



中國置業投資控股有限公司*

CHINA PROPERTIES INVESTMENT HOLDINGS LIMITED

(Incorporated in Bermuda with limited liability)

Stock Code: 736

2026

ENVIRONMENTAL, SOCIAL AND
GOVERNANCE REPORT

* For identification purposes only

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ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

I. ABOUT THE REPORT

The board of directors (the “**Board**”) of China Properties Investment Holdings Limited (the “**Company**”) is pleased to present this Environmental, Social and Governance (hereinafter called “**ESG**”) Report (the “**Report**” or “**ESG Report**”) of the Company and its subsidiaries (collectively as the “**Group**” or “**we**” or “**us**”). The Report summarizes the policies, sustainability strategies, management approach, initiatives and performance made by the Group in the environmental and social aspects of its business.

Both English and Chinese versions of the Report are available on the website of the Stock Exchange of Hong Kong Limited (the “**Stock Exchange**”) and the Company’s website at www.736.com.hk. If there is any conflict or inconsistency, the English version shall prevail. Corporate governance section can be found in the Group’s 2026 Annual Report on pages 29 to 38 therein.

ENVIRONMENTAL, SOCIAL AND GOVERNANCE STRUCTURE

The Board has overall responsibility for the Group’s ESG strategy and reporting. The Board is responsible for identifying, evaluating and determining the Group’s ESG risks (including climate-related risk) and ensuring that appropriate and effective ESG risk management and internal control systems are in place. The executive directors of the Company are responsible for formulating ESG management policies, strategies, goals, and annual reporting and promoting related implementation. They also identify, evaluate, review, and manage major ESG (including climate-related) issues, risks, and opportunities while other departments are responsible for organizing, promoting, and implementing various ESG related tasks under the Group’s ESG management policies and strategies. The Group believes that ESG risks have gradually becoming an important factor in its business, and has taken the approach to incorporate ESG risks into its routine risk management process as a means of enhancing its overall risk evaluation, prioritizing and management and control capabilities (Please refer to the section “Risk Management” below for details). The Board understands that the establishment of ESG targets aids in the Group’s ESG governance. Therefore, the Board sets ESG (including climate-related) targets related to the Group’s business where appropriate. All tasks will be reported to the Board regularly in order to review and reformulate the policies and plans for achievement of goals and targets, which are vital and closely related to the core business of the Group. By comparing the progress reported against the ESG-related goals and targets to be set out in the Report, it ensures the goals and targets complement and support the Group’s strategic business development efforts, with an ultimate aim to reduce risks faced by the Group on ESG matters, improve the Group’s operations and development directions, and enhance the Group’s ESG compliance culture in the long-run. The Board is committed to integrating ESG principles into the business management practices.

The Group has set short-term and long-term sustainable development vision and goals to achieve ongoing emission reduction according to governmental requirements. Relevant emission reduction targets and corresponding strategies are established, and sustainable development factors have been incorporated into the Group’s strategic planning, business model and other decision-making processes. The Board annually monitors and reviews the effectiveness of management approach, including reviewing the Group’s ESG performance and adjusting corresponding action plans.

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REPORTING PERIOD

The Report illustrates the Group's initiative and performance regarding the environmental and social aspects during the reporting period from 1 April 2025 to 31 March 2026 (the "**Reporting Period**" or "**Year**").

REPORTING SCOPE

The Report covers subsidiaries of the Group including the operations in Hong Kong and Shanghai, the People's Republic of China ("**PRC**") only with core business principally engaged in properties investment and money lending (the "**Reporting Scope**"), unless otherwise stated, as the revenue from the aforementioned business segments accounted for approximately 100% of the total revenue of the Group, and its number of employees accounted for approximately 100% of the total number of employees of the Group during the Reporting Period. The Reporting Scope is consistent with that of previous year in 2024/25. The Group will continue to assess the impacts of its business on the major ESG aspects and to include in the ESG Report.

REPORTING BASIS

The Report is prepared in accordance with the ESG Reporting Code (the "**ESG Code**") set out in Appendix C2 to the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited ("**HKEx**"). The Report is prepared in compliance with the disclosure requirements of the "mandatory disclosure requirements" and "comply or explain" provisions set out in the ESG Code, and also with reference to the Sustainability Accounting Standards Board ("**SASB**") Standards. Certain key performance indicators ("**KPIs**") which are considered as material by the Group during the Reporting Period are disclosed in the Report. The Group will continue to optimize and improve the disclosure of KPIs. The relevant provisions and details are listed out in the Report.

During its preparation, the Group adheres to the reporting principles of materiality, quantitative, balance and consistency by:

Reporting Principles	Interpretation	The Group's Application
Materiality	The Report should disclose significant impacts on the environment and society, or aspects that materially affect how the stakeholders assess the company and make decisions.	The Group conducts questionnaires and communicates with stakeholders and conducts the materiality assessment for identifying material ESG issues, and reports on the Group's material sustainability issues.

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Reporting Principles	Interpretation	The Group's Application
Quantitative	The KPIs disclosed in the report shall be calculable and comparable where applicable.	Under feasible situation, the Group records, calculates and discloses quantitative information and conducts comparisons with past performance. KPIs in respect of historical data are to be measurable. Information of the standards, methodologies, references and source of key emission of these KPIs are stated wherever appropriate.
Balance	The issuer should objectively and truthfully report its current year ESG performance.	The Group follows the principles of accuracy, objectivity, and fairness to report its achievements and challenges in sustainable development.
Consistency	The ESG report should be prepared in a consistent manner, its ESG's KPIs can be compared to understand corporate performance.	The Group ensures consistency in preparing the report and managing its ESG data for future comparison. Any changes that could affect a meaningful comparison of the KPIs have been disclosed accordingly.

The Group's GHG emissions were calculated based on the methodologies and emission factors set out in the "Environmental Performance Data Summary" section of the Report, with reference to Appendix 2: Reporting Guidance on Environmental KPIs of the ESG Code. Methodologies for Scope 1, Scope 2 and selected Scope 3 calculations, including activity data sources and emission factors, are detailed within the relevant KPI disclosures. The Group also referred to climate-related metric guidance under the IFRS Sustainability Disclosure Standards, as encouraged by the HKEx.

APPROVAL OF THE REPORT

The Report was approved by the Board on 17 July 2026.

CONTACT INFORMATION

The Group welcomes your feedback on the Report for its sustainability initiatives. Please contact us through the Company's website at www.736.com.hk.

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II. RISK MANAGEMENT

The Group identifies and manages ESG risks in order to achieve its business objectives and ensure its stable development. The Group adopts a risk management system under a top-down risk management structure. The Board is responsible for developing the Group's sustainable development strategy and emission reduction goals, assessing actual and potential climate-related risks and opportunities that affect the Group's operations, and ensuring the appropriateness and effectiveness of the Group's ESG management and internal control systems. Through exercising oversight on the Group's management and active and conducive communication with management personnel and employees who are involved in the day-to-day operation of the Group's business, the Board is able to identify material ESG risks in the aspects of emissions, consumption of resources, impact on natural resources and climate change, as well as other social aspects pertaining to our Group. As part of this, the Board is responsible for identifying and assessing the Group's significant ESG risks, determining related risk levels, and formulating counter measures for which management is implemented by relevant departments and business units. The Group believes that ESG risks have gradually become an important factor in its business, and has taken the approach to incorporate ESG risks into its routine risk management process as a means of enhancing its overall risk evaluation, prioritizing and management and control capabilities.

Risk	Description	The Group's Response
Strategy		
Catastrophic Risk	Sudden and destructive risks are unpredictable, such as public health emergencies or pandemic which affect employee health and safety and the efficiency of corporate operations, and leads to issues such as supply chain instability, all of which pose challenges to corporate business operations.	The Group has established relevant guidelines to ensure employee health and safety. The Group has also strengthened the cleaning and disinfection of operating sites and provided materials such as sanitizer to ensure workplace and personal hygiene.
Low-carbon Economy Transition	The globe is transitioning to a low-carbon economy, and countries are also accelerating their energy transformation and policy adjustments to replace traditional energy with clean and renewable energy technologies. If an enterprise fails to respond to changes in government policies, regulations, technology and market structure in a timely manner, it may result in negative impacts on its operational stability and profitability.	In view of the nature of the Group's business, we will implement energy-efficient upgrades while increasing renewable energy adoption, integrate ESG criteria into credit assessments to reduce to high-carbon sector exposure, and conduct regular policy impact analyses to enhance operational resilience.

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Risk	Description	The Group's Response
Operational Risk		
Human Resources Risk	With the increasing emphasis on sustainable development requirements, the demand for skilled personnel is expected to grow significantly. A lack of adequate knowledge transfer or training programs may result in a shortage of critical expertise, posing challenges to meeting sustainability objectives.	The Group's relevant departments will develop training plans based on employees' needs and operational requirements. These plans will be discussed and coordinated with department heads to ensure that the most appropriate and effective professional courses are provided to employees.
Compliance Risk		
Tightening Environmental Policy Risk	Energy efficiency regulations are expected to become increasingly stringent, leading to higher time and resource demands for complying with enhanced emissions reporting requirements and implementing ESG reporting standards.	The Group closely monitors changes in policies and regulations to ensure timely compliance with all requirements. Additionally, the Group actively implements energy-saving and emissions reduction initiatives, demonstrating its commitment to minimizing environmental impact throughout its operations.
Corruption Risk	From a financial and governance perspective, incidents of financial fraud and corruption can severely harm the company's interests and reputation, diminish shareholder value, and result in regulatory penalties from government authorities, among other adverse consequences.	The Group has adopted a zero-tolerance approach for all kinds of corruption, bribery and extortion situation, and encourage employees to report any issue related to corruption, bribery and extortion to reduce violations of laws and regulations.

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III. STAKEHOLDERS' ENGAGEMENT

The Group is committed to maintaining the sustainable development of its business and the environmental protection of the communities in which it operates. The Group maintains a close tie with its stakeholders, including government/regulatory organizations, shareholders/investors, employees, customers, suppliers, community, etc. and strives to balance their opinions and interests through constructive communications in order to determine the directions of its sustainable development. The Group assesses and determines its environmental, social and governance risks, and ensures that the relevant risk management measures and internal control systems are operating effectively. The following table shows the means of communication with the stakeholders and the management response to the stakeholders' expectations and concerns:

Stakeholders	Expectations and concerns	Communication channels	Management response
Government/ Regulatory organizations	➤ Compliance with laws and regulations ➤ Fulfill tax obligation	➤ Periodic report/interim announcement ➤ Correspondence ➤ Handle official business through government affairs website or application	➤ Uphold integrity and compliance in operations ➤ Timely tax payments to fulfil its legal obligations while actively contributing to the betterment of society. ➤ Establish comprehensive and effective internal control system
Shareholders/ investors	➤ Return on investment ➤ Information transparency ➤ Corporate governance system	➤ Information disclosed on the HKEx website ➤ Annual general meeting and other shareholders' meetings	➤ Management possesses relevant experience and professional knowledge in business sustainability ➤ Ensure transparent and effective communication by dispatching websites of HKEx and the Company ➤ Continue to improve the internal control system and focus on risk management

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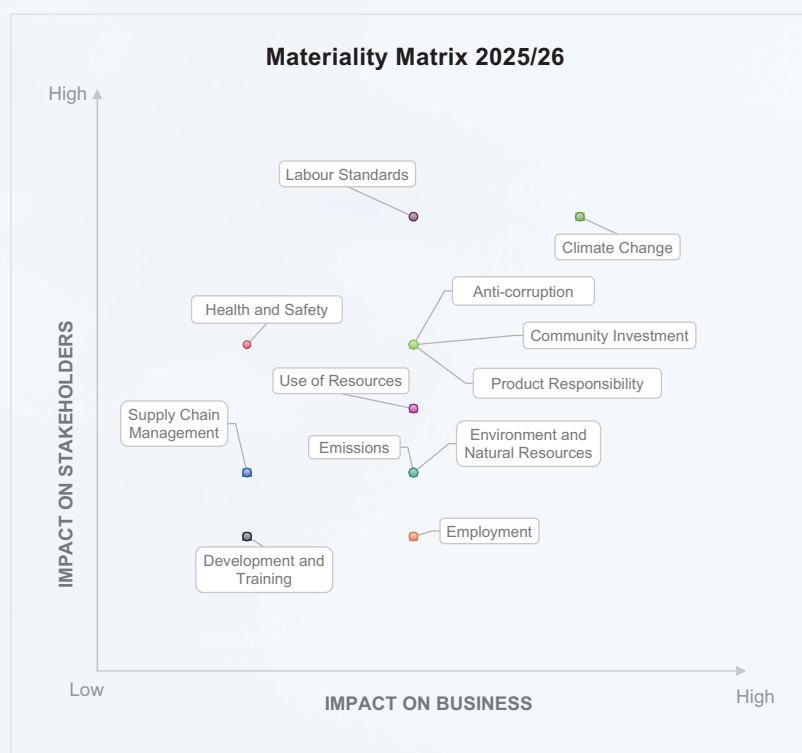
Stakeholders	Expectations and concerns	Communication channels	Management response
Employees	➤ Labor rights ➤ Career development ➤ Compensation and welfare ➤ Health and workplace safety	➤ Employee performance evaluation ➤ On-the-job training ➤ Internal meetings and announcements ➤ Contact via email, employees' mailbox, phone and communication applications	➤ Establish contractual provisions to safeguard labor rights and ensure fair treatment of employees ➤ Encourage employees to participate in continuous education and professional training ➤ Establish a fair, reasonable and competitive remuneration scheme ➤ Pay attention to occupational health and safety
Customers	➤ High quality services	➤ Contact via email and phone call	➤ Improve the quality of services continuously in order to maintain customer satisfaction ➤ Ensure proper contractual obligations are in place
Suppliers	➤ Stable demand ➤ Good relationship with the Company ➤ Corporate reputation	➤ Contact via email and phone call	➤ Ensure proper contractual obligations are in place ➤ Establish policy and procedures in supply chain management ➤ Establish and maintain stable and long-term relationships with suppliers ➤ Select suppliers with due care
Community	➤ Environmental protection ➤ Community contribution ➤ Economic development	➤ Information disclosure via website managed by government department ➤ Community activities	➤ Pay attention to climate change ➤ Maintain good and stable financial performance and business growth

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IV. MATERIALITY ASSESSMENT

The Group has adopted the principle of materiality in ESG reporting by understanding the key ESG issues that are important to the business of the Group. During the Reporting Period, the Group undertook its annual materiality assessment exercise. The objective of materiality assessment is to identify ESG topics that are material and relevant to the Group's operation. This included distributing questionnaires to stakeholders so as to identify the most significant environmental and social impacts on its business and various stakeholders. To identify potential material topics for disclosure in the Report, we took reference to the ESG Code and set possible topics for assessment.

According to the results of the materiality assessment, the Group's materiality matrix below demonstrates the ESG topics and aspects material to the Group:



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V. ENVIRONMENTAL PROTECTION

The Group attaches great importance to environmental protection, energy conservation and emission reduction, and adheres to the management philosophy of sustainable development to achieve green operation and balanced development. In response to the global environmental protection trends, the Group upholds the environmental policy of “energy conservation, carbon reduction, compliance with regulations” and implements energy saving and emission reduction measures to mitigate the environmental risks and negative impacts from the Group’s business activities. We continue to promote awareness of environmental conservation in the workplace and to our employees and encourage our employees to save energy and reduce waste. To maintain a balance between efficient operation and environmental protection, we have established a set of comprehensive environmental protection policies to cover air pollutant and greenhouse gas (“GHG”) emission reduction, energy efficiency, water conservation, and hazardous and non-hazardous waste management. We have also formulated corresponding indicators and various measures to manage natural resources. The relevant data of environmental performance is shown in the section “Environmental Performance Data Summary”.

1. MANAGEMENT OF EMISSIONS

The Group engages primarily in properties investment and money lending businesses. These businesses do not involve any production activities and hence, no packaging materials are used, and no material hazardous waste and air pollutants are produced in the ordinary course of business. The environmental impact of the Group mainly comes from its use of natural resources, generation of office and domestic waste, and discharge of domestic wastewater. Energy conservation and emission reduction are one of the important items for the Group and thus we undertake various measures to reduce energy consumption, enhance energy efficiency and minimize our impact on the environment (Please refer to the section “Conservation of Energy” below for details). Our waste management initiatives are focused on the collection of wastepaper for recycling (Please refer to the section “Conservation of Paper” below for details). Illegal disposal of regulated electrical equipment is prohibited, and chemicals that are harmful to the environment and wastewater that contains hazardous substances are not allowed to discharge into water pipelines. The office and domestic waste are collected and centrally processed by the property management office of the Group’s office. No material hazardous and non-hazardous waste was generated during the Reporting Period in view of our nature of business. The Group will continue to assess, record and disclose its GHG emissions and other environmental data annually, and evaluate the effectiveness of existing measures.

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This year, the Group discloses GHG emissions data for the Group's principal operations, including carbon dioxide, methane, and nitrogen dioxide, consistent with the reporting scope of the Report. Please refer to the "About the Report – Reporting Scope" section of the Report for details. Generally, we use the operating control approach to set boundaries for reporting, unless otherwise stated. The Group measures its GHG emissions in accordance with the GHG Protocol: A Corporate Accounting and Reporting Standard (2004). Additionally, for the first time, the Group referenced the GHG Accounting Systems: Enterprise Value Chain (Scope 3) Accounting and Reporting Standards (2011) to identify our Scope 3 GHG emissions in 15 categories within Scope 3. For the first time, the Group identified and disclosed four Scope 3 categories relevant to its business during the Reporting Period. Other categories were excluded because they are unrelated to the Group's business or the data is not material for quantification. Specifically, this year the Group preliminarily disclosed Scope 3 GHG emissions for a total of four categories: Category 1 – purchased goods and services, Category 3 – fuel and energy related activities, Category 5 – waste generated in operation, and Category 7 – employee commuting. In the future, the Group will continue to optimize its Scope 3 data collection processes and gradually expand the disclosure scope based on data credibility.

During the Reporting Period, the Group's total GHG emissions from Scope 1 and Scope 2 amounted to 43.40 (2024/25: 48.88) tonnes of CO₂ equivalent, representing the decrease of 5.48 tonnes of CO₂ equivalent or 11.21% as compared with the previous year.

In addition, the Group advocates emission reduction, and is committed to achieving sustainable operations. To this end, the Group has previously set emission targets to evaluate the effectiveness of our policies and measures. Using 2022/23 as the baseline year, the Group set performance targets, including a 10% reduction in intensity for air pollutant emissions and GHG emissions (mainly Scope 1 and Scope 2), to be achieved by or before 2025/26.

During the Reporting Period, the Group conducted a review of the progress of its previously established targets. Compared with the 2022/23 baseline year, air pollutant emission intensity and GHG emission intensity (mainly Scope 1 and Scope 2) decreased by 47.00% and 39.13%, respectively. Accordingly, the Group has achieved its target of reducing both air pollutant emission intensity and GHG emission intensity by 10% by or before 2025/26.

In light of the achievement of the previous targets and the Group's evolving operational needs, the Group reassessed its environmental objectives and established new targets that better reflect its operational characteristics and long-term business development.

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The newly established targets, together with the corresponding measures and performance indicators, are presented in the table below.

Environmental aspects	Targets	Steps taken to achieve the targets	2025/26 vs. 2024/25	Achievement Status
Air Pollutants Emissions	Reducing total air pollutant emissions by 10% by 2029/30, using 2024/25 as the baseline year	– Carrying out regular maintenance of vehicles with good condition for operational efficiency – Planning the routes in advance before departure – Turning off the engine when stop by – Encouraging the use of public transportation	Decreased by 9.69%	In progress
GHG Emissions	Reducing gross Scope 1 and 2 GHG emissions by 10% by 2029/30, using 2024/25 as the baseline year	– Setting the temperature of air-conditioning system in a range between 25°C to 26°C – Switching off lights and unnecessary energy-consuming devices when they are not in use – Keeping energy-consuming devices in good condition – Promoting environmental protection such as saving water and electricity by slogan or poster in office	Decreased by 11.21%	In progress

Compared to the corresponding period of 2024/25, the reduction in air pollutants and GHG emissions were primarily attributable to decreased fuel consumption following the disposal of one motor vehicle during the Reporting Period.

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Compliance

The Group has been in strict compliance with the relevant laws and regulations in the PRC and Hong Kong, including but not limited to the Environmental Protection Law of the PRC* (《中華人民共和國環境保護法》), the Law of the PRC on the Prevention and Control of Atmospheric Pollution* (《中華人民共和國大氣污染防治法》) and the Air Pollution Control Ordinance (Chapter 311 of the Laws of Hong Kong). During the Reporting Period, there was no material breach of nor non-compliance with the applicable laws and regulations related to environmental protection that have significant impact on the Group.

2. MANAGEMENT OF RESOURCES UTILIZATION

In order to comply with the applicable laws and regulations, the Group carefully manages the use of resources, encourages our employees to use resources in a prudent manner to ensure the best use of resources. We continually seek to identify and reduce environmental impacts attributable to our operational activities, demand our employees focus on energy conservation and follow our environmental policies and measures to achieve the win-win situation for the Group and the earth.

Conservation of Energy

Conservation of Gasoline and Towngas

Gasoline is mainly used in vehicles. The Group has implemented several conservation measures to reduce exhaust gas and GHG emissions. For example, drivers must plan their routes in advance before departure, when passengers are going to the same or nearby locations, the same vehicle should be used to shorten the driving distance and reduce the consumption of gasoline. The driver must stop and turn off the engine to reduce energy consumption and exhaust gas. The departments using the vehicles must ensure that there is no fuel leakage and conduct regular repairs and maintenance for better energy use efficiency, and reduce fuel consumption and exhaust gas emission due to part failure. We promote the concept of “green travel” and encourage employees to use public transport to reduce the use of vehicles. We deploy various communication tools to communicate with business partners to reduce the use of vehicles and the number of business trips, thereby reducing the generation of GHG and exhaust gas. During the Reporting Period, the Group consumed 9,738.91 (2024/25: 11,457.63) liters of gasoline, representing a reduction of 1,718.72 liters or 15.00% as compared with the previous year. This is mainly attributable to the further disposal of a motor vehicle by the Group during the Reporting Period.

Towngas is mainly used in the staff quarter. We encourage our employee to save towngas and switch it off when not in use. During the Reporting Period, the utilization period of the staff quarter increased, resulting in higher towngas consumption. Despite the Group’s ongoing towngas conservation initiatives and efforts to improve usage efficiency, the total consumption increased to 12,783.00 (2024/25: 11,509.00) megajoules (“MJ”), representing an increase of 1,274.00 MJ or 11.07% as compared with the previous year.

* The English name is for identification purposes only

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Conservation of Electricity

The Group consumes electricity mainly in offices, and controls the use of electricity in an efficient and reasonable manner through daily management. We set up a series of measures to save electricity and to improve energy use efficiency for electrical appliances, and to educate employees on the relationship between energy use and sustainability of the planet, and to raise their awareness of conservation so that they can build good habit in use of electricity. For example, we use energy-efficient equipment and strictly control the temperature and duration of use of air-conditioners. Electrical equipment, including lighting, air-conditioners, computers, personal electronic devices and common office equipment, etc. are turned on according to actual need during office hours, and staff are encouraged to switch off the equipment when it is not in use and after work. Employees must strictly follow the manual to operate electrical equipment properly to keep them in good condition and use electricity effectively. We also pay attention to the maintenance of electrical equipment. Employees must report to the Office immediately for repair to avoid any electricity wastage in case of any abnormality found. The Group's electricity consumption increased by 3.79 megawatt hours or 10.03% as compared with the previous year, and amounted to 41.59 (2024/25: 37.80) megawatt hours during the Reporting Period.

Conservation of Water

Water consumption of the Group is mainly barreled drinking water purchased from vendors and water used in sanitary being supplied and managed by the property management company. During the Reporting Period, although the Group did not encounter any water supply problem, the Group understands that water resources are precious and limited. Therefore, in order to reduce water use, the Group actively implemented different water conservation measures, for example, water-saving tips are posted in pantry; drinking water cannot be used in other way; water flow from tap is controlled at low level; water taps are turned off when not in use. The Group consistently reminds employees about the environmental impact of their water usage habits. This aims to encourage the adoption of responsible water usage practices, enhance environmental awareness, and implement water efficiency measures in daily office operations. The water consumption of the Group was decreased by 6.00 cubic meters or 1.40% as compared with the previous year, and amounted to 422.00 (2024/25: 428.00) cubic meters of water.

Conservation of Paper

The Group promotes the "paperless office" policy and encourages employees to distribute information and documents in electronic format. The Group recycles envelopes and folders; presets the printer to double-sided printing, posts reminding notice next to the printer to remind employees to use double-sided printing and reuses paper as much as possible, puts the double-sided wasted paper into the recycled paper collection box and recycled by a qualified recycler. During the Reporting Period, paper consumption increased compared with the previous year, and amounted to 0.08 (2024/25: 0.05) tonnes. The increase was primarily attributable to the operational needs of the Group, where document printing and photocopying are unavoidable for handling business-related materials.

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Use of Packaging Materials

During the Reporting Period, the Group did not consume significant packaging materials due to our business nature.

In addition, the Group advocates energy and resources saving, and is committed to achieving sustainable operations. To this end, the Group has set energy and water conservation targets to evaluate the effectiveness of our policies and measures. Using 2022/23 as the baseline year, the Group set performance targets, including a 10% reduction in energy consumption intensity and water consumption intensity to be achieved by or before 2025/26.

During the Reporting Period, the Group conducted a review of the progress of its previously established targets. Compared with the 2022/23 baseline year, energy consumption intensity decreased by 38.14%, while water consumption intensity increased slightly by 0.29%. Accordingly, the Group has achieved its target of reducing energy consumption intensity by 10% by or before 2025/26, while the target relating to water consumption intensity has not yet been achieved.

In light of the performance review outcomes, the Group established new energy and water conservation targets and will continue to implement relevant measures to improve resource efficiency and support the achievement of the newly established targets.

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The newly established targets, together with the corresponding measures and performance indicators, are presented in the table below.

Environmental aspects	Targets	Steps taken to achieve the targets	2025/26 vs. 2024/25	Achievement Status
Energy Conservation	Reducing total energy consumption by 5% by 2029/30, using 2024/25 as the baseline year	– Setting the temperature of air-conditioning system in a range between 25°C to 26°C – Switching off lights and unnecessary energy-consuming devices when they are not in use – Keeping energy-consuming devices in good condition – Carrying out regular maintenance of vehicles with good condition for operational efficiency – Encouraging the use of public transportation	Decreased by 8.23%	In progress
Water Conservation	Reducing water consumption by 2% by 2029/30, using 2024/25 as the baseline year	– Turning off the water taps when not in use – Promoting environmental protection such as saving water and electricity by slogan or poster in office	Decreased by 1.40%	In progress

3. THE ENVIRONMENT AND NATURAL RESOURCES

The Group has a pool of dedicated and diligent employees. When formulating sustainable development strategies, the employees actively support and contribute feasible suggestions speeding up the Group's pace towards green management. In view of the nature of the Group's business, we have no significant impact on the environment. The Group reviews its environmental policy from time to time and will consider implementing further eco-friendly measures and practices to enhance environmental sustainability and evaluate and monitor regularly the impact of past and present business activities regarding health, safety and environmental matters. In order to let everyone of the Group have better understanding of any negative impact of our business activities on the environment, we continue to adopt various policies, measures, and actions in reducing carbon footprint (Please refer to "Management of Emissions" and "Management of Resources Utilization" above for details).

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The Group will continue to revisit and identify the sources of wastes produced in operations, to evaluate the impacts on the environment for use of resources, to establish and implement effective measures including promotion of energy conservation and emission reduction, extensive use of energy-saving products, and the best use of office resources to minimize our carbon footprint. We constantly enhance our employees' awareness in environmental protection and resource conservation, and to fulfill our social responsibilities and obligations in the process of conducting and developing our business, to achieve coordinated development of the Group, the society and the environment together.

4. CLIMATE CHANGE

Climate change has become an increasingly significant global concern, with the rising frequency of extreme weather events posing ongoing impacts on business operations and long-term development. The Group continues to monitor climate-related risks and opportunities and integrates such considerations into its sustainability approach and business management. As an enterprise primarily engaged in properties investment and money lending, the Group is mindful of the potential impacts of climate change on its daily operations, resource usage and operational stability, and continues to enhance its identification and response mechanisms to strengthen overall resilience.

Governance

The Group manages climate-related matters through its overall ESG governance framework, with the Board of Directors assuming ultimate oversight responsibility. Climate change considerations are incorporated into the Group's established ESG management system and are addressed alongside other environmental and sustainability matters in an integrated manner. For details of the governance structure and specific responsibilities, please refer to the section "Environmental, Social and Governance Structure" in the Report. To avoid duplication with existing disclosures, this section provides supplementary information on the governance of climate-related issues in accordance with the requirements of Paragraph 19 of Part D in the ESG Code.

The Board is responsible for identifying, evaluating and determining climate-related risks and opportunities, and for overseeing the effectiveness of the Group's risk management and internal control systems. Under this framework, climate-related risks and opportunities are considered as part of the Group's overall risk management process and are included in the assessment of its operations, including property investment and money lending activities. Executive Directors are responsible for formulating ESG policies, strategies and targets, and for the implementation of relevant measures, including the identification, assessment and management of climate-related risks and opportunities. Relevant departments are tasked with coordinating and implementing such initiatives and integrating climate considerations into daily operations and decision-making processes.

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The Board maintains oversight through regular reviews of climate-related updates submitted by management. It monitors progress on climate-related risk management and target implementation and, where appropriate, adjusts strategies and measures to ensure alignment with the Group's overall development direction. The Board is informed of climate-related risks, opportunities, performance indicators, and emerging regulatory developments at least annually, and more frequently if significant issues arise.

The Board is responsible for overseeing the setting of climate-related targets and regularly reviewing progress toward those targets and providing guidance on improvement measures and resource allocation when necessary. To support effective governance, members of the Board and relevant personnel may participate, where appropriate, in training on ESG and sustainability-related topics, and the Group may engage external professional advisors to enhance its understanding of emerging regulatory requirements and best practices. At present, the Group does not incorporate climate-related considerations or climate-linked performance indicators into its remuneration policies for directors, senior management or employees. To further strengthen management's accountability and effectiveness in addressing climate related matters, the Group will explore the feasibility of enhancing our remuneration policies by incorporating climate related performance indicators into executive remuneration.

Strategy

To assess the potential impacts of climate change on its operations, the Group has made reference to internationally recognized climate scenario frameworks and conducted analyses under different climate pathways. The selected scenarios include Representative Concentration Pathways ("**RCPs**") developed by the Intergovernmental Panel on Climate Change ("**IPCC**"), as well as transition pathways reflecting global energy and policy developments based on references from the International Energy Agency ("**IEA**").

Specifically, the Group considers both low-emission and high-emission pathways to evaluate the potential impacts of different temperature trajectories, including changes in extreme weather patterns as well as the implications of tightening or prevailing policy environments on its operating context. The following climate scenarios have been selected for climate-related risk and opportunity assessments respectively:

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Risk and opportunity type	Source	Scenario	Description
Physical risks • Acute • Chronic	IPCC	Low-emission scenario: RCP2.6	Assumes strong global mitigation efforts leading to rapid reductions in GHG emissions, with temperature increases limited and relatively lower exposure to extreme weather risks
		High-emission scenario: RCP8.5	Assumes limited mitigation actions, continued increase in GHG emissions, and significant temperature rise, resulting in more frequent and severe extreme weather events
Transition risks • Policy and legal • Technology • Market • Reputation Opportunities • Energy efficiency • Product and services • Resilience	IEA	Low-emission scenario: Net Zero Emissions Scenario (“ NZE ”)	Assumes strengthening climate policies and regulatory requirements globally, accelerating decarbonization and increasing compliance and operational expectations
		High-emission scenario: Stated Policies Scenario (“ STEPS ”)	Reflects ongoing implementation of current policies, creating opportunities for operational efficiency improvement and enhanced risk management

The Group assesses climate-related risks across different time horizons, defined as follows:

- Short-term: 1-3 years
- Medium-term: 3-5 years
- Long-term: beyond 5 years

The operational scope of the Group’s climate scenario analysis is aligned with the reporting boundary of the Report and focuses on its principal business activities, namely property investment operations in Shanghai, the PRC, and money lending business in Hong Kong. The analysis aims to identify the potential impacts of climate change under different scenarios on the Group’s key operations and business environment, supporting the overall assessment of climate-related risks and opportunities.

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Climate-related risk and opportunities analysis

Type of risk/ opportunity	Influence path	Financial impact	Time horizon and impact level	Response strategy
Physical risk				
Acute risk: Extreme weather events (e.g. typhoons, heavy rain, flooding and thunderstorms)	Business model: The property investment operations may experience disruptions to property usage and leasing arrangements; the money lending operations may face temporary interruptions to office operations and client service. Value chain: Disruptions to property management and supporting services; delays in customer interactions, documentation processing and payment arrangements.	- Increased operating costs for emergency response, repairs and business continuity arrangements - Potential disruption to rental operations affecting income stability - Temporary delays in loan processing or repayment affecting receivables management	Short-term: Low to medium Medium-term: Low Long-term: Low	- Strengthen preventive measures for extreme weather (e.g. securing assets, inspections) - Arrange flexible working arrangements under severe weather conditions - Enhance data protection and backup measures
Chronic risk: Sustained high temperature	Business model: The property and office operations may face increased cooling demand and operational pressure; the daily operations may be affected by employee health and working conditions. Value chain: Increased reliance on energy and facility support for maintaining operations.	- Increased electricity consumption and operating costs - Additional operating costs for workplace support and employee well-being	Short-term: Low Medium-term: Low to medium Long-term: Low to medium	- Optimize workplace arrangements and ventilation - Provide health protection measures and resources for employees - Enhance energy management practices

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Type of risk/ opportunity	Influence path	Financial impact	Time horizon and impact level	Response strategy
Transition risk				
Policy & legal: Increasingly stringent policies due to energy-efficiency, ESG reporting and compliance requirements	Business model: The Group may incur additional compliance and disclosure for its property investment and money lending operations; may need to update internal procedures and data collection to remain aligned with applicable requirements. Value chain: The Group may need to monitor regulatory developments affecting tenants, service providers and relevant borrowers/ guarantors.	- Higher compliance-related operating costs - Finance costs may also be affected, if financing conditions tighten	Short-term: Low Medium-term: Medium Long-term: Medium	- Monitor updates in environmental laws, regulations and ESG reporting requirements - Continue GHG emissions calculations and implement energy-saving/ emission-reduction measures as part of ongoing compliance - Integrate ESG-related risks into the Group's overall risk management framework and decision-making processes

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Type of risk/ opportunity	Influence path	Financial impact	Time horizon and impact level	Response strategy
Technology: Limited relevance of low-carbon/energy-saving technology changes	Business model: Given its office-based property investment and money lending operations, the Group faces limited technology substitution risk and may consider practical energy-efficiency upgrades where appropriate. Value chain: The Group may monitor technology-related impacts on tenants' needs and borrowers' credit profiles, and evaluate cost-effective solutions and suppliers.	The financial impact is expected to be minimal, with only slight increases in capital and operating costs for efficiency improvements, as the Group has limited reliance on advanced technology	Short-term: Low Medium-term: Low Long-term: Low	In light of the Group's business nature, the main focus will remain on ongoing monitoring and practical efficiency improvements rather than heavy technology deployment
Market: Changing investor, tenant and customer preferences, and broader market expectations on climate/ESG performance	Business model: The Group may face higher environmental expectations from tenants and stakeholders, which could affect tenant retention and market positioning. Value chain: The Group may respond to evolving expectations from co-financiers, investors, tenants, service providers and customers, and reflect relevant ESG factors in market decisions.	Experience revenue fluctuations and incur additional operating and marketing costs to maintain competitiveness and stakeholder confidence	Short-term: Low Medium-term: Low Long-term: Low to medium	- Comply with climate-related regulations, maintain communication with stakeholders, and treat climate change as a relevant consideration in market decisions - Improve service quality, transparency and risk management so as to support stakeholder confidence

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Type of risk/ opportunity	Influence path	Financial impact	Time horizon and impact level	Response strategy
Reputation: Heightened stakeholder scrutiny of ESG compliance and environmental responsibility	Business model: Failure to meet climate-related compliance or stakeholder expectations may affect confidence among investors, tenants, customers and counterparties. Value chain: Negative perceptions may affect relationships with stakeholders, requiring clearer communication and evidence of environmental and compliance practices.	- Revenue may be affected by reduced stakeholder confidence; - Additional costs may be incurred for compliance, disclosure and stakeholder engagement	Short-term: Low Medium-term: Low Long-term: Low	- Review business activities and environmental practices, fulfil social responsibility and maintain compliance-focused disclosure - Continue stakeholder engagement and uphold integrity, internal control and risk management in day-to-day operations
Opportunity				
Energy efficiency: Energy efficiency improvements in property and office operations	Business model: Energy-saving measures and efficient technologies in office and property operations improve resource utilization and environmental performance Value chain: Efficient property management supports tenants in reducing carbon footprint and energy costs, enhancing sustainability across the value chain	Operating costs decrease through reduced energy consumption, with modest upfront capital expenditure for efficiency upgrades	Short-term: Low Medium-term: Low Long-term: Medium	Implement energy-saving initiatives, promote efficient use of resources, and adopt energy-efficient equipment where appropriate

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Type of risk/ opportunity	Influence path	Financial impact	Time horizon and impact level	Response strategy
Product and services: Enhancement of ESG- integrated products and services	Business model: Integrating ESG factors into property management and credit assessment improves service quality and aligns with stakeholder expectations Value chain: Stronger ESG performance enhances stakeholder relationships, tenant retention and attraction of sustainability-focused clients	Revenue growth opportunities from improved tenant retention and attraction	Short-term: Low Medium-term: Low Long-term: Medium	Incorporate ESG factors into business processes, enhance service transparency, and align offerings with sustainability expectations
Resilience: Strengthening climate resilience in operations	Business model: Strengthened energy management, regulatory monitoring and disaster response enhance operational resilience and stability Value chain: Improved resilience reduces disruption risks and supports stable stakeholder relationships and business continuity	Reduced potential disruption losses and improved cost stability	Short-term: Low Medium-term: Low Long-term: Medium	Enhance climate risk management, monitor regulatory developments, and strengthen emergency response and operational resilience

Based on the climate scenario analysis of its business model and value chain, the Group has identified and assessed relevant climate-related risks and opportunities across different time horizons. Given the nature of its operations, which are primarily office-based property investment and money lending activities with no production processes, the overall financial impact of climate-related risks and opportunities is currently assessed to be limited.

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During the Reporting Period, climate-related risks and opportunities did not have a material impact on the Group's financial position, financial performance or cash flows. No significant risk of material adjustment to the Group's financial results within the next annual reporting period has been identified.

Climate-related physical risks, including extreme weather events and sustained temperature increases, may lead to operational disruptions, increased energy consumption and higher operating costs, potentially affecting property operations, rental stability and office-based services. At the same time, climate-related transition risks arising from evolving regulatory requirements, market expectations and heightened ESG scrutiny may result in increased compliance and disclosure costs, and may affect tenant retention, customer demand and stakeholder confidence.

Meanwhile, climate change also presents opportunities for the Group to enhance operational efficiency and strengthen its business model. Through energy efficiency improvements and resource management, the Group may reduce operating costs and improve environmental performance. The Group may also enhance service quality, support tenant retention and attract sustainability-focused clients, while strengthening resilience and maintaining stable operations under climate-related uncertainties.

Climate-related considerations have been gradually integrated into the Group's strategic planning, business operations and decision-making processes. Although the Group does not currently maintain a formal climate transition plan, it continues to monitor evolving regulatory requirements and industry practices, and will consider developing a structured transition strategy when appropriate.

Based on scenario analysis under different climate pathways, the Group considers its current business model to be relatively resilient to climate-related risks, given its limited exposure to physical assets and absence of production activities. Nonetheless, the Group continues to enhance its resilience by strengthening energy management, monitoring regulatory developments, and improving disaster response and business continuity measures.

Climate-related initiatives are implemented as part of the Group's existing operational and management functions, with resources allocated through routine budgeting processes. Investments related to energy efficiency, ESG data management and operational improvements are integrated into general business activities and supported by internal resources. The Group does not currently have a dedicated climate-related capital deployment plan. However, it will continue to assess potential resource requirements in response to evolving regulatory expectations and climate-related risks.

At this stage, the Group adopts a qualitative approach to assess the financial impacts of climate-related risks and opportunities, taking into account scenario analysis results and actual business operations. While individual financial impacts cannot be reliably quantified, the Group will continue to improve its data collection and analysis capabilities and explore the feasibility of more detailed quantitative assessment in the future.

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Risk Management

Climate-related risks and opportunities are integrated into the Group's overall risk management and internal control framework, and are managed in alignment with the processes applied to other material risks. The identification, assessment, prioritization and monitoring of climate-related risks are incorporated into the Group's existing risk management procedures.

Management and relevant departments are responsible for identifying and assessing climate-related risks and opportunities as part of ongoing operational and risk management activities. These assessments take into account available climate data, regulatory developments, industry practices and scenario analysis outputs, and are primarily conducted on a qualitative basis, considering potential operational, financial and compliance implications.

Climate-related matters are coordinated under the Group's ESG governance framework. Relevant data and assessment results are consolidated by designated management functions, while the Board of Directors, supported by its oversight functions, is responsible for overseeing the effectiveness of the Group's risk management and internal control systems in addressing climate-related risks and opportunities.

Climate-related risks and opportunities are prioritized and monitored in accordance with the Group's established risk management approach, ensuring alignment with overall risk ranking and mitigation processes. There were no material changes to the Group's risk management processes during the Reporting Period. The Group will continue to enhance its risk management approach in response to evolving regulatory requirements, data availability and climate-related developments.

Metrics and targets

The Group uses relevant environmental metrics to support the identification, assessment and management of climate-related risks and opportunities. In view of the Group's business nature, the key metrics currently applied mainly include GHG emissions and energy consumption. Relevant quantitative data, methodologies and year-on-year comparisons are disclosed in the sections "Management of Emissions", "Management of Resources Utilization" and "Environmental Performance Data Summary" of the Report.

During the Reporting Period, the Group disclosed Scope 1, Scope 2 and selected Scope 3 GHG emissions. Scope 1 emissions mainly arise from gasoline consumption, while Scope 2 emissions mainly arise from purchased electricity and town gas. Selected Scope 3 emissions include purchased goods and services, fuel- and energy-related activities, waste disposal and employee commuting. The Group measures and reports on its GHG emissions in accordance with the HKEx Reporting Guidance on Environmental KPIs and with reference to the GHG Protocol. Further details on emission factors, calculation methodologies and reporting boundaries are set out in the "Management of Emissions" and "Environmental Performance Data Summary" sections of the Report. The Group will continue to enhance its data collection and disclosure practices as data availability improves.

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At present, the Group has not separately disclosed the amount and percentage of assets or business activities vulnerable to climate-related transition risks and physical risks, or aligned with climate-related opportunities. Given the Group's business model and current data availability, such information is not yet available on a reliable and supportable basis. The Group will continue to review data availability and assessment methodologies and consider further disclosure when appropriate.

The Group does not currently maintain a dedicated climate-related capital deployment plan, financing arrangement or internal carbon pricing mechanism. Relevant expenditures relating to energy-saving measures, operational improvements and ESG-related management are undertaken through the Group's existing operational budgets and management processes. In addition, climate-related considerations are not currently incorporated into the remuneration policies of directors, senior management or employees. The Group will continue to review the relevance and feasibility of such arrangements considering future regulatory developments, business needs and reporting capability.

During the Reporting Period, the Group maintained environmental targets that are relevant to climate-related risk management. These targets include those related to air pollutant emissions, GHG emissions, energy consumption and water consumption. Although these targets are primarily developed from an environmental management perspective, they also support the Group's efforts in addressing climate-related risks, facilitating emissions reduction and improving resource efficiency. The scope of application of these targets is consistent with the reporting boundary defined in the Report. The targets are developed to ensure alignment with prevailing best practices. The Group has also referred to information provided by international climate frameworks, to ensure that the targets are appropriately designed and forward-looking in nature. These targets are not developed using a sectoral decarbonization approach. The Group currently has no plan to rely on carbon credits. Should the Group consider the use of carbon credits in the future, it will disclose the relevant verification schemes and associated standards in due course. At present, the targets and the methodologies used to set them have not been subject to third-party validation. Progress against these targets, together with the corresponding measures adopted, is disclosed in the sections "Management of Emissions" and "Management of Resources Utilization" of the Report. The Board and management review relevant performance and target progress regularly as part of the Group's ESG governance and climate-related oversight processes.

At this stage, the Group has not disclosed industry-based climate-related metrics. Given the nature and scale of its operations, the Group currently considers cross-industry environmental metrics and internally established environmental targets to be more relevant to its climate-related disclosures. The Group will continue to monitor market practices and regulatory developments and assess the applicability of additional metrics in future reporting periods.

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VI. EMPLOYMENT AND LABOR

Employees are the Group's most valuable assets. The Group devotes to create a non-discrimination and harmonious workplace and establishes a comprehensive management mechanism. Our human resources strategies are formulated based on the Group's long-term development plan. The Group also constantly reviews the talent management mechanism, creates favorable conditions to attract, develop, retain and identify high potential talents. Besides, we encourage employees to maintain harmonious interpersonal relationships, promote team spirit of cooperation and unity, bravely face difficulties and overcome challenges. Our human resources policies vary by location to comply with the local labor regulations.

1. EMPLOYMENT

Talent Selection

The Group pays attention to equal opportunity, diversification and anti-discrimination, and selects talents from multiple channels. During the recruitment process, the department head determines the job positions' responsibilities and requirements, and the Human Resources Department assesses and screens applicants according to the requirements. The appropriate candidates would be selected based on the principal of "selective placement", and their morality, knowledge, abilities and job requirements, and regardless of their gender, race, disability, political philosophy, sexual orientation, age, religion, etc. The policy applies to all phases of the employment relationship, including but not limited to hiring, promotion, performance appraisal, training, personal development and termination. On the basis of equality, the Group hopes to identify talents who are committed and dedicated to work, willing to take responsibility and have high potential, keep learning, continually improving their abilities and willing to move forward with the Group.

Compensation and Welfare

The Group attracts and retains outstanding talents with competitive remuneration packages; benchmarks up-to-date remuneration data in the industry and strives to establish a fair, reasonable and competitive remuneration scheme. Staff salaries level is decided based on one's knowledge, skills, job scope, performance, experiences and education background with reference to the work requirement. Employee compensation varies by companies at different locations. The employee remuneration package includes salary, different types of subsidies, discretionary bonus and/or year-end bonus and so on. The salary level is at least up to or over the minimum wages of the industry or as stipulated by laws. In order to enhance employees' work quality and efficiencies and to inspire their motivation, we conduct periodic performance appraisal and fairly assess the discretionary bonus, subsidies, commissions, salaries increment and/or promotion recommendations based on a number of criteria (working experience, seniority, knowledge and skills, performance, contribution, etc.).

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Besides, in accordance with the local labor laws and social security laws and regulations, the Group provides social security benefits for all employees. The Group contributes to various social security schemes (endowment insurance, medical insurance, unemployment insurance, work injury insurance and maternity insurance) and housing provident fund for the employees in the PRC. For Hong Kong employees, the Group contributes to the Mandatory Provident Fund Scheme for them. The Group handles dismissal and compensation in accordance with the local laws and regulations.

The Group pays attention to its employees' health, and encourages work-life balance. Employees' work hours are based on the local labor laws. We also protect employees' rights of holidays, and employees are entitled to rest day and statutory holidays.

Compliance

The Group strictly complies with the laws and regulations in the PRC and Hong Kong, including but not limited to the Labor Contract Law of the PRC* (《中華人民共和國勞動合同法》), the Labor Law of the PRC* (《中華人民共和國勞動法》), the Social Insurance Law of the PRC* (《中華人民共和國社會保險法》), the Employees' Compensation Ordinance (Chapter 282 of the Laws of Hong Kong) and the Employment Ordinance (Chapter 57 of the Laws of Hong Kong). During the Reporting Period, there was no material non-compliance with the laws and regulations regarding employment, compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare that have significant impact on the Group.

2. HEALTH AND SAFETY

As the operations of the Group are mainly executed in an office setting where no labor-intensive work is involved, the Group's occupational health and safety risks are relatively low. However, we still recognize that one of our core values is to protect and promote the health, workplace safety and well-being of our employees in the working environment. We always take employees' health and workplace safety as our primary goal and we have created a comfortable and hassle-free environment for our employees.

The Group has established internal policies and procedures; strictly implements office environment sanitation and fire safety management to prevent occupational hazards which might lead to staff injury. All employees have to seriously follow the established safety and fire prevention measures, including no unauthorized installation of power sockets; electrical appliances in the offices should be disconnected when not in use; users have to switch off the air-conditioners, printers, etc. in conference rooms and offices after work or meeting; smoking in the office and carrying flammable substances to offices are absolutely prohibited; fire extinguishers must not be moved and manual alarm must not be triggered without permission. Each employee must be familiar with the location of fire extinguishers and understand their proper usage methods. We also have established clear fire evacuation procedures to ensure our employees are able to respond promptly and safely in the event of a fire.

The Group has established an internal management team responsible for monitoring the implementation of the aforementioned occupational health and safety policies and measures.

* The English name is for identification purposes only

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Compliance

The Group strictly complies with relevant laws and regulations regarding employment and labor protection including but not limited to the Law on Prevention and Control of Occupational Diseases of the PRC* (《中華人民共和國職業病防治法》) and the Occupational Safety & Health Ordinance (Chapter 509 of the Laws of Hong Kong). During the Reporting Period, there was no material non-compliance with the laws and regulations regarding provision of safe working environment and protecting employees from occupational damage that had significant impact on the Group.

3. DEVELOPMENT AND TRAINING

An excellent corporate team is critical to the Group's sustainable and long-term business development. Therefore, we establish a long-term talents development training strategy and encourage staff to pursue continuous study and lifelong learning. This not only enhances the quality and capability of employees, but also increases cohesiveness among them, resulting in increased productivity. We provide on-the-job training and mentorship for new hires to help them adapt to the new work environment quickly, and enhance team cohesion. Training topics for new hires include organizational structure, corporate culture, rules and regulations, ethics, industry knowledge, job responsibilities, products and services, etc.

4. LABOR STANDARDS

The Group cherishes human rights and prohibits any unethical hiring practices, including child and forced labor. The human resources department of the Group reviews the identity documents of the candidates in the hiring process to prevent employment of child labor. Once violations are found, the Group will seriously follow up and deal with them in accordance with relevant national and local laws and regulations, for example, we will contact its guardian to escort the child home.

Besides, the Group also strictly implements various measures to prevent any form of forced labor, including prisoner, indentured servitude, bonded labor; for example, labor contract is signed by the employee on a fair and voluntary basis, ensure employees do not need to bear any onboarding costs, never deduct wages, benefits or property of employees without reason, detention of employee's identity card or other identification documents is strictly prohibited, any form of physical abuse, assault, body search or insult, or forcing an employee to work by means of violence, threat or unlawful restriction of personal freedom is all forbidden. Employees' consent for work overtime is required to avoid involuntary overtime work, and the employees are compensated as appropriate in accordance with the applicable labor laws and regulations.

The Group and its employees signed labor contracts in accordance with relevant laws and regulations which ensure that employees can resign within the terms of their employment contract so to avoid forced labor. For the use of false information or in violation of the provisions of the Group, the Group will terminate the probation period or the labor contract immediately.

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Compliance

The Group strictly complies with relevant laws and regulations including but not limited to the Labor Law of the PRC* (《中華人民共和國勞動法》), the Provisions on Prohibition of Child Labor of the PRC* (《禁止使用童工規定》) and the Employment Ordinance (Chapter 57 of the Laws of Hong Kong). During the Reporting Period, we did not identify any issues relating to child labor or forced labor that had a significant impact on the Group.

VII. OPERATING PRACTICES

1. SUPPLY CHAIN MANAGEMENT

The Group has communicated with service providers and vendors its environmental issues and expectations, and hopes that its service providers and vendors can cooperate with the Group to work together to fulfill the Group's social responsibility to its communities. The Group also aims to maintain long-term, stable and strategic cooperative relationships with its service providers and vendors, and cooperates with its service providers and vendors on the basis of equality to achieve a win-win situation.

To thoroughly fulfill the environmental and social responsibility, management of our business operation including the supply chain cannot be neglected. To ensure that qualified products and service are provided at the request of the Group, we work closely with our supply chain partners in an effort to oversee our supply chain practices thoroughly. In order to establish an efficient and green supply chain system as well as effectively identify and manage service providers and vendors' environmental and social risks, we select service providers and vendors that have good credit history, good reputation, high service quality, proven track records of environmental compliance and sound commitment to social responsibility. Advocating the sustainable development of supply chain, the Group also focuses on strengthening the management and control of ESG risks in the supply chain. The Group reviews the updates of policies and laws related to the supply chain from time to time, and communicates with internal and external stakeholders to understand and identify potential environmental and social risks within its supply chain. The Group by no means tolerates or works with service providers and vendors who are not in compliance with relevant laws and regulations, including in environmental and social aspects. We will stop our cooperation until the situation is rectified if a supplier is found to be inconsistent with the Group's contractual requirements. The Group aims to achieve responsible purchasing and gain a competitive advantage through a green procurement process by selecting environmentally preferable materials and products that minimize negative impacts on the environment and human health. During the Reporting Period, all service providers and vendors are engaged through the aforementioned selection procedures.

The Group has established an internal management team responsible for monitoring the implementation of the aforementioned procedures.

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2. SERVICE RESPONSIBILITY

Service Quality

In the pursuit of excellence in service quality, the Group makes every effort to strive for the complete provision of service in accordance with customers' needs and expectations. We have put in place a mechanism for quality management, aimed at ensuring the service that we provide is of high quality. We are also committed to incorporating the concept of quality control into its operations processes. For the money lending business, the Group has obtained and renewed the Money Lender's License in conformity with the Money Lenders Ordinance (Chapter 163 of the laws of Hong Kong). We also have experienced and professional management team with extensive operational expertise and in-depth understanding of the properties investment and money lending services markets, which allows us to be informed of market trends when formulating our market position and developing service portfolio and strategies to better fulfill customers' needs and expectations.

During the Reporting Period, there are no disputes between our Group and our customers in respect of the quality of service provided by us. We also did not recall any items due to safety and health reasons.

Customer Services

The Group clearly understands that customer satisfaction is vital to its sustainable business growth, therefore, the Group maintains communication with customers, understands and meets the customer needs and expectations, and makes continuous improvements.

The Group has established internal procedures for handling customer complaints. After collecting their opinions, they are classified according to their contents. The relevant departments will investigate and follow up based on the authenticity and characteristics of the content. Improvement and preventive measures are developed to continuously improve the quality of products and services.

We did not receive any complaints or claims from our customers in relation to our services during the Reporting Period.

Data and Privacy Protection

The Group values the privacy of personal data. We strictly follow the Personal Data (Privacy) Ordinance (Chapter 486 of the Laws of Hong Kong) and the Personal Information Protection Law of the PRC* (《中華人民共和國個人信息保護法》) in our operation and adopt them as our Personal Data Privacy Policy.

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We handle client personal data carefully with integrity and in accordance with the applicable laws. All client personal data are kept confidential and secure. We have to inform clients about the purpose of collecting their personal data and to whom their data will be transferred to (if the recipient is within the Company). All client personal data collected can only be used for the sole purpose as agreed in advance. We have to obtain the client's consent prior to disclosing such information to other parties whenever necessary. The Group has established an internal management team responsible for monitoring the implementation of the aforementioned procedures.

Intellectual Property Rights

The Group respects intellectual property rights. Employees are not allowed to possess or use copyrighted material without the permission of the copyright owners. We were not involved in any proceedings with regard to, and we have not received notice of any claims of, infringement of any intellectual property rights that may be threatened or pending in which we may be involved either as a claimant or respondent.

Compliance

The Group strictly adheres to the applicable laws and does not identify any material non-compliance with the relevant laws and regulations on health and safety, advertising, labelling and privacy matters related to products and services provided that have significant impact on the Group during the Reporting Period.

3. ANTI-CORRUPTION

Maintaining an ethical working environment is one of the Group's core values. The Group has adopted a zero-tolerance approach for all kinds of corruption, bribery, extortion, fraud and money laundering situation. To comply with "the Criminal Law of the PRC"* (《中華人民共和國刑法》), "the Prevention of Bribery Ordinance" (Chapter 201 of the Laws of Hong Kong) enforced by Hong Kong Independent Commission Against Corruption, and laws and regulations of other applicable jurisdictions, we demand all employees to build a habit of strict compliance with policies and procedures, and to prevent all bribery. Employees violating our code will be subject to strict disciplinary action, including termination or referral to responsible department to initiate legal proceedings as punishment. We integrate disciplinary monitoring into business processes, ensure that there is mechanism in place for reporting suspected cases of obtaining personal interests in carrying out one's job duties, bribes, extortion, fraud, money laundering in breach of policies, regulations, and laws in strict confidence. We are determinant in combating corruption and contribute to building a clean society. The management of the Group is responsible for overseeing the implementation and monitoring of the Group's measures to prevent bribery, extortion, fraud and money laundering and whistleblowing procedures. During the Reporting Period, updates to anti-corruption policies and relevant laws and regulations were communicated to our directors and staffs through online communication channels to enhance their awareness of integrity and compliance requirements. Looking ahead, we will invest more resources and devote more efforts to our anti-corruption training and expand the scope of anti-corruption training data disclosure.

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During the Reporting Period, the Group did not identify any material non-compliance of laws and regulations related to the prevention of bribery, extortion, fraud and money laundering, and there was no legal case regarding corrupt practices, extortion and money laundering brought against the Group or its employees.

VIII. COMMUNITY INVESTMENT

The Group has consistently paid taxes in compliance with applicable laws since its incorporation and makes every effort to alleviate local employment pressures. Additionally, we support our employees in preparing and planning for their retirement by providing comprehensive social security benefits for all staff. We operate our business in accordance with best practices, actively promote green, energy-saving, and environmentally friendly concepts, and maintain a well-ordered approach to development. To a certain extent, we have contributed to social stability and the creation of a harmonious community.

As a socially responsible company, the Group is committed to understanding the needs of the communities in which we operate. The Group strives to develop long-term relationships with our stakeholders and seeks to make contributions to programs which have a positive impact on community development. The Group is in the process of determining the focus areas of contributions. Despite no donation is made during the Reporting Period (2024/25: Nil), the Group is considering the appropriate resources to be contributed so as to strike a balance between the financial condition and social investment in the future.

IX. VISION OUTLOOK

As a good corporate citizen, the Group strives to strike a balance between achieving corporate missions and business objectives, and to fulfill social responsibility. We will continue to evaluate our performance on environmental protection, employee care, service quality and community investment and to build edge for the sustainable development of the Group.

The Group will endeavor to comply with the stringent laws and regulations of environmental protection, and actively promote and participate in various environmental protection activities. We will also put employee satisfaction and workplace safety as our top priority. We aim to attract more talents through providing a comfortable workplace and competitive remuneration scheme. As for customer services, we keep on investing resources and will raise the standard of services quality continuously. At the same time, we committed to fulfilling our social responsibility by actively participating in charitable activities and promoting the community's sustainable development.

The Group aspires to become a respectable enterprise. Going forward, the Group serves to enhance its business performance through implementation of sustainable development strategies and to generate more meaningful long-term value for the enterprise and its stakeholders.

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X. ENVIRONMENTAL PERFORMANCE DATA SUMMARY

	Unit	2025/26	2024/25
GHG Emissions¹			
Scope 1²:			
Total	Tonnes	23.88	29.47
Intensity ³	Tonnes per employee	0.77	1.47
Scope 2 (location-based)⁴:			
Total	Tonnes	19.52	19.41
Intensity ³	Tonnes per employee	0.63	0.97
Scope 1 and 2:			
Total	Tonnes	43.40	48.88
Intensity ³	Tonnes per employee	1.40	2.44
Scope 3⁵:			
Total	Tonnes	12.66	Not Applicable ⁶
Intensity ³	Tonnes per employee	0.41	Not Applicable ⁶
Scope 1, 2 and 3:			
Total	Tonnes	56.06	Not Applicable ⁶
Intensity ³	Tonnes per employee	1.81	Not Applicable ⁶
Air Emissions⁷			
Nitrogen Oxides	Kilograms	3.93	4.21
Sulfur Oxides	Kilograms	0.32	0.44
Particulate Matters	Kilograms	0.41	0.51
Direct Energy Consumption			
Gasoline⁸:			
Total	Megawatt hours	94.38	111.04
Intensity ⁴	Megawatt hours per employee	3.04	5.55
Towngas⁹:			
Total	Megawatt hours	3.55	3.20
Intensity ³	Megawatt hours per employee	0.11	0.16

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	Unit	2025/26	2024/25
Indirect Energy Consumption			
Electricity¹⁰:			
Total	Megawatt hours	41.59	37.80
Intensity ³	Megawatt hours per employee	1.34	1.89
Water Resources¹¹:			
Total	Cubic meters	422.00	428.00
Intensity ³	Cubic meters per employee	13.61	21.40

Notes:

1. The Group's GHG inventory includes carbon dioxide, methane and nitrous oxide, and the GHG emissions data is presented in carbon dioxide equivalent. The calculation of GHG emissions is based on the reporting requirements of "Reporting Guidance on Environmental KPIs" issued by the HKEx, with reference to "A Corporate Accounting and Reporting Standard (2004)" and "The Corporate Value Chain (Scope 3) Accounting and Reporting Standard (2011)" issued by the GHG Protocol.
2. Scope 1 refers to the Group's business direct GHG emissions, including combustion of gasoline and towngas. The emission factors used for calculating emission is based on the "Reporting Guidance on Environmental KPIs" issued by HKEx, and the Guidelines for Accounting Methods and Reporting of GHG Emissions of Land Transportation Enterprises* (《陸上交通運輸企業溫室氣體排放核算方法與報告指南》) published by National Development and Reform Commission of the PRC.
3. Intensity is measured based on the number of employees.
4. Scope 2 refers to the Group's business indirect GHG emissions resulting from the generation of purchased electricity and towngas. The emission factors used for calculating emission is based on the "2025 Sustainability Report" provided by the CLP Power Hong Kong Limited, the "2025 Sustainability Report" provided by the Hong Kong and China Gas Company Limited (Towngas) and the average emission factor of national power grid* (全國電網平均碳排放因子) in 2023 issued by the Ministry of Ecology and Environment of the PRC* (中華人民共和國生態環境部).
5. During the Reporting Period, Scope 3 includes other indirect GHG emissions from purchased goods & service, fuel- and energy-related emissions not included in Scope 1 or Scope 2, paper waste disposal, and employee commuting. Other categories are excluded because they are not relevant to the Group's business, or the data is currently unavailable and cannot be quantified.
6. The Scope 3 data collection process has not yet been implemented for previous years, and therefore no year-on-year comparison is available.
7. The calculation of air pollutant emissions is based on the "Reporting Guidance on Environmental KPIs" issued by the HKEx.
8. The consumption of gasoline is mainly used as vehicle fuels and is calculated based on the energy conversion factor from the "Reporting Guidance on Environmental KPIs" issued by HKEx.

* The English name is for identification purposes only

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9. The consumption of town gas is mainly used in staff quarter and is calculated based on the energy conversion factor from the "Reporting Guidance on Environmental KPIs" issued by HKEx.
10. The consumption of purchased electricity is calculated based on the actual amount of purchased electricity.
11. Water consumption is calculated based on the actual amount of water consumption.

XI. SOCIAL PERFORMANCE DATA SUMMARY

Category		2025/26	2024/25
Number of employees¹			
By gender	Male	23	11
	Female	8	9
By age group	30 years old or below	–	–
	31-40 years old	1	1
	41-50 years old	23	9
	51 years old or above	7	10
By employment type	Full time	31	20
	Part time	–	–
By geographical region	PRC	23	12
	Hong Kong	8	8
By employee category	General	20	11
	Middle management	7	3
	Senior management	4	6
Total		31	20
Employee turnover rate (%)²			
By gender	Male	13	–
	Female	13	–
By age group	30 years old or below	–	–
	31-40 years old	–	–
	41-50 years old	4	–
	51 years old or above	43	–
By geographical region	PRC	17	–
	Hong Kong	–	–

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Category		2025/26	2024/25
Overall		13	–
Percentage of employees trained (%) ³		32	60
Breakdown for employees trained (%) ⁴			
By gender	Male	50	45
	Female	50	55
By employee category	General	50	46
	Middle management	40	18
	Senior management	10	36
Total		100	100
Average training hours per employee (hours)			
By gender	Male	11	31
	Female	50	38
By employee category	General	20	20
	Middle management	26	67
	Senior management	20	41
Overall		21	34

Note:

1. The number of employees disclosed in the Report excludes all members of the Company's Board.
2. The relevant data is calculated according to HKEx's "Appendix 3: Reporting Guidance on Social KPIs" in "How to prepare an ESG Report" to calculate employee turnover rate. The formula used is as follows: Turnover rate for employees in the relevant categories = $L(x)/E(x) \times 100$, $L(x)$ = Number of employees in the specified category leaving employment, $E(x)$ = Number of employees in the specified category at the end of the Reporting Period.
3. The relevant data is calculated according to HKEx's Appendix 3: Reporting Guidance on Social KPIs in How to prepare an ESG Report to calculate percentage of employees trained. The formula used is as follows: Percentage of employees trained = $T/E \times 100$, T = Number of employees who took part in training during the Reporting Period, E = Number of total employees at the end of the Reporting Period.
4. The relevant data is calculated according to HKEx's Appendix 3: Reporting Guidance on Social KPIs in How to prepare an ESG Report to calculate breakdown percentage of employees trained. The formula used is as follows: Percentage of employees trained in the relevant categories = $T(x)/T \times 100$, $T(x)$ = Number of employees who took part in training in the specified category, T = Number of total employees who took part in training.

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Category	2025/26	2024/25	2023/24
Health and safety			
Number of work-related fatalities	–	–	–
Rate of work-related fatalities	–	–	–
Lost days due to work injury	–	–	–

Category		2025/26	2024/25
Number of suppliers			
By geographical region	PRC	4	5
	Hong Kong	6	6
Total		10	11

XII. “ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORTING CODE” BY THE HKEX

Aspects	Description	Chapter/Disclosure
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the Group relating to air emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	Environmental Protection – Management of Emissions
A1.1	The types of emissions and respective emissions data.	Environmental Protection – Management of Emissions Environmental Performance Data Summary
A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental Protection – Management of Emissions
A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Environmental Protection – Management of Emissions
A1.5	Description of emissions target(s) set and steps taken to achieve them.	Environmental Protection – Management of Emissions

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Aspects	Description	Chapter/Disclosure
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.	Environmental Protection – Management of Emissions
A2: Use of Resources		
General Disclosure	Policies on the efficient use of resources, including energy, water and other raw materials.	Environmental Protection – Management of Resources Utilization
A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	Environmental Protection – Management of Resources Utilization Environmental Performance Data Summary
A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Environmental Protection – Management of Resources Utilization Environmental Performance Data Summary
A2.3	Description of energy use efficiency target(s) set and steps taken to achieve them.	Environmental Protection – Management of Resources Utilization
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.	Environmental Protection – Management of Resources Utilization
A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	Environmental Protection – Management of Resources Utilization
A3: The Environment and Natural Resources		
General Disclosure	Policies on minimising the issuer's significant impacts on the environment and natural resources.	Environmental Protection – Management of Emissions & Management of Resources Utilization & The Environment and Natural Resources
A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Environmental Protection – Management of Emissions & Management of Resources Utilization & The Environment and Natural Resources

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Aspects	Description	Chapter/Disclosure
B. Social Aspect		
Employment and Labor Practices		
B1: Employment		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the Group relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	Employment and Labor Practices – Employment
B1.1	Total workforce by gender, employment type (for example, full- or part-time), age group and geographical region.	Social Performance Data Summary
B1.2	Employee turnover rate by gender, age group and geographical region.	Social Performance Data Summary
B2: Health and Safety		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the Group relating to providing a safe working environment and protecting employees from occupational hazards.	Employment and Labor Practices – Health and Safety
B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	Social Performance Data Summary
B2.2	Lost days due to work injury.	Social Performance Data Summary
B2.3	Description of occupational health and safety measures adopted, and how they are implemented and monitored.	Employment and Labor Practices – Health and Safety

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Aspects	Description	Chapter/Disclosure
B3: Development and Training		
General Disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	Employment and Labor Practices – Development and Training
B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Social Performance Data Summary
B3.2	The average training hours completed per employee by gender and employee category.	Social Performance Data Summary
B4: Labor Standards		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the Group relating to preventing child and forced labor.	Employment and Labor Practices – Labor Standards
B4.1	Description of measures to review employment practices to avoid child and forced labor.	Employment and Labor Practices – Labor Standards
B4.2	Description of steps taken to eliminate such practices when discovered.	Employment and Labor Practices – Labor Standards
Operating Practices		
B5: Supply Chain Management		
General Disclosure	Policies on managing environmental and social risks of the supply chain.	Operating Practices – Supply Chain Management
B5.1	Number of suppliers by geographical region.	Social Performance Data Summary
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.	Operating Practices – Supply Chain Management
B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	Operating Practices – Supply Chain Management

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Aspects	Description	Chapter/Disclosure
B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Operating Practices – Supply Chain Management
B6: Product Responsibility		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the Group relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	Operating Practices – Service Responsibility
B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Operating Practices – Service Responsibility
B6.2	Number of products and service related complaints received and how they are dealt with.	Operating Practices – Service Responsibility
B6.3	Description of practices relating to observing and protecting intellectual property rights.	Operating Practices – Service Responsibility
B6.4	Description of quality assurance process and recall procedures.	Operating Practices – Service Responsibility
B6.5	Description of consumer data protection and privacy policies, and how they are implemented and monitored.	Operating Practices – Service Responsibility
B7: Anti-corruption		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the Group relating to bribery, extortion, fraud and money laundering.	Operating Practices – Anti-Corruption
B7.1	Number of concluded legal cases regarding corrupt practices brought against the Group or its employees during the reporting period and the outcomes of the cases.	Operating Practices – Anti-Corruption
B7.2	Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.	Operating Practices – Anti-Corruption

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Aspects	Description	Chapter/Disclosure
B7.3	Description of anti-corruption training provided to directors and staff.	Operating Practices – Anti-Corruption
B8: Community Investment		
General Disclosure	Policies on community engagement to understand the needs of the communities where the Group operates and to ensure its activities take into consideration the communities' interests.	Operating Practices – Community Investment
B8.1	Focus areas of contribution (e.g. education, environmental concerns, labor needs, health, culture, sport).	Operating Practices – Community Investment
B8.2	Resources contributed (e.g. money or time) to the focus area.	Operating Practices – Community Investment
D: climate related disclosure		
(I) Governance		
	Information about: (a) the governance body(s) (which can include a board, committee or equivalent body charged with governance) or individual(s) responsible for oversight of climate-related risks and opportunities; and (b) management's role in the governance processes, controls and procedures used to monitor, manage and oversee climate-related risks and opportunities.	Environmental Protection – Climate Change
(II) Strategy		
Climate-related risks and opportunities	Information of climate-related risks and opportunities that could be expected to affect the Group's cash flows, its access to finance or cost of capital over the short, medium or long term.	Environmental Protection – Climate Change
Business model and value chain	Information of the current and anticipated effects of climate-related risks and opportunities on the Group's business model and value chain.	Environmental Protection – Climate Change
Strategy and decision-making	Information of the effects of climate-related risks and opportunities on its strategy and decision making. Information about the progress of plans disclosed in previous reporting periods.	Environmental Protection – Climate Change

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Aspects	Description	Chapter/Disclosure
Financial position, financial performance and cash flows	Information about: (a) how climate-related risks and opportunities have affected its financial position, financial performance and cash flows for the reporting period; and (b) the climate-related risks and opportunities identified for which there is a significant risk of a material adjustment within the next annual reporting period. Disclosures about: (a) how the Group expects its financial position to change over the short, medium and long term; and (b) how the Group expects its financial performance and cash flows to change over the short, medium and long term, given its strategy to manage climate-related risks and opportunities.	Environmental Protection – Climate Change
Climate resilience	Information of the resilience of the Group's strategy and business model to climate-related changes, developments and uncertainties with climate – related scenario analysis to assess its climate resilience.	Environmental Protection – Climate Change
(III) Risk Management		
	Information about: (a) the processes and related policies used to identify, assess, prioritise and monitor climate-related risks; (b) the processes used to identify, assess, prioritise and monitor climate-related opportunities; and (c) the extent to which, and how, the processes for identifying, assessing, prioritizing and monitoring climate-related risks and opportunities are integrated into and inform the Group's overall risk management process.	Environmental Protection – Climate Change

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Aspects	Description	Chapter/Disclosure
(IV) Metrics and Targets		
GHG emissions	The absolute gross GHG emissions generated during the reporting period, expressed as metric tons of CO₂ equivalent, classified as: (a) Scope 1 GHG emissions; (b) Scope 2 GHG emissions; and (c) Scope 3 GHG emissions. Information on: (a) measurement of GHG emissions; (b) the approach used to measure its GHG emissions; (c) location-based Scope 2 information about any contractual instruments of Scope 2 GHG emissions; and (d) the categories included within the measurement of Scope 3 GHG emissions.	Environmental Protection – Management of Emissions & Climate Change Environmental Performance Data Summary
Climate-related transition risks	The amount and percentage of assets or business activities vulnerable to climate-related transition risks.	Environmental Protection – Climate Change
Climate-related physical risks	The amount and percentage of assets or business activities vulnerable to climate-related physical risks.	Environmental Protection – Climate Change
Climate-related opportunities	The amount and percentage of assets or business activities aligned with climate-related opportunities.	Environmental Protection – Climate Change
Capital deployment	The amount of capital expenditure, financing or investment deployed towards climate-related risks and opportunities.	Environmental Protection – Climate Change
Internal carbon prices	Information on: (a) whether and how the Group is applying a carbon price in decision-making; and (b) the price of each metric tonne of GHG emissions used to assess the costs of its GHG emissions, if any.	Environmental Protection – Climate Change
Remuneration	Information on whether and how climate-related considerations are factored into remuneration policy, or an appropriate negative statement.	Environmental Protection – Climate Change
Industry-based metrics	Information on industry-based metrics that are associated with one or more particular business models, activities or other common features that characterise participation in an industry, if any.	Environmental Protection – Climate Change

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Aspects	Description	Chapter/Disclosure
Climate-related targets	Information on: • The qualitative and quantitative climate-related targets the Group has set to monitor progress towards achieving its strategic goals; and any targets the Group is required to meet by law or regulation, including any GHG emissions targets; • The approach to setting and reviewing each target, and how progress against each target is monitored; and • The performance against each climate-related target and an analysis of trends or changes in the Group's performance.	Environmental Protection – Management of Emissions & Management of Resources Utilization & Climate Change
Applicability of cross-industry metrics and industry-based metrics	Reference to and consideration of the applicability of cross-industry metrics and industry-based metrics.	Environmental Protection – Climate Change