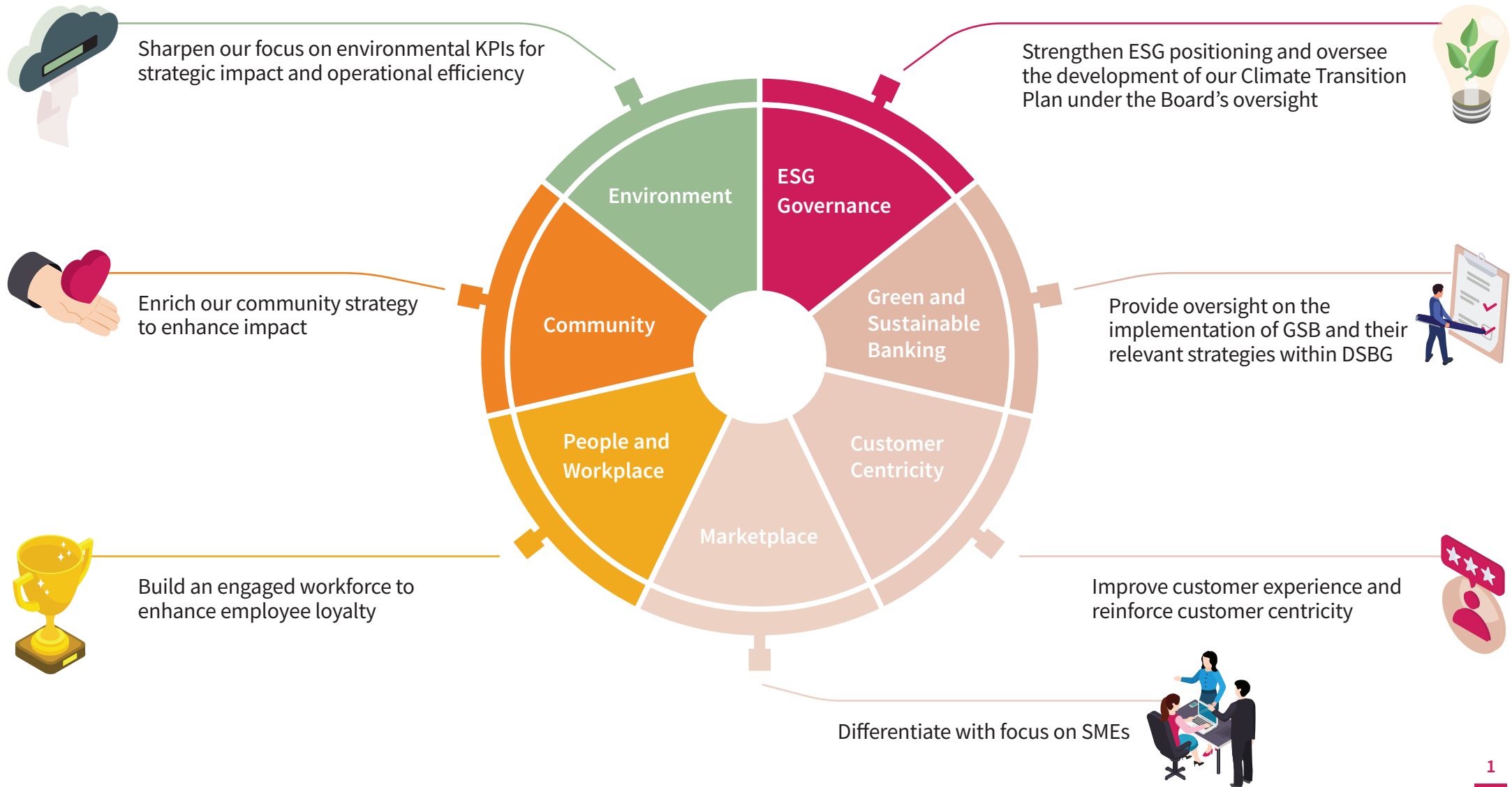


Dah Sing Financial Holdings Limited ("the Group") positions ESG as a strategic business driver to unlock value through sustainable innovation, aligning with global sustainability trends and customer demand for green solutions while addressing regulatory expectations and emerging risks. Our ESG Strategy is built on seven key pillars—Governance, Green and Sustainable Banking, Customer Centricity, Marketplace, Workplace, Community, and Environment—which guide the Group in reinforcing long-term value creation, strengthening brand commitment, customer loyalty, and competitive advantage in a dynamic market.



Governance - Responsible Business Practices

- **Enhanced climate risk management** through regular reporting to committees and updated the Green and Sustainable Finance Principle
- Introduced **mandatory ESG and climate risk management e-learning** for staff
- **91% of suppliers** signed the Supplier’s Environmental Responsibility Undertakings

Governance - Business Strategy

- **Advanced customer education** via three SME training sessions and four self-hosted client seminars
- **Expanded customer satisfaction survey coverage** to Banco Comercial de Macau, S. A. (“BCM”) and Dah Sing Insurance Company Limited (“DSI”)

Social - People and Workplace

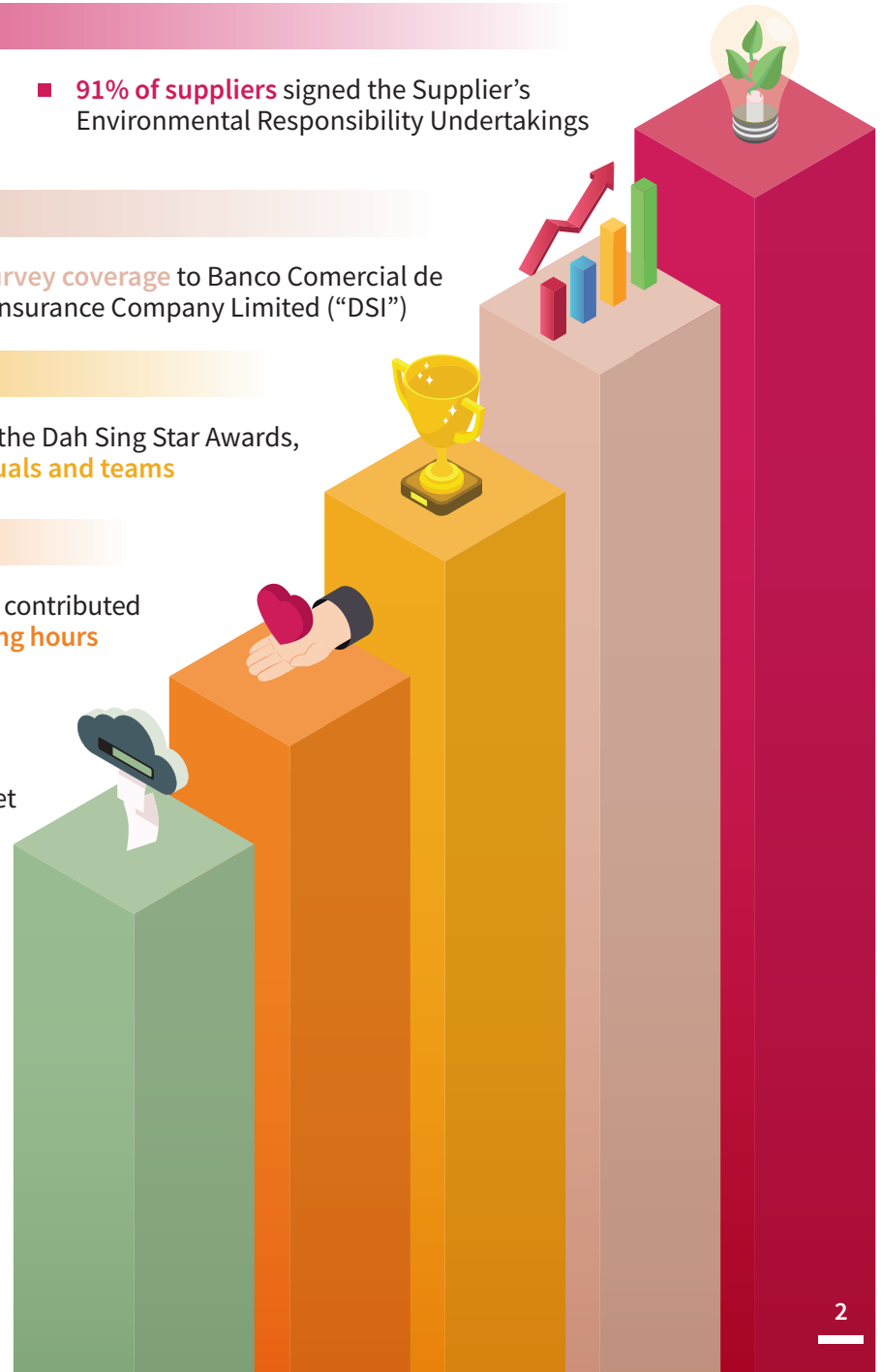
- Provided a total of **107,131 training hours** for staff development
- Celebrated the 10th anniversary of the Dah Sing Star Awards, recognising **more than 900 individuals and teams**

Social - Community

- **Reached 1,601 beneficiaries** through community engagement initiatives
- Established the **corporate volunteer team for DSB HK**
- **1,189 volunteers** contributed **2,983 volunteering hours**

Environment - Sustainable Practices

- **Reduced Scope 1 GHG emissions by 11.7%** compared with FY2024
- Compared to FY2024, paper consumption **decreased by over 1.7 million pages**, exceeding the annual target



Progress Towards Net Zero Transition Plan Development

We are committed to **striving for carbon neutrality in our own operations by 2030 and for net zero financed emissions by 2050**. To support these goals, we are laying the groundwork to embark on transition planning which will guide our target-setting and future actions.

We advance our transitioning efforts by:

- Decarbonising operations via digitalisation, lower-carbon materials, and cleaner technologies
- Engaging customers in high-carbon sectors, promoting ESG in SMEs, and launching green products
- Empowering vulnerable communities for a just transition

