



關於本報告

作為一家紮根於香港逾70年的主要金融服務集團，大新金融集團有限公司（「本公司」或「本集團」或「大新集團」）致力於服務本地、澳門及中國大陸鄰近市場客戶，本集團繼續為可持續發展作出貢獻，身體力行履行良好的企業公民和企業責任。

本環境、社會及管治報告概述本集團截至2017年12月31日止財政年度於可持續發展各主要範疇進展的最新情況。

本報告涵蓋本集團在香港、澳門及中國內地的核心銀行及保險業務。本報告乃根據香港聯合交易所有限公司頒佈的主板上市規則附錄27之《環境、社會及管治報告指引》編製。

本環境、社會及管治報告對企業管治報告作出補充，並作為本集團2017年年報之一部份。本報告亦可在大新銀行網站 www.dahsing.com 閱覽。

環境、社會及管治的理念

我們深信一家企業的成功不僅取決於其財務成果，還應包括其對廣泛社區發展的貢獻。大新集團之董事會及管理團隊制定了營商原則及價值觀的標準，把可持續發展承諾貫徹在日常營運中。在本集團的企業社會責任政策指引下，我們致力為各持份者創造長期價值。

我們的可持續發展方向由管理層成員組成之企業社會責任委員會監督。企業社會責任委員會審閱、批核、督導及監察各地業務部門實行的措施，定期分析及匯報在環境、社會及管治方面的表現，以提高意識及提升其表現。本年度，我們繼續增加披露的透明度，在本報告載列了環境關鍵績效指標，提供量化數據，促進績效管理及檢討。

我們視可持續發展為所有業務部門及持份者的共同責任，我們致力與社區、客戶、員工及環境同步發展，創造更美好的未來共享成果。

ABOUT THIS REPORT

As a leading financial services group deeply rooted in Hong Kong for over 70 years and dedicated to serving customers of the local and neighbouring markets in Macau and Mainland China, Dah Sing Financial Holdings Limited (the “Company” or the “Group” or “Dah Sing Group”) continue to embed sustainability and adopt practices that exemplify good corporate citizenship and corporate responsibility.

This Environmental, Social and Governance (“ESG”) Report provides an annual progress update of the Group in key areas of its sustainable development efforts during the financial year ended 31 December 2017.

This report covers the Group’s core operations in banking and insurance at its key markets in Hong Kong, Macau and Mainland China. It is prepared in accordance with the ESG Reporting Guide under Appendix 27 of the Main Board Listing Rules issued by the Stock Exchange of Hong Kong Limited.

This ESG Report supplements the Corporate Governance Report and is included as part of the Group’s 2017 Annual Report. This report is also accessible via the website of Dah Sing Bank at www.dahsing.com.

Our Philosophy in ESG

We believe that the success of a business is not only measured by its financial achievements, but also by its contribution to the development of the wider community. At Dah Sing Group, the Board and management team set a standard which embeds our Guiding Principles and Values, thus embodying our sustainability commitment in our daily business operations. Guided by the Corporate Social Responsibility Policy, we remain committed to creating long term value for our stakeholders.

Our sustainable development direction is overseen by the Corporate Social Responsibility (“CSR”) Committee, which is composed of members of Management. Initiatives implemented by our local business units are reviewed, approved, supervised and monitored by the CSR Committee. Our ESG performance is analyzed and reported on a regular basis to raise awareness and encourage improvement. This year, we continue to increase the transparency in disclosure by including the environmental key performance indicators (KPIs) in this report, which provides a quantitative picture to facilitate performance management and review.

Viewing sustainability as a shared responsibility by all our business units and stakeholders, we work towards a brighter future by progressing and prospering with our communities, customers, employees and the environment as a whole.



關於本報告 (續)

持份者參與及重要性評估

就決定環境、社會及管治工作的優先次序，我們需要與持份者保持密切溝通，當中包括員工、客戶、股東、供應商、監管機構及社會大眾。於2017年，我們繼續與持份者保持開放的對話，以檢視及更新已識別為對本集團業務而言屬重要的主要範疇。此舉有助於制定切合業務策略的可持續發展工作。

下表概述各類持份者的參與渠道：

主要持份者	參與渠道
員工	<ul style="list-style-type: none"> • 年度表現評核 • 培訓、講座及簡介會 • 大新續FUN CLUB • 僱員援助計劃 • 員工溝通 • 員工網站／內聯網 • 康樂及義工活動
客戶	<ul style="list-style-type: none"> • 客戶關係經理拜訪 • 企業網站 • 客戶服務熱線 • 服務品質組回應客戶意見 • 客戶講座及研討會
股東	<ul style="list-style-type: none"> • 股東週年大會及其他股東大會 • 投資者及新聞發佈會及簡介會 • 企業網站 • 企業通訊，包括公告、通函、中期報告及年報
供應商	<ul style="list-style-type: none"> • 會議及溝通 • 對供應商進行定期檢討 • 供應商管理
監管機構	<ul style="list-style-type: none"> • 定期會議及溝通 • 實地審察 • 合規報告
社區	<ul style="list-style-type: none"> • 義工活動 • 贊助及捐贈 • 社區參與

ABOUT THIS REPORT (Continued)

Stakeholder Engagement and Materiality Assessment

Addressing our ESG priorities requires close communication with our stakeholders including our employees, customers, shareholders, suppliers, regulators and the wider communities. In 2017, we continue to maintain an open dialogue with our stakeholders to review and update the key areas identified as important to our business. This helps our sustainability priorities and alignment with our business strategy.

The table below outlines our dedicated dialogue channels for different types of stakeholders:

Key Stakeholders	Type of Engagement
Employees	<ul style="list-style-type: none"> • Annual performance management • Training, seminars and briefing sessions • Dah Sing Staff Club • Employee Assistance Program • Staff communication • People portal/intranet • Recreational and volunteer activities
Customers	<ul style="list-style-type: none"> • Relationship manager visits • Corporate website • Customer service hotline • Service Quality unit to respond to customers' opinions • Customer talks and seminars
Shareholders	<ul style="list-style-type: none"> • Annual General Meeting and other general meetings • Investor and press conferences and briefings • Corporate website • Corporate communications including announcements, circulars, interim and annual reports
Suppliers	<ul style="list-style-type: none"> • Meetings and communications • Regular supplier reviews • Supplier management
Regulators	<ul style="list-style-type: none"> • Regular meetings and communications • On-site review • Compliance reports
Communities	<ul style="list-style-type: none"> • Volunteer activities • Sponsorship and donations • Community outreach



關於本報告 (續)

持份者參與及重要性評估 (續)

本報告以下部分進一步闡釋我們認為對各持份者屬最重要及本集團業務視為最基本的環境、社會及管治事宜。本年度我們留意到合規、道德操守、問責性及透明度更受重視而持份者亦對有關方面有更高的期望。這些主要考慮因素與本集團涵蓋市場、工作環境、社區及環境的及營商原則及核心價值一致，亦在本報告內有進一步詳述。

市場

建基於亞洲，我們致力與客戶建立信任關係及成為一家體貼入微的金融服務機構。為此，我們承諾維持高水平的誠信及道德操守標準，為客戶帶來卓越的服務體驗，並不斷提升資訊科技系統的安全水平，保障資料私隱。

產品責任及對客戶的承諾

負責任的產品及服務

為客戶提供優質產品及卓越服務，以及提供清晰及不偏不倚的信息，協助客戶作出明智的決定是我們的重要價值觀和原則。我們鼓勵員工透過日常與客戶接觸，了解客戶及其需要，從而提供卓越的服務。為確保前線員工具備提供優質客戶服務的必需知識及技巧，年內恒常地為員工提供在職培訓。

我們鼓勵客戶提供意見，並設有多種溝通渠道，包括透過分行代表、客戶熱線、電郵及公司網頁，並由專責員工按照程序及規章制度跟進及處理客戶的投訴，以及提供即時的客戶服務支援。我們在改進產品及服務的過程中，會參考客戶的意見及投訴個案。

本集團亦致力於提供可持續解決方案使客戶可以享有「綠色」生活方式。於年內，我們與一家本地網上超市品牌合作推廣環保產品。此舉既能鼓勵客戶轉而採用更環保的生活方式，亦由於他們使用銀行服務而令交易金額增加。

ABOUT THIS REPORT (Continued)

Stakeholder Engagement and Materiality Assessment (Continued)

The ESG aspects considered as most critical to our stakeholders and fundamental to our business are addressed in further detail in the rest of this report. This year we saw more emphasis and stakeholder expectation on compliance, ethical conduct, accountability as well as transparency. These key considerations, aligned with the Group's Guiding Principles and Values, encompassing Marketplace, Workplace, Community and Environment, have been further addressed in this report.

MARKETPLACE

Setting foot in Asia, we strive to build up trust with customers and to be a financial services provider with a personal touch. To achieve this, we are committed to upholding high integrity and ethical standards as well as creating excellent customer experience while safeguarding data privacy, and with continuous strengthening in IT system security.

Product Responsibility and Customer Commitment

Responsible Products and Services

Providing quality products and excellent service to our customers, as well as clear and unbiased information to help them make informed decisions form a key part of our values and principles. We encourage employees to know our customers and their needs through day-to-day interactions, with the aim of providing excellent client service. To ensure our frontline employees are equipped with knowledge and soft skills essential to delivering quality customer service, on-the-job training is provided to employees throughout the year.

To encourage customer feedback, we have provided multiple communication channels, including branch representatives, customer hotline, e-mail and corporate web page. Designated employees are tasked to follow up on customer complaint handling in line with the procedures and protocols, and to provide timely customer support. Customers' feedback and complaint cases serve as an input and point of reference in our product and service enhancement process.

The Group also works to offer sustainable solutions to enable customers to enjoy a "green" lifestyle. During the year, we carried out a joint promotion with a local online supermarket brand to promote eco-friendly products. This initiative helped customers switch to a "greener" life style and increase transaction amount through our banking services.



市場(續)

產品責任及對客戶的承諾(續)

負責任的產品及服務(續)

所有產品及服務在開發或推出前，均需通過合規審查及產品審核。我們遵從法規及行業指引，確保所有產品文件、客戶通訊及營銷資料清晰準確，以保障客戶的權益。銷售財富管理產品的員工必須持有相關牌照，而向客戶提供與投資決定有關的信息時，必須考慮客戶的投資需要及風險承受能力。

供應鏈管理

我們會選用提倡環保、社會及道德責任的供應商，積極與供應商互動，提高彼等對可持續發展的意識，並透過篩選及持續監察，評估供應商之表現。供應商須在其建議書概述能否遵守我們的環境、社會及管治準則。

本集團已制定及按照指引管理於採購程序中對環保及社會構成的風險的管理。供應商在可持續發展方面的過往表現是我們甄選供應商的重要評估準則。競標者須在建議書提供具體資料例如所取得環保認證及在環保措施方面的成績以證實他們在這方面的表現。

舉例而言，在最近搬遷上海辦事處時，我們著重使用環保建材及傢俱，並優先聘用已取得環保認證的承建商及供應商。

客戶資料私隱

本集團擁有穩固的合規文化，並致力遵守資料私隱法規，以保障客戶的個人資料及敏感資料。我們嚴謹制定了符合香港《個人資料(私隱)條例》的客戶資料保障政策及程序。該等政策及程序清楚載列有關收集、使用及保留資料的指引。我們定期檢討及更新該等政策及程序，以切合業務發展的需要、監管指引及新出現的威脅。

MARKETPLACE (Continued)

Product Responsibility and Customer Commitment (Continued)

Responsible Products and Services (Continued)

Before launching, all products and services went through a development and product approval cycle where essential checks on compliance with laws and regulations were undertaken. We follow laws and regulations, and industry guidelines to make sure all product documentation, communication with customer and marketing materials are clear and accurate to protect customer interests. Only licensed staff members are permitted to perform wealth management product selling, and only fair information is presented to customers for decision making in line with their investment need and risk appetite.

Supply Chain Management

We work with suppliers that act in an environmentally, socially and ethically responsible manner. The Group takes the initiative to interact with suppliers to raise their awareness on sustainability and evaluate suppliers' performance through screening and on-going monitoring. Suppliers are expected to adhere to our ESG standards as outlined in respective request for proposal documents.

Guidelines are established and implemented to manage environmental and social risks within the Group's procurement process. Vendors' track record in sustainability is a key part of the evaluation criteria in the procurement process. Tenderers are required to provide relevant information such as environmental certifications obtained and achievements of eco-friendly measures to support their proposals.

For example, in the recent relocation of our Shanghai office, we emphasized on the use of environmental friendly construction materials and furniture, and prioritized contractors and suppliers that have acquired green certification.

Customer Data Privacy

The Group has a strong compliance culture and is committed to adhering to data privacy laws and regulations to safeguard customers' personal data and sensitive information. Customer data protection policies and procedures in compliance with Personal Data (Privacy) Ordinance in Hong Kong are in place. Guidelines on data collection, usage and retention are clearly set out in the policies and procedures. These policies and procedures are reviewed and updated on a regular basis to reflect the evolving business needs, regulatory guidance, and emerging threats.



市場(續)

產品責任及對客戶的承諾(續)

客戶資料私隱(續)

本集團的客戶資料受多重的裝置、電子及程序的保障。這些保障措施按監管規定或比監管規定更嚴格的要求而制定。保障資料的規定透過多種途徑，例如透過入職計劃及年度重溫培訓課程傳達至所有員工。於聘用前，所有員工須簽署客戶資料保障協議或同意僱傭合約內有關客戶資料保障之條款。

只有獲授權之員工才可按需要查閱有關客戶資料。我們會通知客戶將會怎樣使用其資料並給予有關選擇權。

在數碼化及科技迅速發展的大趨勢下，本集團不斷利用有關技術精簡程序及提升客戶體驗，並同時致力保障客戶免受網絡犯罪威脅。

道德操守、反洗錢及反貪污

在與客戶共同成長的同時，本集團時刻以公平的方式經營業務，並致力打擊各種金融罪行、貪污及洗黑錢的活動。

我們已採納具有明確目標及責任的風險管治框架。本集團致力培養各部門人員穩固的合規的文化及風險管理意識。我們的第一道防線建基於員工努力及內部監控措施。由反洗錢委員會、管理委員會及風險管理及合規委員會所監督的各風險監控及合規部門組成第二道防線。本集團的內部審核部門擔當第三道防線，透過評估現行的管治、風險管理及內部監控的有效性，提供獨立意見。

我們其中一項營商原則和價值觀是員工須時刻做正確的事。我們已制定員工行為守則，載列道德價值及員工操守準則，指引員工須符合有關要求。

MARKETPLACE (Continued)

Product Responsibility and Customer Commitment (Continued)

Customer Data Privacy (Continued)

Our customer data is protected by a number of physical, electronic and procedural safeguards that are either in line with, or go beyond the regulatory requirements. Data protection requirements are communicated to all employees through various channels, such as induction programmes and annual refresher training sessions. All employees are required to sign a customer data protection agreement or agree on customer data protection clause in employment contracts prior to commencement of work.

Access to customer data is strictly limited to authorized personnel on a need-to-know basis. Customers are notified and are given choices regarding how their information may be used.

Leveraging the megatrend of digitalization and development of technologies, the Group has been exploring opportunities in streamlining processes and enhancing customer experience, whilst protecting customers from cybercrimes.

Ethical behaviour/Anti-money Laundering and Anti-corruption

In growing with our customers, the Group always conducts business in a fair manner and fight against any form of financial crime, corruption and money laundering.

We have adopted a risk governance framework with well-defined goals and responsibilities. We cultivate our business unit workforce with a strong compliance culture and risk management awareness. Our first line of defence is formed based on a combination of our workforce's efforts and existing internal control measures. Our risk control and compliance functions, supervised by our Anti-money Laundering Committee, Management Committee and Risk Management and Compliance Committee operate as the second line of defence. The Group's internal audit function serves as the third line of defence by providing an independent assurance through assessing the effectiveness of governance, risk management and internal controls in place.

It is one of our guiding principles and values that our employees shall do what is right, even when no one is looking. We have established a Code of Conduct for staff which sets out our ethical values and staff conduct standard to support and guide our employees to live up to these expectations.



市場(續)

產品責任及對客戶的承諾(續)

道德操守、反洗錢及反貪污(續)

我們的業務須達致高水平的道德操守標準。有關反貪污政策、標準及程序透過員工行為守則充分傳達至所有員工，提供指引防止任何形式的貪污，包括勒索及賄賂。

我們設有舉報途徑及政策，讓員工或其他持份者以保密的形式舉報涉嫌違規個案。所舉報的個案會由合規或內部審核部門即時調查。確認違規的個案會向審核委員會匯報，確保已採取足夠的補救措施。

所有員工須全面遵守行為守則並熟悉有關規定。違反行為守則的員工可能須接受內部紀律程序。

我們制訂了整個集團均須遵守的反洗錢及反恐怖分子融資政策，以符合本港及國際的有關監管框架及準則。該等政策要求所有員工主動查察及報告任何可疑交易及違規行為。

我們深明員工在打擊金融犯罪及任何形式的不當行為中擔當關鍵角色，因此已採取措施提高員工的相關意識，包括定期舉辦培訓、講座及測驗。員工在日常工作中須採取嚴格的盡職審查程序，以降低受到金融詐騙或不當行為所產生的內外風險。

有關我們企業管治實施的更多資料，請參閱本年報中的企業管治報告。

MARKETPLACE (Continued)

Product Responsibility and Customer Commitment (Continued)

Ethical behaviour/Anti-money Laundering and Anti-corruption (Continued)

Our businesses are required to meet high ethical standards. Anti-corruption policies, standards and procedures are well communicated to all employees in the Code of Conduct to provide a guide to curbing corruption in all forms, including extortion and bribery.

Whistle-blowing channels and policies are set up for our employees or other stakeholders to report any suspected case of non-compliance in a confidential manner. Cases reported will be investigated by the compliance or internal audit departments in a timely manner. Confirmed cases are reported to the Audit Committee to ensure adequate remedial actions have been taken.

All employees are required to fully comply with the Code of Conduct and familiarise themselves with the relevant requirements. Employees who breach the Code of Conduct may be subject to internal disciplinary procedures.

The Group-wide anti-money laundering and counter-terrorism financing policies are in place to allow the Group to comply with relevant local and international regulatory frameworks and standards. These policies require all employees to take ownership in detecting and reporting any suspicious transactions and irregularities.

We understand that our people play a crucial role in combating financial crimes and any forms of malpractice, and therefore have been taking steps to raise employees' awareness. These include organising regular training, seminars and quizzes. Our employees are required to undertake rigorous due diligence procedures in their daily work to mitigate the risks of internal and external financial frauds or malpractices.

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



工作環境

本集團的業務成功實有賴於其超過3,100名員工的辛勤工作及努力。我們致力透過相互承諾、培養共融工作環境、促進工作健康、安全及福利，以及提供人才發展及職業發展機會，與員工一起成長。

僱傭

我們深信員工為客戶提供優質產品及服務，是令集團之業務持續增長的關鍵因素。我們致力優化人力資源管理及營造具能令員工積極參與，獲取知識並且和諧的工作環境。

在遵守有關法例及規例的前提下，本集團已制定管理有關聘用、晉升、報酬、工時、平等機會、解僱、員工福利及其他人才管理活動的政策及程序。

於2017年，本集團繼續從各大學招募人才參加我們的培訓生計劃。有關計劃有助我們獲得適合的人才，並為他們投身本集團作長遠的事業發展提供支持。

我們根據「按表現計酬」作為有關僱員報酬的指標。我們的目標是所提供的可變薪酬處於市場中位數至上四分位值水平，並按表現作出獎勵。僱員的職責如需特別技術或因業務需要而須在一般辦公時間以外工作或須按照特別安排工作，我們會向該等人員提供津貼。其他福利包括與業界看齊的假期、退休福利、員工房屋貸款及為員工開立特惠利率存款賬戶等。



大學生畢業生培訓生師友計劃
Mentorship program for graduate trainees

WORKPLACE

The Group's business success is attributable to the hard work and endeavours of its workforce, comprising more than 3,100 employees. We are dedicated to grow with our people through mutual commitment, fostering a cohesive workplace, promoting health, safety and wellbeing at work, and providing opportunities for talent development and career progression.

Employment

We believe that our employees are our key success factor in delivering quality products and services to our customers, as well as driving continued business success. We strive to improve our human resources management and build an engaged, knowledgeable and friendly work environment.

Committed to complying with relevant laws and regulations, the Group has established policies and procedures to govern hiring, promotion, compensation, working hours, equal opportunity, dismissal, employee welfare and other talent management activities.

In 2017, we continued to source talents from various universities for our Graduate Trainee Programme. The programme helped us secure suitable people and support them in developing a long-term rewarding career with the Group.

“Pay for performance” is our guiding principle for employee remuneration. We aim to pay variable remuneration from market median to upper quartile level to differentiate and reward performance. Allowance is offered to eligible employees who perform duties that require specific technical skills, work beyond normal hours for business needs, or work under special arrangements. Other benefits available include industry-compatible leave entitlements, retirement benefits, staff housing loan, and staff deposit accounts with preferential rates.



工作環境 (續)

僱傭 (續)

為支持需要在個人及家庭承擔與工作之間取得平衡的員工，本集團設有由全職轉為兼職的安排，讓該等員工選擇。此外，繼去年在集團總部設立第一個授乳室後，我們於2017年設立第二個授乳室。此舉反映本集團照顧員工的需要，響應「母乳育嬰齊和應」運動。

健康及安全

本集團承諾為員工提供安全、健康及舒適的工作環境。本集團制定了「職業安全及衛生指引」，讓員工認識到辦公室內若干潛在危害健康及安全的資料以及相關預防措施。於裝修或重新佈置辦公室後，我們會進行工作間的風險評估，確保工作間符合人體工學原則及相關監管規定。

本集團非常重視其辦公室的安全，嚴禁吸煙、飲酒及毒品。我們亦制定颱風及暴雨安排，確保員工的健康及安全。我們在各業務地點制定了應變計劃，列明在爆發傳染病或疫症時員工應採取的程序，維持業務正常運作。

我們成立了健康及安全工作組，作為員工與管理層之間的橋樑，收集並整理員工的意見，以改善健康及安全的管理。工作組舉行定期會議，檢討已推出的健康及安全措施，並提出新計劃的方案。本集團透過工作組取得員工的意見，有助於本集團為員工設定合適及豐富的活動。

本集團深明精神健康的重要性。自2001年起，本集團已推行僱工支援計劃，協助員工識別及解決其個人問題或工作上的困擾。所有員工均可透過該計劃，以保密的形式獲得獨立及專業的個人輔導服務。

WORKPLACE (Continued)

Employment (Continued)

In support of employees to balance their personal and family commitments with work, the Group has offered the option for employees to convert their full-time work to part-time arrangements. Additionally, we have set up our second lactation support facility in 2017, following the first one at the headquarters last year. This has affirmed the Group's employee care endeavours and aligns with our "Say Yes to Breastfeeding" Campaign.

Health and Safety

The Group is committed to creating a safe, healthy and comfortable working environment for its employees. The "Guidelines on Occupational Safety and Health" was established to inform employees of potential health and safety hazards in the workplace, and the corresponding preventative measures. After renovation or office restacking, a risk assessment of workstations will be performed to make sure that workstations are set up in line with ergonomic principles and relevant regulatory requirements.

We put great emphasis on the security of Group premises and strictly prohibit smoking, use of alcohol and drugs. We also have in place typhoon and rainstorm arrangements. These serve to safeguard the health and safety of employees. Across different business locations, a contingency plan has been set up to outline the procedures that employees should undertake to maintain business continuity in the event of an infectious disease or pandemic outbreak.

As a bridge between the employees and the management, a working group on health and safety has been formed to consolidate feedback gathered from our people to drive improvement of health and safety management. The working group holds regular meetings to review health and safety initiatives rolled out, and draw up proposals for upcoming programmes. The working group allowed the Group to get feedback from its staff and drive befitting and enriching events for the workforce.

The Group understands the importance of mental health. Since 2001, the Group has offered the Employee Assistance Programme to help employees identify and resolve their personal issues or concerns at work. The programme provides all employees with free access to independent professional counselling in a confidential environment.



工作環境 (續)

健康及安全 (續)

為提高員工對健康生活的意識，我們舉辦一系列活動，包括「健康週」、「生活與工作平衡週」及各種康樂計劃，例如運動比賽、烹飪課程及電影放映。

培訓及發展

本集團人力資源管理策略中的一個重要部分是員工的培訓及發展以及提供晉升的機會。我們的培訓計劃按員工的需要及配合本集團業務的發展而定制。

新員工會參加為期一日的入職培訓，以面對面授課形式提供有關本集團、員工、業務部門及產品以及監管規定等基礎知識。該計劃亦包括一個工作坊，透過互動的方式傳達本集團的願景、使命、營商原則及價值觀。

為鼓勵員工終身學習及事業上的發展，我們向員工提供教育津貼及考試假期。於年內，本集團的澳門業務成功推出員工網站，為員工提供最新的培訓及發展資料，提高參與率。此外，我們現正著手將網上學習平台延伸至澳門業務。該平台讓不同業務地點的員工均可參加培訓課程及可隨時取得學習資料。課程涵蓋多方面的主題，包括產品、業務程序、內部監控、監管合規、公司價值觀及指導原則。於年內，由網上學習平台提供超過40%的培訓時數。

WORKPLACE (Continued)

Health and Safety (Continued)



生活與工作平衡週員工活動合照
Happy Moment in Work-Life Balance Week

To promote the awareness of a healthy lifestyle amongst employees, we have organized a series of activities including “Healthy Week”, “Work-Life Balance Week”, and various recreational programmes such as sports competitions, cooking sessions, and movie shows.

Training and Development

Training and development of our people and providing them with upward mobility form an important part of our human capital management strategy. Our training programmes are tailored to suit the needs of our employees and support our business development.

All new joiners will join a one-day face-to-face induction programme, which is aimed to equip them with foundational knowledge about the Group, its people, business functions and products, as well as regulatory requirements. The programme also includes a workshop which conveys the Group’s Vision, Mission, Guiding Principles and Values to employees through an interactive approach.

To encourage lifelong learning and career advancement, we offer education subsidy and examination leave to our employees. During the year, the Group’s Macau operation has successfully launched its People Portal to keep employees updated of latest training and development information and boost engagement rate. Additionally, we are in the process of extending our e-learning platform to our Macau operation. The platform enables employees from different business locations to attend training sessions and access learning materials anytime. Our courses cover a wide range of topics, including products, business processes, internal control, regulatory compliance, and corporate values and guiding principles. During the year, over 40% of training hours were delivered via e-learning channel.



工作環境 (續)

培訓及發展 (續)

除了業務知識及技巧，我們還為員工提供工作上所需的技巧，讓員工工作好準備以應付的業務發展中不斷變化的挑戰及風險。合資格員工須按規定參加網上風險管理培訓課程及取得有關資格。該課程包括3個範疇，共20個單元，涵蓋企業融資、財務會計及商業貸款。

為向各級管理人員提供所需管理知識及領導技巧，我們全面更新了大新管理人員計劃系列。該計劃包括為期一至三日的核心及進階管理人員培訓計劃。自推出以來，超過350名管理人員受惠於該計劃。



大新管理人員計劃
Dah Sing Manager Program

多元化及平等機會

本集團致力消除任何影響共融的障礙，為各員工營造共融的環境。我們的政策與有關法例及規例一致，絕不容許員工因性別、婚姻狀況、懷孕、殘疾、家庭狀況或種族等任何理由而受到歧視、騷擾、受害或誹謗。

有關招募、聘請、調職及晉升的決定均根據個別員工的資格及優點而作出。我們鼓勵公開溝通，並設有申訴機制，讓員工可表達其關注，並確保員工的意見可以上達。

勞工準則

本集團嚴格遵照勞工法例及規例營運業務，並禁止使用童工及強迫勞動。我們設有監察及預防措施，任何潛在違規將及時調查及跟進。

WORKPLACE (Continued)

Training and Development (Continued)

Apart from business knowledge and skills, we also equip our people with the necessary skills to prepare for the evolving challenges and risks under the changing business environment. Eligible employees are required to undertake online risk management training courses and obtain relevant qualifications. The course, consisting of 3 levels, encompasses 20 modules covering business lending, financial accounting and commercial loans.

Aiming to empower our managers at all levels and equip them with necessary knowledge and leadership skills, we have revamped the Dah Sing Manager Programme Series. The Programme, consisting of both core and advanced manager training programmes that range from one to three days, has benefited more than 350 managers since its launch.

Diversity and Equal Opportunity

The Group is dedicated to removing any barrier to inclusion and creating an inclusive environment for every employee. In line with relevant laws and regulations, our policies have zero tolerance for discrimination, harassment, victimization or vilification on any grounds including gender, marital status, pregnancy, disability, family status or race.

All decisions made with respect to recruiting, hiring, transferring and promotion are made based on the individual's qualifications and merits. We encourage open communication and have set up grievance mechanisms for employees to express their concerns and make sure that their voice is heard.

Labour Standards

The Group operates in strict compliance with labour laws and regulations and prohibit the use of child labour or forced labour. Monitoring and preventive measures are in place. Any potential breach will be investigated and followed up in a timely manner.



社區

我們懷著與社會共同進步和發展的目標，致力為建設一個更強大和包容社會作出貢獻。我們鼓勵員工參與義工服務及慈善活動。於2017年，本集團繼續與若干組織合作，支持區內中小企業發展、青年教育、體育活動及慈善工作、環境保護及提高金融知識。

支持中小企業

中小企業對經濟有重要貢獻，並為創新及科技發展的重要推動力。協助中小企業參與主流經濟不單是我們的業務理念，亦有助提升本地經濟的競爭力，繼而可為我們創造更多業務機遇。

於2017年內，我們繼續支持香港及珠江三角洲地區的中小企業，透過培訓、資訊分享及財務支援，協助中小企業建立營商能力。本集團第五次贊助由香港中小型企業總商會及香港貿易發展局舉辦的國際中小企高峰論壇。



本集團參加國際中小企高峰論壇
Our group joined World SME Summit

培育青少年

教育是維持社區成長及發展的基礎。本集團一直與學術及社會機構合作，支持青少年發展。我們的目標是培養青少年成為傑出領袖，而更重要的是支持終身學習的積極社會價值。

COMMUNITY

With a vision to progress and prosper with our community, we are committed to giving back by contributing to a stronger and more inclusive society. We encourage and facilitate our employees to participate in volunteer services and charitable activities. In 2017, the Group continues to collaborate with a number of organizations to support the development of Small and Medium Enterprises (“SMEs”), youth education, sports and charity, environmental protection and promotion of financial literacy in the region.

Supporting SMEs

SMEs are important contributors to the economy and one of the key drivers for innovation and technological advancement. Helping SMEs participate in the mainstream economy not only comprises a part of our business ethos, but also helps enhance the competitiveness of the local economy, which in turn creates more business opportunities for us.

During 2017, we continued to support the SME communities in Hong Kong and the Pearl River Delta region by helping them build capacity through training, information sharing, and financial support. For the fifth time, the Group sponsored the World SME Summit, organized by the Hong Kong General Chamber of Small and Medium Business and the Hong Kong Trade Development Council.

Nurturing the Youth

We view education as the foundation for maintaining the growth and development of our communities. In an effort to support youth development, the Group has collaborated with academic and social institutions. It is our goal to support the youth to be outstanding leaders and, more importantly, lifelong learners who embrace positive social values.



社區 (續)

培育青少年 (續)

於2017年，我們繼續提供「友•導向」計劃，由員工自願擔任本地中學生的導師。於計劃中，員工分享其工作生活的經驗，並就如何制定個人及事業發展目標向學生提供意見。

為鼓勵青年企業家創業及發展業務，提高香港的競爭力，大新集團支持由五邑青年總會舉辦的「師」子山同行創商機青年企業家計劃。該計劃的目標是協助青年在現實商業環境實踐其營商理念。本集團交易銀行團隊的資深員工亦獲邀請向該等青年企業家提供有關現金及貿易管理的意見，大約100名參加者受惠於此計劃。

本集團亦與大學及院校緊密合作安排交流活動，以吸引頂尖人才。於2017年，我們在澳門3間大學舉行了一系列深受好評的財富管理講座，於澳門的附屬銀行經驗豐富的管理人員在活動中與大學生分享技術知識及行業視野。此外，本集團亦參加澳門金融學會舉辦的大學生工作影子計劃，有助為金融服務業培養未來領袖。

於報告期內，我們贊助新家園協會舉辦的傑出學生獎學金計劃，將我們在社區的參與擴展至香港的中國內地新移民、少數族裔及弱勢人士。該計劃的目標是協助弱勢家庭有前途及具備才能的中學生發揮其潛能，從而促進社會共融。該計劃有75名學生參加，並發放了書券鼓勵閱讀風氣。

為培養年青一代，本集團與天恩培訓及發展中心合作為青年插畫師提供工作機會。一名接受天恩培訓及發展中心培訓的畢業生其後獲本集團委聘設計日曆卡及利是封，有關設計備受我們的客戶歡迎。我們擬於日後與更多該等插畫師以具創意的方式合作。

COMMUNITY (Continued)

Nurturing the Youth (Continued)

In 2017, we continue to extend our “Life Buddies” programme, in which our staff volunteered to be the mentors of local secondary school students. During this programme, our staff shared their work life experience and advised students on how to set goals for personal and career development.



「友•導向」師友計劃
Life Buddies Programme

To encourage more young entrepreneurs in setting up and growing their business to enhance the competitiveness of Hong Kong, Dah Sing Group supported the “Lion Apprentices” young entrepreneur programme organized by Wuyi Youth Association. The programme is targeted to assist young people in implementing their business ideas in the real world.

Senior employees from the Group’s transaction banking team were also invited to advise these young entrepreneurs on cash and trade management. Around 100 participants had benefited from this programme.

The Group also works closely with universities and institutions to arrange enrichment activities to engage with the top talents. In 2017, we conducted a series of well-received wealth management talks with 3 universities in Macau, where experienced managers of our Macau subsidiary bank shared the technical knowledge and industry insights with the undergraduates. Additionally, the Group also joined the Job Shadowing Programme for University Students organized by Macau Institute of Financial Services, to help cultivate future leaders for the financial services industry.

During the reporting period, we extended our community reach to the new emigrants from Mainland China, ethnic minorities, and the disadvantaged in Hong Kong by sponsoring the Outstanding Students Awards Programme organized by New Home Association. The programme aims at promoting social inclusion by helping promising talented and secondary school students from these disadvantaged families to develop their full potential. The programme engaged 75 students and gave out book coupons to encourage their reading.

With an aim to nurturing the younger generation, the Group has cooperated with Grace Training and Development Centre (“GTDC”) to provide working opportunity for young illustrators. One of the graduates of the training course organized by GTDC was later commissioned by the Group to design calendar cards and red packet envelopes, which are well received by our customers. Going forward, we hope to collaborate with more of the illustrators in innovative ways.



社區(續)

宣傳體育及支持有需要人士

於2017年12月，我們繼續支持「愛心聖誕大行動」，舉辦足球友誼賽及比賽，逾120名員工及32名來自低收入家庭的兒童參加。

為慶祝大新銀行70週年，大新銀行冠名贊助香港體操總會於2017年10月舉辦的「國家體操匯香港」。該盛事包括兩場由世界級及獲獎體操精英呈獻的精彩體操表演。本集團邀請了80名弱勢社群的少年及其家人觀看表演，以支持本地的體育發展。



大新銀行贊助「國家體操匯香港」
DSB sponsored the "National Gymnastics Extravaganza"

本集團亦贊助19名來自低收入家庭的兒童參加為期兩年的免費跳繩課程，幫助青少年提升運動技巧及培養體育精神。

為於社區提倡運動的益處，我們於2017年6月在澳門大學校園舉辦「BE-1 澳門商業銀行接力賽」，逾500人參與盛事，包括60隊共230名跑手。總數約50,000澳門元的登記費已捐贈予特殊奧運會。

此外，本集團參與盛世之友運動同樂日，為澳門特殊奧運會籌款。由大新集團員工及澳門特殊奧運會運動員組成的一支隊伍在活動中取得佳績，並於其後獲邀參加2017年11月的City Bocce Tournament比賽。上述隊伍成功進入準決賽，與來自不同地區的運動員比賽，包括中國內地、香港、台灣、南韓、孟加拉及斯里蘭卡。



澳門附屬公司之員工參加澳門「百萬行」
Staff of Macau subsidiaries participated in "Walk for Million" in Macau

COMMUNITY (Continued)

Promoting Sports and Supporting Those in Need

In December 2017, we held a football event with both friendly and competitive games to engage 120 staff and 32 children from low-income families, in our continuous support of Operation Santa Claus.

To commemorate the 70th anniversary of Dah Sing Bank ("DSB"), DSB was the title sponsor of the National Gymnastics Extravaganza, which was organized by The Gymnastics Association of Hong Kong in October 2017. The Extravaganza staged two spectacular gymnastics performances with world-class and medal-winning gymnasts. We invited 80 underprivileged youngsters and their families to enjoy the show and support the local sports development.

The Group also sponsored 19 children from low-income families to join a 2-year free rope-skipping course, which helped the youngsters to develop sports skills and sportsmanship.

To promote the benefits of sports in the community, we held the "BE-1 BCM Relay Running Race" in June 2017 at the campus of University of Macau. Over 500 people participated in the event, including 230 runners comprising 60 teams. The registration fee, totaling around MOP50,000 was donated to the Special Olympics.

Additionally, the Group participated in the Friends Sports Fun Day to help raise funds for Macau Special Olympics. A team comprising both employees from Dah Sing Group and athletes of Macau Special Olympics achieved good results and was subsequently invited to compete in the City Bocce Tournament in November 2017. The team managed to enter the semi-finals and competed with athletes from various jurisdictions including Mainland China, Hong Kong, Taiwan, South Korea, Bangladesh and Sri Lanka.



社區 (續)

環保

為慶祝大新銀行70週年，我們與安徒生會合作成功舉辦「故事花園Go Green with Kids」活動，有70名兒童參加及學習愛護大自然。為突顯本集團對可持續發展的承諾，參加者亦在社區花園種植70株花卉。

本年度，我們組成3支公司隊伍，繼續參加「柯尼卡美能達綠色音樂會」暨「VR單車電玩賽」，活動的目的是透過挑戰參賽者的體能極限，提高大眾的環保意識以及籌款。

為提高大眾對低碳生活意識及有效地向傳達「綠色」信息，本集團

除了透過植樹活動及員工教育計劃，還利用社交媒體，如Facebook等平台貼文及舉行互動遊戲。

員工在2017年10月參加樂施會舉辦的家庭工作坊，該工作坊鼓勵參加者將廚餘循環再用。在活動中，參加者利用廚餘製成果醬並將食物廢料轉化為酵素。

本集團利用社交網絡平台傳播環保信息。員工在Facebook寫網誌，指出我們面對的環境問題，並向家庭建議減廢方法。此外，我們舉行了一個Facebook塗鴉牆遊戲，提高大眾對低碳生活及節能意識。

金融普惠

大新集團通過豁免徵收低額結存服務月費及不動戶收費以支持弱勢社群客戶，例如長者、未成年人士、低收入人士及殘疾人士。本集團亦參與由香港金融管理局制定的《公平待客約章》。

COMMUNITY (Continued)

Environmental Conservation

To celebrate the 70th anniversary of Dah Sing Bank, we successfully organized the “Go Green with Kids” event in collaboration with the Hans Anderson Club to engage 70 children in embracing nature and learning its conservation. As a highlight of the Group’s commitment to sustainability, participants also planted 70 potted flowers in the community farm.



大新集團舉辦「故事花園Go Green with Kids」
The Group organized “Go Green with Kids”

This year, we formed 3 corporate teams and continued to join the Konica Minolta Green Concert VR Power Challenge with an aim to raise public awareness on environmental protection by challenging contestants’ physical limits and raising funds.

In addition to corporate tree planting and staff education programme to facilitate awareness of low carbon living and effectively communicate the

“green” message to the public, the Group leveraged social media by posting articles and holding interactive games on platforms such as Facebook.

To promote food waste recycling, our employees participated in family workshops organized by Oxfam in October 2017. During the event, participants turned leftovers into jam and food waste into enzymes.

The Group leveraged social networking platforms to spread the green messages. Our staffs wrote blogposts on Facebook to highlight environmental issues we are facing and suggestions on how households can contribute in waste reduction. Moreover, a Facebook Wall Game was held to improve public awareness on low carbon living and energy saving.

Financial Inclusion

Dah Sing Group supports disadvantaged customers, such as the elderly, minors, low-income groups and physically or mentally challenged customers, by providing waivers for low-balance maintenance and dormant account fees. The Group also participates in the “Treat Customers Fairly Charter” run by the Hong Kong Monetary Authority.



環境

環境的可持續性是本集團履行社會責任的重要部分。在我們企業社會責任政策的指導下，我們致力通過減少本身的碳足跡，以及提倡綠色融資，減低我們直接及間接對環境造成的影響。

能源及溫室氣體排放管理

我們優先選用能源效益較高的電器及設備。本集團已逐步採用LED燈替換現有的光管及天花射燈。

為減少能源消耗及相關溫室氣體排放，我們採用「源頭削減」方法。例如，我們鼓勵員工採用電話會議或視像會議，盡量減少因乘坐飛機而產生的碳足跡，亦鼓勵員工在切實可行時，採用步行、汽車共乘或共享單車方式上班，減少因每日上下班產生的溫室氣體。

減少及回收廢物

本集團致力減少廢物產生及鼓勵循環再用。我們在辦公室放置回收箱，促進廢物處理。我們提倡在需要列印文件時採用雙面印刷。我們的名片及銀行信紙亦以環保循環紙張印製。這些措施實現我們減廢及循環再用的承諾。

於2017年，我們榮獲環境運動委員會授予「良好級別」減廢證書，認可我們廢物管理措施。

ENVIRONMENT

Environmental sustainability is a key part of the Group's social responsibility effort. Guided by our Corporate Social Responsibility Policy, we work to manage our direct and indirect impacts to the environment through mitigating our own footprint and advocating green finance.

Energy and Greenhouse Gas Emission Management

Energy-efficient electronic appliances and equipment are preferred in our business. The Group has been progressively replacing existing fluorescent tubes and downlights in offices with LED lights.

To reduce energy consumption and associated greenhouse gas ("GHG") emissions, we have opted for the "Reduce at Source" approach. For example, in order to minimize carbon footprint due to air travel, we encourage staff to use conference calls and video-conferencing for meetings. Where practical, our employees are encouraged to go to work on foot, by shared ride or shared bicycle to reduce GHG emissions from daily commute.

Waste Reduction and Recycling

The Group endeavours to reduce waste generation and encourage recycling. Recycling bins have been installed in our premises to facilitate responsible waste management. We advocate double-sided printing at work where paper materials are to be prepared. Our business cards and Bank's letterhead are also printed on eco-friendly recycled paper to affirm our commitment to waste reduction and recycling.

In 2017, we have gratefully received the "Wastewi\$e Certificate – Good Level" issued by the Environmental Campaign Committee in recognition of our responsible waste management practices.



環境 (續)

無紙化

無紙化是我們減少環境足跡的重要一步。在可行的情況下，本集團會投放資源在無紙化理念及採取無紙化程序。我們設立了DS-Direct企業網上銀行平台，客戶可透過該平台以電子方式查閱銀行結單、通知書及銀行提示。我們的自動櫃員機已使用電子收據，減少紙張消耗。截至2017年底，我們已將超過100,000名客戶的結單轉用電子結單發送。

在辦公室內，我們以電子報告取代紙張報告，並於業務中廣泛採用電子表格及電子傳真，共用及傳送行政文件。我們已在各辦事處及分行配置逾190台掃描器，以便將各種記錄數碼化，並鼓勵客戶節約用紙及紙製品。

降低用水量

水是重要的資源。本集團提倡節約用水，並在我們辦公室採取實際的用水效益措施。我們提醒員工節約用水以減少浪費食水。我們安裝節省用水量的水龍頭，有效地減少日常用水量。

支持綠色金融

大新集團支持全球經濟體系趨向更綠色及低排放量。在中國內地的銀行業務，我們進一步提升信貸評估及審批準則。有關貸款的規定訂明拒絕能源密集及污染行業從業者的貸款申請，如有全面補救方案則作別論。我們支持生產環保能源、環保產品的項目及創新的可持續發展解決方案。

環境、社會及管治合規

於報告期內，我們並無獲悉任何因違反有關環保、僱傭及勞工常規及營運常規等法律及法規而對本集團造成重大影響的事件。

ENVIRONMENT (Continued)

Going Paperless

Going paperless is an important step that we have taken to reduce our environmental footprint. The Group invests in and adopts paperless processes where possible. We established internet commercial banking platform, DS-Direct, through which customers can get access to bank statements, advice and bank alerts electronically. E-receipts have been adopted to reduce paper consumption at ATMs. As of the end of 2017, we have migrated a total of more than 100,000 customers to e-statement.

At the workplace, we have replaced paper-based reports with electronic copies and widely adopted e-forms and e-fax in our business for administrative document sharing and transfer. Over 190 scanning devices have been deployed at our offices and branches to facilitate digitalization of records and engage our customers in saving paper and paper products.

Reducing Water Use

Water is a vital resource. The Group advocates water conservation and has launched practical water-efficiency measures in its premises. Employees are reminded to save water and reduce wastage. Certified water-efficient faucets and taps have been installed to effectively reduce daily water usage.

Supporting Green Finance

Dah Sing Group supports the transition to a green, low-emission global economy with a smaller environmental footprint. Our banking operations in Mainland China have further enhanced credit assessment and approval criteria. Lending requirements have been specified to reject loan application from energy-intensive and polluting industry players without a full remediation plan. We are supportive of projects that produce greener energy, eco-friendly products and innovative sustainable solutions.

ESG COMPLIANCE

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



獎項及成就

以下是本集團在2017年獲得的主要獎項及成就：

類別	獎項
市場	<ul style="list-style-type: none"> 香港銀行學會頒發之第十屆傑出財富管理師大獎之「金獎」、「最佳演繹獎」及「最佳提名機構獎」 新城財經台頒發之香港企業領袖品牌2017之「卓越銀行私人貸款服務品牌」、「卓越銀行流動證券服務品牌」及「卓越銀行聯營信用卡服務品牌」 《都市日報》及《都市盛世》頒發都市卓越品牌大獎2016之「卓越商業銀行」 《資本雜誌》頒發之第十七屆資本傑出企業成就獎之「傑出新世代銀行服務」及「傑出流動支付平台服務」 《經濟一週》頒發之「實力品牌大獎2017－銀行(財富管理)」 香港中小型企業總商會頒發之「中小企業最佳拍檔獎」 天高管理發展有限公司頒發2017年天高服務獎之「持續超卓表現機構」及「持續超卓表現分店(沙田分行)」 新城電台頒發「香港傑出數碼品牌大獎2017」之「傑出電子付款平台」 《資本雜誌》頒發「資本卓越銀行及金融大獎2017」之「資本卓越網上銀行大獎」 《都市盛世》頒發銀行及金融服務企業獎2017之「最佳商業銀行」

AWARDS AND RECOGNITIONS

The following are the major awards and recognitions received by the Group in 2017:

Category	Award
Marketplace	<ul style="list-style-type: none"> “Gold Award”, “Best Presentation Award” and “Top Nomination Award” under “the 10th HKIB Outstanding Financial Management Planner Awards” by Hong Kong Institute of Bankers “Excellent Brand of Personal Loan Service – Banking Service”, “Excellent Brand of Mobile Securities Services – Banking Service” and “Excellent Brand of Co-branded Credit Card – Banking Service” under Hong Kong Leaders’ Choice 2017 by Metro Finance “Best Commercial Banking” under Metro Awards for Brand Excellence by Metro Daily and Metro Prosperity “Outstanding New Generation Banking Service” and “Outstanding Mobile Payment Platform Service” under The 17th Capital Outstanding Enterprise Awards by CAPITAL magazine “The Outstanding Brand Awards 2017 – Banking (Wealth Management) by Economic Digest “Best SME’s Partner Award” under Best SME’s Partner Award by Hong Kong General Chamber of Small and Medium Business “Persistently Outstanding Service Company” and “Persistently Outstanding Service Outlet (Shatin Branch)” under TipTop Service Award 2017 by TipTop Consultants Limited “Outstanding Digital Payment” under Hong Kong Digital Brand Awards 2017 by Metro Broadcast “Internet Banking Services Award” under Capital Merits of Achievement in Banking and Finance 2017 by CAPITAL magazine “Best Commercial Banking” under Metro Awards for Banking & Finance Corporations 2017 by Metro Prosperity



獎項及成就 (續)

類別	獎項
工作環境	<ul style="list-style-type: none"> • 超過連續15年獲香港社會服務聯會的商界展關懷活動頒發為「商界展關懷」企業 • 2016及2017年連續兩年獲《JobMarket求職廣場》頒發「卓越僱主大獎」 • 於2017年獲強制性公積金計劃管理局嘉許為2016/17年度「積金好僱主」、「積金供款電子化獎」及「推動積金管理獎」
社區	<ul style="list-style-type: none"> • 「樂施米義賣大行動2017」之「傑出籌款獎」 • 《資本雜誌》及《資本壹週》頒發之「第七屆企業社會責任大獎」 • 路訊網頒發之「一路最愛商業銀行服務品牌大獎」
環境	<ul style="list-style-type: none"> • 環境運動委員會授予香港綠色機構認證下的「良好級別」節能證書 • 環境運動委員會授予香港綠色機構認證下的「良好級別」減廢證書 • 環境局《戶外燈光約章》2017年鉑金獎(大新銀行39間分行) • 2017年「柯尼卡美能達綠色音樂會」暨「VR單車電玩賽」白金贊助及單車電玩賽隊伍冠軍 • 綠領行動「利是封回收重用大行動」銀封包贊助 • 捐贈書籍於救世軍循環再用計劃 • 澳門環境保護局授予的減廢夥伴機構

AWARDS AND RECOGNITIONS (Continued)

Category	Award
Workplace	<ul style="list-style-type: none"> • “15+ Years Caring Company” recognition from the Hong Kong Council of Social Services Caring Company Campaign • “Employer of Choice Award” from JobMarket for two consecutive years in 2016 and 2017 • “2016/17 Good MPF Employer Award”, “E-Contribution” and “Support for MPF Management” Awards from the Mandatory Provident Fund Schemes Authority in 2017
Community	<ul style="list-style-type: none"> • “Outstanding Fundraising Award” in the Oxfam Rice Event 2017 • “7th Corporate Social Responsibility Award” by CAPITAL magazine and CAPITAL WEEKLY • “Best Loved Commercial Banking Brand Award” by RoadShow
Environment	<ul style="list-style-type: none"> • “Energywi\$e certificate – Good Level” under the Hong Kong Green Organization Certification by the Environmental Campaign Committee • “Wastewi\$e certificate – Good Level” under the Hong Kong Green Organization Certification by the Environmental Campaign Committee • Platinum Award 2017 of Environment Bureau’s Charter on External Lighting (39 branches of DSB) • Platinum Sponsor and “Team Champion” of Konica Minolta VR Bike Power Challenge 2017 • Silver Sponsor – Red Packet Recycling and Reuse Program organized by the Greeners Action • Donator – Salvation Army’s Book Recycling Program • Waste saving partner institution by Direccao dos Servicos de Proteccao Ambiental



環境關鍵績效指標數據表

環境關鍵績效指標	單位	2017年
溫室氣體排放量		
溫室氣體總排放量	噸二氧化碳當量	5,736.66
範圍1 – 直接排放及減除 ⁽¹⁾	噸二氧化碳當量	不適用
範圍2 – 能源間接排放	噸二氧化碳當量	5,736.66
所產生廢棄物		
所產生有害廢棄物總量	噸	7.90
所產生無害廢棄物總量	噸	388.93
能源消耗量		
能源總耗量	千瓦時	7,600,081.14
間接能源總耗量 – 購買電力	千瓦時	7,600,081.14
間接能源總耗量密度		
按全職僱員數目計算	千瓦時/全職僱員	2,439.05
耗水量		
總耗水量	立方米	13,545.99
耗水密度		
按全職僱員數目計算	立方米/全職僱員	4.35

註：

- (1) 本集團是一家金融服務機構，沒有重大的範疇1 – 直接排放及減除以及直接能源消耗。

ENVIRONMENTAL KPI DATA TABLE

Environmental KPIs	Unit	2017
Greenhouse gas (“GHG”) emissions		
Total GHG emissions	tonne CO _{2e}	5,736.66
Scope 1 – Direct emissions and removals ⁽¹⁾	tonne CO _{2e}	N/A
Scope 2 – Energy indirect emissions	tonne CO _{2e}	5,736.66
Waste produced		
Total hazardous waste produced	tonne	7.90
Total non-hazardous waste produced	tonne	388.93
Energy consumption		
Total energy consumption	kWh	7,600,081.14
Total indirect energy consumption – Purchased electricity	kWh	7,600,081.14
Total indirect energy consumption intensity		
By number of Full-Time Employee (“FTE”)	kWh/FTE	2,439.05
Water consumption		
Total water consumption	m ³	13,545.99
Water consumption intensity		
By number of FTE	m ³ /FTE	4.35

Note:

- (1) The Group is a financial service institution and there is no significant Scope 1 – direct emissions and removals and direct energy consumption to the Group.