



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

2023

ESG Highlights



Together We Progress and Prosper

Our ESG Strategy

We have developed a comprehensive ESG strategy built upon five key pillars that encompass Governance, Marketplace, Workplace, Community and Environment. These pillars form the foundation of our approach to ESG, guiding us as we navigate the future. We have also aligned our ESG strategy with the United Nations Sustainable Development Goals, specifically targeting Decent Work and Economic Growth, Good Health and Well-being, Quality Education and Climate Action, as part of our commitment to making a positive impact in these areas.



Key Achievements in 2023

Marketplace

Implemented **greenness assessment** framework as onboarding criteria for borrowers in seven carbon-intensive industries

Completed digital banking revamp with **87 new / enhanced features and capabilities**

Awarded **Certificate of Merit in “Hong Kong ICT Awards 2023 – Fintech (Applied Solutions)”** for proprietary AI product recommendation engine **“Next Best Action”** which analyses customer financial habits to predict financial needs

Offered a total of **33 and 16 ESG investment funds** in DSB and BCM to provide more fund choices, respectively

Workplace

711 training hours recorded for **climate-related risks and green and sustainable finance**

94,723 employee training hours in total recorded for staff development

Recognised in “SportsHour Company Scheme”* for promoting employee well-being through daily physical activities

*Organised by InspiringHK Sports Foundation

Launched **Cultureland** gamification programme to enhance awareness of Group culture and values

Key Achievements in 2023

Environment

Replaced paper-based performance appraisal forms with e-Appraisal platform for DSB, **saving around 13,530 pieces of paper annually**

16% reduction in paper usage, compared to our baseline in 2020

BCM launched the e-Leave Application System which simplified the process for employees and resulted in **saving an estimated 900 pieces of paper each month**

Planted **5,216 trees** through Mastercard Priceless Planet Coalition Programme, contributed through customer e-statement enrolment campaign

Replace conventional lighting fixtures with LED lights for two branches in Hong Kong each year

BCM introduced a new summer uniform for branch staff, enabling staff to stay cool to **reduce energy consumption of air-conditioning**

Community

4,058 volunteering hours contributed by

1,356 volunteers

1,494 beneficiaries engaged through community programmes and activities

Co-organised the BCM Bowling Open Competition with Macau China Bowling Association for third year to **raise funds** for Macau Association for **Intellectual Development Services**

Co-organised the Metaverse ArtTech Creation Course 2023 with Chinese YMCA of Hong Kong to provide **ArtTech training** and immersive digital art experiences to 80 primary and secondary students in Hong Kong

Featured Case Studies in 2023

Elevating Customer Experiences Through Idea Crowdsourcing



To foster innovation and motivate staff to create better customer experiences, we hosted a CX Idea Crowdsourcing Competition for Dah Sing Bank ("DSB").

Out of 18 submissions, three were selected for their exceptional creativity and potential to improve customer service.

Elevating Personalised Services Through Innovative Digital Technology



As a customer-centric bank, DSB continuously strives to integrate digital innovation into its customer experience. In November, DSB received the Certificate of Merit in the "Hong Kong ICT Awards 2023 – Fintech (Applied Solutions) Award" for our proprietary product recommendation engine, "Next Best Action".

It leverages big data and machine learning algorithms to analyse customer preferences and provide personalised product recommendations.



Instilling Culture and Values in Our Workforce



During Culture Week, DSB launched Cultureland, an innovative gamification programme to enhance colleagues' understanding of the Group's culture and values in a fun and interactive way.

On this virtual platform, staff could earn "Dah Sing Cultureland Coins" by completing virtual challenges, allowing them to redeem physical rewards.



Capacity Building for Youth in ArtTech and the Metaverse




STEAM (Science, Technology, Engineering, Arts, and Mathematics) learning in youth education can inspire creativity and open-mindedness in young people, encouraging them to explore new possibilities. In 2023, DSB collaborated with the Chinese YMCA of Hong Kong to launch the "Metaverse ArtTech Creation Course 2023" to cultivate interest in STEAM.


The five-month course empowered 77 local students to design and create their own non-fungible tokens ("NFTs"), exploring the relationship between virtual worlds and reality within the realm of ArtTech.



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