要環節。我們在業務運營和管理過程中，持續建立並加強與各利益相關方的溝通和交流。通過建立與利益相關方的常態化溝通機制，我們得以了解各方意見與期望，並將利益相關方關注點納入集團的運營決策過程，創造多方共贏的共享價值，驅動集團和利益相關方的可持續發展。

報告期內，集團結合監管要求、資本市場關注以及同行領先企業實踐，梳理並識別了如下對集團具有決策權和影響力、與集團關係密切的主要利益相關方組別。集團對利益相關方的組別識別、關注議題、溝通方式、反饋渠道及其間隔如下表：

Stakeholder Group 利益相關方組別	Issues of concern 關注議題	Communication channels/ feedback means 溝通渠道 / 反饋方式	Frequency/times 溝通 / 反饋間隔
Employees	Employee recruitment and team building Safety and health Development and training	<ul style="list-style-type: none"> - Various staff activities - Internal publications (newspapers and magazines) - Employee performance appraisal 	<ul style="list-style-type: none"> - Staff training (regularly every year) - Union activities (irregularly) - Employee satisfaction survey (regularly every year)
員工	招聘與團隊建設 安全與健康 發展與培訓	<ul style="list-style-type: none"> - 各類員工活動 - 內部刊物(報紙, 雜誌) - 員工績效考核 	<ul style="list-style-type: none"> - 員工培訓(每年定期) - 工會活動(不定期) - 員工滿意度調查(每年定期)

ESG MANAGEMENT

ESG管理

Stakeholder Group 利益相關方組別	Issues of concern 關注議題	Communication channels/ feedback means 溝通渠道 / 反饋方式	Frequency/times 溝通 / 反饋間隔
Shareholders/Investors 股東 / 投資者	Business development Corporate governance Economic performance 業務發展 公司治理 經濟績效	<ul style="list-style-type: none"> - General Meeting/ Extraordinary General Meeting - Results announcement press conference - Press release/ Announcement - On-site survey - 股東大會 / 臨時股東大會 - 業績發佈會 - 新聞稿 / 公告 - 現場調研 	<ul style="list-style-type: none"> - General meeting (annually) - Extraordinary meetings (irregularly) - Road show and reverse road show (multiple times a year) - 股東大會 (每年一次) - 臨時會議 (不定期) - 路演和反向路演 (每年多次)
Government and regulatory authorities 政府及監管機構	Compliant operation Compliance with laws and regulatory rules Environmental pollution 合規經營 遵守法律及監管規則 環境污染	<ul style="list-style-type: none"> - On-site survey - Annual report - 現場調研 - 年度報告 	<ul style="list-style-type: none"> - Report/interim announcement (regularly every year) - 報告 / 臨時公告 (每年定期)
Customers 客戶	Confidentiality of privacy information Service quality and satisfaction Project quality management 隱私信息保密 服務品質與滿意度 項目質量管理	<ul style="list-style-type: none"> - Customer satisfaction survey - Customer service hotline - Customer market research - Official media platform - 客戶滿意度調查 - 客服專線 - 客戶市場研究 - 官方媒體平台 	<ul style="list-style-type: none"> - Market research (irregularly) - Satisfaction survey (irregularly) - 市場研究 (不定期) - 滿意度調查 (不定期)

ESG MANAGEMENT

ESG管理

Stakeholder Group 利益相關方組別	Issues of concern 關注議題	Communication channels/ feedback means 溝通渠道／反饋方式	Frequency/times 溝通／反饋間隔
Suppliers and partners	Transparency and fairness Win-win cooperation Growing together	<ul style="list-style-type: none"> - Supplier meeting - Supplier qualification review - Supplier field research - Join in industry associations - Exchange at industry forum/summit 	<ul style="list-style-type: none"> - Supplier meeting (regularly every year) - Supplier evaluation (semi-annually) - Supplier access evaluation (regularly every year) - Association activities (regularly every year) - Industry forum/summit (irregularly)
供應商與合作夥伴	公開公正 合作共贏 共同成長	<ul style="list-style-type: none"> - 供應商大會 - 供應商資質審核 - 供應商實地調研 - 行業協會參與 - 行業論壇／峰會交流 	<ul style="list-style-type: none"> - 供應商大會（每年定期） - 供應商評價（半年一次） - 供應商准入考核（每年定期） - 協會活動（每年定期） - 行業論壇／峰會（不定期）
Communities	Protecting the community environment Devoting to community welfare Building a harmonious society	<ul style="list-style-type: none"> - Press release/ announcement - Philanthropy activities 	<ul style="list-style-type: none"> - Press release/ announcement (irregularly) - Social welfare (irregularly)
社區	保護社區環境 投身社會公益 構建和諧社會	<ul style="list-style-type: none"> - 新聞稿／公告 - 公益慈善活動 	<ul style="list-style-type: none"> - 新聞稿／公告（不定期） - 社會公益（不定期）

ESG MANAGEMENT ESG管理

IDENTIFICATION AND DETERMINATION OF MATERIAL ISSUES

重大性議題識別與判定

During the Reporting Period, pursuant to the requirements under the HKEX ESG Reporting Guide, the materiality matrix of the Sustainability Accounting Standards Board (SASB) and the assessment requirements of the MSCI ESG rating in the capital market, the Group benchmarked against the practices of leading companies in the industry and the focus of ESG in the capital market, identified the potential material issues of Dexin, and prioritized such issues through in-depth interviews with and questionnaires to various stakeholders so as to promote the in-depth development of the Group's ESG management.

報告期內，集團結合聯交所ESG指引披露的要求、可持續會計準則委員會(SASB)的實質性議題矩陣和資本市場MSCI ESG評級的評估要求，對標同行領先企業實踐和資本市場ESG關注重點，識別了德信的潛在重要性議題，並通過與各類利益相關方進行深入訪談及問卷調研，確認各議題的排序，以推進集團ESG管理的縱深發展。

Identification of issues 議題識別

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

Prioritizing the issues 議題排序

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

Result verification 結果驗證

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

Review of issues 議題回顧

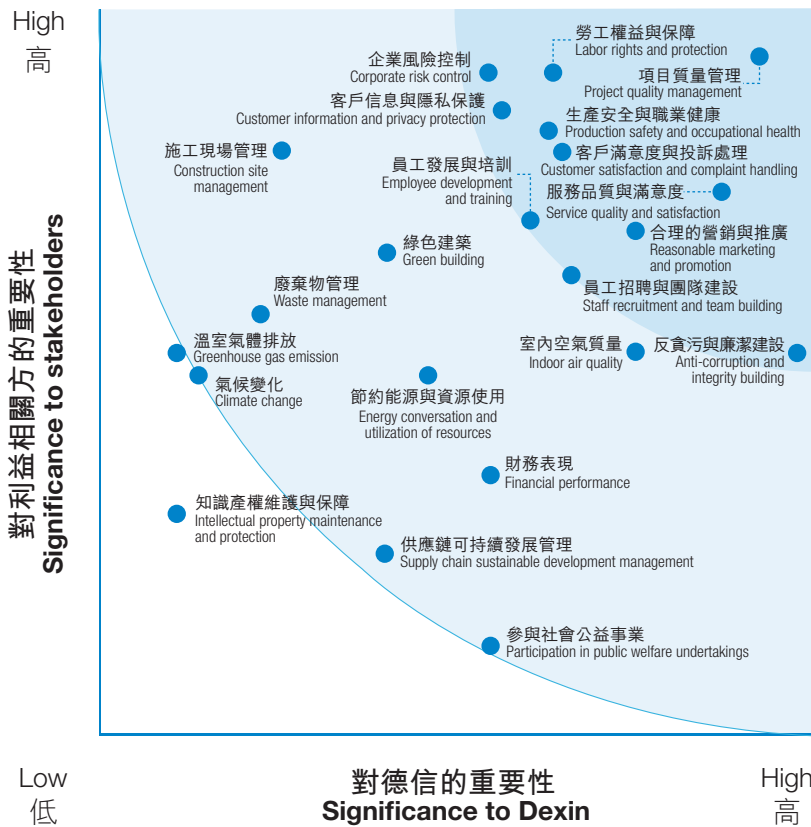
- We would examine whether the content of the report provides a reasonable description of the Group's impact and sustainability performance, and whether the process for preparing the content of the report reflects the intent of the reporting principles, and invite input from stakeholders
檢查報告內容是否提供了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

ESG MANAGEMENT

ESG管理

Based on the assessment results of the material issues of the previous year and taking account of industry characteristics and disclosure guidelines, the Group updated and adjusted the material issues of this year, specifically, “hazardous waste management” was renamed as “waste management”; “climate change” and “indoor air quality” were included in the environmental issues; and “financial performance” was included in the corporate governance issues. During the Reporting Period, 22 ESG issues were identified during the Group’s research and analysis of material issues, including 5 issues of high materiality, 15 issues of moderate materiality, and 2 issues of low materiality. In the future, the Group will re-evaluate and update the Group’s materiality matrix in a timely manner, depending on changes in the external environment and business development. Issues of high materiality constitute the key component of this Report, which will be disclosed herein in detail.

集團根據上一年度的重大性議題評估結果，結合行業特徵和披露指引，對本年度的重大性議題進行了更新和調整，具體為將「危險廢棄物管理」更改名為「廢棄物管理」，環境議題下新增「氣候變化」和「室內空氣質量」議題，在企業治理議題下新增「財務表現」議題。報告期內，集團重要性議題調研與分析共識別出22項ESG議題，其中，高度重要議題5項，中度重要議題15項，低度重要議題2項。未來，集團將根據外部環境變化和業務發展情況，適時對集團重大性議題矩陣進行重新評估和更新。高度重要性議題構成本次報告內容的重點部分，我們將在本報告中對相關內容進行詳細披露。



德信ESG重大性議題矩陣
Dexin ESG Materiality Matrix

ESG MANAGEMENT

ESG管理

CONTRIBUTING TO THE ACHIEVEMENT OF THE UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS

As a responsible corporate citizen and in line with itself with the United Nations Sustainable Development Goals (SDGs), Dexin actively practices our ESG philosophy and carry out ESG-related work in an effective manner. Aligning our business with the SDGs, we have selected 8 goals that are applicable to our business as a supportive framework to shape and guide Dexin ESG strategies.



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



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

助力聯合國可持續發展目標

德信作為負責任的企業公民，我們以聯合國可持續發展目標(SDGs)為引導方向，積極踐行我們的ESG理念，認真有效開展ESG相關工作。我們將自身的業務與SDGs相結合，共選出了8項與自身業務較契合的目標，作為塑造和指導德信ESG戰略的支持性框架。



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



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

ESG MANAGEMENT

ESG管理



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



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



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



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



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



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



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



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



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



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



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



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

I. LEADING QUALITY LIFE

一、引領品質生活

As a leading comprehensive real estate developer in China after 26 years of development, Dexin has established its presence in 30 cities, providing services to more than 100,000 families and won the title of China's Top 100 Real Estate Enterprises for eight consecutive years. Sticking to “quality first”, we develop our products with a heart of confidant and make continuous innovation and upgrading with foresights, aiming to provide world-class high-quality living experience to our customers. Positioned as “your life companion”, Dexin started its business in Zhejiang, focuses on the development in Yangtze River Delta and extends business to key hub cities of China.

The United Nations SDGs:



1.1 QUALITY FIRST

During the Reporting Period, the Group continued to enhance the major three brand labels, namely “Dexin as a confidant”, “Dexin as a developer” and “Dexin as a long-distance runner” following the successful brand positioning and system building of its confidant concept of “acquaintance, belief and concomitance”, focused on the improvement of product quality and the establishment of standard systems to refine product design and development, hence building a quality-focused brand image.

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

德信作為一家中國領先的綜合型房地產開發商，歷經26年發展，目前已進駐30個城市，服務超過10萬戶家庭，並連續8年蟬聯中國百強房企。我們始終堅持「質量為先」的理念，以「知己」之心打造我們的產品，以前瞻的意識持續創新升級，為客戶提供國際化、品質化的人居體驗。德信以「你的生活知己」為品牌理念，將業務立足浙江，深耕長三角，佈局全國中心城市。

聯合國可持續發展目標：



1.1 質量為先

報告期內，集團在完成「相知相信相伴」知己理念的品牌塑造和體系建立的基礎上，繼續夯實「知己德信」、「開發者德信」、「長跑者德信」三大品牌標籤，鑽研產品質量提升和標準化體系建設，精進產品營造，實現以品質立品牌。

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

I. LEADING QUALITY LIFE

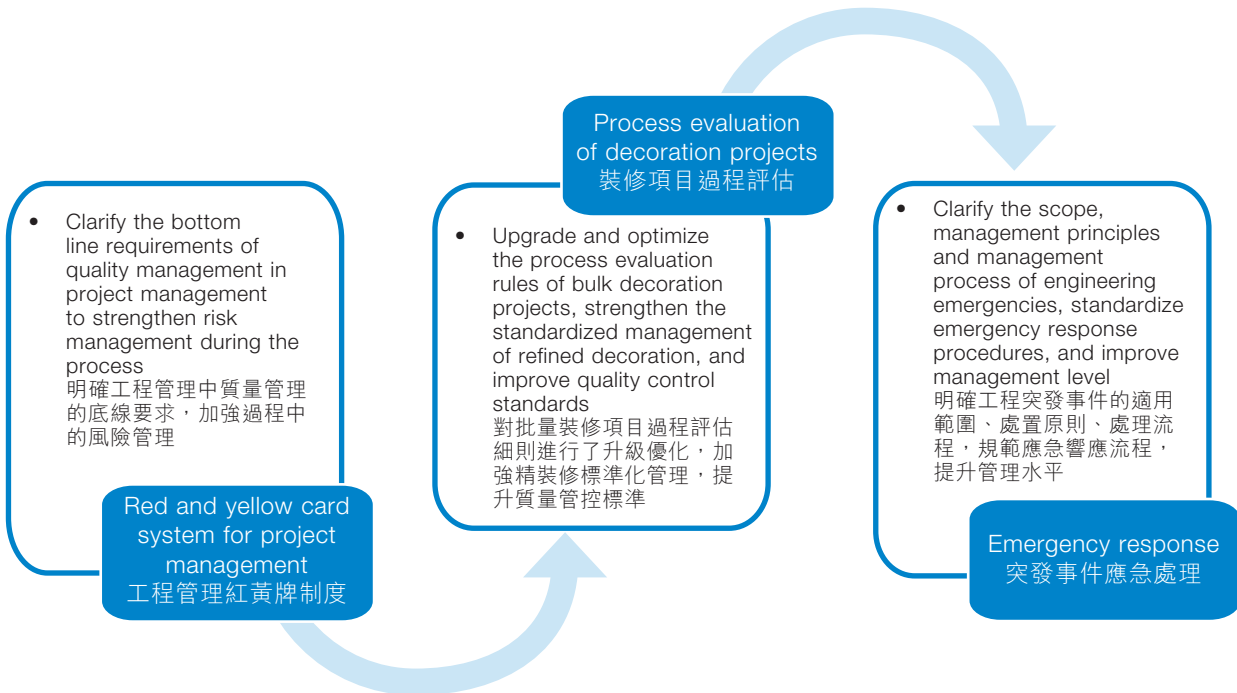
一、引領品質生活

Quality risk management

The Group has maintained the three-level risk management and control mechanism including group operation management center, regional subsidiaries and projects to identify, classify and conduct star rating against potential risks in the project. By setting up a red and yellow card system for quality control of engineering projects, upgrading process evaluation content of decoration projects, clarifying emergency response mechanism and handling management, we have improved project risk alert and control and strengthened the capability of risk prevention throughout project process. During the Reporting Period, according to the management and control direction of the Group, Dexin improved and repeatedly computed the standardized system in a targeted manner, and established or updated 14 management policies to strengthen the development of our management systems.

質量風險管理

集團延續了包括集團運營管理中心、區域附屬公司、項目在內的三級風險管控機制，針對項目中潛在的風險，開展識別、分類以及星級評定工作。我們通過設置工程項目質量管理紅黃牌制度、升級裝修項目過程評估內容、明確突發事件響應機制和處理管理，提升了項目風險預警和控制，加強了項目全過程風險防範能力。報告期內，根據集團管控導向，德信有針對性地完善、疊代了標準化制度，合計新增或更新共14份管理制度，加強了管理體系的建設。



I. LEADING QUALITY LIFE

一、引領品質生活

In order to further strengthen the fire safety management at project site, strictly prevent the occurrence of fire accidents, and ensure project safety, Dexin issued the “Notice on Further Strengthening Fire Safety Management at Construction Site” during the Reporting Period, which clearly provides the management of hot works and the installation of fire-fighting equipment. It also organized fire safety inspections and made rectification of problems identified to eliminate hidden dangers effectively.

Affected by the continuous impact of COVID-19 and the introduction of new anti-pandemic requirements in various places, the Group continued to work under the “Requirement of Dexin Real Estate Group for Engineering System to Pandemic Response” issued in 2020, and maintained a prudent attitude toward the risk of pandemic outbreaking from time to time and in any places in order to ensure the effective implementation of anti-pandemic measures and demonstrates Dexin’s strong resilience before emergencies. The requirement includes various measures to prevent pandemic and improve efficiency, clarifies relevant duties and responsibilities of the Group, city companies and projects, and formulates various response measures in three aspects to ensure rapid return of employees, rapid availability of resources and prompt and effective risk management and control and project delivery.

為進一步加強項目現場的消防安全管理，嚴防火災事故的發生，確保工程安全，德信於報告期內發佈《關於進一步加強施工現場防火安全管理的通知》，明確規範動火作業管理和消防器材的配備，並組織開展火災隱患排查，對發現的問題認真落實整改，切實消除隱患。

受新冠疫情的持續影響及各地相繼出台新的防疫要求，集團延續2020年下發的《德信地產集團工程系統疫情應對要求》，對隨時而來、局部突發的疫情風險保持謹慎的態度，保證應對舉措的有效落實，展現出德信的在突發事件前的韌性。該要求涵蓋各項防疫、提效舉措，明確集團、城市公司和項目的相關職責，制定確保人員快速回流、資源快速對接落地和風險管控、項目供貨及時和有效三方面的應對舉措。

Quality risk inspection 質量風險專項檢查

During the Reporting Period, the Group worked hard to prevent and manage potential project quality risks, and led the special inspection on “12 risk prevention and control items”, covering COVID-19, machinery and equipment, fire safety, etc., to minimize the impact of each potential risk on the project.

報告期內，集團積極預防和管理各類潛在項目質量風險，牽頭完成涵蓋新冠疫情、機械設備、防火安全等「12項風險預控類」專項排查，最大限度的減少各類潛在風險對項目造成的損失。



I. LEADING QUALITY LIFE

一、引領品質生活

Project development quality management

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

項目開發質量管理

集團遵守《德信地產項目開發計劃管理作業指引》及《德信地產設計標準化目錄指引》，規範項目開發階段的質量管理，進一步保障產品品質，更好地控制風險。此外，集團制定了包括產品定位、市場調研、產品設計在內的項目開發階段質量管理流程，致力於提升開發過程中的標準化管理水平。



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

I. LEADING QUALITY LIFE

一、引領品質生活

Engineering project quality management

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

During the Reporting Period, in order to specify the bottom-line requirements of quality control in Dexin project management and strengthen process risk management, the Group consolidated many systems, including the Red and Yellow Cards for Safety Production, 20 Red Lines for Civil Engineering Quality, Quality Management Red Lines for Bulk Decoration Projects into Red and Yellow Card System for Project Management of Dexin Real Estate. The system describes in detail the relevant rectification requirements and the investigation and analysis of the internal causes of hidden dangers, clarifies the technical or management methods for improvement measures, and provides city companies and project companies with supporting management tools in aspects of safety, quality and progress. Meanwhile, in order to intensify the standardized management of bulk refined decoration and improve quality control standards, the Group has updated the bulk decoration project process evaluation and scoring sample form, hence Bulk Decoration Project Process Evaluation and Scoring Sample Form of Dexin Real Estate V2.0.

工程項目質量管理

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

報告期內，為明確德信工程管理中質量管理的底線要求，加強過程中的風險管理，集團將《安全生產紅黃牌》、《土建質量紅線20條》、《批量裝修項目質量管理紅線》等制度進行綜合，編製成《德信地產工程管理紅黃牌制度》。該制度詳細描述了相關整改要求和隱患產生的內在原因調研分析，明確了提升措施技術或管理辦法，為城市公司、項目公司提供安全、質量和進度三方面的配套管理工具。同時，為加強批量精裝修標準化管理，提升質量管控標準，集團對批量裝修項目過程評估打分樣表進行了升級更新，形成了《德信地產批量裝修項目過程評估打分樣表V2.0》。

I. LEADING QUALITY LIFE

一、引領品質生活

Construction quality and safety training for construction units and employees of the Group
對施工單位和集團員工開展施工質量和安全培訓

Engineer Culture Month Training Activities: During the Reporting Period, Dexin launched the 4th Engineer Culture Month. Focusing on consolidating foundation and strengthening team work, the Group and each city company actively participated in and organized various activities, such as the selection of outstanding employees, professional skills qualification certification, and picture-reading exams. (Right photo: Diversified activities during the Engineer Culture Month for all engineers)

工程師文化月培訓活動：報告期內，德信開展第四屆工程師文化月。集團與各城市公司從夯實基礎、強化團隊的維度出發，積極參與並組織各項活動，如優秀員工評選、專業技能資格認證、讀圖識圖考試等。（右圖：工程師文化月活動內容豐富、形式多樣，全體工程人員積極參與）



Organizing visiting, training and exchanges: Through systematic controls such as visiting excellent benchmarks, studying advanced technology, and new city company communication, Dexin's training and exchange activities promoted employees at all levels to learn management experience, know various quality control standards and improve quality awareness. (Right photo: The project department regularly organizes training and publicity for the management personnel of the construction unit to unify quality standards and improve safety awareness)

組織觀摩培訓交流：通過優秀標桿觀摩、先進工藝學習、新城市公司交底等系統性的管控動作，德信的培訓交流促進了各級員工學習優秀管理經驗，掌握各項質量管理標準，提升質量意識。（右圖：項目部定期組織對施工單位管理人員培訓和宣貫，統一質量標準，加強安全意識）



I. LEADING QUALITY LIFE

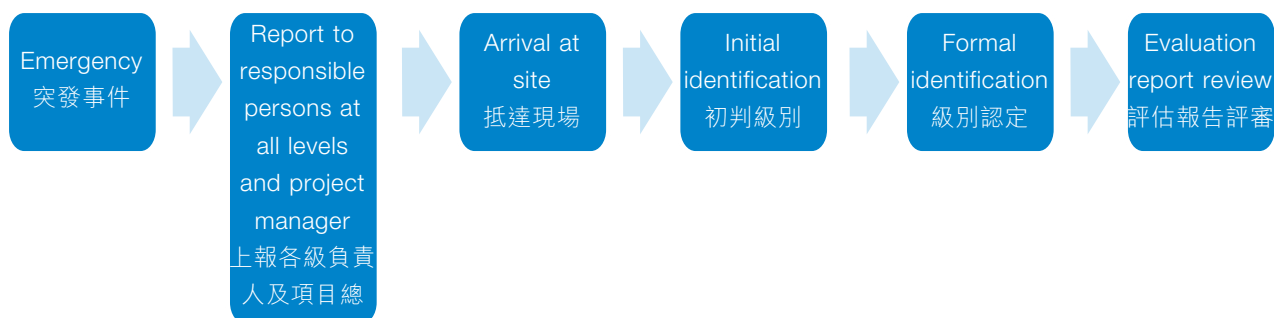
一、引領品質生活

Emergency response

During the Reporting Period, the Group specified the measures for the management and treatment of project emergency and formulated the Engineering Emergency Management Measures of Dexin Real Estate, specifying the principles of treatment, classification and grading, process of treatment and corresponding punishments.

突發事件應急處理

報告期內，集團規範了工程應急管理處置行為，制定了《德信地產工程突發事件應急處理管理辦法》，明確了其處置原則、分類分級、處理流程和配套處罰辦法。



Procedure of engineering emergency response
工程突發事件應急處理管理程序

Operation quality management

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

運營質量管理

集團在關注項目開發與工程項目的質量管理的同時，通過制度保障、激勵導向、差異化授權、標準化制定、產策前置、新城市幫扶、外部對標等七種方式實現運營效率提高和質量的管理。我們針對下屬城市公司制定細化的運營考核體系及指標，盡力保證各城市公司穩健的運營效率與水平。

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一、引領品質生活

1.2 CONSTANT INNOVATION

We believe that constant innovation is the source of power to promote the high-quality development of the Group. Dexin always adheres to the long-term strategy of delivering high-quality living experience, with a focus on differentiation and craftsmanship. From the exploration of product design, the establishment of product systems to the application of science and technology, the Group promotes the repeated computing and upgrading of products from multiple dimensions and at multiple levels and form a full-life-circle product system covering various customer bases.

During the Reporting Period, Dexin continued to upgrade and develop its green and healthy product systems which consisted of “9 dimensions + 25 health guidelines”. Starting from product design and upholding four concepts: green ecology, healthy community, technological life and smart services, Dexin increased the application of technology intelligence systems to create a green and healthy living environment for property owners.

1.2 持續創新

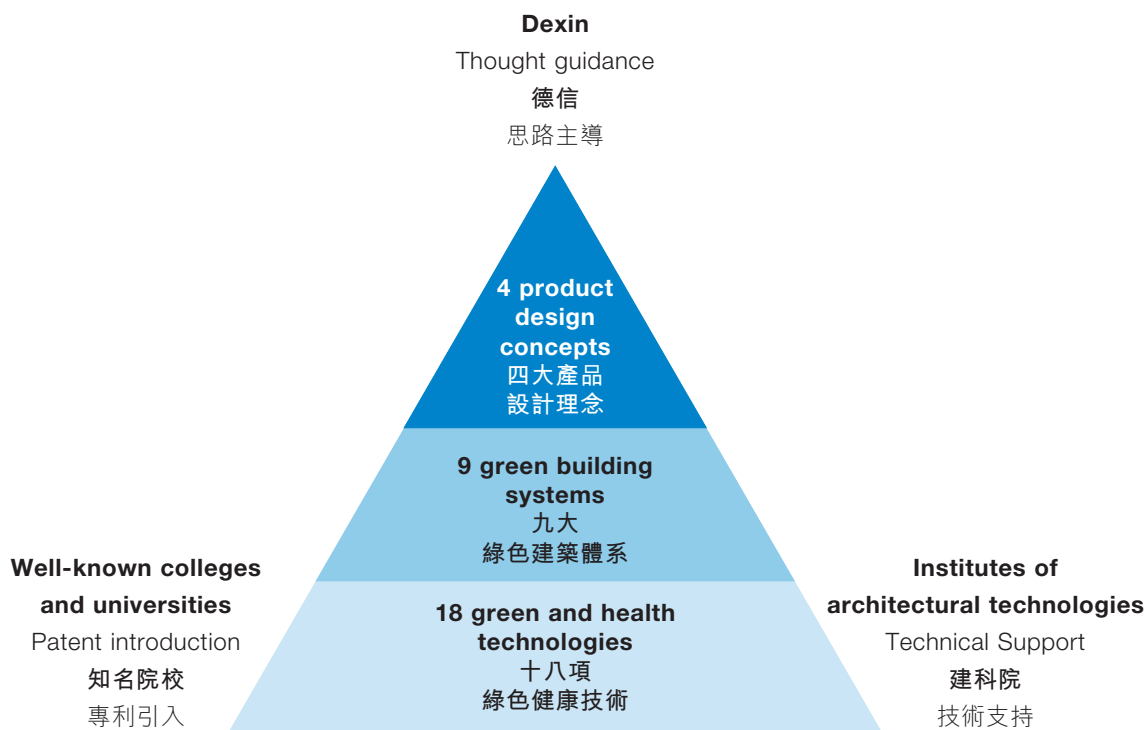
我們認為，持續創新是推動集團高質量發展的力量之源。德信至始至終秉持着打造高質量居住體驗的長遠戰略，堅持差異化的打造和精工匠心，從產品設計的探索、產品體系的打造、到科技智慧賦能的應用，多維度、多層次推動產品疊代和升級，形成覆蓋各類客群的全生命周期產品體系。

報告期內，德信進一步升級打造「九大體系維度+25項健康指引」的綠色健康產品體系，從產品設計出發，秉持綠色生態、健康社區、科技生活、智慧服務四大理念，加大科技智慧系統的運用，為業主營造綠色健康家居環境。

 <p>空氣 Air</p>	<p>無/低污染精裝體系 Pollution-free/low pollution refined decoration system 醫療/居家級淨化 Medical/home-level air purification 污染可視化 Pollution visualization 油煙免困擾 No cooking oil fume worries 新風量增加 Increased fresh air</p>	 <p>水 Water</p>	<p>無憂飲純水 Quality drinking water 舒適享用水 Convenient water for household uses 廚衛見細節 Sufficient water for kitchen and bathroom uses</p>	 <p>光 Light</p>	<p>照明調作息 Automatic lighting control system 燈光顯顏值 Pleasing lights 擁抱自然光 Natural lights</p>
 <p>聲 Sound</p>	<p>九重防噪聲 9-layer noise protection</p>	 <p>熱濕 Heat and humidity</p>	<p>舒適熱環境 Comfortable thermal environment 智能熱環境 Intelligent thermal environment</p>	 <p>社區 Community</p>	<p>四季走出去 Diversified activities 社區有活力 Vitality 社區有保障 Security</p>
 <p>防疫 Anti-pandemic</p>	<p>住區自消毒 Community disinfection and sterilization 無接觸服務 Contactless services 疫情有服務 Uninterrupted service during the pandemic</p>	 <p>智慧 Intelligence</p>	<p>家居智能化 Home automation 社區智慧化 Community intelligentization</p>	 <p>低碳 Low-carbon</p>	<p>外圍護保溫 External wall insulation 無熱橋設計 Absence of thermal bridge 氣密性管理 Air tightness management</p>

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一、引領品質生活



Structure of green and healthy product systems
綠色健康產品體系架構

During the Reporting Period, Dexin stepped up efforts in the research and development of innovative products. In the process of product design, it has completed a number of projects, including but not limited to the green building product system, large flat product research and development, future community products research, innovative Chinese-style project design, research and development TOD city products V4.0, and commercial & office product system. On the other hand, relying on innovative technologies, Dexin is committed to the intelligent application and technological empowerment in community systems, residence, landscape and home to improve the competitiveness edge of products and provide customers with a full range of healthy and intelligent home solutions.

報告期內，德信持續精進創新產品的研發，在產品設計過程中，完成了包括綠建住區產品體系、大平層產品研發、未來社區產品研究、創新中式項目設計、TOD城市V4.0產品研發、商辦產品體系等多個項目。另一方面，德信充分運用創新技術，實現在社區系統、住宅、景觀、家居四方面的智慧應用和科技賦能，充分提升產品競爭力，為客戶提供全方位的健康智慧居家生活解決方案。

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Intelligent community system 智慧社區系統	Technological residence 科技住宅	Intelligent landscape 智慧景觀	Healthy home 健康家居
<ul style="list-style-type: none"> Provide an intelligent analysis system for community big data using Dexin AIOT intelligent platform and based on big data and cloud computing, AI+iot visual algorithm, face recognition system, surveillance camera and other skills and technologies, and cooperate with government public service platform and CIM platform to realize the nine future scenarios. 採用德信AIOT智能平台，以大數據、雲計算為基礎支撐，基於AI+iot視覺算法、人臉識別系統、監控攝像頭等技能技術，為社區大數據提供智能化分析引擎，並與政府公共服務平台、CIM平台融合，實現九大未來場景。 	<ul style="list-style-type: none"> Adopt air-cooled heat pump system, capillary air-conditioning system and fresh air system to create a comfortable environment with consistent temperature, humidity and oxygen. 採用風冷熱泵系統、毛細空調系統、置換新風系統，營造室內恆溫、恆濕、恆氧的舒適環境。 	<ul style="list-style-type: none"> Realize industry- city integration and shared development in the future with the launch of "immersive popular life circle", "fashion IP interactive experience", "YOUNG extreme sports", "magic music party", "featured business street", etc. 打造「沉浸式炫酷潮玩生活圈」、「時尚IP互動爆點體驗」、「YOUNG 極限潮酷運動」、「元氣爆表的魔音派對」、「格調情景化燃爆商業街」產城融合，協同發展的未來之城。 	<ul style="list-style-type: none"> Take care of the health and safety of property owners from four dimensions: materials, technology, environment and monitoring system in line with market development and new requirements of home, and make model calculations in respect of the amount of major and auxiliary materials for interior decoration and optimize interior design materials to meet the highest requirements of indoor air quality control. 依據市場發展趨勢，從人居生活新需求角度出發，從材料、工藝、環境、監控四大維度呵護業主居家健康安全，並模擬計算室內裝修主輔材用量，優化室內設計選材，以滿足最佳室內空氣質量管控目標。

Intellectual property management

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

知識產權管理

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

I. LEADING QUALITY LIFE

一、引領品質生活

1.3 COMMUNITY VITALITY

We believe that the sound development of the community and our customers are the cornerstones for the growth of Dexin. Focusing on the needs of the community, it is an important mission for Dexin to continue to create value for its customers and exceed their expectations. Under this premise, Dexin has created a new type of neighbourhood interaction, “Community of Companions”, and has continued to develop a series of special events and daily caring activities, including the Four Rainbow Scenarios 2.0 (彩虹四部曲2.0), Dexin Seeding Project (德苗計劃) and Dexin Neighbour Festival (德鄰節), to energize our community and create a vibrant atmosphere.

Community of Companions

During the Reporting Period, Dexin Real Estate proposed a new service track “Community of Companions” to build a brand of innovative services. Through the creation of Community of Companions and the production of confidant picture book, Dexin prepared the scene for life in advance and brought the warmth of confidant to the community in the details of physical space creation, system planning, service experience, interpersonal interaction and promotion of good living. In addition to the satisfaction of the living needs of property owners, it continuously promoted community culture and neighbourhood emotions, bringing more warm memories to the community. As a further deepened construction of Dexin community, “Community of Companions” adheres to the concept of “people-oriented” and expresses with feelings and warmth, not only considering the current life, but also focusing on the convenience of living and the innovative experience brought by technology, thus continuously realizing the improvement of life quality for our customers.

1.3 社區活力

我們認為，社區的健康發展與我們的客戶是德信發展的基石。以社區人群的需求為中心，持續為客戶創造價值，並不斷超越他們的預期，是德信的重要使命。在此前提下，德信通過新型鄰里互動場域「知己社區」的營造，和持續開展包括彩虹四部曲2.0、德苗計劃、德鄰節等一系列特色活動和日常的關愛活動，為我們的社區注入活力，營造活泛的氛圍。

知己社區

報告期內，德信地產提出「知己社區」服務新賽道以打造創新型服務的品牌。通過打造知己社區，製作知己畫冊，德信提前為生活做好場景預設，並於物理空間打造、系統規劃、服務體驗、人際交往、美好生活倡導的細節裏為社區注入知己溫度，在滿足業主的生活需求之餘，不斷催生社區文化和鄰里情感，給社區帶來更多的溫情記憶。作為德信社區建設的進一步深化，「知己社區」秉承着「以人為本」的理念，用感情和溫度的具象表達，不僅對當下生活進行考量，更關注居住的便捷和科技帶來的創新體驗，不斷實現對客戶生活品質的提升。



I. LEADING QUALITY LIFE

一、引領品質生活

Through building the triangle community model of Community of Companions Operation Officer, Community of Companions Partner, and Community of Companions Life, Dexin created a innovative service brand by means of community operations, community activities, community cultural construction, and community autonomy.

德信通過知己社區運營官、知己社區合夥人、知己社區生活的社區共建三角模型搭建，以社群運營、社區活動、社區文化建設、社區自治等方式，打造創新服務品牌。



Operation phase highlights of Community of Companions
知己社區運營階段重點

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一、引領品質生活

- Physical space creation: Dexin • Time Mansion (時代公館)**

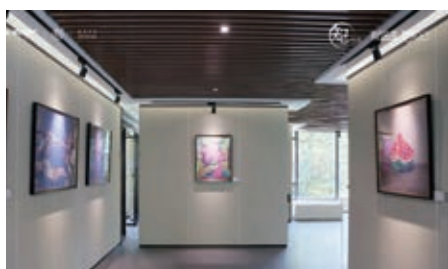
In December 2020, Dexin • Time Mansion was delivered as the first “Community of Companions” project of the Group, which provided more than 1,000 homeowners with bright vision of future, allowing them to grow together in the vibrant community. In May 2021, Time Mansion was officially in operation, allowing more Dexin companions to enjoy fun and beautiful community life through a wide range of interesting community activities.

Dexin made a planning of four confidant spaces of Community of Companions in Time Mansion. Starting from three aspects of intelligence, experience and social functions, it met the community operation needs through renovation of the overhead floor, creating scenarios of indoor themed space and outdoor public space.

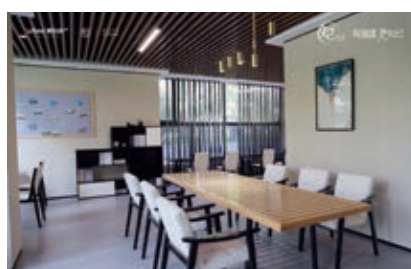
- 物理空間打造：德信•時代公館**

2020年12月，德信•時代公館作為集團首個「知己社區」的落地項目完成交付，為1,000多位業主呈現了對未來的美好憧憬，讓知己們在有活力的社區生態中共同成長。2021年5月，時代公館正式投入運營，以豐富有趣的社區活動讓更多德信知己體驗到社區生活的繽紛與美好。

德信在時代公館於知己社區內規劃四大知己空間，從智能化、強體驗、注重社交三個維度出發，通過架空層改造從而滿足社區運營需求，打造室內主題空間和戶外公共空間場景。



“Companions • Art Enjoy” focusing on showcase of works that serve the needs of homeowners of all ages in the community
以服務社區全齡段業主使用需求的
作品展示為主的「知己•藝享」



“Companions • Meeting” focusing on social interaction among homeowners of all ages
以面向全齡業主的社交互動
為主的「知己•遇見」



“Companions • Time Picking” focusing on study and reading for children homeowners in the community
以針對社區少兒業主學習閱讀的「知己•拾光」



“Companions • Playmate” focusing on interactive entertainment for children homeowners in the community
以面向社區少兒業主互動玩耍的「知己•玩伴」

Four themed scenarios
四大主題場景

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一、引領品質生活



Community of Companions Partner share expertise, skills and interests
知己社區合夥人分享專業知識、技能和興趣愛好

- **Companions Happiness Classroom**

Confidant happiness classroom is established by Dexin•Time Mansion together with the Education Bureau of Deqing County, Wuyang Subdistrict in Deqing, and Wuyang Adult School in Deqing, responsible for extracurricular activities after school and in holidays for children of homeowners in the community, so as to mitigate the burden of their parents and enable homeowners to enjoy programs on Lego and drones without leaving the community. This is also the first time for Community of Companions to experiment future education pilot in the community, which provides “all around and multiple categories” of customized education contents for “all members of the community” for the purpose of “lifelong learning”. In addition to junior homeowners, confidant happiness classroom will explore community education suitable for all ages, in order to customize meaningful programs for the elderly and youth groups in the community.

- **知己幸福課堂**

知己幸福課堂是德信•時代公館聯合德清縣教育局、德清舞陽街道、德清舞陽成校共同組建的，負責社區中業主孩子的課後及假期興趣培訓，減輕家長的負擔，讓業主足不出小區就能體驗樂高、無人機等課程。這也是知己社區首次在小區內嘗試未來教育試點，以「社區全體人員」為受教育者，以「全程終身學習」為目的，提供「全方位、多品類」的定制化教育內容。除了小業主，知己幸福課堂將探索全齡段的社區教育，為社區裏的老年群體、青年群體定制有意義的課程。



Establishment of Companions Happiness Classroom
知己幸福課堂成立

I. LEADING QUALITY LIFE

一、引領品質生活

Special community activities

We continued a series of special community activities such as Rainbow Bridge Project 2.0 (彩虹橋計劃2.0), Dexin Seedling Project (德苗計劃), and Dexin Neighbour Festival (德鄰節), and provided personalized custom services, in order to enhance satisfaction of homeowners and create a more warm and sustainable community.

特色社區活動

我們持續經營彩虹橋計劃2.0、德苗計劃、德鄰節等一系列有溫度的特色社區活動，提供個性化定制服務，盡力提升業主的滿意度，打造更有溫度可生長的社區。

Rainbow Bridge Project 2.0 彩虹橋計劃2.0

During the Reporting Period, Dexin continued to carry out Rainbow Bridge Project 2.0, which involved tens of thousands of homeowners of Dexin in five regions in activities such as "Rainbow Garden, Rainbow Reading, Rainbow Movie Viewing, and Rainbow DIY". Based on the theme of "happiness", the activities were available for all ages and contained 28 sub-activities through four parts of "festival, children, neighbour, and the elderly". The activities have gradually increased its impact in the industry and was reported by many media.

報告期內，德信繼續開展「彩虹橋計劃2.0+」活動，覆蓋「彩虹滿園、彩虹悅讀、彩虹觀影、彩虹DIY」五大區域、數萬德信業主。活動以「幸福」為主題，通過喜「信」•佳節、「信」福•童稚、「信」會•鄰里、吉「信」•老年四大版塊，覆蓋全齡層，含有28個子活動。該活動行業發聲逐步擴大，獲多家媒體報道。

Taking into account the impact of the pandemic, the activities were held both online and offline, such as online reading session, caring for homeowners, and focusing on parent-child growth.

考慮到疫情的影響，本活動通過線上線下相結合的形式，舉辦例如線上讀書會，關懷業主，聚焦親子成長。



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Dexin Seeding Project and Dexin Neighbour Festival 德苗計劃、德鄰節

During the Reporting Period, Dexin Seeding Project in collaboration with Hangzhou Museum of Contemporary Art carried out activities for children under the theme of “colourful childhood and excellent art” focusing on two aspects of painting and reading. The activities covered more than 40 community sites in 5 regions and attracted participation from tens of thousands of homeowners of Dexin. We invited 5 artists and a dozen of homeowners representatives to interact, arranged many media for promotion, and organized charity auction for the first time.

報告期內，德苗計劃聯動杭州當代美術館，以「花樣童年 藝起綻放」為主題，圍繞繪畫、朗讀兩大方向開展少兒活動，覆蓋了5大成熟區域、40多個小區案場，數萬德信業主參與。我們邀請了5位藝術家和10餘位業主代言互動，鋪排多家媒體宣傳，首次組織了義賣競拍活動。

Under the theme of “taste of hometown and love of confidant”, Dexin Neighbour Festival was held in the form of banquet for 100 families. Covering five regions, the event occurred in a small yet exquisite manner that respected prevention and control of the pandemic. The activity involved tens of thousands of homeowners of Dexin and received their spontaneous approval.

德鄰節以「家鄉味•知己情」為主題，通過百家宴的形式開展鄰里佳節，覆蓋五大區域，結合社群運營，及防疫管控，小而精落地。該活動輻射數萬德信業主，收穫業主自發點贊。



• Experience activities

- New Year Welcome and Festival Couplets – On the eve of Chinese New Year, Dexin brought warmth to their confidants by sending Festival couplets and blessings. based on the feedback from previous years' activities, it held more flexible and rich activities through online and offline interaction, which covered more than 20 communities in 7 regions with tens of thousands of homeowners of Dexin participating in them.

• 體驗活動

- 迎新送春聯活動 – 春節前夕，通過送春聯送祝福等方式溫暖德信的知己。在往年活動反饋基礎上，通過線上線下雙互動，開展更靈活豐富的活動，覆蓋七大區域、20多個小區，共有數萬德信業主參與其中。

I. LEADING QUALITY LIFE

一、引領品質生活

- Children's Day – Dexin carried out activities for caring for junior homeowners in its 5 regions in conjunction with Rainbow Bridge Project and created space for parent-child interaction through garden party, game and other fun forms.
- Roof waterproof – As one of special services lasting for 5 years, we help clean public roofs and rooftops, clean and dredge drainage pipes, drainage ditches and drainage wells, and inspect and patch drainage facilities, facade cracks, stone and glue joints before rainy season every year. Meanwhile, we invite homeowner supervisors to take part in and supervise on site to eliminate hidden dangers caused by rainy season and ensure smooth travel.
- Golden wrench maintenance – Golden wrench maintenance action is carried out in August to September every year to repair problems of facilities and equipment through inspection of equipment management system and management records, so as to identify hidden dangers in daily operation of equipment system, reduce failure of uses, avoid safety risks and ensure customers' home life.
- Thermos action – In Winter, we carry out warm services in projects in each region according to regional characteristics and specific problems, such as heat insulation measures for equipment and facility pipelines, door and window closure and watch system, fall and slip prevention services, addition of covers to door handles, and delivery of ginger tea, so as to avoid freezing and bursting and other problems caused by extremely cold weather.
- 六一兒童節 – 在德信5大區域，結合彩虹橋計劃，全年開展針對小業主的關懷活動，並通過遊園會、遊戲闖關等趣味形式，為親子互動營建空間。
- 靚頂治水 – 作為持續5年的特色服務之一，每年梅雨季前，對公共屋面、樓頂的清理、排水管道清理疏通、排水溝、排水井等進行清理和排水設施運行檢查、外立面裂縫檢查、石材膠縫查看補打等，並一同邀請業主監督官現場參與、督促，排檢梅雨隱患，保障出行暢通。
- 金扳手保養 – 每年8-9月開展金扳手保養活動，通過查驗設備管理制度和管理記錄，修復設施設備存在問題，及時發現日常設備系統運行隱患，減少使用故障，規避安全風險，保障客戶居家生活。
- 保溫杯行動 – 寒冬時節，各區域結合地域特點、具體問題等，在項目內開展設備設施管道保溫措施、門窗關閉值守制度、防跌防滑服務、增設門把手布套、送姜茶等溫馨服務，以避免極寒天氣帶來的冰凍爆裂等問題。

I. LEADING QUALITY LIFE

一、引領品質生活



Action of sending festival couplets for welcoming New Year
迎新送春聯活動



Golden wrench maintenance – SAFE lift action
金扳手保養 – 電梯SAFE行動



Children's Day – tug of war activity
六一兒童節 – 拔河活動



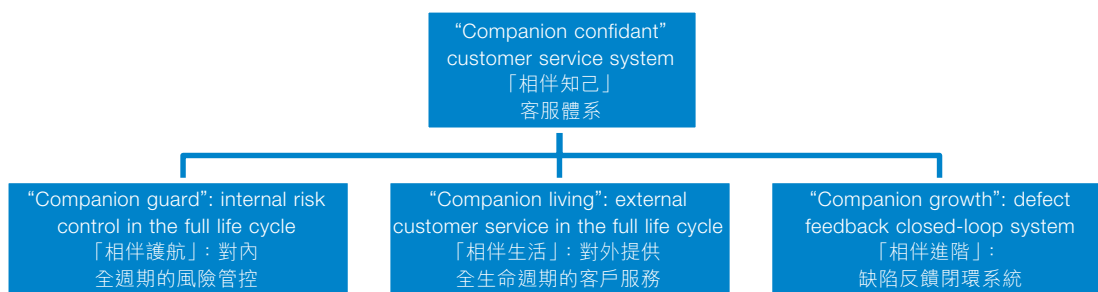
Thermos action – delivery of ginger tea
保溫杯行動 – 送姜茶

I. LEADING QUALITY LIFE

一、引領品質生活

1.4 CUSTOMER SERVICES

Regarding customers as our priority, Dexin delivered the brand proposition of “Your Life Companion” and established a complete “companion confidant” customer service system which is composed of “companion guard”, “companion growth” and “companion living”. The system is one of the key points to help Dexin create the quality image of “Hangzhou workmanship” and continue to propel the upgrading of products and services of Dexin.



Based on the contacts of customer in the full life cycle and focusing on the customer's concerns in all stages ranging from housing purchasing to living, Dexin established a professional service system. In this process, Dexin received the needs of the owners by various contact methods such as services, activities and investigations, and constantly fed back to the front-end and back-end to realize the update of products and services. During the Reporting Period, we continued to improve our internal standardization work, including system construction and optimization, internal training on various topics, delivery experience sharing and product upgrading.

德信按照客戶全生命周期觸點，聚焦客戶從購房到居住各階段的關注點，形成一套專業服務體系。在過程中，通過服務、活動、調查等各類接觸方式，了解業主的需求，並不斷向前端、後端反饋，實現產品與服務的更新疊代。報告期內，我們持續完善內部標準化方面的工作，包括制度體系建設和優化、各專題的內部培訓、交付經驗分享和產品升級。

System construction

- We formulated Operation Guidelines for Refund of Project Property Warranty Deposit.
- We revised Joint Risk Check and Evaluation Measures for Project Delivery.

制度建設

- 推出《項目物業質保金退還操作指引》
- 修訂《項目交付聯合風險檢查評價辦法》

Internal system construction

- We enhanced the improvement of customer service capability through customer service lecture hall activities, involving many themes, such as delivery experience, maintenance, community operation, customer complaint, satisfaction, customer service standardization, and joint quality inspection

內部體系建設

- 通過客服大講堂活動，覆蓋包括交付經驗、維修、社區運營、客訴、滿意度、客服標準化、品質聯合檢查標準解析等多項專題，增強客服條線服務力提升

Product micro upgrade

- From the perspective of products, and combined with the use of contacts of the owner, we carried out special feedback PDCA cycle management to assist in product micro upgrade.

產品微升級

- 從產品角度出發，結合業主的使用觸點，進行專項反饋PDCA循環管理，助力產品微升級

I. LEADING QUALITY LIFE

一、引領品質生活

Customer relationship management

During the Reporting Period, adhering to the service principle of “customer first”, the Group optimized the customer’s online and offline complaint feedback system, and strengthened the “one-click application for repair” and consultation on WeChat app. Furthermore, Dexin organized many special trainings to clarify the customer complaint handling process and requested to promulgate the complaint hotline for projects that are on sale or have been delivered to ensure unblocked channel for customer complaints. We have strictly implemented Information Management Requirements for Major and Hot Complaints from Customers of Dexin Real Estate. For daily complaints, professional response opinions will be determined and given to owners in 24 hours and professional response comments will be formed no later than 48 hours. The specific issues are completed on time according to the agreed time to ensure that the complaints are responded and solved in a timely and favorable manner. During the Reporting Period, the Group received approximately 170 complaints in total, including approximate 140 service-related complaints and approximate 30 product-related complaints, with the complaint closure rate up to 90%.

客戶關係管理

報告期內，我們秉持「客戶至上」的服務原則，優化客戶的線上、線下的投訴反饋體系，加強了微信端的「一鍵報修」和諮詢。同時，德信組織了多場專項培訓，明晰員工的客訴處理流程，並要求在售項目、交付項目公示投訴熱線，保證客訴渠道通暢。我們嚴格執行《德信地產重大、熱點客戶投訴信息管理要求》，針對日常投訴，在24小時內確定專業回覆口徑，回覆業主，並不晚於48小時內形成專業回覆意見。具體問題則按照約定時間按時完成，確保客戶的訴求得到及時、良好地回應與解決。報告期內，集團共接到投訴總量約170件，其中因為服務問題的投訴約140件，因為產品問題的投訴約30件，投訴關閉率達90%。

Email: the Group has set an open email for customer service of real estate to collect customer comments.

郵箱：集團中心設有對外公佈的地產客服郵箱，收集客戶意見

Hotline: the city companies have set the service hotline for customers.

熱線：各城市公司均設有服務熱線，可供客戶撥打

WeChat “one-click application for repair”: project owners may apply for repair and consult through the official account of WeChat.

微信端「一鍵報修」：項目業主可通過微信公眾號進行報修和諮詢

Complaint feedback channel

投訴反饋渠道

I. LEADING QUALITY LIFE

一、引領品質生活

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

During the Reporting Period, thanks to the joint efforts of all the staff, the Group successfully achieved its satisfaction target of beginning of 2021. The Group scored 84.9 points, higher than the target value made at the beginning of 2021 and higher than the average value in this industry. Besides, in terms of loyalty in survey on residential satisfaction of Chinese Residents made by China Index Academy, Dexin ranked the first and fourth in Wenzhou and Hangzhou respectively; in terms of satisfaction, Dexin ranked the second and third in Wenzhou and Hangzhou respectively.

集團始終站在客戶的角度，傾聽每一個細緻入微的需求，從細節出發，不斷實現對客戶生活品質的提升。報告期內，德信聯動第三方調查公司，進行客戶滿意度測評，通過互聯網以及電話訪問的形式對銷售期、交付期、入住期業主開展滿意度調查，主要指標涉及整體滿意度、銷售服務、簽約後關懷、交付服務、小區環境和規劃、房屋設計、房屋質量、整改維修、投訴處理以及物業服務，並按照發現的問題有針對性地開展閉環處理，不斷提升客戶滿意度。

報告期內，通過德信全體人員的努力，成功達成了集團2021年年初的滿意度目標，集團在滿意度調查中獲得了84.9分，超過了年初制定的目標，該測評結果領先行業均值。另外，在中指院組織的中國居民居住滿意度調查中忠誠度方面，德信在溫州、杭州分別位居第1、第4名；滿意度方面，德信在溫州、杭州分別位居第2名、第3名。

I. LEADING QUALITY LIFE

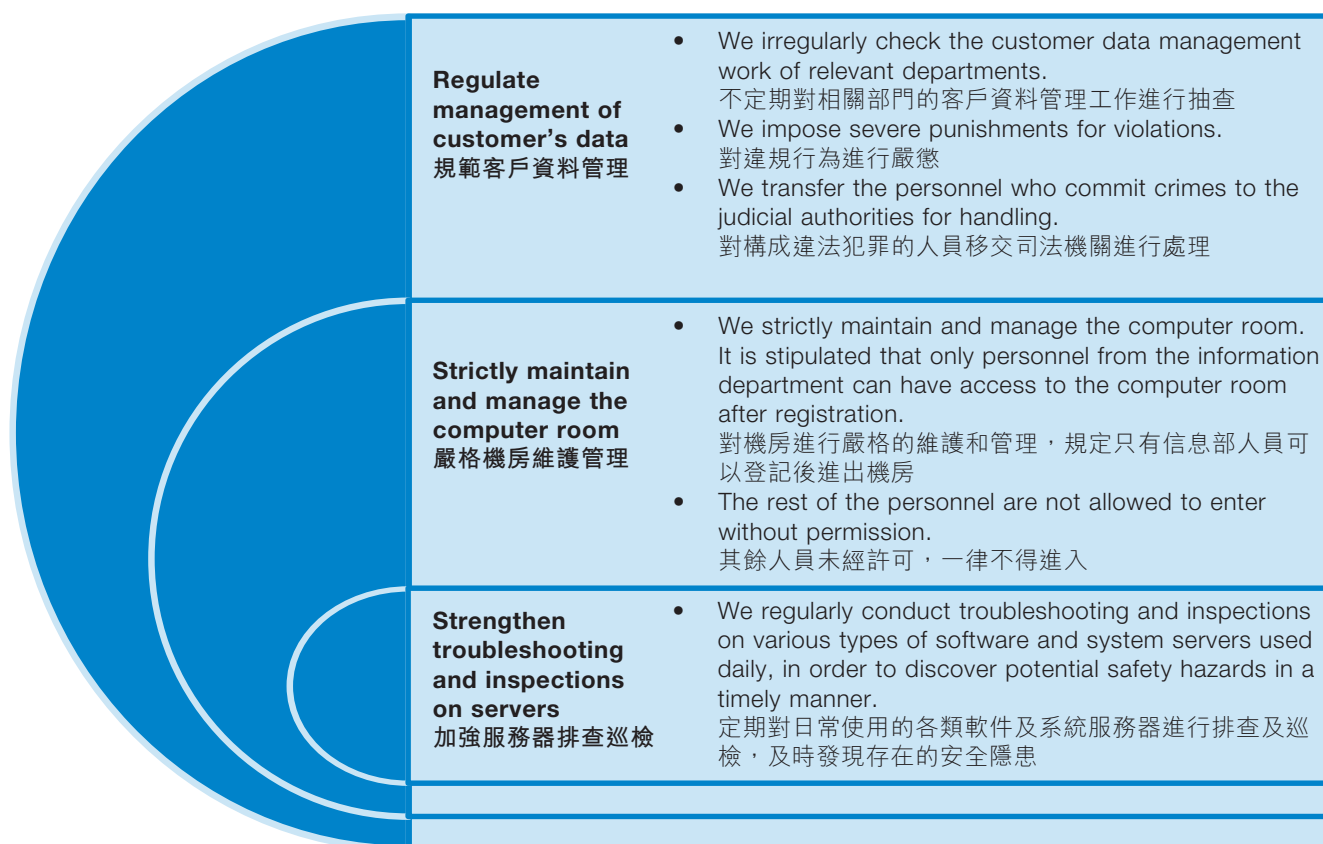
一、引領品質生活

Customer privacy and information security

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

客戶隱私安全

集團充分意識到保障客戶隱私和信息安全的重要性，並高度重視客戶隱私和信息安全保護工作。一直以來，我們嚴格遵守《中華人民共和國網絡安全法》及《電信和互聯網用戶個人信息保護規定》等信息安全保護相關法律法規，並通過《關於做好客戶資料保密工作的通知》等文件的下發和執行，對客戶資料的使用、保管、交接等過程嚴格把關，遵守國家和公司的相關規定。



Customer privacy and information security management means

客戶隱私與信息安全管理手段

I. LEADING QUALITY LIFE

一、引領品質生活

1.5 WELL-BEING

We firmly believe that as a member of society, Dexin is necessary to support all kinds of public welfare activities to promote social well-being and create a harmonious social atmosphere. Dexin has Dexin Blue Educational Foundation which is committed to financing and supporting education, science and culture as well as other social public and welfare undertakings that promote social development and progress. During the Reporting Period, we held a series of welfare activities and projects, actively participated in the development of social public welfare undertakings, gave back to the society with love and warmth, and transmitted the temperature of confidants to every corner.

Care for children and residents in distress

Warm Knock the Door | Care for rural children in distress and bring warmth to children in winter! Rural children caring activity

“Warm Knock the Door” caring activity was jointly initiated by 35 foundations (including Hangzhou Dexin Blue Educational Foundation), 152 social organizations and 23 enterprises under the guidance of Women’s Federation, Department of Civil Affairs and Working Committee on Caring for the Next Generation of Zhejiang Province. We distributed red envelopes and gift packs for rural children in distress, conducted the caring activities and offered safety education to let rural children in distress feel the love from all sectors of society, live a happy life and grow up healthily.

1.5 民生福祉

我們深信德信作為社會的一份子，有必要支持各類公益活動以促進社會福祉，營造和諧的社會氛圍。德信下設杭州市德信藍助學基金會，致力於資助和扶持教育、科學、文化事業，及促進社會發展和進步的其他社會公共和福利事業。報告期內，我們開展了一系列公益活動和項目，積極投身社會公益事業的發展，用愛心和溫暖回饋社會，將知己溫度傳遞到每一個角落。

關注困境兒童與住戶

溫暖來敲門 | 關愛鄉村困境兒童，陪孩子們暖心過冬！鄉村困境兒童關愛活動

「溫暖來敲門」暖冬關愛行動在浙江省婦女聯合會、省民政廳、省關工委的指導下，由35家基金會（含杭州市德信藍助學基金會）、152家社會組織、23家企業聯合發起，通過為鄉村困境兒童發放新春紅包、新春禮包，開展關愛服務、進行安全教育科普等形式的參與活動，讓廣大鄉村困境兒童感受到社會各界對他們的關愛，快樂生活、健康成長。



I. LEADING QUALITY LIFE

一、引領品質生活

Child Enjoying Blue Sky | Dexin Blue Million Foundation entering Chun'an Xiajiang Village

“Child Enjoying Blue Sky” 1 Million Foundation was set up by Dexin Blue Education Foundation and is committed to helping children in distress and left behind in Chun'an County. During the Reporting Period, responding to the call of the “Micro Wish” Claim activity for children in distress launched by Hangzhou Civil Affairs Bureau, Dexin claimed 626 micro and small wishes of children in distress and left behind in Chun'an County, and donated 100 smart bracelets for positioning of the left behind children without custody to prevent them from getting lost. During the process, staff of Dexin Blue Education Foundation visited Weiping Town in Chun'an County many times and talked with children in distress and left behind.

By giving play to its advantages, Dexin Blue organized 20 owners and media persons to participate in the paired assistance. As for Dexin Seedling Project (德苗計劃), in “Little Painter” activity, the child owners auctioned their excellent paintings for raising the public welfare funds and donated the fund to Dexin Blue project. Besides, we cooperated with “Micro Wish” to invite owner representatives for donation, and claim the public welfare of children in distress and left behind in Chun'an County to deepen the activity. Our behaviour was praised by the owners. We assisted in the love cause and fulfilled our corporate social responsibilities. The media people also bought and donated a large number of living materials, books and stationery to the children.

“There is a crack in everything, that's how the light gets in.” We believe that the love platform of Dexin Blue can let more children in distress and left behind get out of the haze and grow up happily.

童享藍天 | 德信藍公益百萬幫扶基金走進淳安下姜村

「童享藍天計劃」100萬元專項基金由德信藍公益設立，長期持續用於幫扶淳安縣的困境兒童和留守兒童。報告期內，德信積極響應杭州市民政局發起的困境兒童「微心願」認領活動的號召，認領了淳安縣困境和留守兒童626個微小心願，並捐贈了100個智能手環，用於定位監護人缺位的留守兒童，防止其走失。在認領過程中，德信藍基金會多次來到淳安縣威坪鎮進行實地走訪，與困境和留守兒童面對面溝通。

德信藍同時發揮自身優勢，集結了20組愛心業主、媒體朋友等參與結對幫扶。本期德苗計劃將「小小繪畫家」活動中小業主優秀的繪畫作品通過公益拍賣的形式，募得公益善款捐贈德信藍項目，並聯動「微心願」招募業主代表捐獻愛心，認領幫扶淳安縣困境及留守兒童助力公益，深化活動。獲得業主自發點贊，為愛心事業助力，踐行企業社會責任。愛心媒體們還自發地購買了大量的生活物資、書本文具等送給現場的孩子們。

「萬物皆有裂痕，那是光照進來的地方」。我們相信，通過德信藍公益搭建的愛的平台，可以讓更多困境兒童及留守兒童走出陰霾，快樂成長。



I. LEADING QUALITY LIFE

一、引領品質生活

Help youth development

Sunshine Youth Words (陽光青年說)· Dexin Blue Rural Youth Growth Inspirational Lecture Hall (德信藍鄉村青年成長勵志講堂) and Journey to Sunshine Education (陽光助學直通車)

In 2015, Sunshine Education Financing Action launched a derivative project “Outstanding Students Come”. We invited several representatives from students who received help from Sunshine Education Action to make lecture and show their growth experience, mental outlook and change. In 2018, Hangzhou Dexin Blue Education Foundation became a partner of Hangzhou Daily Express for initiating Sunshine Education Financing Action and “Outstanding Students Come” Project. We hope to provide more learning opportunities and create a broader space for improvement for excellent students.

During the Reporting Period, “Outstanding Students Come” Project was upgraded as Sunshine Youth Words Dexin Blue Rural Youth Growth Inspirational Lecture Hall which was jointly initiated by Hangzhou Daily Express and Hangzhou Dexin Blue Education Foundation. Sunshine Education Financing activities gradually spread to 18 provinces (cities) from Zhejiang, such as Shandong, Jiangsu, Liaoning, Jiangxi and Shaanxi and help almost 60,000 poor students to realize their dream of college.

助力青年發展

陽光青年說·德信藍鄉村青年成長勵志講堂和陽光助學直通車

2015年，陽光助學行動推出「學霸來了」衍生項目，從當年走訪的陽光學子中，邀請數位代表，通過演講，展示他們的成長經歷、精神面貌、蝶變能量。2018年，杭州市德信藍助學基金會成為都市快報陽光助學行動和「學霸來了」項目的發起夥伴，希望一起為優秀學子提供更多的學習機會，開創更廣闊的提升空間。

報告期內，「學霸來了」升級為「陽光青年說·『德信藍』鄉村青年成長勵志講堂」，由都市快報和杭州市德信藍助學基金會共同發起。陽光助學則從浙江逐步擴展到山東、江蘇、遼寧、江西、陝西等全國18個省(市)，幫助近60,000名寒門學子圓了大學夢。



I. LEADING QUALITY LIFE

一、引領品質生活

Education financing: Guizhou Taijiang Ethnic Middle School “Dexin Class” (2nd phase of Education Financing in 2021)

After retirement, Chen Liqun, a “national famous headmaster”, left the prosperous city and went to remote mountainous areas in Southeast Guizhou to support education free of charge. His dedication to education and poverty alleviation made Taijiang Ethnic Middle School ranked first of students who passed the score line of second-tier university and above in Qiandongnan Prefecture in three consecutive years. When Dexin learnt of Chen Liqun’s touching deeds, Dexin took the initiative to help. Dexin made a detailed assistance plan. It set up a “Dexin Class” to finance 50 students every year (RMB2,500 per student per year). At present, the class is in the second stage. The establishment of “Dexin Class” was not only the instant coincidence between President Chen Liqun and the concept of public welfare of Dexin, but also an important action of education and poverty alleviation of Dexin.

捐資助學：貴州省台江縣民族中學「德信班」(2021第二期助學)

「全國名校長」陳立群退休後，離開了繁華都市，遠赴黔東南偏遠山區無償支教。他的躬身教育扶貧讓台江縣民族中學，連續三年蟬聯黔東南州二本及以上上線率排名第一。德信得知陳立群校長的感人事跡後，主動伸出了援手，並制定了詳細的扶助方案，規劃設立「德信班」每年資助50名學生，每生每年資助2,500元，現已進入第二期助學階段。「德信班」的建立，不僅是陳立群校長與德信公益理念的一拍即合，更是德信教育扶貧的重要行動。



II. BUILD A GREEN CITY

二、建設綠色城市

Persisting in the brand concept of “Your Life Companion”, Dexin is committed to the sustainable development of environment and ecological environment construction of community to realize the harmonious coexistence of people, architecture and environment. Dexin has actively explored technological innovation to reduce the impact on the ecological environment in the whole process of project design, development, construction and operation and maintenance, actively responded to climate change while building high-quality products, helped build an environment-friendly and resource-saving society, and strove to build a livable green city.

The United Nations SDGs:



Indicators and goals:

By reference of emission data of environment performance of Dexin in the past three years, we carefully analyzed the change characteristics and organized all departments to tap the potential of emission reduction in the future. Meanwhile, based on business and operation characteristics, Dexin headquarters and project companies formulated the environmental goals, including carbon emission, energy use, water resource and waste treatment. In the future, we will regularly monitor the use of energy resources and carbon emissions, timely adjust green operation measures, and disclose the annual environmental performance.

德信始終堅持「你的生活知己」品牌理念，致力於環境的可持續發展和社區的生態環境建設，實現人、建築與環境的和諧共生。德信積極探索技術創新，在項目設計、開發建設及運營維護的全過程降低對生態環境的影響，在打造高品質產品的同時積極應對氣候變化，助力環境友好型、資源節約型社會建設，努力建設宜居的綠色城市。

聯合國可持續發展目標：



指標和目標：

我們通過回顧德信過去三年環境各績效的排放數據，仔細分析變化特點，統籌各部門深挖未來減排潛力。同時，德信根據自身業務特色和運營特點，以德信總部和項目公司為主體分別制定了包括碳排放、能源使用、水資源和廢棄物處理在內的環境目標。未來，我們將定期監察能源資源使用和碳排放情況，適時調整綠色運營舉措，並披露年度環境績效表現。

II. BUILD A GREEN CITY

二、建設綠色城市

- Environment goals

- 環境目標

	Dexin Headquarters 德信總部	Project Company 項目公司
<p>➤ Carbon emissions/energy use 碳排放／能源使用</p> <p>By 2030, carbon emissions/energy use intensity will reduce by (2020 as base year): 到2030年，碳排放／能源使用強度減少 (以2020年為基準年)：</p>	<p>↓ 17%</p>	<p>↓ 8%</p>
<p>➤ Water resource 水資源</p> <p>By 2030, water consumption intensity will reduce by (2020 as base year): 到2030年，耗水強度減少 (以2020年為基準年)：</p>	<p>↓ 30%</p>	<p>↓ 7%</p>
<p>➤ Waste 廢棄物</p> <p>By 2030, the waste handling intensity will reduce by (2020 as base year): 到2030年，廢棄物處理強度減少 (以2020年為基準年)：</p>	<p>↓ 2%</p>	<p>↓ 8%</p>

Based on the environmental goals, we have actively explored the green operation mode to contribute to environmental protection. By researching and developing more environmentally friendly products and technologies, we have facilitated the popularity of green building and delivered the concept of low-carbon and green sustainable development to our suppliers, contractors and partners.

我們通過環境目標的制定，以積極探索綠色運營模式，為保護環境貢獻出一份力量。我們將通過更多環境友好的產品和技術的研發，助力綠色建築的普及，並向我們供應商、承包商、合作夥伴傳遞低碳綠色的可持續發展理念。

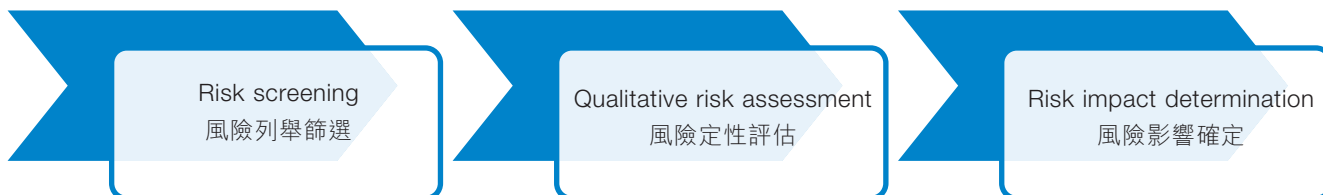
II. BUILD A GREEN CITY 二、建設綠色城市

2.1 CLIMATE CHANGE

With the acceleration of global warming, the significance of climate change is increasing, and the climate change has become the most challenging global issue in the 21st century. To actively respond to climate change, during the Reporting Period, Dexin absorbed the suggestions of Task Force on Climate-related Financial Disclosures (TCFD) for the first time. Combining climate change scenario, the Group analyzed its risks and opportunities in the face of climate change and disclosed Dexin's information related to climate change.

Risk management

Combining the industrial characteristics, Dexin fully considered the possible impact of climate change, identified Dexin's climate risks in aspect of transition risk and physical risk and will continue the evaluation.



2.1 氣候變化

隨着全球變暖進程的加快，氣候變化的重要程度日益增強，已成為21世紀最具挑戰性的全球性問題。為積極應對氣候變化問題，報告期內，德信首次參考氣候相關財務披露工作小組(Task Force on Climate-related Financial Disclosures, TCFD)的建議，結合氣候變化情景，分析了自身在面對氣候變化時的風險和機遇，披露了德信與氣候變化相關的信息。

風險管理

德信結合自身所處行業特點，充分考慮氣候變化所可能帶來的影響，從轉型風險和實體風險兩個維度識別了德信的氣候風險，並將持續進行評估。

II. BUILD A GREEN CITY

二、建設綠色城市

Climate change risks

氣候變化風險

Climate change risks (grade I) 氣候變化風險 (一級)	Climate change risks (grade II) 氣候變化風險 (二級)	Climate change risk items 氣候變化風險 項目	Main impact 主要影響描述
Transition risk 轉型風險	Policy and Legal 政策和法律	Carbon emission targets/ policies 碳排放目標／政策	<ul style="list-style-type: none"> Steel and building materials will soon be included in the scope of the second batch of mandatory carbon trading, which may increase the purchasing costs of Dexin 鋼鐵、建材即將納入第二批強制碳交易範圍，可能導致德信採購成本的增加 By interpreting the existing laws and regulations, the requirements for building will be stricter, which may increase the operation costs of Dexin 通過對於現階段法律法規的解讀，建築建設要求將會提高，會導致德信運營成本的增加 Impacted by ZEB planning in many countries, ZEB requirements in China in the future will increase costs of Dexin in building design, clean energy construction, technology improvement and construction investment 受各國對零能耗建築(ZEB)相關規劃規劃影響，未來中國若ZEB要求，將增加德信在建築設計、清潔能源建設、技術提高、建設投資方面的成本
	Technology 技術	Technological innovation and product R&D 技術創新和產品研發	<ul style="list-style-type: none"> Dexin reduces the carbon emission from buildings by investment and research and development of new construction technologies 德信通過資金投入，研發新的建築相關技術，以減少建築物的碳排放

II. BUILD A GREEN CITY

二、建設綠色城市

Climate change risks (grade I) 氣候變化風險 (一級)	Climate change risks (grade II) 氣候變化風險 (二級)	Climate change risk items 氣候變化風險 項目	Main impact 主要影響描述
			<ul style="list-style-type: none"> In the climate change environment, low-carbon emission technologies related to building design and construction have developed rapidly, and the costs of independent research and development of Dexin has been reduced. However, the competition with other advanced enterprises will become fierce. 由於氣候變化的大環境，使得建築物設計以及建設相關的低碳排放技術發展迅速，德信自主研发的成本得以降低，但同時與其他先進企業的競爭會變得嚴峻
	Market 市場	Changes in customer behavior 客戶行為變化	<ul style="list-style-type: none"> There is a possibility of failure in the investment in new low-carbon and environmental protection technologies. 投資新型低碳環保技術的過程中存在失敗的可能性 The rise of consumers' requirements for low-carbon products reduces the product demand at this stage, resulting in influence of the benefits. 消費者對於低碳產品的要求提高，現階段將導致德信的產品需求量減少，影響收益 Dexin launches the low-carbon buildings to meet consumer demand and increase benefits. 德信推出低碳建築，迎合消費者需求，增加收益
	Reputation 聲譽	Changes in investor evaluation 投資者評價變化	<ul style="list-style-type: none"> Investors' expectations increase. If Dexin fails to improve/upgrade in time, it will be under adverse impact. 投資者的期望增加，若德信不能及時改善／提升，將會受到負面的影響

II. BUILD A GREEN CITY

二、建設綠色城市

Climate change risks (grade I) 氣候變化風險 (一級)	Climate change risks (grade II) 氣候變化風險 (二級)	Climate change risk items 氣候變化風險項目	Main impact 主要影響描述
Physical Risks	Acute risks	Frequent abnormal climate phenomena	<ul style="list-style-type: none"> Frequent typhoon, rainstorm, flood, drought and other abnormal climate phenomena will affect the construction process and affect the transportation, use and storage of raw materials, leading to the delay of the construction period of the project. 颱風、暴雨、洪水、乾旱等異常氣候現象的頻發，將影響施工進程，影響原材料的運輸、使用和儲存，導致建項目的工期延期 Abnormal climate phenomena may lead to damage to buildings and generate corresponding repair costs. 異常氣候現象可能導致建築物的損壞，產生相應的修繕費用 The temperature rise will increase the burden on energy consumption (refrigeration) and workers, resulting in an increase in the costs of operation. 氣溫上升對於能源消耗(制冷)和勞動者的負擔均會增加，從而導致運營過程中的成本增加
實體風險	急性風險	異常氣候現象頻發	
	Chronic risks	Rise of average temperature	
	慢性風險	平均氣溫上升	

In view of the project risks brought by climate change and extreme weather, the Group focused on severe climate dynamics such as typhoon, rainstorm, high temperature and severe convective weather, and organized various special inspections in a targeted manner to detect the potential quality and safety risks and minimize the impact of extreme weather on project progress and quality. During the Reporting Period, the Group issued the Notice on Strengthening Construction Management in Winter, proposed specific measures for construction in winter, and requested all projects to taking heat preservation and antifreeze measures in different construction stages to eliminate construction quality and safety risks in winter and prevent quality and safety accidents; all city companies also formulated detailed response plans according to local situation.

針對氣候變化和極端天氣所帶來的項目風險，集團對颱風、暴雨、高溫、強對流天氣等惡劣氣候動態予以重點關注，有針對性地組織各類專項檢查，排查潛在的質量安全風險，最小化極端天氣對項目進度與品質造成的影響。報告期內，集團下發《關於加強冬季施工管理的通知》，擬定了針對冬季施工的具體舉措，要求各項目針對不同的施工階段採取專項防寒保溫、防護防凍措施，消除冬季施工帶來的施工質量安全風險，杜絕質量安全事故發生；各城市公司也根據屬地性質，擬定了詳細的應對預案。

II. BUILD A GREEN CITY 二、建設綠色城市

2.2 GREEN BUILDINGS

Taking “green, health, smart, and technology” as its product concept, the Group made full efforts to create green products. Towards the development direction of green building, the Group has actively explored, continuously innovated and made great efforts to create excellent demonstration area. In accordance with *Evaluation Standard for Green Building GB/T50378-2019* issued by China, the Group revised its internal building management regulations and prepared Design Management White Paper (2021) with a view to reducing resource consumption and environmental pollution in the full life cycle of building so as to continuously reduce the energy consumption of building and negative impact on the environment.

During the Reporting Period, Dexin registered six green construction projects with a total registered area larger than 663,800 square meters, including one green building three-star projects and five green building two-star projects.

Green design

Actively responding to national “carbon peak” and “carbon neutral” targets, the Group, on the basis of green health, continued to try to use leading low-carbon technology to comprehensively reduce carbon emissions in the operation process.

2.2 綠色建築

德信以「綠色、健康、智慧、科技」為產品理念，全力打造綠色產品。集團在綠色建築的發展方向上，積極探索，不斷創新，努力打造優秀示範區。集團參照國家《綠色建築評價標準GB/T50378-2019》，對內部建築管理規定進行梳理和修編，形成了《設計管理白皮書（2021版）》，致力於在建築全生命周期減少資源使用、減少環境污染，以不斷降低建築能耗和對環境的負面影響。

報告期內，德信共註冊6個綠色建築項目，註冊總面積超66.38萬平方米，其中包括1個綠建三星和5個綠建二星項目。

綠色設計

德信積極響應國家「碳達峰」、「碳中和」目標，在綠色健康的基礎上不斷嘗試運用領先的低碳技術，全面降低運行過程中的碳排放。

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Sponge cities

Dexin mainly paved by using pervious bricks and concrete to absorb rainwater and relieve the pressure of rainwater pipe network

海綿城市

德信主要使用透水磚、透水混凝土等透水材料的鋪裝，以幫助消納雨水，緩解雨水管網壓力

Rainwater recycling system

Rainwater recycling system was designed for all projects in construction to water landscapes by recycling, purifying and storing rainwater.

雨水回收系統

德信所有在建項目均設計雨水回用系統，通過雨水收集、淨化、蓄水，回用於景觀澆灌

Smart lighting

Dynamic light was adopted to intelligently adjust the brightness and color temperature of indoor light source, so as to help the owner form a healthy work and rest habit and reduce energy consumption

節律照明系統

採用動態光，智能調節室內光源亮度、色溫，幫助業主形成健康作息的同時，減少能源消耗

Solar PV power generation system

Dexin (Ningbo Wenchenfu and Ningbo Binxuei projects) used solar panels for power generation. Such electricity was provided for street lighting in the park, and the excessive electricity can also be connected to the grid.

太陽能光伏發電系統

德信(寧波文辰府、寧波濱學裡項目)利用太陽能電池板進行發電，為園區提供路燈照明，多餘電量也可併網發電

Solar/air energy hot water system

All projects of Dexin under construction were equipped with hot water system which can increase the water temperature through solar energy or air energy, so as to save electric energy or natural gas.

太陽能/空氣能熱水系統

德信所有在建項目均安裝熱水系統，通過太陽能或空氣能提高水溫，以節省電能或天然氣使用

Building automation system

Dexin (Hangzhou Dexin Center and Ningbo Zhongyi Project) monitored the operation of equipment in the building and controlled the operation of elevators through the building automation system, improving energy efficiency by 15% - 20%

樓宇自控系統

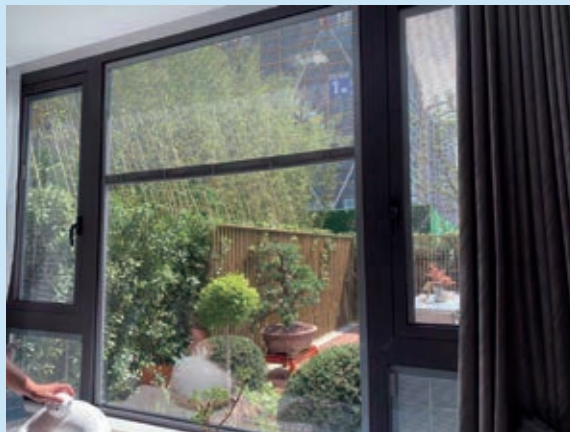
德信(杭州德信中心、寧波中意項目)通過樓宇自控系統，監控建築內設備運行，對電梯運行進行管制，可提高能效15%-20%

Built-in shutter

門窗內置百葉窗

Dexin has actively used built-in shutter technology. The shutter is placed into two layers of insulating glass, which can effectively save the window decoration materials and improve the sound insulation effect. The unfolded built-in shutter can effectively block the convection of cold and hot air and reduce indoor energy consumption for the purpose of energy saving. It is estimated that when the built-in shutter is fully closed, the indoor energy-saving effect can be reduced by 40% maximally.

德信積極採用內置百葉窗技術。該技術將百葉簾放至兩層中空玻璃中，可有效節省窗飾的材料使用，並可提升隔音效果。內置百葉在中空玻璃中展開後，可有效阻隔冷熱空氣對流，減少室內的能源消耗，達到節能的目的。據測算，內置百葉處於完全關閉狀態時，室內的節能功效最高可減少40%。



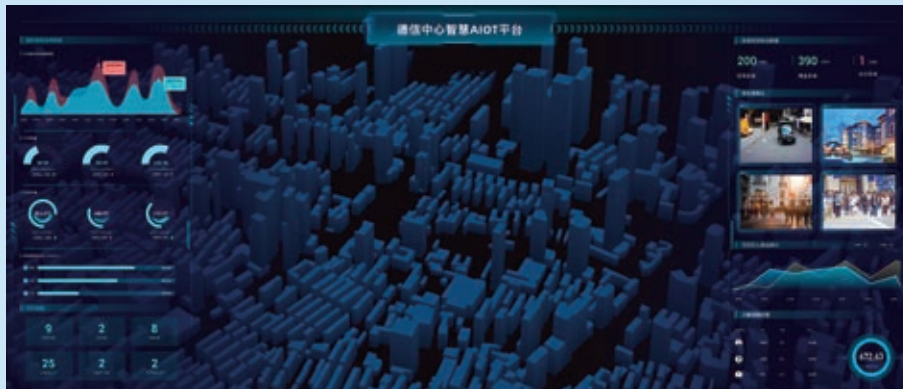
II. BUILD A GREEN CITY 二、建設綠色城市

Smart community system

智慧社區系統

Hangzhou Dexin Center, Hangzhou Zhicai City and Wenzhou Jiangshan Yunqi have used the smart community system. This system provides intelligent means for the smart community system, carries out zoning intelligent monitoring and analysis of power and water consumption in the community, and also provides powerful data support for energy conservation and emission reduction in the community in the future on Dexin AIOT smart platform, basically supported by big data and cloud computing and based on AI+IOT vision algorithm, face recognition system, surveillance camera and other technologies.

杭州德信中心、杭州之彩城、溫州江山雲起均採用了智慧社區系統，該系統採用德信AIOT智能平台，以大數據和雲計算為基礎支撐，基於AI+IOT視覺算法、人臉識別系統、監控攝像頭等技術，為智慧社區系統提供智能化手段，對社區內用電量、用水量進行分區智能監控與分析，也為社區未來的節能減排的工作開展提供了大量的數據支撐。



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二、建設綠色城市

User health

With the primary goal of ensuring user health, Dexin is committed to effectively monitoring and controlling indoor air quality with perfect measures and technology application. The Group meets the specific indicator requirements for the air quality of the project through three control systems and ten control steps with combination of pollution-free materials and assembly process.

➤ Purchasing of green building materials

The Group abides by the latest national, industrial and local standards, and has formulated internal purchasing and construction technical standards for floors and cupboards in interior decoration to strictly limit the concentration of formaldehyde and hazardous substances, so as to ensure the health of users.

➤ Detection of indoor air

After the completion, the Group entrusted a third-party detection institution to detect formaldehyde, benzene, toluene, xylene and other hazardous gases in the indoor air of construction projects in strict accordance with national standards with a view to strictly ensuring the project quality.

➤ Monitoring of indoor air

The Group installs an indoor air quality detector to display air quality composition data in real time. The detector links the fresh air system to keep indoor air clean through filter screen and sterilization module.

用戶健康

德信以保障用戶健康為首要目標，致力於以完善的措施和技術運用，有效監測並控制室內空氣質量。集團通過三大管控體系、十道管控步驟，同時結合無污染材料和裝配式工藝，實現對項目空氣品質的具體指標要求。

➤ 綠色建材選購

集團實施追蹤國家、行業及地方最新標準，對於室內裝修所用的地板、櫥櫃制定了內部的採購及施工技術標準，嚴格限制其甲醛及有害物質的濃度，以保障用戶的身體健康。

➤ 室內空氣檢測

項目施工完成後，集團委託第三方檢測機構，嚴格按照國家標準對建築工程室內空氣中的甲醛、苯、甲苯、二甲苯等有害氣體檢測，嚴格保證工程質量。

➤ 室內空氣監測

集團採用室內安裝的空氣質量探測器，實時顯示空氣質量成分數據，同時聯動新風系統，通過過濾網和除菌模塊，保持室內空氣潔淨。

II. BUILD A GREEN CITY

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CO monitoring system in underground garage

地下車庫CO監測系統

With the popularity of private cars and underground garages, the emission of indoor vehicle exhaust seriously affects the indoor air quality, and the underground garages are prone to accumulate CO gas. Nanjing Jiuqi Heyuan Project has set the CO monitoring system in the underground garage to realize the real-time concentration monitoring in 24h. This system is interlocked with ventilation device to realize the intelligent adjustment and control of air quality in garage.

隨着私家車及地下車庫的普及，室內車輛尾氣的排放嚴重影響室內空氣質量，地下車庫更是極易積累CO氣體。南京玖棲和院項目已設置地下車庫CO監測系統，可實現24小時的實時濃度監測，同時該系統聯動了通風裝置，可對車庫中的空氣質量實施智能化調節控制。

II. BUILD A GREEN CITY 二、建設綠色城市

2.3 GREEN FINANCE

The Group is committed to delivering our green development concept, and integrates green factors, including low carbon and environment protection into our finance mechanism. The Group spares no efforts to facilitate effective utilization of resources and sustainable development transformation of the Group. A green finance framework was formulated by the Group in February 2021 and granted green certification by a third-party rating agency, Sustainalytics, which then issued the Second-party Opinion. According to this framework, the Group will continue to deliver sustainable development concept in the future and plan through green bonds or loan financing to invest qualified green projects, including but not limited to green buildings, energy efficiency, pollutant prevention and control and renewable energy.



Dexin Green Finance Framework
德信綠色融資框架

2.3 綠色融資

德信始終堅持並踐行綠色發展理念，並將低碳、環保等綠色因素納入融資機制，全力促進資源的有效利用以及集團的可持續發展轉型。集團於2021年2月訂立了綠色金融框架，並由獨立第三方評級機構 Sustainalytics 對框架提供認證並出具第二方意見書(Second-party Opinion)。根據此框架，集團未來將持續實踐可持續發展理念，計劃通過綠色債券或貸款融資的方式投資符合資格的綠色項目，合格的項目類別包括綠色建築、能源效率、污染物防控以及可再生能源等。



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

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2.4 GREEN CONSTRUCTION

Focusing on the project impact on environment during construction, Dexin takes the initiative to supervise and manage the environmental protection work of third-party contractors to help reduce the negative environmental impact caused by the construction and development of buildings. During the Reporting Period, Dexin added relevant provisions on environmental protection in the project contract to advocate green construction.

During construction, taking the goal of protecting the ecological environment and saving energy, we defined various measures and schemes for water saving, energy saving, material saving, land saving and environmental protection to ensure the product compliance in aspects of emissions, resource consumption and ecological impact in the full life cycle. In the management of engineering contractors, the Group is gradually establishing and improving the green construction system to gradually normalize and standardize the green construction.

2.4 綠色施工

德信注重項目在施工過程中的環境影響，集團主動肩負監督和管理第三方工程承包商的環境保護工作，以幫助減少建築物在建造和開發過程中所造成的負面的環境影響。報告期內，德信在工程承包商合同中添加了環境保護的相關條款，倡導綠色施工。

在建造過程中，我們以保護生態環境和節約資源為目標，明確節水、節能、節材、節地和環境保護的各項措施方案，全周期地保障產品在排放物、資源消耗和生態影響等方面的合法合規。集團在對工程承包商的管理過程中，正逐步建立健全綠色施工體系，使綠色施工逐步規範化、標準化。



II. BUILD A GREEN CITY

二、建設綠色城市

➤ Project design consideration

The Group strictly follows the functional planning requirements of the project site to avoid developing projects at ecologically sensitive areas. Besides, in the project design stage, we actively take roof greening, vertical greening and other development technologies with a view to increasing the green land in city and providing effective help for surrounding ecological environment construction.

➤ Project development consideration

The Group strictly follows the relevant national and local laws and regulations and relevant rules such as *the Environmental Impact Assessment Law of the People's Republic of China* and *the Green Building Regulations of Zhejiang Province*, and conducts environmental impact assessment and energy conservation assessment for all the projects. Besides, in accordance with *the Evaluation Standard for Green Building GB/T50378-2019*, the Group has made clear the green configuration requirements for various projects to gradually promote the construction of the green construction system of the Group.

➤ Project construction

In accordance with *the Environmental Protection Law of the People's Republic of China* and other relevant laws and regulations, the Group strictly controls the engineering contractors. We have formulated Standard Guidelines for Safe and Civilized Construction. On the premise of ensuring the quality and safety of project construction, we strictly regulate the environmental protection management process during the project construction to minimize the use of energy and minimize the adverse impact of construction on environment.

On the basis of current noise reduction, dust control, water saving and environment-friendly emission, we use "four new" technologies to dig the potential of green control. In addition, according to the local control characteristics of the project, we have prepared localized green construction standards which may be gradually promoted by establishing green construction management benchmarking projects.

➤ 項目設計考量

集團嚴格依據項目建設所在地的功能規劃要求，避免在生態敏感區域進行土地開發項目。同時，我們在項目設計階段，積極採用屋頂綠化、垂直綠化等開發技術，致力於增加城市綠地，也為周邊生態環境建設提供有效幫助。

➤ 項目開發考量

集團嚴格遵守《中華人民共和國環境影響評價法》、《浙江省綠色建築條例》等國家和地方的法律法規及相關條例，針對所有項目開展環境影響評價和節能評估。同時，根據《綠色建築評價標準GB/T 50378-2019》，集團明確了各項目的綠色配置要求，以逐步推進集團綠色建築體系的建設。

➤ 項目建設施工

集團根據《中華人民共和國環境保護法》等法律法規，嚴格管控工程承包商。我們制定了《安全文明施工標準化指引圖集》，在保障項目建設質量和安全的前提下，嚴格規範了項目施工過程中的環境保護管理流程，最大限度節約資源，減少施工過程所造成的環境負面影響。

集團在已有的降噪、控塵、節水、環保排放的基礎上，使用「四新」技術，深挖綠色管控潛力。同時，我們根據項目的地方性管控特點，編製各城市屬地化的綠色施工標準，通過綠色施工管理標桿項目的樹立，以點帶面逐步推廣。

II. BUILD A GREEN CITY 二、建設綠色城市

During the Reporting Period, the EIA compliance rate of construction projects of Dexin was 100% and the Group had no events that have a negative impact on the environment during the construction.

報告期內，德信的建築施工項目環評達標率100%，施工過程中未發生對環境造成負面影響的事件。

Waste water discharge

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

廢水排放

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

Dust management

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

揚塵管理

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



Waste discharge

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

廢棄物排放

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

Noise management

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

噪聲管理

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

II. BUILD A GREEN CITY 二、建設綠色城市



Watering for dust control
水車灑水抑塵



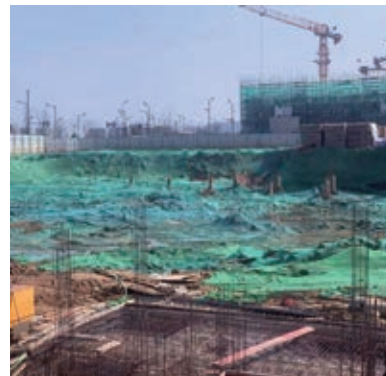
Dust data monitoring
揚塵數據現場監測



Fog gun on site
現場佈置霧炮



Spray at the end of the enclosure
圍牆端部佈置噴淋



Cover of soil
裸土覆蓋

2.5 GREEN OFFICE

Dexin is always committed to reducing greenhouse gas emissions and reducing the impact on the environment. We continuously update our green office means to merge the concept of green environmental protection into the office. The Group has strictly abided by the national laws and regulations, and formulated and issued the Regulations on Civilized Office Management of Dexin Real Estate Group Co., Ltd. to further refine and implement the green operation mode of the Group, and improve the environmental protection awareness of employees with a view to achieving the sustainable development of the Group.

2.5 綠色辦公

德信始終致力於減少溫室氣體排放，降低環境影響。我們通過不斷疊代更新的綠色辦公方式，將綠色環保的理念貫穿於每個細節。集團在嚴格遵守國家法律法規的同時，通過制定並發佈《德信地產集團有限公司文明辦公管理規定》，逐步細化落實集團綠色運營方式，提高員工的環保意識，以求集團的可持續發展。

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Saving energy consumption

節約用能

- Actively utilize natural light and use electrical appliances with high energy efficiency and low power consumption;
積極採用自然光及高能效、低功耗的電器；
- Replace the partitions in office area into transparent glass and use LED light and other energy saving and environmental protection means for lighting;
辦公區域隔斷更換為透明玻璃，並更換LED燈等節能環保方式進行照明；
- Adjust the number of lights ON during the day, and only keep the lighting of key entrances and exits when unnecessary;
調整白天燈光開啟數量，不必要時僅保留關鍵出入口照明；
- Set a reasonable air conditioning temperature in the office area to reduce electricity consumption;
設定辦公區域的合理的空調溫度，減少電力消耗；
- Patrol regularly every day to ensure that no light is ON if there is no person to reduce energy consumption;
每日進行定時巡邏，確保人離燈關，降低能耗；

Saving water

節約用水

- Use water-saving sanitary ware;
採用節水型衛生間用具；
- Regularly check the use of water tanks and other facilities, and maintain them regularly to reduce the loss of water resources;
定期排查水箱等設施的使用情況，並定期維護，減少水資源流失；

Saving resources

節約資源

- Use office automation system and advocate paperless office in the Group;
集團範圍內使用辦公自動化系統，倡導無紙化辦公；
- Uniformly distribute and manage office supplies and other consumables by the Group and use on demand to reduce damage and waste;
集團統一分配管理辦公用品及其他耗材，按需使用，減少物品損壞及廢棄物的產生；

Enhancing management

加強管理

- Revise the management system of official vehicles, control the number of official vehicles and encourage employees to travel in a green way;
修訂公務車管理制度，控制公務車數量，鼓勵員工綠色出行；
- Revise the travel management system, promote video conferences, and advocate employees to arrange travel plans reasonably with a view to reducing travel carbon emissions;
修訂差旅管理制度，推廣視頻形式會議，倡導員工合理安排差旅計劃，減少差旅碳排放；

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Publicizing concept

理念宣貫

- Paste water saving and electricity saving signs at key positions to guide employees to consciously develop the good habit of saving water and turning off lights;
在關鍵位置黏貼節約用水和節約用電標識，引導員工自覺養成節約用水、隨手關燈的良好習慣；
- Publicize the knowledge of waste classification and recycling to employees in the form of pasting publicity materials to encourage employees to discard waste correctly.
本集團以張貼宣傳資料的形式向員工宣貫垃圾分類和回收利用知識，鼓勵員工正確投放廢棄物。

2.6 ENVIRONMENTAL PERFORMANCE

2.6 環境績效

Key Performance Indicators 關鍵績效指標	Unit 單位	Hangzhou headquarters 杭州總部	2021 2021年		Total 總計
			Project companies 項目公司		
Direct energy use 直接能源使用					
Natural gas 天然氣	Standard cubic meter 標準立方米	21,338.00	–	–	21,338.00
Liquefied petroleum gas 液化石油氣	Standard cubic meter 標準立方米	–	0.751	0.751	0.751
Gasoline 汽油	Liter 升	1,602.45	26,565.00	26,565.00	28,167.45
Indirect energy use 間接能源使用					
Total electricity consumption 總耗電量	kWh 千瓦時	304,888	36,425	36,425	341,313
Energy consumption 能源消耗					
Direct energy consumption 直接能源消耗	Ton of standard coal 噸標煤	27.65	29.28	29.28	56.93
Indirect energy consumption 間接能源消耗	Ton of standard coal 噸標煤	37.47	4.48	4.48	41.95
Comprehensive energy consumption 綜合能源消耗	Ton of standard coal 噸標煤	65.12	33.76	33.76	98.88
Energy intensity 能耗密度	ton of standard coal/m ² 噸標煤／平方米	0.011	0.004	0.004	–

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Key Performance Indicators 關鍵績效指標	Unit 單位	2021 2021年		Total 總計
		Hangzhou headquarters 杭州總部	Project companies 項目公司	
Greenhouse gas emissions 溫室氣體排放				
Scope I greenhouse gas 範疇一溫室氣體	Ton of CO ₂ equivalent 噸二氧化碳當量	49.70	60.29	109.99
Scope II greenhouse gas 範疇二溫室氣體	Ton of CO ₂ equivalent 噸二氧化碳當量	214.49	25.62	240.11
Total greenhouse gas emissions (scope I + scope II) 溫室氣體排放總量 (範疇一+範疇二)	Ton of CO ₂ equivalent 噸二氧化碳當量	264.19	85.91	350.10
Greenhouse gas emission intensity 溫室氣體排放密度	Ton of CO ₂ equivalent/ square meter 噸二氧化碳當量/平方米	0.045	0.010	–
Water resources 水資源				
Total water consumption 總用水量	Ton 噸	1,372.0	4,652.0	6,024.0
Water consumption intensity 水耗密度	Ton/square meter 噸/平方米	0.23	0.52	–
Total wastewater discharge 綜合污水排放量	Ton 噸	1,097.6	3,335.0	4,432.6
Wastewater discharge intensity 污水排放密度	Ton/square meter 噸/平方米	0.19	0.38	–
Waste 廢棄物				
Proportion of waste processed by professional companies 廢棄物交由專業公司處理的比率	%	100	100	100
Total non-hazardous waste 無害廢棄物總量	Ton 噸	17.84	8.56	26.40
Discharge intensity of non-hazardous waste 無害廢棄物排放密度	Kilogram/square meter 千克/平方米	3.01	0.96	–
Total hazardous waste 有害廢棄物總量	Ton 噸	–	0.03	0.03
Discharge intensity of hazardous waste 有害廢棄物排放密度	Kilogram/square meter 千克/平方米	–	0.004	–

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二、建設綠色城市

Key Performance Indicators 關鍵績效指標	Unit 單位	Hangzhou headquarters 杭州總部	2021 2021年		Total 總計
			Project companies 項目公司		
Air emission 廢氣排放物					
SO _x 硫氧化物	Kilogram 千克	0.02	0.39		0.42
NO _x 氮氧化物	Kilogram 千克	14.96	248.06		263.02
Particulate matter 顆粒物	Kilogram 千克	1.10	18.26		19.36

Description of environmental data:

- The collection time of environmental data covered the period from January 1, 2021 to December 31, 2021. Hangzhou Headquarters within the collection range of environment data was Dexin Hangzhou Office Building; the project companies included *Ruian Dexin Real Estate Co., Ltd.*, *Dexin Real Estate (Lishui) Co., Ltd.*, *Dexin Real Estate (Ningbo) Co., Ltd.*, *Zhejiang Deguang Real Estate Co., Ltd.*, *Deqing Deyu Real Estate Co., Ltd.*, *Deqing Dening Real Estate Co., Ltd.*, *Hangzhou Dexin Shushan Real Estate Co., Ltd.*, *Hangzhou Dexin Jinyu Real Estate Co., Ltd.*, *Wenzhou Dexin Dongchen Real Estate Co., Ltd.* and *Zhejiang Dechen Real Estate Co., Ltd.*; the environmental data mainly involved the office area, sales center and staff canteen.
- The intensity of the environmental data was calculated by dividing the total volume of data in 2021 by the amount of floor space calculated.
- Exhaust Emissions were generated from the gasoline consumption of the official vehicles. Emission calculations were based on Appendix II: Guidelines for Reporting Environmental Key Performance Indicators in the How to Prepare Environmental, Social and Governance Reports issued by the HKEX.

環境數據說明：

- 環境數據的收集時間覆蓋2021年1月1日至2021年12月31日；環境數據的收集範圍中的杭州總部為德信杭州辦公大樓；項目公司包括瑞安市德信置業有限公司、德信地產(麗水)有限公司、德信地產(寧波)有限公司、浙江德廣置業有限公司、德清德宇置業有限公司、德清德寧置業有限公司、杭州德信蜀山置業有限公司、杭州德信錦玉置業有限公司、溫州德信東宸置業有限公司及浙江德晨置業項目公司；環境數據主要涉及辦公區域、售樓部和員工食堂。
- 環境數據的密度計算使用2021年數據總量除以所計用量的建築樓面面積。
- 廢氣排放物產生自公務車輛的汽油消耗。廢氣排放量的計算參照聯交所《如何編備環境、社會及管治報告？》中的《附錄二：環境關鍵績效指標匯報指引》。

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- The main source of greenhouse gas emissions (Scope I) includes the natural gas, liquefied petroleum gas and gasoline; Greenhouse gas emissions (Scope II) come from the purchased electricity. The calculation of greenhouse gas emissions was based on the *Guidelines on Greenhouse Gas Emission Accounting Methods and Reporting of Enterprises in Other Industrial Sectors (Trial)* issued by the National Development and Reform Commission.
- Direct energy sources included natural gas, liquefied petroleum gas and gasoline, while indirect energy sources included purchased electricity. The energy consumption calculation was based on national standards of China, the *General Principles of Comprehensive Energy Consumption Calculation (GB2589-2008T)*.
- The non-hazardous waste included the office garbage and food garbage produced in the office area and the staff canteen. The hazardous waste is the discarded fluorescent tubes.
- In 2021, some tenants in Dexin Office Building left, so the building area and purchased electricity of headquarters increased than that in previous years.
- 溫室氣體排放（範圍一）主要來源為天然氣、液化石油氣及汽油，溫室氣體排放量（範圍二）來自外購電力。溫室氣體排放量的計算參照中華人民共和國國家發展和改革委員會發佈的《工業其他行業企業溫室氣體排放核算方法與報告指南（試行）》。
- 直接能源類型包括天然氣、液化石油氣及汽油，間接能源類型包括外購電力。能源消耗量的計算參照中華人民共和國國家標準《GB2589-2008T綜合能耗計算通則》。
- 無害廢棄物為辦公區域及員工食堂產生的辦公垃圾與餐廚垃圾。有害廢棄物為廢棄的熒光燈管。
- 2021年德信辦公大樓中部分承租單位退租，因此總部建築面積及外購電力較往年有所增加。

III. ADHERE TO PEOPLE ORIENTATION

三、堅持以人為本

Talent is the foundation of enterprise management and development. Dexin regards employees as its most valuable asset. Dexin has attached great importance to the development of talents, fully respected and protected the basic rights and interests of every employee, comprehensively optimized the incentive system and paid attention to the safety and health of employees. We have implemented the diversification strategy, built a working atmosphere of harmonious development and conscience interaction between the enterprise and employees, and organized a talent echelon with recognition of corporate culture and entrepreneurial spirit, for the purpose of creating a career platform that can show talent and creativity of employees.

The United Nations SDGs:



3.1 TALENT INTRODUCTION

Talents are the core competitiveness of an enterprise. Dexin has attached great importance to every employee of the Group, edified every employee with a sunny and healthy culture, established an attractive talent system, built a stage to display their talents and a platform to realize their dreams, and encouraged employees to grow together with Dexin with a view to supporting the realization of Dexin's strategic objectives.

Dexin has emphasized the talent organization construction and actively conducted special work of organization diagnosis and organization optimization. During the Reporting Period, combining with talent inventory, the Group evaluated the organization, analyzed the current situation and problems of various functions of city companies and the Group, and made the suggestions on organization adjustment and planning. Besides, by ways of region integration, function integration and zone integration, the Group improved the efficiency of talent organization and management, so as to better respond to the changes of the current market environment.

人才是企業經營與發展之根本。德信視員工為企業最有價值的資產，高度重視人才的發展，充分尊重和保護每一位員工的基本權益，全面優化激勵體系，關注員工安全與健康。我們實施多元化戰略，構築企業與員工和諧發展、良心互動的工作氛圍，打造認同企業文化，具有企業家精神的人才梯隊，為員工打造一個能夠展現才能和創想的事業平台。

聯合國可持續發展目標：



3.1 人才吸納

人才是企業的核心競爭力，德信高度重視集團的每一位員工，以陽光健康的文化熏陶每一位員工，構建有吸引力的人才體系，為他們搭建起施展才華的舞台和實現夢想的平台，鼓勵員工與德信攜手同行，進而支撐德信的戰略目標實現。

德信重視人才組織建設，積極開展組織診斷及組織優化專項工作。報告期內，集團結合人才盤點的專項工作對組織進行評估，剖析各城市公司與集團各職能現狀問題，產出針對組織調整與規劃的建議。同時，集團通過區域整合、職能整合、片區整合等方式，提升人才組織管理效能，從而更好地應對當下的市場環境變化。

III. ADHERE TO PEOPLE ORIENTATION

三、堅持以人為本

Employee profile

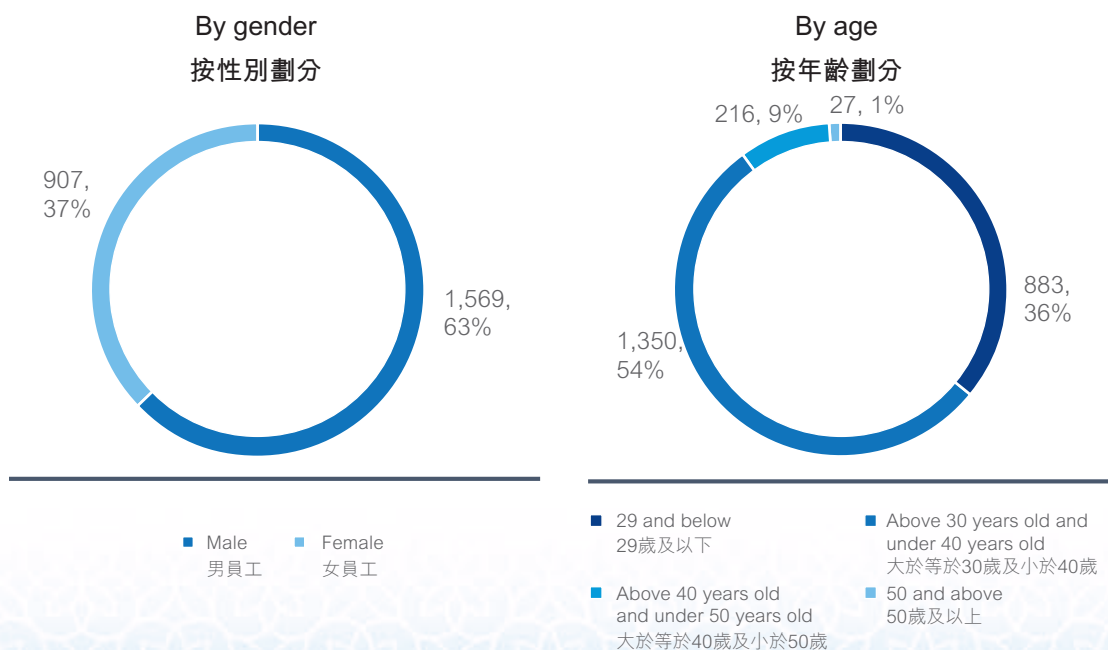
In accordance with *the Labor Law of the People's Republic of China, the Labor Contract Law of the People's Republic of China, the Social Insurance Law of the People's Republic of China* and other laws and regulations, as well as Hong Kong laws, such as *Employment Ordinance*, Dexin formulated and implemented its internal systems, such as Recruitment Management System of Dexin Real Estate Co., Ltd. and Recruitment Criteria of Dexin Real Estate Group to fully guarantees the legitimate rights and interests of employees in recruitment, promotion, resignation, working hours, salary and benefits, etc.

Persisting in the talent diversification and integration development strategy, the Group has treated every employee equally without discrimination due to the differences of gender, age, nationality and belief during recruitment and employment period. While providing equal employment and development opportunities for every employee, the Group has comprehensively considered the background of employees such as gender, culture and experience, so as to realize the diversified development of the employee and continuously improve the inclusiveness of the workplace and the sustainability of the Company's development. As of December 31, 2021, the Group had a total of 2,476 employees. The specific employee distribution is as follows:

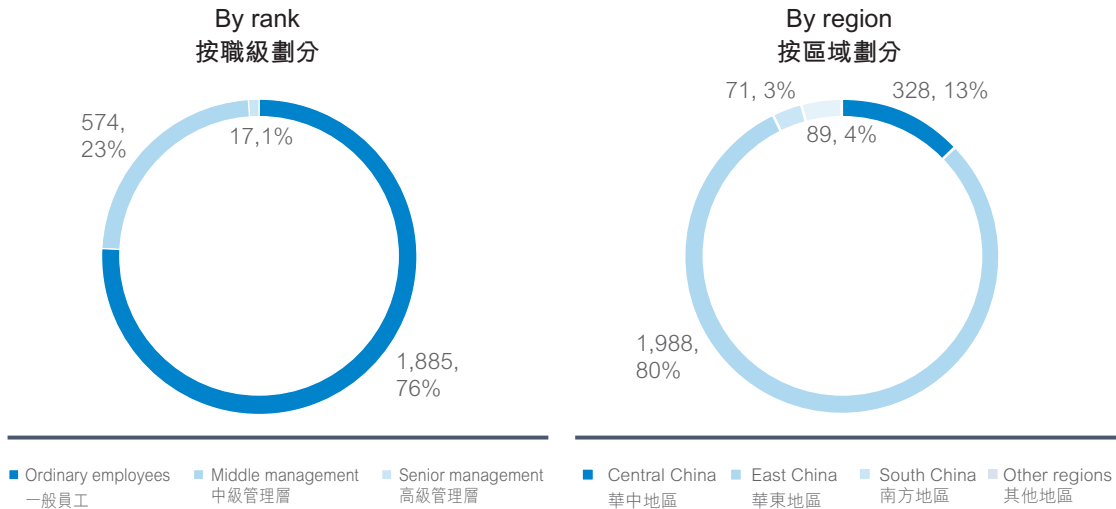
員工概況

德信嚴格遵守《中華人民共和國勞動法》、《中華人民共和國勞動合同法》及《中華人民共和國社會保險法》等法律法規，以及《僱傭條例》等香港法律要求，制定並執行《德信地產有限公司招聘管理制度》及《德信地產集團招聘標準》等內部制度，全面保障員工在招聘、晉升、離職、工作時數、薪酬福利等方面的合法利益。

集團堅持實施人才多元化與共融發展策略，在招聘和用工期間，堅持一視同仁，不因員工的性別、年齡、民族、信仰等差異而區別對待，為每一位員工提供平等的就業和發展機會的同時，綜合考慮員工的性別、文化、經驗等專業背景，實現員工隊伍的多元化發展，持續提升工作場所的包容性和公司發展的可持續性。截至2021年12月31日，集團員工人數共計2,476人，具體僱員分佈情況如下：



III. ADHERE TO PEOPLE ORIENTATION 三、堅持以人為本

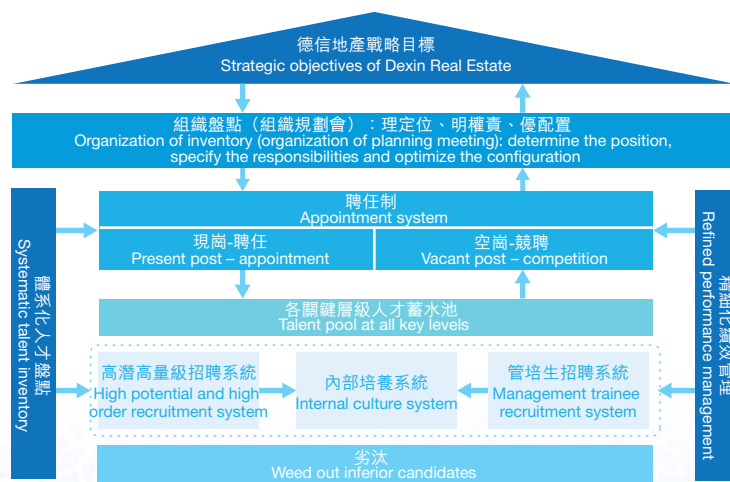


Talent supply chain

During the Reporting Period, Dexin made its key strategic policy of “sure to win”, and established an attractive talent security system in two aspects, namely “organization planning” and “talent planning”, increasing the talent density and circulation ratio and continuously improving the talent supply chain. The Group updated and published many internal systems, such as Management Measures for Key Post Appointment of Dexin Real Estate Group with a view to continuously developing the talent development modes of internal competition, key post appointment and internship management, to introducing excellent talents into reserve pool at all levels, to ensuring the talent pool to consistently supply talents and to achieving the goal of supporting the strategic objectives of Dexin.

人才供應鏈

報告期內，德信制定了「必贏之仗」的關鍵戰略方針，通過做好「組織規劃」和「人才規劃」兩方面，建立了具有吸引力的人才保障體系，提升了人才密度和流通比例，不斷完善人才供應鏈。集團更新並發佈《德信地產集團關鍵崗位聘任管理辦法》等內部制度，以持續開展內部競聘、關鍵崗位聘任、見習管理等人才發展模式，以選拔優秀人才進入各層級儲備庫，使人才蓄水池源源不斷流動供應，以達成向上支撐德信的戰略目標的目的。



Dexin talent supply chain value house
德信人才供應鏈價值屋

III. ADHERE TO PEOPLE ORIENTATION

三、堅持以人為本

Performance appraisal

The Group ensures that the overall remuneration level of employees is not lower than the market average level based on the principles of humanization, security and motivation, while providing appropriate incentives to high-value and high-potential employees to share development achievements with employees, so that employees can gain a sense of professional achievement and are willing to make contributions to the development of the Group.

- Implementation of system by levels: practically implement Employee Performance Management Measures of Dexin Real Estate Group Co., Ltd., and conduct the annual performance appraisal system for head of functional center of the headquarters, general managers of city companies, vice general managers of city companies, general managers of zones and projects; conduct the quarterly performance appraisal system for other employees.
- Promotion of refined performance management: fully participate in the whole process of performance management, and give the feedback suggestions by means of general inspection or random inspection of all staff performance. The Group paid attention to the rationality of employees' performance appraisal results and enhanced the rational application of performance appraisal results by setting up a performance feedback mechanism.

Employee turnover rate

The Group actively took the measures to retain valuable talents. During the Reporting Period, the Group set up the new assessment indicator on regretful turnover rate for core employees, such as management trainees, leaders and excellent employees and included this indicator into annual performance appraisal of Human Resources Center with a view to retaining every backbone of the Group and every employee at key post. The regretful turnover rate of key personnel of the Group for this year was 1.98%.

績效考核

集團從人性化、保障性、激勵性原則出發，在保證員工整體薪酬水平不低於市場平均水平的同時，對高價值、高潛力的員工給予適當的激勵，與員工共同分享發展的成果，從而讓員工能夠獲得職業成就感，為集團的發展積極貢獻自身的力量。

- 按層級貫徹制度：將《德信地產集團有限公司員工績效管理辦法》切實落地應用，對本部職能中心負責人、城市總經理、城市副總經理、片區及項目總經理等領導實行年度績效考核制度；其他員工實行季度績效考核制度。
- 推行精細化績效管理：全面參與績效管理全流程，通過普檢或抽檢全員績效計劃的方式來提出反饋建議。集團關注員工的績效考核結果的合理性，通過設立績效反饋機制，增強績效考核結果的合理應用。

僱員流失率

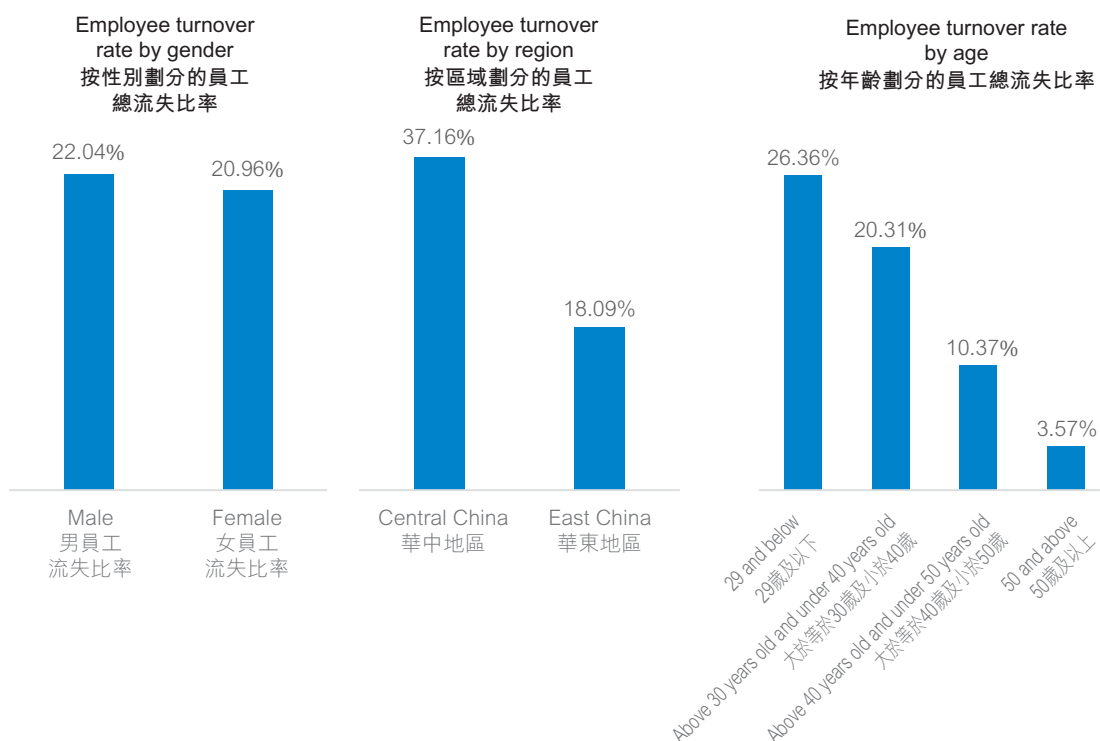
集團積極採取措施，留住寶貴的人才。報告期內，集團針對核心員工如管培生、領導和績優員工等，新設置了遺憾員工流失率的考核細項指標，並將該指標列入人力資源中心年度組織績效考核，以努力保留每一位集團骨幹和關鍵崗位員工。本年度集團核心骨幹人員遺憾流失率為1.98%。

III. ADHERE TO PEOPLE ORIENTATION

三、堅持以人為本

During the Reporting Period, the total turnover rate of all employees of Dexin was 21.7%. The specific employee turnover rate is as follows:

報告期內，德信全體員工的總流失比率為 21.7%，具體員工的流失率情況如下：



3.2 EMPLOYEE DEVELOPMENT

The continuous growth and development of employees is an important guarantee for an enterprise to achieve its strategic objectives. In line with the New Force Training System of Dexin Real Estate Group, the Mentor Management System for Management Trainees of Dexin Real Estate Group and the Training Management System of Dexin Real Estate Group, the Group offered professional, systematic and customized business training for all employees so as to assist employees in improving their knowledge level and ensure every employee to get improvement in work and to realize their value.

3.2 員工發展

員工持續的成長與發展是企業實現戰略目標的重要保障。集團嚴格落實《德信地產集團新生力培養制度》、《德信地產集團管培生導師管理制度》和《德信地產集團培訓管理制度》，開展針對全體員工的專業化、系統化和定制化的業務培訓，幫助員工提升自身知識水平，確保每一位員工能夠在工作中提升自我，實現自我價值。

III. ADHERE TO PEOPLE ORIENTATION

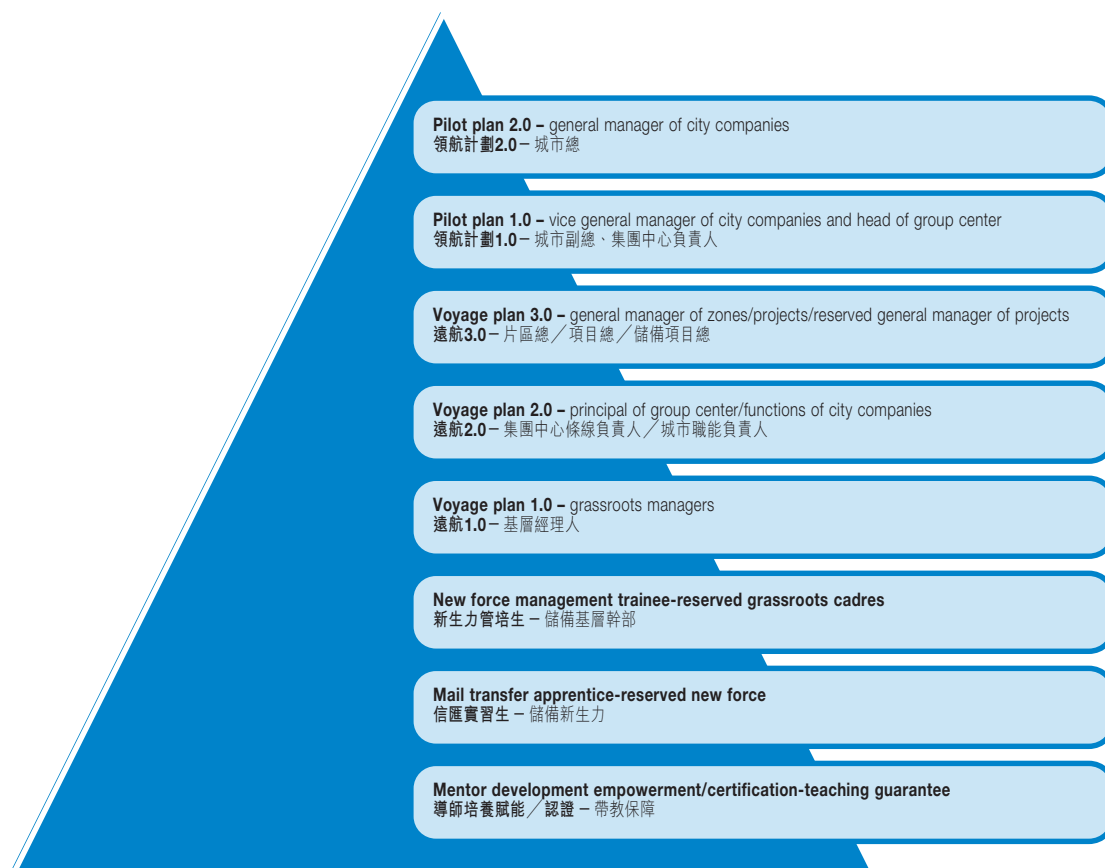
三、堅持以人為本

• “Three Plans” of talent echelon

The “Three Plans” of talent echelon are designed to provide new force management trainee, grassroots leadership, middle-level leadership and high-level leadership training programs for different employees to build a multi-level and multi-echelon talent team. The Group has studied and formulated systematic and stepped training and development programs for key talents at different occupational levels.

• 人才梯隊「三航」項目

人才梯隊類「三航」培養項目針對不同員工開展新生力管培生、基層領導力、中層領導力以及高層領導力培訓項目，打造多層次、多梯隊的人才隊伍。集團針對不同職業層級的關鍵人才研究並制定了系統性、階梯式的培訓與發展項目。



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

III. ADHERE TO PEOPLE ORIENTATION

三、堅持以人為本



Voyage plan 2.0
遠航計劃2.0



Voyage plan 3.0
遠航計劃3.0

III. ADHERE TO PEOPLE ORIENTATION

三、堅持以人為本

- **Blue Ocean program**

“Blue Ocean program” is a training program cooperated between Dexin and Korn Ferry Hay Group which is the world’s top consulting company. With the goal of “building an excellent management team and accelerating the process of organization success”, we strove to break through four obstacles that hinder the successful implementation of enterprise strategy in cooperation, and added new wisdom and strength to the senior management team of Dexin.

By establishing platforms and cultivating talents in the Company, reaching consensus and promoting development of talents and establishing systems and transmitting culture in labor force, we provided the organization and talent guarantee for its strategic development so as to support the Group to achieve leapfrog growth and development.



- **藍海計劃**

「藍海計劃」是德信與全球頂尖的諮詢公司「光輝合益管理諮詢」合作的培訓項目。我們以「打造卓越管理團隊，加速組織成功進程」為目標，在合作中力求突破阻礙企業戰略成功落地的四大障礙冰山，為德信高管團隊增添新的智慧與力量。

通過在公司層面進行搭平台、鑄人才，在人才層面進行達共識、促發展，在人力層面進行建體系、傳文化，為戰略發展提供組織、人才的能力保障，從而支持集團實現跨越式成長與發展。



Blue Ocean program of Dexin Group

德信集團藍海計劃

III. ADHERE TO PEOPLE ORIENTATION 三、堅持以人為本

- Professional knowledge training

In order to improve the professional knowledge and skills of the employees, and promote the continuous, rapid and healthy development of the Company's businesses, the Group, based on internal trainer and mentor certification, has trained its internal trainers well and constructed the course resources; centered on "Three Plans", the Group has continuously constructed its talent echelon; driven by "Dexin lecture hall", the Group has promoted all functional departments to offer internal training for improving employees' professional level. We have provided special training for employees at the Group level as well as at local branches on a regular basis. The training system is as follows:



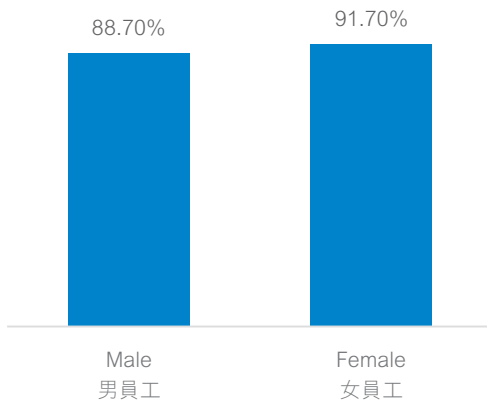
During the Reporting Period, the total number of training attendances in the Group were 2,235. The ratio of each type of training and the number of hours of training per person are as follows:

- 專業知識類培訓

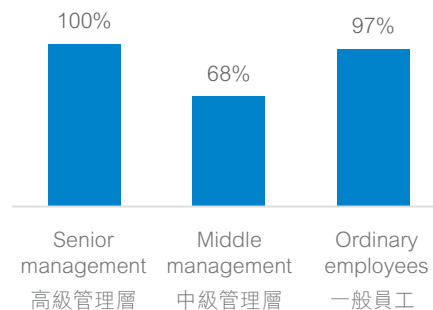
為了提升員工的專業知識與技能，助推公司業務持續快速健康發展。集團以內訓師及導師認證為基礎，做好內部講師及課程資源建設；以「三航」計劃重點，持續做好人才梯隊建設；以「德信大講堂」為驅動，推動各職能開展內訓提升專業水平。我們為集團與地方的各層級員工提供定期的專項培訓，培訓體系如下：

報告期內，集團總受訓人數達2,235人次，各類別受訓比例及人均受訓時數如下：

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

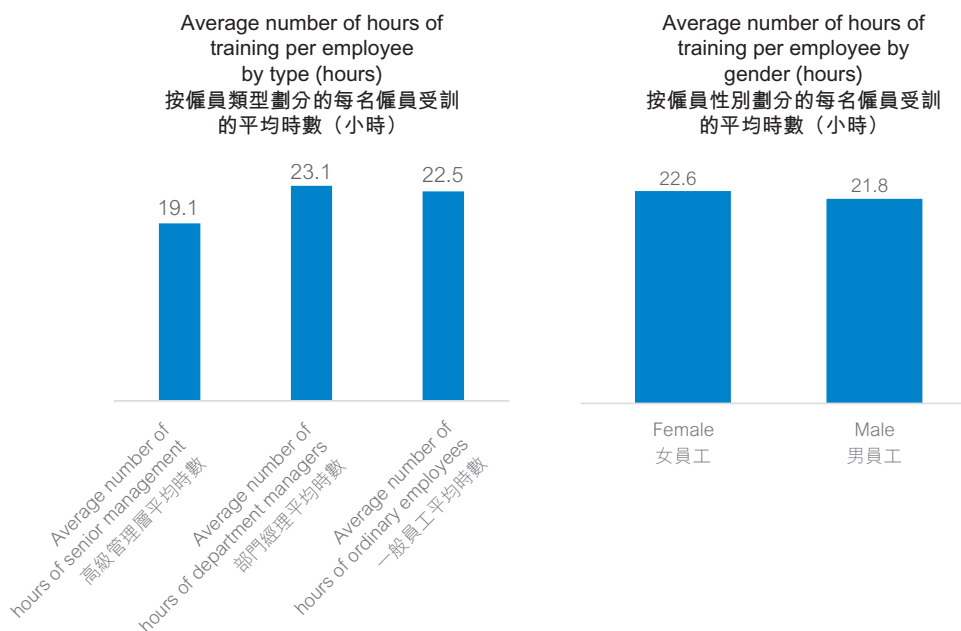


Percentage of trainees by type
按僱員類型劃分的受訓僱員百分比



III. ADHERE TO PEOPLE ORIENTATION

三、堅持以人為本



3.3 HEALTH AND SAFETY

By persisting in the concept of “people oriented”, Dexin attaches great importance to the safety and health of employees in the workplace. We have strictly abided by *the Work Safety Law of the People’s Republic of China, the Prevention and Control of Occupational Diseases Law of the People’s Republic of China* and other laws and regulations, as well as the requirements of Hong Kong laws, such as Occupational Safety Health Ordinance, and strove to create a comfortable, healthy and safe working environment for employees. In addition, the Group has provided employees with induction physical examination and annual physical examination, additionally purchased commercial insurance, and provided work-related injury leave to further protect employees’ health and safety.

The Group attaches great importance to the construction fire safety. It has established a sound fire responsibility system and management system, organized a fire control leading group, provided sufficient and appropriate fire equipment (fire hydrant, fire extinguisher, fire pool, fire pipe, etc.) and volunteer firefighters, and strictly approved the use of open fire on the construction site.

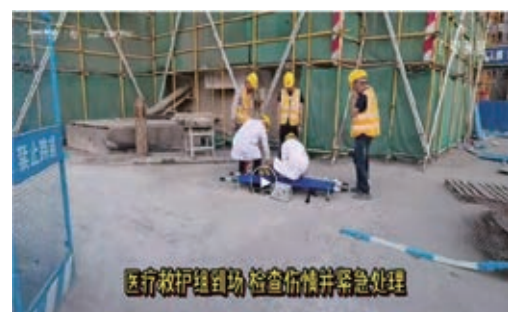
3.3 健康安全

集團一直堅持以人為本的理念，高度重視員工的職業健康與安全。我們嚴格遵守《中華人民共和國安全生產法》及《中華人民共和國職業病防治法》等法律法規，以及《職業安全與健康條例》等香港相應的法例要求，力求為員工創造一個舒適、健康、安全的工作環境。此外，集團為員工提供入職體檢及年度體檢，額外購買商業保險，提供工傷假，進一步保障員工健康與安全需求。

集團高度重視施工消防安全，建立健全的消防責任制和管理制度，成立消防領導小組，配備足夠、合適的消防器材（消火栓、滅火器、消防水池、消防管等）和義務消防人員，並嚴格審批施工現場的明火使用。

III. ADHERE TO PEOPLE ORIENTATION

三、堅持以人為本



Emergency rescue safety drill
應急急救安全演練

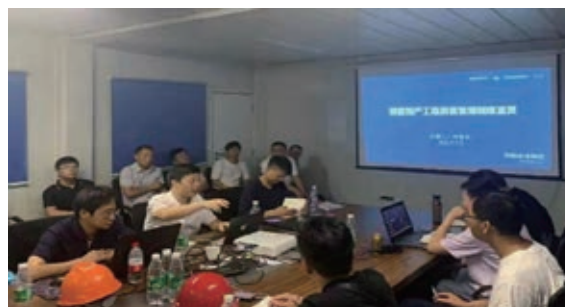
During the Reporting Period, the Group organized “culture month” training activities for engineers to strengthen the awareness of quality and safety control, and conducted regular training and promotion on construction quality and safety to the management personnel of construction units and employees of the Group. Furthermore, to meet the management requirements for safety and quality, the Group regularly held summary meeting of quality and safety assessment and inspection from the third party and conducted patrol inspection and weekly inspection of safety with party A, construction party and supervision party. In the past three years, the Group did not have any work-related injury accidents.

報告期內，集團組織開展「工程師文化月」培訓活動，強化質量和安全管控意識，並定期對施工單位管理人員和集團員工進行施工質量和安全相關的培訓和宣貫。同時，集團為保證安全質量的管理要求，定期開展第三方質量安全評估檢查總結會，與甲方、施工方、監理方進行日常安全巡檢和周檢等。過去三年內，集團均未發生任何工傷事故。

III. ADHERE TO PEOPLE ORIENTATION 三、堅持以人為本



Cultural month training activity for engineers
工程師文化月



Training and publicity of management personnel of
the construction unit
施工單位管理人員培訓和宣貫



Summary meeting of quality and safety assessment and inspection
from the third party
第三方質量安全評估檢查總結會



Special safety inspection
項目安全專項檢查

3.4 EMPLOYEE CARE

Based on the needs of employees, the Group pays high attention to the working experience of employees and the improvement of employee happiness with a focus on the spiritual world of employees. The Group provides employees with high quality and convenient working environments and continuously deepens its communication and exchange with employees with a view to creating a harmonious and warm workplace atmosphere.

3.4 員工關愛

集團立足員工需求，高度重視員工工作感受，提升員工幸福感，關注員工精神世界，為員工提供優質、便捷的工作環境，持續深入與員工進行溝通交流，營造和諧溫暖的職場氛圍。

III. ADHERE TO PEOPLE ORIENTATION

三、堅持以人為本

Employee communication

The Group has focused on the democratic communication and established a diversified communication mechanism. By means of management trainee exchange meeting, new employee exchange meeting and annual meeting, employees have been facilitated to deepen their understanding of the Group's culture. The Group has assisted in establishing many communication channels between the management and employees to effectively improve enthusiasm for democratic communication.

員工溝通

集團重視民主溝通，建立了多樣化的溝通機制，通過管培生交流會、新員工交流會、年會等形式，使員工深入了解集團文化，也幫助管理層和員工之間建立多種溝通渠道，有效提高民主溝通的積極性。



Exchange meeting for management trainees
管培生交流



Exchange meeting for new employees in 2021
2021新員工交流會

III. ADHERE TO PEOPLE ORIENTATION

三、堅持以人為本

Remuneration and Benefits

The Group has established a comprehensive benefit guarantee systems for all employees, including statutory benefits, inclusive benefits, post benefits and other benefits. Besides, the Group released Benefit Management System of Dexin Real Estate Group Co., Ltd. (2022) and provided remote housing subsidies and family visit benefits for employees dispatched to other places. During the Reporting Period, the Group further improved 10 systems related to assessment and motivation, such as Bonus System of City Companies and Bonus System of Dexin Real Estate Group and optimized its compensation and incentive mechanism to guarantee the competitiveness of employees in the industry and stimulate employees' enthusiasm to work.

薪酬福利

集團為所有員工提供包括法定福利、普惠制福利、崗位福利以及其他福利在內的完善的福利保障體系，同時出台《德信地產集團有限公司福利管理制度(2022版)》，為異地派遣人員提供異地住房補貼及探親福利。報告期內，集團進一步完善《城市公司獎金制度》、《集團本級獎金制度》等10項考核激勵相關制度，優化集團員工的薪酬和激勵機制，保障員工薪酬水平的行業競爭力，激發員工工作積極性。

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

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

III. ADHERE TO PEOPLE ORIENTATION 三、堅持以人為本

Staff activities

In addition to competitive compensation and benefits, the Group cares about its employees and attaches importance to the work-life balance of employees. During the Reporting Period, the Group held various employee activities, including marathon and annual meeting, to enhance the cohesion and sense of belonging of employees.

員工活動

集團不僅向員工提供有競爭力的薪酬福利，我們亦心繫員工，重視員工工作與生活的平衡。報告期內，集團舉辦馬拉松、年會等活動，增強員工凝聚力和歸屬感。



Deqing Marathon in Moganshan Zhuhai • Free Running
德清莫干山竹海馬拉松•自在跑

IV. GUARD THE RESPONSIBLE OPERATION

四、守護責任營商

The Group continues to improve the system and management rules of purchase, operation and promotion, keep the risk and compliance management under control, and implement responsible purchasing and marketing. During the Reporting Period, we continued to optimize our management systems and methods to ensure that our commitment to transparency, anti-corruption, and information security can be realized and our sustainable development can be implemented throughout the operation process and even when interacting with partners, suppliers and other stakeholders. On the other hand, through diversified ways, we also strengthened exchanges and cooperation with suppliers, joined industry associations, participated in industry exchanges, and promoted like-minded partners to jointly explore the green and sustainable development of the real estate industry and guard the responsible operation of the whole industry.

The United Nations SDGs:



4.1 RESPONSIBLE PURCHASING

Supply chain management

Dexin has always regarded the long-term and stable high-quality suppliers as its driving force for rapid development and continuous optimization of its product and service quality. We formulated and continuously refined the Supplier Management Measures of Dexin Real Estate Group, strictly implemented the nine-step method for supplier management, standardized the supply chain management system and process, and further selected, used, cultivated and remained suppliers with a view to guaranteeing and improving management level and supply quality of suppliers and realizing the win-win cooperation.

集團持續完善採購、運營和推廣方面的制度和管管理細則，將風險與合規性管理掌握在可控範圍內，落實負責任的採購和營銷。報告期內，我們持續優化管理制度和方式，以確保在整個營運過程中，乃至與合作夥伴、供應商和其他利益相關方互動時，都能符合我們對透明度、反腐敗、和信息安全等方面的承諾，踐行可持續發展。另一方面，我們亦通過多樣化的途徑，加強與供應商展開的交流與合作，加入行業協會，參與行業交流，全方面推動志同道合的夥伴共同探索地產行業的綠色可持續發展，守護全行業負責任的經營。

聯合國可持續發展目標：



4.1 責任採購

供應鏈管理

德信始終將長期穩定的優質供應商作為集團快速發展、不斷優化自身的產品與服務品質的助推力。我們制定並持續細化《德信地產集團供方管理辦法》，嚴格執行供應商管理九步法，規範供應鏈管理制度和流程，進一步做好選、用、育、留工作，並持續投入，以保證和提升供應商的管理水平與供貨品質，實現合作共贏。

IV. GUARD THE RESPONSIBLE OPERATION 四、守護責任營商



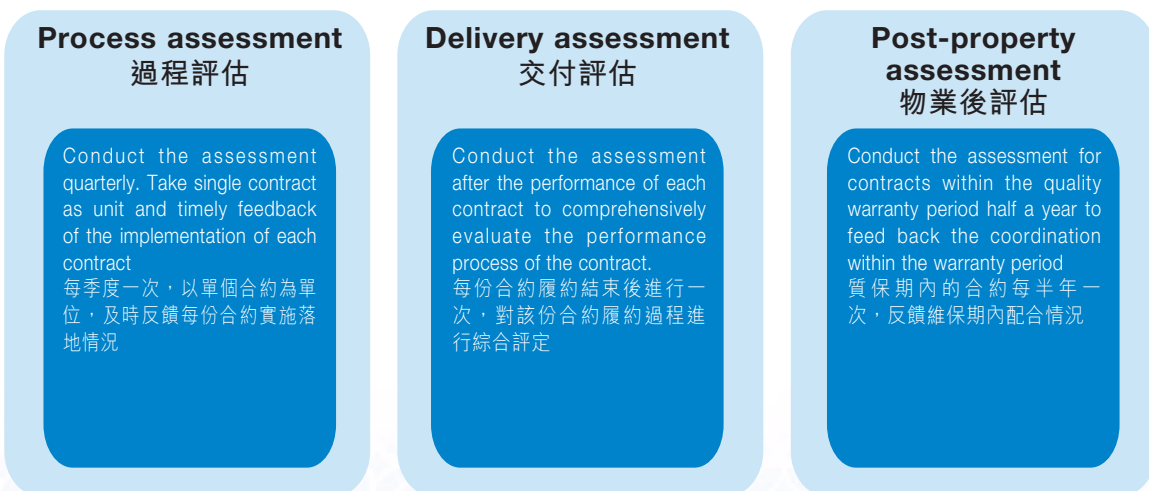
Nine-step method for supplier management
供應商管理九步法

After three processes of supplier information collection, supplier pre-review and investigation record and supplier inclusion, the supplier can be listed in the qualified supplier library. The supplier inclusion was reviewed and supervised jointly by various related personnel for strict control. The supplier shall sign the Supplier Integrity Commitment.

For the elected suppliers, Dexin objectively analysed and rationally judged the performance of suppliers based on the principle of objectivity, fairness, impartiality and seeking truth from facts and adjusted the suppliers in and out of the library. We carried out process assessment, delivery assessment and post-property assessment on various suppliers according to the assessment standard in the Performance Assessment Form of Various Suppliers of Dexin Real Estate. During the Reporting Period, the Group released the performance assessment adjustment standard and optimized the supplier performance assessment system based on 43 questionnaires and more than 200 questions for the purpose of improving authenticity and efficiency, simplifying process and reducing workload.

供應商需通過包括供應商信息收集、供應商預審及考察入庫在內的入庫三大流程後，才能進入集團的合格供應商庫。供應商入庫的評審與監督由各維度人員共同參與，進行嚴格監控把關，並要求所有供應商完成《供應商廉潔承諾書》的簽署。

針對已入庫的合作供應商，德信始終秉持着客觀、公平、公正、實事求是的原則，對供應商的表現進行客觀分析判斷，對出入庫進行相應調整。我們根據《德信地產各類供應商履約評估表》對各類供應商評估標準開展過程評估、交付評估與物業後評估。報告期內，集團發佈履約評估維度調整標準，通過43份問卷和200多個問題，以提高真實性及效率、簡化流程減輕工作量負擔為目的，優化供應商履約評估體系。



Daily performance assessment mechanism
日常履約評估機制

IV. GUARD THE RESPONSIBLE OPERATION

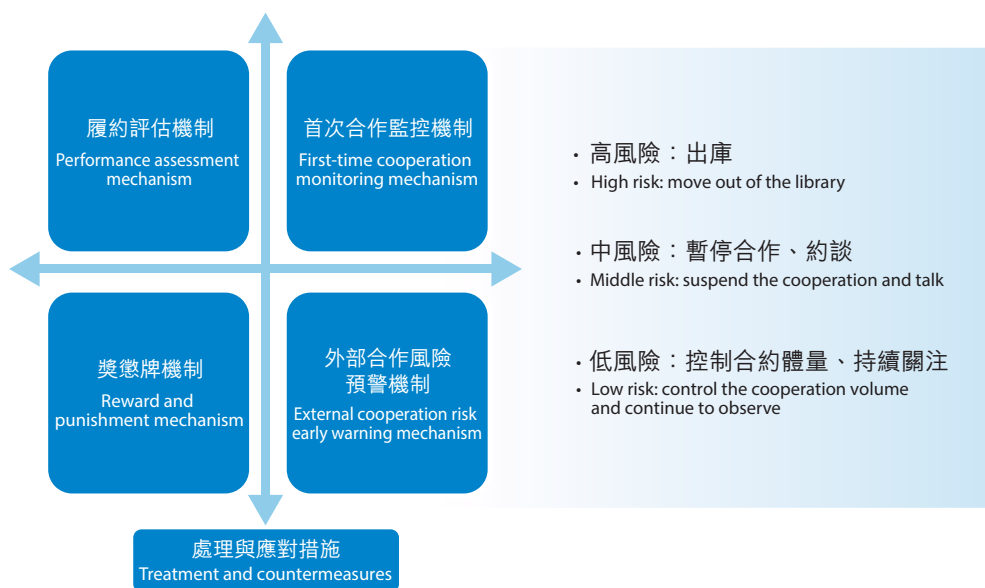
四、守護責任營商

The Group conducted the annual inventory taking and clearance campaign, and continuously optimized the supplier structure in library to improve the supplier quality and enhance the stickiness with high-quality suppliers. During the Reporting Period, we completed the special clearance campaign for suppliers, and took the inventory for 2,808 suppliers in the qualified supplier library based on the upgraded standard (including historical cooperation, related situation and willingness to cooperate) and moved the unsatisfactory suppliers out of the library.

Furthermore, the Group established the external supplier cooperation risk pre-control and management mechanism, gave the treatment suggestions on control of the business volume, suspension of cooperation and continual observation based on the supplier risk grade, helped to strengthen the supplier management level and implemented relevant requirements for integrity and anti fraud.

集團執行年度盤庫和清庫行動，以不斷優化庫內供應商結構，提高供應商質量，增加與優質供應商的黏性。報告期內，我們完成供應商清庫行動，依據更新的卡位標準（包括歷史合作、關聯馬甲、合作意願度三個清庫維度），對合格供應商庫內的2,808家單位進行資源盤點，對不滿足集團要求的供應商作出庫處理。

此外，集團新增供應商外部合作風險預控管理機制，根據供應商風險等級給予控制合作業務量、暫停合作持續觀察等處理建議，幫助強化對於供應商的管理水平，落實了廉潔、反舞弊方面的相關要求。



External supplier cooperation risk pre-control and management

供應商外部合作風險預控管理

During the Reporting Period, Dexin improved and released *Bidding Procurement Case Set of Dexin Real Estate Group* (2nd issue) and further standardized the standard schemes in 4 aspects of supplier management, bidding management, centralized purchase management, and new area assistance for internal learning and promotion.

報告期內，德信完善並發佈了《德信地產集團招採案例集（第二期）》，從供應商管理、招標管理、集採管理、新區域幫扶四個角度進一步規範標準方案，供內部進行學習和推廣。

IV. GUARD THE RESPONSIBLE OPERATION

四、守護責任營商

Certification of managers of fine decoration projects

精裝項目經理認證

During the Reporting Period, the Group carried out the certification mechanism for the managers of fine decoration projects with long-term cooperation relationship for the first time. Through assessment and certification of the manager's familiarity with Dexin fine decoration management and control standards and process methods, the Group selected the certified project managers for effective and long-term cooperation. During the Reporting Period, the Group took Hangzhou city company as the pilot, held twice certification activities for fine decoration project managers and completed the certification of 17 fine decoration units and 38 project managers.

報告期內，集團首次針對長期合作的精裝單位項目經理開展認證機制。通過考核和認證經理對德信精裝修管理管控標準和工藝工法的熟悉程度，集團易於鎖定認證的項目經理開展富有成效的長期合作。報告期內，集團以杭州城市公司為試點，共舉辦2次精裝項目經理認證活動，完成17家精裝單位和38個項目經理的認證。

In the future, Dexin will promote the certification of fine decoration project managers in an all round way. All cooperative fine decoration companies listed in the library shall pass the examination of project manager certification before participating in bidding and shall develop engineering business with responsible attitude.

未來，德信將全面推廣精裝項目經理認證，凡是入庫合作精裝單位必須通過項目經理認證考試，方可投標，並以此以負責任的態度開展我們的工程業務。



As of December 31, 2021, the Group has formulated a supply chain management model comprised of five types of key management and control (general contracting, fine decoration, doors and windows, curtain walls, and large steel structures) and three types of filing management (earthwork, pile foundation and power engineering), with total number of suppliers of 2,727. During the Reporting Period, the Group had 744 new suppliers, and all of them signed the Integrity Cooperation Agreement.

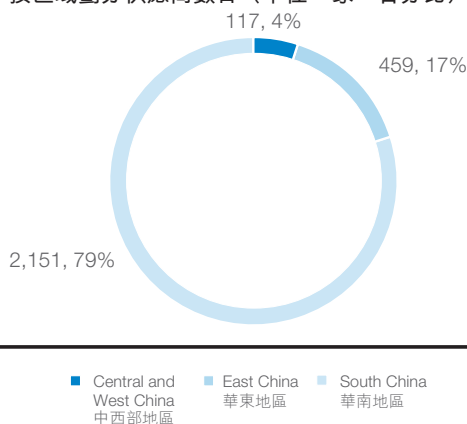
截至2021年12月31日，集團形成了由五類重點管控（總包、精裝、門窗、幕牆、大型鋼結構）和三類備案管理（土石方、樁基、電力配電）構成的供應鏈管理模式，供應商總數為2,727家。報告期內，集團新增供應商744家，新增供應商百分之百簽署《供應商廉潔承諾書》。

IV. GUARD THE RESPONSIBLE OPERATION

四、守護責任營商

Number of suppliers by region (number of entities, %)

按區域劃分供應商數目（單位：家，百分比）



Green supply chain

In order to improve suppliers' awareness of environmental responsibility, the Group stated in the centralized purchase agreements that suppliers shall meet environmental management system ISO14001 qualifications or RoHS production requirements for green products, and comply with corresponding national and local environmental protection policies and regulations to ensure that all production processes meet the current environmental protection policies regulations. For selection of materials, the Group eliminates or reduces the use of rare resources, applies new materials and new processes to replace traditional processes, and sets the strict requirements for content of prefabricated members, for environmental protection certification of materials and for energy-saving to support the development of green and low-carbon industries. During the Reporting Period, the Group removed the requirements for proportion of energy structure in a ceramic tile supplier, and explored the construction of green supply chain and the empowerment of supplier environment through a series of assistance actions, such as de-dealer, analysis and research on model of green and healthy housing.

綠色供應鏈

為提高供應商的環境責任意識，集團在集採協議中明確供應商應達到環境管理體系ISO14001資質或者RoHS綠色產品生產要求，遵守國家及地方相應環保政策法規，保證生產的全部過程達到當前環保政策法規規定。在材料的選擇上，集團杜絕或減少使用稀有資源，並通過使用新材料新工藝代替傳統工藝、設定預制構件的含量要求、材料的綠色環保認證、嚴格的節能要求，支持綠色低碳產業發展。報告期內，集團對一瓷磚供應商剔除能源構成比例要求，並通過去經銷商化、綠色健康住宅產品模型分析和研究等一系列輔助行動，探索綠色供應鏈的搭建和供應商環境賦能。

IV. GUARD THE RESPONSIBLE OPERATION

四、守護責任營商

4.2 RESPONSIBLE PROMOTION

Focusing on the connection between “city, people and life”, the Group paid attention to the individual meticulous needs of customers and users, continued to get the customers’ opinions and visions, improved its product construction and deeply operated, and brought warmth to customer experience and services. Based on the contacts of full life cycle of customers, focusing on the customer’s concerns in all stages ranging from housing purchasing to living, Dexin established a professional service system. In this process, Dexin got the needs of the owners by various contact methods such as services, activities and investigations, and constantly fed back to the front-end and back-end to realize the update of products and services with a view to realizing the brand proposition of “Your Life Companion”.

Responsible promotion

The Group strictly abides by *the Advertisement Law of the People’s Republic of China* and other national laws and regulations and requirements of local policies, ensuring compliance and standardization in the process of promotion and marketing. On this basis, we promote the advocacy of responsible promotion and help consumers make rational decisions to buy and make responsible consumption through system construction and behaviour control. The Group clearly stipulates in its internal system that uncertain information such as school admission is not allowed to promote as a selling advantage in the sales process; besides, the Group strictly controls external publicity in accordance with the risk control mechanism of six steps and ten methods to ensure the comprehensiveness and authenticity of information.

- **System construction**

During the Reporting Period, Dexin further improved the construction of internal promotion system, revised and formulated a number of management measures, systems, guidelines, guidance and other documents, and further did a good job in promotion and brand publicity. The Group issued the Operation Guidance for Sales Affairs of Dexin Real Estate which stipulated the key points of the whole process of sales affairs and implemented the handling standards for sales affairs on site, so as to ensure the order and efficiency of all work.

4.2 責任營銷

德信聚焦「城市、人、生活」之間的聯繫，關注客戶和用戶每個細緻入微的個性需求，不斷試圖與客戶的想法和願景，以精進自身的產品營造、深入運營，為客戶的體驗和服務注入更具溫度感的落地與延伸。按照客戶全生命周期觸點，聚焦客戶從購房到居住各階段的關注點，形成一套服務體系。在過程中，通過服務、活動、調查等各類接觸方式，了解業主的需求，並不斷向前端、後端反饋，實現產品與服務的更新疊代，以實現「你的生活知己」品牌主張。

負責任營銷

集團嚴格遵守《中華人民共和國廣告法》等國家法律法規及地方政策要求，以確保宣傳推廣過程中的合規性與規範性。在此之上，我們推動負責任營銷的倡導，並通過制度建設與行為管控兩方面舉措，助力消費者作出理智的購買決策，進行負責任的消費。集團在內部制度中明確規定在銷售過程中禁止將學區等信息不確定信息作為賣點對銷售者進行輸出；同時，集團按照六步十法的風控機制，嚴格把控對外宣傳，確保信息的全面和真實。

- **制度建設**

報告期內，德信進一步提升內部營銷制度體系建設，修訂及新增多份管理辦法、制度、指引、指導書等文件，進一步做好營銷和品牌宣傳工作。集團發佈《德信地產銷售事務作業指導書》，規定了銷售事務全流程操作要點，落實了案場銷售事務的處理標準，以保障各項工作的有序和效率。

IV. GUARD THE RESPONSIBLE OPERATION

四、守護責任營商

In addition, to further improve the standardization, normalization and safety of sales, Dexin released many specifications, including Use Specifications and Management Measures for Project Name of Dexin Real Estate, Management Measures for Sales Contract Seals of Dexin Real Estate, Management System of Intermediary Distribution of Dexin Real Estate and Guidance on the 5S Standardized Management of Site of Dexin Real Estate, and updated Marketing Audit System of Dexin Real Estate, enhancing management level of each segment.

• Behavior control

By front-loading risk control and cross-departmental integration, the Group enhanced the pre-compliance advocacy and post audit and supervision and set an example to ensure the authenticity and credibility of the Group's marketing content to continuously improve its marketing level and increase the customer satisfaction.

另外，為進一步提升銷售環節的標準性、規範性、安全性，德信發佈了包括《德信地產項目案名使用規範及管理辦法》、《德信地產銷售合同專用章印章管理辦法》、《德信地產中介分銷管理制度》、《德信地產案場5S標準化管理指引》在內多份規範，更新了《德信地產營銷稽查制度》，加強了各細分環節的管理水平。

• 行為管控

集團通過風控前置、跨部門一體化聯動，加強事前合規倡導以及事後稽查監督，以身作則確保集團營銷內容的真實、可信，持續提升營銷服務水平，提高客戶滿意度。

Improve the risk publicity control system and audit system

Based on the publicity hot spots and risk control sensitive points, continuously update the publicity control system, improve the publicity risk control system and audit system, and further strengthen the republicity.

Carry out publicity of compliance awareness on the *Advertisement Law of the People's Republic of China* and other national laws and regulations and requirements of local policies together with the legal department, ensuring compliance and standardization in the process of promotion and marketing.

完善宣傳風險管控體系及審查制度

根據宣傳熱點及風控敏感點，持續更新宣傳管控制度，完善宣傳風險管控體系及審查制度，進一步加強事前宣導。

聯合法務部門宣貫《中華人民共和國廣告法》等國家法律法規及地方政策要求，以確保宣傳推廣過程中的合規性與規範性。

Cross-departmental linkage audit mechanism

Further strengthen the cross-departmental integration audit mechanism, especially strengthen the role of brand, customer service and legal affairs, and quickly and efficiently implement the assisted supervision among departments through joint audit methods such as WeChat group, forming the internal control risk management in the whole Group.

跨部門聯動審查機制

進一步加強跨部門聯動審查機制，尤其是強化品牌、客服、法務的作用，並通過微信群等聯合審查方式，快速高效實行部門之間的協助監督，形成全集團內控風險管理。

Strengthen post audit and supervision

Keep strengthening post audit and supervision, including standardized degree, standardization and risk management of customer reception service, customer maintenance after sales, sales contracts, materials for planning and display, signature of promotion contracts and channel operation.

Through quarterly random inspection on a sample basis, the Group assessed the standardization of publicity conducted by each of city companies and projects at a point of time, to strengthen the overall view of leaders of each promotion department and their sensitivity against publicity standardization.

加強事後稽查監督

持續加強事後稽查監督，包括客戶接待服務、銷售後的客戶維護，銷售簽約、策展物料、營銷合同簽署、渠道類操作的規範程度、標準化與風險管理等。

通過以季度為單位的不定期抽查，評估各城市公司、各項目的宣傳規範性，以強化各營銷部門負責人的全局觀以及規範的敏感度。

IV. GUARD THE RESPONSIBLE OPERATION 四、守護責任營商

• Learning and training

To strengthen the prevention, control and supervision of anti-corruption risks, the Group has established a responsible and integrity-oriented promotion system. Many departments of Dexin conducted education and training on integrity by means of “important meeting + special training” with a view to enhancing employees’ awareness of responsibility, risk and self-discipline in the marketing process. Combining the practical situation in promotion, the Group explained real cases to ensure “early detection, early warning and early correction” for the purpose of timely and effectively avoiding risks and corruption and preventing non-standardization.

• 學習培訓

為加強反腐敗風險的防控及監督，建立負責任、廉潔的營銷體系，德信多部門通過「重要會議+專項培訓」的方式開展廉政教育培訓，增強員工的在營銷過程中的責任、風險和自律意識。通過結合營銷過程中的實際情況，講解真實案例，教育全體營銷體系做到「早發現、早提醒、早糾正」，及時有效地規避風險、遠離腐敗，防止不規範問題的發生。



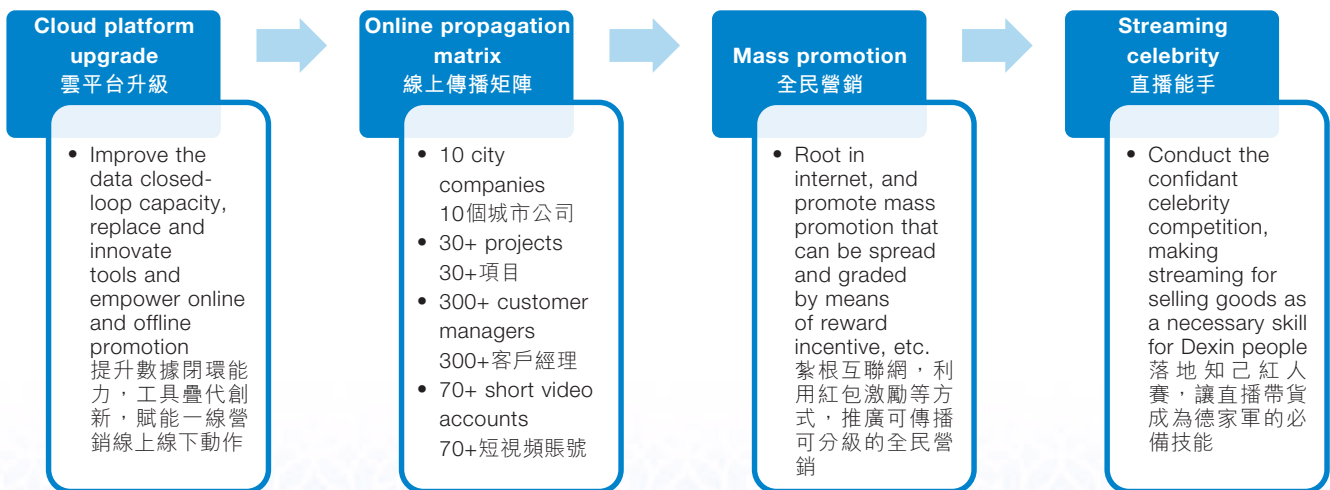
Anti-corruption and integrity risk training system
反腐廉潔風險培訓體系

Brand creation

On the basis of brand building and system construction, Dexin brand has entered a stage with relative stable development. During the Reporting Period, we continued to consolidate our three brand labels of confidant Dexin, developer Dexin and runner Dexin, conducted brand IP creation, short video application and many other innovation communications and made our brand image more stereoscopic by “consolidation + innovation”.

品牌打造

在完成品牌塑造和體系建立的基礎上，德信品牌進入相對平穩發展階段。報告期內，我們繼續夯實知己德信、開發者德信、長跑者德信三大品牌標籤，同時進行品牌IP化打造、短視頻應用等創新傳播，通過「夯實+創新」讓公司品牌形象更加立體。



New brand promotion action
品牌營銷新行動

IV. GUARD THE RESPONSIBLE OPERATION

四、守護責任營商

Innovative exploration of digital promotion

數字營銷創新探索

On June 18, 2021, Dexin carried out strategic cooperation with iQiyi and Leju. They cooperated with 10 media streaming platforms to develop the new online promotion in an innovative mode of “star brand + house buying expert + debate micro variety”. Through vivid promotion modes, including “celebrity plan+ multi-number traffic matrix”, cross-border variety, and live debate on the pain points of housing buyers, unprecedented traffic was concentrated on the new short video channels with nearly 1.01 million views. During the activity period, the total number of views of Confidant Life Festival live on the whole network exceeded 3.37 million with the online sales amount higher than RMB857 million.

2021年6月18日，德信與愛奇藝、樂居開展戰略合作，聯合10大媒體直播平台，以「明星廠牌+買房專家+辯論微綜藝」的創新模式，開展了全新的線上營銷。通過包括「紅人計劃+多號流量矩陣」、跨界綜藝、以及直擊購房者痛點的辯論直播等鮮活的營銷模式，在全新的短視頻賽道上聚焦了前所未有的流量，累計觀看人次近101萬。活動期間，本次德信知己生活節直播活動全網觀看量共突破337萬，線上營銷銷售額突破8.57億元。



618 Companion Living Festival

618知己生活節

IV. GUARD THE RESPONSIBLE OPERATION

四、守護責任營商

During the Reporting Period, the Group set production by sales and determined input by capacity to prevent excessive land reserves from occupying the Group's cash resources and mainly enhanced the library age management to improve the overall turnover efficiency. Impacted by COVID-19 and complex market, the annual contract sales scale of the Group kept resilient and realized stable growth. In 2021, according to *Research on Enterprises with 10 Billion Sales in Real Estate in China 2021* released by China Index Academy, Dexin ranked 52nd.

4.3 COOPERATION AND EXCHANGE

Dexin always focuses on enhancing business exchanges and discussions with partners and suppliers, deepens their business cooperation, and continuously develops more high-quality suitable suppliers to assist in continuous business expansion. During the Reporting Period, the Group continuously strengthened exchanges with and support to suppliers and conducted a number of meaningful activities to make future cooperation smoother and more efficient.

報告期內，集團堅持以銷定產，以能定投，不讓多餘的土地儲備佔用集團的現金資源，並重點加強庫齡管理，提升整體的周轉效率。在新冠疫情及複雜多變的市場影響下，集團全年合約銷售規模仍然保持韌性，實現穩定增長。2021年，根據中國指數研究院發佈的《2021年中國房地產銷售額百億企業研究》榜單，德信排名第52位。

4.3 合作交流

德信始終專注於加強與合作夥伴和供應商之間的業務交流和探討，加深業務合作關係，不斷發展更多適合集團的優質供應商，助力公司業務上的持續拓展。報告期內，集團不斷加強與供應商交流與扶持，開展多項有意義的活動，使得未來的合作更順暢、更高效。

IV. GUARD THE RESPONSIBLE OPERATION

四、守護責任營商

Spring supplier communication meeting

供應商雙向溝通春茗會

To strengthen the maintenance of cooperative relations with suppliers and improve the cooperation viscosity with high-quality resources, Dexin city companies successively held “spring supplier communication meeting” during the Reporting Period, and conducted one-on-one communication with representative suppliers.

為加強與供應商合作關係的維護，提高與優質資源的合作黏性，德信各城市公司在報告期內陸續舉辦「供應商雙向溝通春茗會」，與合作中頗具代表性的供應商進行了一對一溝通。



IV. GUARD THE RESPONSIBLE OPERATION

四、守護責任營商

Supplier exchange

供應商交流學習

The Group invited the strategic general contractor to watch the precision moulding process of Wuhan Zhuankou project, and exchanged the construction procedure and application characteristics of the precision moulding process. We called on other strategic contractors to adopt similar processes, improving the efficiency of project construction.

邀請戰略總包企業觀摩武漢沌口項目精細化配模工藝，並針對施工過程工序和精細化配模工藝應用特點進行交流學習。我們通過號召其他戰略總包採取相似工藝，提高了工程建造的效率。



The Group disclosed and trained on the management policies and measures for curtain walls, doors and windows to suppliers, enhancing the cultivation of supplier resources, and improving the comprehensive performance ability and technical level of suppliers.

將有關幕牆和門窗的管理政策與措施對供應商進行交底和專項培訓，加強了對供應商資源的培育，提升了供應商的綜合履約能力及技術水平。



The Group organized the elevator supplier cooperation exchange meeting, systematically reviewed the on-site management and business problems during the cooperation, carefully absorbed the reasonable suggestions from the supplier, and continuously improved the connection and cooperation in the follow-up management process to realize long-term cooperation.

組織電梯供應商合作復盤交流會，針對合作時出現的現場管理、商務對接問題進行系統復盤，對供應商提出的合理化建議進行認真汲取，並在後續管理過程中不斷完善合作中的銜接與配合，實現長期合作。



IV. GUARD THE RESPONSIBLE OPERATION

四、守護責任營商

The Group also hopes to share cutting-edge information technology with industry partners and discuss and research the problems in industry while achieving its own development to jointly promote the progress of the industry. As of December 31, 2021, the Group had joined five industry associations:

在實現自身發展的同時，集團亦希望通過攜手行業夥伴分享前沿信息技術、探討研究行業問題，共同推動行業的進步。截至2021年12月31日，集團已加入5個行業協會：

Industry Association 行業協會單位	Position 擔任職務
China Real Estate Association 中國房地產協會	Director 理事單位
Zhejiang Real Estate Association 浙江省房地產協會	President 會長單位
Hangzhou Real Estate Association 杭州市房地產協會	Vice President 副會長單位
Taxpayers' Rights & Interests Protection Association 納稅人權益保護協會	Member 會員單位
Zhejiang Green Building and Building Industrialization Association 浙江省綠色建築與建築工業化行業協會	Member 會員單位

The Group not only actively participated in the industry association and promoted the industry development, but also focused on strengthening industry exchanges and advanced business exploration, so as to reduce costs and improve efficiency through industry alliances and enhance brand influence and reputation of the enterprise through exchanges and cooperation. During the Reporting Period, Dexin participated in a series of summits, including C21 summit and Youcai and Jincai supply chain cooperation conference, and shared its experience.

集團不僅積極加入行業協會，推動行業發展，同時也注重加強行業交流，推進業務探索，以行業聯盟實現降本增效，以交流合作提高品牌影響力和企業知名度。報告期內，德信參與了包括C21峰會和優採金採供應鏈合作大會在內的一系列峰會，並分享了經驗。



C21 summit
C21峰會



Youcai and Jincai supply chain cooperation conference
– Hangzhou Station
優採金採供應鏈合作大會 – 杭州站

APPENDIX I: LIST OF DISCLOSURE POLICIES, LAWS AND REGULATIONS

附錄一：披露政策與法律規例一覽表

This appendix includes laws and regulations which are applicable to the Company in the sequence of ESG indicators in accordance with “policies” and “relevant laws and regulations that have a significant impact on the issuer” mentioned in “General Disclosure” in guidelines released by HKEX.

該部分主要遵循聯交所指引「一般披露」中涉及的「政策」及「對發行人產生重大影響的相關法律與規例」要求，對適用於本公司的法律規例按照ESG指標順序進行整理和羅列。

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

APPENDIX I: LIST OF DISCLOSURE POLICIES, LAWS AND REGULATIONS

附錄一：披露政策與法律規例一覽表

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

APPENDIX I: LIST OF DISCLOSURE POLICIES, LAWS AND REGULATIONS

附錄一：披露政策與法律規例一覽表

SN 序號	Doc Name 文件名稱
II. Internal management policies	
二、內部管理政策	
1	Internal Audit System of Dexin Real Estate Group 《德信地產集團內部審計制度》
2	Economic Responsibility Audit System of Dexin Real Estate Group 《德信地產集團經濟責任審計制度》
3	Staff Audit Guidelines of Dexin Real Estate Group 《德信地產集團員工審計指引》
4	Marketing Audit System of Dexin Real Estate 《德信地產營銷稽查制度》
5	Trial Version of Accountability System for Violations of Rules and Regulations of Dexin Holding for Dexin Real Estate 《德信控股集團違規違紀責任追究制度地產集團試行版》
6	Audit Integrity Reporting System of Dexin Real Estate Group 《德信地產集團審計廉政舉報制度》
7	Operation Guidance for Sales Affairs of Dexin Real Estate 《德信地產銷售事務作業指導書》
8	Standardized Manual of Marketing Information System 《營銷信息系統的標準化手冊》
9	Confidant Manual 《知己手冊》
10	Management Measures for Emergency Treatment of Engineering Emergencies 《工程突發事件應急處理管理辦法》
11	Guidance on the Management of Project Development Plan of Dexin Real Estate 《德信地產項目開發計劃管理作業指引》
12	Guidance on the Standardized Catalog of Design 《設計標準化目錄指引》
13	Operating Guidelines for Product Quality Control of Dexin Real Estate 《德信地產產品質量控制操作指引》
14	Guidelines on Project Management Throughout the Project Cycle 《項目全周期工程管理工作指引》
15	Red and Yellow Cards System for Engineering Management of Dexin Real Estate 《德信地產工程管理紅黃牌制度》

APPENDIX I: LIST OF DISCLOSURE POLICIES, LAWS AND REGULATIONS

附錄一：披露政策與法律規例一覽表

SN 序號	Doc Name 文件名稱
16	Requirement of Dexin Real Estate Group for Engineering System to Epidemic Response 《德信地產集團工程系統疫情應對要求》
17	COVID-19 Prevention and Control Emergency Plan 《新型冠狀病毒肺炎防控應急預案》
18	Guide Manual for COVID-19 Prevention and Control 《新型冠狀病毒防控指引手冊》
19	Material Inspection System of Dexin Real Estate Group 《德信地產集團材料檢查制度》
20	Standard Guidelines for Safe and Civilized Construction 《安全文明施工標準化指引圖集》
21	Guidance on the Management of Project Development Plan of Dexin Real Estate 《德信地產項目開發計劃管理作業指引》
22	Operation Guidelines for Joint Inspection of Project Delivery Risks 《項目交付風險聯合檢查作業指引》
23	Project Delivery Implementation Plan 《項目交付執行方案》
24	Management System for Intellectual Property of Dexin Real Estate 《德信地產知識產權管理制度》
25	Regulations on Civilized Office Management of Dexin Real Estate Group Co., Ltd. 《德信地產集團有限公司文明辦公管理規定》
26	Management Measures for Key Post Appointment of Dexin Real Estate Group 《德信地產集團關鍵崗位聘任管理辦法》
27	Bonus System of City Companies 《城市公司獎金制度》
28	Bonus System of Dexin Real Estate Group 《德信地產集團本級獎金制度》
29	Special Incentive Measures of Dexin Real Estate Group 《德信地產集團專項激勵辦法》
30	Management Measures for Marketing Compensation of Dexin Real Estate Group 《德信地產集團營銷薪酬管理辦法》
31	Benefit Management System of Dexin Real Estate Group Co., Ltd. 《德信地產集團有限公司福利管理制度》
32	Employee Performance Management Measures of Dexin Real Estate Group Co., Ltd. 《德信地產集團有限公司員工績效管理辦法》

APPENDIX I: LIST OF DISCLOSURE POLICIES, LAWS AND REGULATIONS

附錄一：披露政策與法律規例一覽表

SN 序號	Doc Name 文件名稱
33	Attendance and Vacation Management Measures of Employees of Dexin Real Estate Group 《德信地產集團員工考勤休假管理辦法》
34	Management Measures for Compensation of Employees of Dexin Real Estate Group 《德信地產集團員工薪酬管理辦法》
35	Management Measures for Benefits of Employees of Dexin Real Estate Group 《德信地產集團員工福利管理辦法》
36	Management Measures for Bonus of Dexin Real Estate Group 《德信地產集團獎金管理辦法》
37	Management Measures for Employee Training of Dexin Real Estate Group 《德信地產集團員工培訓管理辦法》
38	Customer Service Specifications for Dexin Real Estate 《德信地產客戶服務規範》
39	Management Regulations for Customer Service System Platform of Dexin Real Estate 《德信地產客服系統平台管理規定》
40	Information Management Requirements for Major and Hot Complaints from Customers of Dexin Real Estate 《德信地產重大、熱點客戶投訴信息管理要求》
41	Customer Satisfaction Assessment and Evaluation Management Measures of Dexin Real Estate 《德信地產客戶滿意度考核評價管理辦法》
42	Supplier Management Measures of Dexin Real Estate Group 《德信地產集團供方管理辦法》
43	Use Specifications and Management Measures for Project Name of Dexin Real Estate 《德信地產項目案名使用規範及管理辦法》
44	Management Measures for Sales Contract Seals of Dexin Real Estate 《德信地產銷售合同專用章印章管理辦法》
45	Management System of Intermediary Distribution of Dexin Real Estate 《德信地產中介分銷管理制度》
46	Guidance on the 5S Standardized Management of Site of Dexin Real Estate 《德信地產案場5S標準化管理指引》
47	Measures for Marketing Risk Control and Quality Construction Management of Demonstration Areas 《示範區營銷風險管控及品質建設管理辦法》
48	Brand Reputation Management System of Dexin Real Estate Group 《德信地產集團品牌輿論管理制度》
49	Risk Control System and Review System of Internal Promotion Publicity 《營銷內部宣傳風險管控體系及審查制度》

APPENDIX II: CONTENT INDEX OF HKEX ESG REPORTING GUIDE

附錄二：聯交所環境、社會及管治報告指引內容索引

Main categories, levels, general disclosure and key performance indicators 主要範疇、層面、一般披露及關鍵績效指標		Disclosed in 披露段落
A. Environment A. 環境		
Aspect A1 層面A1	Emissions 排放物	
General disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and GHG emissions, discharges into water and land, and generation of hazardous and non-hazardous waste. 有關廢氣及溫室氣體排放、向水及土地的排污、有害及無害廢棄物的產生等的：	II. Build a Green City 二、建設綠色城市
Key Performance Indicators A1.1 關鍵績效指標A1.1	The types of emissions and respective emissions data. 排放物種類及相關排放數據。	2.6 Environmental performance 2.6環境績效
Key Performance Indicators A1.2 關鍵績效指標A1.2	Direct (scope 1) and indirect (scope 2) emissions of greenhouse gas (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). 直接(範圍1)及能源間接(範圍2)溫室氣體排放量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。	2.6 Environmental performance 2.6環境績效
Key Performance Indicators A1.3 關鍵績效指標A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). 所產生有害廢棄物總量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。	2.6 Environmental performance 2.6環境績效
Key Performance Indicators A1.4 關鍵績效指標A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility). 所產生無害廢棄物總量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。	2.6 Environmental performance 2.6環境績效

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Main categories, levels, general disclosure and key performance indicators 主要範疇、層面、一般披露及關鍵績效指標		Disclosed in 披露段落
Key Performance Indicators A1.5 關鍵績效指標A1.5	Description of the emission targets and steps taken to achieve them. 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。	II. Build a Green City 2.5 Green office 二、建設綠色城市 2.5綠色辦公
Key Performance Indicators A1.6 關鍵績效指標A1.6	Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them. 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。	II. Build a Green City 2.5 Green office 二、建設綠色城市 2.5綠色辦公
Aspect A2 層面A2	Use of Resources 資源使用	
General disclosure 一般披露	Policies on the efficient use of resources, including energy, water and other raw materials. 有效使用資源（包括能源、水及其他原材料）的政策。 Resources may be used in production, in storage, transportation, in buildings, electronic equipment, etc. 資源可用於生產、儲存、運輸、樓宇、電子設備等。	2.5 Green office 2.5綠色辦公
Key Performance Indicators A2.1 關鍵績效指標A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000) and intensity (e.g. per unit of production volume, per facility). 按類型劃分的直接及／或間接能源（如電、氣或油）總耗量（以千個千瓦時計算）及密度（如以每產量單位、每項設施計算）。	2.6 Environmental performance 2.6環境績效
Key Performance Indicators A2.2 關鍵績效指標A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility). 總耗水量及密度（如以每產量單位、每項設施計算）。	2.6 Environmental performance 2.6環境績效
Key Performance Indicators A2.3 關鍵績效指標A2.3	Description of energy use efficiency targets and steps taken to achieve them. 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。	II. Build a Green City 2.5 Green office 二、建設綠色城市 2.5綠色辦公
Key Performance Indicators A2.4 關鍵績效指標A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them. 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。	II. Build a Green City 2.5 Green office 二、建設綠色城市 2.5綠色辦公

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附錄二：聯交所環境、社會及管治報告指引內容索引

Main categories, levels, general disclosure and key performance indicators 主要範疇、層面、一般披露及關鍵績效指標		Disclosed in 披露段落
Key Performance Indicators A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	The Group's business does not involve the use of packaging materials.
關鍵績效指標A2.5	製成品所用包裝材料的總量（以噸計算）及（如適用）每生產單位估量。	本集團業務不涉及包裝材料的使用。
Aspect A3 層面A3	The Environment and Natural Resources 環境及天然資源	
General disclosure 一般披露	Policies on minimizing the issuer's significant impact on the environment and natural resources. 減低發行人對環境及天然資源造成重大影響的政策。	2.4 Green construction 2.4綠色施工
Key Performance Indicators A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	2.4 Green construction
關鍵績效指標A3.1	描述業務活動對環境及天然資源的重大影響及已採取管理有關影響的行動。	2.4綠色施工
Aspect A4 層面A4	Climate Change 氣候變化	
General disclosure 一般披露	Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer. 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。	2.1 Climate change 2.1氣候變化
Key Performance Indicators A4.1	Description of the significant climate-related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them.	2.1 Climate change
關鍵績效指標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。	2.1氣候變化

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B · Society		
B · 社會		
Employment and Laborer		
僱傭及勞工常規		
Aspect B1	Employment	
層面B1	僱傭	
General disclosure	Information on:	3.1 Talent introduction
	(a) the policies; and	
	(b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	
一般披露	有關薪酬及解僱、招聘及晉升、工作時數、假期、平等機會、多元化、反歧視以及其他待遇及福利的：	3.1 人才吸納
	(a) 政策；及	
	(b) 遵守對發行人有重大影響的相關法律及規例的資料。	
Key Performance Indicators B1.1	Total workforce by gender, employment type (for example, full-or part-time), age group and geographical region.	3.1 Talent introduction
關鍵績效指標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。	3.1 人才吸納
Key Performance Indicators B1.2	Employee turnover rate by gender, age group and geographical region.	3.1 Talent introduction
關鍵績效指標B1.2	按性別、年齡組別及地區劃分的僱員流失比率。	3.1 人才吸納

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Aspect B2 層面B2	Health and Safety 健康與安全	
General disclosure	Information on:	3.3 Health and safety
	(a) the policies; and	
	(b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	
一般披露	有關提供安全工作環境及保障僱員避免職業性危害的：	3.3 健康安全
	(a) 政策；及	
	(b) 遵守對發行人有重大影響的相關法律及規例的資料。	
Key Performance Indicators B2.1	The number and rate of work-related deaths in each of the past three years including the reporting year.	During the past three years, the Group did not have any safety accidents involving work-related fatalities or injuries.
關鍵績效指標B2.1	過去三年(包括匯報年度)每年因工亡故的人數及比率。	過去三年，本集團未發生工傷安全死傷事故
Key Performance Indicators B2.2	Lost workdays due to work injury.	
關鍵績效指標B2.2	因工傷損失工作日數。	
Key Performance Indicators B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored.	3.3 Health and safety
關鍵績效指標B2.3	描述所採納的職業健康與安全措施，以及相關執行及監察方法。	3.3 健康安全
Aspect B3 層面B3	Development and Training 發展及培訓	
General disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	3.2 Employee development
	Training refers to vocational training. It may include internal and external programs paid by the employer.	
一般披露	有關提升僱員履行工作職責的知識及技能的政策。描述培訓活動。	3.2 員工發展
	培訓指職業培訓，可包括由僱主付費的內外部課程。	

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

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Operation 營運慣例		
Aspect B5		
層面B5		
Supply Chain Management 供應鏈管理		
General disclosure 一般披露	Policies on managing environmental and social risks of the supply chain. 管理供應鏈的環境及社會風險政策。	4.1 Responsible purchasing 4.1 責任採購
Key Performance Indicators B5.1 關鍵績效指標B5.1	Number of suppliers by geographical region. 按地區劃分的供貨商數目。	4.1 Responsible purchasing 4.1 責任採購
Key Performance Indicators B5.2 關鍵績效指標B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored. 描述有關聘用供貨商的慣例，向其執行有關慣例的供貨商數目，以及相關執行及監察方法。	4.1 Responsible purchasing 4.1 責任採購
Key Performance Indicators B5.3 關鍵績效指標B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored. 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。	4.1 Responsible purchasing 4.1 責任採購
Key Performance Indicators B5.4 關鍵績效指標B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored. 描述在揀選供貨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。	4.1 Responsible purchasing 4.1 責任採購

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Aspect B6 層面B6	Product Responsibility 產品責任	
General disclosure	Information on:	1.1 Quality first 4.2 Responsible promotion
	(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, labeling and privacy matters relating to products and services provided and methods of redress.	
一般披露	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的：	1.1 質量為先 4.2 責任營銷
	(a) 政策；及	
	(b) 遵守對發行人有重大影響的相關法律及規例的資料。	
Key Performance Indicators B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	During the Reporting Period, the Group did not have any product recall
關鍵績效指標B6.1	已售或已運送產品總數中因安全與健康理由而須回收的百分比。	報告期內，本集團未發生產品召回事件
Key Performance Indicators B6.2	Number of products and service related complaints received and how they are dealt with.	1.4 Customer services
關鍵績效指標B6.2	接獲關於產品及服務的投訴數目以及應對方法。	1.4 客戶服務
Key Performance Indicators B6.3	Description of practices relating to observing and protecting intellectual property rights.	1.2 Constant innovation
關鍵績效指標B6.3	描述與維護及保障知識產權有關的慣例。	1.2 持續創新
Key Performance Indicators B6.4	Description of quality assurance process and recall procedures.	1.1 Quality first
關鍵績效指標B6.4	描述質量檢定過程及產品回收程序。	1.1 質量為先
Key Performance Indicators B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored.	1.4 Customer services
關鍵績效指標B6.5	描述消費者數據保障及私隱政策，以及相關執行及監察方法。	1.4 客戶服務

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Aspect B7 層面B7	Anti-corruption 反貪污	
General disclosure	Information on:	About Dexin
	(a) the policies; and	
	(b) compliance with relevant laws and regulations that have a significant impact on the issuer	
一般披露	relating to bribery, extortion, fraud and money laundering. 有關防止賄賂、勒索、欺詐及洗黑錢的：	走進德信
	(a) 政策；及	
	(b) 遵守對發行人有重大影響的相關法律及規例的資料。	
Key Performance Indicators B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	About Dexin
關鍵績效指標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。	走進德信
Key Performance Indicators B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.	About Dexin
關鍵績效指標B7.2	描述防範措施及舉報程序，以及相關執行及監察方法。	走進德信
Key Performance Indicators B7.3	Description of anti-corruption training for directors and employees.	About Dexin
關鍵績效指標B7.3	描述向董事及員工提供的反貪污培訓。	走進德信

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Aspect B8 層面B8	Community Investment 社區投資	
General disclosure 一般披露	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests. 有關以社區參與來了解營運所在小區需要和確保其業務活動會考慮小區利益的政策。	1.2 Community vitality 1.5 Well-being 1.2社區活力 1.5民生福祉
Key Performance Indicators B8.1 關鍵績效指標B8.1	Focus areas of contribution (e.g. education, environmental concerns, labor needs, health, culture, sport). 專注貢獻範疇(如教育、環境事宜、勞工需求、健康、文化、體育)。	1.2 Community vitality 1.5 Well-being 1.2社區活力 1.5民生福祉
Key Performance Indicators B8.2 關鍵績效指標B8.2	Resources contributed (e.g. money or time) to the focus area. 在專注範疇所動用資源(如金錢或時間)。	1.2 Community vitality 1.5 Well-being 1.2社區活力 1.5民生福祉

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