

For Immediate Release

Dah Sing Bank Helps SMEs with Sustainable Economic Transition, Sponsors HKSMEA's SME ESG Charter 2025 and Free Online Assessment Tool

(Hong Kong, 28 May 2025) Dah Sing Bank, Limited ("Dah Sing Bank" or "the Bank") and the Hong Kong Small and Medium Enterprises Association ("HKSMEA") launched a free online platform recently for businesses to assess their own Environmental, Social and Governance (ESG) understanding and progress. This follows their joint launch of the SME ESG Charter 2025 ("ESG Charter 2025").

The ESG self-Assessment online platform was developed by HKSMEA specifically for Hong Kong SMEs. It is an important educational tool to support the ESG Charter 2025. The self-assessment covers key ESG areas including energy conservation, resource management, employee development and training, employee welfare, community investment, corporate governance, consumer data privacy and anti-corruption, etc.

After completing the self-assessment, companies will have the opportunity to obtain an assessment report. The assessment report provides an overall score, that reflects the company's ESG readiness and performance in various ESG areas, facilitating companies to track their future improvement. To encourage SMEs to take the first step towards ESG implementation, Dah Sing Bank will offer incentives¹ including cash equivalents of up to over HKD20,000 and a Hong Kong dollar savings deposit interest rate of up to 1.68% to companies that score 40% or above on the assessment report.

"SMEs are one of Dah Sing Bank's key customer segments. They are also key stakeholders in our ESG strategy. In recent years, we have been actively promoting ESG practices amongst SMEs. Our aim is to help more SMEs transition to a sustainable economy, thereby enabling them to enhance their competitiveness, capture new and timely opportunities to bolster their growth. We are pleased to see the introduction of an online self-assessment platform in the ESG Charter 2025. This will broaden the reach of its ESG educational efforts to benefit even more SMEs. We look forward to seeing more SMEs participate and earn recognition in the ESG Charter 2025," said Ms. Phoebe Wong, Deputy Chief Executive, Senior Executive Director and Group Head of Personal Banking of Dah Sing Bank.

Mr. Andrew Kwok, President of HKSMEA, said, "The ESG self-assessment online platform aims to raise SMEs' awareness and interest in ESG in a simple and interactive way, and encourage them to understand and improve their ESG status and performance. Through the platform, the HKSMEA hopes

¹ Final offer will be subject to actual Self-Assessment score achieved and successful account opening with Dah Sing Bank. The above rewards are offered independently and cannot be used in conjunction with other current Dah Sing Bank offers. Subject to applicable terms and conditions.

to establish a close relationship with SMEs, support them in the implementation of ESG strategies and ultimately achieve long-term sustainable development goals."

Through the ESG Charter 2025, Dah Sing Bank and HKSMEA will provide comprehensive support to SMEs which includes publicity, workshops, technical advice, auditing and certification, public education and business liaison. SMEs can apply to participate in the programme from now until 30 September 2025.

The ESG Charter 2025 is a nonprofit assessment framework that references the sections of the ESG Reporting Guide in Appendix C2 of the HKEX Listing Rules, applicable to SMEs. Participating SMEs will be assessed by and will receive an assessment report from a third party professional consultancy.

The online self-assessment platform may be accessed on <https://platform.esgecspire.com/en/sme-esg-charter>.

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About Hong Kong Small and Medium Enterprises Association

Founded in 1996, Hong Kong Small and Medium Enterprises Association is one of the most important SME chambers of commerce in Hong Kong. As a non-profit making organisation, we have been working for the development of SMEs from manufacturing, the food & beverage industry, professional service sectors, marketing and associated industrial and business sectors for almost three decades.

Our main missions are to serve as a bridge of communication between SMEs and the Hong Kong SAR Government, increasing the competitiveness and productivity of SMEs, assisting them in upgrading, restructuring, entering Greater Bay Area market and developing globally.

About Dah Sing Bank Limited

Dah Sing Bank, Limited (the "Bank") is a wholly-owned subsidiary of Dah Sing Banking Group (HKG:2356). Founded in Hong Kong over 75 years ago, the Bank has been providing quality banking products and services to its customers with a vision to be "The Local Bank with a Personal Touch". Over the years, the Bank has been rigorous in delivering on its brand tagline to grow with its customers in Hong Kong, the Greater Bay Area and beyond – "Together We Progress and Prosper". Building on our experience and solid foundation in the industry, our scope of professional services now spans retail banking, private banking, business and commercial banking. Meanwhile, the Bank is also making significant investments in its digital banking capabilities to stay abreast with smart banking developments in Hong Kong and to support financial inclusion at large.

In addition to its Hong Kong banking operations, the Bank has wholly-owned subsidiaries including Dah Sing Bank (China) Limited, Banco Comercial de Macau, S.A., and OK Finance Limited. It is also a strategic shareholder of Bank of Chongqing with a shareholding of about 13%. Dah Sing Bank and its subsidiaries now have 63 operating locations in Hong Kong, Macau and Mainland China.