



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

(Stock Code: 440)

# 2024

ESG Highlights



Together **We Progress and Prosper**

# Our ESG Strategy

Our ESG Strategy is built upon seven key pillars: Governance, GSB, Customer Centricity, Marketplace, Workplace, Community, and Environment. These pillars form the foundation of our approach to ESG, guiding us as we navigate the future.



Remark: DSBG refers to Dah Sing Banking Group Limited.

# Key Achievements in 2024



**Piloted the certification process** for a client's green building project under the Sustainable Finance Certification Scheme



Developed **Greenness Assessment** framework to evaluate climate-risk readiness of borrowers



**Developed the new product framework** for Green and Sustainable Loan to support eco-friendly corporate projects

## Green and Sustainable Banking



Held three CX Speaker Series events for about **600 employees** on customer experience, data and AI insurance, and digital payments



Hosted inaugural Customer Experience Conference with **330 staff members** to enhance customer centricity

## Customer Centricity



Collaborated with **different industry organisations** to support SMEs in ESG transition



Improved digital on-boarding customers by **adopting iAM Smart**, launching SME Remote Account Opening, and implementing Interbank Account Sharing as a market-first use case

## Marketplace



Celebrated the fifth anniversary of our Employee Value Proposition, “**NOT JUST A BANK · A HOME**”



Hosted a **Culture Week** to enrich staff understanding of our Culture and Values for the third consecutive year



**109,793** employee training hours for staff development



**2,173** training hours on ESG topics, such as climate-related risk and GSF

## Workplace



**2,796** volunteering hours contributed by **894** volunteers



Engaged **1,829** beneficiaries in community programmes and activities



Conducted **five** financial education workshops for students in Hong Kong and Macau to enhance the financial literacy of the community

## Community



**22%** reduction in paper usage, compared to our baseline in 2020



Initiated **Scope 3 GHG emissions** inventory scoping and estimation exercise with a roadmap for pilot calculations of financed emissions



**87%** suppliers signed the Supplier's Environmental Responsibility Undertakings

## Environment

# Progress towards Net Zero Transition Plan Development

In line with targets set out by the HKSAR government and the HKMA's Sustainable Finance Action Agenda, we will work towards reducing carbon emissions in our own operations to become carbon neutral by 2030. We will also formulate our transition plan and set targets for achieving net zero in our financed emissions by 2050.

Our transition plan will build on existing initiatives, including digitalisation, using sustainable materials, and shifting towards lower carbon technologies. We will also assist our customers in their decarbonisation efforts and promote GSF by encouraging SMEs to adopt ESG practices via educational sponsorships, launching green products and services, and facilitating community engagement.

## Featured Case Studies in 2024



### Fostering Sustainable Practices: Supporting SME ESG Charter 2024

DSB and HKSMEA jointly launched the SME ESG Charter 2024 ("ESG Charter 2024") in April 2024, encouraging SMEs to integrate ESG principles into their daily operations and governance to boost efficiency and competitiveness in pursuit of sustainable development.

The ESG Charter 2024 utilised an assessment framework based on sections of the ESG Reporting Guide in Appendix C2 of the HKEX Listing Rules for SMEs. The initiative provided extensive support to interested SMEs, including publicity, workshops, technical advice, public education and business liaison. For instance, four educational workshops were held during the year and attended by 377 SME participants. A total of 35 SMEs applied, with 26 successfully qualified for ESG Charter 2024 status. The chartered SMEs were placed in the SME ESG Register by HKSMEA, granting them priority consideration from large supporting corporations when evaluating related products and services.

To drive momentum, DSB and HKSMEA will continue their collaboration for the SME ESG Charter 2025.



### Empowering Through Sports: Unleashing Kids' Potential in Street Dance Competition

BCM has consistently focused on fostering youth development through a variety of sports and cultural activities. In celebration of BCM's 50th anniversary, the BCM Cup Kids Street Dance Competition 2024 was organised to inspire young participants to unleash their potential by showcasing their talents through creative live performances.

Supported by the Macau Street Dance Culture Association, the competition drew 173 young dancers, aged 3 to 14, who participated in one-on-one freestyle battles or choreographed group performances. These youngsters gained invaluable performing experience and discovered new skills, empowering their confidence and resilience.






**Dah Sing Financial Holdings Limited**

26th Floor, Dah Sing Financial Centre, 248 Queen's Road East, Wan Chai, Hong Kong

 (852) 2507 8866

 (852) 2598 5052

 [www.dahsing.com](http://www.dahsing.com)