



首惠产融

首惠產業金融服務集團有限公司^{*}
CAPITAL INDUSTRIAL FINANCIAL SERVICES
GROUP LIMITED

(Incorporated in Bermuda with limited liability)

(於百慕達註冊成立之有限公司)

(Stock Code 股份代號 : 730)



2025

Environmental, Social and
Governance Report
環境、社會及
管治報告

^{*} For identification purpose only

^{*} 僅供識別

ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

環境、社會及管治報告

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ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

環境、社會及管治報告

ABOUT THE GROUP

Capital Industrial Financial Services Group Limited (“Capital Industrial Financial Services” or the “Company”, together with its subsidiaries, the “Group” or “we”) focuses on providing financial services such as finance leasing, supply chain management, and financial technology businesses. We leverage innovative technologies including the Internet of Things (IoT), Artificial Intelligence (AI), and blockchain to provide efficient and convenient one-stop supply chain finance solutions for core enterprises and their upstream and downstream small and medium-sized enterprises (SMEs). The Group’s operations are located in Beijing, Shenzhen, and Hong Kong. For detailed information on business distribution and revenue, please refer to page 9 of the Annual Report.

During the reporting period, we continued to advance the development of our supply chain finance platform system (the “Shougang SCF Platform”), striving to provide precise financial services for enterprises within the steel industry chain. As of the end of the reporting period, the platform completed the issuance of Shougang Credit Certificate amounting to RMB15.65 billion, attracting 5,605 suppliers and 8 financial institutions, with operational performance meeting expected targets.

This 2025 Environmental, Social and Governance (“ESG”) Report delineates the Group’s strategies, policies, and achievements in sustainable development. The report is available in both Chinese and English and can be accessed on the website of The Stock Exchange of Hong Kong Limited (“HKEX”) (www.hkexnews.hk) and the Company’s website (<http://www.capital-ifs.com>).

ABOUT THIS REPORT

Scope of this Report

This report discloses the sustainable development performance of the Group for the period from 1 January 2025 to 31 December 2025. The scope primarily focuses on our core business operations in Beijing, Shenzhen, and Hong Kong, including finance leasing, supply chain management, and financial technology businesses. While the overall ESG information is disclosed on a Group level, considering the uniqueness of each operating location, we may adjust the disclosure methods for environmental key performance indicators (KPIs). For the specific scope of coverage, please refer to the detailed descriptions in the relevant sections of this report.

關於本集團

首惠產業金融服務集團有限公司（「首惠產融」或「本公司」，連同其附屬公司統稱「本集團」或「我們」）專注於提供融資租賃、供應鏈管理及金融科技業務等金融服務。我們運用物聯網、人工智慧及區塊鏈等創新科技，為核心企業及其上下游中小企業提供高效便捷的一站式供應鏈金融方案。集團營運地點位於中國北京、深圳及香港。詳細的業務分佈及收益資料，請參閱年報第9頁。

在報告期內，我們持續推進供應鏈金融平台系統（「首鋼供金平台」）的建設，致力為鋼鐵產業鏈企業提供精準金融服務。截至報告期末，平台已完成首鋼京票發行額人民幣156.5億元，吸引了5,605家供應商及8家金融機構參與，運營成效達到預期目標。

本二零二五年度環境、社會及管治（「ESG」）報告闡述了本集團在可持續發展方面的策略、政策及成果。報告提供中、英文版本，可於香港聯合交易所有限公司（「聯交所」）網站（www.hkexnews.hk）及本公司網站（<http://www.capital-ifs.com>）查閱。

關於本報告

覆蓋範圍

本報告披露了本集團於二零二五年一月一日至十二月三十一日期間的可持續發展表現。報告範圍主要聚焦我們在中國北京、深圳及香港三地的核心業務營運，包括融資租賃、供應鏈管理及金融科技業務。雖然整體ESG資料是以集團層面作為披露基礎，但考慮到各營運地點的獨特性，我們或需調整在環境績效指標的披露方式，具體覆蓋範圍可參考報告相關章節的詳細說明。

ABOUT THIS REPORT (Continued)

Reporting Standard

This report is prepared in accordance with the “Environmental, Social and Governance Reporting Guide” set out in Appendix C2 to the Listing Rules of HKEX, fully complying with the “mandatory disclosure requirements” and the “comply or explain” provisions. For indicators that are not applicable or cannot be fully disclosed, we have provided sufficient explanations. The preparation of the report adheres to the four principles of Materiality, Quantitative, Balance, and Consistency, striving to comprehensively and objectively reflect the actual performance of the Group in sustainable development.

關於本報告 (續)

報告原則

本報告依據聯交所上市規則附錄C2《環境、社會及管治報告指引》編製，全面遵循「強制披露規定」及「不遵守就解釋」要求。對於不適用或無法全面披露的指標，我們均提供了充分解釋。報告編制遵循重要性、可量化、平衡性及一致性四大原則，力求全面、客觀地反映本集團在可持續發展方面的實際表現。

Reporting Principles 報告原則	Definitions 釋義	Application 應用
Materiality	The report should focus on ESG issues that have a significant impact on the Group and its stakeholders.	To ensure the report content is of substantive significance to our stakeholders, we have invited various parties to participate in surveys to identify the most concerned issues. For details, please refer to the “Materiality Assessment” section.
重要性	報告應重點披露對本集團及持份者產生重要影響的ESG議題。	為保證報告內容對持份者具有實質意義，我們廣邀各方參與問卷調查，從中識別最受關注的議題。詳情請見「重要議題評估」章節。
Quantitative	Key performance indicators (KPIs) and related data in the report should be measurable. Historical data should be provided where appropriate to facilitate the comparison and evaluation of the effectiveness of ESG policies and management systems.	We value data precision; therefore, we not only provide detailed KPIs but also engage professional consultants to assist in carbon emission assessments, ensuring that the data is accurate and reliable.
量化	報告的關鍵績效指標及其數據應可予計量，並適當地提供歷史數據，以便比較及評估ESG政策及管理系統之效益。	我們重視數據的精確性，故此不僅提供詳實的績效指標，更邀請專業顧問協助碳排放評估，確保數據準確可靠。
Consistency	The disclosure and statistical methods used in the report should remain consistent to allow for meaningful comparisons of relevant data in the future.	To facilitate stakeholders in comparing and tracking our progress, we adopt a unified data reporting approach, enabling meaningful year-on-year comparisons of our performance.
一致性	報告的披露和統計方法應保持一致，以便日後能就相關數據進行有意義的比較。	為方便各界比較和追蹤我們的進展，我們採用統一的數據匯報方式，讓年度表現可作有意義的對比。
Balance	The report should provide an unbiased picture of the Group’s ESG performance, allowing readers to objectively evaluate our overall performance.	Adhering to the principles of fairness and transparency, we not only showcase our achievements but also candidly share areas for improvement, providing stakeholders with a comprehensive understanding of our ESG performance.
平衡	報告應不偏不倚地匯報ESG方面的表現，讓報告讀者客觀地評估本集團的整體績效。	秉持公正透明的原則，我們不僅展示成就，更坦誠分享有待改進的空間，讓持份者能全面了解我們的ESG表現。

ABOUT THIS REPORT (Continued)

Reporting Standard (Continued)

In this report, we have provided a comprehensive presentation of the Group's KPIs and relevant data for the year 2025. All information is derived from the Group's internal records, documents, and professional estimates, and has been prudently reviewed and formally confirmed by the Board of Directors to ensure the accuracy, completeness, and reliability of the disclosed information, thereby reflecting the Group's true performance in environmental management and sustainable development.

Contact and Feedback

The Group highly values the opinions of stakeholders, as we believe they are key to continuously improving our sustainability performance. We have established open and transparent communication channels to actively collect and respond to suggestions from all parties, continuously optimizing our sustainable development strategies and governance structure. If you have any suggestions regarding the content of this report or the Group's sustainable development initiatives, please feel free to contact us through the following channels:

Capital Industrial Financial Services Group Limited
Suite 803, 8/F., Harcourt House, 39 Gloucester Road, Wanchai,
Hong Kong
Telephone: (852) 2877 4500
E-mail: enquiry@capital-ifs.com

SUSTAINABILITY MANAGEMENT

As an enterprise actively promoting sustainable development, the Group is committed to integrating environmental and social responsibilities into all levels of our daily business operations. By incorporating sustainable development into our corporate governance framework, we not only consolidate the Group's robust development but also strive to create continuous value for our stakeholders. We continuously refine our risk and opportunity management systems to enhance market competitiveness and resilience, ensuring that the Group can confidently address future challenges.

關於本報告 (續)

報告原則 (續)

在本報告中，我們全面呈現了集團於二零二五年度的環境績效指標及相關數據。所有資訊均來源於集團內部記錄、文件及專業估算，並經董事會審慎審核及正式確認，以確保所披露資料的準確性、完整性與可靠性，從而反映本集團在環境管理和可持續發展方面的真實表現。

聯絡及反饋

本集團高度重視持份者的意見，認為這是持續提升可持續發展表現的關鍵。我們建立了開放透明的溝通管道，積極收集並回應各方建議，持續優化可持續發展策略及管治架構。若您對本報告內容或本集團的可持續發展措施有任何建議，歡迎透過以下方式與我們聯繫：

首惠產業金融服務集團有限公司
香港灣仔告士打道39號夏慤大廈
8樓803室
電話：(852) 2877 4500
電郵：enquiry@capital-ifs.com

可持續發展管理

作為積極推動可持續發展的企業，本集團致力將環境及社會責任融入日常業務運作的各個層面。透過將可持續發展納入企業管治架構，我們不僅鞏固集團的穩健發展，也力求為持份者創造持續價值。我們持續完善風險與機遇管理制度，以加強市場競爭力和韌性，確保集團能夠從容應對未來挑戰。

SUSTAINABILITY MANAGEMENT (Continued)

Governance Structure

The Group's sustainability governance structure consists of the Board of Directors and the ESG Working Group, which respectively serve decision-making and executive roles to ensure the effective implementation of policies and measures.

The Board of Directors

As the highest governing body of the Group, the Board of Directors assumes the vital responsibility of formulating and overseeing ESG strategies, covering areas such as risk assessment, strategic planning, target setting, and policy implementation. Through regular communication with stakeholders, the Board ensures that the Group's development direction aligns with the expectations of all parties. Over the past year, the Board fully performed its supervisory functions, providing necessary resources and support from internal audits to strategy formulation, thereby driving the smooth execution of various ESG initiatives.

ESG Working Group

The ESG Working Group is composed of senior management personnel of the Group and representatives from various functional departments and subsidiaries, operating under the guidance of the Board. The Working Group is specifically responsible for ESG data collection, performance analysis, and effectiveness evaluation. Through continuous interaction with stakeholders, it provides a practical basis for policy implementation. Furthermore, the Working Group plays a core role in managing ESG issues and advancing sustainable development, ensuring the steady progress of the Group's sustainability efforts.

Climate Risk Governance Optimisation Plan

In the face of increasingly complex climate risks, the Group plans to optimize its governance structure in the coming year. This includes expanding the functional scope of the ESG Working Group to encompass the identification, assessment, and monitoring of climate-related risks, with regular reports to be submitted to the Climate Change Committee. This initiative will facilitate the effective integration of climate risks into the overall risk management system.

Meanwhile, we also plan to provide specialized training for the Board of Directors and management to enhance their professional capabilities in climate risk management and decision-making. Through these measures, we are committed to establishing a more robust climate risk governance system, laying a solid foundation for the Group's sustainable development.

可持續發展管理 (續)

管治架構

集團可持續發展管治架構由董事會及ESG工作小組組成，分別擔任決策及執行的角色，以保障政策和措施得到有效落實。

董事會

作為集團最高治理機構，董事會承擔制定及監督ESG策略的重要責任，涵蓋風險評估、策略規劃、目標設定及政策執行等範疇。董事會透過定期與持份者溝通，確保集團發展方向符合各方期望。在過去一年，董事會全面履行監督職能，從內部審核到策略制定，均提供必要資源與支持，推動各項ESG計劃順利執行。

ESG工作小組

ESG工作小組由集團高層管理人員、各職能部門及子公司代表組成，並在董事會指導下運作。工作小組專責ESG數據收集、績效分析及成效評估，並通過持續與持份者互動，為政策落實提供實務依據。此外，工作小組在管理ESG議題及推進可持續發展方面發揮核心作用，確保集團可持續發展工作穩健推進。

氣候風險管治優化計劃

面對日益複雜的氣候風險，本集團計劃於未來一年優化管治架構，包括擴大ESG工作小組的職能範圍，以涵蓋氣候相關風險的識別、評估及監控，並定期向氣候變化委員會匯報。此舉將有助於將氣候風險有效納入整體風險管理體系。

同時，我們亦計劃為董事會及管理層提供專門培訓，提升其在氣候風險管理與決策方面的專業能力。透過上述措施，我們致力建立更完善的氣候風險管治體系，為集團可持續發展奠定穩固基礎。

SUSTAINABILITY MANAGEMENT (Continued)

Risk Management

The Group integrates ESG risk management into its overall business strategy, striving to build a robust foundation for sustainable development. Through a comprehensive risk identification and assessment mechanism, we have established a sound response mechanism to effectively monitor and mitigate various ESG risks. We pay particular attention to key areas such as environmental protection, employment policies, and operational practices, and have established rigorous risk management processes to ensure the sustainability of our business operations.

In terms of internal management, our Environmental Policy Statement provides clear guidelines for climate risk management, helping the Group address potential challenges brought about by climate change. Meanwhile, the Procurement Guidelines regulate the sustainable development behavior of suppliers, ensuring that ESG risks within the supply chain are properly managed. Under the leadership of the Board, the Audit Committee provides professional support to ensure the effective operation of risk management and internal control systems.

To further enhance our risk management capabilities, we plan to continuously optimize our internal management systems and policies in the future. This includes updating the risk assessment framework to incorporate climate-related risks into daily risk assessments; formulating detailed climate risk response and mitigation plans; clarifying the responsibilities of relevant departments in climate risk management; and establishing regular climate risk monitoring and reporting mechanisms. Concurrently, we will revise the Risk Management Manual to include new climate risk assessment guidelines, ensuring that all business units can effectively identify, assess, and manage risks related to climate change.

Following a detailed evaluation by the Audit Committee, the Board confirms that the Group's current risk management and internal control systems are functioning well and can effectively address the challenges and uncertainties at the current stage.

可持續發展管理 (續)

風險管理

本集團將ESG風險管理納入整體經營策略，致力構建穩健的可持續發展基礎。經過全面的風險識別及評估機制，我們建立了完善的反應機制，有效監測與緩解各類ESG風險。我們特別關注環境保護、僱傭政策及營運實務等關鍵領域，建立了嚴謹的風險管理流程，以確保業務營運的可持續性。

在內部管理方面，我們的《環境政策聲明》提供明確的氣候風險管理指引，幫助集團應對氣候變化帶來的潛在挑戰。同時，《採購指引》規範供應商的可持續發展行為，確保供應鏈ESG風險得到妥善管控。在董事會的領導下，審核委員會提供專業支援，確保風險管理及內部監控系統運作有效。

為進一步提升風險管理能力，我們計劃在未來持續優化內部管理制度與政策，包括更新風險評估框架，將氣候相關風險納入日常風險評估；制定詳細氣候風險應對與緩解方案；明確相關部門在氣候風險管理中的責任；以及建立定期氣候風險監測與報告機制。同時，我們將修訂《風險管理手冊》，新增氣候風險評估指引，確保各業務單位能有效識別、評估及管理氣候變化相關風險。

經審核委員會詳細評估後，董事會確認本集團現行的風險管理及內部監控制度運作良好，能有效應對現階段的挑戰與不確定性。

SUSTAINABILITY MANAGEMENT (Continued)

Compliance Management

As a financial services group that attaches great importance to compliance, we are fully aware of the significance of regulatory compliance to our business operations, financial stability, and market reputation. To this end, we have established a comprehensive framework of internal policies and systems to ensure that all business activities comply with relevant regulatory requirements. The Audit Committee strictly supervises the Group's compliance status and continuously conducts evaluations and follow-ups based on the latest laws and regulations.

To ensure that our operations meet the latest regulatory standards, the Board of Directors conducts a comprehensive compliance review annually to assess the effectiveness of internal control mechanisms. We are pleased to report that during the reporting period, the Group maintained a good record in various ESG compliance matters, with no incidents of non-compliance or concluded legal cases regarding corruption, fully demonstrating the effective operation of the Group's compliance management system.

可持續發展管理 (續)

合規管理

作為高度重視合規的金融服務集團，我們深知遵守法規對業務運營、財務穩健及市場信譽的重要性。為此，我們建立了完善的內部政策及制度框架，確保各項業務活動符合相關監管要求。審核委員會嚴格監督集團合規情況，根據最新法律法規要求持續進行評估與跟進。

為確保營運符合最新監管標準，董事會每年進行全面合規審查，評估內部監控機制的有效性。我們很高興地報告，在本報告期內，集團在ESG各項合規事宜上保持良好紀錄，未發生任何違規事件或已結案的貪污訴訟案件，充分體現集團合規管理制度的有效運行。

SUSTAINABILITY MANAGEMENT (Continued)

可持續發展管理 (續)

Compliance Management (Continued)

合規管理 (續)

Aspects 範疇	Issues 議題	Group Policies 本集團政策	Major Laws and Regulations (including but not limited to) 重大法例法規 (包括但不限於)
Employees 員工	Employment 僱傭	- Employee Handbook - Recruitment Policy - Anti-Discrimination Policy - Measures for the Management of Total Wage Bill - Measures for the Management of Performance Appraisal - Implementation Scheme for Comprehensive Term Appraisal and Long-term Compensation Incentive Mechanism for Mid-level Leadership - Measures for the Management of Risk Deposits - Measures for the Management of Operating Expenses for Employee Services - Measures for the Management of Honorary Awards - Measures for the Management of Employee Education and Training - Measures for the Management of Quarterly Appraisal 《員工手冊》 《招聘政策》 《反歧視政策》 《工資總額管理辦法》 《績效考核管理辦法》 《中層領導人員任期綜合考核評價辦法及薪酬長效激勵機制實施方案》 《風險抵押金管理辦法》 《服務職工工作經費管理辦法》 《榮譽獎勵管理辦法》 《職工教育培訓管理辦法》 《季度考核管理辦法》	- Employment Ordinance - Labour Law of the People's Republic of China (PRC) - Labour Contract Law of the PRC - Social Insurance Law of the PRC - Minimum Wage Ordinance 《僱傭條例》 《中華人民共和國勞動法》 《中華人民共和國勞動合同法》 《中華人民共和國社會保險法》 《最低工資條例》

SUSTAINABILITY MANAGEMENT (Continued)

可持續發展管理 (續)

Compliance Management (Continued)

合規管理 (續)

Aspects 範疇	Issues 議題	Group Policies 本集團政策	Major Laws and Regulations (including but not limited to) 重大法例法規 (包括但不限於)
	Health and Safety 健康與安全	- Retail Safety Management Procedures - Measures for the Management of Employee Physical Examinations 《零售安全管理規程》 《職工體檢管理辦法》	- Occupational Safety and Health Ordinance - Law of the PRC on the Prevention and Control of Occupational Diseases 《職業安全及健康條例》 《中華人民共和國職業病防治法》
	Development and Training 發展與培訓	- Employee Handbook - Measures for the Management of Employee Education and Training 《員工手冊》 《職工教育培訓管理辦法》	- Not Applicable - 不適用
	Labour Standards 勞工準則	- Employee Handbook 《員工手冊》	- Personal Data (Privacy) Ordinance and various anti-discrimination ordinances - Provisions on the Prohibition of Using Child Labour of the PRC 《個人資料(私隱)條例》及各種歧視條例 《中華人民共和國禁止使用童工規定》
Operating Practices 營運	Supply Chain Management 供應鏈管理	- Procurement Guidelines - Supplier Management Procedures - Operating Management Procedures for Shougang Credit Certificate - Operating Management Procedures for Credit Certificate E-Letter (Trial) 《採購指引》 《供應商管理規程》 《首鋼京票運營管理規程》 《京票E信運營管理規程(試行)》	- Bidding and Tendering Law of the PRC 《中華人民共和國招標投標法》

SUSTAINABILITY MANAGEMENT (Continued)

可持續發展管理 (續)

Compliance Management (Continued)

合規管理 (續)

Aspects 範疇	Issues 議題	Group Policies 本集團政策	Major Laws and Regulations (including but not limited to) 重大法例法規 (包括但不限於)
	Product Responsibility 產品責任	- Employee Handbook - Employment Contract - Confidentiality Agreement - Commitment Agreement on Confidentiality, Intellectual Property Rights, and Non-competition - Measures for Data Categorisation and Classification Management - Measures for Data Lifecycle Security Management - Measures for Information Security Management - Measures for Software Legalisation Management 《員工手冊》 《僱傭合約》 《保密協議》 《保密、知識產權及競業限制承諾協議》 《數據分類分級管理辦法》 《數據全生命週期安全管理辦法》 《信息安全管理辦法》 《軟件正版化管理辦法》	- Product Quality Law of the PRC - Law of the PRC on Protection of Consumer Rights and Interests - Company Law of the PRC - Contract Law of the PRC - Cybersecurity Law of the PRC - Personal Data (Privacy) Ordinance 《中華人民共和國產品質量法》 《中華人民共和國消費者權益保護法》 《中華人民共和國公司法》 《中華人民共和國合同法》 《中華人民共和國網絡安全法》 《個人資料(私隱)條例》
Business Ethics 商業道德	Anti-corruption 反貪污	- Employee Handbook - Employment Contract - Anti-Corruption Clauses - Commitment Agreement on Confidentiality, Intellectual Property Rights, and Non-competition - Anti-Commercial Bribery Agreement 《員工手冊》 《僱傭合約》 《廉潔條款》 《保密、知識產權及競業限制承諾協議》 《反商業賄賂協議書》	- Prevention of Bribery Ordinance - Personal Data (Privacy) Ordinance - Criminal Law of the PRC - Anti-Money Laundering Law of the PRC - Anti-Unfair Competition Law of the PRC 《防止賄賂條例》 《個人資料(私隱)條例》 《中華人民共和國刑法》 《中華人民共和國反洗錢法》 《中華人民共和國反不正當競爭法》

SUSTAINABILITY MANAGEMENT (Continued)

可持續發展管理 (續)

Compliance Management (Continued)

合規管理 (續)

Aspects 範疇	Issues 議題	Group Policies 本集團政策	Major Laws and Regulations (including but not limited to) 重大法例法規 (包括但不限於)
Environment 環境	Emissions 排放物	- Environmental Policy Statement 《環境政策聲明》	- Environmental Protection Law of the PRC - Law of the PRC on Prevention and Control of Water Pollution - Law of the PRC on Prevention and Control of Atmospheric Pollution - Law of the PRC on Prevention and Control of Noise Pollution - Law of the PRC on the Prevention and Control of Environmental Pollution by Solid Wastes - Environmental Protection Tax Law of the PRC - Energy Conservation Law of the PRC - Motor Vehicle Idling (Fixed Penalty) Ordinance - The Greenhouse Gas Protocol 《中華人民共和國環境保護法》 《中華人民共和國水污染防治法》 《中華人民共和國大氣污染防治法》 《中華人民共和國環境雜訊污染防治法》 《中華人民共和國固體廢物污染環境防治法》 《中華人民共和國環境保護稅法》 《中華人民共和國節約能源法》 《汽車引擎空轉(定額罰款)條例》 《溫室氣體議定書》
	Use of Resources 資源使用	- Environmental Policy Statement 《環境政策聲明》	- Not Applicable - 不適用
	Environment and Natural Resources 環境及天然資源	- Environmental Policy Statement 《環境政策聲明》	- Not Applicable - 不適用

SUSTAINABILITY MANAGEMENT (Continued)

Development Goals

Sustainable development has become an integral part of the Group's business strategy and long-term planning. In planning our future business development, we consolidate industry trends, global sustainability movements, and stakeholder opinions to formulate pragmatic and implementable ESG strategies. A dedicated ESG Working Group continuously monitors the environmental impact of our operational activities and reports regularly to the Board of Directors to ensure that various environmental protection measures are effectively executed.

To deeply embed the concept of sustainable development into the Group's culture, we continuously optimize our ESG management framework and enhance our data analysis capabilities. Through systematic data collection and analysis, we are gradually establishing scientific benchmarks for emission reduction targets, providing solid support for environmental management and performance evaluation.

To enhance our capacity to address climate change, the Group has progressively commenced climate risk and impact assessments while steadily improving our response capabilities. This includes strengthening our governance structure and risk management mechanisms, as well as conducting regular climate risk stress tests to evaluate the climate resilience of our business model. We will also formulate comprehensive climate risk response plans, including business continuity plans and communication and decision-making mechanisms for emergency situations, ensuring that the Group maintains robust operations under different scenarios.

Looking ahead, we have developed a comprehensive action plan, with key focuses on optimizing human resource management, improving supply chain operational efficiency, and strengthening risk control capabilities. Through in-depth sustainability risk assessments, we will gain a more comprehensive understanding of the impact of relevant risks on the Group's operations, laying a solid foundation for long-term sustainable development.

可持續發展管理 (續)

發展目標

可持續發展已成為本集團業務策略和長遠規劃的重要組成部分。在規劃未來業務發展時，我們綜合考量行業趨勢、全球可持續發展動向以及持份者的意見，制定務實且可落實的ESG策略。專責的ESG工作小組持續監督營運活動對環境的影響，並定期向董事會匯報，確保各項環保措施得以有效執行。

為將可持續發展理念深植於集團文化，我們持續優化ESG管理框架，並加強數據分析能力。通過系統化的資料收集與分析，我們正逐步建立科學的減排目標基準，為環境管理和績效評估提供穩固支撐。

為提升應對氣候變化的能力，集團已逐步開展氣候風險及影響評估，同時逐步提升應對能力，包括強化管治架構及風險管理機制，並定期進行氣候風險壓力測試，以評估業務模式的氣候韌性。我們亦將制定完善的氣候風險應對方案，包括業務連續性計劃及緊急情況下的溝通與決策機制，確保集團在不同情境下均能保持運作穩健。

展望未來，我們已制訂全面的行動計劃，重點包括優化人力資源管理、提升供應鏈運作效率，以及加強風險管控能力。透過深入的可持續發展風險評估，我們將更全面掌握相關風險對集團營運的影響，為長期可持續發展打下穩固基礎。

STAKEHOLDER ENGAGEMENT

The Group regards stakeholders as vital partners in promoting sustainable development and fully recognizes the importance of maintaining close interaction with all parties for the Group's long-term development. Through the establishment of diversified communication channels, we actively collect and respond to the opinions and suggestions of stakeholders regarding sustainable development, enabling timely optimisation and adjustment of our ESG strategies and management approaches. Such continuous interaction not only helps in accurately grasping the needs and expectations of stakeholders but also ensures that the Group's sustainable development strategies are more closely aligned with actual operations, thereby continuously enhancing our ESG performance.

持分者溝通

本集團視持份者為推動可持續發展的重要合作夥伴，充分理解與各方保持密切互動對集團長遠發展的重要性。我們透過建立多元化的溝通管道，積極收集並回應持份者對可持續發展的意見與建議，使ESG策略及管理方針能及時優化與調整。此類持續互動不僅有助於精準掌握持份者需求和期望，也確保集團的可持續發展策略更貼近實際運作，並持續提升ESG績效。

Major Stakeholders

主要持份者

Major Communication Channels

主要溝通渠道

Board, senior management and employees

董事會、高級管理層及員工

Board meetings, internal meetings, training programmes, questionnaires, internal communication, staff activities, e-mail and social media

董事會會議、內部會議、培訓課程、問卷調查、內部通訊、員工活動、電郵及社交媒體

Investors and shareholders

投資者及股東

Shareholders' meeting and activities, financial reports and announcements, meetings, questionnaires, press release, the Group's notices, the Group's website

股東大會及活動、財務報告及公告、會議、問卷調查、新聞稿發佈、集團通訊、集團網站

Customers

客戶

Customers' meeting, questionnaires, interviews, phone call, e-mail and social media

客戶會議、問卷調查、訪談、電話、電郵及社交媒體

Suppliers, contractors, sub-contractors and business partners

供應商、承包商、分判商及商業夥伴

Review and evaluation, meeting and questionnaires

審核與評估、會議、問卷調查

Society

社區

Social service

社區服務

STAKEHOLDER ENGAGEMENT (Continued)

Materiality Assessment

To ensure that our sustainable development strategy aligns closely with stakeholder needs, the Group commissioned an independent consultant to conduct a comprehensive materiality assessment during the reporting period. This year, we further refined our assessment methodology by introducing a double materiality assessment framework, which considers the priority of each issue across two dimensions: evaluating the “impact materiality of Capital Industrial Financial Services on society within the scope of relevant issues,” and the “financial materiality of these issues to the business of Capital Industrial Financial Services.” Through this approach, we are able to identify core ESG issues more scientifically and dimensionally, while highlighting the correlation between these issues and their financial impact.

Based on the ESG Reporting Code, industry trends, and the Group’s actual operations, we have ultimately identified 19 key ESG issues, covering four major categories: environmental protection, employment and labour practices, operating practices, and community investment. These issues serve as the core foundation for the Group’s business development and sustainable growth.

To enhance the comprehensiveness and reliability of the assessment, we extensively invited internal and external stakeholders to participate in surveys and in-depth interviews, collecting 69 valid questionnaires, which fully reflect the concerns and expectations of all parties regarding ESG issues. Through a systematic analysis of the double dimensions, we have established a clear materiality matrix, which not only guides the preparation of this report but also provides a scientific basis for resource allocation, target setting, and future strategic decision-making, further strengthening the Group’s sustainability management effectiveness.

持分者溝通 (續)

重要議題評估

為確保可持續發展策略與持份者需求緊密貼合，本集團於本報告期內委託獨立顧問開展了全面的重要性評估。本年度，我們進一步完善了評估方法，引入雙重重要性評估框架，將各議題的優先次序同時考量兩個維度：一方面評估「首惠產融在相關議題範圍對社會的影響重大性」，另一方面評估「對首惠產融業務的財務重要性」。透過這一方法，我們得以更科學、立體地識別核心ESG議題，並更突出議題與財務影響的關聯性。

基於《ESG報告指引》、行業趨勢及集團營運實況，我們最終識別出19項關鍵ESG議題，涵蓋環境保護、僱傭與勞工常規、營運慣例及社區投資四大範疇，這些議題均為集團業務發展和可持續成長的核心基石。

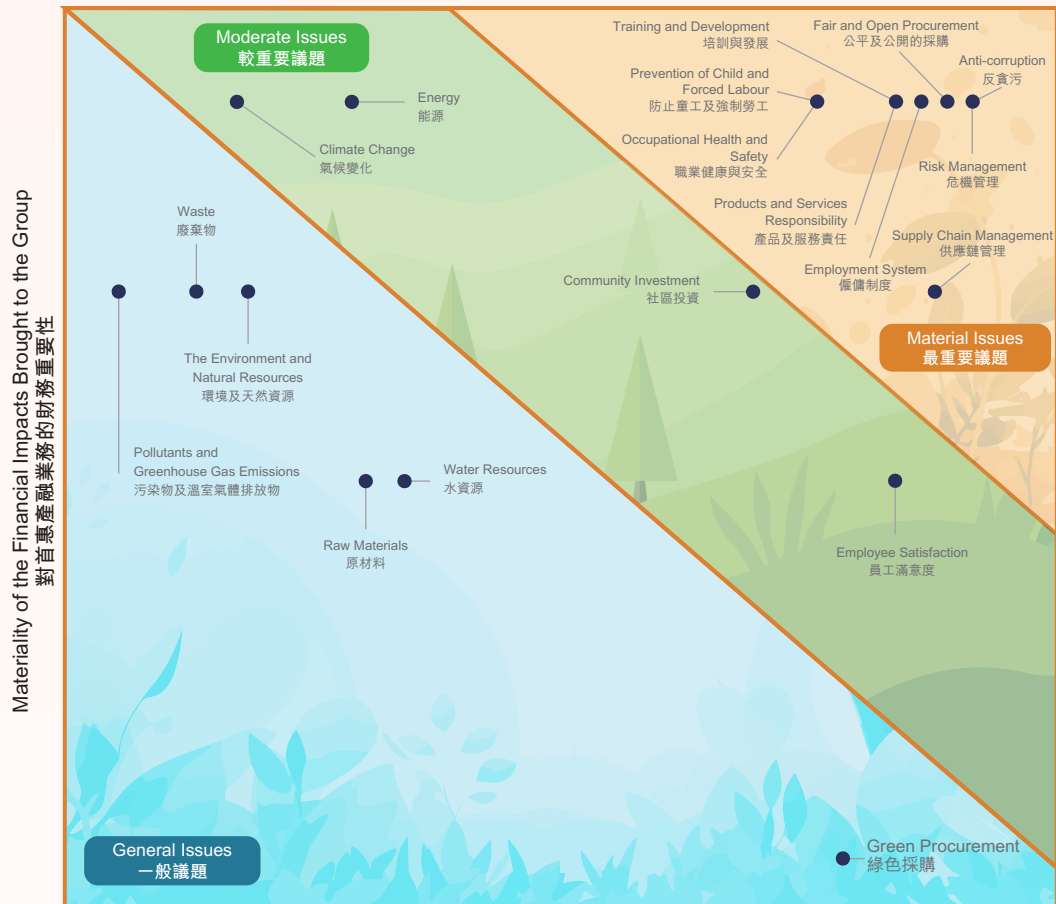
為增強評估的全面性與可靠性，我們廣泛邀請內外部持份者參與問卷調查及深度訪談，收集了69份有效問卷，充分反映各方對ESG議題的關注與期望。通過對雙重維度的系統分析，我們建立了清晰的重要性矩陣，不僅指導本報告的編制，也為資源分配、目標設定及未來策略決策提供了科學依據，進一步強化了集團可持續發展的管理效能。

STAKEHOLDER ENGAGEMENT (Continued)

持分者溝通 (續)

Materiality Assessment (Continued)

重要議題評估 (續)



Materiality of the Group's Impacts on Relevant Issues to the Society
首惠產融在相關議題範圍對社會帶來的影響重大性

STAKEHOLDER ENGAGEMENT (Continued)

持分者溝通 (續)

Materiality Assessment (Continued)

重要議題評估 (續)

Material Issues 最重要議題		Moderate Issues 較重要議題
Fair and Open Procurement 公平及公開的採購	Product and Service Responsibility 產品及服務責任	Community Investment 社區投資
Anti-corruption 反貪污	Training and Development 培訓與發展	Employee Satisfaction 員工滿意度
Risk Management 危機管理	Occupational Health and Safety 職業健康與安全	Energy 能源
Employment System 僱傭制度	Prevention of Child and Forced Labour 防止童工及強制勞工	Climate Change 氣候變化

The results of the 2025 materiality assessment indicate that the issues of greatest concern to stakeholders encompass supply chain management, corporate integrity, risk control, and human resource management. Among the “Material Issues,” core topics such as fair and open procurement, anti-corruption, crisis management, employment system, product and service responsibility, training and development, occupational health and safety, and prevention of child and forced labour have all been identified as highly significant to both the Group’s business and its social impact.

“Moderate Issues” include employee satisfaction, community investment energy management and climate change. While these issues remain significant, their financial or social impact is relatively lower within the double materiality analysis framework. The key issues confirmed by the Board of Directors as mentioned above will be elaborated upon individually in this report. Looking ahead, we will further expand our interaction channels with stakeholders and collect diverse opinions to ensure continuous improvement in our ESG strategies and practices, driving the Group’s sustainable development forward.

二零二五年的重要性評估結果顯示，持份者最為關注的議題涵蓋供應鏈管理、企業誠信、風險管控以及人力資源管理。在「最重要議題」中，包括公平及公開的採購、反貪污、危機管理、僱傭制度、產品及服務責任、培訓與發展、職業健康與安全，以及防止童工及強制勞工，均被評為對集團業務及社會影響具有高度重要性的核心議題。

「較重要議題」則包括員工滿意度、社區投資、能源管理及氣候變化，這些議題雖重要，但在雙重重要性分析中，其財務影響或社會影響相對略低。上述經董事會確認的關鍵議題將在本報告中逐一展開說明。展望未來，我們將進一步拓展與持份者的互動渠道，收集多元意見，確保ESG策略與實務持續提升，推動集團可持續發展向前邁進。

ANNUAL SUSTAINABILITY PERFORMANCE

With the materiality assessment at its core, this report meticulously designs its content framework to present various key issues in depth. Over the past year, we have continued to integrate sustainable development concepts into our daily business operations and actively fulfilled our environmental and social responsibilities. The Group not only ensures the compliant operation of all business activities but also comprehensively promotes the implementation of ESG policies. By refining our management mechanisms, we continuously enhance our sustainability effectiveness.

Empowering Our People

We firmly believe that talent is the core asset for the continuous success of an enterprise. Through providing market-competitive remuneration and benefits, the Group is committed to attracting, cultivating, and retaining outstanding talents, enabling them to fully unleash their potential at work and realize both personal and corporate values. We place particular emphasis on building an open and inclusive work environment, welcoming talents from diverse backgrounds to join us and promoting the implementation of a diverse and inclusive corporate culture.

Occupational Health and Safety

The health and safety of our employees is a top priority for the Group. We are committed to creating a safe and comfortable working environment and have established a comprehensive safety management system, including the implementation of relevant policies such as the Retail Safety Management Procedures. In 2025, we further strengthened our safety management by launching several specialized improvement plans covering various aspects such as production safety, fire prevention and control, and emergency management, continuously enhancing the Group's safety operational standards to ensure the safety and stability of our employees and business.

年度可持續發展表現

本報告以重要性分析為核心，精心設計內容架構，深入呈現各項關鍵議題。在過去一年中，我們持續將可持續發展理念融入日常業務運作，積極履行環境與社會責任。集團不僅確保各項業務合規運行，也全面推動ESG政策落地，並通過完善管理機制，不斷提升可持續發展成效。

匯聚人才

我們深信人才是企業持續成功的核心資產。集團透過提供具市場競爭力的薪酬與福利，致力吸引、培養及保留優秀人才，使其在工作中充分發揮潛能，實現個人與企業價值。我們特別重視建構開放、包容的工作環境，歡迎多元背景的人才加入，推動多元共融的企業文化落實。

職業健康與安全

員工的健康與安全是集團高度關注的重點。我們致力營造安全、舒適的工作環境，建立了完善的安全管理體系，包括實施《零售安全管理規程》等相關政策。二零二五年度，我們進一步強化安全管理，推出多項專項改善計劃，涵蓋安全生產、火災防控及應急管理等多個方面，不斷提升集團的安全運營水平，確保員工及業務的安全穩健。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued) 年度可持續發展表現 (續)

Empowering Our People (Continued)

匯聚人才 (續)

Occupational Health and Safety (Continued)

職業健康與安全 (續)

Providing safety protection
提供安全防護



- Provide necessary protective equipment for employees to prevent workplace injuries
- Set up first aid kits, oximeters, blood pressure monitors, and basic medicines for emergency needs
- 為員工配備必要的勞動保護用品，預防工傷發生
- 設急救箱及血氧儀、血壓儀、普通成藥，以備不時之需

Enhancing emergency response
加強應急處理



- Organize safety training and seminars for all employees to improve safety awareness and emergency response capabilities
- Encourage employee participation in regular fire drills organized by the office building management company, and coordinate with management for fire equipment training and drills to enhance emergency and fire safety awareness
- Install signage in workplaces clearly indicating fire evacuation routes and exit locations
- Added new handheld fire extinguishers
- Provide comprehensive emergency response training for union officials, including first aid skills such as the Heimlich maneuver, CPR, and AED operation, ensuring appropriate assistance can be provided when employees are unwell or require emergency care until the ambulance arrives
- 組織全體員工參加安全培訓和講座，旨在提高員工安全意識和應對緊急情況的能力
- 鼓勵員工參與辦公室大廈管理公司定期舉辦的消防演習，並協同管理公司進行消防器材培訓和演練，提高應急及消防安全意識
- 於工作場所設置告示牌明確指示火災撤離路線及火災撤離出口位置
- 增添了新手持式滅火器
- 為工會幹部提供全面的應急培訓，包括海姆立克急救法、心肺復蘇CPR和使用AED等急救技能，確保在員工身體不適或需進行急救時能夠給予適當協助直至救護車到達為止

Protecting physical and mental health and safety
保障身心健康



- Establish “Employee Health Examination Management Measures” and conduct annual health checkups for union members
- Implement employee mutual protection activities and complete insurance coverage for all employees to help enhance risk resistance
- Promote work-life balance and actively organize sports and fitness activities including running, badminton, and yoga
- Provide fitness equipment and supplies for employees, such as basketball, soccer, badminton, table tennis, ropes skipping, etc.
- 為工會會員制定《職工體檢管理辦法》，開展年度健康體檢
- 開展員工互助保障活動，完成全部員工的參保工作，以助員工提升抵禦風險的能力
- 提倡工作與生活平衡，積極為員工組織體育健身活動，包括跑步、羽毛球及瑜伽
- 向員工提供健身運動器材和用品，如籃球、足球、羽毛球、乒乓球、跳繩等

ANNUAL SUSTAINABILITY PERFORMANCE (Continued) 年度可持續發展表現 (續)

Empowering Our People (Continued)

匯聚人才 (續)

Occupational Health and Safety (Continued)

職業健康與安全 (續)



Employees actively participate in various cultural, recreational, and sports activities organized by the Group, which also serve to enhance relationships with colleagues outside of work.

員工積極參與集團舉辦的各項文娛康體活動，在工作之餘亦能藉此增進與同事間的關係。

As an enterprise primarily engaged in office-based operations, the Group faces relatively limited occupational hazard risks. We strictly adhere to relevant laws and regulations. During the reporting year, 1 case of minor work-related injury was recorded, which resulted in zero lost workdays, and there were no work-related fatalities. This reflects the effective implementation of the Group's safety management system.

作為以辦公室運營為主的企業，本集團所面臨的職業危害風險相對有限。我們嚴格遵循相關法律法規，在本年度內共錄得1宗輕微的工傷事故，未唯有因此損失任何工作天數，亦無因工死亡事件，反映集團有切實安全管理制度。

		2025 二零二五年	2024 二零二四年	2023 二零二三年
Work-related fatalities in the past three years (including Reporting Period)	過去三年（包括報告期）與工作相關死亡人數	0	0	0
Lost days due to work-related injuries	工傷導致失去的工作天數	0	0	0

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

年度可持續發展表現 (續)

Empowering Our People (Continued)

匯聚人才 (續)

Employment Management

僱傭管理

Recruitment, Promotion, and Dismissal

招聘、晉升及解僱

As an enterprise with talent at its core, we are fully aware of the importance of an outstanding team to the Group's sustainable development. The Group adheres to the principles of fair and just recruitment and has established a comprehensive Recruitment Policy to ensure that recruitment decisions are based entirely on objective criteria such as candidates' professional competence, work experience, and educational background. We value workplace diversity and inclusion, resolutely eliminating discrimination based on gender, age, race, religion, or other non-work-related factors during the recruitment process, and are committed to creating an equal and inclusive workplace environment.

作為以人才為核心的企業，我們深知優秀團隊對集團持續發展的重要性。本集團恪守公平、公正的招聘原則，建立完善的《招聘政策》，確保招聘決策完全基於應聘者的專業能力、工作經驗及學歷背景等客觀標準。我們重視工作場所的多元化與包容性，堅決杜絕在招聘過程中因性別、年齡、種族、宗教或其他非工作相關因素而產生的歧視，致力營造平等、包容的職場環境。

To ensure fairness in employee development, we have established a comprehensive performance evaluation system. Every employee is required to sign the Annual Job Task and Responsibility Statement for Employees, which clarifies work objectives and assessment standards. At the beginning of the year, supervisors communicate thoroughly with employees regarding their responsibilities and expectations; at the end of the year, a comprehensive performance evaluation is conducted. This system is directly linked to decisions such as salary adjustments, promotions, and job transfers. Regarding management, we strengthen leadership accountability through the Measures of Capital Industrial Financial Services for Regulating and Deepening Market-oriented Management of Mid-level Leadership, requiring mid-level management personnel to sign the Job Appointment Agreement, Term Target Responsibility Statement, and Annual Operating Target Responsibility Statement to enhance management efficiency and work performance. According to the Implementation Scheme for Remuneration System Reform of Capital Industrial Financial Services and the Measures for the Management of Appointment and Appraisal of Professional Technical and Management Sequences of Capital Industrial Financial Services, the overall promotion rate for professional technical and management personnel in 2024 was 34.5%, including 4 persons (7.3%) for position promotion and 15 persons (27.2%) for salary promotion.

為保障員工發展的公平性，我們建立了全面的績效評估體系。每位員工均需簽訂《職工年度崗位任務責任書》，明確工作目標及評核標準。年初，主管與員工充分溝通其職責與期望；年末，進行全面績效評估。此制度直接關聯薪酬調整、職位晉升及職務調動等決策。在管理層方面，我們通過《首惠產融公司規範與深化中階領導者市場化管理工作辦法》強化領導問責，要求中級管理人員簽署《職位聘任協議書》、《任期目標責任書》及《年度經營目標責任書》，以提升管理效能與工作績效。依據《首惠產融薪酬制度改革實施方案》及《首惠產融專業技術管理序列職務評聘管理辦法》，二零二四年度專業技術管理人員的總體晉升比例為34.5%，其中職務晉升4人（7.3%），薪酬晉升15人（27.2%）。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

年度可持續發展表現 (續)

Empowering Our People (Continued)

匯聚人才 (續)

Employment Management (Continued)

僱傭管理 (續)

Recruitment, Promotion, and Dismissal (Continued)

招聘、晉升及解僱 (續)

Maintaining a positive workplace environment depends not only on fair recruitment and promotion systems but also on a robust disciplinary management mechanism. For behaviors involving violations of professional ethics, misconduct, fraud, provision of false information, or serious dereliction of duty, the Group will take appropriate disciplinary actions, including dismissal and salary settlement, in accordance with laws, regulations, and internal rules. These measures aim to maintain a safe, fair, and mutually respectful working environment, ensuring that every employee can fully realize their professional potential.

維護良好職場環境不僅依賴公平的招聘及晉升制度，亦需完善的紀律管理機制。對於違反職業道德、行為不當、欺詐舞弊、提供虛假資訊或嚴重失職的行為，本集團將依據法律法規及內部規章採取適當處分，包括解僱及薪酬結算。此舉旨在維護安全、公正及互相尊重的工作環境，確保每位員工均能充分發揮其專業潛能。

Remuneration, Benefits, and Welfare

薪酬、其他待遇及福利

In remuneration and benefits management, the Group upholds the core philosophy of respecting and rewarding employees. The Group has established a comprehensive remuneration system to provide competitive remuneration packages based on employee attendance, work performance, years of service, professional qualifications, and market levels. We also grant bonuses at appropriate times and provide career development opportunities based on business development and employee contributions.

在薪酬與福利管理上，本集團秉持尊重與獎勵員工的核心理念。集團建立了完善的薪酬制度，根據員工出勤、工作績效、服務年資、專業資歷及市場水平，提供具競爭力的薪酬待遇。我們亦會依據業務發展及員工貢獻，適時發放花紅，並提供職涯發展機會。

In terms of welfare protection, we provide the Mandatory Provident Fund scheme and employees' compensation insurance for Hong Kong employees, while Mainland employees enjoy the "Five Insurances and Two Funds" protection, including pension insurance, medical insurance, unemployment insurance, work-related injury insurance, maternity insurance, housing provident fund, and enterprise annuity.

在福利保障方面，我們為香港員工提供強制性公積金計劃及勞工保險，而內地員工享有「五險二金」保障，包括養老保險、醫療保險、失業保險、工傷保險、生育保險、住房公積金和企業年金。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

年度可持續發展表現 (續)

Empowering Our People (Continued)

匯聚人才 (續)

Employment Management (Continued)

僱傭管理 (續)

Remuneration, Benefits, and Welfare (Continued)

薪酬、其他待遇及福利 (續)

In terms of employee care, we have established a diversified support system. The Mainland offices regularly visit hospitalized employees and their families, and carry out condolence activities during festivals such as New Year's Day, Spring Festival, Dragon Boat Festival, Mid-Autumn Festival, and National Day. During International Women's Day, we also provided specialized condolences to Mainland employees, totaling 20 person-times in 2025. The Group organized rich cultural and sports activities, with more than 10 events held throughout the year, including 42 person-times watching Shougang Men's Basketball home games, 4 people watching the documentary film *Your Voice*, 8 people watching the new Peking Opera Centennial Shougang, and carried out employee fitness walking, as well as 3-on-3 basketball, table tennis, badminton, and football matches, which greatly enriched employees' spare-time cultural life, promoted physical and mental health, and created a positive and harmonious working atmosphere.

在員工關懷方面，我們建立了多元化支持體系。內地辦公室定期探訪住院員工及其家屬，並在元旦、春節、端午節、中秋節及國慶節等節日開展慰問活動。國際婦女節期間，我們亦為內地員工提供專項慰問，二零二五年共20人次。集團組織豐富的文娛及康體活動，全年共舉辦10餘項，包括42人次觀看首鋼男籃主場比賽、4人觀看紀錄電影《您的聲音》、8人觀看新編京劇《百年首鋼》，並開展職工健步走，以及三對三籃球、乒乓球、羽毛球、足球等比賽，極大豐富員工的業餘文化生活，促進身心健康，營造積極、和諧的工作氛圍。

To solve employees' worries, we provide convalescence, condolences, and labour union benefits for Mainland employees in need, improve the parental leave and nursing leave systems, and organize activities such as summer childcare for employees' children, handling Beijing Park Annual Passes, and employee convalescence and recuperation, effectively doing practical and good things for employees to enhance their sense of belonging and happiness. At the same time, the Group actively carries out charitable public welfare, organizing the 2025 Shougang employees' "Show Love" donation activity, with the total amount of individual donations from Group employees reaching RMB11,380, and purchasing and distributing poverty alleviation products to fulfill corporate social responsibility. Hong Kong employees also participated in charitable public welfare activities through practical actions, participating in several charity days organized by The Community Chest of Hong Kong in 2025 and making donations.

為解決員工後顧之憂，我們為內地有需要的員工提供療養、慰問及工會福利，完善育兒假及護理假制度，並組織職工子女暑期托管、辦理北京市公園年票及職工療休養等活動，切實為員工辦實事、辦好事，增強歸屬感和幸福感。同時，本集團積極開展慈善公益，組織二零二五年首鋼職工「獻愛心」募捐活動，集團員工以個人名義捐款總額達人民幣11,380元，並購買發放扶貧產品，履行企業社會責任。香港員工亦身體力行參與慈善公益活動，於二零二五年參與了香港公益金舉辦之多個慈善日並作出捐款。

To build a family-friendly corporate culture, we have established a comprehensive employee recognition system for Hong Kong employees, including special treatments such as Long Service Awards, wedding gifts, and newborn gifts. Adhering to the people-oriented concept, the Group continuously improves employee satisfaction, strives to achieve a good balance between work and family life, and promotes the comprehensive development of employees.

為打造家庭友好型企業文化，我們為香港員工設立了完善的員工表彰制度，包括服務年獎、結婚禮品及新生兒禮物等特別待遇。本集團秉持以人為本的理念，不斷提升員工滿意度，致力於在工作與家庭生活之間實現良好平衡，推動員工全面發展。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

年度可持續發展表現 (續)

Empowering Our People (Continued)

匯聚人才 (續)

Employment Management (Continued)

僱傭管理 (續)

Working Hours and Rest Periods

工作時數及假期

To promote employee efficiency and physical and mental health, the Group has established a comprehensive working hour management system in the Employee Handbook and employment contracts. The Group adopts standard working hour arrangements and makes flexible adjustments based on the characteristics of different positions and applicable legal requirements, ensuring that employees receive sufficient rest and recovery time while completing their work tasks.

為促進員工的工作效率及身心健康，本集團在《員工手冊》及僱傭合約中制定了完善的工作時間管理制度。集團採用標準工時安排，並根據不同職位特性及適用法律規定進行靈活調整，確保員工在完成工作任務的同時，能獲得充足的休息與恢復時間。

To reflect our care for employees, we have established overtime compensation and compensatory leave arrangements to recognize the extra efforts made by employees. In addition to statutory holidays and paid annual leave, the Group also provides a comprehensive leave system, including sick leave, marriage leave, bereavement leave, maternity leave, and paternity leave, fully considering the needs of employees at different stages of life. These measures demonstrate the Group's commitment to assisting employees in achieving a balance between work and life.

為體現對員工的關懷，我們設有超時補償及補假安排，以肯定員工付出的額外努力。除法定假期與帶薪年假外，集團亦提供全面的假期制度，包括病假、婚假、喪假、產假及侍產假等，充分考量員工在不同人生階段的需求。上述措施展現了集團致力協助員工在工作與生活之間取得平衡的承諾。

Equal Opportunity, Diversity and Anti-discrimination

平等機會、多元化及反歧視

As an enterprise that attaches great importance to equal opportunity, the Group is committed to creating a diverse and inclusive working environment. We fully recognize that the unique knowledge, skills, and experience of every employee are of significant value to the Group's development. Through the strict implementation of the Anti-Discrimination Policy, we ensure that all employees receive fair treatment in recruitment, interviews, hiring, promotion, and remuneration decisions, and strictly prohibit discrimination based on non-work factors such as age, gender, sexual orientation, disability, race, marital status, religious belief, or political background.

作為高度重視平等機會的企業，本集團致力營造多元共融的工作環境。我們充分認識到每位員工獨特的知識、技能及經驗，對集團發展均具有重要價值。透過嚴格執行《反歧視政策》，我們確保所有員工在招聘、面試、錄用、晉升及薪酬決策中均享有公平待遇，嚴禁因年齡、性別、性取向、殘疾、種族、婚姻狀況、宗教信仰或政治背景等非工作因素而產生歧視。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

年度可持續發展表現 (續)

Empowering Our People (Continued)

匯聚人才 (續)

Employment Management (Continued)

僱傭管理 (續)

Equal Opportunity, Diversity and Anti-discrimination (Continued)

平等機會、多元化及反歧視 (續)

The Group has established a comprehensive grievance and whistleblowing mechanism, encouraging employees to report any suspected discriminatory behavior to the management through internal channels. We promise to conduct thorough investigations into all reports and take appropriate actions to protect the rights and interests of employees. In addition, the Group regularly reviews the implementation effectiveness of the anti-discrimination policy to ensure the policy remains continuously effective and provides comprehensive protection for employees.

集團設有完善的申訴及舉報機制，鼓勵員工通過內部渠道向管理層反映任何疑似歧視行為。我們承諾對所有舉報進行徹底調查，並採取適當行動以保障員工權益。此外，集團定期檢討反歧視政策的實施效果，確保政策持續有效，為員工提供全面的保障。

Labour Standards

勞工準則

The Group consistently adheres to the protection of fundamental human rights and strictly prohibits any form of child labour and forced labour. With the Employee Handbook as a guide, we have formulated rigorous recruitment policies to ensure that all employment practices comply with applicable laws and regulations, and we are committed to creating a fair and just working environment.

本集團始終堅持維護基本人權，嚴禁任何形式的童工及強迫勞動。我們以《員工手冊》為指引，制定嚴謹的招聘政策，確保所有僱傭行為均符合適用法律法規，並致力營造公平、公正的工作環境。

At the operational level, our Human Resources and Administration team conducts strict background checks on every job applicant and verifies identity documents to prevent any risk of illegal employment. All employment contracts clearly state the rights and responsibilities of employees, ensuring that every employee fully understands their own rights. Meanwhile, we have established open communication channels to encourage employees to promptly report any situations that may infringe upon their rights through internal emails or other means.

在執行層面，我們的人力資源及行政團隊對每位求職者進行嚴格的背景審查，核實身份文件，防範任何非法僱傭風險。所有僱傭合約均明確列明員工權益及責任，確保每位員工充分了解自身權益。同時，我們建立了開放的溝通渠道，鼓勵員工透過內部郵件或其他方式，及時反映任何可能侵害其權益的情況。

If any behavior violating labour standards is discovered, the Group will take swift action, immediately suspending the relevant work and launching a comprehensive investigation. Based on the investigation results, we will formulate and implement corresponding improvement measures to further refine the prevention mechanism and ensure such incidents do not recur.

如發現任何違反勞工準則的行為，集團將迅速採取行動，立即暫停相關工作並展開全面調查。根據調查結果，我們會制定並實施相應的改善措施，進一步完善預防機制，確保類似事件不再發生。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued) 年度可持續發展表現 (續)

Empowering Our People (Continued)

匯聚人才 (續)

Employment Management (Continued)

僱傭管理 (續)

Labour Standards (Continued)

勞工準則 (續)

As of December 31, 2025, the Group had 58 full-time employees, and there were no other forms of employment during the year. The details of the relevant employment data are as follows:

截至二零二五年十二月三十一日，本集團擁有58名全職員工，年內未有其他僱傭形式。相關僱傭數據詳情如下：

			Number of Employees	Turnover rate (%) ¹ 流失 員工比率 (%) ¹	Ratio of newly hired employees (%) ² 新入職 員工比率 (%) ²
2025 二零二五年			員工人數		
Total 總計			58	10.34%	12.07%
By gender 按性別劃分	Male Male	男性	38	10.53%	18.42%
	Female Female	女性	20	10.00%	0.00%
By age group 按年齡組別劃分	Below 30	30歲以下	4	25.00%	25.00%
	30 – 50	30至50歲	52	9.62%	11.54%
	Over 50	50歲以上	2	0.00%	0.00%
By employment rank 按職級劃分	Senior management	高級管理人員	4	0.00%	0.00%
	Middle management	中級管理人員	7	0.00%	0.00%
	General staff	一般員工	47	12.77%	14.89%
By geographical region 按地區劃分	Hong Kong	香港	4	0.00%	0.00%
	Mainland China	中國內地	54	11.11%	12.96%

¹ Employee turnover rate = (Number of employees lost in that category/Total number of employees in that category) × 100%

¹ 流失員工比率 = (該類流失員工人數/該類員工總數) × 100%

² New hire rate = (Number of new hires in that category/Total number of employees in that category) × 100%

² 新入職員工比率 = (該類新入職員工人數/該類員工總數) × 100%

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

年度可持續發展表現 (續)

Empowering Our People (Continued)

匯聚人才 (續)

Employment Management (Continued)

僱傭管理 (續)

Training and Development

培訓及發展

The Group regards the continuous learning and professional development of employees as a vital pillar for the long-term success of the enterprise. To this end, we invest sufficient resources in talent cultivation and career planning to create a learning environment conducive to skill enhancement and performance improvement. Adhering to the philosophy of “people-oriented and continuous progress,” we aim to build an efficient, professional, and sustainable talent team.

本集團將員工的持續學習與專業發展視為企業長遠成功的重要支柱。為此，我們在人才培育及職涯規劃上投入充足資源，營造有利於員工技能提升與工作表現改善的學習環境，並秉持「以人為本、持續進步」的理念，打造高效、專業、可持續的人才隊伍。

The Group strictly follows the “Measures for the Management of Training” and has formulated the 2025 “Implementation Scheme for the Capital Grand Lecture Hall”. We have formed a complete training system covering induction for new employees, cross-departmental exchanges, specialized position training, and external professional courses. This ensures that the training content comprehensively covers business operational skills, management capabilities, and understanding of industry trends, continuously enhancing the professional quality of employees and the overall capability of the organisation.

本集團嚴格遵循《培訓管理辦法》，並制定了二零二五年度《首惠大講堂實施方案》，形成了涵蓋新員工入職、跨部門交流、崗位專項培訓及外部專業課程的完整培訓體系，確保培訓內容全面覆蓋業務操作技能、管理能力及行業趨勢理解，持續提升員工專業素養與組織整體能力。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued) 年度可持續發展表現 (續)

Empowering Our People (Continued)

匯聚人才 (續)

Employment Management (Continued)

僱傭管理 (續)

Training and Development (Continued)

培訓及發展 (續)

During the reporting period, the statistics for the training activities and participation throughout the year are as follows:

報告期內，我們全年開展的培訓活動及參與統計如下：

Training Categories 培訓類別	Sessions 次數	Total Participants 參與人次	Description 說明
Rules and Regulations Briefings 規章制度宣講	10	518	Covers the promotion and communication of various company systems, policies, and processes 涵蓋公司各項制度、政策及流程宣導
System Training 制度培訓	21	518	Focused on job responsibilities and annual work requirements 針對崗位職責及年度工作要求
Specialized Training – Business Model Design and Innovation 專題培訓－商業模式設計與創新	1	70	Focusing on innovative thinking and business model optimisation 聚焦創新思維及業務模式優化
General Business and Management Enhancement 全員業務及管理提升	3	208	Involving corporate strategic planning, main business directions, and management structures 涉及公司戰略規劃、主營業務方向及管控架構
Group Professional Training 集團公司專業培訓	28	116	Professional skill enhancement and practical operational learning 專業技能提升及實務操作學習

The Group has designed a comprehensive training system covering induction training for new employees, cross-departmental training, specialized position training, and professional courses led by external institutions. These trainings not only help employees master business operational skills but also deepen their understanding of industry trends and best practices. We also regularly hold thematic trainings and invite industry experts to chair seminars based on business needs and internal development to explore management standards, legal frameworks, market dynamics, and professional knowledge, providing employees with valuable opportunities to exchange ideas with industry elites.

集團設計了全面的培訓體系，涵蓋新員工入職培訓、跨部門培訓、崗位專項培訓以及由外部機構主導的專業課程。這些培訓不僅幫助員工掌握業務操作技能，亦加深其對行業趨勢及最佳實務的理解。我們亦會根據業務需求與內部發展，定期舉辦專題培訓，邀請業界專家主持研討會，探討管理規範、法律框架、市場動態及專業知識，提供員工與業界精英交流的寶貴機會。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

年度可持續發展表現 (續)

Empowering Our People (Continued)

匯聚人才 (續)

Employment Management (Continued)

僱傭管理 (續)

Training and Development (Continued)

培訓及發展 (續)

The Group attaches great importance to the continuous improvement of training quality. After each training session, we collect feedback from participants to evaluate the effectiveness of the training and use this as a basis for optimizing subsequent training plans, ensuring that training activities truly meet the development needs of employees and promote the continuous enhancement of overall organisational capabilities.

集團高度重視培訓質量的持續提升。每次培訓結束後，我們均收集參與者反饋，評估培訓成效，並以此作為優化後續培訓計劃的依據，確保培訓活動真正切合員工發展需求，並推動整體組織能力的持續增強。

			Percentage of employees trained(%) ³	Average training hours per employee (hour) ⁴ 每位員工 平均受訓時數 (小時) ⁴
2025				
二零二五年				
Total 總計			100%	152.76
By gender 按性別劃分	Male Male	男性	100%	192.42
	Female Female	女性	100%	77.40
By employment level 按員工類別劃分	Senior management	高級管理人員	100%	103.00
	Middle management	中級管理人員	100%	95.00
	General staff	一般員工	100%	165.60

³ Percentage of trained employees = (Number of employees trained in that category/Total number of employees in that category) × 100%

³ 受訓員工百分比 = (該類員工受訓人數/該類員工總數) × 100%

⁴ Average training hours per employee = (Total training hours for that category of employees/Total number of employees in that category)

⁴ 每位員工平均受訓時數 = (該類員工總受訓時數/該類員工總數)

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

年度可持續發展表現 (續)

Integrity-oriented

以廉為本

Anti-corruption

反貪污

The Group upholds the core philosophy of integrity in operations and regards business integrity as the cornerstone of corporate sustainable development. In our daily business operations, we adopt a zero-tolerance approach toward any behavior that violates ethical standards, particularly all forms of corruption and illegal acts, including bribery, extortion, fraud, and money laundering. We firmly believe that only by adhering to high ethical standards and practicing integrity in every business activity can we safeguard the long-term and steady development of the Group.

本集團秉持廉潔經營的核心理念，將商業誠信視為企業可持續發展的基石。在日常業務運作中，我們對任何違反道德準則的行為採取零容忍態度，特別是各類貪污及非法行為，包括賄賂、勒索、欺詐及洗錢等。我們深信，唯有堅守高標準的道德規範，在每一項業務中踐行誠信，方能保障集團的長期穩健發展。

At the operational level, the Group has established a comprehensive integrity management system and strictly complies with the requirements of relevant laws and regulations. Through a professional anti-corruption management system, we fully implement anti-corruption policies to effectively prevent and control various corruption risks. The Group regularly evaluates and updates internal disciplinary codes and anti-corruption systems to ensure that the standards are operational, and to enable all employees to clearly understand and strictly abide by them, thereby maintaining the corporate image of integrity and business ethics.

在執行層面，集團建立了完善的廉潔管理體系，嚴格遵守相關法律法規要求。透過專業的反貪管理系統，我們全面落實防貪政策，有效預防及控制各類貪污風險。集團定期對內部紀律守則及反貪污制度進行評估與更新，確保規範具可操作性，並讓所有員工清楚理解及嚴格遵守，以維護企業的誠信形象及商業道德。

Anti-corruption Guidelines 反貪污指引

- Signing the Anti-Commercial Bribery Agreement or the Confidentiality, Intellectual Property and Non-compete Agreement with all Mainland employees to promote anti-corruption and anti-commercial bribery business ethics
- Establishing a clear code of conduct in the Employee Handbook and employee contracts, including strict prohibition on accepting or requesting unnecessary hospitality and gifts, such as presents, accommodation or food supplies
- Requiring employees to complete a written statement on conflict of interest for all relevant interests or relationships that may involve an actual or potential conflict of interest, and report it to the Human Resources Department for management review to prevent conflicts of interest
- Requiring business partners to sign the Integrity Clause in their contracts to protect the rights and responsibilities of both parties with clear guidelines for anti-corruption management
- 與所有中國內地員工簽訂《反商業賄賂協議書》或《保密、知識產權及競業限制承諾協議》，提倡反貪污及反商業賄賂的商業道德操守
- 於《員工手冊》及員工合約中制定明確的行為守則，包括嚴禁接受或要求不必要的款待和餽贈，如禮物、住宿或食物供應等
- 要求員工就所有可能涉及實際或潛在利益衝突的相關利益或關係，填寫利益衝突的書面聲明，向人力資源部申報後供管理層審閱，以預防利益衝突
- 要求商業夥伴簽訂合同中的《廉潔條款》，以清晰的防貪管理規範保障雙方權責

ANNUAL SUSTAINABILITY PERFORMANCE (Continued) 年度可持續發展表現 (續)

Integrity-oriented (Continued)

以廉為本 (續)

Anti-corruption (Continued)

反貪污 (續)

Whistleblowing Channels
舉報渠道

- Handling all reports of corruption seriously in accordance with the report management policy
- Encouraging employees or stakeholders to report misconduct, either anonymously or in real names, by phone, e-mail and letter
- Conducting all reporting procedures in a confidential manner to protect the personal information and legitimate interests of the whistleblower and prevent any unfair treatment and retaliation against the whistleblower
- Appointing designated personnel or setting up special committees to verify and investigate reports upon receipt, and take timely remedial measures when necessary
- Depending on the seriousness of the case, disciplinary action will be taken against the relevant personnel or the case will be referred to the judicial authorities for handling
- 根據舉報管理政策，嚴肅處理所有貪污舉報
- 鼓勵員工或持份者以匿名或實名的方式，通過電話、電郵及信函等渠道舉報不當行為
- 以保密方式進行所有檢舉程序，保護舉報者的個人信息及合法權益，防止舉報者受到任何不公平待遇及報復
- 在接獲舉報後委任指定人員或成立特別委員會，進行舉報核實及調查，必要時及時採取補救措施
- 視乎案件的嚴重性，對相關人員作出紀律處分或將相關案件移送至司法機關處理

Anti-corruption Culture
反貪污文化

- Conducting an integrity holiday reminder on the eve of the holidays to enhance the awareness of corruption prevention
- Providing regular anti-corruption training to employees and the Board to raise awareness and understanding of business ethics and related laws and regulations
- Conducting anti-corruption awareness sessions to ensure employees understand and uphold ethical business practices
- 假期前夕開展廉潔過節提醒，以強化防貪意識
- 定期為員工及董事會提供反貪污培訓，提高對商業道德及有關法例法規的認知和理解
- 開展警示教育大會



Anti-corruption awareness sessions
警示教育大會

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

年度可持續發展表現 (續)

Integrity-oriented (Continued)

以廉為本 (續)

Anti-corruption (Continued)

反貪污 (續)

2025

二零二五年

Average hours of anti-corruption training provided to employees (hour)	為員工提供反貪污相關的人均培訓時數 (小時)	1
Average hours of anti-corruption training provided to the Board (hour)	為董事會提供反貪污相關的人均培訓時數 (小時)	1

Service Responsibility

服務責任

High-quality and reliable customer service is a key value pillar of the Group, influencing both corporate reputation and long-term sustainable development. We consistently prioritize customer needs, continuously exploring and innovating service models while optimizing processes and enhancing professional capabilities to strive to provide every customer with a service experience that exceeds expectations. Through continuous improvement, we are committed to building a comprehensive and excellent customer service system to ensure the continuous enhancement of customer satisfaction.

優質可靠的客戶服務是本集團的重要價值支柱，既影響企業聲譽，也關乎長遠可持續發展。我們始終將客戶需求置於首位，不斷探索和創新服務模式，持續優化流程與提升專業能力，力求為每位客戶提供超出預期的服務體驗。通過持續改進，我們致力打造全面而卓越的客戶服務體系，以確保客戶滿意度持續提升。

Quality Management

質量管理

The Group attaches great importance to quality management, regarding it as the foundation for providing high-quality services. By establishing a complete quality management system, we continuously monitor and optimize various aspects such as service processes, project execution, customer data management, and internal risk control. This not only ensures that service levels meet high standards but also enhances customer satisfaction and effectively reduces operational risks.

集團高度重視品質管理，將其視為提供優質服務的基礎。透過建立完整的品質管理體系，我們持續監控和優化服務流程、專案執行、客戶資料管理及內部風險控制等各個環節。這不僅保障服務水準達至高標準，同時提升客戶滿意度，並有效降低營運風險。

In terms of corporate image building, we coordinate external communications in accordance with the "Management Measures for External Publicity" to ensure the market has an accurate understanding of the Group's business and brand. During the reporting period, the Group completed the migration and update of its website and fully utilized diverse media including the Shougang News Center, Shougang Daily, the corporate portal website, the supply chain finance platform website, and Gelonghui. A cumulative total of 17 news reports were published throughout the year, effectively disseminating the company's voice and enhancing the market visibility and brand influence of its core businesses.

在企業形象建設方面，我們依據《對外宣傳工作管理辦法》統籌對外溝通，確保市場對集團業務及品牌有準確認識。報告期內，集團完成網站遷移及更新工作，並充分利用首鋼新聞中心、首鋼日報、公司門戶網站、供金平台網站及格隆匯等多元媒體，全年累計發布新聞報導17次，有效傳播公司聲音，提升核心業務的市場知名度與品牌影響力。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

年度可持續發展表現 (續)

Integrity-oriented (Continued)

以廉為本 (續)

Quality Management (Continued)

質量管理 (續)

In addition, we actively produced warm-up videos for employee general meetings and corporate culture walls to create a strong internal cultural atmosphere; proactively participated in the compilation of the 2025 Shougang Yearbook and the Party organisation yearbook, and assisted the Mother Company in completing its 2024 Sustainability Report. The Group also prepared and released our own 2024 ESG Report, which not only meets the disclosure requirements for Hong Kong listed companies but also submitted "Capital Industrial Financial Services Innovates Green Finance Products to Assist Steel Energy Saving and Carbon Reduction" as an outstanding ESG practice case to the Group, which was successfully selected for the Blue Book of ESG of Beijing State-owned Enterprises.

此外，我們積極製作員工大會暖場片及公司文化牆，營造濃厚的內部文化氛圍；主動參與《二零二五年首鋼年鑑》及黨組織年鑑編纂工作，協助母公司完成《首鋼集團有限公司二零二四年度可持續發展報告》。本集團亦編制並發布首惠產融《二零二四年環境、社會及管治報告》，不僅符合香港上市公司的披露要求，更將《首惠產融創新綠色金融產品助力鋼鐵節能降碳》作為ESG優秀實踐案例報送集團，並成功入選北京市屬國企ESG藍皮書。

To further consolidate brand building, we participated in the Mother Company's "1+N" ESG report release ceremony to centrally display the company's achievements in the ESG field; accepted brand work interviews from the Mother Company to provide professional input for brand strategy formulation; and simultaneously revised the Measures for the "Management Measures for External Publicity" to upgrade and transform the portal website and supply chain finance platform website to better adapt to the company's development strategy and user needs. During the reporting period, one publicity management staff member participated in the continuing education training for news practitioners of Shougang Group and was awarded a brand professional level certificate by the China Council for Brand Development, further enhancing professional capabilities.

為進一步夯實品牌建設，我們參加母公司「1+N」ESG報告發布儀式，集中展示公司在ESG領域的成果；接受母公司品牌工作訪談，為品牌戰略制定提供專業輸入；同時修訂《對外宣傳工作管理辦法》，對門戶網站及供金平台網站進行升級改造，以更好地適配公司發展戰略與使用者需求。報告期內，1名宣傳管理人員參加首鋼集團新聞從業人員繼續教育培訓，並獲中國品牌建設促進會頒發品牌專業人員等級證書，進一步提升專業能力。

Customer Service

客戶服務

As an enterprise that attaches high importance to customer needs, we continuously collect, analyze, and respond to customer opinions through a comprehensive service quality monitoring mechanism. A dedicated customer service department ensures that the needs of every customer are handled in a timely and proper manner. We adhere to the service commitment of "same-day response" and have established a complete problem-handling process covering problem analysis, improvement plans, and prevention mechanisms. During the reporting period, the Group achieved an outstanding performance of zero complaints, fully reflecting our continuous commitment and professional standards in providing excellent service.

作為高度重視客戶需求的企業，我們透過全方位的服務質量監控機制，持續收集、分析及回應客戶意見。專責的客戶服務部門確保每位客戶的需求能得到及時、妥善的處理。我們堅持當日回覆的服務承諾，並建立完整的問題處理流程，涵蓋問題分析、改善方案及預防機制。報告期內，本集團實現零投訴的優異表現，充分反映我們在提供卓越服務方面的持續承諾與專業水平。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

Integrity-oriented (Continued)

Customer Service (Continued)

To further enhance the customer experience, we launched a 400 customer service hotline during the reporting period, enabling customers to make inquiries or submit opinions more conveniently. At the same time, we established an operational Enterprise WeChat platform, combining intelligent customer service with human customer service to achieve real-time and rapid answers to customer questions. In addition, through various forms such as symposiums and promotion meetings, we actively collect customer opinions on product usage and promptly convey the feedback to the product and technical teams to continuously optimize and improve our products, thereby enhancing overall user satisfaction.

Protection of Customer Privacy and Intellectual Property Rights

As a financial service provider, we are fully aware of the importance of customer privacy and intellectual property rights in maintaining service quality. The Group strictly follows applicable laws and regulations to comprehensively protect the security of data and intellectual property during operations. Through Employment Contracts and Confidentiality Agreements, we clearly regulate the responsibilities and obligations of employees regarding confidentiality and data usage. All confidential information is controlled according to the "need-to-know principle," with access and use restricted to authorized personnel only. If an employee violates relevant regulations, the Group will take disciplinary actions based on the severity of the circumstances, including oral warnings, written warnings, or dismissal, and legal responsibility may also be pursued in serious cases.

With the rapid development of digital services, data security has become an important guarantee for high-quality service. We have established a complete data protection mechanism, including the encrypted storage of sensitive information such as personal identification numbers and contact details, and the implementation of strict system authority management to effectively prevent data leakage. Meanwhile, the Group continues to strengthen cybersecurity protection measures to ensure that data is fully protected during transmission and storage, maintaining customer trust and business security.

年度可持續發展表現 (續)

以廉為本 (續)

客戶服務 (續)

為進一步提升客戶體驗，我們於報告期內開通了400客服熱線，使客戶能更便捷地進行諮詢或提交意見；同時建立運營企業微信平台，結合智能客服與人工客服，實現實時快速解答客戶疑問。此外，我們透過座談會、推介會等多種形式，積極收集客戶對產品的使用意見，並將反饋及時傳達給產品及技術團隊，持續對產品進行優化與改進，提升整體用戶滿意度。

保護客戶私隱及知識產權

作為金融服務提供者，我們深知客戶隱私及智慧財產權對維護服務質量的重要性。集團嚴格遵循適用法律法規，全面保護營運過程中的資料及知識產權安全。透過《僱傭合約》及《保密協議》，明確規範員工在保密和資料使用上的責任與義務。所有機密資料均依「需知原則」進行管控，僅限授權人員存取及使用。若員工違反相關規定，集團將依情節輕重採取紀律處分，包括口頭警告、書面警告或解僱，情況嚴重者亦可能追究法律責任。

隨著數位化服務的快速發展，資料安全已成為優質服務的重要保障。我們已建立完整的資料保護機制，包括對敏感資訊如個人身份號碼及聯絡資料進行加密存儲，並實施嚴格的系統權限管理，有效防範資料外洩。同時，集團持續加強網絡安全防護措施，確保資料在傳輸與存儲過程中得到全面保護，維持客戶信任與業務安全。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued) 年度可持續發展表現 (續)

Integrity-oriented (Continued)

以廉為本 (續)

Protection of Customer Privacy and Intellectual Property Rights
(Continued)

保護客戶私隱及知識產權 (續)

Network Boundary Protection
網絡邊界防護

Setting up firewalls, anti-virus walls and intrusion detection equipment according to Level 3 protection requirements to block potential network attacks, and dividing system function modules into different security domains to prevent lateral attacks.

按照等保三級要求在互聯網出入口設置防火牆、防毒牆、入侵監測等安全防護設備，阻斷可能發生的網絡攻擊行為，並將系統功能模塊劃分不同安全域，防止橫向攻擊。

Real-time Traffic Monitoring
網絡流量實時監控

Conducting real-time monitoring and analysis of all traffic entering and exiting data systems to promptly detect and block malicious network behaviour.

採用先進的技術防護，對進出數據系統的所有流量進行即時監控及分析，及時發現並阻斷惡意網絡行為。

Data Classification and Full Lifecycle Management
數據分級及全生命週期管理

Establishing strict visibility and access permissions for data based on categories and levels, with emphasis on personal information protection to prevent data misuse and abnormal transmission. Meanwhile, corresponding management standards based on classification levels to regulate data transmission and usage have been developed, achieving effective data lifecycle management.

對數據按類別和級別制定嚴格的可視及使用權限，當中特別強化個人信息保護，防止數據濫用及非正常傳輸。同時，根據分類分級制定相應管理標準，規範數據傳輸及使用，達到良好的數據全生命週期管理。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

Supply Chain Management

Supply chain management is a vital link in ensuring the Group provides high-quality services and maintains steady operations. In accordance with the Procurement Guidelines, we have established a comprehensive selection system for suppliers and intermediaries, adopting rigorous evaluation criteria to ensure that selected partners possess reliable professional capabilities, compliant operations, and awareness of sustainable development.

The Group upholds the philosophy of long-term cooperation and actively builds stable partnerships with high-quality suppliers to promote transparency and accountability in supply chain management. We conduct regular performance evaluations of suppliers, covering multiple dimensions such as service quality, compliance records, and environmental and social responsibility performance, to ensure that the overall operation of the supply chain meets the high standards and requirements of the Group.

年度可持續發展表現 (續)

供應鏈管理

供應鏈管理是確保本集團提供高品質服務及維持穩健運營的重要環節。我們依據《採購指引》建立完善的供應商與中介機構甄選制度，採取嚴謹的評估標準，確保所選合作夥伴具備可靠的專業能力、合規經營及可持續發展意識。

集團秉持長期合作的理念，積極與優質供應商建立穩定夥伴關係，促進供應鏈的透明度與責任化管理。我們定期對供應商進行績效評估，涵蓋服務品質、合規紀錄、環境及社會責任表現等多個維度，以確保供應鏈整體運作符合集團的高標準要求。

Basic Principles of Procurement 採購的基本原則



We adopt a classified management strategy, formulating exclusive schemes for different types of procurement items to ensure the efficient operation of the procurement process while achieving optimal economic benefits. In the supplier selection process, we not only consider cost and product quality but also comprehensively evaluate multiple dimensions, including their internal management systems, employee training qualifications, equipment status, service levels, social reputation, after-sales support, and professional skills, ensuring that the selected suppliers meet the Group's strict standards.

我們採取分類管理策略，針對不同類型的採購項目制定專屬方案，確保採購流程高效運作的同時，也能實現最佳經濟效益。在供應商甄選過程中，我們不僅考量成本與產品質量，還全面評估其內部管理制度、員工培訓資格、設備現況、服務水平、社會信譽、售後支持及專業技能等多個維度，確保所選供應商符合集團的嚴格標準。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

年度可持續發展表現 (續)

Supply Chain Management (Continued)

供應鏈管理 (續)

Reviewing the reporting period, the Group has established partnerships with 37 suppliers in Hong Kong and 29 suppliers in Mainland China, covering regions such as Hebei Province, Beijing, Tianjin, and Anhui Province. All cooperative suppliers were approved for cooperation after rigorous screening through the Group's procurement and ESG management processes, ensuring the reliability and sustainability of the supply chain.

回顧報告期內，本集團已與37家香港及29家中國內地供應商建立合作夥伴關係，涵蓋河北省、北京市、天津市及安徽省等地區。所有合作供應商均經過集團採購及ESG管理流程的嚴格篩選後獲准合作，確保供應鏈的可靠性及可持續性。

Environmental and Social Risk Management

環境及社會風險管理

The Group attaches great importance to the operational and governance risks that may arise in the supply chain, particularly those involving environmental and social responsibility. In accordance with the "Management Measures for Credit Exposures of Suppliers" and its operating procedures, we have established a comprehensive risk management system to conduct continuous monitoring and evaluation of credited suppliers, promptly identify potential risks, and take effective measures for control.

本集團高度重視供應鏈中可能出現的營運與治理風險，尤其涉及環境與社會責任的範疇。我們依據《供應商授信敞口管理辦法》及其操作程序，建立了完整的風險管理體系，對授信供應商進行持續監控與評估，及時識別潛在風險，並採取有效措施加以管控。

To ensure the steady operation of the supply chain, we regularly conduct comprehensive reviews of our management systems, deeply analyze the potential impacts on business and the environment, and formulate improvement plans targeting systemic hidden dangers. This process ensures that supply chain operations both meet compliance requirements and take into account sustainable development goals, enhancing overall operational resilience.

為保障供應鏈的穩健運行，我們定期對管理系統進行全面檢視，深入分析可能對業務及環境帶來的影響，並針對系統性隱患制定改進計劃。這一過程確保供應鏈運作既符合合規要求，也兼顧可持續發展目標，提升整體運營韌性。

Open and Green Procurement

公開與綠色的採購

The Group's procurement strategy centers on the principles of fair competition and transparency. Under the premise of strict adherence to the Procurement Guidelines, we prudently select suppliers to ensure the entire process complies with regulatory requirements and protects the rights and interests of all parties. We adopt a zero-tolerance policy toward suppliers who do not meet standards, immediately suspending cooperation; business relations may only resume after the supplier has completed rectification and passed the Group's audit.

集團的採購策略以公平競爭及透明原則為核心。在嚴格遵循《採購指引》的前提下，我們審慎甄選供應商，確保整個流程符合法規要求，並保障各方權益。對於不符合規範的供應商，我們採取零容忍政策，立即暫停合作，僅在其完成整改並通過集團審核後，方可恢復業務合作。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

Supply Chain Management (Continued)

Open and Green Procurement (Continued)

In our sustainable development practices, we actively promote “Green Procurement” by prioritizing environmentally friendly and low-carbon products. Under equal price and quality conditions, we prefer purchasing products with lower environmental impacts to reduce the environmental burden of our business operations. Meanwhile, we regularly evaluate the environmental performance of our suppliers and encourage them to adopt energy-saving and carbon-reduction measures to promote the green transformation of the supply chain.

Facing rapid market changes, we maintain a flexible procurement strategy to respond promptly to emerging needs and challenges. Through open, transparent, and environmentally-oriented procurement policies, we not only fulfill our corporate social responsibility but also lay a solid foundation for the Group's long-term sustainable development, further enhancing operational efficiency, providing high-quality services to customers, and making active contributions to global sustainable development.

Green Operations

Environmental protection is a core component of the Group's business model. We have formulated the Environmental Policy Statement, systematically planned environmental management guidelines, and established a comprehensive monitoring mechanism to continuously track energy use and pollutant emissions. By regularly evaluating environmental risks and reviewing management effectiveness, we continuously optimize the implementation of environmental protection measures to ensure their effectiveness and sustainability.

As an important member of the steel industry supply chain, we deeply understand the environmental impact caused by carbon emissions in the industry. During the reporting period, we actively promoted scrap steel recycling projects and achieved significant results. The factoring business supported steel bases in recycling a large amount of scrap steel, providing over 149,700 tonnes of scrap steel for the steel bases, effectively reducing approximately 239,500 tonnes of carbon emissions. This not only lowered carbon emissions but also provided strong support for the green transformation of the industry.

年度可持續發展表現 (續)

供應鏈管理 (續)

公開與綠色的採購 (續)

在可持續發展實踐中，我們積極推動「綠色採購」，優先選擇環保及低碳產品。在同等價格與品質條件下，我們傾向採購對環境影響較小的產品，減輕業務營運對環境的負擔。同時，我們定期評估供應商的環境表現，鼓勵其採納節能減碳措施，促進供應鏈的綠色轉型。

面對市場快速變化，我們保持靈活的採購策略，及時回應新興需求與挑戰。透過公開、透明及環保導向的採購政策，我們不僅履行企業社會責任，也為集團的長期可持續發展奠定堅實基礎，進一步提升營運效率，為客戶提供高品質服務，並對全球永續發展作出積極貢獻。

綠色營運

環境保護是本集團業務模式的核心組成部分。我們制定了《環境政策聲明》，系統規劃環境管理方針，並建立完善的監測機制，持續追蹤能源使用及污染物排放情況。透過定期評估環境風險及檢討管理效果，我們不斷優化環保措施的落實，確保其有效性和可持續性。

作為鋼鐵行業供應鏈的重要一員，我們深刻理解行業碳排放帶來的環境影響。報告期內，我們積極推動廢鋼回收項目，並取得顯著成效。保理業務支持鋼鐵基地回收大量廢鋼，為鋼鐵基地提供了超過14.97萬噸廢鋼，有效減少約23.95萬噸碳排放，不僅降低了碳排放，還為行業的綠色轉型提供了有力支撐。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

年度可持續發展表現 (續)

Green Operations (Continued)

綠色營運 (續)

To further enhance the level of environmental management, we continuously conduct audits of emissions and resource usage data, formulate precise energy-saving and emission-reduction targets through scientific analysis, and continuously optimize the environmental management system. We commit to disclosing relevant progress to the public at appropriate times to demonstrate the Group's achievements in green operations.

為進一步提升環境管理水平，我們持續進行排放物及資源使用數據審核，透過科學分析制定精準的節能減排目標，並持續優化環境管理體系。我們承諾，將在適當時機向公眾披露相關進展，展現集團在綠色營運方面的成效。

Use of Resources

資源使用

The Group adheres to the philosophy of "sustainable operation" and integrates environmental thinking into daily operations. Through a comprehensive resource management policy, we are committed to reducing the environmental impact of our business activities and continuously tracking the consumption of major resources, including electricity, water, paper, and fuel, to ensure that usage efficiency is optimized.

本集團秉持「永續經營」理念，將環保思維貫穿日常營運。透過完善的資源管理政策，我們致力降低業務活動對環境的影響，並持續追蹤主要資源的消耗情況，包括電力、水、紙張及燃料等，確保使用效率達到最佳化。

We are fully aware that business development and environmental protection must go hand in hand; therefore, we have established a complete resource monitoring mechanism to ensure that resource management is scientific and refined. By optimizing processes and enhancing resource use efficiency, we are committed to creating a working environment that balances environmental protection and efficiency, providing high-quality services while steadily advancing our green operation strategy toward the goal of long-term sustainable development.

我們深知業務發展與環境保護需並行不悖，因此建立了完整的資源監控機制，確保資源管理科學化、精細化。通過優化流程與提升資源使用效能，我們致力打造兼顧環保與效率的工作環境，既提供優質服務，又穩步推進綠色營運策略，朝向長期可持續發展的目標邁進。

Energy Efficiency

能源效益

As a financial services group primarily focused on office operations, our energy use mainly stems from daily electricity consumption in office premises and fuel consumption by corporate vehicles. To reduce the environmental impact of our operations, we integrate energy-saving concepts into daily management and gradually refine energy management measures to promote a more efficient and environmentally conscious office model.

作為一家以辦公室營運為主的金融服務集團，我們的能源使用主要來自辦公場所的日常用電及公務車輛的燃料消耗。為降低營運對環境造成的影響，我們在日常管理中融入節能理念，並逐步完善能源管理措施，推動更具效率及環保意識的辦公模式。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

Green Operations (Continued)

Use of Resources (Continued)

Energy Efficiency (Continued)

At the operational level, we enhance energy use efficiency through various management measures, including rationally controlling indoor air-conditioning temperatures, strengthening the management of electrical equipment usage, and prioritizing the procurement of office equipment that meets energy-saving standards. At the same time, we encourage employees to develop good energy-saving habits in their daily work, such as turning off power when equipment is idle to reduce unnecessary energy waste. In addition, we have set up environmental reminder labels in office areas to continuously increase employees' attention to and participation in energy conservation and emission reduction.

To ensure that energy-saving measures continue to be effective, the Group has established an energy use monitoring and review mechanism. We regularly collect and analyze relevant energy data and timely adjust management measures according to actual operational conditions, enhancing energy use efficiency while maintaining normal business operations.

In the Reporting Year, the Group's total energy consumption was 98.06 MWh, an increase of approximately 1% compared to the previous year. Of this, electricity consumption accounted for 97.44 MWh, and vehicle fuel consumption accounted for 0.62 MWh. Calculated by the number of employees, the energy consumption per capita was 1.56 MWh, which is comparable to last year's performance.

年度可持續發展表現 (續)

綠色營運 (續)

資源使用 (續)

能源效益 (續)

在營運層面，我們透過多項管理措施提升能源使用效率，包括合理控制室內空調溫度、加強電力設備的使用管理，以及優先採購具備節能標準的辦公設備。同時，我們鼓勵員工在日常工作中養成良好的節能習慣，例如在設備閒置時及時關閉電源，以減少不必要的能源浪費。此外，我們亦在辦公區域設置環保提示標識，持續提升員工對節能減排的關注與參與。

為確保節能措施持續發揮作用，本集團建立了能源使用監察及檢討機制，定期收集及分析相關能源數據，並根據營運實際情況適時調整管理措施，在維持正常業務運作的同時提升能源使用效率。

於二零二五年報告年度內，本集團的總能源消耗為98.06兆瓦時，與上一年度相比上升約1%。其中，電力消耗為97.44兆瓦時，車輛燃料消耗為0.62兆瓦時。按員工人數計算，人均能源消耗為1.56兆瓦時，與去年表現相約。

		2025 二零二五年	2024 二零二四年
Petrol consumption (MWh)	汽油消耗量 (兆瓦時)	0.62	2.51
Electricity consumption (MWh)	電力消耗量 (兆瓦時)	97.44	94.73
Total energy consumption (MWh)	能源總消耗量 (兆瓦時)	98.06	97.23
Energy consumption intensity (MWh/employee)	能源消耗密度 (兆瓦時／每名員工)	1.56	1.54

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

年度可持續發展表現 (續)

Green Operations (Continued)

綠色營運 (續)

Use of Resources (Continued)

資源使用 (續)

Water Conservation

節約用水

The Group attaches great importance to the sustainable use of water resources. Since our business primarily involves office administrative operations, our water supply is mainly sourced from the municipal water supply system and is primarily used for daily office facilities, such as pantries and restrooms; therefore, the overall water demand is relatively limited. Nevertheless, we still actively take measures to enhance the efficiency of water management and encourage employees to develop good habits of water conservation.

本集團重視水資源的可持續使用。由於業務主要以辦公室行政運作為主，用水主要來自市政供水系統，主要用於日常辦公設施，例如茶水間及洗手間等用途，整體用水需求相對有限。儘管如此，我們仍積極採取措施提升用水管理效率，並鼓勵員工養成節約用水的良好習慣。

In daily operations, we reduce unnecessary water use through various management measures, including posting water-saving reminders in office areas to enhance employees' awareness of water conservation. At the same time, we regularly inspect and maintain water supply facilities to prevent leakages caused by aging or damaged equipment. In addition, we strengthen employees' understanding of water resource protection through internal publicity and training activities, gradually integrating the concept of water saving into the daily work culture.

在日常營運中，我們透過多項管理措施減少不必要的用水，包括在辦公區域張貼節約用水提示，以提升員工的節水意識；同時定期檢查及維護供水設施，防止因設備老化或損壞而造成滲漏。此外，我們亦透過內部宣導及培訓活動，加強員工對水資源保護的認識，逐步將節水理念融入日常工作文化。

In the 2025 reporting year, the Group's total water consumption was 453.60 cubic meters, and the water consumption per capita was 7.20 cubic meters, which all the consumption was from the Beijing office. Due to the property management company of the Hong Kong and Shenzhen office being unable to provide relevant data, and without separate water meters installed, the Group is unable to provide water consumption data of the Hong Kong and Shenzhen office for this year.

於二零二五年報告年度內，本集團的總用水量為453.60立方米，人均用水量為7.20立方米，全部耗水量均來自北京辦公室。由於香港及深圳辦公室的物業管理公司無法提供相關數據，且未安裝獨立水錶，本集團無法提供本年度香港及深圳辦公室的耗水量數據。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued) 年度可持續發展表現 (續)

Green Operations (Continued) 綠色營運 (續)

Use of Resources (Continued) 資源使用 (續)

Water Conservation (Continued) 節約用水 (續)

The details of the relevant water consumption data are as follows: 相關用水數據詳情如下：

		二零二五年 2025	二零二四年 2024
Total Water Consumption (m ³)	水資源總消耗量 (立方米)	453.60	338.40
Water Consumption Intensity (m ³ /employee)	水資源消耗密度 (立方米／每名員工)	7.20	5.37

Paper Usage 紙張使用

To reduce resource consumption and enhance operational efficiency, the Group continues to promote office digitalisation and paper reduction measures, striving to lower paper usage in daily operations. By optimizing document management processes and promoting electronic collaboration tools, we are gradually reducing reliance on hard-copy documents and encouraging employees to print only when absolutely necessary.

At the same time, the Group has implemented various paper-saving measures within the office, including defaulting to double-sided printing, encouraging the reuse of single-sided paper for drafts, and setting up waste paper recycling facilities to promote the recycling of paper resources. Through continuous publicity and employee participation, we have integrated the concept of saving paper into our daily office culture.

為減少資源消耗並提升營運效率，本集團持續推動辦公室數碼化及減紙措施，致力在日常營運中降低紙張使用量。我們透過優化文件管理流程及推動電子化協作工具，逐步減少對紙本文件的依賴，並鼓勵員工在實際需要時才進行列印。

同時，本集團亦於辦公室內推行多項節約用紙措施，包括預設雙面列印、鼓勵重複使用單面紙作草稿，以及設置廢紙回收設施，以促進紙張資源的循環利用。透過持續宣導及員工參與，我們將節約用紙的理念融入日常辦公文化之中。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued) 年度可持續發展表現 (續)

Green Operations (Continued) 綠色營運 (續)

Use of Resources (Continued) 資源使用 (續)

Paper Usage (Continued) 紙張使用 (續)

In the 2025 financial year, the Group's paper usage was 0.82 tonnes, and the paper usage per capita was 0.01 tonnes. The details of the relevant data are as follows:

綠色營運 (續)

資源使用 (續)

紙張使用 (續)

於二零二五年財政年度，本集團的紙張使用量為0.82噸，人均紙張使用量為0.01噸。相關數據詳情如下：

		2025 二零二五年	2024 二零二四年
Total paper consumption (tonnes)	紙張總消耗量 (噸)	0.82	0.63
Paper consumption intensity (tonnes)	紙張消耗密度 (噸／每名員工)	0.01	0.01

Emissions Management 排放物管理

As a financial services institution primarily focused on office operations, the direct environmental emissions from the Group's operational activities are relatively limited. Our primary sources of emissions include indirect greenhouse gas (GHG) emissions from office electricity consumption, as well as emissions related to the use of corporate vehicles and business travel. Despite the low overall emission levels, the Group maintains a prudent and responsible attitude, continuously promoting emission reduction measures to mitigate the environmental impact of our operations.

To reduce GHG emissions, the Group implements various management measures in daily operations, including encouraging employees to prioritize public transportation, using video conferencing and online collaboration tools to reduce unnecessary business travel, and strengthening vehicle maintenance management to enhance fuel efficiency and lower emission levels. Through these measures, we strive to gradually reduce our carbon footprint while maintaining operational efficiency.

排放物管理

作為以辦公室營運為主的金融服務機構，本集團的營運活動對環境造成的直接排放相對有限。我們的主要排放來源包括辦公室用電所產生的間接溫室氣體排放，以及公務車輛使用及商務差旅所產生的相關排放。儘管整體排放水平較低，本集團仍秉持審慎及負責任的態度，持續推動減排措施，以降低營運對環境的影響。

為減少溫室氣體排放，本集團在日常營運中推行多項管理措施，包括鼓勵員工優先使用公共交通工具、透過視像會議及線上協作工具減少不必要的商務出行，以及加強車輛維護管理，以提升燃料使用效率及降低排放水平。透過上述措施，我們致力在維持營運效率的同時，逐步減少碳足跡。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

年度可持續發展表現 (續)

Green Operations (Continued)

綠色營運 (續)

Emissions Management (Continued)

排放物管理 (續)

Greenhouse Gases and Air Pollutants

溫室氣體及空氣污染物

During the reporting period, the Group recorded total GHG emissions of 69.74 tonnes of CO₂ equivalent, with an emission intensity of 1.11 tonnes of CO₂ equivalent per employee, representing a decrease of 18% respectively compared to the previous year. The Group's GHG emissions mainly stem from vehicle fuel consumption (Scope 1) and indirect emissions from purchased electricity (Scope 2).

於報告期內，本集團錄得溫室氣體排放總量為69.74噸二氧化碳當量，排放密度為每名員工1.11噸二氧化碳當量，較上一年度分別下降18%。本集團的溫室氣體排放主要來自車輛燃料消耗（範圍一）及外購電力所產生的間接排放（範圍二）。

		2025 二零二五年	2024 二零二四年
Scope 1 emissions (tCO ₂ e)	範圍一（噸二氧化碳當量）	0.17	0.69
Scope 2 emissions (tCO ₂ e)	範圍二（噸二氧化碳當量）	56.78	55.74
Scope 3 emissions (tCO ₂ e)	範圍三（噸二氧化碳當量）	12.79	28.38
Total GHG emissions (tCO ₂ e)	溫室氣體總排放量 （噸二氧化碳當量）	69.74	84.80
GHG emissions intensity (tCO ₂ e/employee)	溫室氣體排放密度（噸二氧化碳當量／每名員工）	1.11	1.35

During the reporting period, the Group's air emissions primarily originated from vehicle exhausts. The detailed data is as follows:

報告期內，本集團的廢氣排放主要來自車輛排放。詳細數據如下：

		2025 二零二五年	2024 二零二四年
Nitrogen oxides (kg)	氮氧化物（千克）	0.05	0.22
Sulphur oxides (kg)	硫氧化物（千克）	0.001	0.004
Respiratory suspended particles (kg)	懸浮顆粒（千克）	0.004	0.02

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

年度可持續發展表現 (續)

Green Operations (Continued)

綠色營運 (續)

Emissions Management (Continued)

排放物管理 (續)

Waste Management

廢棄物

As a financial services enterprise primarily focused on office operations, the volume of waste generated by the Group in its daily business activities is relatively limited. This mainly consists of general waste from employees' daily office work and living, as well as certain office equipment consumables, such as toner cartridges and ink cartridges. For such waste requiring specialized treatment, the Group has cooperated with qualified recyclers to ensure they are recycled and processed in accordance with appropriate environmental procedures, thereby reducing potential environmental impacts.

作為以辦公室營運為主的金融服務企業，本集團在日常業務活動中所產生的廢棄物數量相對有限，主要來自員工日常辦公及生活所產生的一般廢棄物，以及部分辦公設備耗材，例如碳粉匣及墨盒等。對於此類需要特別處理的廢棄物，本集團已與具備相關資質的回收商合作，確保其按照合適的環保程序進行回收及處理，以減少對環境的潛在影響。

To further enhance waste management efficiency, the Group has set up sorted recycling facilities in office premises, encouraging employees to classify recyclable items, including paper, metal, and plastics. By establishing a systematic recycling mechanism, we are committed to promoting waste reduction at the source and enhancing employees' environmental awareness in their daily work.

為進一步提升廢棄物管理效率，本集團於辦公場所設置分類回收設施，鼓勵員工對可回收物品進行分類處理，包括紙張、金屬及塑膠等。透過建立有系統的回收機制，我們致力於推動源頭減廢，並提升員工在日常工作中的環保意識。

Although waste management is not a primary environmental issue in the Group's operations, we continue to review and optimize relevant management measures to ensure that waste disposal procedures comply with environmental protection principles. The Group will continue to monitor the waste generated during its operations and take further measures where feasible to improve resource recycling and reduce environmental impact.

儘管廢棄物管理並非本集團營運中的主要環境議題，我們仍持續檢視及優化相關管理措施，確保廢棄物處理程序符合環境保護原則。本集團將繼續監察營運過程中產生的廢棄物情況，並在可行情況下採取進一步措施，以提升資源循環利用及減少對環境的影響。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

Green Operations (Continued)

Climate Change

As global attention to climate change continues to rise, the Group remains vigilant regarding the potential impacts of climate change on our business operations and long-term development. Referring to the recommended framework of IFRS S2 and relevant international best practices, the Group has gradually commenced the identification and assessment of climate-related risks and opportunities. This work aims to understand the possible effects of climate factors on our operations, financial performance, and strategic planning, laying the foundation for formulating corresponding management measures in the future.

In identifying climate-related issues, the Group primarily conducts analysis across three dimensions: transition risks, physical risks, and climate opportunities.

Transition risks primarily stem from policy, technological, and market changes during the global economic shift toward a low-carbon development model. For instance, governments may gradually strengthen carbon emission management, environmental supervision, and related compliance requirements. Consequently, enterprises may need to invest more resources to enhance energy efficiency or optimize operational models. Furthermore, as markets and investors place increasing importance on sustainability performance, companies may face challenges regarding reputation and market competitiveness if they fail to effectively meet these expectations.

Physical risks are associated with extreme weather events and long-term climate trends caused by climate change. Acute events such as typhoons, rainstorms, and extreme heat may impact office operations, employee safety, or supply chain stability. In the long term, climate change may also have indirect impacts on urban infrastructure, energy supply, and operating costs.

年度可持續發展表現 (續)

綠色營運 (續)

氣候變化

隨著全球對氣候變化議題的關注日益提升，本集團持續關注氣候變化對業務營運及長遠發展所帶來的潛在影響。參考IFRS S2的建議框架及相關國際最佳實踐，本集團已逐步開展氣候相關風險與機遇的識別與評估工作，以了解氣候因素對營運、財務表現及策略規劃可能帶來的影響，並為未來制定相應的管理措施奠定基礎。

在識別氣候相關議題時，本集團主要從轉型風險、實體風險以及氣候機遇三個層面進行分析。

轉型風險主要源於全球經濟向低碳發展模式轉型過程中所帶來的政策、技術及市場變化。例如，政府可能逐步加強碳排放管理、環境監管及相關合規要求，企業亦可能需要投入更多資源以提升能源效率或優化營運模式。此外，隨著市場及投資者對可持續發展表現的重視程度提高，企業若未能有效回應相關期望，亦可能面臨聲譽及市場競爭方面的挑戰。

實體風險則與氣候變化引致的極端天氣事件及長期氣候變化趨勢有關，例如颱風、暴雨及高溫等極端天氣事件，可能對辦公場所運作、員工安全或供應鏈穩定性造成影響。長期而言，氣候變化亦可能對城市基礎設施、能源供應及營運成本產生間接影響。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued) 年度可持續發展表現 (續)

Green Operations (Continued)

綠色營運 (續)

Climate Change (Continued)

氣候變化 (續)

Category 類別	Climate Factors 氣候因素	Potential Financial Impact 潛在財務影響	Time Frame 時間範圍	Management and Response Measures 管理及應對措施
Transition Risk 轉型風險	Increasingly strict environmental regulations and carbon emission policies 環境法規及碳排放政策日益嚴格	May increase compliance costs, such as energy management, emission monitoring, and disclosure-related costs 可能增加合規成本，例如能源管理、排放監測及披露相關成本	Medium term 中期	Continuously monitor changes in regulatory policies; gradually optimize energy management and emission monitoring mechanisms 持續監察監管政策變化，逐步優化能源管理及排放監測機制
	Higher requirements from the market and investors regarding sustainability performance 市場及投資者對可持續發展表現要求提高	Failure to effectively respond to market expectations may impact corporate reputation and financing capabilities 若未能有效回應市場期望，可能影響企業聲譽及融資能力	Medium to long term 中長期	Strengthen ESG management and information disclosure; enhance transparency 加強ESG管理及信息披露，提升透明度
Physical Risk (Acute) 實體風險 (急性)	Extreme weather events (e.g., typhoons, rainstorms, etc.) 極端天氣事件 (如颱風、暴雨等)	May affect office operations and employee attendance, leading to a temporary decline in operational efficiency 可能影響辦公室營運及員工出勤，導致營運效率短暫下降	Short term 短期	Formulate emergency operational arrangements, such as remote working and business continuity plans 制定應急營運安排，例如遠程辦公及業務連續性計劃

ANNUAL SUSTAINABILITY PERFORMANCE (Continued) 年度可持續發展表現 (續)

Green Operations (Continued)

綠色營運 (續)

Climate Change (Continued)

氣候變化 (續)

Category 類別	Climate Factors 氣候因素	Potential Financial Impact 潛在財務影響	Time Frame 時間範圍	Management and Response Measures 管理及應對措施
Physical Risk (Chronic) 實體風險 (慢性)	Long-term climate change (e.g., rising temperatures) 長期氣候變化 (如氣溫上升)	May increase demand for air conditioning and energy use, leading to higher energy costs 可能增加空調及能源使用需求，導致能源成本上升	Medium to long term 中長期	Promote energy-saving measures and enhance energy use efficiency 推動節能措施及提升能源使用效率
Climate Opportunity 氣候機遇	Development of low-carbon economy and green finance 低碳經濟及綠色金融發展	Opportunities to expand financial services and investment opportunities related to sustainable development 有機會拓展與可持續發展相關的金融服務及投資機會	Medium to long term 中長期	Continuously monitor development trends in the green finance market 持續關注綠色金融市場發展趨勢
	Enhancing resource efficiency 提升資源效率	Energy-saving and emission-reduction measures help reduce operating costs 節能減排措施有助降低營運成本	Short to medium term 短至中期	Continuously implement energy-saving measures and enhance employees' environmental awareness 持續推行節能措施及提升員工環保意識

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

年度可持續發展表現 (續)

Green Operations (Continued)

綠色營運 (續)

Climate Change (Continued)

氣候變化 (續)

Beyond risks, the Group also pays close attention to the potential opportunities brought about by climate change. As the global push for green transition and sustainable finance development progresses, market demand for environmentally friendly products and services continues to increase. By strengthening resource management, enhancing operational efficiency, and exploring sustainable business models, the Group has the opportunity to expand into new business development opportunities while supporting the growth of a low-carbon economy.

在風險以外，本集團亦關注氣候變化所帶來的潛在機遇。隨著全球逐步推動綠色轉型及可持續金融發展，市場對環境友好型產品及服務的需求持續增加。透過加強資源管理、提升營運效率及探索可持續業務模式，本集團有機會在支持低碳經濟發展的同時，拓展新的業務發展機遇。

Given that our current business nature is primarily focused on office operations and financial services, the Group believes that the direct impact of climate-related risks on overall operations is relatively limited. However, the Group will continue to monitor climate policies, regulatory requirements, and market development trends, and will gradually refine relevant risk identification and management mechanisms to enhance corporate resilience in the face of climate change.

基於目前業務性質以辦公室運營及金融服務為主，本集團認為氣候相關風險對整體營運的直接影響相對有限。然而，本集團將持續關注氣候政策、監管要求及市場發展趨勢，並逐步完善相關風險識別及管理機制，以提升企業在面對氣候變化時的韌性。

Looking ahead, under the guidance of the Board of Directors and management, the Group will gradually deepen its climate-related analysis. This includes further assessing the potential impact of climate risks on business and finances, and progressively improving climate risk management measures to support the long-term sustainable development of the enterprise.

未來，本集團將在董事會及管理層的指導下，逐步深化氣候相關分析，包括進一步評估氣候風險對業務及財務的潛在影響，並逐步完善氣候風險管理措施，以支持企業的長遠可持續發展。

Climate Change Strategy Case Study — “Green Lease Scheme” (綠租賃), the Green Financial Leasing Product 氣候變化策略案例-「綠租賃」綠色融資租賃產品

In active response to climate change action and the promotion of low-carbon transition, the Group has leveraged its business advantages to innovatively design and launch the “Green Lease Scheme” green financial leasing product, specifically tailored to the carbon reduction needs of the steel industry. This scheme provides specialized financial support for energy-saving and carbon-reduction projects of steel industry customers through the “Financial Leasing + Energy Efficiency Improvement” model.

在積極響應氣候變化行動及推動低碳轉型方面，本集團結合自身業務優勢，創新設計並推出針對鋼鐵產業減碳改造需要的金融服務方案——「綠租賃」綠色融資租賃產品。該產品透過「融資租賃＋能源效率提升改造」模式，為鋼鐵產業客戶的節能減碳項目提供專門性資金支持。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued) 年度可持續發展表現 (續)

Green Operations (Continued)

綠色營運 (續)

Climate Change (Continued)

氣候變化 (續)

The launch of “Green Lease Scheme” reflects the Group’s integration of sustainable development goals into its business strategy:

「綠租寶」的推出體現本集團將可持續發展目標融入業務策略之中：

1.

Promoting Low-Carbon Technological Transformation: 促進低碳技術改造：

The product precisely funds technical upgrades in energy-saving equipment and high-efficiency production processes for steel bases. Taking the Shougang Qian’an 100MW power generation project as an example, the “Green Lease Scheme” supported its new units in generating power through the recovery and utilisation of low-calorific value gas resources.

- Energy Efficiency Improvement: By replacing old units, the thermal energy utilisation rate was increased, and the energy structure configuration was optimized.
- Emission Reduction Results: It effectively reduced secondary energy dispersion, avoided environmental pollution, and brought emission-reduction-enhanced carbon quotas and carbon credit benefits to the enterprise.

該產品精準資助鋼鐵基地在節能裝備與高效生產流程方面的技術改造。以首鋼遷鋼100MW發電項目為例，「綠租寶」支持其新建機組，透過回收利用低熱值煤氣資源進行發電。

- 能源效率提升：通過替換老舊機組，提高了熱能利用率，優化能源結構配置
- 減排成效：有效減少二次能源放散，避免環境污染，並為企業帶來減排增效的碳指標與碳積分收益

2.

Strengthening Industry Green Transition: 加強行業綠色轉型：

Through financial product innovation, we effectively integrate capital supply with environmental protection needs, forming a low-carbon momentum advancement mechanism within financial services and the steel industry supply chain.

- Overcoming Financial Bottlenecks: Addressing the pain point of large initial investments for energy-saving technical upgrades, the “Green Lease Scheme” provides financial support for green upgrades without increasing the enterprise’s liabilities or investment quotas.
- Multi-party Synergy Model: It integrates owners, technology/equipment providers, and operators to build a complete green finance ecosystem, promoting the integration of industry with digital intelligence.

通過金融產品創新，我們有效整合資金供給與環保需求，在金融服務與鋼鐵產業供應鏈中形成低碳動能推進機制。

- 破解資金瓶頸：針對節能技改初期投資大的痛點，「綠租寶」在不增加企業負債與投資額度的前提下，為綠色技改提供資金支撐
- 多方協同模式：整合業主方、技術設備方及運營方，構建完整的綠色金融生態鏈，推動產業與數智融合。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued) 年度可持續發展表現 (續)

Green Operations (Continued)

綠色營運 (續)

Climate Change (Continued)

氣候變化 (續)

3.

Practicing Sustainable Finance: 體現可持續金融實踐：

The product design fully considers environmental impact and business sustainability, helping cooperative enterprises fulfill their energy-saving and emission-reduction responsibilities while establishing a green finance business growth point for the Company.

- Optimizing Financial Performance: Through the Energy Management Contract (EMC) service fee payment model, it assists enterprises in suppressing costs and increases the enterprise's net assets after project transfer, further lowering the debt-to-asset ratio.
- International Alignment: Capital Industrial Financial Services actively promotes the compatibility of China's green finance standards with international systems, enhancing its influence in global climate change governance.

產品設計充分考慮環境影響與業務可持續性，既有助於合作企業履行節能減排責任，又為公司自身建立綠色金融業務增長點。

- 優化財務表現：透過EMC服務費支付模式，助力企業壓降成本，並在項目移交後增加企業淨資產，進一步降低負債率
- 國際接軌：首惠產融積極推動中國綠色金融標準與國際體系兼容，提升在應對全球氣候變化治理中的影響力

As an innovation in ESG practice, the above case not only enriches the Group's product matrix in the field of green finance but also demonstrates the Group's actual contribution to advancing the low-carbon transition of state-owned enterprises and implementing the national "Dual Carbon" strategy. This practice was recognized in the ESG evaluation results of the parent Group and Beijing municipal state-owned enterprises, becoming an important demonstration case for corporate sustainable development.

上述案例作為ESG實務創新之一，不僅豐富了集團在綠色金融領域的產品矩陣，也彰顯了集團在推進國企低碳轉型與貫徹國家雙碳戰略中的實際貢獻。該實踐被所在集團及北京市屬國企ESG評價成果中予以肯定，成為企業可持續發展的重要示範案例。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued)

Green Operations (Continued)

The Environment and Natural Resources

Although the nature of the Group's business has a relatively low direct impact on the environment, we consistently believe that enterprises should shoulder their due responsibilities in promoting sustainable development. Therefore, we have deeply embedded environmental protection concepts into our daily operations, using sustainable development as a guiding principle for everything from office management and energy use to business decision-making. We not only implement various energy-saving and emission-reduction measures internally but also continuously convey environmental protection messages to employees, partners, and other stakeholders, striving to set a demonstrative example within the industry.

To further enhance the effectiveness of environmental management, the Group has established a comprehensive environmental risk monitoring and assessment system, regularly reviewing existing policies and management processes to continuously optimize environmental performance. Through systematic monitoring and analysis, we identify the potential impacts of operational activities on the environment and formulate corresponding mitigation plans. Looking ahead, we will continue to strengthen our environmental governance capabilities, ensuring that while pursuing business growth, we make substantive contributions to the sustainable development of society and the planet.

Giving Back to Society

The Group adheres to the core philosophy of "Taking from society, giving back to society," striving to create positive value for the community alongside its business development. We believe that the sustainable operation of an enterprise is inseparable from social support; therefore, we actively integrate social responsibility into our strategic planning and daily operations.

Over the past year, we have carried out various community collaborations and public welfare activities, covering areas such as environmental protection, educational promotion, health enhancement, and cultural experiences. Employees actively participated, including 27 active staff members who completed community registration, signed commitments, and participated in community environmental rectification actions, effectively raising residents' awareness of environmental sustainability while enhancing the spirit of interaction and cooperation among community members.

年度可持續發展表現 (續)

綠色營運 (續)

環境及天然資源

雖然本集團的業務性質對環境的直接影響較低，但我們始終認為，企業在推動可持續發展方面應承擔應有責任。因此，我們將環境保護理念深植於日常營運之中，從辦公室管理、能源使用到業務決策，均以可持續發展為指導原則。我們不僅在內部實施多項節能減排措施，也持續向員工、合作夥伴及其他持份者傳遞環保訊息，努力在業界樹立示範效應。

為進一步提升環境管理成效，本集團已建立完善的環境風險監控與評估制度，定期檢視現行政策及管理流程，持續優化環境績效。我們透過系統化的監測和分析，識別營運活動可能對環境造成的影響，並制定相應緩解方案。展望未來，我們將持續加強環境治理能力，確保在追求業務成長的同時，為社會及地球的可持續發展作出實質貢獻。

用諸社會

本集團堅持「取諸社會，用諸社會」的核心理念，致力於在業務發展的同時，為社區創造正面價值。我們相信，企業的可持續經營離不開社會的支持，因此積極將社會責任融入策略規劃與日常運作中。

過去一年，我們開展多項社區合作及公益活動，範圍涵蓋環境保護、教育推廣、健康促進及文化體驗等領域。員工積極參與其中，包括27名在職員工完成社區報到，簽署承諾並參加社區環境整治等行動，有效提升居民對環境可持續性的認知，同時增進社區成員的互動與合作精神。

ANNUAL SUSTAINABILITY PERFORMANCE (Continued) 年度可持續發展表現 (續)

Giving Back to Society (Continued)

In addition, we invest resources to support various charitable and social care programs. During the reporting period, the Group organized the 2025 “Show Your Love” donation campaign for Shougang employees; Shouhui Autolink contributed a total donation of RMB11,380 and purchased and distributed poverty alleviation products, effectively fulfilling its social responsibility. Hong Kong employees also participated in charitable activities through practical actions, taking part in several charity days organized by The Community Chest of Hong Kong in 2025 and making donations of HKD 2,000. At the same time, we continue to carry out support actions for vulnerable groups, demonstrating the Group’s commitment to giving back to society.

Looking ahead, we will further expand the depth and breadth of our community engagement and explore more innovative ways to promote the continuous improvement of society and the environment, helping to build a more harmonious and sustainable community environment.

用諸社會 (續)

此外，我們投入資源支持各類慈善與社會關懷計劃。報告期內，集團組織了二零二五年首鋼職工「獻愛心」募捐活動，首惠產融捐款總額達人民幣11,380元，並購買發放扶貧產品，切實履行社會責任。香港員工亦身體力行參與慈善公益活動，於二零二五年參與了香港公益金舉辦之多個慈善日並作出捐款港幣2,000元。同時，我們持續開展針對弱勢群體的支援行動，展現集團回饋社會的承諾。

展望未來，我們將進一步擴大社區參與的深度與廣度，探索更多創新方式，推動社會與環境的持續改善，助力建設更和諧、可持續的社區環境。



2025 “Show Your Love” Charity Campaign
二零二五年愛心捐獻活動

APPENDIX

附錄

1. Summary of Environmental Performance Data

1. 環境數據及表現摘要

Statistics 統計資料	2025 二零二五年	2024 二零二四年	2023 二零二三年	Unit 單位
GHG emissions⁵				
溫室氣體排放量⁵				
Scope 1 ⁶ 範圍一 ⁶	0.17	0.69	4.85	tCO ₂ e 噸二氧化碳當量
Scope 2 ⁷ 範圍二 ⁷	56.78	55.74	19.36	tCO ₂ e 噸二氧化碳當量
Scope 3 ⁸ 範圍三 ⁸	12.79	28.38	11.26	tCO ₂ e 噸二氧化碳當量
Total GHG emissions 溫室氣體總排放量	69.74	84.80	35.47	tCO ₂ e 噸二氧化碳當量
Intensity 密度	1.11	1.35	0.60	tCO ₂ e/employee 噸二氧化碳當量／每名員工
Air emissions⁹				
廢氣排放量⁹				
Nitrogen oxides 氮氧化物	0.05	0.22	0.24	Kg 千克
Sulphur oxides 硫氧化物	0.001	0.004	0.03	Kg 千克
Particles 顆粒物	0.004	0.02	0.04	Kg 千克
Energy consumption¹⁰				
能源消耗量¹⁰				
Direct energy consumption: Petrol 直接能源消耗量：汽油	0.62	2.51	15.94	MWh 兆瓦時
Indirect energy consumption: Electricity 間接能源消耗量：電力	97.44	94.73	32.95	MWh 兆瓦時
Total energy consumption 能源總消耗量	98.06	97.23	48.89	MWh 兆瓦時
Energy consumption intensity 能源消耗密度	1.56	1.54	0.56	MWh/employee 兆瓦時／每名員工
Resources consumption				
資源消耗量				
Total water consumption ¹¹ 水資源總消耗量 ¹¹	453.60	338.40	N/A 不適用	m ³ 立方米
Water consumption intensity 水資源消耗密度	7.20	5.37	N/A 不適用	m ³ /employee 立方米／每名員工
Total paper consumption 紙張總消耗量	0.82	0.63	0.15	Tonne 噸
Paper consumption intensity 紙張消耗密度	0.01	0.01	0.003	Tonne/employee 噸／每名員工

APPENDIX (Continued)

1. Summary of Environmental Performance Data (Continued)

- ⁵ The Group's GHG emissions are mainly from electricity consumption and vehicle fuel, the calculation is mainly with reference to the Stock Exchange's "How to prepare an ESG Report Appendix 2: Reporting Guidance on Environmental KPIs", the electricity emission factors published in Hongkong Electric's "Sustainability Report" and the average emission factors for electricity published by the Ministry of Ecology and Environment of the People's Republic of China.
- ⁶ Scope 1 represents direct GHG emission, including mobile sources such as vehicles in Hong Kong offices.
- ⁷ Scope 2 represents energy indirect GHG emission, including purchased electricity from all operating points.
- ⁸ Scope 3 represents other indirect GHG emissions, including business travel, primarily involving air travel.
- ⁹ The calculation of emissions mainly refers to the emission factors listed in the Stock Exchange's "How to prepare an ESG Report Appendix 2: Reporting Guidance on Environmental KPIs" and the "Technical Guidelines for the Preparation of Air Emissions Inventory for Road Vehicles" of the Ministry of Ecology and Environment of the People's Republic of China.
- ¹⁰ The Group's energy use is mainly derived from petrol and electricity consumption, and its overall energy consumption is calculated mainly with reference to the relevant conversion factors set out in the Stock Exchange's "How to prepare an ESG Report Appendix 2: Reporting Guidance on Environmental KPIs".
- ¹¹ The water supply of certain offices is managed by property companies, which raw data on the amount of water consumed cannot be provided.

附錄 (續)

1. 環境數據及表現摘要 (續)

- ⁵ 本集團的溫室氣體排放主要來自電力消耗及車輛燃油，其排放量的計算主要參考聯交所《如何準備環境、社會及管治報告附錄二：環境關鍵績效指標匯報指引》，港燈《可持續發展報告》發佈之電力排放系數及中華人民共和國生態環境部發佈之電力平均排放因子。
- ⁶ 範圍一代表直接溫室氣體排放，包括香港辦公室及中國內地的移動源，例如車輛。
- ⁷ 範圍二代表能源間接溫室氣體排放，包括所有營運點的外購電力。
- ⁸ 範圍三代表其他間接溫室氣體排放，包括商務旅行，主要涉及飛機公幹。
- ⁹ 廢氣排放量的計算主要參考聯交所《如何準備環境、社會及管治報告附錄二：環境關鍵績效指標匯報指引》及中華人民共和國生態環境部《道路機動車大氣污染物排放清單編製技術指南》所列載之排放因子。
- ¹⁰ 本集團的能源使用主要來自汽油及電力的耗用，其整體能源耗量的計算主要參考聯交所《如何準備環境、社會及管治報告附錄二：環境關鍵績效指標匯報指引》所列載之相關轉換因子。
- ¹¹ 部份辦公室的水供應由物業公司管理，其未提供取有關用水量原始數據。

APPENDIX (Continued)

附錄 (續)

2. ESG Report Index

2. ESG報告內容索引

Aspects, general disclosure and key performance indicators 層面、一般披露及關鍵績效指標	Content 內容	Page Index/ Remarks 頁次／備註
A. Environmental A. 環境		
A1 Emissions A1排放物		
General Disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air emissions, discharges into water and land, and generation of hazardous and non-hazardous waste. 有關廢氣及溫室氣體排放、向水及土地的排污、有害及無害廢棄物的產生等的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	P.10, 41-43
A1.1	The types of emissions and respective emissions data. 排放物種類及相關排放數據。	P.42
A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity. 所產生有害廢棄物總量及密度。	P.52
A1.4	Total non-hazardous waste produced d (in tonnes) and, where appropriate, intensity. 所產生無害廢棄物總量及密度。	P.52
A1.5	Description of emission target(s) set and steps taken to achieve them. 描述所訂立的排放量目標及為達到這些目標所採取的步驟。	P.11, 36-37, 41
A1.6	Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them. 描述處理有害及無害廢棄物的方法，及描述所訂立的減廢目標及為達到這些目標所採取的步驟。	P.11, 43

APPENDIX (Continued)

附錄 (續)

2. ESG Report Index (Continued)

2. ESG報告內容索引 (續)

Aspects, general disclosure and key performance indicators 層面、一般披露及關鍵績效指標	Content 內容	Page Index/ Remarks 頁次／備註
A2 Use of Resources A2資源使用		
General Disclosure 一般披露	Policies on the efficient use of resources, including energy, water and other raw materials. 有效使用資源（包括能源、水及其他原材料）的政策。	P.36-41
A2.1	Direct and/or indirect energy consumption by type in total (in MWh) and intensity. 按類型劃分的直接及／或間接能源總耗量及密度。	P.38
A2.2	Water consumption in total and intensity. 總耗水量及密度。	P.39-40
A2.3	Description of energy use efficiency target(s) set and steps taken to achieve them. 描述所訂立的能源使用效益目標及為達到這些目標所採取的步驟。	P.11, 37-38
A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them. 描述求取適用水源上可有任何問題，以及所訂立的用水效益目標及為達到這些目標所採取的步驟。	P.39
A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced. 製成品所用包裝材料的總量及每生產單位佔量。	P.41
A3 The Environment and Natural Resources A3環境及天然資源		
General Disclosure 一般披露	Policies on minimising the issuer's significant impact on the environment and natural resources. 減低發行人對環境及天然資源造成重大影響的政策。	P.36-37, 50
A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them. 描述業務活動對環境及天然資源的重大影響及已採取管理有關影響的行動。	P.50

APPENDIX (Continued)

附錄 (續)

2. ESG Report Index (Continued)

2. ESG報告內容索引 (續)

Aspects, general disclosure and key performance indicators 層面、一般披露及關鍵績效指標	Content 內容	Page Index/ Remarks 頁次／備註
B. Social B. 社會		
B1 Employment and Labour Practice B1僱傭		
General Disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare. 有關薪酬及解僱、招聘及晉升、工作時數、假期、平等機會、多元化、反歧視以及其他待遇及福利的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	P.7, 19-23
B1.1	Total workforce by gender, employment type, age group and geographical region. 按性別、僱傭類型、年齡組別及地區劃分的僱員總數。	P.24
B1.2	Employee turnover rate by gender, age group and geographical region. 按性別、年齡組別及地區劃分的僱員流失比率。	P.24

APPENDIX (Continued)

附錄 (續)

2. ESG Report Index (Continued)

2. ESG報告內容索引 (續)

Aspects, general disclosure and key performance indicators 層面、一般披露及關鍵績效指標	Content 內容	Page Index/ Remarks 頁次／備註
B2 Health and Safety B2健康與安全		
General Disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards. 有關提供安全工作環境及保障僱員避免職業性危害的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	P.8,16-18
B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year. 過去三年（包括匯報年度）每年因工亡故的人數及比率。	P.18
B2.2	Lost days due to work injury. 因工傷損失工作日數。	P.18
B2.3	Description of occupational health and safety measures adopted, and how they are implemented and monitored. 描述所採納的職業健康與安全措施，以及相關執行及監察方法。	P.16-18
B3 Development and Training B3發展及培訓		
General Disclosure 一般披露	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. 有關提升僱員履行工作職責的知識及技能的政策。描述培訓活動。	P.25-27
B3.1	The percentage of employees trained by gender and employee category. 按性別及僱員類別劃分的受訓僱員百分比。	P.27
B3.2	The average training hours completed per employee by gender and employee category. 按性別及僱員類別劃分，每名僱員完成受訓的平均時數。	P.26-27

APPENDIX (Continued)

附錄 (續)

2. ESG Report Index (Continued)

2. ESG報告內容索引 (續)

Aspects, general disclosure and key performance indicators 層面、一般披露及關鍵績效指標	Content 內容	Page Index/ Remarks 頁次／備註
B4 Labour Standards B4勞工準則		
General Disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour. 有關防止童工或強制勞工的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	P.8, 23
B4.1	Description of measures to review employment practices to avoid child and forced labour. 描述檢討招聘慣例的措施以避免童工及強制勞工。	P.23
B4.2	Description of steps taken to eliminate such practices when discovered. 描述在發現違規情況時消除有關情況所採取的步驟。	P.23
B5 Supply Chain Management B5供應鏈管理		
General Disclosure 一般披露	Policies on managing environmental and social risks of the supply chain. 管理供應鏈的環境及社會風險政策。	P.34-36
B5.1	Number of suppliers by geographical region. 按地區劃分的供應商數目。	P.35
B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored. 描述有關聘用供應商的慣例，向其執行有關慣例的供應商數目，以及相關執行及監察方法。	P.34-36

APPENDIX (Continued)

附錄 (續)

2. ESG Report Index (Continued)

2. ESG報告內容索引 (續)

Aspects, general disclosure and key performance indicators 層面、一般披露及關鍵績效指標	Content 內容	Page Index/ Remarks 頁次／備註
B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored. 描述有關識別供應鏈每個環節的環境及社會風險的慣例，以及相關執行及監察方法。	P.34-36
B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored. 描述在揀選供應商時促使多用環保產品及服務的慣例，以及相關執行及監察方法。	P.34-36
B6 Product Responsibility B6產品責任		
General Disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress. 有關所提供產品和服務的健康與安全、廣告、標籤及私隱事宜以及補救方法的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	P.9, 30-33 鑒於業務性質，本集團之日常營運與廣告或標籤並沒有重大關聯。
B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons. 已售或已運送產品總數中因安全與健康理由而須回收的百分比。	鑒於業務性質，本集團之日常營運並不涉及因安全與健康理由須回收的產品。
B6.2	Number of products and service related complaints received and how they are dealt with. 接獲關於產品及服務的投訴數目以及應對方法。	P.31-32
B6.3	Description of practices relating to observing and protecting intellectual property rights. 描述與維護及保障知識產權有關的慣例。	P.32-33

APPENDIX (Continued)

附錄 (續)

2. ESG Report Index (Continued)

2. ESG報告內容索引 (續)

Aspects, general disclosure and key performance indicators 層面、一般披露及關鍵績效指標	Content 內容	Page Index/ Remarks 頁次／備註
B6.4	Description of quality assurance process and recall procedures. 描述質量檢定過程及產品回收程序。	P.30-31
B6.5	Description of consumer data protection and privacy policies, and how they are implemented and monitored. 描述消費者資料保障及私隱政策，以及相關執行及監察方法。	P.30-31
B7 Anti-corruption B7反貪污		
General Disclosure 一般披露	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering. 有關防止賄賂、勒索、欺詐及洗黑錢的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。	P.9, 28-29
B7.1	Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the Reporting Year and the outcomes of the cases. 於匯報期內對發行人或其僱員提出並已審結的貪污訴訟案件的數目及訴訟結果。	The Group has no concluded legal cases regarding corrupt practices. 本集團在年內並無任何被提出且已審結的貪污訴訟案件。
B7.2	Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored. 描述防範措施及舉報程序，以及相關執行及監察方法。	P.28-29
B7.3	Description of anti-corruption training provided to directors and staff. 描述向董事及員工提供的反貪污培訓。	P.30

APPENDIX (Continued)

附錄 (續)

2. ESG Report Index (Continued)

2. ESG報告內容索引 (續)

Aspects, general disclosure and key performance indicators 層面、一般披露及關鍵績效指標	Content 內容	Page Index/ Remarks 頁次／備註
B8 Community Investment B8社會投資		
General Disclosure 一般披露	Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests. 有關以社區參與來了解營運所在社區需要和確保其業務活動會考慮社區利益的政策。	P.50-51
B8.1	Focus areas of contribution. 專注貢獻範疇。	P.50-51
B8.2	Resources contributed to the focus area. 在專注範疇所動用資源。	P.50-51
D: Climate-related Disclosures D：氣候相關披露		
I Governance 管治	Climate-relevant governance structure 氣候相關管治架構	P.4
II Strategy 策略	Climate-related risks and opportunities 氣候相關風險與機遇	P.45-46
	Business model and value chain 業務模式和價值鏈	P.47-49
	Strategy and decision-making 策略和決策	P.47-49
	Financial position, financial performance and cash flows ¹² 財務狀況、財務表現及現金流量 ¹²	See footnote 12 見備註12
	Climate resilience ¹³ 氣候韌性 ¹³	See footnote 13 見備註13

¹² At this stage, due to limitations in internal data availability, modelling capability, and resource allocation, the Group is not yet in a position to disclose quantified financial effects arising from climate-related risks and opportunities.

¹² 由於現階段內部數據可用性、建模能力和資源分配的限制，本集團尚無法揭露氣候相關風險和機會帶來的量化財務影響。

¹³ The Group will complete scenario analysis to evaluate the resilience of its business model under different climate pathways and progressively develop and disclose a structured climate transition roadmap over the next three to five years, setting out current initiatives and planned actions in a phased manner.

¹³ 本集團將逐步完成情境分析，以評估其業務模式在不同氣候路徑下的韌性，並在未來五年內逐步制定和披露結構化的氣候轉型路線圖，分階段闡述當前舉措和計劃行動。

APPENDIX (Continued)

附錄 (續)

2. ESG Report Index (Continued)

2. ESG報告內容索引 (續)

Aspects, general disclosure and key performance indicators 層面、一般披露及關鍵績效指標	Content 內容	Page Index/ Remarks 頁次／備註
III Risk Management 風險管理	Risk management policies and procedures 氣候相關風險管理政策及流程	P.5
IV Metrix & Targets ¹⁴ 指標及目標 ¹⁴	Greenhouse gas emissions 溫室氣體排放	P.42
	Climate-related transition risks 氣候相關轉型風險	P.45
	Climate-related physical risks 氣候相關物理風險	P.45-46
	Climate-related opportunities 氣候相關機遇	P.46
	Capital deployment 資本運用	See footnote 14 見備註14
	Internal carbon prices 內部碳定價	See footnote 14 見備註14
	Remuneration 薪酬政策	See footnote 14 見備註14
	Climate-related targets 氣候相關目標	See footnote 14 見備註14

¹⁴ At this stage, the Group has not established specific policies or measures relating to climate-related capital deployment, internal carbon pricing mechanisms, remuneration policies linked to climate performance, or quantified climate-related targets.

¹⁴ 鑒於資源、能力及時間限制，本集團尚未制定與氣候相關資本部署、內部碳定價機制、與氣候績效掛鉤的薪酬政策或量化氣候相關目標相關的具體政策或措施。



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