



**OSHIDORI**  
INTERNATIONAL HOLDINGS LIMITED

Incorporated in Bermuda  
with limited liability  
Stock Code : 622.HK

**2025 Environmental, Social  
and Governance Report**

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## **ABOUT THIS REPORT**

### **Overview**

This Environmental, Social and Governance (ESG) Report (the “**Report**”) of Oshidori International Holdings Limited and its subsidiaries (collectively, “**the Group**”) for the year ended 31 December 2025 (the “**Reporting Year**”) covers environmental and social subject areas in accordance with the requirements of Environmental, Social and Governance Reporting Guide stated in Appendix C2 of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited (the “**Stock Exchange**”).

### **Scope of the Report**

The Report endeavours to present a balanced representation of the Group’s environmental and social performance and covers the main operations of the Group. The content of the Report is defined through a process to determine ESG management approach, strategy, priorities and objectives relating to the Group’s operations, to describe our management, measurement and monitoring system employed to implement ESG strategy, and to disclose our key policies, compliance with relevant laws and regulations, our performance, and key performance indicators (“**KPIs**”).

### **Reporting Standard**

This report has been prepared in accordance with the Environmental, Social and Governance Reporting Guide in Appendix C2 to the Rules Governing the Listing Rules, including materiality, quantification, and consistency. The two ESG subject areas, namely Environmental and Social, are disclosed separately, highlighting the impacts of the operations of the Group in Hong Kong from 1 January 2025 to 31 December 2025.

### **Materiality**

The materiality and relevance of the ESG related issues are carefully evaluated by the Group and the opinions of its stakeholders, such that the identified material ESG issues are validated and reported according to the stakeholder’s concern.

### **Quantitative**

The KPIs disclosed in this Report are supported by quantitative data and measurable standards. All applicable statistics, calculation tools, methodologies, reference materials and sources of conversion factor used are disclosed when presenting the emission data.

### **Consistency**

To facilitate the comparison of ESG performance between years, consistent reporting and calculation methods are adopted as far as reasonable, any significant changes in methodologies are also detailed in relevant sections. The intensities in the Report were calculated based on the number of employees of the Group.

### **Approved by the Board of Directors**

The board of directors of the Company (the “**Board**”) has overall responsibility for the Group’s ESG strategy and reporting. The Board is responsible for evaluating and determining the Group’s ESG-related risks and ensuring that appropriate and effective ESG risk management and internal control systems are in place. The Report was approved by the Board on 30 March 2026.

## ENVIRONMENTAL AND SOCIAL SUBJECT AREAS OF THE GROUP

### About the Group

The Group principally engages in investment holdings, tactical and/or strategic investments, (including property investments), provisions of financial services including the Securities and Futures Commission regulated activities namely Type 1 (dealing in securities), Type 2 (dealing in futures contracts), Type 4 (advising on securities), Type 6 (advising on corporate finance), Type 8 (securities margin financing), Type 9 (asset management); and provision of credit and lending services regulated under the Money Lenders Ordinance. Particulars of the Group's principal entities are set out in note 40 to the consolidated financial statements for the year ended 31 December 2025.

### Strategies

Environmental and social responsibilities are viewed as the Group's core commitment to environment, internal workplace, and external community, and an integral part of the Group's practice to create value for stakeholders. Our strategy is to fulfil the Group's environmental and social responsibilities through achieving environmental and social objectives during daily operations.

### Objectives

The Group integrates environmental and social considerations into the Group's business objectives to achieve:

Environmental objectives:

- Add environmentally friendly elements to our daily service and operation activities;
- Reduce greenhouse gas emissions;
- Use energy and resources efficiently; and
- Continuously improve waste management.

Social objectives:

- Respect employees' rights and promote an equal opportunity workplace;
- Commit to occupational safety and health, and provide a safe and healthy workplace;
- Commit to ethical business practices, and build integrity within the workplace; and
- Promote community participation.

### **Approach**

Monitored by the Board, the Group is executing its environmental and social strategy and achieving its related objectives through a series of actions and commitments:

- Embed environmental and social objectives into business processes including decision making process;
- Establish and document environmental and social policies for management and staff members to follow;
- Comply with environmental and social laws and regulations;
- Report our performance on a balanced picture;
- Disclose KPIs as measurement of actual results;
- Ensure appropriate and effective ESG risk management and internal control systems are in place; and
- Practise corporate citizenship in things we do.

Environmental and social management system comprises:

- The direction from the Board to fulfil the ESG responsibilities;
- Daily execution of environmental and social strategy and achieving its objectives by senior management;
- Performance and achievements done by employees in accordance with the Group's environmental and social policies;
- Compliance with environmental and social laws and regulations;
- Review and monitoring of ESG risks management and internal control systems by the Board; and
- Reporting and disclosure of our performance and KPIs.

Measures for the achievement of environmental and social objectives are:

- Environmental policies;
- Social policies;
- Checklists for the compliance with applicable environmental and social laws and regulations;
- Requiring documentation for the performance and accomplishment of environmental and social related activities or matters; and
- Data collection, calculation, and disclosure of KPIs.

The implementation of environmental and social strategies, management of environmental activities, and measurement of achieving environmental and social objectives are monitored by dedicated managerial staff members and finally by the board for its overall ESG responsibility.

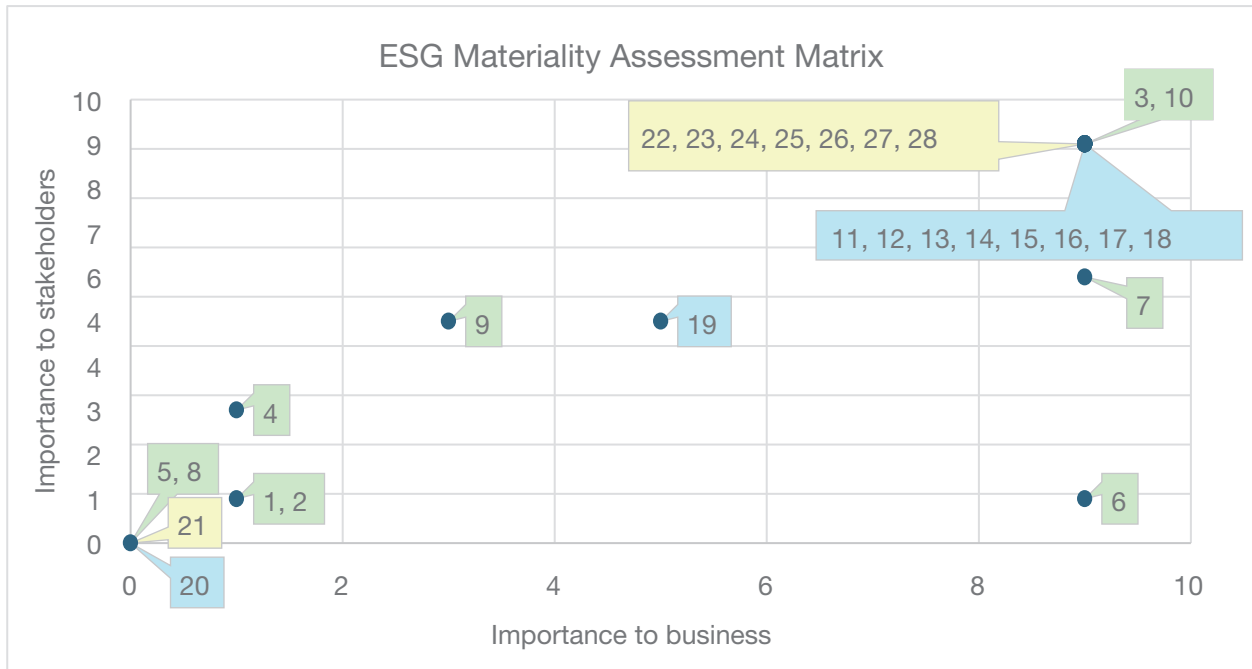
### Stakeholder Engagement

Stakeholder engagement is a key success factor in formulating our environmental and social strategy, defining our objectives, assessing materiality, and establishing policies. Our key stakeholders include customers, suppliers or service providers, employees, management, and shareholders. The Group has communicated with stakeholders to understand their views and respond to their needs and expectations, evaluated and prioritised their inputs to improve our performance, and finally strived to provide value to our stakeholders, community and the public as a whole.

Stakeholders	Probable issues of concern	Communication and responses
HKEx	Compliance with Listing Rules, timely and accurate announcements.	Meetings, training, roadshows, workshops, programs, website updates and announcements.
Government	Compliance with laws and regulations, prevention of tax evasion, and social welfare.	Interaction and visits, government inspections, tax returns and other information.
Suppliers/Service providers	Payment schedule, stable demand.	Meetings.
Shareholders/Investors	Corporate governance system, business strategies and performance, and investment returns.	Organizing and participating in seminars, interviews, shareholders' meetings, issue of financial reports and/or operation reports for investors, media and analysts.
Media & Public	Corporate governance, environmental protection, and human right.	Issue of newsletters on the Company's website.
Customers	Service quality, reasonable prices, service value, labour protection and work safety.	Site visits, and customer services.
Employees	Rights and benefits, employee compensation, training and development, work hours, and working environment.	Union activities, trainings, interviews for employees, employee handbooks, internal memos, employee suggestion boxes.
Community	Community environment, employment and community development, and social welfare.	Community activities, employee voluntary activities, community welfare subsidies and charitable donations.

**Materiality**

During the Reporting Year, the Group has undertaken its materiality assessment exercise. This involved conducting surveys with internal and external stakeholders including the management and employees to identify the most significant operating, environmental and social impacts towards the Group’s business. With reference to the reporting scope and the consideration towards the corporate business characteristics, the Group has identified related material topics and is detailed in the following diagram:



No.	ESG Topics
<b>Environmental Issues</b>	
1	Greenhouse gas emission/global warming
2	Exhaust air emission
3	Energy consumption
4	Water consumption
5	Hazardous waste/sewage
6	Non-hazardous waste/sewage
7	Paper consumption
8	Forest damage caused by improper logging
9	Use of raw materials and packaging
10	Compliance with environmental laws and regulations

No.	ESG Topics
<b>Social Issues</b>	
11	Public health crisis
12	Employee rights and welfare
13	Inclusion, equal opportunities and anti-discrimination
14	Talent attraction and retention
15	Occupational health and safety
16	Training and development
17	Preventive measures for child and forced labour
18	Environmental Protection
19	Community investment and engagement
20	Labour standards in supply chain

No.	ESG Topics
<b>Operational Issues</b>	
21	Supply chain management
22	Customers’ satisfaction
23	Customers’ privacy
24	Product/services quality
25	Economic performance
26	Operational compliance
27	Corporate governance
28	Anti-corruption

Based on the stakeholder engagement, the Group has identified key ESG topics encompassing environmental, social and operational aspects. Compared with previous year's assessment, stakeholders have shown a growing focus on specific environmental issues that closely linked to the Group's business, particularly paper consumption and the management of non-hazardous waste and sewage. The results of the materiality assessment prioritised stakeholders' input, guiding our focus on the most critical areas for action, achievement, and reporting. Below, the Group presents the relevant disclosure required to reflect our commitment to these material aspects.

Moving forward, the Group is committed to sustaining open communication with a diverse range of stakeholders and actively gathering their insights through various channels to facilitate comprehensive analysis. In parallel, we will refine our reporting principles concerning materiality, quantification, and consistency to ensure they are closely aligned with stakeholder expectations and regulatory reporting requirements. This approach will enhance the content and presentation of our ESG Report, ensuring that the information is both relevant and accessible when necessary. By fostering this dialogue and continuously improving our reporting practices, we aim to reinforce transparency and accountability in our sustainability efforts.

### **Board Statement**

The Group understands the importance of efficient ESG governance to corporate sustainability. Therefore, the Group has developed an ESG management framework, covering climate related matters, to ensure the effective implementation of relevant ESG policies in its operations. The Board is primarily responsible for supervising ESG governance and climate-related matters of the Group. For instance, determining the Group's ESG approach, managing ESG and climate-related risks, as well as supervising the management and relevant departments in stipulating relevant policies with appropriate measures. The Board also requires the management of the Group to report ESG-related matters and provide follow-up developments in a timely manner, such as when ESG performance indicators deviate significantly from pre-set targets, serious ESG incidents, and changes in regulatory requirements.

#### **The Board is responsible for:**

- appointing key personnel in charge of the Group's ESG, including climate-related, matters.
- approving ESG strategies, action plans and targets;
- approving the resources required to implement ESG-related measures;
- reviewing and monitoring of ESG, including climate-related, risks management and internal control systems;
- monitoring the progress and performance of ESG strategies; and
- reviewing and approving the annual ESG reports.

**The Management is responsible for:**

- identifying and assessing ESG and climate-related risks and opportunities and report to the Board;
- developing ESG strategies, action plans, targets and arranging works accordingly;
- ensuring appropriate and effective ESG, including climate-related, risk management and internal control systems are in place;
- reporting to the Board on the progress and performance of ESG work; and
- reviewing and submitting annual ESG report to the Board for approval.

**Functional Departments are responsible for:**

- coordinate and implement specific ESG policies and measures;
- report to the management on ESG work regularly;
- collecting information and data in relation to ESG performance of the Group; and
- preparing annual ESG reports and reporting to the management.

The Board will continue to observe the ESG-related work and keep up on the latest ESG disclosure requirements of the Stock Exchange. The Board will also ensure close collaboration between all departments to achieve the goal of operational compliance, shoulder on social responsibility and develop clearer ESG objectives and targets for the Group in the future in order to strive for better performances and better align with stakeholders' expectations.

## **GENERAL DISCLOSURE AND KPIs**

### **A. Environmental**

The Group recognises the importance of setting up a practice to protect the natural environment for the benefit of humans and pursue sustainable development. The Group is committed to put effort in reducing the environmental impacts from our operation and setting back the degradation of the biophysical environment.

#### **Aspect A1: Emissions**

Emissions refer to the amount of substances that is produced and sent out to the air that is harmful to the environment. It includes air and greenhouse gas emissions produced from gaseous fuel consumption, fuel consumption by vehicles, energy consumption and all other upstream and downstream activities. Emissions disclosed as KPIs are calculated based on the consumption data collected and applicable emission factors.

### Air Emissions

Air emissions include nitrogen oxide (“NO<sub>x</sub>”), sulfur oxide (“SO<sub>x</sub>”), particulate matter (“PM”) and other pollutants regulated under national laws and regulations. On the other hand, greenhouse gases include carbon dioxide (“CO<sub>2</sub>”), methane (“CH<sub>4</sub>”), nitrous oxide (“N<sub>2</sub>O”), hydrofluorocarbons (“HFCs”), perfluorocarbons (“PFCs”) and sulphur hexafluoride (“SF<sub>6</sub>”).

#### – Air Emissions from Production

In view of the Group’s business nature, there were no air emissions from production.

#### – Air Emissions from Vehicles

The Group believes that green transportation brings different benefits, which include the reduction of transportation costs, as well as the reduction of energy consumption and pollution. As such, the Group encourages optimising transportation routes, high filling rate or carpooling and proper tire pressure to achieve higher efficiency of vehicles.

The Group also reminds employees to consider the environmental impact accustomed to their commuting decisions to reduce air and greenhouse emissions. Employees are encouraged to take public transportation as often as possible and avoid excessive idling of automobiles.

#### KPI A1.1 Emissions from vehicles

During the Reporting Year, the total air emissions of the Group from vehicles usage was approximately 903 g<sup>1</sup> (2024: 695 g), with an increase of approximately 30%. The increase was mainly attributable to greater vehicle usage, driven by management’s proactive engagement in exploring new business opportunities. The corresponding air emission intensity was approximately 41.05 g per employee.

Types of pollutant	2024 (g)	2025 (g)	Variance
NO <sub>x</sub>	626	812	↑ 30%
SO <sub>x</sub>	23	31	↑ 35%
Particulate Matter (“PM”)	46	60	↑ 30%
<b>Total Air Emissions</b>	<b>695</b>	<b>903</b>	<b>↑ 30%</b>

<sup>1</sup> The travelling distance is estimated based on the units of fuel consumed by vehicles using the “Transport – Energy Utilization Index” issued by Electrical and Mechanical Services Department at <https://ecib.emsd.gov.hk/index.php/hk/energy-utilisation-index-hk/transport-sector-hk>.

### Generation of Hazardous Waste and Non-Hazardous Waste

The internal guidance of the Group encourages employees to handle office waste generated in a proper and environmentally friendly manner.

#### – Hazardous Waste

Hazardous waste is defined by national regulations. There was no significant hazardous waste generated in view of the Group’s business nature.

#### KPI A1.3 Total hazardous waste produced and intensity

There was no significant hazardous waste generated in view of the Group’s business nature.

#### – Non-Hazardous Waste

The Group actively promotes comprehensive waste reduction practices that encompass waste minimization at the source, reuse, clean recycling, recovery, and a reduction in landfill disposal. Employees are encouraged to select supplies and equipment with longer life spans to minimize waste generation. To facilitate recycling efforts, dedicated bins have been installed throughout the premises to collect various recyclables, including wastepaper, glass and aluminium bottles, metals, and plastics. The Group has also established partnerships with recycling organizations to ensure the efficient collection and processing of these materials.

During the Reporting Year, the Group generated approximately 0.33 tonnes<sup>2</sup> of non-hazardous waste (2024: 0.38 tonnes), representing a notable reduction of around 13%. This decrease can be largely attributed to the Group’s concerted efforts to minimize paper usage through the adoption of digital solutions and sustainable practices. The non-hazardous waste intensity remains at 0.02 tonnes per employee (2024: 0.02 tonnes), underscoring the Group’s commitment to efficient resource management and its ongoing initiatives to enhance environmental sustainability.

#### KPI A1.4 Total non-hazardous waste produced and the intensity

Types of emissions	2024 (tonnes)	2025 (tonnes)	Variance
<b>Non-hazardous waste produced</b>			
– Landfill	0.38	0.33	↓ 13%
<b>Non-hazardous waste intensity (Tonnes/per employee)</b>	0.02	0.02	↓ 25%

<sup>2</sup> As the Company purchases paper in bulk and the remaining stock balance is unavailable, the non-hazardous waste production data has been estimated using a pro-rata method based on the year-end total employee count and FY2024 production data.

KPI A1.5 Description of emission target(s) set and results achieved

In alignment with the policies outlined for reducing air emissions from vehicles, the Group has implemented several additional measures to further mitigate these emissions. The Group has established limits on the number of owned vehicles and the limited frequency of local business commuting that does not utilize public transportation. Additionally, it seeks to minimize the volume of employee business travel to enhance control over the Group's overall emission performance.

Recognizing that emissions are closely tied to the Group's operational activities, fluctuations may occur in response to changes in business growth and performance. Nevertheless, the Group is committed to consistently enforcing the aforementioned environmental policies and measures. It strives to maintain emissions at or below the levels recorded in the Reporting Year, aiming for a growth rate that remains lower than that of its business growth wherever possible. This proactive approach reflects the Group's dedication to improving its environmental performance and achieving sustainability goals in the future.

KPI A1.6 Description of how hazardous and non-hazardous wastes are handled, reduction target(s) set and results achieved

Non-hazardous waste is prioritized for recycling; if recycling is not feasible, it is sent to landfills. In line with the aforementioned policies aimed at reducing non-hazardous waste, the Group has implemented several measures to further diminish waste generation. The Group actively works to limit the creation of commercial waste by employees by managing paper waste and reducing the volume of non-hazardous waste that is disposed of directly in landfills without recycling.

During the Reporting Year, the production of non-hazardous waste saw a notable decline. This positive outcome can be attributed to the effective strategies the Group has put in place to minimize excessive paper waste. Consequently, the Group is confident that these measures have been effective in responsibly managing the non-hazardous waste generated throughout the year.

It is important to note that waste production is closely tied to the Group's operational activities, and fluctuations may arise in response to the evolving needs of the Group's business development. Nevertheless, the Group is committed to continuing the implementation of its various policies and measures for the efficient use of resources. The goal is to strive for improved environmental performance, including limiting waste production and maintaining waste generation levels similar to those recorded in the Reporting Year, as much as possible in the future

**Compliance with Relevant Laws and Regulations that have a Significant Impact on the Group**

For the year ended 31 December 2025, there were no confirmed non-compliance incidents or grievances in relation to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.

### Aspect A2: Use of Resources

The Group acknowledges that the efficient use of resources (encompassing energy, water, and various raw materials across production, storage, transportation, buildings, and electronic equipment) is a critical component of environmental stewardship. By optimizing resource utilization, the Group not only conserves finite resources but also contributes to the broader goal of environmental protection. This commitment reflects a proactive approach to sustainability, ensuring that operational practices align with the principles of responsible resource management and conservation.

#### Efficient Use of Energy

The Group has implemented comprehensive policies and procedures to ensure the efficient use of energy across all operations. Key initiatives include reducing energy consumption within facilities, assessing energy efficiency regularly, increasing the utilization of clean energy sources whenever feasible, and setting measurable targets to monitor energy usage. Additionally, the Group emphasizes the importance of turning off electrical appliances when not in use.

Electricity serves as the primary resource consumed by the Group in its daily operations. To mitigate electricity consumption, the Group has established a robust energy monitoring policy, which encourages the procurement of energy-efficient equipment, such as appliances with Grade 1 Energy Labels. Colleagues are also urged to adopt green office practices. Various electricity-saving measures have been instituted, including setting air conditioning units to no lower than 25°C, ensuring that windows and doors remain closed when air conditioning is in use, and requiring that air conditioning be turned off after office hours or when meeting rooms are no longer in use. Furthermore, the Group has installed energy-efficient lighting systems to further decrease electricity consumption.

During the Reporting Year, the total energy consumption of the Group was primarily derived from non-renewable fuel use and purchased electricity. The overall energy usage amounted to approximately 69,000 kWh (2024: 74,000 kWh), with an intensity of 3,140 kWh (2024: 3,000 kWh) per employee. Notably, the consumption of non-renewable fuel increased by 33%, from 15,000 kWh to 20,000 kWh due to increased vehicle usage associated with management’s proactive activities to explore and pursue additional business opportunities. Conversely, the electricity purchased for consumption decreased by 16%, from 58,000 kWh to 49,000 kWh due to the streamlining of our team to improve operational efficiency, which resulted in lower overall energy demand.

#### KPI A2.1 Direct and/or indirect energy consumption by type in total and intensity

Energy consumption by type	2024 (kWh in '000s)	2025 (kWh in '000s)	Variance
Non-renewable fuel consumed	15	20	↑ 33%
Electricity purchased for consumption	58	49	↓ 16%
Total energy consumed	74	69	↓ 7%
Total energy consumption intensity (kWh in '000s/per employee)	3	3.14	↑ 5%

### **Water Consumption**

In parallel with its efforts to manage energy consumption, the Group is committed to minimizing unnecessary water usage to safeguard our finite freshwater resources. To this end, the Group actively encourages employees to adopt water-saving practices within the office environment. Employees are instructed to fully empty containers before washing, promptly turn off taps when not in use, and conduct regular inspections of faucets and pipes to identify and address any leaks. Additionally, the Group promotes the use of water-efficient appliances and fixtures to further enhance water conservation efforts. By fostering a culture of responsibility and awareness around water usage, the Group is dedicated to preserving this vital resource for future generations. Given that the Group operates in the leased office premises, both the water supply and discharge are solely controlled by the building management. Therefore, the provision of water withdrawal and discharge data or sub-meter for individual occupants is not feasible.

#### *KPI A2.2 Water Consumption in total and intensity*

As aforementioned, the data for water usage of the Group is not available as it is under the building management of the leased offices where the Group operates, therefore the Group is unable to provide the total water consumption and intensity of the Reporting Year.

#### *KPI A2.3 Description of energy use efficiency targets set and results achieved*

Energy consumption significantly impacts the Group's environmental footprint, operational costs, and exposure to various risks, such as fluctuations in energy supply and pricing. In recognition of this, the Group is committed to reducing unnecessary electricity consumption as a means of lowering its associated carbon footprint. Through the implementation of the aforementioned policies and measures focused on energy management, the total energy consumption of the Group has decreased by approximately 7%, while non-renewable fuel consumption has seen an increase of 33% compared to the previous year. This substantial decrease is primarily attributed to reduced electricity usage.

The Group remains confident that the policies and practices adopted have effectively contributed to achieving energy efficiency for the year ending 31 December 2025. Although energy consumption is closely linked to the Group's business development needs, it adheres to the principle of minimizing waste wherever possible.

Looking ahead, the Group aims to continue reinforcing its commitment to maximizing energy efficiency by avoiding unnecessary electricity and fuel usage. The Group will systematically manage and monitor its energy consumption growth, striving for improved performance to minimize environmental impacts in the future. Additionally, as necessary, more environmental objectives and measures will be established to align with the Group's vision for enhancing energy use efficiency.

#### *KPI A2.4 Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency targets set and results achieved*

Since the water supply is managed by the Government, there was no water supply issue identified for the Reporting Year.

Despite the challenges, the Group emphasizes the critical importance of conserving water in all its operations. This commitment is reflected in the daily practices and measures implemented to promote efficient water usage. The Group's dedication to responsible water management is underscored by its proactive strategies aimed at reducing overall water consumption, as previously outlined.

The policies and initiatives specifically designed for water use demonstrate the Group's earnest efforts to achieve water efficiency. The Group believes that these adopted measures have been effective in promoting responsible water use for the year ending 31 December 2025. Moving forward, the Group remains steadfast in its commitment to enhancing water conservation practices and continuously improving its water efficiency initiatives.

#### **Efficient Use of Raw Material and Packaging Material**

There is no significant raw material or packaging material waste generated in view of the Group's business nature.

#### *KPI A2.5 Total packaging material used for finished products and, if applicable, with reference to per unit produced*

As mentioned above, the Group's business nature does not involve using packaging materials, therefore no material record of use of raw material and disposal of packaging materials are noted during the Reporting Year.

#### **Aspect A3: The Environment and Natural Resources**

The Group is deeply committed to minimizing the consumption of natural resources and mitigating its operational impacts on the environment. To this end, comprehensive policies have been established that take into account the actual environmental effects and resource consumption, with the goal of reducing these impacts.

In addition, the Group actively promotes environmental education and advocacy among employees, fostering a culture of environmentally responsible behavior. This initiative not only enhances awareness but also empowers staff to contribute to the Group's commitment to minimizing adverse environmental impacts. By encouraging practices that avoid waste and discourage careless consumption of resources, the Group is taking meaningful steps toward sustainability and environmental stewardship.

#### *KPI A3.1 Description of significant impacts of activities on the environment and natural resources and the actions taken to manage them*

We recognize that our performance concerning emissions, waste production and disposal, and resource utilization has a significant impact on the environment. In response to this understanding, the Group is dedicated to minimizing these impacts and ensuring transparent communication of our environmental policies, measures, performance, and achievements to all stakeholders.

Given the nature of the Group's business, we have not observed any significant adverse impacts on the environment or natural resources. The policies and measures implemented during the year end 31 December 2025, specifically aimed at managing the potential environmental impacts of our activities, have been outlined above. These efforts reflect our commitment to responsible environmental stewardship and our ongoing pursuit of sustainable practices.

## **Climate-related Disclosures**

Climate change refers to the long-term alteration of global temperature patterns and weather systems. While natural variability contributes to climatic shifts, anthropogenic greenhouse gas (GHG) emissions have intensified the greenhouse effect and accelerated global warming, establishing human activity as the principal driver of contemporary climate change. This phenomenon represents one of the most critical challenges to both societal well-being and ecosystem integrity.

The Group acknowledges that climate-related risks (both physical and transitional) carry material implications for our long-term business sustainability. We also recognize the accelerating market transition toward a lower-carbon economy. In light of the uncertainties that climate change introduces across our operations, we have adopted a proactive approach to integrating climate considerations into our governance framework and strategic decision-making processes.

### **(I) Governance**

The Group has established an ESG management framework that encompasses climate-related matters to ensure proper oversight, monitoring and continuous improvement of climate-related performance. For further details, please refer to the “Board Statement” section.

The Board of Directors provides oversight of climate-related risks and opportunities, including the effectiveness of the Group’s climate measures. Climate-related matters are reviewed annually during board meetings, and the Board approves the Group’s climate strategy and key initiatives.

To ensure that the Board remains informed of emerging trends in climate-related risks and opportunities, the Company provides periodic climate-related training to Board members as necessary.

### **(II) Strategy**

The Group recognises climate change as one of the most pressing global challenges and acknowledges its corporate responsibility in addressing climate-related threats that may affect business profitability and long-term resilience.

Accordingly, the Group adopts a forward-looking approach to assessing its vulnerability to climate-related risks, integrating these considerations into strategic business planning, embedding sustainability into decision-making processes.

### **Climate-related Risks, Potential Impacts, and Mitigation Measures**

The Group has assessed the potential climate-related risks to its business operations, which primarily arise from the following dimensions:

– ***Physical Risks***

Although the Group's primary focus on financial services results in minimal direct environmental impact, we are nonetheless exposed to both acute and chronic risks stemming from climate change. It is imperative for the Group to evaluate our vulnerability to potential extreme weather events that could affect our operating locations, including rainstorms, thunderstorms, typhoons, wildfires, and floods. To address these risks, the Group has implemented comprehensive training programs and emergency drills aimed at enhancing employees' awareness and preparedness for such disasters. These initiatives are designed to ensure employee safety and minimize potential asset losses, reinforcing our commitment to resilience in the face of environmental challenges.

– ***Transition Risks***

As the global economy transitions toward a lower-carbon future, we anticipate the emergence of new regulations across various countries and jurisdictions. Climate-related regulatory changes could lead to the devaluation of assets held by the Group, particularly those classified as stranded assets within the energy sector. Such unforeseen fluctuations may impact the Group's overall value. Consequently, we are becoming increasingly vigilant in evaluating investment choices within our portfolio, incorporating comprehensive assessments of climate risks. Our climate change policy provides clear guidance on identifying, mitigating, and adapting to these risks, helping to build resilience against potential climate-related events.

– ***Reputational Risks***

Extreme weather events can disrupt our operations and affect the value of our investments. Additionally, involvement in industries associated with climate change may pose reputational risks for the Group. Acknowledging the extensive impacts of climate change, our strategy leverages our expertise and insights to capitalize on climate-related opportunities while effectively managing associated risks. Beyond safeguarding our client activities, the Group is committed to adopting best practices aimed at reducing our own carbon footprint and integrating resilience into our business operations, ensuring we remain a responsible and forward-thinking entity in the face of climate challenges.

As the Group operates in Hong Kong, the climate-related risks described above are assessed as being predominantly concentrated in Hong Kong. Furthermore, due to the high uncertainty in estimating the resources required for the above actions, the Group believe that quantitative financial disclosure is premature at this stage. The Group will refine the assessment processes and disclose such information when estimates become reliable and meaningful.

**Climate-related opportunities**

While climate change introduces certain risks, it also creates substantial opportunities across the Group's business model and value chain, particularly when the Group take proactive steps to address climate and broader sustainability trends.

**– Resources Efficiency and Innovation**

If the Group takes proactive steps to reduce energy consumption and waste generation in its daily operations, its operating costs may be lowered as a result.

In addition, the Group believes that by proactively addressing climate and broader sustainability trends, it will be better positioned to attract talent who prioritise environmental responsibility.

**– Markets and Service**

The Group believes that proactive engagement with climate and sustainability trends will enable it to diversify its financial portfolio, such as by considering green bond investments.

**Climate-related transition plan**

Following the evaluation, the Group determined that climate-related risks currently have an insignificant impact on our day-to-day operations. As such, the Group consider that developing a formal transition plan at this stage would not be the most strategic allocation of resources. Instead, the Group is prioritising immediate operational improvements and will re-evaluate the need for a transition plan as regulatory expectations evolve, and its internal capabilities continue to strengthen.

**Financial position, financial performance and cash flows**

Due to significant uncertainty in measuring climate-related financial impacts, the Group consider that quantitative disclosures are not yet feasible. The Group will enhance our methodologies and disclose figures when estimates are sufficiently robust.

**Climate resilience**

Following our evaluation, the Group determined that climate-related risks have an insignificant impact on our day-to-day operations. Given the incremental cost and resources required, conducting scenario analysis is not considered beneficial at this time. The Group will continue to monitor regulatory requirements and strengthen our internal capabilities to guide the timing of future implementation.

**(III) Risk Management**

The Group's risk management framework comprises risk identification, assessment, prioritisation and mitigation, all of which are essential components supporting integrated risk oversight. Climate-related opportunities are recognised as equally significant, and the risk management procedures facilitate their identification. Both physical and transition climate-related risks are embedded within the overall risk management system to ensure they are considered in parallel with other material risks.

To identify and assess climate related risks, the Group’s model evaluates both the likelihood and potential impact of each risk. Risk assessments are conducted annually, and the results are reported to senior management.

Through this year’s climate-related analysis, we identified three risks that are relevant to our business. For further details, please refer to the “Climate-related Risks, Potential Impacts, and Mitigation Measures” section.

**(IV) Metrics and Targets**

To provide a comprehensive view of the Group’s ESG performance, we adopt the operational control approach in measuring GHG emissions. Under this approach, the Group accounts for 100% of emissions from operations where it has full authority to introduce and implement operating policies.

The Group quantify its GHG emissions in accordance with the guidelines set out in “How to Prepare an ESG Report – Appendix 2: Reporting Guidance on Environmental KPIs” issued by the Stock Exchange on 31 December 2025. Emissions of CO<sub>2</sub>, CH<sub>4</sub> and N<sub>2</sub>O are included and converted into CO<sub>2</sub>-equivalent.

**Greenhouse Gas Emissions by Scope category**

During the Reporting Year, the total GHG emissions of the Group accounted to approximately 35.85 tonnes (2024: 41 tonnes<sup>3</sup>), with a GHG emissions intensity of 1.63 tonnes (2024: 1.80 tonnes<sup>3</sup>) per employee. There is a decrease in greenhouse gas emissions mainly due to the streamlining of our team to improve operational efficiency, which resulted in lower overall energy demand and consequently reduced GHG emissions. The respective emission data of Scope 1, Scope 2 and Scope 3 are disclosed as follows.

Scope 1 Direct Greenhouse Gas Emissions from Stationary and Mobile Combustion

The total Scope 1 GHG emissions of the Group were approximately 4.98 tonnes (2024: 3.81 tonnes), representing an increase of approximately 31% due to increased vehicle usage associated with management’s proactive activities to explore and pursue additional business opportunities.

Main categories of Scope 1 emissions: GHG emissions from mobile combustion sources:

Types of greenhouse gas	2024 (tonnes)	2025 (tonnes)	Variance
Carbon Dioxide (“CO <sub>2</sub> ”)	3.75	4.91	↑ 31%
Methane (“CH <sub>4</sub> ”)	0.01	0.01	–
Nitrous Oxide (“N <sub>2</sub> O”)	0.05	0.06	↑ 20%
<b>Total Scope 1 GHG emissions</b>	<b>3.81</b>	<b>4.98</b>	<b>↑ 31%</b>

<sup>3</sup> The coefficient was updated to 0.60 kg/kWh based on the “Sustainability Report 2024” published by HK Electric Investment on March 2025. The power supply discharge coefficient for 2024 is also set as 0.60 kg/kWh for Hong Kong according to the “Sustainability Report 2024”. As the power supply discharge coefficient for 2024 are updated during the Reporting Year, the data for 2024 is restated according to the updated emission factor.

Scope 2 Indirect Greenhouse Gas Emissions from Electricity Consumption

Electricity consumption constitutes a significant portion of the Group’s greenhouse gas emissions, accounting for 82% of the total. During the Reporting Year, the total Scope 2 GHG emissions of the Group was approximately 29.31 tonnes (2024: 34.96 tonnes), which decreased 16% compared to last year.

Main sources of Scope 2 emissions: Electricity purchased from power companies:

<b>Types of emissions</b>	<b>2024</b> (tonnes)	<b>2025</b> (tonnes)	<b>Variance</b>
<b>CO<sub>2</sub> equivalent emission</b>	34.96 <sup>4</sup>	29.31	↓ 16%
<b>Total Scope 2 GHG emissions</b>	34.96 <sup>4</sup>	29.31	↓ 16%

Scope 3 Indirect Greenhouse Gas Emissions from Paper Waste Disposed at Landfills and Business Travel by Employees

During the Reporting Year, the total Scope 3 GHG emissions of the Group were approximately 1.56 tonnes<sup>5</sup> (2024: 1.82 tonnes), with a decrease of approximately 14% due to the decreased paper usage by the Group.

Activities from which indirect GHG emissions arise:

<b>Types of emissions</b>	<b>2024</b> (tonnes)	<b>2025</b> (tonnes)	<b>Variance</b>
<b>CO<sub>2</sub> equivalent emission of Paper Waste disposed at Landfills</b>	1.82	1.56	↓ 14%
<b>CO<sub>2</sub> equivalent emission of Business Air Travel by Employees</b>	–	–	–
<b>Total Scope 3 GHG emissions</b>	1.82	1.56	↓ 14%

To address the indirect emissions associated with paper waste disposed in landfills, the Group encourages employees to maximize the use of digital technology, such as emails and digital data storage, to minimize paper consumption. In addition to printing on both sides of a sheet and avoiding unnecessary printing or photocopying, paper usage is optimized by adjusting the formatting of documents of space efficiency. Recycling boxes are also placed near the photocopiers to collect single-sided paper for reuse and used double-sided paper for recycling.

<sup>4</sup> The coefficient was updated to 0.60 kg/kWh based on the “Sustainability Report 2024” published by HK Electric Investment on March 2025. The power supply discharge coefficient for 2024 is also set as 0.60 kg/kWh for Hong Kong according to the “Sustainability Report 2024”. As the power supply discharge coefficient for 2024 are updated during the Reporting Year, the data for 2024 is restated according to the updated emission factor.

<sup>5</sup> As the Company purchases paper in bulk and the remaining stock balance is unavailable, the paper waste production data has been estimated using a pro-rata method based on the year-end total employee count and FY2024 paper waste production data.

To further reduce paper usage, the Group has integrated the principles of the “3Rs” (Reduce, Reuse and Recycle) into the business activities. The Group aimed to establish a paperless office by utilizing electronic administrative platforms and communication channels for interactions with both our staff and customers whenever possible.

Additionally, the Group consistently reminds employees to consider the environmental impact of their commuting choices in order to reduce air and greenhouse gas emissions. Employees are encouraged to use public transportation whenever feasible. Recognizing the significant indirect greenhouse gas emissions resulting from employee business travel, the Group mandates the use of teleconferencing and Zoom meetings instead of overseas travel to minimize the carbon footprint associated with business activities.

### **Cross-industry metrics**

Due to high uncertainty in estimating the business activities and assets exposed to climate-related risks and opportunities, the Group consider that quantitative disclosure is not yet feasible at this stage. The Group will enhance our analytical approach and disclose the data when estimates become reliable and decision-useful.

### **Internal carbon prices**

Following our assessment, the Group determined that establishing an internal carbon price is not currently the best use of resources. The Group will focus on higher-impact climate actions, and revisit internal carbon pricing as the Group’s capabilities and needs develop.

### **Remuneration**

After evaluation, we have determined not to integrate climate related considerations into our current remuneration framework. Ongoing regulatory and market developments will continue to be monitored.

### **Climate-related targets**

As a company primarily engaged in investment, securities trading, and lending services, our operations are predominantly office based. As such, our levels of energy consumption, paper usage, and direct emissions are relatively low, and our overall environmental impact is considered limited. In line with this operational profile, the Group’s environmental objective is to maintain total greenhouse gas (GHG) emissions (including CO<sub>2</sub>, NO<sub>2</sub>, and CH<sub>4</sub> across Scope 1, Scope 2, and, Scope 3) at a level comparable to that of the Reporting Year. This approach supports operational resilience while demonstrating our ongoing commitment to responsible environmental management and continuous improvement.

**B. Social**

The Group strives to fulfil its social responsibilities as a corporate citizen of communities. The Group endeavours to establish harmonious relationships with our employees, customers, suppliers, and the communities. The Group cares about the well-being and the development of employees for ensuring high standard of service responsibility, enhancing transparent relationships with external parties, including customers, as well as contributing to our community development.

**Employment and Labour Practices**

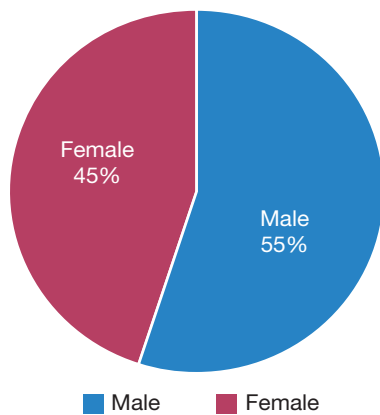
**Aspect B1: Employment**

Employees are important assets to the Group and its success, in which efforts have been put to provide a harmonious and safe working environment in order to stimulate mutual growth of both the Group and its employees.

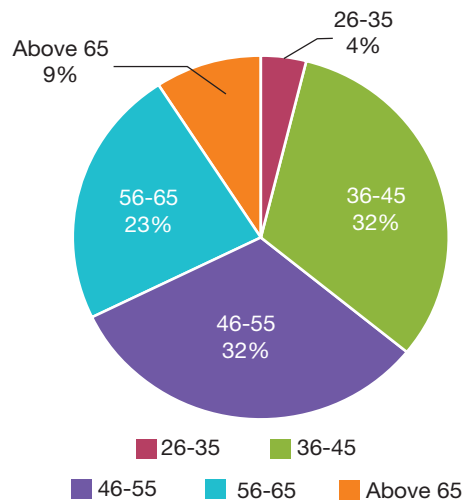
KPI B1.1 Total workforce by gender, employment type, age group and geographic region

As of 31 December 2025, the Group has a total number of 22 employees, all of which were full-time employees from Hong Kong in different age groups, with 55% were male employees and 45% were female employees.

**Total workforce by gender**



**Total workforce by age group**



The Group has established employment policies, including compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare. Given the effort of the Group in providing well-rounded welfare and a harmonious working environment, 86% of our employees have worked for the Group for over 3 years.

### Compensation and Dismissal

The Group is committed to offering competitive remuneration packages designed to attract and retain talented staff members. To ensure our compensation remains aligned with the employment market, these packages are regularly reviewed and adjusted as necessary. We strictly adhere to laws and regulations regarding minimum wage and statutory social benefits, ensuring compliance at all times.

In matters of dismissal, we follow all relevant employment laws and internal policies, including a firm commitment to preventing dismissals based solely on an employee's gender, marital status, disability, age, or family status. This approach reflects our dedication to fostering an inclusive and equitable workplace.

Additionally, the Group has implemented a share option scheme and a share award scheme aimed at providing incentives for our directors and eligible employees. These initiatives are designed to attract, retain, and motivate individuals whose current and future contributions are vital to the Group's success. By offering the opportunity to participate in the Group's future performance through share options, we empower our employees to align their interests with the long-term goals of the organization.

### Talent Retention

#### KPI B1.2 Employee turnover rate by gender, age group and geographic region

As the Group only operates in Hong Kong, the Group maintained a monthly turnover rate of 1.28% during the Reporting Year, a detail breakdown is provided in the following table:

Employment Turnover	Percentage in 2025
<b>By Gender</b>	
Male	0.64%
Female	1.92%
<b>By Age Group</b>	
18 – 25	–
26 – 35	4.17%
36 – 45	1.85%
46 – 55	–
56 – 65	1.39%
Above 65	–

The Group values each and every employee, fostering strong bonds and trust within our team. Moving forward, we are committed to cultivating a harmonious working environment that actively promotes employee engagement and enhances retention. Our goal is to ensure that every employee feels valued and empowered, contributing to a positive and collaborative workplace culture.

**Recruitment and Promotion**

The Group attracts top talent through a fair, flexible, and transparent recruitment strategy. Our recruitment process encompasses multiple stages, including job postings, detailed position descriptions, collection of applications, interviews, selection, approval, and job offers. Additionally, we recognize and reward our staff with year-end bonuses and promotion opportunities, aligning these incentives with both individual and Group performance to foster a motivated and high-achieving workforce.

**Working Hours, Rest Periods, Benefits and Welfare**

The Group ensures that employees' working hours, rest periods, benefits, and welfare, including mandatory provident fund contributions, comply with all relevant employment and labour laws and regulations. Additionally, we provide medical insurance to our employees, aligning our offerings with prevailing market practices to support their health and well-being.

**Equal Opportunities, Diversity and Anti-discrimination**

The Group is an equal opportunity employer, dedicated to fostering a fair and inclusive workplace for all employees. We adhere to the principles of equality and non-discrimination in all aspects of our operations. Recruitment, remuneration, promotions, and benefits are administered based on objective assessments and commitment to equal opportunity, irrespective of gender, race, or other dimensions of diversity.

We deeply respect every employee and celebrate the diversity within our workforce. The Group is committed to ensuring equality throughout our recruitment, performance evaluation, and promotion processes. Discrimination of any kind (including but not limited to age, disability, sex, religion, race, pregnancy, and family status) is strictly prohibited, reinforcing our commitment to creating a supportive and equitable work environment.

**Compliance with Relevant Laws and Regulations that Have a Significant Impact on the Group**

For the year ended 31 December 2025, there were no confirmed non-compliance incidents or grievances in relation to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.

**Aspect B2: Health and Safety**

The Group is dedicated to maintaining a healthy and safe workplace for all employees, actively working to prevent workplace injuries and illnesses. We uphold the principle that ensuring occupational health and safety is a serious commitment to our employees, reflecting our responsibility within our corporate culture.

**KPI B2.1 Number and rate of work-related fatalities occurred in each of the past three years including the reporting year**

In the Year, there were no cases of work injury and fatalities (2024: nil; 2023: nil) reported in the Group.

**KPI B2.2 Lost days due to work injury**

With reference to the above-mentioned, there was no equivalent number of lost days due to work injury during the Reporting Year.

KPI B2.3 Description of occupational health and safety measures adopted, and how they are implemented and monitored

**Providing a Safe Working Environment**

The Group mandates that all entities establish and document comprehensive safety policies and procedures for employees to follow. This includes setting specific targets for employee safety, regularly monitoring safety performance against these targets, and promptly reporting any safety incidents to management.

We are committed to maintaining a safe and hygienic workplace by continuously assessing the physical conditions of our offices and branches. This includes monitoring cleanliness, indoor air quality, pest control, security measures, and fire safety precautions.

In light of recent public health developments, the Group has enhanced its safety protocols, implementing rigorous inspections and thorough disinfection of our offices. A mandatory body temperature check is required before entering the workplace. Additionally, employees are required to wear surgical masks and maintain personal hygiene at all times. Those exhibiting respiratory symptoms are expected to refrain from work and seek medical advice promptly, ensuring the health and safety of all staff.

**Protecting Employees from Occupational Hazards**

Management is tasked with staying abreast of the latest health and safety legislation and standardizing risk assessments to ensure compliance with legal requirements for the Group's operations. We conduct annual on-site social compliance risk assessments and provide employees with comprehensive guidance and instructions on health, safety, and fire safety measures to minimize the risk of occupational hazards.

A critical component of our success in safeguarding employees from occupational hazards is equipping them with knowledge and skills to protect themselves against both psychological and physical risks. The Group actively promotes training programs aimed at enhancing employee awareness and safety practices.

Additionally, we have implemented a robust insurance plan that offers medical benefits to all staff, covering accidents that occur on our premises. Health and safety incidents are reported to management and addressed promptly, ensuring a swift response to the well-being of our workforce.

**Work-life Balance**

The Group actively encourages employees to engage in leisure and sports activities outside of the workplace, organizing various sports and wellness programs throughout the year to promote a healthy lifestyle. We believe that physical well-being is essential for overall productivity and job satisfaction.

Furthermore, the Group is dedicated to fostering a family-friendly work environment that prioritizes work-life balance. We strive to create a supportive atmosphere where employees can thrive both professionally and personally, ensuring they have the resources and opportunities to maintain a fulfilling lifestyle.

**Compliance with Relevant Laws and Regulations that have a Significant Impact on the Group**

For the year ended 31 December 2025, there were no confirmed non-compliance incidents or grievances in relation to providing a safe working environment and protecting employees from occupational hazards.

Looking ahead, the Group will continue to promote occupational health and safety to employees and will avoid any work-related injuries or accidents by all means.

**Aspect B3: Development and Training**

The Group is committed to providing adequate training to our employees to improve their knowledge and skills for discharging duties at work. Training includes vocational training courses provided internally or externally.

***Employee Development***

The Group requires employees to attend internal and external training courses including employee continuing education to improve employees' knowledge and skills for their job positions.

***Training Activities***

The Group is committed to providing comprehensive training and development courses to all employees, aimed at enhancing their skills and knowledge. Our training programs are specifically tailored to meet the diverse needs of various job functions, ranging from technical training to on-the-job coaching, ensuring that each employee receives relevant support according to their role.

For professional staff, we encourage participation in external training sessions that cover essential topics, including updates on regulations, technical knowledge, management skills, and customer service standards. For administrative staff and others, we offer on-the-job training, which includes mentorship from supervisors, job rotation, and shadowing opportunities, all designed to maintain and elevate our work quality.

Additionally, we promote an open dialogue between employees and supervisors regarding learning plans during performance evaluations. To further support professional development, the Group provides financial subsidies for employees seeking to attend external training courses when appropriate.

In our daily operations, we implement induction training for new recruits, pairing them with experienced employees who serve as mentors. This approach fosters communication and team spirit while enhancing both technical skills and managerial capabilities, encouraging a culture of continuous learning and development at all levels.

The Group is dedicated to intensifying its efforts in promoting staff training programs, believing that comprehensive training opportunities are essential for cultivating a strong talent pool for corporate growth. We will continually assess the training needs of our employees to ensure that suitable and relevant training is provided, aligned with their job responsibilities and career aspirations.

KPI B3.1 The percentage of employees trained by gender and employee function

During the Reporting Year, there were 71 external training sessions attended by 12 participants with a total of 266.7 hours of training. The percentage of trained employees by employment functions of Managerial, Professional, and General and Technical<sup>6</sup> are 58%, 33% and 8%, while the percentage of trained employees by gender is 67% for male and 33% for female respectively.

KPI B3.2 The average training hours completed per employee by gender and employee function

The average training hours of trained employees was approximately 22.23 hours per employee. The average training hours completed per employee by gender is around 6.03 hours and 19.44 hours for male and female respectively, while the average training hours completed by employee function is around 38.03 hours, 7.50 hours and 0.09 hour for Managerial, Professional, and General and Technical respectively. Moving forward, the Group remains committed to fostering an environment where employees at all levels are encouraged to participate in the training programs provided by the Company. These initiatives are designed not only to clarify and ensure the fulfilment of job expectations but also to enhance employees' skills and knowledge simultaneously. By investing in ongoing education and professional development through Company-sponsored training, we aim to empower our workforce, promote individual growth, and ultimately drive organizational success.

**Aspect B4: Labour Standards**

The Group is committed to avoiding child and forced labour in the workplace.

***Preventing Child and Forced Labour***

The Group strictly prohibits child labour. It requires the human resource department and user departments to work together to prevent or identify child labour, and to ensure child labour is not in the workforce.

KPI B4.1 Description of measures to review employment practices to avoid child and forced labour

The human resources department establishes comprehensive procedures for employment and recruitment, ensuring the prevention of child labor. Additionally, the Group facilitates the involvement of employee representatives in signing collective contracts with the Company, which clearly outline working hours, intensity of labor, vacation entitlements, and employee welfare. These measures are designed to safeguard the rights and interests of our workforce.

Furthermore, we ensure that our headquarters and all subsidiaries adhere to established management policies during the recruitment process and comply with both international laws and the labor laws of Hong Kong.

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<sup>6</sup> General and technical refers administrative assistant, assistant accountant, driver, personal assistant.

*KPI B4.2 Description of steps taken to eliminate such practices when discovered*

The Group is dedicated to upholding human rights and prohibiting forced labour, fostering a workplace characterized by respect, fairness, and voluntary participation for all employees. In the event of any suspicious activities, we approach the matter with the utmost seriousness, ensuring thorough discussions and appropriate resolutions for any confirmed illegal cases.

**Compliance with Relevant Laws and Regulations that Have a Significant Impact on the Group**

For the year ended 31 December 2025, there were no confirmed non-compliance incidents or grievances in relation to child and forced labour.

**Operating Practices**

**Aspect B5: Supply Chain Management**

Effective supply chain management is essential for enhancing business operations and enabling companies to compete more successfully. The Group mandates an impartial selection process for suppliers and service providers, maximizing competition during the tendering process. We emphasize the approval of contract terms, adherence to laws and regulations, and the prevention and detection of bribery or fraud in procurement activities.

Additionally, our procurement practices focus on achieving efficiency and cost savings. All contracts for the procurement of products and services are based exclusively on specifications, quality, service, price, and relevant environmental and social considerations.

*KPI B5.1 Number of suppliers by geographical region*

As local suppliers primarily support the essential operations of the Group's offices by providing office supplies and other daily necessities, their impact is considered immaterial to the overall business nature and operations of the Group. Consequently, there are no significant records of suppliers to report for the Reporting Year.

*KPI 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*

The Group actively encourages suppliers to pursue continuous improvement and adopt best practices to enhance their sustainability. During the engagement process, the procurement department ensures that the Group's expectations regarding legal compliance, respect for individuals, ethical business conduct, and environmental stewardship are clearly communicated to all suppliers.

*KPI B5.3 Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored*

The Group recognizes that effective supply chain management is vital for identifying and addressing environmental and social risks throughout the supply chain. We require suppliers to deliver products and services that meet high standards of quality, health, and safety, ensuring compliance with environmental laws and labour standards. Additionally, our suppliers must strictly adhere to all applicable laws and regulations.

KPI B5.4 Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored

The Group has implemented comprehensive supply chain management policies and procedures that encompass assessment, selection, approval, procurement, and monitoring. We take into account suppliers' ESG performance, along with relevant certifications such as ISO 14001 and OHSAS 18001. Additionally, the Group conducts regular evaluations of supplier performance and requires corrective actions in cases of unsatisfactory results. Should suppliers fail to meet our quality standards, we are prepared to terminate the business relationship.

**Aspect B6: Product Responsibility**

Product responsibility refers to health and safety, advertising, labelling and privacy matters relating to the services provided.

**Health and Safety**

The Group takes full responsibility for the services we provide, prioritizing health and safety in all aspects of our operations. We adhere strictly to internal policies and regulatory requirements while delivering our services, regularly reviewing service quality and seeking customer feedback to identify areas for improvement. In addition to complying with regulations regarding the custody of customer assets, the Group is committed to protecting clients' assets by implementing robust controls, such as maintaining designated trust accounts for managing customer funds, which are regularly audited by independent accountants.

KPI B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons

Given the Group's business nature, no products sold or shipped were recalled due to safety and health reasons.

KPI B6.2 Number of products and service-related complaints received and how they are dealt with

For the year ended 31 December 2025, there were no complaints received. The Group has an established mechanism for handling complaints in case such events occurrence, in which they will be reported directly to the management and will be handled by the management to resolve related matters.

**Advertising**

The Group respects our customers' rights and is dedicated to providing accurate service information to aid in their purchasing decisions. We require a thorough review of all advertising materials to safeguard our customers' interests.

**Labelling**

The Group mandates that all labeling is accurate, legitimate, clear, and non-misleading, while also ensuring the protection of intellectual property rights. In our daily operations, we explain the inherent risks associated with our financial products to assist customers in their decision-making process. The Group ensures that all information and marketing materials are free from misleading content and implements preventive measures, including "Know-Your-Customer" procedures, to more effectively protect our customers' interests.

### KPI B6.3 Description of practices relating to observing and protecting intellectual property rights

The Group values the intellectual property rights of others and strives to comply with all relevant laws pertaining to intellectual property. We ensure that all employees refrain from infringing on third-party copyrights, and any violations will result in disciplinary action.

#### **Methods of Redress**

### KPI B6.4 Description of quality assurance process and recall procedures

While the Group is committed to ensuring the quality of our services, we also require that any services exhibiting quality, safety, or health issues be compensated in accordance with the terms of our service agreements. Compensation must be provided to all affected customers in a consistent manner, following established procedures.

#### **Privacy Matters**

The Group is committed to protecting customer data and privacy information and keeping business information confidential. Training to employees in this regard and proper information system security are required.

### KPI B6.5 Description of consumer data protection and privacy policies, and how they are implemented and monitored

We recognize the critical importance of protecting the privacy and confidentiality of our customers' information. To this end, we have established an internal policy governing the collection, handling, and disclosure of client data, which has been communicated to our staff. In accordance with the Personal Data (Privacy) Ordinance, the Group prohibits the use of any personal information for direct marketing purposes without the explicit or implicit consent of clients. Employees are required to sign a non-disclosure agreement upon their employment. Additionally, we provide on-the-job training to foster privacy awareness and enhance prudence and integrity in handling personal data. To prevent privacy breaches, we regularly review the adequacy of our IT security measures and maintain logs and trails of access.

#### **Compliance with Relevant Laws and Regulations that have a Significant Impact on the Group**

For the year ended 31 December 2025, there were no confirmed non-compliance incidents or grievances in relation to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.

#### **Aspect B7: Anti-corruption**

The Group has implemented anti-corruption policies that prohibit employees from accepting any advantages offered by customers, suppliers, colleagues, or other parties while performing their duties. These policies also forbid any activities related to conflicts of interest, bribery, extortion, fraud, and money laundering. We encourage employees, customers, suppliers, and other stakeholders to report any incidents involving conflicts of interest, bribery, extortion, fraud, or money laundering.

KPI 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

During the Reporting year, there were no legal cases nor confirmed non-compliance incidents regarding corrupt practices brought against the Group or its employees.

KPI B7.2 Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored

Our expectations regarding employees' ethical conduct are outlined in the Employee Handbook, which is distributed and communicated to all staff. The Group has established a whistle-blowing channel that allows employees to report any suspected misconduct, as detailed in our policy on raising concerns about improprieties. Reports are promptly followed up and investigated by independent personnel. Additionally, we provide regular training for management and employees to ensure they are informed about the latest regulations and best practices related to anti-bribery, extortion, fraud, and money laundering.

KPI B7.3 Description of anti-corruption training provided to directors and staff

Currently, the Policy forms the cornerstone of the Group's anti-corruption framework, requiring all employees to familiarize themselves with its details and strictly adhere to the policies outlined in the Group's Internal Policy. Going forward, the Group will consider providing anti-corruption training to employees as needed, further extending its advocacy to reinforce the importance of integrity within the organization.

## **Community**

### **Aspect B8: Community Investment**

As a socially responsible company, the Group is dedicated to making a positive impact in the communities where we operate. We prioritize community engagement to gain a deeper understanding of local needs and aspirations, ensuring that our activities not only align with but also advance the interests of these communities. Through collaborative initiatives and thoughtful consideration of their perspectives, we strive to foster sustainable development and enhance the well-being of the areas we serve.

KPI B8.1 Focus areas of contribution

During the Reporting Year, the Group has no activities regarding the focus area of social concerns.

KPI B8.2 Resources contributed to the focus area

As of 31 December 2025, the Group has no activities regarding the resources contributed to the focus area.

## ENVIRONMENTAL DATA

<u>Emissions Indicators</u>	2024	2025
<b>Air Emissions</b>		
Total air emissions	695 g	903 g
Air emissions intensity	30 g per employee	41.05 g per employee
<b>Greenhouse Gas Emissions</b>		
Total greenhouse gas emissions	41 tonnes*	35.86 tonnes
Greenhouse gas emission intensity	1.80 tonnes per employee*	1.63 tonnes per employee
Scope 1 Emissions from Mobile Vehicles	3.81 tonnes	4.98 tonnes
Scope 2 Emissions from Electricity Consumption	34.96 tonnes*	29.31 tonnes
Scope 3 Emissions from Disposal of Paper Waste	1.82 tonnes	1.56 tonnes
Scope 3 Emissions from Business Travel by Employees	–	–
<b>Non-hazardous waste produced</b>		
Total non-hazardous waste produced	0.38 tonnes	0.33 tonnes
Non-hazardous waste produced intensity	0.02 tonnes per employee	0.02 tonnes per employee
<b><u>Use of Resources Indicators</u></b>		
<b>Energy consumption</b>		
Total energy consumption	74 kWh in '000s	69 kWh in '000s
Energy consumption intensity	3 kWh in '000s per employee	3.14 kWh in '000s per employee

\* Restated data

## SOCIAL DATA

	2024	2025
<b>Employment Indicators</b>		
<b>Employment</b>		
Number of employees	23	22
By Employment Type		
Full-time	100%	100%
Part-time	–	–
Temporary	–	–
By Gender		
Male	57%	55%
Female	43%	45%
By Age Group		
18-25	–	–
26-35	9%	4%
36-45	39%	32%
46-55	30%	32%
56-65	22%	23%
Above 65	–	9%
By Years of Service		
Under 1 year	4%	5%
1 – 3 years	18%	9%
3 – 5 years	22%	23%
5 – 10 years	39%	45%
Over 10 years	17%	18%
By Geographical Region		
Hong Kong	100%	100%
<b>Employment turnover</b>		
% of employee turnover (monthly average)		
By Gender		
Male	0.60%	0.64%
Female	–	1.92%
By Age Group		
18-25	–	–
26-35	–	4.17%
36-45	–	1.85%
46-55	1.04%	–
56-65	–	1.39%
By Geographical Region		
Hong Kong	0.35%	1.28%

	2024	2025
<b><u>Health and Safety Indicators</u></b>		
Number of reported injuries	–	–
Number of lost hours	–	–
Number of fatalities	–	–
<b><u>Development and Training Indicator</u></b>		
Number of training attended	69	71
Number of attendants	14	12
% of employees trained		
By Gender		
Male	59%	67%
Female	41%	33%
By Employment Function		
Managerial	29%	58%
Professional	53%	33%
General and Technical	18%	8%
Average training hours completed per employee		
By Gender		
Male	10.28	6.03
Female	18.39	19.44
By Employee Function		
Managerial	19.75	38.03
Professional	14.41	7.50
General and Technical	1.00	0.09
<b><u>Supply Chain Indicator</u></b>		
Total number of suppliers traded in the Reporting Year	N/A	N/A
<b><u>Product Responsibility Indicators</u></b>		
Total number of complaints received	–	–
<b><u>Anti corruption Indicators</u></b>		
Number of concluded legal cases regarding corruption	–	–
<b><u>Community Investment Indicator</u></b>		
Donation (HKD)	N/A	N/A

## ESG REPORTING GUIDE & REFERENCE

<b>A. Environmental</b>	<b>Reference</b>
<b>A1. Emissions</b>	<b>Page #</b>
Policies and compliance with relevant laws and regulations that have a significant impact on the Group relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	8 – 11
KPI A1.1 The types of emissions and respective emission data.	9
KPI A1.3 Total hazardous waste produced (in tonnes) and where appropriate, intensity (e.g per unit of production volume, per facility).	N/A
KPI A1.4 Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g per unit of production volume, per facility).	10
KPI A1.5 Description of emission target(s) set and steps taken to achieve them.	11
KPI 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.	11
<b>A2. Use of Resources</b>	<b>Page #</b>
Policies on the efficient use of resources, including energy, water and other raw materials.	12 – 14
KPI 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).	12
KPI A2.2 Water consumption in total and intensity (e.g. per unit of production volume, per facility).	13
KPI A2.3 Description of energy use efficiency target(s) set and steps taken to achieve them.	13
KPI 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.	13 – 14
KPI A2.5 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	N/A
<b>A3. The Environment and Natural Resources</b>	<b>Page #</b>
Policies on minimizing the Group's significant impact on the environment and natural resources.	14
KPI A3.1 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	14

<b>B. Social</b>	<b>Reference</b>
<b>B1. Employment</b>	<b>Page #</b>
Policies and compliance with laws and regulations relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	21 – 23
KPI B1.1 Total workforce by gender, employment type, age group and geographical region.	21 – 22
KPI B1.2 Employment turnover rate by gender, age group and geographical region.	22 – 23
<b>B2. Health and Safety</b>	<b>Page #</b>
Policies and compliance with laws and regulations relating to providing a safe working environment and protecting employees from occupational hazards.	23 – 25
KPI B2.1 Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	23
KPI B2.2 Lost days due to work injury.	23
KPI B2.3 Description of occupational health and safety measures adopted how they are implemented and monitored.	24 – 25
<b>B3. Development and training</b>	<b>Page #</b>
Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	25 – 26
KPI B3.1 The percentage of employees trained by gender and employee category (e.g. senior management, middle management, etc.).	26
KPI B3.2 The average training hours completed per employee by gender and employee category.	26
<b>B4. Labour standards</b>	<b>Page #</b>
Policies and compliance with laws and regulations relating to preventing child and forced labour.	26 – 27
KPI B4.1 Description of measures to review employment practices to avoid child and forced labour.	26
KPI B4.2 Description of steps taken to eliminate such practices when discovered.	27
<b>B5. Supply chain management</b>	<b>Page #</b>
Policies on managing environmental and social risks of the supply chain.	27 – 28
KPI B5.1 Number of suppliers by geographical region.	27
KPI B5.2 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	27
KPI B5.3 Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	27
KPI B5.4 Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	28

<b>B6. Product responsibility</b>	<b>Page #</b>
Policies; and compliance with laws and regulations relating to health and safety. Advertising, labelling, and privacy matters relating to products and services provided and method of redress.	28 – 29
KPI B6.1 Percentage of total products sold or shipped subject to recalls for safety and health reasons.	N/A
KPI B6.2 Number of products and service related complaints received and how they are dealt with.	28
KPI B6.3 Description of practices relating to observing and protecting intellectual property rights.	29
KPI B6.4 Description of quality assurance process and recall procedures.	29
KPI B6.5 Description of consumer data protection and privacy policies, how they are implemented and monitored.	29
<b>B7. Anti-corruption</b>	<b>Page #</b>
Policies and compliance with laws and regulations relating to bribery, extortion, fraud and money laundering.	29 – 30
KPI 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.	30
KPI B7.2 Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.	30
KPI B7.3 Description of anti-corruption training provided to directors and staff.	30
<b>B8. Community investment</b>	<b>Page #</b>
Policies on community engagement to understand the needs of the communities where we operate and to ensure that our activities take into consideration the communities' interests.	30
KPI B8.1 Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	30
KPI B8.2 Resources contributed (e.g. money or time) to the focus area.	30