



# 環境、社會及管治報告

# ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

## 關於本報告

作為一家恪守可持續發展承諾的金融機構，大新金融集團有限公司（「本公司」或「本集團」或「大新集團」）於香港聯合交易所有限公司頒佈之主板上市規則附錄27之《環境、社會及管治報告指引》規定生效之前，已於截至2014年12月31日止財政年度首次刊發企業社會責任報告。

本環境、社會及管治報告旨在提供關於本集團可持續表現之年度最新情況，以及本集團在環境、社會及管治方面之重大事宜及措施。本報告涵蓋本集團在香港、澳門及中國內地的銀行及保險核心業務。

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2018年年報之一部份。本報告亦可在大新銀行網站 [www.dahsing.com](http://www.dahsing.com) 閱覽。

## 環境、社會及管治的理念

大新集團的環境、社會及管治理念貫徹在日常營運中。我們致力於在經濟增長與公司發展及社區利益與環境保護之間取得平衡，更將可持續發展視為對本集團長遠發展策略及營運上的重要一環。

我們的可持續發展方向由高級管理層成員及本集團若干業務及支援部門主管組成之企業社會責任委員會監督，適時對環境、社會及管治相關風險的性質及範圍進行評估及審閱。我們已制定風險管理及內部監控系統，以管理及控制風險以實現業務目標。我們亦已制定營商原則和價值觀的標準，把可持續發展承諾貫徹在日常業務營運中。我們設有企業社會責任政策，為本集團企業社會責任與業務營運之間取得平衡策略發展提供指引。

## ABOUT THIS REPORT

Being a sustainability committed financial institution, Dah Sing Financial Holdings Limited (the “Company” or the “Group” or “Dah Sing Group”) first published its Corporate Social Responsibility (“CSR”) report for the financial year ended 31 December 2014, before the requirements of the ESG Reporting Guide under Appendix 27 of the Main Board Listing Rules issued by the Stock Exchange of Hong Kong Limited becoming effective.

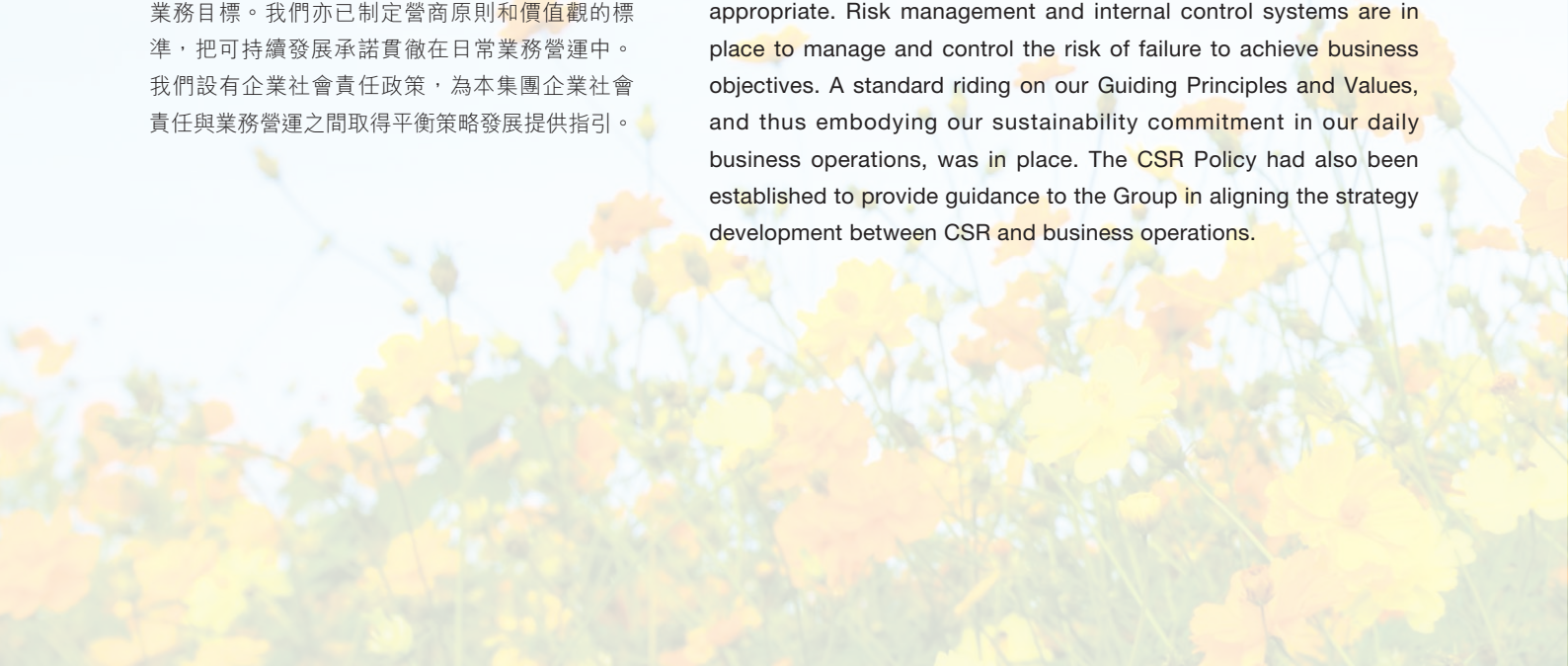
This Environmental, Social and Governance (“ESG”) Report aims to provide an annual update on the Group’s sustainability performance and a balanced presentation of the Group’s material ESG matters and initiatives. The Group’s core operations in banking and insurance at its key markets, namely Hong Kong, Macau and Mainland China, are covered.

This ESG Report supplements the Corporate Governance Report and is included as part of the Group’s 2018 Annual Report. This report is also accessible via the website of Dah Sing Bank at [www.dahsing.com](http://www.dahsing.com).

## Our Philosophy in ESG

The ESG philosophy of the Dah Sing Group is embedded in our day-to-day operations. It is about striving to reach a balance between economic and company growth, community interest and environmental protection, and treating sustainability both strategically and operationally on importance, and for the long-term development of the Group.

Our sustainable development direction is overseen by the Corporate Social Responsibility Committee (“CSR Committee”), which comprises members of senior management and certain heads of Business and Support functions of the Group. The nature and extent of ESG related risks are evaluated and reviewed whenever appropriate. Risk management and internal control systems are in place to manage and control the risk of failure to achieve business objectives. A standard riding on our Guiding Principles and Values, and thus embodying our sustainability commitment in our daily business operations, was in place. The CSR Policy had also been established to provide guidance to the Group in aligning the strategy development between CSR and business operations.



## 關於本報告 (續)

### 環境、社會及管治的理念 (續)

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。

### 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2018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。

## ABOUT THIS REPORT (Continued)

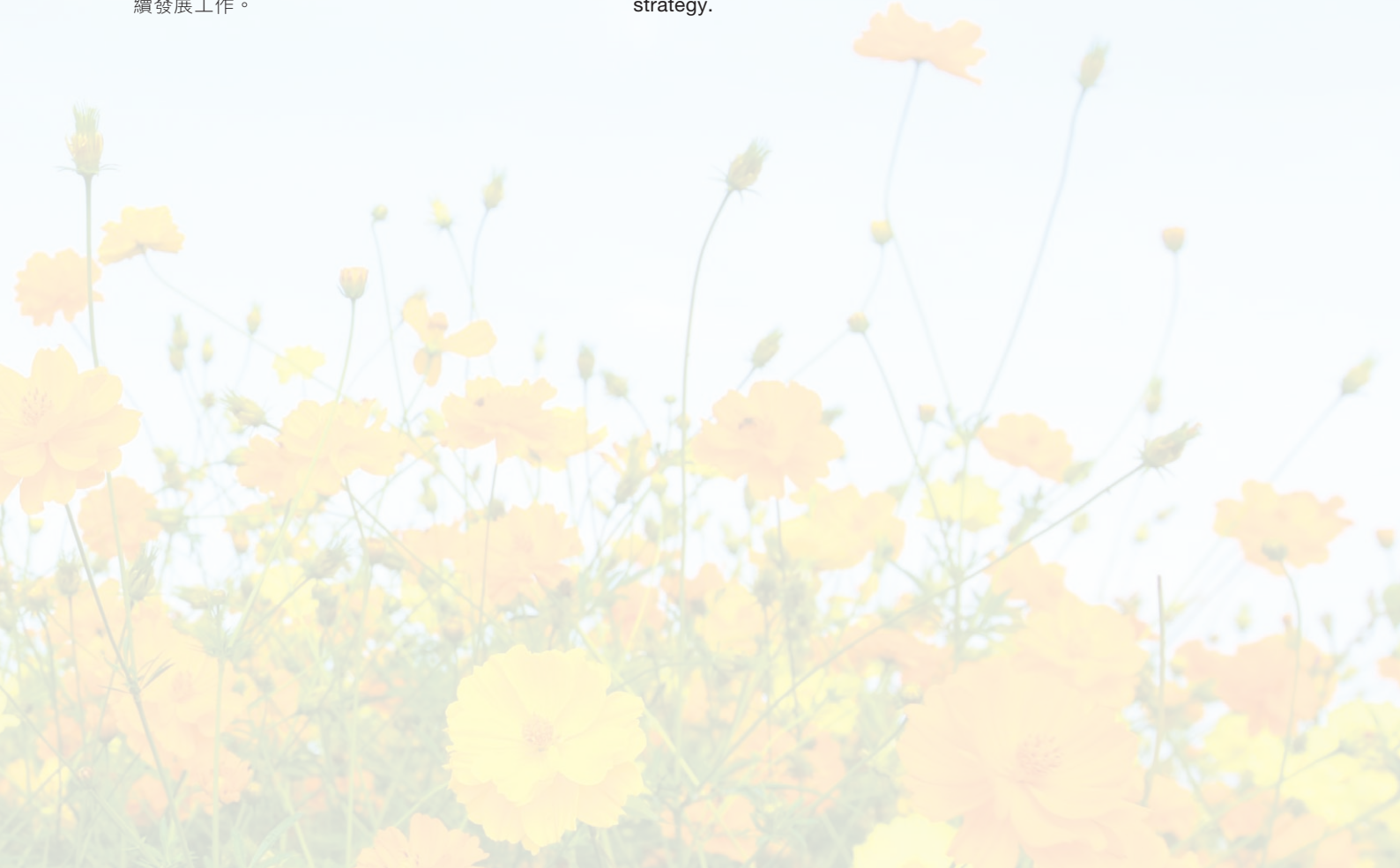
### Our Philosophy in ESG (Continued)

ESG related initiatives and activities 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 have taken further steps to increase the transparency in disclosure by including the comparative data of 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 for 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.

### 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 2018, 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.





關於本報告 (續)

持份者參與及重要性評估 (續)

下表概述各類持份者的各種參與渠道：

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

我們認為對各持份者屬最重要的環境、社會及管治事宜概述於以下重大議題矩陣中及於本報告以下部分進一步闡述。

ABOUT THIS REPORT (Continued)

Stakeholder Engagement and Materiality Assessment (Continued)

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

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

The ESG aspects considered as most critical to our stakeholders are outlined in the materiality matrix below and addressed in further detail in the rest of this report.

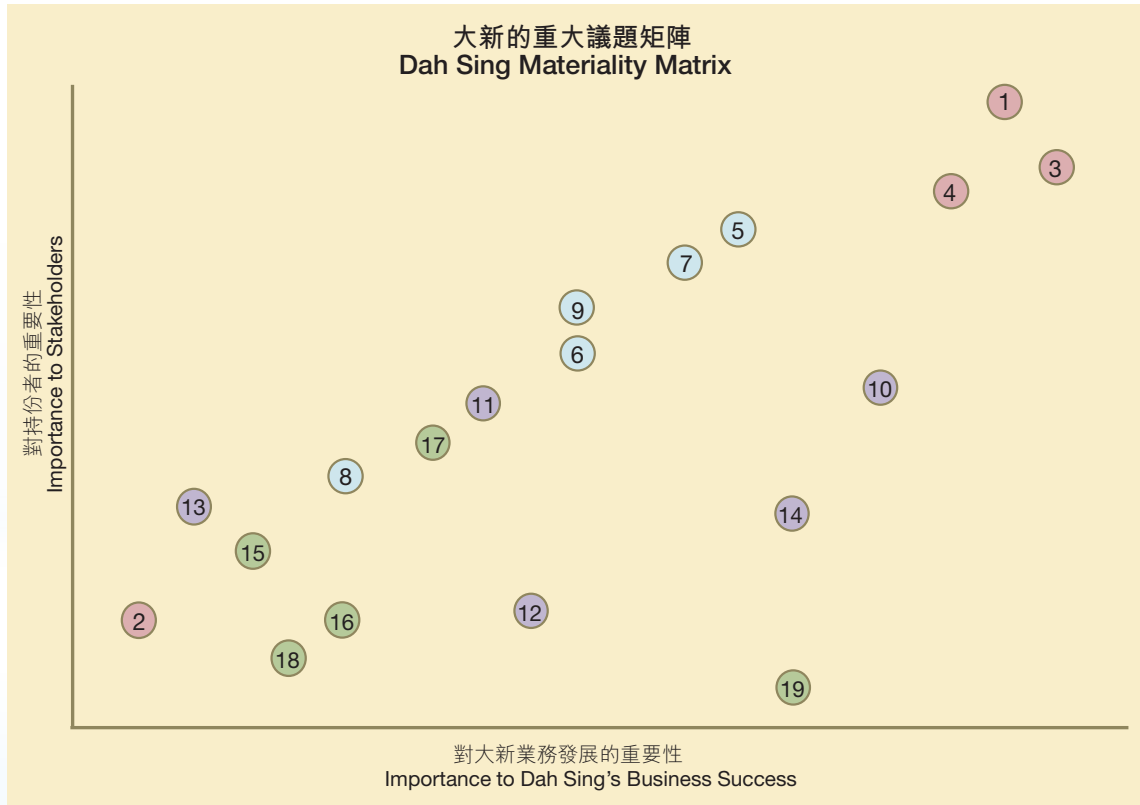


關於本報告 (續)

ABOUT THIS REPORT (Continued)

持份者參與及重要性評估 (續)

Stakeholder Engagement and Materiality Assessment (Continued)



重要事宜 Material matters			
市場 Marketplace	工作環境 Workplace	社區 Community	環境 Environment
1. 負責任的產品及服務 Responsible Products and Services	5. 僱傭 Employment	10. 支持中小企業 Supporting SMEs	15. 能源及溫室氣體排放管理 Energy and Greenhouse Gas Emission Management
2. 供應鏈管理 Supply Chain Management	6. 健康及安全 Health and Safety	11. 培育青少年 Nurturing the Youth	16. 減少及回收廢物 Waste Reduction and Recycling
3. 客戶資料私隱 Customer Data Privacy	7. 培訓及發展 Training and Development	12. 宣傳體育及支持有需要人士 Promoting Sports and Supporting Those in Need	17. 無紙化 Going Paperless
4. 道德操守、反洗錢及反貪污 Ethical behaviour/ Anti-money Laundering and Anti-corruption	8. 多元化及平等機會 Diversity and Equal Opportunity	13. 環保 Environmental Conservation	18. 降低用水量 Reducing Water Use
	9. 勞工準則 Labour Standards	14. 金融普惠 Financial Inclusion	19. 支持綠色金融 Supporting Green Finance

## 關於本報告 (續)

### 持份者參與及重要性評估 (續)

本年度我們留意到持份者對負責任的產品及服務、資料私隱及保障、道德操守、反洗錢及反貪污範疇相對重視及賦予較高的期望。這些主要考慮因素與本集團涵蓋市場、工作環境、社區及環境的營商原則及核心價值一致，在本報告內有進一步評述。

## 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，我們承諾為客戶帶來卓越的服務體驗，維持高水平的誠信及道德操守標準，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。

我們已制定集團風險政策－產品政策及審批，為新推出的產品及服務提供關於客戶風險評估及減低風險指引。我們鼓勵員工透過日常與客戶接觸，了解客戶及其需要，從而提供卓越的客戶服務。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。此外，我們致力於收到口頭及書面投訴後在1至2個工作天內確認收悉，並於30天內給予投訴人答覆。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。

## ABOUT THIS REPORT (Continued)

### Stakeholder Engagement and Materiality Assessment (Continued)

This year we saw more emphasis and stakeholder expectation on responsible products and services, data privacy and protection, ethical behaviour, anti-money laundering and anti-corruption. 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 creating excellent customer experience while safeguarding data privacy, as well as upholding high integrity and ethical standards, 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 have a Group Risk Policy – Product Policy and Approval in place to provide guidelines on assessing customer risks and risk mitigation when launching new products and services. 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 procedures and protocols, and to provide timely customer support. Furthermore, we aim at providing acknowledgement for verbal and written complaint within 1 and 2 workings day(s) upon receipt respectively and a final reply within 30 calendar days to the complainant. Customers' feedback and complaint cases serve as an input and point of reference in our product and service enhancement process.

**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)**

隨著網上交易的電子銀行產品及服務日益流行(例如網上銀行或網上交易之信用卡服務)，我們繼續致力在現行技術規劃下提供最安全的渠道，以保障客戶免受潛在網絡犯罪威脅或詐騙。我們使用最新安全措施持續提升電子銀行產品及服務。例如，我們最近已採用最新生物科技技術，提升網絡及網上及流動銀行產品的安全性及易於操作。

所有產品及服務在提供予客戶前，均須通過合規審查及產品審核。例如，我們現有的網上商業銀行系統DS-Direct已由我們的資訊科技處及用戶團隊進行嚴格的審查及測試。

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，主動與供應商聯絡，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。

**MARKETPLACE (Continued)****Product Responsibility and Customer Commitment (Continued)****Responsible Products and Services (Continued)**

With the increase in popularity for e-banking products and services, such as internet banking or credit card services for online transactions, we continue striving to provide the most secure channels available in the current technological landscape to protect our customers from possible online crime or fraud. Our e-banking products and services are continually updated with the latest security measures. For example, we have recently adopted the latest biometric technology to enhance the security and user-friendliness of our online and mobile banking products.

All products and services went through a development and product approval cycle where essential checks on compliance with laws and regulations were undertaken before they are offered to customers. For example, our existing online commercial banking system, DS-Direct, went through rigorous checking and testing by our Information Technology Division and user teams.

We follow laws and regulations, and industry guidelines to make sure all product documentation, communication with customers 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.



大新銀行 iSME 及企業網上銀行業務推廣宣傳廣告  
DSB iSME and DS-Direct promotion



市場(續)

產品責任及對客戶的承諾(續)

供應鏈管理(續)

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如環保認證、ISO 14001、有關3R(「減少廢物」、「廢物利用」及「循環再造」)的成績及準則以及避免產生有害物料的政策，以支持其建議。例如，於2018年，大新銀行超過23家主要服務供應商已取得ISO 14001或森林管理委員會認證。

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。

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2018年，本集團舉行了12次簡報會或研討會，旨在加強本集團員工有關彼等之職責的法律及法規知識，包括但不限於整體合規、網絡安全、洗黑錢、客戶盡職審查及員工誠實品行。

全體僱員須於日常工作中遵守客戶資料私隱(包括收集、使用、保留及保護客戶個人資料)。該要求已於僱傭合約中以及於入職時向其派發員工操守守則中明確闡明。

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。

MARKETPLACE (Continued)

Product Responsibility and Customer Commitment (Continued)

Supply Chain Management (Continued)

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 such as ISO 14001, achievements, standards on the 3R ("Reduce", "Reuse" and "Recycle"), and policies on avoidance of hazardous materials to support their proposals. For example, in 2018, more than 23 key service providers for Dah Sing Bank are certified with ISO14001 or by Forest Stewardship Council.

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.

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.

In 2018, the Group held 12 briefings or seminars that aimed to enhance the knowledge of the Group's staff members on laws and regulations that relate to their duties, including but not limited to, general compliance, cybersecurity, money laundering, customer due diligence and general integrity.

All employees are required to observe customer data privacy in their daily work including the collection, use, retention and security of customers' personal data. Such requirement is clearly stipulated in their employment contact as well as the Code of Conduct for Staff distributed to them upon joining.

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.

## 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

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，並已採取措施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。由各管理層層面的風險管理委員會、反洗錢委員會、集團合規委員會、營運風險及內部監控委員會、管理委員會以及董事會層面的風險管理及合規委員會監督的風險監控及合規職能組成第二道防線。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。

為加強員工在道德操守方面的教育，本集團與其員工分享香港廉政公署於2018年7月刊發的有關「理財有「道」」的電子通訊，當中提供貪污個案及防貪指引的最新資料。

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。

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。

## MARKETPLACE (Continued)

### Product Responsibility and Customer Commitment (Continued)

#### Ethical behaviour/Anti-money Laundering and Anti-corruption

In growing with our customers, the Group always conducts its business in a fair manner and has adopted measures to 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 various management-level risk committees, Anti-money Laundering Committee, Group Compliance Committee, Operational Risk and Internal Control Committee, Management Committee, and the Board-level 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, compliance and internal controls in place.

To better educate employees on ethical behavior, the Group shared with its employees the e-newsletter regarding "Bank on Integrity," published by the Hong Kong Independent Commission Against Corruption, in July 2018, providing updates on corruption cases and corruption prevention tips.

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.

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.



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及程序，以符合本港及國際的反洗錢及反恐怖分子融資相關的監管框架及準則。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。員工須完成關於「員工行為守則」的年度重溫培訓。

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。我們所有員工應遵守個人行為和誠信的典範標準，並以本集團的最佳利益行事。

有關我們企業管治實施的更多資料，請參閱本年年報中的「企業管治報告」。

MARKETPLACE (Continued)

Product Responsibility and Customer Commitment (Continued)

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

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 familiarize 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-financing of terrorism (“AML/CFT”) policies and procedures are in place to allow the Group to comply with relevant local and international AML/CFT 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 organizing regular training, seminars and quizzes. Staff members are required to complete the annual refresher training on “Code of Conduct for Staff”.

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. All staff are expected at all times to observe an exemplary standard of personal conduct and integrity and to act in the best interests of the Group.

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3,000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建立能積極投入參與及知識廣博的團隊及營造和諧的工作環境。

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2018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。

本集團持續優化僱員福利及薪酬。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浮動薪酬處於市場中位數至上四分位值水平，並按良好表現作出獎勵。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。於2018年，本集團透過增加年假及產假福利、員工房屋貸款及擴大集團醫療保險覆蓋範圍以惠及更多僱員，展現了對員工的關懷。我們亦設有其他福利包括退休福利及為員工開立特惠利率存款賬戶等。



2018 培訓生合照  
Our Graduate Trainees 2018

## WORKPLACE

The Group's business success is attributable to the hard work and endeavours of its workforce, comprising more than 3,000 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 and knowledgeable workforce and a friendly work environment.

The Group is 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 2018, we continued to source talents from various universities for our Graduate Trainee Programme. The programme helped us attract suitable young people and support them in developing a long-term rewarding career with the Group.

The Group continues to enhance our employee benefits and remuneration. "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 good performance. Allowance is offered to eligible employees who perform duties that require specific skills, work beyond normal hours for business needs, or work under special arrangements. In 2018, the Group had demonstrated its care for its employees by enhancing annual leave and maternity leave entitlements, staff housing loan and extending group medical insurance coverage to more employees. Other benefits available include retirement benefits 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，本集團靈活處理個別員工提出的特別要求，如由全職轉為兼職的工作安排。此外，為照顧員工的需要及響應「母乳育嬰齊和應」運動，我們現時設有兩個授乳室。

為進一步切合員工的工作與生活平衡，本集團於2018年推出「靈活工作在夏日」的安排，讓員工根據個人需要靈活分配工作及休息時間，尤其是在暑假期間，需要更多時間照顧子女或其他家人需要。

### 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。本集團制訂了「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。

本集團亦有其他有關健康及安全的政策，涵蓋員工健康及工作與生活平衡、安全風險評估及管理，以及員工健康福利等方面。制訂及實施該等政策體現本集團於日常營運中為員工創造安全及健康工作生活的承諾。

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。例如，於裝修或重新佈置工作完成後，我們遵照《職業安全及健康（顯示屏幕設備）規例》的條文進行風險評估。

本集團非常重視其辦公室的安全，於辦公室及分行物業內嚴禁吸煙、飲酒及吸食毒品。

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。

## WORKPLACE (Continued)

### Employment (Continued)

In support of employees to balance their personal and family commitments with work, the Group is flexible in accommodating special requests raised by individual employees such as conversion from full-time to part-time work arrangement. Additionally, we currently have two lactation support facilities. This has affirmed the Group's employee care endeavours and aligned with our "Say Yes to Breastfeeding" Campaign.

To further cater to our employees' work-life balance, the Group has launched the Summer Flexi arrangement in 2018, allowing employees to re-schedule their working hours and rest time based on their personal needs, especially during summer period, if they require more time to take care of their children or attend to other family needs.

### 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.

The Group also has other policies relating to health and safety covering areas such as employee wellness and work-life balance, safety risks assessment and management, and employee health benefits provision, which are developed and operated to reflect the Group's commitment on creating a safe and healthy work life for employees in the day-to-day operations.

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. For example, we performed a risk assessment in compliance with the provisions of the Occupational Safety and Health (Display Screen Equipment) regulation after renovation and restacking work was completed.

We put great emphasis on the security of Group premises and strictly prohibit smoking, use of alcohol and drugs in our office and branch premises.

Across different business locations, a contingency plan has been set up to set out the procedures that employees should undertake to maintain business continuity in the event of an infectious disease or pandemic outbreak.



## 工作環境 (續)

### 健康及安全 (續)

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，本集團已推行僱員支援計劃，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。

為提高員工對健康生活的意識，我們於2018年繼續舉辦一系列活動，包括「健康週」、「生活與工作平衡週」及健康講座。大新銀行(中國)有限公司(「大新銀行(中國)」)定期為員工舉辦體育活動。



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

### 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制定。新員工會參加為期一天的入職培訓，以面對面授課形式提供有關本集團、員工、業務部門等基礎知識，並透過互動遊戲及活動的方式傳達本集團的願景、使命、營商原則及價值觀。

## WORKPLACE (Continued)

### Health and Safety (Continued)

As a bridge between employees and 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.

To promote the awareness of a healthy lifestyle amongst employees, we continued to organize a series of activities including “Healthy week”, “Work-Life Balance Week” and health talks in 2018. Dah Sing Bank (China) Limited (“DSB China”) in Mainland China organized sports events for staff members on regular basis.

### 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 the Group’s Vision, Mission, Guiding Principles and Values through highly interactive game and exercises.

工作環境 (續)

培訓及發展 (續)

為提倡創造價值精神，大新銀行繼續推出年度「大新之星」獎，以鼓勵員工發展及獎勵其傑出表現。自2016年項目啟動以來，逾280個獎項已頒發予不同部門的個別員工及團隊，以表揚彼等的優異及傑出表現與貢獻。

網上學習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、內部監控及監管合規。於年內，網上學習平台提供了超過40%的培訓時數。

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。

本集團的專業獎勵計劃頒獎予取得註冊會計師、認可財務策劃師及特許財務分析師等認可專業資格或會員資格的員工，以認同彼等於專業上取得的成績。

WORKPLACE (Continued)

Training and Development (Continued)

As part of the Value Building Initiative, Dah Sing Bank (“DSB”) continues to launch the annual “Dah Sing Star Awards” to encourage staff development and award excellence. Since the inception of the project in 2016, over 280 awards had been presented to individuals and teams from different divisions to recognize their superior and excellent performance and contribution.

The e-learning 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 and regulatory compliance. During the year, over 40% of training hours were delivered via e-learning channel.

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.

The Group’s Professional Award Scheme offers award to staff members who attain recognized professional qualifications or membership, such as Chartered Certified Accountant, Certified Financial Planner and Chartered Financial Analyst, as a recognition of achievement in their profession.



大新銀行員工榮獲第12屆傑出財富管理師大獎  
Employees of DSB won the 12th Outstanding Financial Management Planner Award



## 工作環境 (續)

### 培訓及發展 (續)

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，除現有核心及進階管理人員培訓計劃外，於2018年推出新計劃「領導才能基礎」，為擁有潛力日後履行管理職責的員工作好預備。

本集團自2016年起連續三年獲《JobMarket 求職廣場》頒發「卓越僱主大獎」，並於2018年獲僱員再培訓局授予「人才企業」的名銜。

### 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。

### 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2018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。

## WORKPLACE (Continued)

### Training and Development (Continued)

Aiming to empower our managers at all levels and equip them with necessary knowledge and leadership skills, we had revamped the Dah Sing Manager Programme Series by introducing a new program “Leadership Foundation” in 2018 to prepare employees with the potential to take up managerial role in the near future, on top of the existing core and advanced manager training programmes.

The Group is honored to have received the “The Employer of Choice Award” from JobMarket for three consecutive years since 2016, and the “Manpower Developer” Award by the Employees Retraining Board in 2018.

### Diversity and Equal Opportunity

The Group is dedicated to removing any barrier to inclusion and creating an inclusive environment for its employees. 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 voices are heard.

### Labour Standards

The Group operates in strict compliance with labour laws and regulations and prohibits 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.

## 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 2018, the Group continued 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.



社區 (續)

支持中小企業

除創造就業機會外，中小企業對經濟有重要貢獻，並為創新及科技發展的主重推動者。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2018年，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。本集團第六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。我們亦與工業貿易署及香港中小型企業總商會合作舉辦研討會，分享大灣區計劃的最新發展及香港中小企業可預見的潛在機遇。

此外，大新銀行首次贊助由中小企國際聯盟、香港貿易發展局及香港生產力促進局舉辦的「港深中小企創新大獎2018」。該獎項的不僅在於鼓勵中小型企業創新，亦為了深化香港與深圳之間的合作關係。

COMMUNITY (Continued)

Supporting SMEs

SMEs are important contributors to the economy and one of the key drivers for innovation and technological advancement, in addition to creating job opportunities. 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 2018, 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 sixth time, the Group sponsored the World SME Summit, organized by the Hong Kong General Chamber of Small and Medium Business (“HKGCSMB”) and the Hong Kong Trade Development Council. We also partnered with Trade and Industry Department and HKGCSMB for a seminar to share the latest development of the Greater Bay Area initiative and the foreseeable potential opportunities for SMEs in Hong Kong.

Furthermore, DSB has also sponsored for the first time the “HK SZ SME Innovation Award 2018” organized by SME Global Alliance, Hong Kong Trade Development Council and Hong Kong Productivity Council. The award aims not only to encourage innovation among SMEs but also to create a closer and cooperative relationship between Hong Kong and Shenzhen.



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



大新銀行參加「港深中小企創新大獎2018」頒獎禮  
DSB participated in the Award Presentation Ceremony of the “HK SZ SME Innovation Award 2018”

**社區 (續)****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。

本集團繼續參加澳門金融學會舉辦的大學生工作影子計劃，為澳門金融服務業培養未來領袖。

大新銀行贊助及參與由香港仔街坊福利會社會服務中心於2018年2月舉辦的義工活動，為長者送上關懷和暖意，共慶農曆新年。大新義工隊帶領一隊凝動香港體育基金的小朋友照顧長者及分享新春佳節喜悅。透過一系列遊戲及節目，讓所有小朋友體驗到關愛有需要人士的重要性，並學習慷慨回饋社會的精神。

我們與半島青年商會合作，參加暑期青年培訓計劃「與未來對話•領袖傳城」。該活動旨在為大學生提供一個平台及指引讓彼等思考日後發展方向。透過此引導思考過程，計劃旨在培養學生成為未來社會領袖。大新銀行除贊助該計劃外，我們的管理層亦參與其中一個環節分享經驗。

**COMMUNITY (Continued)****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.

The Group continued the Job Shadowing Programme for University Students organized by Macau Institute of Financial Services, to help cultivate future leaders for the financial services industry in Macau.

DSB sponsored and participated in a volunteer event held in February 2018 organized by Aberdeen Kai-fong Welfare Association Social Service to share warm and caring moments with the elderly and to celebrate the Year of Dog together. Dah Sing volunteers led a group of children from InspiringHK Sports Foundation to serve the elderly and share the joy of the seasons. Through a series of games and programmes, all the children experienced the importance of extending care to those in need and cultivated the spirit of generously giving back to the community.

In cooperation with Junior Chamber International (JCI) Peninsula, we participated in the summer youth program of "Dialogue with the Future: Lead the City" The objective of the event was to provide a platform and guidance for the university students to think about the person they would like to be in the future. Through this guided thinking process, the program aimed to better prepare the students to be the future leaders of society. DSB sponsored the program with our management participated in one of the workshops for experience sharing.





社區(續)

培育青少年(續)

於2018年5月及10月，大新銀行與香港中華基督教青年會(柴灣中心)聯合舉辦兩場「STEAM with Kids 工作坊」，參與者合共120名，當中包括基層家庭兒童及大新義工隊。第1個工作坊包括機械人製作工作坊及電腦程式課程。第2個工作坊乃利用發光彩磚塑造彼等的「夢想遊樂場」。工作坊有助參與者提高專注力及邏輯思考能力。手作活動鼓勵小朋友於一個有趣、輕鬆氛圍下學習，並激發小朋友對科學及科技的興趣。

COMMUNITY (Continued)

Nurturing the Youth (Continued)

In May and October 2018, DSB together with YMCA (Chai Wan Centre) jointly organized two “STEAM with Kids Workshop” with a total of 120 participants including underprivileged children and Dah Sing Volunteer team. The 1st workshop included a robot making workshop and computer programming lessons. The 2nd workshop was to build their “Dream Playground” with colourful luminous blocks. The workshops helped to improve the participants’ concentration and logical thinking skills. The hands-on activities encouraged the children to learn in a fun, relaxed atmosphere and stimulated children’s interest in science and technology.



大新銀行與香港中華基督教青年會聯合舉辦兩場「STEAM with Kids 工作坊」  
DSB together with YMCA jointly organized two “STEAM with Kids Workshop”

於2018年，大新保險繼續支持「青年插畫師計劃」。為培養年青一代，大新保險與基督教香港信義會社會服務部(「香港信義會社會服務部」)之天恩培訓及發展中心(「天恩中心」)合作，為青年插畫師提供工作機會。其中一名接受天恩中心培訓的畢業生其後獲大新保險委聘設計日曆卡及利是封，深受我們的客戶歡迎。往後，我們期待與更多插畫師以具創意的方式合作。

In 2018, Dah Sing Insurance (“DSI”) continued to support the “Young Illustrator Programme”. With an aim to nurturing the younger generation, DSI has cooperated with Grace Training and Development Centre (“GTDC”) of Evangelical Lutheran Church of Hong Kong (“ELCHK”) to provide working opportunity for young illustrators. One of the graduates of the training course organized by GTDC was later commissioned by DSI 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)

## 培育青少年(續)

於2018年2月，大新保險贊助兩隊由我們員工組成及一隊由低收入家庭組成的隊伍參加香港礦山挑戰賽2018，該比賽為香港信義會社會服務部舉辦的香港首個以礦場為主題的慈善競賽。此籌款活動用於支持活化馬鞍山前鐵礦場及礦村。我們深感榮幸能夠支持此項有意義的活動，提高員工及公眾對文化保育意識。參加者於完成指定任務之同時亦可欣賞馬鞍山的自然美景及文化遺產。

除與香港信義會社會服務部合作外，我們將社區服務擴展至香港的中國內地新移民、少數族裔及弱勢人士，大新保險繼續贊助新家園協會(「新家園」)舉辦的「飛躍青年」獎勵計劃2018。接受新家園服務的西九龍區內，共有24名中學生獲頒發品學兼優獎及成績卓越獎。該計劃目的是嘉許在學習及品行方面表現優異或有顯著進步的中學生，並鼓勵得獎者融入社區及為他人送上關懷及愛心。所有得獎者亦須於暑假及2018年至2019學年參加20小時社會服務。

## COMMUNITY (Continued)

## Nurturing the Youth (Continued)

DSI sponsored two teams formed by our staff members and one team formed by low income families to participate in the Hong Kong Mine Challenge 2018, the first mine-themed charitable race in Hong Kong organized by ELCHK, in February 2018. This fund-raising activity supports revitalisation of the abandoned Ma On Shan Iron Mine and Mine Village. It was our pleasure to support this meaningful activity to raise staff members' and public's awareness on cultural conservation. Team members could also appreciate Ma On Shan's natural landscape and the cultural heritage while working together on the assigned tasks.

Besides partnering with ELCHK, we extended our community reach to the new emigrants from Mainland China, ethnic minorities, and the disadvantaged in Hong Kong, DSI continues sponsoring the Outstanding Youth Awards Programme 2018 organized by the New Home Association ("NHA"). 24 secondary school students in Western Kowloon under the service area of NHA were awarded with the Excellence in Conduct and Academy Award and The Outstanding Academic Performance Award. The programme aims at recognizing the secondary school students who have outstanding achievement or good progress in academic performance or conduct, as well as encouraging the awardees to integrate into the community and show their care and concern to others. All the awardees are also required to participate in 20 hours social service during the summer vacation and during the academic year of 2018-2019.



大新保險贊助「飛躍青年」獎勵計劃2018  
DSI sponsored the "Outstanding Youth Awards Programme 2018"

社區(續)

宣傳體育及支持有需要人士

於2018年2月，大新保險首次參加「綠色力量環島行2018－香港保險業聯里」，並取得理想成績。該籌款活動乃支持綠色力量的環境教育之努力。

COMMUNITY (Continued)

Promoting Sports and Supporting Those in Need

In February 2018, DSI made its debut in the Green Power Hike 2018 – HKFI Cup (10KM) with a satisfactory result. This fund-raising activity supports Green Power’s environmental education efforts.



本集團舉辦「大新慈善籃球挑戰賽2018」  
The Group organized “Dah Sing Charity Score Challenge 2018”

此外，大新銀行支持「愛心聖誕大行動」，於2018年11月舉辦籃球友誼賽及挑戰賽，為香港慈善及弱勢社群籌款。約150名員工及50名來自基層家庭的小朋友參加活動。大新銀行為「愛心聖誕大行動」的主要捐贈者之一並向「愛心聖誕大行動」作出捐贈。

Furthermore, DSB supported Operation Santa Claus (“OSC”) by hosting a basketball event with friendly match and challenge games to raise funds for Hong Kong charities and the underprivileged in November 2018. The event engaged around 150 staff members and 50 children from low income families. As one of the major donors of OSC, DSB made donation to the OSC.

為於社區提倡運動的益處，澳門商業銀行股份有限公司(「澳門商業銀行」)於2018年繼續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360名跑手。所有參賽者的登記費已捐贈予特殊奧運會。

To promote the benefits of sports in the community, Banco Comercial de Macau, S.A. (“BCM”) continued to hold the “BE-1 BCM Relay Running Race” in 2018 at the campus of University of Macau. Over 500 people participated in the event, including 360 runners comprising 60 teams. The registration fee of all the participants was donated to the Special Olympics.

除捐款外，澳門商業銀行於2018年6月向員工及其親友收集衣物，捐贈予救世軍。該計劃相當成功，捐出合計逾300件衣物，並自2018年11月起，衣物捐贈已成為澳門分行的定期活動。

Besides making monetary donation, BCM in Macau collected clothes from staff members, their relatives and friends in June 2018 to donate to the Salvation Army. The initiative was successful with a total of over 300 pieces of clothing donated and hence from November 2018 onwards, clothes donation has become a regular activity for the Macau branches.

此外，澳門商業銀行於2018年9月推出樂施會信用卡。該卡具有為澳門樂施會籌款的功能。信用卡發佈會「Cocoa Farming」於澳門旅遊塔舉行，主題為透過親子工作坊向80名參加者介紹貧困問題及公平貿易概念。

Moreover, BCM launched the Oxfam Macau Credit card in September 2018. The card provides a fund raising feature for Oxfam in Macau. A card launching ceremony, “Cocoa Farming”, was organized at Macau Tower with a focus of introducing poverty issue and fair trade concept to 80 participants through parent-kid workshop.



## 社區(續)

### 宣傳體育及支持有需要人士(續)

大新銀行(中國)亦舉辦一系列社會福利活動。例如，鎮江及深圳分行向中國內地留守兒童及青少年捐贈逾300本書籍；以及廣州、佛山及上海分行安排探訪養老院及腦癱兒童的特殊教育中心，以提高對這些社區需要的認識。

## 環保

本年度，我們組成6支公司隊伍，繼續參加「柯尼卡美能達綠色音樂會」暨「格蘭披治單車賽」，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為慈善組織籌款。

## COMMUNITY (Continued)

### Promoting Sports and Supporting Those in Need (Continued)

DSB China also held a series of social welfare activities. For example, the Zhenjiang and Shenzhen branches donated more than 300 books for left-behind children and teenagers in Mainland China; and the Guangzhou, Foshan and Shanghai branches arranged visits to an elderly nursing home and a special education centre for children suffering from cerebral palsy in order to raise awareness about the needs of these communities.

### Environmental Conservation

This year, we formed 6 corporate teams and continued to join the Konica Minolta Green Concert cum Grand Cycle Challenge Prix with an aim to raise public awareness on environmental protection by challenging contestants' physical limits and raising funds for a charitable organization.



本集團參加了「柯尼卡美能達綠色音樂會暨格蘭披治單車賽」  
The Group joined the "Konica Minolta Green Concert cum Grand Cycle Challenge Prix"

此外，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。

本集團利用社交網絡平台傳播環保信息。員工在Facebook撰寫網誌，指出我們面對的環境問題，並提出家居減廢方法的建議。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。例如，為展示我們對環保的支持及關注，大新保險透過大新保險Facebook以即時資訊及塗鴉牆遊戲的形式傳播環保信息。

Separately, 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.

The Group leveraged social networking platforms to spread the green messages. Our staff members 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. For instance, to show our support and concerns on environmental protection, DSI has promoted green messages via Dah Sing Insurance Facebook, in form of newsfeeds and Wall Game.

## 社區(續)

### 環保(續)

此外，為推動素食對環境及健康的益處，大新保險邀請素食烹飪書作家李美怡小姐及本地年輕藝術家，編製6款素食食譜及食譜插圖。自2018年6月至2018年11月，我們將每月第二個星期定名為「綠色•有營週」。6篇附有插圖的素食食譜上載於Facebook及內聯網上。食譜亦分派予香港信義會社會服務部的會員，並於2018年8月，香港信義會社會服務部與大新保險聯合舉辦素食烹飪比賽。該比賽旨在向年青一代宣揚素食對健康及環保的益處。16組年齡介乎6歲至10歲的小朋友與他們的母親合力設計菜單，採購食材及於40分鐘內完成菜單。此項比賽亦鼓勵兒童與父母合作及介紹財務預算的重要性。

### 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》。

## 環境

環境的可持續性是本集團履行社會責任的重要一環。在我們企業社會責任政策的指導下，我們致力透過控制能源消耗及製造廢物以及提倡綠色融資，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。例如，於2018年，澳門商業銀行採用238盞LED燈替換現有的光管。透過使用LED燈，照明耗電量減少約40%。

## COMMUNITY (Continued)

### Environmental Conservation (Continued)

Besides, in order to promote the environmental and health benefits of a vegetarian diet, DSI invited vegetarian cookbook writer, Ms. Cathy Lee, and young local artists, to compile six vegetarian recipes and recipe images. From June 2018 to November 2018, we named the second week of each month "Go Green Week". 6 vegetarian recipes with illustrations were posted on Facebook and intranet. The recipes were also distributed to the members of the ELCHK who jointly organized a vegetarian cooking competition with DSI held in August 2018. The competition aimed to inform the younger generation of the health and environmental benefits of a vegetarian diet. 16 teams of young participants, aged 6 to 10, worked with their mothers to design a menu, shop for ingredients and prepare a meal in 40 minutes. It encouraged children to work with their parents and introduce the importance of budgeting.

### 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.

## 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 containing our energy consumption and waste generation, 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. For example, in 2018, BCM in Macau replaced 238 pieces of fluorescent tubes with LED tubes. By using LED tubes, the power consumption for lighting was reduced by around 40%.



## 環境 (續)

### 能源及溫室氣體排放管理 (續)

為減少能源消耗及相關溫室氣體排放，我們採用「源頭減廢」方法。例如，我們鼓勵員工及其家人考慮以步行代替乘坐交通工具。大新集團的 Green WALK 手機應用程式已推薦予我們的員工及其家人。自推出大新集團的 Green WALK 手機應用程式，大新集團於截至 2018 年 10 月底已錄得合共 5,725,737 步，相當於減少 1,073 千克碳排放。

大新銀行贊助「地球·敢『動』行 2018」，透過推動城市漫遊宣傳環保及節能，同時培養年輕人具備這種意識。約 1,000 名參加者 (包括 200 名大新員工及 150 名來自基層的兒童及其家人) 參加了 2018 年 10 月的城市新定向比賽。

## ENVIRONMENT (Continued)

### Energy and Greenhouse Gas Emission Management (Continued)

To reduce energy consumption and associated greenhouse gas emissions, we have opted for the “Reduce at Source” approach. For example, we encourage our staff members and their family to take walking as an option when considering taking transportation. Dah Sing Group under the Green WALK mobile application was recommended to our staff members and their families. Since the launch of the Dah Sing Group under Green WALK mobile application, Dah Sing Group has recorded a total of 5,725,737 steps as of the end of October 2018, which is equivalent to reducing 1,073 kilogram of carbon emission.

DSB sponsored “Green WALK Hong Kong 2018” to promote environmental protection and energy saving via encouraging City-Walking and also nurture the youth to have this mindset. Around 1,000 entrants (including 200 Dah Sing staff members and 150 kids and their family members from less privilege family) participated in the City Orienteering Competition in October 2018.



大新銀行贊助「地球·敢『動』行 2018」  
DSB sponsored the “Green WALK Hong Kong 2018”

大新銀行 (中國) 鼓勵員工利用公共交通工具或甚至步行代替駕車上班。倘若距離辦公室的路程為 2 公里以內，我們鼓勵員工使用共享單車。我們亦建議員工於需要跨省出行時搭乘公共交通工具，且倘若出行時間超過 4 小時，彼等必須搭乘公共交通工具。

DSB China encourages employees to make use of public transportation or even go to office on foot instead of driving. We encourage employees to use shared bicycles if the travel distance is within 2 km from the office. We also suggest employees to use public transportation if they need to travel across the provinces and they must use public transportation if the travel time is over 4 hours.



## 環境 (續)

### 減少及回收廢物

本集團致力減廢及鼓勵循環再用。我們在辦公室設置回收箱，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。這些措施實現我們對減廢及循環再用的承諾。

於2018年，本集團對電子設備進行盤點，以便除去可重用或回收的陳舊設備。此外，由於澳門若干分行須處理因颱風「山竹」而導致大批設施及設備損壞，故年內所產生的廢物異常增加。另一方面，我們收集及運送可回收物料予非政府組織，作回收用途。例如，於2018年，超過472公斤的利是封及511本書籍送往綠領行動及救世軍供重用及循環再造。

我們再次榮獲環境運動委員會授予「卓越級別」減廢證書，認可我們的廢物管理措施。

### 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納無紙化程序。我們持續將網上銀行平台升級，客戶可透過該等平台以電子方式查閱銀行結單、通知書及銀行提示。我們的自動櫃員機繼續採用電子收據，減少紙張消耗。

## ENVIRONMENT (Continued)

### 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.

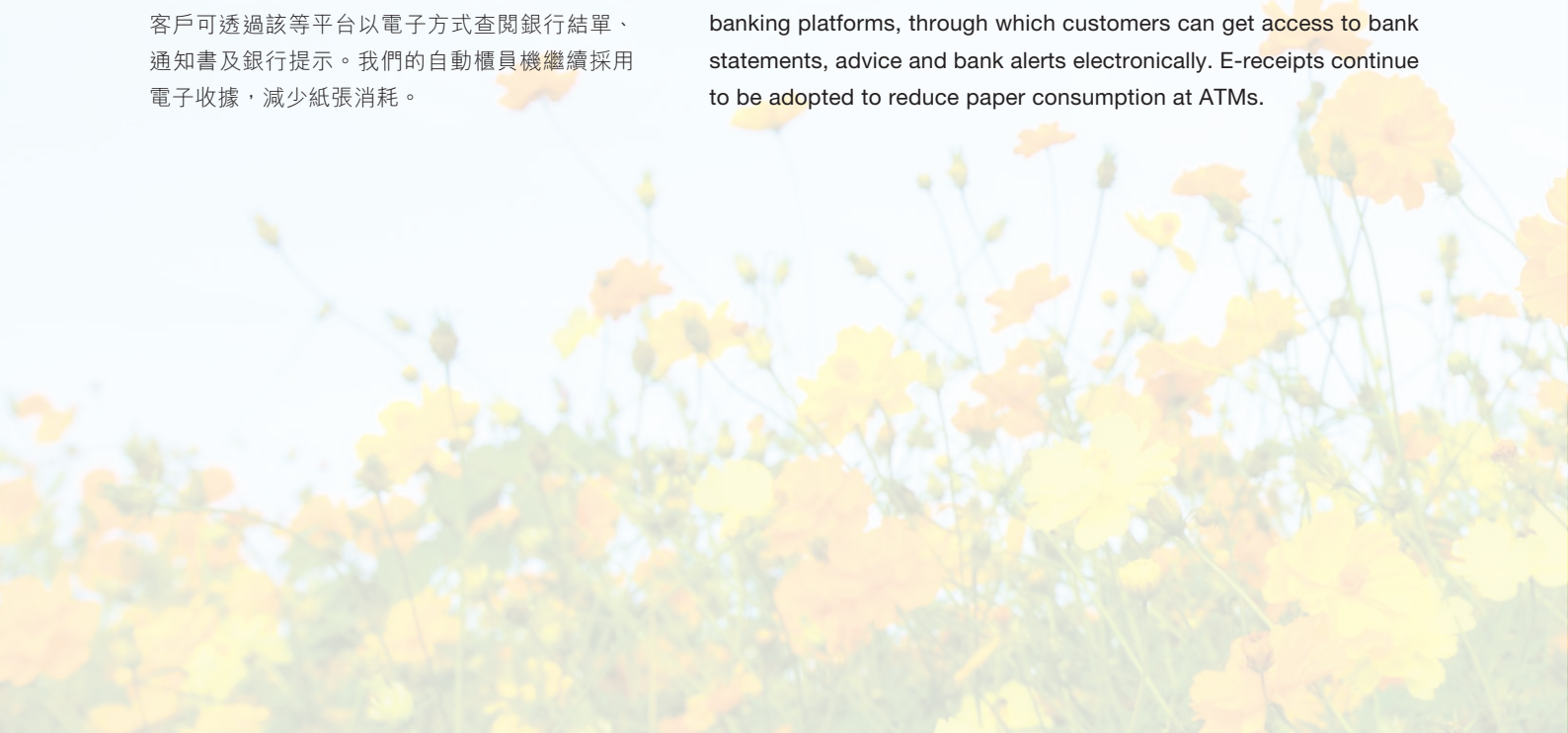
We advocate double-sided printing at work where paper materials are to be prepared. Our business cards and the Bank's letterhead are also printed on eco-friendly recycled paper to affirm our commitment to waste reduction and recycling.

In 2018, the Group carried out a stock take exercise on IT equipments in order to remove obsolete equipments which could be reused or recycled in other ways. In addition, certain branches in Macau disposed of a large amount of facilities and equipments due to damages caused by typhoon Mangkhut which has caused an exceptional hike in the amount of wastes disposed during the year. On the other hand, we collected and sent recyclable materials to non-governmental organizations for recycling purpose. For instance, more than 472kg red packets envelopes and 511 books were respectively sent to the Greener's Action and the Salvation Army for reuse and recycling in 2018.

We continued to receive the "Wastewi\$e Certificate – Excellent Level" issued by the Environmental Campaign Committee in recognition of our responsible waste management practices.

### 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 continue to upgrade our internet banking platforms, through which customers can get access to bank statements, advice and bank alerts electronically. E-receipts continue to be adopted to reduce paper consumption at ATMs.





## 環境(續)

### 無紙化(續)

截至2018年底，我們已將超過100,000名客戶(主要為零售銀行之客戶)的結單轉用電子結單發送。此外，我們亦鼓勵股東透過電子渠道接收我們的公司通訊。逾90%股東已選擇電子通訊服務，相當於節省了約32萬張紙。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。我們已在各辦公室及分行配置200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。與去年相比，已安裝掃描器的數量增加5%。

於2018年，澳門商業銀行亦參加了澳門環境保護局於2018年2月及9月舉辦的利是封及月餅盒回收活動。該活動成功收集逾10,000個新舊利是封及約70個月餅盒供回收。

澳門保險股份有限公司(「澳門保險」)已推出旅遊保險及家居保險申請的電子保單(「電子保單」)應用程式。客戶可於網上購買上述保險及有關電子保單將於交易完成後傳送予客戶。過程中，澳門保險及客戶可選擇不打印保單從而減少紙張使用。

### 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，並且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。大新銀行(中國)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。

## ENVIRONMENT (Continued)

### Going Paperless (Continued)

As of the end of 2018, we had migrated a total of more than 100,000 customers, mainly of our retail banking segment, to e-statement. In addition, we also encourage our shareholders to receive our corporate communication via electronic channel. Over 90% of our shareholders have opted for e-communication services and it represents an approximately 320 thousand pages saving. 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. 200 scanning devices have been deployed at our offices and branches to facilitate digitization of records and engage our customer in saving paper and paper products. This represents a 5% increase in the number of scanning devices installed compared to last year.

In 2018, BCM also joined the recycling of red packets and moon cake boxes event organized by Environmental Protection Bureau of Macau in February and September 2018. The events were successful with over 10,000 new and old red packets, and around 70 moon cake boxes, collected for recycling.

Macau Insurance Company Limited ("MIC") has launched electronic insurance policy ("ePolicy") for Travel Insurance and Household Insurance applications. Customers are able to buy the said insurances online and such electronic policies will be sent to customers upon completion of the transactions. In this process, MIC and customers can choose not to print the policies and thus minimize the use of paper.

### 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. DSB China has 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.



## 監管合規

本集團致力確保其業務經營遵守當地法律及國際法律及法規。尤其是，本集團合規處不時密切關注與本集團相關的監管變化。集團合規處亦進行廣泛的合規檢討，並向業務及支援單位提供建議，以加強其內部監控及監管合規成效。本集團已制定一套完善的政策及程序為我們的營運提供指引，該政策及程序旨在有效監控環境及監管合規。本集團會在必要時進行培訓，以協助員工了解本集團業務及監管期望的最新情況。大新集團明白於香港及海外市場所有業務及營運的管治、風險及合規的重要性。本集團風險管理部監察我們的整體風險狀況，包括風險計量、監督及控制，以支持我們的業務營運及確保風險管理符合業務、風險管理策略及風險偏好框架，同時亦符合監管準則及期望。我們的內部審核處提供獨立核證職能，除審閱包含業務、監控及支持職能的本集團內部監控機制所有方面外，並審閱合規及風險管理運作和評估監控成效。

我們的業務、營運、風險管理、合規及內部監控的進展及成效以及監管機構作出的推薦意見定期呈報予各管理層委員會、董事會委員會或董事會。

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、營運常規、反洗錢、客戶資料保護、公平待客及網絡安全等法律及法規而對本集團造成重大影響的事件。

## REGULATORY COMPLIANCE

The Group is committed to ensuring its businesses are operated in compliance with relevant local and international laws and regulations. In particular, our Group Compliance Division takes steps to stay close to the regulatory changes relevant to the Group. Group Compliance Division also conducts a wide variety of compliance reviews, and offers advice and recommendations to business and support units to enhance their internal control and regulatory compliance effectiveness. The Group has established a comprehensive set of policies and procedures to guide our operations, which are designed to achieve an effective control environment and regulatory compliance. Trainings are conducted where necessary to assist our people to keep up-to-date of the understanding of the Group's operations and regulatory expectations. Dah Sing Group understands the significance of governance, risks and compliance covering all of our businesses and operations in Hong Kong and the overseas markets. Our Group's risk function oversees our overall risk positions, including risk measurement, monitoring and control, to serve our business purposes and to ensure that our risk exposures are managed in line with our business and risk management strategies, and risk appetite framework, and also in compliance with regulatory standards and expectation. Our Internal Audit provides an independent assurance function to review our compliance and risk management operations, in addition to reviewing all aspects of the Group's internal control mechanism covering both business, control and support functions, and to assess control effectiveness.

The progress and results of our business, operational, risk management, compliance and internal control, and recommendations given by our regulators, are regularly reported to respective management-level committees, Board-level committees or the Board.

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





## 獎項及成就

以下是本集團在2018年獲得的主要獎項及成就：

類別	獎項
市場	<ul style="list-style-type: none"> <li>香港銀行學會頒發之第十二屆傑出財富管理師大獎之「銀獎」及「最佳提名機構獎」</li> <li>新城財經台頒發之香港企業領袖品牌2018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」</li> <li>《都市日報》及《都市盛世》頒發都市卓越品牌大獎之「卓越商業銀行」</li> <li>《資本雜誌》頒發第十八屆資本傑出企業成就獎之「傑出電子銀行服務」</li> <li>香港中小型企業總商會頒發之「中小企業最佳拍檔獎」</li> <li>天高管理發展有限公司頒發2017-18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)」</li> <li>《資本雜誌》頒發資本卓越銀行及金融大獎2018之「資本卓越網上銀行服務大獎」及「資本卓越新世代銀行服務大獎」</li> <li>《都市盛世》頒發銀行及金融服務企業獎2018之「最佳商業銀行」</li> <li>《晴報》頒發銀行及金融服務大獎2018之「傑出企業交易銀行服務大獎」及「傑出高端理財服務大獎」</li> <li>新城財經台頒發香港金融科技發展大獎之「零售銀行界別白金獎」</li> <li>《華富財經》頒發華富財經傑出企業大獎之「傑出企業交易銀行服務」</li> <li>《經濟通》頒發香港智慧城市大獎2018之「傑出中小企網上虛擬銀行服務中心」</li> <li>萬事達卡頒發之「最佳航空聯營卡啟動」</li> </ul>

## AWARDS AND RECOGNITIONS

The following are the major awards and recognitions received by the Group in 2018:

Category	Award
Marketplace	<ul style="list-style-type: none"> <li>“Silver Award” and “Top Nomination Award” under The 12th HKIB Outstanding Financial Management Planner Awards by the Hong Kong Institute of Bankers</li> <li>“Excellent Brand of Personal Loan Service – Banking Service”, “Excellent Brand of Mobile Securities Service – Banking Service” and “Excellent Brand of Co-branded Credit Card – Banking Service” under Hong Kong Leaders’ Choice 2018 by Metro Finance</li> <li>“Best Commercial Banking” under Metro Awards for Brand Excellence by Metro Daily and Metro Prosperity</li> <li>“Outstanding Digital Banking Service” under the 18th Capital Outstanding Enterprise Awards by CAPITAL magazine</li> <li>“Best SME’s Partner Award” by Hong Kong General Chamber of Small and Medium Business</li> <li>“Persistently Outstanding Service Company” and “Persistently Outstanding Service Outlet (Shatin Branch)” under TipTop Service Award 2017-18 by TipTop Consultants Limited</li> <li>“Internet Banking Services Award” and “Merits of New Generation Banking Service” under Capital Merits of Achievement in Banking and Finance 2018 by CAPITAL magazine</li> <li>“Best Commercial Banking” under Metro Awards for Banking &amp; Finance Corporations 2018 by Metro Prosperity</li> <li>“Best Corporate Transaction Banking Service Award” and “Excellence Award for High-end Financial Management” under Banking and Finance Awards 2018 by Sky Post</li> <li>“Platinum Award in Retail Banking” under Hong Kong FinTech Impetus Awards by Metro Finance</li> <li>“Outstanding Enterprise Transaction Banking Services” under Quamnet Outstanding Enterprises Awards by Quamnet</li> <li>“Outstanding SME Online Virtual Banking Service Centre” under Hong Kong Smart City Awards 2018 by Etnet</li> <li>“Best Airline Co-branded Card Program Launched” by Mastercard</li> </ul>

獎項及成就 (續)

類別	獎項
工作環境	<ul style="list-style-type: none"> <li>獲《JobMarket 求職廣場》頒發「卓越僱主大獎」</li> <li>強制性公積金計劃管理局頒發「積金好僱主」、「積金供款電子化獎」及「推動積金管理獎」獎項</li> <li>僱員再培訓局授予「人才企業」</li> <li>香港民政事務局及家庭議會頒發之「2017/18 家庭友善僱主」、「2017/18 特別嘉許(金獎)」及「2017/18 支持母乳餵哺獎」</li> </ul>
社區	<ul style="list-style-type: none"> <li>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</li> <li>《資本雜誌》及《資本壹週》頒發之「第八屆企業社會責任大獎」</li> <li>捐贈書籍予救世軍循環再用計劃</li> <li>獲深圳銀行業協會頒發2017年度社會責任評估之「先進單位」</li> </ul>
環境	<ul style="list-style-type: none"> <li>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</li> <li>環境運動委員會授予香港綠色機構認證下的「卓越級別」減廢證書</li> <li>環境局《戶外燈光約章》2018年鉑金獎(大新銀行37間分行)</li> <li>2018年「柯尼卡美能達綠色音樂會」暨「VR單車電玩賽」之「隊伍賽冠軍」及「最合拍隊伍獎」</li> <li>綠領行動「利是封回收重用大行動」金封包贊助</li> </ul>

AWARDS AND RECOGNITIONS (Continued)

Category	Award
Workplace	<ul style="list-style-type: none"> <li>“The Employer of Choice Award” by JobMarket</li> <li>“Good MPF Employer”, “e-Contribution Award” and “Support for MPF Management Award” by the Mandatory Provident Fund Schemes Authority</li> <li>“Manpower Developer” by the Employees Retraining Board</li> <li>“2017/18 Family-Friendly Employers”, “2017/18 Special Mention (Gold)” and “2017/18 Awards for Breastfeeding Support” by the Home Affairs Bureau and the Family Council</li> </ul>
Community	<ul style="list-style-type: none"> <li>“15+ Years Caring Company” recognition from the Hong Kong Council of Social Service Caring Company Campaign</li> <li>“8th Corporate Social Responsibility Award” by CAPITAL magazine and CAPITAL WEEKLY</li> <li>Donator – The Salvation Army Books Recycling Program</li> <li>“Advanced Unit” under 2017 Social Responsibility Evaluation by Shenzhen Banking Association</li> </ul>
Environment	<ul style="list-style-type: none"> <li>“Energywi\$e certificate – Good Level” under the Hong Kong Green Organization Certification by the Environmental Campaign Committee</li> <li>“Wastewi\$e certificate – Excellent Level” under the Hong Kong Green Organization Certification by the Environmental Campaign Committee</li> <li>Platinum Award 2018 of Environment Bureau’s Charter on External Lighting (37 branches of DSB)</li> <li>“Team Champion Award” and “Best Team Spirit Award” of Konica Minolta VR Bike Power Challenge 2018</li> <li>Gold Sponsor – Red Packet Recycling and Reuse Program organized by the Greeners Action</li> </ul>



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

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環境關鍵績效指標數據表

ENVIRONMENTAL KPI DATA TABLE

環境關鍵績效指標數 Environmental KPIs	單位 Unit	2018	2017
<b>溫室氣體排放量</b> Greenhouse gas (“GHG”) emissions			
溫室氣體總排放量 Total GHG emissions	噸(二氧化碳當量) tonne CO <sub>2e</sub>	5,340.88	5,736.66
範圍 1 – 直接排放及減除 <sup>(1)</sup> Scope 1 – Direct emissions and removals <sup>(1)</sup>	噸(二氧化碳當量) tonne CO <sub>2e</sub>	不適用 N/A	不適用 N/A
範圍 2 – 能源間接排放 Scope 2 – Energy indirect emissions	噸(二氧化碳當量) tonne CO <sub>2e</sub>	5,340.88	5,736.66
<b>所產生廢棄物</b> Waste produced			
所產生有害廢棄物總量 Total hazardous waste produced	噸 tonne	9.39	7.90
所產生無害廢棄物總量 Total non-hazardous waste produced	噸 tonne	392.86	388.93
<b>能源消耗量</b> Energy consumption			
能源總耗量 Total energy consumption	千瓦時 kWh	7,377,952.48	7,600,081.14
間接能源總耗量 – 購買電力 Total indirect energy consumption – Purchased electricity	千瓦時 kWh	7,377,952.48	7,600,081.14
間接能源總耗量密度 Total indirect energy consumption intensity			
按全職僱員數目計算 By number of Full Time Employee (“FTE”)	千瓦時/全職僱員 kWh / FTE	2,316.83	2,439.05
<b>耗水量</b> Water consumption			
總耗水量 Total water consumption	立方米 m <sup>3</sup>	13,378.42	13,545.99
耗水密度 Water consumption intensity			
按全職僱員數目計算 By number of FTE	立方米/全職僱員 m <sup>3</sup> /FTE	4.20	4.35

註：

(1) 本集團是一家金融服務機構，在範圍 1 – 直接排放及減除上並沒有重大排放。

Note:

(1) The Group is a financial service institution and there is no significant Scope 1 – direct emissions and removals produced by the Group.