



MIN XIN HOLDINGS LIMITED

閩信集團有限公司

*(Incorporated in Hong Kong with limited liability)*

*(於香港註冊成立之有限公司)*

股份代號 Stock Code: 222

# 2025

ENVIRONMENTAL,  
SOCIAL AND  
GOVERNANCE REPORT

環境、社會及管治報告

# 新質驅動 創新發展



# 目錄 CONTENTS

章節 Section		頁次 Pages
<b>1</b>	<b>董事會聲明</b>	<b>2</b>
<b>2</b>	<b>關於本報告</b>	<b>3</b>
2.1	報告範圍	3
2.2	報告參考	4
2.3	報告數據	5
2.4	報告審批	5
2.5	意見與反饋	5
<b>3</b>	<b>環境、社會及管治管理</b>	<b>5</b>
3.1	管治架構	5
3.2	董事會技能和能力	7
3.3	持份者參與	8
3.4	重要性評估	10
<b>4</b>	<b>環境</b>	<b>14</b>
4.1	環境目標	14
4.2	應對氣候變化	15
4.3	能源利用	39
4.4	水資源使用	41
4.5	廢棄物處理	42
<b>5</b>	<b>僱傭及勞工常規</b>	<b>45</b>
5.1	僱傭及勞工準則	45
5.2	僱員薪酬與福祉	50
5.3	僱員發展與培訓	51
5.4	職業健康與安全	55
<b>6</b>	<b>營運慣例</b>	<b>59</b>
6.1	消費者權益保護	60
6.2	產品和服務質量	61
6.3	隱私與數據資料安全管理	61
6.4	商業道德與行為規範	62
6.5	供應鏈管理	65
6.6	保護知識產權	67
6.7	責任營銷	68
6.8	可持續保險	69
6.9	普惠金融	69
<b>7</b>	<b>社區參與和公益</b>	<b>70</b>
	<b>PHILANTHROPY</b>	<b>70</b>
	<b>APPENDIX: OUR PERFORMANCE</b>	<b>72</b>
附錄：我們的表現	Environmental Performance	72
環境表現	Social Performance	74
社會表現	<b>APPENDIX: ESG CODE</b>	<b>79</b>
附錄：聯交所《環境、社會及管治報告守則》		
索引		

## 1. 董事會聲明

閩信集團有限公司(「本公司」及其附屬公司，統稱「本集團」)董事會(「董事會」)深明健全的環境、社會及管治管理與實踐對企業長期可持續發展至關重要。董事會在監督本集團環境、社會及管治策略制定與執行、識別重大環境、社會及管治議題，以及為持份者創造長遠價值方面，擔當核心治理角色。

為此，董事會已建立清晰的環境、社會及管治管理的管治架構：由總經理辦公會統籌日常推進，並設立專責的環境、社會及管治工作小組，定期召開會議，審視環境、社會及管治風險對業務營運的潛在影響，評估本集團環境、社會及管治表現，辨識改善機會，並向審核委員會及董事會匯報關鍵進展與風險狀況。董事會確保相關管理層獲配備充足的資源與權限，以有效落實環境、社會及管治各項舉措。

在監督機制上，審核委員會於例行會議中納入環境、社會及管治合規與風險議題，由獨立非執行董事審閱氣候及其他環境、社會及管治相關風險的識別方法、過渡路徑及財務影響評估是否充分。董事會亦監督總經理辦公會就環境、社會及管治事項開展盡職調查，確保資源集中投放在與本集團業務最相關的環境、社會及管治重點領域。

本集團持續將環境、社會及管治因素融入風險管理框架。閩信保險簽署香港保險業聯會發起的《保險業氣候約章》，承諾系統性識別氣候相關風險與機遇，評估其對業務的影響，並制定相應風險管理策略。此外，本集團已修訂《風險偏好陳述報告》，明確要求閩信保險密切跟進氣候及環境、社會及管治相關法規動態，在保險業務中積極推動可持續發展，並按計劃履行《保險業氣候約章》的各項承諾。

## 1. BOARD STATEMENT

The board of directors (the “Board”) of Min Xin Holdings Limited (the “Company” and its subsidiaries, collectively the “Group”) recognises that robust Environmental, Social and Governance (“ESG”) management and practices are fundamental to the Group’s long-term sustainable development. The Board plays a core governance role in overseeing the formulation and implementation of the Group’s ESG strategy, identifying material ESG issues, and creating long-term value for stakeholders.

The Board has established a clear ESG governance framework: the General Manager Meeting coordinates day-to-day ESG implementation, supported by a dedicated ESG Working Group. The ESG Working Group convenes regularly to review the potential impacts of ESG risks on business operations, assess the Group’s ESG performance, identify opportunities for improvement, and report key developments and risk exposures to the Audit Committee and the Board. The Board ensures that relevant management personnel are allocated sufficient resources and authority to effectively implement ESG initiatives.

In terms of oversight mechanisms, the Audit Committee incorporates ESG compliance and risk matters into its regular meeting agenda. The Independent Non-executive Directors review whether the methodologies for identifying climate-related and other ESG risks, transition pathways, and assessments of financial impacts are adequate. The Board also oversees the General Manager Meeting in conducting due diligence on ESG matters, ensuring that resources are prioritised towards ESG focus areas most material to the Group’s business.

The Group continues to integrate ESG considerations into its enterprise risk management framework. Min Xin Insurance has signed the Insurance Industry Climate Charter, initiated by the Hong Kong Federation of Insurers, committing to systematically identify climate-related risks and opportunities, evaluate their business implications, and develop corresponding risk management strategies. Furthermore, the Group has revised its risk appetite policy to explicitly require Min Xin Insurance to closely monitor evolving climate-and ESG-related regulatory developments, actively promote sustainability within its insurance operations, and fulfil its commitments under the Insurance Industry Climate Charter as planned.

## 1. 董事會聲明(續)

董事會、總經理辦公會及環境、社會及管治工作小組成員定期接受環境、社會及管治培訓，掌握全球可持續發展趨勢與監管要求，以提升戰略決策能力。董事會相信，現行治理架構能有效支持對環境、社會及管治表現的高效監督，並將持續檢視目標達成進度，強化本集團作為負責任企業公民的角色，為社會、環境及經濟的可持續未來作出貢獻。

## 2. 關於本報告

本報告旨在回顧本集團於2025財政年度在環境、社會及管治範疇所推行之策略、舉措及相關績效表現。透過本報告，本集團冀能向持份者清晰傳遞我們對可持續發展的承諾，並展現在應對氣候變化、推動綠色金融、履行企業社會責任及強化管治架構等方面的具體成果與持續改進方向。

### 2.1 報告範圍

本報告之涵蓋範圍與本集團刊發之2024年《環境、社會及管治報告》所載者並無重大變動。本報告所涵蓋的報告期為2025年1月1日至2025年12月31日(「報告期」)，並涵蓋本集團的主要業務營運，包括閩信集團有限公司及其轄下三家附屬公司：

附屬公司名稱 Name of Subsidiaries	主要業務 Principal Activities
閩信保險有限公司(「閩信保險」) Min Xin Insurance Company Limited ("Min Xin Insurance")	承保一般保險業務 Writing of general insurance business
福建閩信投資有限公司(「福建閩信」) Fujian Minxin Investments Co., Ltd. ("Fujian Minxin")	投資控股 Investment holding
三明市三元區閩信小額貸款有限公司 (「三元小貸」) Sanming Sanyuan District Minxin Micro Credit Company Limited ("Sanyuan Micro Credit")	提供小額貸款及委託貸款業務 Provision of micro credit and entrusted loans

## 1. BOARD STATEMENT (Continued)

The Board, the General Manager Meeting and members of the ESG Working Group receive regular ESG training to stay abreast of global sustainability trends and regulatory requirements, thereby enhancing strategic decision-making capabilities. The Board believes that the current governance structure enables effective oversight of ESG performance and will continue to review progress against objectives, reinforcing the Group's role as a responsible corporate citizen and contributing to a sustainable future for society, the environment, and the economy.

## 2. ABOUT THE REPORT

The Report provides an overview of the strategies, initiatives and related performance of the Group in the field of ESG matters during the 2025 financial year. Through the Report, the Group aims to clearly communicate to stakeholders its commitment to sustainable development and to demonstrate tangible outcomes and ongoing improvement pathways in addressing climate change, advancing green finance, fulfilling corporate social responsibility, and strengthening governance structures.

### 2.1 Reporting Boundary

There were no significant changes in the scope of this Report from that of the 2024 ESG Report. This Report covers the period from 1 January 2025 to 31 December 2025 (the "Reporting Period"), which includes the Group's principal business operations, including Min Xin Holdings Limited and the following three subsidiaries:

## 2. 關於本報告(續)

### 2.2 報告參考

本報告乃根據《香港聯合交易所有限公司(「聯交所」)證券上市規則》(「《上市規則》」)附錄C2所載的《環境、社會及管治報告守則》(「《環境、社會及管治報告守則》」)中「不遵守就解釋」的規定編製而成。為全面了解本集團在企業管治方面的整體表現，建議將本報告與本公司2025年年度報告中的「企業管治報告」章節一併參閱。

本集團嚴格遵循《環境、社會及管治報告守則》所訂明的四項匯報原則，包括：

## 2. ABOUT THE REPORT (Continued)

### 2.2 Reporting Reference

The Report has been prepared in accordance with the “comply or explain” provisions set out in Appendix C2 of the Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited (the “Listing Rules”), namely the Environmental, Social and Governance Reporting Code (the “ESG Code”). To gain a comprehensive understanding of the Group’s overall corporate governance performance, readers are advised to read the Report in conjunction with the “Corporate Governance Report” section contained in the 2025 Annual Report of the Company.

In the preparation of this ESG Report, the Group follows the four reporting principles as set out in the ESG Code:

重要性 Materiality	量化 Quantitative	平衡 Balance	一致性 Consistency
<p>本集團透過系統性的持份者參與機制，識別與業務營運相關的重大環境及社會議題，根據內部管理層評估及外部持份者的意見，對各項議題進行優先排序。所有經評定為具重要性的議題均已於本報告中披露。</p> <p>The Group employs a systematic stakeholder engagement mechanism to identify material environmental and social issues relevant to its business operations. These issues are prioritised based on internal management assessments and feedback from external stakeholders. All topics determined to be material have been disclosed in the Report.</p>	<p>為確保透明度與可衡量性，本集團就各關鍵環境、社會及管治議題設定相應的關鍵績效指標，並以量化方式呈列相關數據，以客觀評估本集團的環境、社會及管治政策之實施成效及所採取行動的實際成果。</p> <p>To ensure transparency and measurability, the Group has established corresponding key performance indicators (“KPIs”) for each material ESG issue. Relevant data are presented in quantified form to enable an objective assessment of the effectiveness of the Group’s ESG policies and the tangible outcomes of the actions undertaken.</p>	<p>本報告致力提供全面、公正且不偏頗的資訊，既披露正面進展，亦坦誠說明所面對的挑戰與不足之處，以確保持份者能獲取有關本集團整體的環境、社會及管治表現的平衡概覽。</p> <p>The Report strives to provide comprehensive, fair and unbiased information – disclosing not only positive progress but also candidly acknowledging the challenges and areas for improvement faced by the Group. This approach ensures that stakeholders receive a balanced and holistic overview of the Group’s overall ESG performance.</p>	<p>本集團採用一致的數據收集方法與衡量基準，以確保環境、社會及管治績效數據在不同報告期之間具備可比性。如因業務發展或報告標準更新而需調整計算方法或關鍵績效指標，本集團將於報告中清晰披露相關變動及其理由，以維持報告的透明度與連貫性。</p> <p>The Group employs consistent data collection methodologies and measurement benchmarks to ensure comparability of ESG performance data across Reporting Period. Should adjustments to calculation methodologies or key performance indicators become necessary due to business developments or updates to reporting standards, the Group will clearly disclose such changes and the underlying rationale in this Report to maintain transparency and consistency.</p>

## 2. 關於本報告(續)

### 2.3 報告數據

本報告所載之數據均源自本集團內部可靠的管理及營運系統，並經由相關部門審核確認；同時亦參考了外部官方文件及權威統計資料，以確保數據的準確性、完整性與可靠性。

### 2.4 報告審批

本報告已於2026年3月26日由董事會審核批准。

### 2.5 意見與反饋

本集團歡迎持份者就我們的環境、社會及管治表現提供意見及建議，請電郵至 [mxhl.enquiry@minxin.com.hk](mailto:mxhl.enquiry@minxin.com.hk) 與我們聯絡。

## 3. 環境、社會及管治管理

### 3.1 管治架構

董事會對本集團的環境、社會及管治事宜負有最終監督責任，包括審議與本集團業務營運及風險(包含氣候風險)相關的環境、社會及管治事項、制定整體的環境、社會及管治策略，以及確保環境、社會及管治報告的完整性與準確性。為有效支援董事會履行其職責，本集團已建立以下四級管治架構，就環境、社會及管治相關事務提供專業建議、協調執行並推動持續改善。

董事會已制定《環境社會及管治工作小組職權範圍》，本集團的環境、社會及管治工作小組依循所載的會議程序進行運作，每年應召開不少於兩次會議，並可因應需要由主席或副主席召集額外會議。決策須獲得過半數票決定方可通過，若票數相同，由會議主席行使決定性一票。於2025年，環境、社會及管治工作小組共召開會議6次。

## 2. ABOUT THE REPORT (Continued)

### 2.3 Reporting Data

The data presented in this Report are sourced from the Group's internal, reliable management and operational systems and have been reviewed and verified by relevant departments. Official documents and authoritative statistical sources have also been referenced to ensure the accuracy, completeness and reliability of the data.

### 2.4 Reporting Approval

The Report was reviewed and approved by the Board of the Company on 26 March 2026.

### 2.5 Opinion and Feedback

The Group welcomes all feedback and suggestions from stakeholders on our ESG performance, please feel free to contact us by emailing to [mxhl.enquiry@minxin.com.hk](mailto:mxhl.enquiry@minxin.com.hk).

## 3. ESG MANAGEMENT

### 3.1 Governance Structure

The Board bears ultimate oversight responsibility for the Group's ESG matters. This includes reviewing ESG issues relevant to the Group's business operations and risks (including climate-related risks), formulating the Group's overarching ESG strategy, and ensuring the integrity and accuracy of the ESG report. To effectively support the Board in discharging its responsibilities, the Group has established a four-tier ESG governance structure that provides expert advice, coordinates implementation, and drives continuous improvement on ESG-related matters.

The Board has established the Terms of Reference of the ESG Working Group. The ESG Working Group operates in accordance with the meeting procedures set out therein. At least two meetings annually, and additional meetings may be called as necessary by the chairman or the deputy chairman of the ESG Working Group. Decisions are adopted by a simple majority of the members present and voting; in the event of an equality of votes, the chairman of the meeting shall exercise a casting vote. In 2025, the ESG Working Group held six meetings.

### 3. 環境、社會及管治管理(續)

#### 3.1 管治架構(續)



### 3. ESG MANAGEMENT (Continued)

#### 3.1 Governance Structure (Continued)

董事會承擔環境、社會及管治的最終責任，並規劃本集團的可持續發展願景、策略、目標及總體方向。審核委員會協助董事會監督環境、社會及管治相關事宜。

The Board bears the ultimate responsibility of ESG governance and plans the Group's sustainable development vision, strategy, goals and overall direction. It is supported by the Audit Committee in overseeing ESG-related matters.

審核委員會協助董事會規劃本集團的可持續發展願景、策略、具體目標及總體方向，向董事會匯報工作，並負責環境、社會及管治相關目標的進度與成果。

The Audit Committee assists the Board in planning the Group's sustainable development vision, strategy, specific goals and overall direction. It reports to the Board and is responsible for the progress and results of ESG-related goals.

總經理辦公會向審核委員會匯報工作，並負責監督環境、社會及管治工作小組的工作。總經理辦公會討論並審閱環境、社會及管治工作小組編制的所有報告，然後再提交審核委員會。

The General Manager Meeting reports to the Audit Committee and is responsible for supervising the work of the ESG Working Group. It discusses and reviews all reports prepared by the ESG Working Group before submission to the Audit Committee.

環境、社會及管治工作小組負責實施具體舉措、目標並向總經理辦公會匯報工作，以及建議採取與環境、社會及管治相關的舉措，並報告環境、社會及管治相關事宜的主要趨勢。

The ESG Working Group is responsible for the implementation of specific initiatives and goals and reports to the General Manager Meeting. It recommends the ESG-related initiatives to be taken and reports key trends in ESG-related issues.

### 3. 環境、社會及管治管理(續)

#### 3.2 董事會技能和能力

在制定及實施應對氣候相關風險與機遇的策略時，具備適當的專業知識與能力至關重要。為確保於轉型至可持續發展的過程中作出遠見的決策，本集團鼓勵決策層掌握及理解環境專業知識，特別是針對氣候議題的深入理解。本集團現有董事會成員中，有4位董事具擔任其他上市公司董事的經驗或通過專業培訓，於環境事務方面擁有相關知識及能力，確保在氣候議題上具備足夠的專業判斷力與戰略視野。

本集團設有定期培訓機制，每兩年為全體董事提供涵蓋氣候變化、可持續發展及公司治理等議題的專項培訓。有關培訓由公司治理職能部門統籌，並定期邀請外部專家及專業機構分享國際最新趨勢與監管動態，以確保董事會及審核委員會具備足夠知識與能力監督本集團在氣候風險與機遇方面的策略制定與落實。

#### 案例：董事會及高級管理層參與2025年環境、社會及管治專題培訓

2025年12月，本集團董事會成員及高級管理層參加由第三方專業可持續發展諮詢機構舉辦的環境、社會及管治專題培訓。課程聚焦香港聯合交易所有限公司最新版《環境、社會及管治報告守則》的修訂重點，並深入解讀聯交所氣候披露新規要求。培訓內容涵蓋範圍3排放核算基礎、轉型風險管理和環境、社會及管治數據治理等關鍵議題，旨在提升決策層對監管趨勢的理解與戰略應對能力。此次培訓為本集團進一步完善環境、社會及管治管治架構、提升報告質量及推動氣候行動奠定了堅實基礎。

### 3. ESG MANAGEMENT (Continued)

#### 3.2 Board Skills and Competencies

When formulating and implementing strategies to address climate-related risks and opportunities, possessing appropriate expertise and capabilities is essential. To ensure forward-looking decision-making during the transition towards sustainable development, the Group encourages its leadership to acquire and maintain a sound understanding of environmental expertise, with particular emphasis on in-depth knowledge of climate-related issues. Among the current Board members, four directors possess relevant knowledge and capabilities in environmental matters, gained either through their experience serving as directors of other listed companies or professional training, thereby ensuring that the Board has sufficient professional judgment and strategic foresight on climate-related topics.

The Group maintains a regular training mechanism, providing all directors with specialised training every two years on topics including climate change, sustainability, and corporate governance. These training sessions are coordinated by the corporate governance function and regularly feature external experts and professional institutions to share the latest international trends and regulatory developments. This ensures that both the Board and the Audit Committee possess the requisite knowledge and competencies to effectively oversee the formulation and implementation of the Group's strategies concerning climate-related risks and opportunities.

#### Case Study: The Board and Senior Management Participation in the 2025 ESG Thematic Training

In December 2025, the Board and senior management attended a specialised ESG training session delivered by an independent, third-party sustainability consultancy. The programme focused on key updates to the latest version of the ESG Code with particular emphasis on the new climate-related disclosure requirements introduced by HKEX. The training covered critical topics including fundamentals of Scope 3 greenhouse gas ("GHG") emissions accounting, management of transition risks, and ESG data governance. Through expert-led sessions and practical case studies, participants deepened their understanding of evolving regulatory expectations and enhanced their strategic capacity to respond effectively to emerging ESG challenges. This initiative has laid a solid foundation for the Group to further strengthen its ESG governance framework, improve the quality and robustness of its ESG report, and advance its climate action agenda in alignment with international best practices and local regulatory developments.

### 3. 環境、社會及管治管理 (續)

#### 3.3 持份者參與

本集團已與各主要持份者建立穩健且有效的溝通機制，定期就公司在環境、社會及管治方面的表現、持份者所關注的議題，以及本集團業務對其可能產生的影響進行坦誠對話，從而更深入地理解彼等之期望與核心關切。

### 3. ESG MANAGEMENT (Continued)

#### 3.3 Stakeholder Engagement

The Group has established robust and effective communication mechanisms with its key stakeholders. Through regular and open dialogue, the Group engages with stakeholders on its ESG performance, issues of concern to them, and the potential impacts of the Group's business activities. This ongoing engagement enables the Group to gain a deeper understanding of stakeholders' expectations and core concerns, ensuring that their perspectives are appropriately considered in strategic decision-making and ESG management.

持份者 Stakeholder	溝通渠道 Communication Channels	期望與訴求 Concern and Demand	回應與反饋 Responses and Feedback
政府及監管機構 Government and regulatory authorities	<ul style="list-style-type: none"> <li>• 合規管理</li> <li>• 主動納稅</li> <li>• 政策執行</li> <li>• Compliance management</li> <li>• Proactive tax payment</li> <li>• Policy implementation</li> </ul>	<ul style="list-style-type: none"> <li>• 依法經營與納稅</li> <li>• 支持經濟發展</li> <li>• Lawful operation and taxation</li> <li>• Support for economic development</li> </ul>	<ul style="list-style-type: none"> <li>• 接受稅務審查</li> <li>• 遵守當地法規、商業道德</li> <li>• 促進經濟發展</li> <li>• Acceptance of tax audits</li> <li>• Compliance with local regulations and business ethics</li> <li>• Promotion of economic development</li> </ul>
股東及投資者 Shareholders and investors	<ul style="list-style-type: none"> <li>• 股東大會</li> <li>• 定期報告</li> <li>• 直接溝通</li> <li>• 公司網站</li> <li>• Shareholders' meetings</li> <li>• Periodic reports</li> <li>• Direct communication</li> <li>• Company website</li> </ul>	<ul style="list-style-type: none"> <li>• 確保可持續的收入及保證投入資本的穩妥</li> <li>• 確保企業信息披露的完整、真實、及時、有效性</li> <li>• Ensure sustainable income and safeguard invested capital</li> <li>• Ensure corporate disclosures are complete, accurate, timely and effective</li> </ul>	<ul style="list-style-type: none"> <li>• 持續提高經營管理、管治與風險管理水平，為投資者創造長期穩定的價值回報</li> <li>• 建立科學、合理、高效的企業治理架構</li> <li>• 規範及完善信息披露制度</li> <li>• Continuously enhance operational management, governance and risk management to deliver long-term, stable value to investors</li> <li>• Establish a scientific, reasonable and efficient corporate governance structure</li> <li>• Standardise and improve the information disclosure system</li> </ul>

### 3. 環境、社會及管治管理(續)

### 3. ESG MANAGEMENT (Continued)

#### 3.3 持份者參與(續)

#### 3.3 Stakeholder Engagement (Continued)

持份者 Stakeholder	溝通渠道 Communication Channels	期望與訴求 Concern and Demand	回應與反饋 Responses and Feedback
僱員 Employees	<ul style="list-style-type: none"> <li>僱員大會</li> <li>定期績效考核</li> <li>直接溝通</li> <li>團體建設活動</li> <li>Staff meetings</li> <li>Regular performance appraisals</li> <li>Direct communication</li> <li>Team-building activities</li> </ul>	<ul style="list-style-type: none"> <li>公平競爭與晉升發展的機會</li> <li>健康安全的工作環境</li> <li>薪酬與福利保障</li> <li>Fair opportunities for competition and career advancement</li> <li>A healthy and safe working environment</li> <li>Assurance of remuneration and benefits</li> </ul>	<ul style="list-style-type: none"> <li>優質的工作場所</li> <li>完善的薪資福利及晉升體系</li> <li>提供培訓學習機會</li> <li>組織多樣化的文體活動</li> <li>A high-quality workplace</li> <li>A comprehensive remuneration, benefits and career advancement system</li> <li>Provision of training and learning opportunities</li> <li>Organisation of diverse cultural and recreational activities</li> </ul>
供應商 Suppliers	<ul style="list-style-type: none"> <li>全面管理招投標程序</li> <li>按合同開展項目的定期評估及審核</li> <li>Comprehensive management of tendering processes</li> <li>Regular evaluation and review of projects in accordance with contracts</li> </ul>	<ul style="list-style-type: none"> <li>公平、公開、公正的招投標程序</li> <li>誠信經營</li> <li>商業道德和信譽</li> <li>Fair, open and impartial tendering procedures</li> <li>Ethical business conduct</li> <li>Adherence to business ethics and reputation</li> </ul>	<ul style="list-style-type: none"> <li>建立採購管理政策以規範招投標及招商程序</li> <li>Establishment of procurement management policies to standardise tendering and vendor selection processes</li> </ul>
客戶 Customers	<ul style="list-style-type: none"> <li>客戶滿意度調查</li> <li>維持互動與開放的客戶交流</li> <li>Customer satisfaction surveys</li> <li>Maintaining interactive and open communication with customers</li> </ul>	<ul style="list-style-type: none"> <li>高質量的產品及服務</li> <li>客戶及消費者的權益保障</li> <li>High-quality products and services</li> <li>Protection of the rights of customers and consumers</li> </ul>	<ul style="list-style-type: none"> <li>以客戶滿意度為第一標準，提供優質的產品與服務</li> <li>建立規範的制度以保護信息及隱私</li> <li>Prioritising customer satisfaction as the primary standard and delivering high-quality products and services</li> <li>Establishing standardised systems to protect information and privacy</li> </ul>

### 3. 環境、社會及管治管理 (續)

### 3. ESG MANAGEMENT (Continued)

#### 3.3 持份者參與 (續)

#### 3.3 Stakeholder Engagement (Continued)

持份者 Stakeholder	溝通渠道 Communication Channels	期望與訴求 Concern and Demand	回應與反饋 Responses and Feedback
社會公眾 Community	<ul style="list-style-type: none"> <li>• 公益活動</li> <li>• 公司網站</li> <li>• 僱員的義工活動</li> <li>• Charitable initiatives</li> <li>• Company website</li> <li>• Employee volunteer programmes</li> </ul>	<ul style="list-style-type: none"> <li>• 積極參與公益活動，承擔企業社會責任</li> <li>• Active participation in public welfare activities and fulfilment of corporate social responsibility</li> </ul>	<ul style="list-style-type: none"> <li>• 創造就業機會、加強社區投資建設</li> <li>• Creation of employment opportunities and enhanced investment in community development</li> </ul>

#### 3.4 重要性評估

#### 3.4 Materiality Assessment

本集團持續優化環境、社會及管治議題的識別流程與重要性評估方法，確保相關議題的篩選與優先排序緊密契合監管要求、持份者意見以及行業最佳實踐，並以此作為編製本報告內容的核心依據。

The Group continuously refines its process for identifying ESG issues and its materiality assessment methodology to ensure that the selection and prioritisation of ESG issues closely align with regulatory requirements, stakeholder expectations, and industry best practices. This assessment serves as the core basis for determining the content of this Report.

在推動可持續發展的過程中，本集團高度重視重要性評估作為識別與優先處理關鍵環境、社會及管治議題的基礎性工具。該評估透過系統化的分析框架，辨識對本集團長期價值創造具實質影響、同時亦為持份者高度關注的議題。評估結果不僅有助於釐清戰略重點，更作為本集團識別與管理環境、社會及管治風險、可持續資源配置及信息披露等決策的重要參考，確保環境、社會及管治工作與業務發展深度融合、協同推進。

In advancing sustainable development, the Group places strong emphasis on materiality assessment as a foundational tool for identifying and prioritising key ESG issues. Through a systematic analytical framework, the assessment identifies topics that have substantive impact on the Group's long-term value creation and are of significant concern to stakeholders. The outcomes of this assessment not only clarify strategic priorities but also serve as a critical reference for decisions relating to ESG risk identification and management, sustainable allocation of resources, and disclosure practices. This ensures that ESG initiatives are deeply integrated with, and effectively support, the Group's overall business strategy and operations.

#### 重要性評估步驟

#### Materiality Assessment Process

步驟 1：識別潛在的環境、社會及管治議題  
Step 1: Identification of Potential ESG Issues

綜合內部資料與外部來源（如監管要求、行業標準、國際框架），初步篩選出 19 項潛在議題，涵蓋應對氣候變化、隱私與資料安全管理、可持續保險、僱員發展與培訓、商業道德與行為規範等。  
Drawing on internal data and external sources, including regulatory requirements, industry standards, and international frameworks, the Group initially identified 19 potential ESG issues. These cover areas such as climate change mitigation, privacy and data security management, sustainable insurance, employee development and training, and business ethics and codes of conduct.

### 3. 環境、社會及管治管理(續)

### 3. ESG MANAGEMENT (Continued)

#### 3.4 重要性評估(續)

#### 3.4 Materiality Assessment (Continued)

重要性評估步驟 Materiality Assessment Process	
步驟 2：持份者意見徵集 Step 2: Stakeholder Input Collection	透過多元渠道廣泛徵詢內外部持份者意見，包括： <ul style="list-style-type: none"> <li>• 內部：董事會、高層管理層、業務單位</li> <li>• 外部：投資者、供應商、律師事務所</li> </ul> 採用問卷調查、討論等方式，了解各群體對不同議題的關注程度。 Views from a broad range of internal and external stakeholders were gathered through multiple channels, including: <ul style="list-style-type: none"> <li>• Internal: Board of Directors, senior management, and business units</li> <li>• External: Investors, suppliers, and law firms</li> </ul> Feedback was collected via surveys, discussions, and other engagement methods to assess the level of concern each stakeholder group holds regarding the identified issues.
步驟 3：建立重要性矩陣 Step 3: Development of the Materiality Matrix	根據兩大維度對議題進行評分： <ul style="list-style-type: none"> <li>• 對企業發展的重要性</li> <li>• 對持份者的重要性</li> </ul> Each issue was scored against two key dimensions: <ul style="list-style-type: none"> <li>• Importance to the Group's development</li> <li>• Importance to stakeholders</li> </ul>
步驟 4：結果驗證 Step 4: Validation of Results	最終繪製重要性矩陣，將議題分為「高度重要」、「中度重要」及「低度重要」三類。 A final materiality matrix was produced, categorising the issues into three tiers: "Highly Material", "Moderately Material", and "Less Material".

為確保本集團的環境、社會及管治管理與策略持續契合業務發展方向、監管要求及持份者期望，董事會及高級管理層每年均對相關議題及其重要性排序進行系統性審閱與更新，並據此調整報告重點、資源配置及管理措施。

To ensure the Group's ESG management and strategy remain aligned with its business direction, regulatory requirements, and stakeholder expectations, the Board and senior management conduct an annual systematic review and update of relevant ESG issues and their materiality rankings. This review informs adjustments to reporting priorities, resource allocation, and management measures.

根據 2025 年 12 月開展的持份者問卷調查結果，本集團已對重要的環境、社會及管治議題清單作出相應更新，進一步聚焦對企業長期價值創造具實質影響且為持份者高度關注的關鍵議題。

Based on the findings of the stakeholder survey conducted in December 2025, the Group has updated its list of material ESG issues, further focusing on those that have a substantive impact on long-term value creation and are of high concern to stakeholders.

### 3. 環境、社會及管治管理(續)

### 3. ESG MANAGEMENT (Continued)

#### 3.4 重要性評估(續)

#### 3.4 Materiality Assessment (Continued)

範疇 Theme	重要議題 Material Issues
 環境 Environment	應對氣候變化 Climate change
	能源利用 Energy use
	溫室氣體排放 Greenhouse gas emissions
	水資源使用 Water consumption
	廢棄物處理 Waste management
 僱傭及勞工常規 Employment and Labour Practices	僱傭及勞工準則 Employment and labour standards
	職業健康與安全 Occupational health and safety
	僱員發展與培訓 Employee development and training
	僱員薪酬與福祉 Employee compensation and wellbeing
 營運慣例 Operating Practices	商業道德與行為規範 Business ethics and code of conduct
	消費者權益保護 Consumer rights protection
	隱私與數據安全管理 Privacy and data security management
	責任營銷 Responsible marketing
	保護知識產權 Intellectual property protection
	供應鏈管理 Supply chain management
	產品和服務品質 Product and service quality
	普惠金融 Financial inclusion
	可持續保險 Sustainable insurance
 社區投資 Community Investment	社區參與和公益 Community engagement and philanthropy

### 3. 環境、社會及管治管理(續)

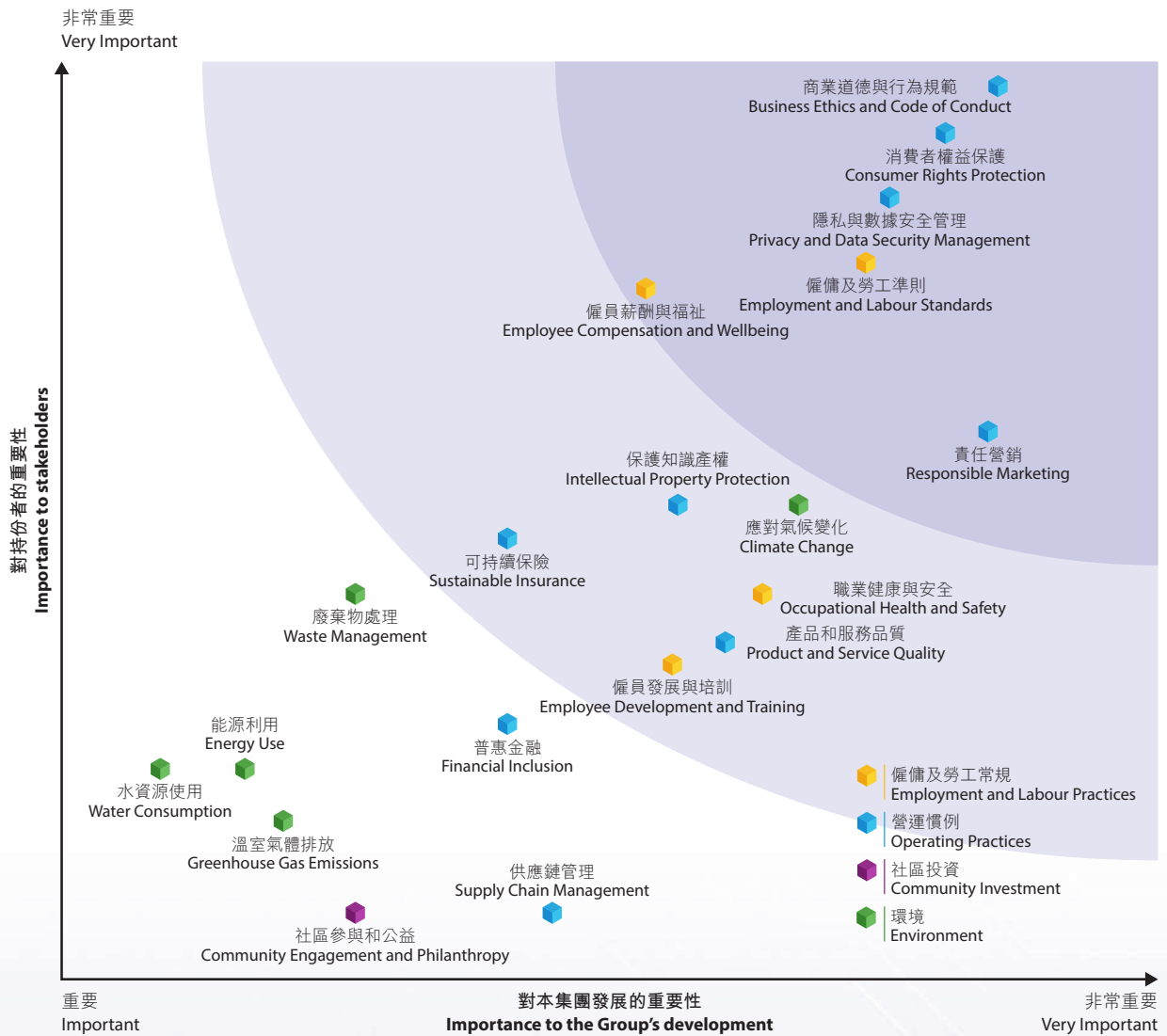
### 3. ESG MANAGEMENT (Continued)

#### 3.4 重要性評估(續)

#### 3.4 Materiality Assessment (Continued)

根據重要性評估矩陣，本集團認為以下議題具有較高優先級：商業道德與行為規範、消費者權益保護、隱私與數據安全管理、僱傭及勞工準則、責任營銷，以及僱員薪酬與福祉。

Based on the materiality assessment matrix, the Group considers the following issues to be of higher priority: business ethics and code of conduct, consumer rights protection, privacy and data security management, employment and labour standards, responsible marketing and employee compensation and wellbeing.



圖註：本集團 2025 年重要性評估矩陣  
Figure: The Group's 2025 Materiality Assessment Matrix

## 4. 環境

作為負責任的企業公民，本集團認識到環境、社會及管治對金融業長遠韌性與價值創造的關鍵意義。在致力追求卓越經營的同時，我們將環境管理融入業務策略與日常營運中，積極回應氣候變化帶來的風險與機遇，並嚴格遵循《環境、社會及管治報告守則》中關於氣候變化的相關披露要求。

本集團於日常營運中推行節能減碳措施，持續優化資源使用效率，力求將業務活動對環境的影響降至最低。鑒於金融機構雖屬非直接高排放行業，我們仍主動識別與氣候相關的實體風險及轉型風險，並將氣候考量納入風險管理框架與投資決策流程。此外，本集團透過內部培訓與宣導，持續提升僱員對氣候行動、自然資源保護及綠色金融理念的認知與參與，鼓勵全員踐行低碳辦公與可持續行為。

### 4.1 環境目標

本集團持續強化並細化環境、社會及管治管理體系，積極推動各項舉措以落實可持續發展的總體願景。

為確保目標有效達成，環境、社會及管治工作小組在總經理辦公會的指導下定期追蹤及檢視各項目標的實施進度與成效，並就相關進展、潛在差距及改進機會向審核委員會及董事會作出匯報。董事會作為最高管治機構，負責監督本集團環境、社會及管治策略的執行，並確保相關政策得以準確、一致且持續地落實。

於本報告期內，董事會已對本集團的環境目標與績效進行監督及審閱。為持續深化環境管理工作並邁向更高標準，董事會進一步確立了2026年的環境目標，主要如下：

## 4. ENVIRONMENT

As a responsible corporate citizen, the Group recognises the critical importance of ESG to the long-term resilience and value creation of the financial services industry. While striving for operational excellence, we have integrated environmental management into our business strategy and day-to-day operations, actively responding to the risks and opportunities presented by climate change, and strictly adhering to the climate-related disclosure requirements set out in the ESG Code.

In our daily operations, the Group implements energy-saving and carbon-reduction measures and continuously enhances resource efficiency to minimise the environmental impact of our business activities. Although financial institutions are not directly high-emission entities, we proactively identify climate-related physical and transition risks and incorporate climate considerations into our risk management framework and investment decision-making processes. Furthermore, through internal training and awareness initiatives, the Group continually raises employees' understanding of and engagement in climate action, natural resource conservation, and green finance principles, encouraging all staff to adopt low-carbon office practices and sustainable behaviours.

### 4.1 Environmental Objectives

The Group has continued to strengthen and refine the ESG management system, actively implementing initiatives to realise our overarching sustainability vision.

To ensure effective achievement of these objectives, the ESG Working Group and the General Manager Meeting regularly monitor and review the implementation progress and effectiveness of each objective. They report relevant updates, potential gaps, and opportunities for improvement to the Audit Committee and the Board. As the highest governance body, the Board oversees the execution of the Group's ESG strategy and ensures that related policies are implemented accurately, consistently, and sustainably.

In line with our commitment to strengthening environmental stewardship, the Board has reviewed the Group's performance against its environmental targets during the Reporting Period. Subsequently, the Board has endorsed targets for 2026, which include the following key objectives:

## 4. 環境(續)

## 4. ENVIRONMENT (Continued)

### 4.1 環境目標(續)

### 4.1 Environmental Objectives (Continued)

目標 Target	單位 Unit	2026年目標 Target for 2026	2025年實際 2025 Actual Performance	進展 Progress
範圍1直接排放 Scope 1 Direct Emission	千克二氧化碳當量 kgCO <sub>2</sub> e	≤45,000	23,235	進度良好 On Track
範圍3其他間接排放 —類別6：商務旅行 Scope 3 Other Indirect Emission – Category 6: Business Travel	千克二氧化碳當量 kgCO <sub>2</sub> e	≤35,000	23,811	進度良好 On Track
廢紙產生 Waste Paper	千克 KG	≤3,000	1,847	進度良好 On Track
電力消耗 Energy Consumption	千瓦時 kWh	≤90,000	86,146	進度良好 On Track

本集團2025年度的各項環境績效數據，均已達成所訂立之目標範圍。

The Group is pleased to report the successful achievement of all its environmental targets for 2025.

與此同時，本集團持續優化環境數據的收集與計算方法，以提升數據的準確性與可比性。為更好地符合《環境、社會及管治報告守則》的要求，我們亦已擴展溫室氣體範圍3的披露範圍，詳情請參閱本報告「應對氣候變化」章節。

As part of our commitment to continuous improvement and regulatory best practice, we are actively refining our data management processes to ensure greater data accuracy and comparability. Furthermore, to enhance our compliance with the ESG Code, we have proactively expanded the boundary of our Scope 3 GHG emissions disclosure. Detailed information on this is provided in the “Climate Change” section of the Report.

未來，本集團將繼續致力於降低能源消耗及溫室氣體排放，積極將減碳策略融入日常營運與業務決策之中，以減輕對環境的影響。我們將持續監測並定期檢視環境目標的達成進度，並在此基礎上不斷完善有關能源使用、資源管理及溫室氣體排放等範疇的數據收集與計算方法，確保相關資訊的準確性、一致性與透明度。

Going forward, the Group will continue to reduce energy consumption and greenhouse gas emissions by actively integrating decarbonisation strategies into its operations and business activities to mitigate environmental impacts. The Group will consistently monitor and periodically review progress against its environmental targets and, on this basis, further enhance the methodologies for collecting and calculating data related to energy use, resource management and greenhouse gas emissions to ensure accuracy, consistency and transparency.

### 4.2 應對氣候變化

### 4.2 Climate Change

本集團深知作為金融服務提供者，在推動綠色金融、支持各行各業應對氣候變化及提升氣候韌性方面肩負關鍵角色。為回應不斷演變的監管要求及持份者期望，本集團參照《環境、社會及管治報告守則》D部份編製氣候相關披露資料，以完善報告框架。

The Group recognises its critical role as a financial services provider in advancing green finance, supporting businesses across sectors in addressing climate change, and enhancing climate resilience. In response to evolving regulatory requirements and stakeholder expectations, the Group has prepared its climate-related disclosures in accordance with ESG Code Part D to strengthen the reporting framework.

## 4. 環境 (續)

### 4.2 應對氣候變化 (續)

本集團已制定專項披露方案及相應的數據收集機制，確保氣候相關資訊得以及時、準確且全面地呈報。透過採納《環境、社會及管治報告守則》D 部份所載的披露指引，特別是在管治、策略、風險管理、指標與目標等四個核心範疇，本集團持續提升氣候相關披露的決策適用性、可比性及透明度。

#### 4.2.1 管治

為強化氣候風險管理，本集團於本報告期內修訂並正式批准《環境、社會及管治工作小組職權範圍》，進一步完善並更新環境、社會及管治管理的管治架構與相關職責，以有效識別、評估、處理及監察本集團業務活動對環境及社會所產生的影響，特別是與氣候相關的事項。此外，本集團氣候相關因素已階段性地納入本集團的營運決策、業務策略及整體風險管理流程中。有關本集團環境、社會及管治管理的管治架構的詳情載列於本報告的「環境、社會及管治管理」章節。

本集團的風險管理部門主管負責氣候相關風險管理體系的建立和實施，主要職責包括：

- 擬定本集團氣候風險管理政策及作業程式，並識別、評估氣候相關風險和機遇，進行風險優次排列，釐定當中輕重緩急並保持監察的流程，提交管理層核准；
- 將相關風險流程融入整體風險管理流程，並協助本集團其他部門識別、評估、監測及控制氣候相關風險。

其他相關部門主管與氣候變遷相關的主要職責包括：

- 協助氣候風險管理業務，包括遵守相關規範及程序、提供作業資料，並負責氣候相關範疇的合規性檢查和監察工作，確保各層面披露及關鍵績效指標的執行和結果符合相關法規法律規定；

## 4. ENVIRONMENT (Continued)

### 4.2 Climate Change (Continued)

The Group has established a dedicated disclosure approach and corresponding data collection mechanisms to ensure that climate-related information is reported in a timely, accurate, and comprehensive manner. By adopting the disclosure guidance set out in ESG Code Part D, particularly across the four core areas of governance, strategy, risk management and metrics and targets, the Group continues to enhance the decision-usefulness, comparability and transparency of its climate-related disclosures.

#### 4.2.1 Governance

To strengthen climate risk management, the Group revised and formally approved the Terms of Reference of the ESG Working Group during the Reporting Period, further enhancing and updating the governance structure and related responsibilities for ESG management. This enables the Group to effectively identify, assess, address and monitor the environmental and social impacts of its business activities, particularly those related to climate change. In addition, climate-related factors have been progressively integrated into the Group's operational decision-making, business strategy, and overall risk management processes. Further details on the Group's ESG governance structure are provided in the "ESG Management" section of the Report.

The Group's Head of Risk Management is responsible for establishing and implementing the climate-related risk management framework, with key responsibilities including:

- Developing the Group's climate risk management policy and operating procedures, identifying and assessing climate-related risks and opportunities, prioritising these risks based on their severity and urgency, establishing ongoing monitoring processes, and submitting the framework to senior management for approval;
- Integrating relevant climate risk processes into the Group's overall risk management framework and supporting other departments in identifying, assessing, monitoring, and controlling climate-related risks.

Other relevant departments have the following key responsibilities relating to climate change:

- Supporting climate risk management activities, including compliance with applicable policies and procedures, providing operational data, and carrying out compliance reviews and monitoring in climate-related areas to ensure that disclosures and the implementation and outcomes of key performance indicators meet relevant legal and regulatory requirements;

## 4. 環境(續)

### 4.2 應對氣候變化(續)

#### 4.2.1 管治(續)

- 在擬定業務流程和相關政策時，充分考慮氣候風險管理和內部控制的要求，並負責相關範疇的匯報和披露工作，包括評估氣候相關風險和機遇對財務狀況、表現及現金流量的影響，以及相關資本支出、融資或投資於短期、中期及長期的預期財務變化；
- 監控氣候風險相關指標，向管理層通報氣候風險管理的總體狀況，及時通報重大風險事件，並研究涉及氣候相關範疇的投資機遇，包括碳信用相關投資、碳信用掛鈎的債券或基金等創新金融產品。

#### 4.2.2 策略

本集團積極通過持份者參與及重要性評估，以識別與應對氣候變化相關的重要議題和目標。我們通過全面檢視本集團的業務組合、資本配置和風險偏好等內部因素，以及營運環境和區域等外部因素，建立涵蓋範圍1、2和3之溫室氣體排放數據的監測與披露機制，作為掌握本集團氣候相關影響之基礎，並會持續完善該等數據的收集方法與披露範圍，以提升資訊透明度及為未來制定應對策略提供依據。

為將氣候相關策略目標融入業務，本集團已識別主要氣候相關風險，並先以定性原則為基礎，分階段建立適合的氣候風險偏好。本集團同時識別了氣候相關機遇，確保本集團的保險產品、投資方案和服務符合整體策略和企業價值。以下為部分已識別的氣候相關風險與機遇的示例。

時間範圍：

- 短期：0至3年
- 中期：3至10年
- 長期：>10年

## 4. ENVIRONMENT (Continued)

### 4.2 Climate Change (Continued)

#### 4.2.1 Governance (Continued)

- Supporting climate risk management activities, including compliance with applicable policies and procedures, providing operational data, and carrying out compliance reviews and monitoring in climate-related areas to ensure that disclosures and the implementation and outcomes of key performance indicators meet relevant legal and regulatory requirements;
- Monitoring climate-related risk indicators, reporting the overall status of climate risk management to senior management, promptly escalating significant risk events, and exploring investment opportunities in climate-related areas, such as carbon credit investments and innovative financial products linked to carbon credits, including bonds or funds.

#### 4.2.2 Strategy

The Group actively identifies material climate-related issues and objectives through stakeholder engagement and materiality assessment. By comprehensively reviewing internal factors such as business portfolio, capital allocation, and risk appetite, as well as external factors including operating environment and geographical exposure, the Group has established a monitoring and disclosure mechanism covering Scope 1, Scope 2, and Scope 3 GHG emissions data. This mechanism serves as the foundation for understanding the Group's climate-related impacts. The Group will continue to refine its data collection methodologies and expand the scope of disclosures to enhance transparency and inform future climate strategy development.

To integrate climate-related strategic objectives into core business operations, the Group has identified key climate-related risks and, on a phased basis, is establishing an appropriate climate risk appetite grounded initially in qualitative principles. The Group has also identified climate-related opportunities to ensure that its insurance products, investment solutions, and services align with its overall strategy and corporate values. Examples of identified climate-related risks and opportunities are outlined below.

Time horizons:

- Short term: 0 to 3 years
- Medium term: 3 to 10 years
- Long term: over 10 years

## 4. 環境 (續)

### 4.2 應對氣候變化 (續)

#### 4.2.2 策略 (續)

##### 識別氣候相關風險

氣候風險是本集團內部及外部持份者共同關注的重要議題。於本報告期內，本集團透過持份者參與及重要性評估，識別出應對氣候變化為關鍵議題之一，凸顯管理氣候相關風險之迫切性。

為有效管理氣候相關風險，本集團已系統性識別出可能對承保業務、投資活動及營運構成重大影響的「實體風險」與「轉型風險」，並針對各類風險的特徵及傳導路徑進行深入評估。具體識別範圍涵蓋：

**轉型風險：**指經濟體系向低碳轉型期間，因新氣候政策、監管措施、技術發展及市場情緒變化而對各行業或本集團交易方(包括承保對象及投資標的)造成的潛在財務影響。為評估轉型風險對本集團的影響，我們已開展相關定性分析，並充分考慮其對承保業務及投資組合的財務影響。

**實體風險：**源於氣候及天氣相關事件，包括急性氣候相關事件(如高溫、洪水、颶風、森林火災等)產生的經濟影響，以及長期氣候模式轉變導致海平面上升及氣溫上升帶來的影響。按照中國銀行保險監督管理委員會於2022年印發之《銀行業保險業綠色金融指引》等適用監管機構有關綠色保險及氣候風險管理之指引，本集團評估實體風險對其業務的影響，識別並分析較易受極端天氣事件及長期氣候變化影響的資產類別。該等資產包括投資組合中暴露於實體風險的持倉(如電力設施、基建及製造業相關股權及債權投資)、承保組合中的財產標的(位於易受颱風及水浸威脅的商業及工業物業)，以及因極端氣候事件(例如颱風及風暴潮)影響本集團於香港及福建省之營運場所而引致的營運中斷及相關損失。

## 4. ENVIRONMENT (Continued)

### 4.2 Climate Change (Continued)

#### 4.2.2 Strategy (Continued)

##### Identification of Climate-related Risks

Climate risk is a significant issue of concern for both internal and external stakeholders of the Group. During the Reporting Period, through stakeholder engagement and materiality assessment, the Group identified climate change response as one of the critical issues, highlighting the urgency of managing climate-related risks.

To effectively manage climate-related risks, the Group has systematically identified potential “physical risks” and “transition risks” that could significantly impact underwriting operations, investment activities and business operations. The Group conducts in-depth assessments based on the characteristics and transmission paths of each type of risk. Specific identification covers:

**Transition Risks:** These refer to the potential financial impacts on various industries or the Group’s counterparties (including insured parties and investment targets) arising from new climate policies, regulatory measures, technological advancements and shifts in market sentiment during the transition to a low-carbon economy. To evaluate the impact of transition risks on the Group, relevant qualitative analysis have been conducted, taking into full consideration their financial implications on underwriting operations and investment portfolios.

**Physical Risks:** These originate from climate and weather-related events, including the economic impacts of acute climate events (such as heatwaves, floods, hurricanes, forest fires, etc.) and long-term climatic pattern changes leading to rising sea levels and temperatures. In accordance with the *Green Finance Guidelines for Banking and Insurance Sectors* issued by the China Banking and Insurance Regulatory Commission in 2022, the Group assesses the impact of physical risks on its business. It identifies and analyses asset categories particularly susceptible to extreme weather events and long-term climate changes. Such assets include holdings in the investment portfolio exposed to physical risks (such as power facilities, infrastructure, and manufacturing-related equity and debt investments), property targets within the underwriting portfolio (located in commercial and industrial properties vulnerable to typhoons and flooding) and disruptions to the Group’s operations in Hong Kong and Fujian Province due to extreme climate events like typhoons and storm surges, resulting in operational interruptions and related losses.

## 4. 環境(續)

### 4.2 應對氣候變化(續)

#### 4.2.2 策略(續)

##### 氣候風險分類與主要影響

本集團依據業務特性識別各風險因子對承保端、投資端及營運端的主要影響。

- 轉型風險主要聚焦投資端，原因在於本集團核心業務單位閩信保險的承保業務現階段未涉及高碳排放產業，政策法規、技術發展、市場偏好及聲譽風險對承保組合的直接影響有限。然而，本集團內投資組合涵蓋上市股票、企業債券等權益及固定收益類資產，易受碳稅、能源轉型、低碳技術替代及市場評價變化等因素影響，導致資產價值波動或流動性風險，故轉型風險以投資端為主要分析對象。
- 實體風險主要聚焦承保端與營運端。針對承保端，由於本集團核心業務單位閩信保險承保的一般財產保險業務(財產全險、汽車保險等)直接暴露於極端天氣事件(如颱風、暴雨、洪水)所致之物質損毀風險，可能引致顯著理賠壓力。針對營運端，考慮到本集團主要辦公地點聚集於福建、香港及澳門等沿海地區，該等區域屬颱風高發地帶，極端天氣事件可能導致辦公場所損毀、業務中斷及人員安全風險，進而影響日常營運與服務連續性，故實體風險同時涵蓋營運端之韌性管理。

## 4. ENVIRONMENT (Continued)

### 4.2 Climate Change (Continued)

#### 4.2.2 Strategy (Continued)

##### *Climate Risk Categorisation and Key Impacts*

Based on the nature of its business, the Group has identified how each risk factor primarily affects its underwriting, investment, and operational activities.

- Transition risks are primarily focused on the investment side. This is because Min Xin Insurance, the Group's core business unit, currently does not underwrite policies for high-carbon-emitting industries; therefore, the direct impact of policy regulations, technological developments, market preferences, and reputational risks on the underwriting portfolio is limited. However, the Group's investment portfolio includes listed equities and corporate bonds, both equity and fixed-income assets, that are susceptible to factors such as carbon pricing, energy transition, substitution by low-carbon technologies, and shifts in market sentiment. These factors may lead to asset value volatility or liquidity risks. As such, transition risks are primarily assessed from an investment perspective.
- Physical risks mainly affect the underwriting and operational sides. On the underwriting side, Min Xin Insurance's general property insurance business, including comprehensive property insurance and motor insurance, is directly exposed to physical damage caused by extreme weather events such as typhoons, heavy rainfall, and flooding. Such exposure may result in significant claims pressure. On the operational side, the Group's main offices are concentrated in coastal regions including Fujian, Hong Kong, and Macau, areas highly prone to typhoons. Extreme weather events in these locations could cause damage to office premises, business interruptions, and personnel safety risks, thereby affecting daily operations and service continuity. Consequently, physical risk management also encompasses resilience planning for operational activities.

## 4. 環境 (續)

## 4. ENVIRONMENT (Continued)

### 4.2 應對氣候變化 (續)

### 4.2 Climate Change (Continued)

#### 4.2.2 策略 (續)

#### 4.2.2 Strategy (Continued)

#### 氣候風險分類與主要影響 (續)

#### Climate Risk Categorisation and Key Impacts (Continued)

風險分類 Risk Category	風險因子 Risk Factor	風險定義 Risk Definition
轉型風險 Transition Risk	政策法規 Policy Regulations	政府監管為應對氣候變遷而推動的環境政策 (如碳稅、排放管制、能源轉型法規等) 導致企業經營成本上升、產業結構調整或投資方向改變，進而影響資產價值與盈利能力。 Environmental policies enacted by governments to address climate change (such as carbon taxes, emission controls, energy transition regulations) can lead to increased operational costs, industrial restructuring, or shifts in investment directions, thereby impacting asset values and profitability.
	技術發展 Technological	新興低碳技術 (如再生能源、儲能系統、電動車、碳捕捉技術等) 快速發展可能使現有高碳資產過度折舊或失去競爭力，造成技術落後與資產報廢風險。 The rapid development of emerging low-carbon technologies (such as renewable energy, energy storage systems, electric vehicles, carbon capture technology) may render existing high-carbon assets obsolete or less competitive, leading to risks of technological obsolescence and asset write-offs.
	市場風險 Market Risk	消費者偏好轉向永續產品與服務，或金融市場對高碳企業評價下降，導致企業市值下跌、融資成本上升或市場份額縮減。 Shifts in consumer preferences towards sustainable products and services, or a decline in financial market valuations for high-carbon companies, can result in decreased market capitalisation, higher financing costs, or reduced market share.
	聲譽風險 Reputation Risk	企業若未能有效管理氣候相關議題 (如碳排放、環境破壞)，可能引發公眾質疑、媒體報導負面新聞，損害品牌形象與客戶信任，進而損害企業形象及客戶對品牌的信心，最終影響公司業績及投資者決定。 Failure to effectively manage climate-related issues (such as carbon emissions, environmental degradation) can lead to public scrutiny, negative media coverage, damage to brand image and customer trust, ultimately affecting company performance and investor decisions.

#### 4. 環境(續)

#### 4. ENVIRONMENT (Continued)

##### 4.2 應對氣候變化(續)

##### 4.2 Climate Change (Continued)

##### 4.2.2 策略(續)

##### 4.2.2 Strategy (Continued)

##### 氣候風險分類與主要影響(續)

##### Climate Risk Categorisation and Key Impacts (Continued)

風險分類 Risk Category	風險因子 Risk Factor	風險定義 Risk Definition
實體風險 Physical Risk	急性 Acute	急性氣候相關事件(例如高溫、暴雨、水浸、颱風、森林火災、極端天氣等)可能直接造成財產損失、生產中斷、供應鏈中斷,並降低資產價值;同時增加保險公司承保風險與賠付壓力,也可能導致資本支出與作業成本上漲,進一步影響財產、基礎設施及其他資產的流動性與價值。 Acute climate-related events (such as extreme heat, heavy rainfall, flooding, typhoons, forest fires, extreme weather) can directly cause property damage, production disruptions, supply chain interruptions, and reduce asset values. These events also increase insurance underwriting risk and claim pressures, potentially leading to higher capital expenditures and operational costs, further affecting the liquidity and value of properties, infrastructure, and other assets.
	慢性 Chronic	氣候變化的長期趨勢性影響,例如氣溫升高、海平面上升、降水模式改變等,可能逐漸改變地區的生態環境與生活條件,增加高溫、水浸、颱風等自然災害的發生頻率與強度,進而對區域經濟、就業機會及基礎設施穩定性產生持久性衝擊,最終影響企業運營與社會福祉。 Long-term trends such as rising temperatures, sea-level rise, and changing precipitation patterns can gradually alter regional ecosystems and living conditions, increasing the frequency and intensity of natural disasters like heatwaves, floods, and typhoons. This has lasting impacts on regional economies, employment opportunities, and infrastructure stability, ultimately affecting business operations and societal well-being.

##### 轉型風險

##### Transition Risks

本集團核心業務為保險承保,投資業務佔比較低,整體投資敞口有限,對財務表現之影響輕微。在投資策略上,本集團恪守收益穩定與資金安全之原則,對高碳排放行業並無重大或集中性持股,轉型風險整體可控。

The Group's core business is insurance underwriting, with investment activities representing a relatively small portion of its operations. As such, the overall investment exposure is limited, and the impact on financial performance is minimal. In line with its investment strategy, which prioritises stable returns and capital preservation, the Group does not hold significant or concentrated positions in high-carbon-emitting sectors, rendering transition risks broadly manageable.

## 4. 環境 (續)

### 4.2 應對氣候變化 (續)

#### 4.2.2 策略 (續)

##### 轉型風險 (續)

在投資組合方面，本集團已對上市股票、企業債券等權益及固定收益類資產中所涉高碳排放行業進行識別與分析。根據國務院《2024-2025年節能降碳行動方案》的界定，該等行業具體包括化石能源、鋼鐵、石化化工、有色金屬、建材及交通運輸行業，通常會受到中短期政策變化和碳價影響。此外，考慮到行業特徵的多樣性，每個行業涉及的轉型風險因素會有所不同，例如化石能源發電行業受市場需求變化及煤電容量電價政策影響，交通運輸行業亦面臨新能源替代政策及燃料成本結構轉變的挑戰。

## 4. ENVIRONMENT (Continued)

### 4.2 Climate Change (Continued)

#### 4.2.2 Strategy (Continued)

##### Transition Risks (Continued)

With regard to the investment portfolio, the Group has identified and analysed high-carbon-emitting sectors within its holdings of listed equities and corporate bonds – both equity and fixed-income assets. According to the 2024–2025 Energy Conservation and Carbon Reduction Action Plan issued by the State Council, these sectors specifically include fossil fuels, steel, petrochemicals and chemicals, non-ferrous metals, building materials, and transportation. These industries are typically subject to policy changes and carbon pricing impacts over the short to medium term. Furthermore, given the diversity of sector-specific characteristics, the nature of transition risks varies across industries. For example, the fossil fuel power generation sector is influenced by shifts in market demand and policies related to coal-fired power capacity tariffs, while the transportation sector faces challenges from policies promoting new-energy alternatives and evolving fuel cost structures.

行業 Industry	風險因子 Risk Factor	風險描述 Risk Description	潛在的財務影響 Potential Financial Impact	時間範圍 Time Horizon
煤炭開採 Coal Mining	政策法規 Policy Regulations	<ul style="list-style-type: none"><li>隨著中國「雙碳」目標持續推進，按照《2024-2025年節能降碳行動方案》及面向「十五五」時期的能源轉型部署，煤炭開採業面臨嚴格的產能管控及環保合規要求，包括煤炭消費總量控制及產能置換政策、礦區生態修復及土地復墾法規趨嚴、以及中小煤礦安全環保守法整頓</li><li>As China advances its “dual carbon” goals, the coal mining industry faces stringent capacity controls and environmental compliance requirements under the 2024–2025 Energy Conservation and Carbon Reduction Action Plan and energy transition plans for the upcoming “15th Five-Year” period. These include caps on total coal consumption, mandatory capacity replacement policies, stricter regulations on mine-site ecological restoration and land reclamation, and intensified enforcement actions targeting safety and environmental non-compliance among small and medium-sized coal mines.</li></ul>	<ul style="list-style-type: none"><li>投資減值：化石能源相關股權及債權投資面臨擱淺資產風險，估值下調或需計提減值準備</li><li>Investment Impairment: Increased compliance costs, potential production restrictions or shutdowns, asset impairments due to stranded capacity, higher reclamation liabilities, and reduced profitability.</li></ul>	短期至長期 Short to long term

#### 4. 環境(續)

#### 4. ENVIRONMENT (Continued)

##### 4.2 應對氣候變化(續)

##### 4.2 Climate Change (Continued)

##### 4.2.2 策略(續)

##### 4.2.2 Strategy (Continued)

##### 轉型風險(續)

##### Transition Risks (Continued)

行業 Industry	風險因子 Risk Factor	風險描述 Risk Description	潛在的財務影響 Potential Financial Impact	時間範圍 Time Horizon
	技術發展 Technological Development	<ul style="list-style-type: none"> <li>發電煤耗持續下降、工業鍋爐效率不斷提升、電爐煉鋼技術日趨成熟，以及電氣化進程加快，各類工業節能減排技術日益普及，傳統高耗能產業的煤炭消耗量已有所減少，或將導致整體煤炭需求逐步下滑</li> <li>煤炭清潔利用技術(如煤製氫、碳捕集利用與封存)商業化進程不確定，導致高成本煤礦提前退役風險</li> <li>智能礦山技術投入增加營運資本支出，但未能扭轉需求下滑趨勢</li> <li>Continuous decline in coal consumption per unit of power generation, ongoing improvements in industrial boiler efficiency, maturing electric arc furnace steelmaking technology, and accelerating electrification have led to the widespread adoption of various energy-saving and emission-reduction technologies across industries, resulting in reduced coal consumption by traditional high-energy-consuming sectors and potentially causing a gradual decline in overall coal demand.</li> <li>Uncertainties in the commercialisation of clean coal utilisation technologies (such as coal-to-hydrogen and carbon capture, utilisation, and storage) increase the risk of premature retirement of high-cost coal mines.</li> <li>Increased investment in smart mine technologies raises operating capital expenditures but fails to reverse the downward trend in demand.</li> </ul>		
	市場風險 Market Risk	<ul style="list-style-type: none"> <li>鋼鐵及電力行業減碳導致動力煤、焦煤需求長期下降，煤價波動加劇</li> <li>綠色債券及環境、社會及管治基金普遍排除煤炭開採項目，再融資成本顯著上升，流動性風險增加</li> <li>Decarbonisation in the steel and power sectors is driving a long-term decline in demand for thermal coal and coking coal, leading to increased coal price volatility.</li> <li>Green bonds and ESG funds commonly exclude coal mining projects, significantly raising refinancing costs and increasing liquidity risk.</li> </ul>		

## 4. 環境 (續)

## 4. ENVIRONMENT (Continued)

### 4.2 應對氣候變化 (續)

### 4.2 Climate Change (Continued)

#### 4.2.2 策略 (續)

#### 4.2.2 Strategy (Continued)

#### 轉型風險 (續)

#### Transition Risks (Continued)

行業 Industry	風險因子 Risk Factor	風險描述 Risk Description	潛在的財務影響 Potential Financial Impact	時間範圍 Time Horizon
	聲譽風險 Reputation Risk	<ul style="list-style-type: none"> <li>煤炭行業傳統以來被視為高碳行業，隨著可再生能源的強勢崛起，社會普遍對煤炭行業抱持負面觀感，制約煤企發展</li> <li>The coal industry has traditionally been viewed as a high-carbon sector, and with the rapid rise of renewable energy, public perception of the coal industry has become increasingly negative, constraining coal companies' development.</li> </ul>		
石油開採 Oil Extraction	政策法規 Policy Regulations	<ul style="list-style-type: none"> <li>隨著中國「雙碳」目標持續推進，石油業面臨嚴格之產能管控及環保合規要求：</li> <li>As China continues to advance its "dual carbon" goals, the oil industry faces stringent capacity controls and environmental compliance requirements:               <ul style="list-style-type: none"> <li>上游開採：面臨原油產量達峰限制及資源稅</li> <li>Upstream extraction: subject to peak crude oil production limits and resource taxation</li> <li>下游煉化：面臨更嚴格之煉化產能限制及成品油消費總量控制</li> <li>Downstream refining: constrained by tighter refining capacity caps and total consumption controls on refined oil products</li> <li>排放監管：碳稅／碳價上升，直接增加開採及煉化成本</li> <li>Emissions regulation: rising carbon taxes or carbon prices directly increase costs across extraction and refining operations</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>投資回報下降：技術落後導致被投企業市場份額萎縮，盈利能力衰退，股息收入減少</li> <li>Declining investment returns: Technological obsolescence leads to shrinking market share, weakening profitability, and reduced dividend income from invested companies.</li> <li>資產提前報廢：交通運輸及能源設備因技術過時提前退役，縮短資產壽命並增加理賠頻率</li> <li>Premature asset write-offs: Transportation and energy equipment are retired early due to technological obsolescence, shortening asset lifespans and increasing claim frequency.</li> </ul>	短期至長期 Short to long term

#### 4. 環境(續)

#### 4. ENVIRONMENT (Continued)

##### 4.2 應對氣候變化(續)

##### 4.2 Climate Change (Continued)

##### 4.2.2 策略(續)

##### 4.2.2 Strategy (Continued)

##### 轉型風險(續)

##### Transition Risks (Continued)

行業 Industry	風險因子 Risk Factor	風險描述 Risk Description	潛在的財務影響 Potential Financial Impact	時間範圍 Time Horizon
	技術發展 Technological Development	<ul style="list-style-type: none"> <li>企業或需投資更環保之新技術於石油開採，以降低每桶油當量所產生之二氧化碳排放</li> <li>Companies may need to invest in cleaner technologies for oil extraction to reduce carbon dioxide emissions per barrel of oil equivalent.</li> <li>碳捕集與封存技術主要應用於提高原油採收率及煉化過程脫碳，但成本仍高企，難以規模化應用</li> <li>Carbon Capture, Utilisation and Storage ("CCUS") technology is primarily used to enhance oil recovery and decarbonise refining processes, but high costs continue to hinder its large-scale deployment.</li> </ul>		
	市場風險 Market Risk	<ul style="list-style-type: none"> <li>國際油價波動加劇，且地緣政治事件(如產油國政策變化、地區衝突)增加供應鏈不穩定性</li> <li>International oil price volatility has intensified, and geopolitical events such as policy shifts in oil-producing countries and regional conflicts have increased supply chain instability.</li> <li>綠色金融分類標準已將石油業排除在外，導致行業再融資成本顯著上升，綠色債券及可持續發展掛鉤貸款不可得</li> <li>Green finance taxonomies have largely excluded the oil sector, significantly raising refinancing costs and limiting access to green bonds and sustainability-linked loans.</li> <li>新能源汽車滲透率快速上升導致交通燃料需求達峰時間提前</li> <li>Rapidly rising adoption of new energy vehicles is accelerating the peak in demand for transportation fuels.</li> </ul>		
	聲譽風險 Reputation Risk	<ul style="list-style-type: none"> <li>持份者對金融機構支持油氣行業的審視日益嚴格，國際ESG基金普遍排除化石能源投資</li> <li>Stakeholders are increasingly scrutinising financial institutions' support for the oil and gas sector, and international ESG funds commonly exclude fossil fuel investments.</li> </ul>		

## 4. 環境 (續)

## 4. ENVIRONMENT (Continued)

### 4.2 應對氣候變化 (續)

### 4.2 Climate Change (Continued)

#### 4.2.2 策略 (續)

#### 4.2.2 Strategy (Continued)

#### 轉型風險 (續)

#### Transition Risks (Continued)

行業 Industry	風險因子 Risk Factor	風險描述 Risk Description	潛在的財務影響 Potential Financial Impact	時間範圍 Time Horizon
電力 Power Generation	政策法規 Policy Regulations	<ul style="list-style-type: none"> <li>容量電價機制調整及可再生能源替代政策壓縮傳統火電盈利空間</li> <li>Adjustments to the capacity tariff mechanism and policies promoting renewable energy substitution are compressing the profit margins of conventional coal-fired power plants.</li> <li>全國碳市場納入火電行業並逐步收緊配額，履約成本持續上升</li> <li>The national carbon market has included the thermal power sector, with emission allowances gradually tightened, leading to continuously rising compliance costs.</li> </ul>	<ul style="list-style-type: none"> <li>債券違約風險：高碳發行人的融資成本上升，可能觸發信用違約事件，影響投資組合收益</li> <li>Bond default risk: Rising financing costs for high-carbon issuers may trigger credit defaults, adversely affecting investment portfolio returns.</li> <li>流動性風險：高碳資產在市場上的可交易性下降，退出困難</li> <li>Liquidity risk: The market tradability of high-carbon assets is declining, making divestment difficult.</li> <li>承保定價壓力：傳統能源項目風險溢價難以準確釐定，可能出現承保虧損；同時綠色保險產品競爭激烈，壓縮利潤率</li> <li>Underwriting pricing pressure: Difficulty in accurately assessing risk premiums for traditional energy projects may lead to underwriting losses, while intense competition in green insurance products is compressing profit margins.</li> </ul>	短期至中期 Short to medium term
	技術發展 Technological Development	<ul style="list-style-type: none"> <li>「風光儲」一體化技術成熟，降低可再生能源間歇性成本</li> <li>The maturation of integrated "Wind-Solar-Storage" technologies is reducing the cost associated with the intermittency of renewable energy.</li> <li>煤電靈活性改造面臨技術及資本門檻</li> <li>Flexibility retrofits for coal-fired power plants face technical and capital barriers.</li> </ul>		
	市場風險 Market Risk	<ul style="list-style-type: none"> <li>電力現貨市場完善及輔助服務市場競爭加劇，可再生能源優先上網導致煤電利用小時數持續下降</li> <li>The continued development of the electricity spot market and intensifying competition in ancillary service markets, combined with priority grid access for renewable energy, have led to a sustained decline in coal-fired power plant utilisation hours.</li> <li>綠電交易規模擴大，對傳統電力形成價格競爭，壓縮火電邊際利潤</li> <li>The growing scale of green electricity trading is creating price competition against conventional power sources, further compressing the marginal profits of thermal power generation.</li> </ul>		
	聲譽風險 Reputation Risk	<ul style="list-style-type: none"> <li>從事高碳排放及污染活動的企業，其聲譽將可能受到嚴重損害</li> <li>Companies engaged in high-carbon and polluting activities may suffer significant reputational damage.</li> </ul>		

#### 4. 環境(續)

#### 4. ENVIRONMENT (Continued)

##### 4.2 應對氣候變化(續)

##### 4.2 Climate Change (Continued)

##### 4.2.2 策略(續)

##### 4.2.2 Strategy (Continued)

##### 轉型風險(續)

##### Transition Risks (Continued)

行業 Industry	風險因子 Risk Factor	風險描述 Risk Description	潛在的財務影響 Potential Financial Impact	時間範圍 Time Horizon
交通運輸 Transportation	政策法規 Policy Regulations	<ul style="list-style-type: none"> <li>內燃機車輛排放標準趨嚴，部分城市已明確燃油車禁售時間表；新能源物流車享有路權優先，傳統燃油車營運空間收窄</li> <li>Emission standards for internal combustion engine vehicles are becoming stricter, with some cities having set clear phase-out dates for fuel-powered vehicle sales; new energy logistics vehicles enjoy priority road access, narrowing the operational space for conventional fuel vehicles.</li> <li>國際民航組織碳抵消與削減機制實施；歐盟碳邊境調整機制過渡期後納入航空業；各國政府逐步推動可持續航空燃料強制摻混比例要求</li> <li>The International Civil Aviation Organisation's Carbon Offsetting and Reduction Scheme for International Aviation is being implemented; the EU's Carbon Border Adjustment Mechanism will include the aviation sector after its transitional period; governments worldwide are progressively introducing mandatory blending requirements for sustainable aviation fuel.</li> </ul>	<ul style="list-style-type: none"> <li>品牌價值受損：作為服務可持續發展的保險公司，若被視為「高碳資金提供者」，將削弱在綠色保險市場的競爭力</li> <li>Brand value erosion: As an insurer committed to supporting sustainability, being perceived as a "provider of high-carbon financing" could weaken competitiveness in the green insurance market.</li> <li>資金來源受限：若被ESG評級機構下調評級，可能增加股權融資成本</li> <li>Restricted access to capital: A downgrade by ESG rating agencies could increase the cost of equity financing.</li> </ul>	短期至中期 Short to medium term
	技術發展 Technological Development	<ul style="list-style-type: none"> <li>電動車電池技術快速進步；氫燃料電池商用車技術突破；自動駕駛技術改變運輸模式</li> <li>Rapid advancements in electric vehicle battery technology, breakthroughs in hydrogen fuel cell commercial vehicles, and the emergence of autonomous driving are transforming transportation models.</li> <li>可持續航空燃料生產技術成熟但產能受限</li> <li>Sustainable aviation fuel production technologies have matured, but supply capacity remains limited.</li> </ul>		
	市場風險 Market Risk	<ul style="list-style-type: none"> <li>自動駕駛可能改變車輛擁有權模式</li> <li>Autonomous driving may transform vehicle ownership models.</li> <li>燃料成本結構轉變影響物流企業競爭力</li> <li>Shifts in fuel cost structures are affecting the competitiveness of logistics companies.</li> </ul>		
	聲譽風險 Reputation Risk	<ul style="list-style-type: none"> <li>交通運輸業與城市空氣污染直接掛鉤，持份者對綠色物流期望日益提高</li> <li>The transportation sector is directly linked to urban air pollution, and stakeholder expectations for green logistics continue to rise.</li> </ul>		

## 4. 環境 (續)

### 4.2 應對氣候變化 (續)

#### 4.2.2 策略 (續)

##### **實體風險**

本集團核心業務單位閩信保險主營一般保險業務，聚焦於火險、財產全險及汽車保險等佔比較高之核心險種；合同分入業務方面，亦以財產類風險為主要承接標的。該等險種面臨的主要氣候實體風險為極端天氣事件（如颱風、暴雨或洪水）所引致的物質損毀，可能對本集團造成潛在理賠壓力。鑒於本集團現階段並未承保高碳排放產業相關業務，風險評估流程及產品開發策略已與該類產業形成有效風險隔離。因此，整體而言氣候相關實體風險對本集團財務之影響屬有限且可控。以下針對該等險種之風險敞口，列示具體識別及潛在財務影響：

## 4. ENVIRONMENT (Continued)

### 4.2 Climate Change (Continued)

#### 4.2.2 Strategy (Continued)

##### *Physical Risks*

The Group's core business unit, Min Xin Insurance, primarily engages in general insurance, with a focus on key lines such as fire insurance, comprehensive property insurance, and motor insurance, which constitute a significant portion of its portfolio. In its treaty reinsurance business, the Group also mainly assumes property-related risks. These lines of business are primarily exposed to climate-related physical risks arising from extreme weather events – such as typhoons, heavy rainfall, and flooding – which can cause material damage and potentially increased claim frequency and severity. Given that the Group currently does not underwrite business related to high-carbon-emitting industries, its risk assessment processes and product development strategies have effectively established a risk firewall against such sectors. As a result, the overall financial impact of climate-related physical risks on the Group is considered limited and manageable. The following outlines the specific risk exposures associated with these insurance lines, along with their identified characteristics and potential financial impacts:

#### 4. 環境(續)

#### 4. ENVIRONMENT (Continued)

##### 4.2 應對氣候變化(續)

##### 4.2 Climate Change (Continued)

##### 4.2.2 策略(續)

##### 4.2.2 Strategy (Continued)

##### 實體風險(續)

##### Physical Risks (Continued)

風險因子 Risk Factor	風險描述 Risk Description	潛在的財務影響 Potential Financial Impact	時間範圍 Time Horizon
實體風險 Physical Risk	<p>急性 Acute</p> <ul style="list-style-type: none"> <li>險種：颱風、極端暴雨及風暴潮導致福建及香港地區之汽車水浸損失、船舶靠港期間受損或碰撞，以及商業及工業物業結構損毀之索償急增；單一巨災事件可能同時觸發上述險種之風險累積，對承保組合造成集中性衝擊</li> <li>Insurance Portfolio: Typhoons, extreme rainfall, and storm surges may lead to a sharp increase in claims in Fujian and Hong Kong, including water damage to motor vehicles, damage to or collisions of vessels while berthed, and structural damage to commercial and industrial properties. A single catastrophic event could simultaneously trigger losses across these lines, resulting in risk concentration within the underwriting portfolio.</li> <li>營運：位於福建、香港、澳門等沿海辦公設施及數據中心可能因惡劣天氣中斷營運</li> <li>Operations: Office facilities and data centres located in coastal regions including Fujian, Hong Kong, and Macau may experience operational disruption due to severe weather.</li> </ul>	<ul style="list-style-type: none"> <li>一般財產保險業務：核心險種之保險賠款及理賠費用激增，巨災風險準備金提取增加，承保利潤受壓</li> <li>General property insurance: Significant increases in insurance claims and claims-handling expenses for core lines; higher catastrophe reserve provisioning; pressure on underwriting profitability.</li> <li>再保業務：單一實體風險事件可能同時觸發上述險種之風險累積，對承保組合造成集中性衝擊，導致再保險成本上升</li> <li>Reinsurance business: A single physical risk event may cause cumulative losses across multiple lines, leading to concentrated portfolio impact and higher reinsurance costs.</li> <li>營運端：業務中斷導致收入損失及應急支出增加</li> <li>Operations: Business interruption results in lost revenue and increased emergency-related expenditures.</li> </ul>	短期至中期 Short to medium term

## 4. 環境 (續)

## 4. ENVIRONMENT (Continued)

### 4.2 應對氣候變化 (續)

### 4.2 Climate Change (Continued)

#### 4.2.2 策略 (續)

#### 4.2.2 Strategy (Continued)

#### 實體風險 (續)

#### Physical Risks (Continued)

風險因子 Risk Factor	風險描述 Risk Description	潛在的財務影響 Potential Financial Impact	時間範圍 Time Horizon
	<p>慢性 Chronic</p> <ul style="list-style-type: none"> <li>險種：長期氣溫升高、海平面上升及降水模式改變，導致福建沿海及香港地區之水浸基線風險持續上移；極端高溫影響汽車險種之電動車電池及車輛故障風險；海平面上升影響船舶險種之港口設施及航道安全</li> <li>Insurance portfolio: Long-term rising temperatures, sea-level rise, and changing precipitation patterns are steadily elevating baseline flood risk in coastal Fujian and Hong Kong. Prolonged extreme heat increases battery-related and mechanical failure risks in motor insurance, particularly for electric vehicles. Sea-level rise also affects port infrastructure and navigational safety relevant to marine insurance.</li> <li>營運：環境溫度持續上升導致降溫用能源消耗增加，並因熱應激而使僱員健康相關成本結構性上升。</li> <li>Operations: Rising ambient temperatures lead to higher energy consumption for cooling and structurally higher employee health-related costs due to heat stress.</li> </ul>	<ul style="list-style-type: none"> <li>一般財產保險業務：長期賠付趨勢上升，承保組合利潤結構性受壓；需額外計提巨災準備金，資本回報率下降</li> <li>General property insurance: Gradual but persistent increase in long-term claims trends, resulting in structural pressure on underwriting profitability; additional catastrophe reserve provisioning required, reducing return on capital.</li> <li>再保業務：長期賠付趨勢上升，承保組合利潤結構性受壓；需額外計提巨災準備金，資本回報率下降</li> <li>Reinsurance business: Similar long-term upward trend in loss experience, leading to sustained margin pressure and lower capital efficiency.</li> <li>營運端：營運能耗及因極端高溫導致之僱員健康成本結構性增加</li> <li>Operations: Higher operational energy expenses and increased health and safety costs associated with extreme heat.</li> </ul>	<p>中期至長期 Medium to long term</p>

## 4. 環境(續)

### 4.2 應對氣候變化(續)

#### 4.2.2 策略(續)

##### 機遇

隨著國家「雙碳」戰略深入推進，綠色金融政策體系不斷完善，中國保險行業協會《綠色保險分類指引》的發布更為行業綠色保險發展確立了系統化的分類標準與行動框架。在此背景下，綠色保險及可持續投資已成為保險行業重要發展方向。為把握低碳轉型帶來的市場機遇，本集團積極探索拓展綠色保險業務及可持續投資布局，致力於在支持實體經濟綠色轉型的同時，開拓新增長點並優化資產配置結構。具體識別之機遇如下：

## 4. ENVIRONMENT (Continued)

### 4.2 Climate Change (Continued)

#### 4.2.2 Strategy (Continued)

##### Opportunities

As China's "dual carbon" strategy continues to deepen and the policy framework for green finance steadily improves, green insurance and sustainable investment have become key strategic directions for the insurance industry. The release of the Green Insurance Classification Guidelines by the Insurance Association of China has further established a systematic classification standard and implementation framework to guide industry development. Against this backdrop, the Group is actively exploring opportunities to expand its green insurance offerings and enhance its sustainable investment portfolio. The aim is to support the green transition of the real economy while unlocking new growth drivers and optimising asset allocation. Key identified opportunities include:

氣候相關機遇 Climate-related Opportunity	機遇描述 Opportunity Description	潛在的財務影響 Potential Financial Impact	時間範圍 Time Horizon
綠色和可持續金融 Green and Sustainable Finance	承保業務 Underwriting Business <ul style="list-style-type: none"><li>開發新能源汽車專屬保險</li><li>Develop dedicated insurance products for new energy vehicles.</li><li>推出光伏組件、風力發電設備及儲能系統的財產損失與營業中斷保險</li><li>Launch property damage and business interruption insurance for photovoltaic modules, wind power equipment, and energy storage systems.</li><li>為綠色建築、零碳園區及電動車供應鏈提供財產險及責任險</li><li>Provide property and liability insurance for green buildings, zero-carbon industrial parks, and electric vehicle supply chains.</li></ul>	<ul style="list-style-type: none"><li>保費收入增長：綠色保險產品需求迅速上升，帶來新增保費收入來源</li><li>Premium income growth: Rapidly rising demand for green insurance products creates new sources of premium revenue.</li><li>風險溢價優勢：透過專業風險評估及定價能力，在高成長性綠色產業取得競爭優勢</li><li>Risk pricing advantage: Competitive edge through specialised risk assessment and pricing capabilities in high-growth green sectors.</li></ul>	短期至長期 Short to long term

## 4. 環境 (續)

### 4.2 應對氣候變化 (續)

#### 4.2.2 策略 (續)

##### 機遇 (續)

## 4. ENVIRONMENT (Continued)

### 4.2 Climate Change (Continued)

#### 4.2.2 Strategy (Continued)

##### Opportunities (Continued)

氣候相關機遇 Climate-related Opportunity	機遇描述 Opportunity Description	潛在的財務影響 Potential Financial Impact	時間範圍 Time Horizon
	<p>投資組合 Investment Portfolio</p> <ul style="list-style-type: none"><li>• 增加對清潔能源及智能電網項目的股權或債權投資</li><li>• Increase equity or debt investments in clean energy and smart grid projects.</li><li>• 配置綠色債券、可持續發展掛鉤債券及轉型金融工具</li><li>• Allocate capital to green bonds, sustainability-linked bonds, and transition finance instruments.</li><li>• 投資於電器集團的節能技術及新能源業務板塊，以及集團金融機構的綠色信貸資產證券化產品</li><li>• Invest in energy-efficient technologies and new energy business segments of electrical equipment groups, as well as green credit asset-backed securities issued by financial institutions within the Group.</li></ul>	<ul style="list-style-type: none"><li>• 資產質素提升：投資組合碳足跡下降，減少轉型風險及擱淺資產風險</li><li>• 長期回報穩定：綠色基建項目提供長期穩定現金流，提升投資組合韌性</li><li>• 估值溢價：環境、社會及管治表現領先的企業估值提升，帶來資本增值</li><li>• Improved asset quality: Lower carbon footprint of the investment portfolio reduces exposure to transition risks and stranded asset risks.</li><li>• Stable long-term returns: Green infrastructure projects generate predictable, long-duration cash flows, enhancing portfolio resilience.</li><li>• Valuation premium: Companies with leading ESG performance tend to command higher valuations, creating capital appreciation potential.</li></ul>	短期至長期 Short to long term

#### 4. 環境(續)

#### 4. ENVIRONMENT (Continued)

##### 4.2 應對氣候變化(續)

##### 4.2 Climate Change (Continued)

##### 4.2.2 策略(續)

##### 4.2.2 Strategy (Continued)

##### 機遇(續)

##### Opportunities (Continued)

氣候相關機遇 Climate-related Opportunity	機遇描述 Opportunity Description	潛在的財務影響 Potential Financial Impact	時間範圍 Time Horizon
綠色低碳運營 Green and Low-carbon Operations	<ul style="list-style-type: none"><li>推行數碼化無紙化營運(電子保單、線上理賠)，減少實體文件處理</li><li>Implement digital and paperless operations (e.g., electronic policies, online claims processing) to reduce physical document handling.</li><li>優化辦公場所能源效益(智能照明、高效空調系統)，採購可再生能源電力</li><li>Enhance energy efficiency in office premises through smart lighting, high-efficiency air conditioning systems, and procurement of renewable electricity.</li><li>實施綠色差旅政策(優先選擇視像會議、低碳交通工具)，減少商務飛行</li><li>Introduce a green travel policy prioritising video conferencing and low-carbon transport options to reduce business flights.</li><li>數據中心採用節能技術及綠色雲端服務，降低資訊科技基建能耗</li><li>Deploy energy-efficient technologies and green cloud services in data centres to lower IT infrastructure energy consumption.</li></ul>	<ul style="list-style-type: none"><li>營運成本節省：電費、差旅開支及辦公耗材成本下降</li><li>Reduced operating costs: Lower expenditures on electricity, business travel, and office supplies.</li></ul>	短期至長期 Short to long term

## 4. 環境 (續)

### 4.2 應對氣候變化 (續)

#### 4.2.3 風險管理

##### 氣候相關風險的管理流程

為了全面管理氣候風險，本集團將氣候風險視為各類風險指標（包括保險風險、投資風險、償付能力風險、信用風險、操作風險和網絡風險等）的重要驅動因素之一，持續不斷建立健全的氣候風險管理制度及管理框架。該框架涵蓋風險識別與評估、監控、管控與緩解三個核心環節：

- (1) 風險識別與評估：透過收集與氣候相關的前瞻性數據及資訊，識別本集團在承保、投資及營運活動中面臨的潛在氣候風險，並進行定性評估，以了解風險性質及對業務的潛在影響。
- (2) 風險監控：設定一系列氣候風險關鍵指標，定期監測本集團的氣候風險曝露水平，確保符合既定的氣候風險偏好及容忍度。
- (3) 管控與緩解：針對識別出的氣候風險，制定並執行相應的風險管控措施及緩解策略，包括調整承保策略、優化投資組合及強化營運韌性等，具體措施包括：
  - 運用再保險機制分散極端氣候風險：透過再保險安排，將大額氣候災害風險有效轉移，僅保有自留額內的損失，確保整體風險暴露維持在可預期與可承受範圍內，避免因單一極端天氣事件引發巨額賠付對財務穩定造成衝擊；

## 4. ENVIRONMENT (Continued)

### 4.2 Climate Change (Continued)

#### 4.2.3 Risk Management

##### Climate-Related Risk Management Process

To manage climate-related risks comprehensively, the Group recognises climate risk as a key driver across multiple risk categories — including insurance, investment, solvency, credit, operational and cyber risks — and continues to strengthen its climate-risk management and governance framework. This framework comprises three core components: risk identification and assessment, risk monitoring, and risk control and mitigation.

- (1) Risk Identification and Assessment: The Group collects forward-looking climate-related data and information to identify potential climate risks arising from its underwriting, investment, and operational activities. Qualitative assessments are conducted to understand the nature of these risks and their potential impact on business operations.
- (2) Risk Monitoring: A set of climate risk key indicators has been established to regularly monitor the Group's exposure to climate-related risks, ensuring alignment with its defined climate risk appetite and tolerance thresholds.
- (3) Risk Control and Mitigation: For identified climate risks, the Group formulates and implements targeted control measures and mitigation strategies, including adjustments to underwriting policies, optimisation of the investment portfolio, and enhancement of operational resilience. Specific actions include:
  - Utilise reinsurance mechanisms to diversify extreme climate risks: Through reinsurance arrangements, the Group effectively transfers large-scale climate disaster risks, retaining only losses within its self-insured retention limits. This ensures that overall risk exposure remains within predictable and manageable levels, preventing severe financial impact from a single extreme weather event.

## 4. 環境(續)

### 4.2 應對氣候變化(續)

#### 4.2.3 風險管理(續)

##### 氣候相關風險的管理流程(續)

- 累積並應用極端氣候事件應對經驗：長期處理颱風、暴雨、高溫熱浪等突發性災害的理賠與業務中斷事件，形成標準化應急響應流程與風險處置能力，持續提升在類似氣候風險下的營運韌性與客戶服務效率；
- 密切追蹤監管與法律環境變化：積極關注氣候政策、保險法規及資本要求的動態演進，提前評估其對承保範圍、理賠標準及資本配置的潛在影響，並據此調整業務策略，以降低合規與制度性風險；
- 強化氣候風險量化與準備金評估能力：與精算團隊協作，導入歷史賠付數據與隨機模擬技術，提升對氣候相關賠付波動的預測準確性，確保準備金提存充足且具前瞻性；
- 健全內部風險管理與反欺詐機制：在氣候災害高發期間，加強理賠滲漏監控、業務品質審查及績效考核，有效防範詐欺行為，同時保障理賠處理的公平性、透明度與時效性，維護公司財務安全與客戶信任。

## 4. ENVIRONMENT (Continued)

### 4.2 Climate Change (Continued)

#### 4.2.3 Risk Management (Continued)

##### Climate-Related Risk Management Process (Continued)

- Accumulate and apply experience in responding to extreme climate events: Through long-term handling of claims and business interruptions caused by typhoons, heavy rainfall, heatwaves, and other sudden disasters, the Group has developed standardised emergency response procedures and risk management capabilities, continuously enhancing operational resilience and customer service efficiency under similar climate risks.
- Closely monitor evolving regulatory and legal environments: The Group actively tracks developments in climate policies, insurance regulations, and capital requirements, proactively assessing their potential impact on underwriting scope, claims standards, and capital allocation, and adjusts business strategies accordingly to mitigate compliance and systemic risks.
- Enhance climate risk quantification and reserve assessment capabilities: In collaboration with the actuarial team, the Group incorporates historical claims data and stochastic modelling techniques to improve the accuracy of forecasting climate-related claims volatility, ensuring that reserves are adequately and prospectively provisioned.
- Strengthen internal risk management and anti-fraud mechanisms: During periods of heightened climate-related disasters, the Group intensifies monitoring of claims leakage, reviews underwriting quality, and refines performance evaluation to effectively prevent fraudulent activities, while ensuring fairness, transparency, and timeliness in claims handling to safeguard financial integrity and customer trust.

## 4. 環境 (續)

### 4.2 應對氣候變化 (續)

#### 4.2.3 風險管理 (續)

##### 氣候相關風險的管理流程 (續)

- 加強巨災管理體系：採用RMS及Verisk等業界認可巨災模型，對地震、颱風等極端天氣事件進行量化分析。模型根據承保數據、地理編碼及建築特徵等參數，模擬不同回歸周期之潛在損失，並納入再保險結構以評估淨自留風險敞口。基於保險業監管局風險為本資本制度之壓力測試顯示，現行巨災超賠合約保障充足，能有效應對極端天氣事件之潛在理賠壓力。本集團將持續監察氣候變化對模型假設之影響，並定期檢視再保險結構之充足性，確保風險承擔與資本實力相匹配。

為支撐上述框架有效運作，本集團已將氣候風險管理機制全面整合至風險管理的三道防線體系：

- 第一道防線：業務部門為承擔風險時的第一道防線，在產品設計與定價、承保、核保、理賠及投資等業務開展過程中，第一道防線要掌握並評估潛在的氣候相關風險。
- 第二道防線：風險管理部及合規監管部作為第二道防線，負責監控承保、投資等業務時的氣候相關風險、審閱及更新相關政策及流程等。
- 第三道防線：第三道防線為內部審計，負責獨立檢視第一道防線及第二道防線職能的內部審計工作。

## 4. ENVIRONMENT (Continued)

### 4.2 Climate Change (Continued)

#### 4.2.3 Risk Management (Continued)

##### Climate-Related Risk Management Process (Continued)

- Strengthen the catastrophe risk management framework: The Group employs industry-recognised catastrophe models such as RMS and Verisk to conduct quantitative analysis of extreme events including earthquakes and typhoons. These models use underwriting data, geocoding, and building characteristics to simulate potential losses across various return periods. The results are integrated into reinsurance structures to assess net retained risk exposure. Stress testing under the Insurance Authority's risk-based capital regime indicates that the current catastrophe excess-of-loss treaties provide sufficient coverage to effectively absorb potential claims pressure from extreme weather events. The Group will continue to monitor the impact of climate change on model assumptions and regularly review the adequacy of its reinsurance program to ensure risk exposure remains aligned with its capital strength.

To support the effective implementation of the above framework, the Group has fully integrated its climate risk management mechanisms into the Three Lines of Defence model for risk governance:

- First Line of Defence: Business units serve as the first line of defence and are directly responsible for identifying and assessing climate-related risks in their day-to-day activities, including product design and pricing, underwriting, claims handling, and investment decisions.
- Second Line of Defence: The Risk Management Department and Compliance Management Department act as the second line of defence, overseeing climate-related risks across underwriting and investment activities, and responsible for reviewing and updating relevant policies, procedures, and risk controls.
- Third Line of Defence: The Internal Audit function constitutes the third line of defence, providing independent assurance through audits of the effectiveness and adequacy of climate risk management practices carried out by the first and second lines of defence.

## 4. 環境(續)

### 4.2 應對氣候變化(續)

#### 4.2.3 風險管理(續)

##### 氣候相關風險制度融合

考慮到氣候變化對保險業務帶來的潛在影響，本集團已於「投資管理辦法」及「風險偏好陳述書」等核心內部制度文件中，明確納入氣候相關風險因素，確保在資產配置、承保決策及產品設計等各環節充分考量氣候風險。

本集團透過強化氣候變化管治，系統性辨識氣候變遷對承保業務、投資活動及營運管理造成的風險與機遇。具體而言，氣候風險管理機制已全面融入本集團風險管理體系的三道防線，並從「風險管理政策」、「風險偏好陳述書」及「投資政策」等不同層面持續優化現行制度與流程，確保現有風險管理機制已將氣候相關因素納入日常業務決策與監控之中。

#### 4.2.4 目標與指標

本集團致力為溫室氣體排放、能源消耗及其他環境關鍵績效指標設定量化目標，確保與業務相關的氣候風險重要性保持一致。我們定期評估達標進度，並因應評估結果調整綠色發展行動計劃，以持續提升減碳成效及可持續發展實務，減緩氣候變化對業務的影響。

## 4. ENVIRONMENT (Continued)

### 4.2 Climate Change (Continued)

#### 4.2.3 Risk Management (Continued)

##### *Integration of Climate-Related Risk into Governance Framework*

Recognising the potential impacts of climate change on insurance operations, the Group has explicitly incorporated climate-related risk considerations into core internal governance documents, including the Investment Management Policy and the Risk Appetite Statement. This ensures that climate risks are systematically assessed and addressed across asset allocation, underwriting decisions, and product development.

The Group has strengthened its climate governance to systematically identify both risks and opportunities arising from climate change across underwriting, investment activities, and operational management. Specifically, the climate risk management mechanism has been fully embedded within the Group's Three Lines of Defence risk governance structure. Continuous enhancements are being made to existing policies and processes, including the Risk Management Policy, Risk Appetite Statement, and Investment Policy, to ensure climate-related factors are consistently integrated into day-to-day business decisions and ongoing risk monitoring.

#### 4.2.4 Targets and Metrics

The Group is committed to establishing quantifiable targets for GHG emissions, energy consumption, and other key environmental performance indicators, ensuring alignment with the materiality of climate-related risks to its business. We regularly assess progress against these targets and adjust our Green Development Action Plan accordingly to continuously enhance decarbonisation outcomes and sustainable business practices, thereby mitigating the impact of climate change on our operations.

## 4. 環境 (續)

### 4.2 應對氣候變化 (續)

#### 4.2.4 目標與指標 (續)

本集團2025年和2024年的溫室氣體排放數據如下：

## 4. ENVIRONMENT (Continued)

### 4.2 Climate Change (Continued)

#### 4.2.4 Targets and Metrics (Continued)

The Group's GHG emissions data in 2025 and 2024 are as follows:

溫室氣體排放範圍 Scope of GHG Emissions	單位 Unit	2025	2024
範圍1 直接排放 <sup>1</sup> Scope 1 Direct Emission <sup>1</sup>	噸二氧化碳當量 tCO <sub>2</sub> e	23.23	23.15
範圍2 間接排放 <sup>2</sup> Scope 2 Indirect Emission <sup>2</sup>	噸二氧化碳當量 tCO <sub>2</sub> e	49.35	52.53
範圍3 其他間接排放 Scope 3 Other Indirect Emission	噸二氧化碳當量 tCO <sub>2</sub> e		
– 類別1：購買的商品與服務 – Category 1: Purchased goods and services	噸二氧化碳當量 tCO <sub>2</sub> e	970.58	–
– 類別6：商務旅行 – Category 6: Business travel	噸二氧化碳當量 kgCO <sub>2</sub> e	28.67	23.81
– 類別15：投資 <sup>3</sup> – Category 15: Investments <sup>3</sup>	噸二氧化碳當量 tCO <sub>2</sub> e	331,466.94	–
溫室氣體排放總量 (範圍1+ 範圍2) Total GHG Emissions (Scope 1+ Scope 2)	噸二氧化碳當量 tCO <sub>2</sub> e	72.58	75.68
溫室氣體總排放密度 (範圍1+ 範圍2) (每平方米辦公區域) Total GHG Emission Intensity (Scope 1+ Scope 2) (per square metre of office area)	噸二氧化碳當量/平方米 tCO <sub>2</sub> e/m <sup>2</sup>	0.04	0.06

<sup>1</sup> 範圍1 排放指由本集團所擁有或控制的排放源產生的直接溫室氣體排放。鑒於本集團的業務性質，該等排放僅來自移動燃燒源，即公司車輛所消耗的汽油。

<sup>2</sup> 範圍2 指因本集團使用外購電力而產生的間接溫室氣體排放。計算所採用之排放因子因應營運地點而異。其中，香港和澳門地區業務排放因子乃參考本地電力供應商提供最新數據資訊。中國內地業務，排放因子採用中華人民共和國生態環境部及國家統計局聯合發布的《2023 年全國電力平均二氧化碳排放因子》，數值為0.5306 kgCO<sub>2</sub>/kWh。

<sup>3</sup> 相關核算與披露範圍僅涵蓋本集團投資組合中，屬於高碳排放行業的上市股票及公司債券。本集團計劃視乎數據的可獲取性及相關方法學的發展成熟度，未來將逐步擴大此核算與披露邊界。

<sup>1</sup> Scope 1 emissions are direct GHG emissions from sources that are owned or controlled by the Group. Given the nature of our business, these emissions arise solely from mobile combustion, specifically from the petrol consumed by company-owned vehicles.

<sup>2</sup> Scope 2 emissions from purchased electricity are calculated using location-specific factors. For our Hong Kong and Macau operations, data from local electricity suppliers is used. For operations in Chinese Mainland, the applied factor is the 2023 national average grid emission factor (0.5306 kgCO<sub>2</sub>/kWh), sourced from the Ministry of Ecology and Environment (MEE) and the National Bureau of Statistics (NBS).

<sup>3</sup> The calculation and disclosure boundary is limited to listed equity and corporate bond holdings within our investment portfolio that are in high-carbon emitting sectors. The Group intends to progressively expand this boundary, subject to improvements in data availability and the maturity of relevant calculation methodologies.

## 4. 環境(續)

### 4.3 能源利用

用電和車輛燃料消耗是本集團能源消耗的兩個主要來源。本集團採取各種措施減少不必要的能源消耗及提高僱員節約能源的意識。

#### 4.3.1 使用節能照明

我們的香港及澳門辦公室已全面採用高能源效益的LED燈照明系統，以減少能源的消耗、節省電費開支及減少溫室氣體的排放。

#### 4.3.2 使用視像會議

我們在切實可行的情況下通過召開視像會議，以取代現場工作及會議，除保持業務順暢溝通外，也盡可能將差旅相關的能源使用和溫室氣體排放控制在合理水平。

#### 案例：參加世界自然基金會 2025 年「地球一小時」活動

我們繼續支持世界自然基金會以「連繫地球一小時」為主題的「地球一小時 2025」活動，鼓勵香港辦公室全體僱員於 2025 年 3 月 22 日在家關閉非必要燈光一小時。我們通過這次活動，呼籲僱員採取更加可持續的綠色生活態度，改變自身的習慣，為守護生態環境和可持續發展出一分力。

## 4. ENVIRONMENT (Continued)

### 4.3 Energy Use

Electricity consumption and vehicle fuel use are the two primary sources of energy consumption for the Group. The Group has implemented various measures to reduce unnecessary energy use and raise employee awareness of energy conservation.

#### 4.3.1 Energy-Efficient Lighting

Energy-efficient LED lighting system has been used in our Hong Kong and Macau office to reduce energy consumption, save electricity expenses and reduce GHG emissions.

#### 4.3.2 Video Conferencing

We conducted video conferences to replace on-site work and meetings, if practicable, in order to maintain the business communications smoothly and control the energy consumption and GHG emissions from business travel at a reasonable level.

#### Case Study: Participation in WWF's Earth Hour 2025

We continue to support the World Wildlife Fund 2025 Campaign with the theme of "Give an Hour for Earth". The Group encouraged all employees at our Hong Kong office to switch off non-essential lights at home for one hour on 22 March 2025. Through this campaign, we aim to inspire employees to embrace more sustainable lifestyles, adopt eco-conscious habits and contribute to environmental protection and sustainable development.

## 4. 環境 (續)

### 4.3 能源利用 (續)

#### 4.3.3 其他節能措施

於本報告期內，本集團還採取以下節能措施：

- 夏季維持辦公室溫度不低於 24 攝氏度；
- 長時間離開辦公室或下班前關閉電燈；
- 加強設備設施節能，將電腦顯示器和影印機設置為空閒時間節能模式，並張貼環保貼士，提醒同事長時間不使用和下班前關閉辦公設備；及
- 優先採用環保、節能型的電器和設備，包括使用多功能影印機代替多台單一功能影印機。

## 4. ENVIRONMENT (Continued)

### 4.3 Energy Use (Continued)

#### 4.3.3 Other Energy-Saving Measures

During the Reporting Period, the Group implemented the following additional energy-saving initiatives:

- Maintained office air-conditioning temperatures at no lower than 24°C during summer time;
- Turned off lighting when leaving the office for a long period or at the end of the workday;
- Enhanced energy efficiency of office equipments by setting computer monitors and photocopiers to energy-saving mode during idle periods, and posting eco-friendly reminders to encourage staff to power down unused devices before leaving; and
- Priority is given to the adoption of environmentally friendly and energy-efficient appliances and equipments, such as replacing multiple single-function copiers with multifunctional devices.

能源消耗 Energy Consumption	單位 Unit	2025	2024
直接能源消耗 Direct Energy Consumption	千瓦時 kWh	79,542.97	79,259.59
– 汽油 – Gasoline	公升 L	8,735.12	8,704.00
間接能源消耗 Indirect Energy Consumption	千瓦時 kWh	86,145.87	83,170.00
– 外購電力 – Purchased Electricity	千瓦時 kWh	86,145.87	83,170.00
能源消耗總量 Total Energy Consumption	千瓦時 kWh	165,688.85	162,429.59
能源密度 (每平方米辦公室) Energy Intensity (per square metre of office space)	千瓦時 kWh	98.25	96.32

## 4. 環境(續)

### 4.4 水資源使用

作為以辦公室營運為主的企業，我們的辦公場所用水量不大，採購適用水源亦未遇到任何問題。

本集團的用水量和用水效率對我們的業務並不呈有重要性，且可控用水量非常有限，因此，我們目前並沒有制定任何減少業務用水量的目標。儘管如此，本集團已於用水設備附近張貼節水標誌及提示，以提醒僱員節約用水，並將在下一報告年度繼續努力降低可控用水量。

於本報告期內，我們於中國內地的辦公場所的耗水統計載列如下：

水資源 Water Resource	單位 Unit	2025	2024
用水量 <sup>4</sup> Water Consumption <sup>4</sup>	立方米 m <sup>3</sup>	465	553
用水強度(每平方米辦公區域) Water Intensity (per square metre of office area)	立方米/平方米 m <sup>3</sup> /m <sup>2</sup>	0.54	0.64

<sup>4</sup> 本報告所呈報之用水量數據，其披露範圍僅涵蓋福建閩信及三元小貸兩間附屬公司。由於本集團之香港辦公室並未裝設獨立水錶，其用水量無法作獨立計量，故未納入本次核算邊界。

## 4. ENVIRONMENT (Continued)

### 4.4 Water Usage

As an office-based organisation, the Group's water consumption is minimal and we have not encountered any issues related to water availability or supply for our operations.

Given the low volume and limited materiality of our controllable water use to business operations, the Group has not established specific targets for reducing operational water consumption at this time. Nevertheless, we have posted water-saving signs and tips near water fixtures to raise employee awareness and encourage responsible water use. The Group will continue efforts to minimise controllable water consumption in the next reporting year.

During the Reporting Period, water consumption at our office premises in Chinese Mainland is summarised as follows:

<sup>4</sup> The water consumption data presented in this report pertains only to two subsidiaries: Fujian Minxin and Sanyuan Micro Credit. Water consumption for the Group's Hong Kong office has been excluded from the calculation boundary as the premises are not equipped with a separate water metre, which prevents the independent measurement of its water usage.

## 4. 環境 (續)

### 4.5 廢棄物處理

#### 4.5.1 推進無紙化辦公

我們經常鼓勵僱員在日常工作中使用安全可靠的電子通訊渠道，鼓勵客戶收取電子保單，從而減少紙張浪費。此外，我們已採用電子會議設施及使用平板電腦，以取代紙質會議材料。

#### 4.5.2 一般廢棄物

本集團辦公場所產生的無害廢棄物主要包括廢紙。在管理這些無害廢棄物時，我們遵循「減少、再利用和回收」的「3R」原則，以減少對環境的影響。本集團香港辦公室採用環保的「森林管理委員會」(FSC) 認證紙，並透過「綠在區區」社區回收網絡回收舊報紙及雜誌，以減少對環境的影響。

我們採取了以下減少一般廢棄物的措施：

- 搭建無紙化業務運營系統，例如：電子傳真系統及保險電子系統；
- 重檢工作流程以合理減少不必要的打印環節；
- 鼓勵僱員檢查影印機設置，避免重複打印；
- 鼓勵使用雙面打印，使用已單面打印的紙張打印草稿；
- 設立非機密文件收集點，聘請專業回收公司回收廢紙；
- 重複使用紙箱、塑料袋和信封；及
- 鼓勵僱員自帶水杯和餐具而非使用一次性用具。

## 4. ENVIRONMENT (Continued)

### 4.5 Waste Management

#### 4.5.1 Advancing Paperless Operations

The Group consistently encourages employees to use secure and reliable electronic communication channels in daily operations and promotes the adoption of electronic policies among clients to minimise paper consumption. In addition, electronic meeting systems and tablets have been deployed to replace printed meeting materials.

#### 4.5.2 General Waste

Non-hazardous waste generated at the Group's office premises primarily consists of wastepaper. The Group adheres to the 3R principle of Reduce, Reuse and Recycle to mitigate environmental impact associated with such waste. The Group's Hong Kong office uses FSC-certified paper and participate in the "Green@Community" recycling network to collect and recycle old newspapers and magazines to reduce its environmental impact.

We have implemented the following measures to reduce general waste:

- Deployed paperless business operation systems, such as electronic fax and digital insurance platforms;
- Reviewed internal workflows to eliminate unnecessary printing steps;
- Encouraged employees to check printer settings to avoid duplicate prints;
- Promoted double-sided printing and the use of single-sided printed paper for draft documents;
- Established collection points for non-confidential documents and engaged professional recycling companies to process waste paper;
- Reused cardboard boxes, plastic bags, and envelopes where practicable; and
- Encouraged employees to bring their own reusable cups and cutlery instead of using disposable items.

## 4. 環境(續)

### 4.5 廢棄物處理(續)

#### 4.5.2 一般廢棄物(續)

##### 案例：2025 年中秋月餅盒回收活動

2025 年，本公司及閩信保險積極回收廢棄月餅盒，月餅盒所變賣的善款已捐贈予「聖雅各福群會眾膳坊食物銀行」，作慈善用途。

##### 案例：捐贈月餅踐行社區責任

2025 年 10 月 17 日，本集團向「食德好」慈善機構捐贈月餅，支持社區關懷及扶助弱勢群體。

##### 案例：回收利是封行動

2025 年農曆新年假期後，本集團於辦公室設置利是封回收箱，收集利是封並送交環保團體「綠領行動」作循環再用，減少節日浪費。



## 4. ENVIRONMENT (Continued)

### 4.5 Waste Management (Continued)

#### 4.5.2 General Waste (Continued)

##### Case Study: 2025 Mooncake Box Recycling Campaign

In 2025, the Company and Min Xin Insurance actively collected and recycled used mooncake boxes. The proceeds from the sale of the recycled materials were donated to the St. James' Settlement People's Food Bank for charitable purposes.

##### Case Study: Mooncake Donation for Community Responsibility

On October 17, 2025, mooncakes were donated to the charitable organisation "Food Grace" to support community care and assistance for vulnerable groups.

##### Case Study: Red Envelope Recycling Initiative

Following the Chinese New Year in 2025, the Group placed dedicated collection boxes in its offices to recycle used red envelopes. Red envelopes were collected and handed over to the environmental NGO Greeners Action for reuse, helping to reduce festive waste.

無害廢棄物 Non-Hazardous Waste	單位 Unit	2025	2024
紙張 Paper	千克 KG	1,847.44	1,797.00
塑料瓶 Plastic Bottles	千克 KG	19.30	20.00
<sup>5</sup> 金屬 Metals	千克 KG	1.00	0.70
廢紙、雜誌及舊報紙等回收總量 Total Recycled Amount of Wastepaper, Magazines, and Old Newspapers	千克 KG	632.86	309.5

<sup>5</sup> 註：本集團所產生的金屬廢棄物屬非有害廢棄物，主要為日常營運中棄置的金屬容器(如鐵罐或鋁罐)。

<sup>5</sup> Note: The Group's metal waste is classified as non-hazardous and consists primarily of discarded metal containers, such as steel or aluminum cans, generated from daily operations.

## 4. 環境 (續)

### 4.5 廢棄物處理 (續)

#### 4.5.3 有害廢棄物

本集團辦公場所產生的有害廢棄物主要包括碳粉盒和墨盒。由於本集團的業務性質，我們並無在營運中產生大量有害廢棄物，且本集團已對辦公場所產生的少量有害廢棄物進行回收，故本集團未有統計數據或披露有害廢棄物排放量及密度。

我們還採取以下措施處理少量因辦公產生的有害廢棄物：

- 聯絡認可的廢棄物回收商妥善回收電子設備或將其送回原供應商回收；
- 在辦公場所設置回收箱收集廢燈管，然後送至「綠在區區」社區回收網絡；及
- 循環使用碳粉盒和墨盒。

於本報告期內，本集團香港及澳門辦公室回收的有害廢棄物數量如下：

有害廢棄物 Hazardous Waste	單位 Unit	2025	2024
碳粉盒和墨盒 Toners and Ink Cartridges	件數 Pieces	28	44
電器 Electrical Appliances	件數 Pieces	9	3

## 4. ENVIRONMENT (Continued)

### 4.5 Waste Management (Continued)

#### 4.5.3 Hazardous Waste (Continued)

The Group's office operations generate only minimal quantities of hazardous waste, primarily consisting of toner cartridges and ink cartridges. Given the nature of our business, the Group does not produce significant volumes of hazardous waste. All such waste generated is properly collected and recycled through authorised channels. As a result, the Group does not maintain or disclose quantitative data on hazardous waste emissions or intensity metrics.

To responsibly manage these limited hazardous waste streams, the Group has implemented the following measures:

- Engaged licensed waste recyclers to collect and recycle end-of-life electronic equipment, or returned such items to original suppliers for take-back recycling;
- Installed dedicated collection bins for spent fluorescent tubes in office premises and arranged for their disposal through the "Green@Community" recycling network; and
- Promoted the reuse and remanufacturing of toner and ink cartridges where feasible.

During the Reporting Period, the quantities of hazardous waste recycled by the Group's Hong Kong and Macau offices are as follows:

## 5. 僱傭及勞工常規

為緊貼金融及保險行業快速變化的市場環境，我們積極構建並持續完善人才策略，著力吸引、培育並保留具備專業能力、職業素養與價值觀契合的多元人才，持續激發組織活力與創新動能，以優質服務回應客戶需求，並為股東創造長期穩健的價值。我們秉持「以人為本」的管理理念，致力營造安全、健康、公平、包容且相互尊重的工作環境，確保所有僱員享有平等機會、合理待遇及充分的職業發展支持。

### 5.1 僱傭及勞工準則

本集團嚴格遵守中國內地、香港特別行政區及澳門特別行政區所有適用的僱傭法律法規及勞工常規。在內地營運方面，我們全面遵循《中華人民共和國勞動法》、《中華人民共和國勞動合同法》及其他相關規定；在香港及澳門，則嚴格執行《僱傭條例》、《性別歧視條例》等當地勞工法規，確保僱傭實踐符合各地監管要求。於本報告期內，本集團未發生任何違反僱傭或勞工常規的情況，亦無因相關違規而受到監管機構處分或重大投訴。

此外，本公司及閩信保險作為「好僱主約章2024」的簽署機構，承諾推行以僱員為本的人力資源管理措施，積極落實家庭友善僱傭政策，包括合理假期制度及支持工作與生活平衡的相關舉措，營造尊重、包容且具支持性的職場環境。

## 5. EMPLOYMENT AND LABOUR PRACTICES

In response to the rapidly evolving market landscape in the financial and insurance sectors, the Group actively develops and continuously refines its talent strategy, with a focus on attracting, nurturing and retaining diverse professionals who possess strong expertise, professional integrity and alignment with the Group's values. This approach sustains organisational vitality and drives innovation, enabling us to deliver high-quality service to clients and generate long-term, stable value for shareholders. Guided by a "People-first" management philosophy, the Group is committed to fostering a safe, healthy, fair, inclusive, and respectful workplace. We ensure that all employees are afforded equal opportunities, fair treatment, and robust support for their professional growth and development.

### 5.1 Employment and Labour Standards

The Group strictly complies with all applicable employment laws, regulations, and labour standards in Chinese Mainland, the Hong Kong Special Administrative Region, and the Macau Special Administrative Region. In Chinese Mainland, our operations fully adhere to the People's Republic of China Labour Law, the Labour Contract Law, and other relevant regulations. In Hong Kong and Macau, we rigorously implement local labour legislation, including the Employment Ordinance and the Sex Discrimination Ordinance, ensuring that all employment practices meet jurisdiction-specific regulatory requirements. During the Reporting Period, the Group did not experience any breaches of employment or labour standards, nor did it receive any regulatory sanctions or material complaints related to such violations.

Furthermore, both the Company and Min Xin Insurance are signatories to the Good Employer Charter 2024, committing to implement employee-centric human resources practices and actively promote family-friendly employment policies. These include a reasonable leave entitlement system and initiatives that support work-life balance, fostering a workplace environment grounded in respect, inclusivity, and mutual support.

## 5. 僱傭及勞工常規(續)

### 5.1 僱傭及勞工準則(續)

#### 5.1.1 僱員政策

我們已建立並持續優化涵蓋招聘、解聘、晉升、培訓及績效評估等環節的內部制度與流程，並定期進行合規審視與更新，以切實保障僱員的合法權益。於本報告期內，本集團制定了《依法規範用工指引》，對禁止僱用童工、強制勞工及保障僱員基本權益等事項作出明確規範。

本公司及閩信保險採用《員工手冊》作為管理僱員事務的主要依據；福建閩信及三元小貸則實施當地適用的僱員政策，以規範招聘、薪酬福利、行為準則及職業道德等相關事宜。本集團根據實際營運需要及各地法律法規的最新要求，定期覆核《員工手冊》及各附屬公司的僱員政策，確保其持續符合適用的法律及監管規定，有效保障僱員權利並支持其職業發展。於本報告期內，相關文件已完成全面覆核，確認符合現行法律法規要求。

## 5. EMPLOYMENT AND LABOUR PRACTICES (Continued)

### 5.1 Employment and Labour Standards (Continued)

#### 5.1.1 Employee Policies

The Group has established and continues to refine internal policies and procedures covering all key aspects of the employment lifecycle, including recruitment, termination, promotion, training and performance appraisal. These policies are subject to regular compliance reviews and updates to effectively safeguard employees' legal rights. During the Reporting Period, the Group issued the Guidelines on Lawful and Standardised Employment Practices, which explicitly prohibit child labour and forced labour, and set out clear requirements for protecting employees' fundamental rights.

The Company and Min Xin Insurance adopt the Employee Handbook as the primary basis for managing employment matters, while Fujian Minxin and Sanyuan Micro Credit implement locally applicable employee policies to govern matters relating to recruitment, compensation and benefits, codes of conduct, and professional ethics. In line with operational needs and evolving legal requirements across jurisdictions, the Group regularly reviews the Employee Handbook and subsidiary-level employment policies to ensure ongoing compliance with applicable laws and regulations, thereby upholding employee rights and supporting career development. During the Reporting Period, a comprehensive review of these documents was completed, confirming their alignment with current legal and regulatory standards.

## 5. 僱傭及勞工常規(續)

### 5.1 僱傭及勞工準則(續)

#### 5.1.2 平等僱傭

本集團實行公平、透明且合規的招聘與解聘常規，嚴格依據業務發展需要及崗位要求選拔人才。在招聘過程中，我們秉持客觀、公正的原則，不因性別、年齡、種族、宗教、殘疾或其他非工作相關因素而作出歧視性或差別決定。

本集團確保每位新僱員獲安排於符合其資歷與能力的職位，並在入職時簽訂書面僱傭合同，清晰列明職責範圍、薪酬結構、福利待遇、工作時間、合同期限及其他法定條款。於本報告期內，本集團已與所有僱員依法簽訂僱傭合同，並提供具市場競爭力的薪酬水平及完善的福利保障，包括法定保險、帶薪假期及其他福利待遇，以支持僱員的身心健康與生活穩定。

在解聘方面，本集團嚴格遵守適用法律法規及內部程序，確保相關決定基於合理業務理由或績效考量，並依規定履行通知義務、支付相應補償及辦理離職手續，充分保障僱員的合法權益。

## 5. EMPLOYMENT AND LABOUR PRACTICES (Continued)

### 5.1 Employment and Labour Standards (Continued)

#### 5.1.2 Equal Employment

The Group adheres to fair, transparent and legally compliant practices in recruitment and termination, selecting talent strictly based on business needs and role-specific requirements. Throughout the recruitment process, decisions are made objectively and impartially, without discrimination on the grounds of gender, age, race, religion, disability or any other non-job-related factors.

All new employees are assigned roles commensurate with their qualifications and competencies. Upon joining, they enter into written employment contracts that clearly specify job responsibilities, remuneration structure, benefits, working hours, contract duration, and other statutory terms. During the Reporting Period, the Group ensured that all employees were engaged under legally compliant employment contracts and provided with market-competitive compensation and comprehensive benefits, including statutory insurance, paid leave, and other welfare, to support their physical and mental well-being and overall livelihood stability.

With regard to terminations, the Group strictly follows applicable laws, regulations and internal procedures. Any termination decision is grounded in legitimate business reasons or performance considerations and the Group fulfils all required notice obligations, provides due severance payments where applicable, and completes formal offboarding processes to fully protect employees' legal rights.

## 5. 僱傭及勞工常規(續)

### 5.1 僱傭及勞工準則(續)

#### 5.1.3 防止童工及強制勞工

本集團嚴格遵守《僱傭條例》(香港法例第 57 章)、《僱用兒童規例》(香港法例第 57B 章)以及中國內地、澳門特別行政區及其他經營所在地所有適用的勞動法律法規，堅決禁止任何形式的非法僱傭童工及強制勞工行為，並致力維護人權與基本勞工權益。

為確保合規，本集團在招聘過程中實施嚴謹且可核實的年齡核查程序，所有受聘人員必須年滿 18 週歲，並須提供有效身份證明文件(如身份證或護照)以確認年齡，從源頭杜絕童工風險。同時，我們向所有新入職僱員提供書面僱傭條款，並透過《員工手冊》及入職培訓，清晰傳達其權利、福利、工作條件及義務，充分保障其知情權與選擇權。

本集團倡導健康、可持續的工作節奏，反對過度加班文化。超時工作須經部門主管事先批准，並依法提供加班補償；若不適用法定補償安排，則按內部政策發放膳食及交通補貼等合理支援，以保障僱員福祉。所有用工安排均以自願為原則，嚴禁任何形式的強制勞動。

於本報告期內，本集團未收到亦未發現任何涉及童工、強制勞工或違反相關僱傭法規的事件或投訴，所有僱傭安排均符合當地法律。一旦發現違規情況，本集團將立即採取糾正措施(包括終止不當僱傭安排)，依法完成後續處置，並同步優化內部流程，防止同類事件再次發生，切實履行對僱員權益與尊嚴的承諾。

## 5. EMPLOYMENT AND LABOUR PRACTICES (Continued)

### 5.1 Employment and Labour Standards (Continued)

#### 5.1.3 Prevention of Child Labour and Forced Labour

The Group strictly complies with the Cap. 57 Employment Ordinance, Cap. 57B Employment of Children Regulations, as well as all applicable labour laws and regulations in Chinese Mainland, the Macau SAR, and other jurisdictions in which it operates. The Group unequivocally prohibits any form of illegal child labour or forced labour and is committed to upholding human rights and fundamental labour standards.

To ensure compliance, the Group has established a rigorous and verifiable age verification process during recruitment. All prospective employees must be at least 18 years of age and are required to provide valid identification documents, such as identity cards or passports, for age verification, thereby preventing the employment of child labour at source. In addition, all new employees are provided with written terms of employment, and their rights, benefits, working conditions and responsibilities are clearly communicated through the Employee Handbook and induction training, thereby safeguarding their right to full information and informed choice, and ensuring that employment is entered into on a fair and voluntary basis.

The Group promotes a healthy and sustainable work rhythm and opposes a culture of excessive overtime. Any overtime work requires prior approval from department heads and is compensated in accordance with legal requirements. Where statutory overtime compensation does not apply, the Group provides reasonable support such as meal and transportation allowances in line with internal policy to safeguard employee well-being. All employment arrangements are made on a voluntary basis, and any form of forced labour is strictly prohibited.

During the Reporting Period, the Group received no reports or identified any incidents involving child labour, forced labour, or violations of relevant employment legislation. All employment practices were confirmed to be in full compliance with local laws. Should any non-compliance be identified in the future, the Group will immediately implement corrective actions including termination of improper employment arrangements, fulfil all legal obligations, and enhance internal controls to prevent recurrence, thereby honouring its commitment to the dignity and rights of all employees.

## 5. 僱傭及勞工常規(續)

### 5.1 僱傭及勞工準則(續)

#### 5.1.4 多元化、平等與包容

本集團尊重每位僱員的獨特背景與個人特質，致力營造一個平等、包容且非歧視的工作環境。所有僱員均享有平等的機會，在公平、透明的氛圍中發揮所長、實現潛能。本集團嚴禁因國籍、宗教、年齡、性別、種族、膚色、家庭狀況、身體殘疾或其他與工作無關的個人特徵而作出任何歧視性或差別對待。

我們鼓勵僱員在遇到與公平待遇、職場尊重或包容性相關的疑慮時，主動向直屬主管或人力資源團隊反映。相關渠道保持開放、保密且受保障，確保問題得以妥善處理。本集團深信，擁抱多元文化並建立真正包容的職場，不僅有助於提升僱員歸屬感與滿意度，更能增強我們對行業快速變化的環境適應力，推動企業可持續發展，並使本集團成為更優質、更具吸引力的工作場所。

## 5. EMPLOYMENT AND LABOUR PRACTICES (Continued)

### 5.1 Employment and Labour Standards (Continued)

#### 5.1.4 Diversity, Equity and Inclusion

The Group respects the unique backgrounds and individual characteristics of all employees and is committed to fostering a workplace that is equitable, inclusive, and free from discrimination. Every employee is provided with equal opportunities to contribute and realise their potential in a fair and transparent environment. The Group strictly prohibits any form of discriminatory treatment based on nationality, religion, age, gender, race, colour, family status, disability, or any other personal attribute unrelated to job performance.

Employees are encouraged to raise concerns related to fairness, workplace respect, or inclusion directly with their line managers or the human resources team. These reporting channels remain open, confidential, and protected to ensure all matters are addressed appropriately and respectfully. The Group firmly believes that embracing diversity and cultivating a genuinely inclusive workplace not only enhances employee belonging and satisfaction but also strengthens our adaptability in a rapidly evolving industry landscape. This commitment supports long-term business sustainability and positions the Group as a more attractive and responsible employer of choice.

## 5. 僱傭及勞工常規(續)

### 5.2 僱員薪酬與福祉

本集團致力提供具市場競爭力的薪酬與全面的福利待遇，以吸引、激勵並保留優秀人才。僱員的整體薪酬結構包括但不限於基本薪金及年終雙薪，並根據個人績效考核結果、職責範疇及市場薪酬趨勢進行定期檢討，確保薪酬制度公平、透明且具激勵性。

本集團積極履行僱主責任，致力為僱員提供具競爭力且富關懷的福利保障。除嚴格遵守《強制性公積金計劃條例》(香港法例第485章)所規定的僱主供款義務外，本公司及閩信保險亦在適當情況下提供自願性強積金供款，進一步提升僱員的退休保障水平。本集團已連續多年獲頒「積金好僱主」嘉許，並共同榮獲「電子供款獎」和「積金推廣獎」，持續彰顯對僱員福祉的長期承諾。本集團嚴格遵守中國內地有關僱員退休保障制度的所有規定，為內地僱員(包括福建閩信及三元小貸)繳納各類社會保險、住房公積金等。

## 5. EMPLOYMENT AND LABOUR PRACTICES (Continued)

### 5.2 Employee Compensation and Well-being

The Group is committed to offering market-competitive compensation and comprehensive benefits to attract, motivate, and retain high-calibre talent. The total compensation package includes base salary and an annual double-pay bonus. Remuneration is regularly reviewed based on individual performance, scope of responsibilities, and prevailing market trends to ensure the pay structure remains fair, transparent, and incentive-driven.

As a responsible employer, the Group provides competitive and caring welfare arrangements. In addition to fulfilling its statutory obligations under the Cap. 485 Mandatory Provident Fund Schemes Ordinance, the Company and Min Xin Insurance also make voluntary Mandatory Provident Fund contributions where appropriate to further enhance employees' retirement security. The Group has been consistently recognised as a "Good MPF Employer Award" for multiple years and has jointly received the "e-Contribution Award" and the "MPF Support Award", underscoring its longstanding commitment to employee well-being. In Chinese Mainland, the Group strictly complies with all applicable regulations regarding employee retirement and social security schemes. It duly contributes to statutory social insurance programmes and the housing provident fund for all mainland-based employees, including those at Fujian Minxin and Sanyuan Micro Credit.



註：本集團獲頒2024-2025「積金好僱主」



Note: The Group was awarded the "MPF Good Employer" recognition for 2024-2025

## 5. 僱傭及勞工常規(續)

### 5.2 僱員薪酬與福祉(續)

在法定福利基礎上，本集團提供多元化的假期安排，包括年假、病假、婚假、產假、待產假、喪假、考試假及生日假等，以支持僱員在工作與個人生活之間取得良好平衡。此外，本集團為全體僱員提供全面的醫療保險保障，保險計劃不僅覆蓋僱員本人，亦可延伸至兩名指定親屬；同時設有雙親醫療津貼，充分體現本集團關顧僱員家庭成員的健康福祉。

### 5.3 僱員發展與培訓

#### 5.3.1 職業發展機制

本集團重視人才的長期成長與潛能發揮，建立系統化的職業發展機制，以支持僱員持續提升專業能力並實現個人職涯目標。每年，我們實施一次全面的180度績效考核，從主管、同儕及自我評估等多維度，綜合評核僱員對本集團的貢獻、工作表現、專業能力及對行為準則的遵守情況。績效考核結果不僅作為薪酬調整與獎勵分配的重要依據，亦用於識別高潛力人才及制定個性化發展路徑。表現優異者將獲優先考慮晉升、輪崗或參與專項項目等發展機會，確保人才成長與業務需求緊密對接。

## 5. EMPLOYMENT AND LABOUR PRACTICES (Continued)

### 5.2 Employee Compensation and Well-being (Continued)

Building upon statutory benefits, the Group offers a diverse range of leave entitlements, including annual leave, sick leave, marriage leave, maternity leave, paternity leave, bereavement leave, examination leave, and birthday leave, to support employees in achieving a healthy work-life balance. In addition, the Group provides comprehensive medical insurance coverage to all employees. The plan not only covers the employee but may also be extended to two designated family members. A parental medical allowance is also available, reflecting the Group's genuine care for the health and well-being of employees' families.

### 5.3 Employee Development and Training

#### 5.3.1 Career Development Mechanism

The Group places strong emphasis on the long-term growth and potential of its talent and has established a systematic career development framework to support employees in continuously enhancing their professional capabilities and achieving their individual career aspirations. Each year, the Group conducts a comprehensive 180-degree performance review, incorporating feedback from supervisors, peers, and self-assessment to holistically evaluate an employee's contributions, job performance, professional competencies, and adherence to the Code of Conduct. The outcomes of this review serve not only as a key basis for salary adjustments and incentive allocations but also as a critical input for identifying high-potential talent and designing personalised development plans. High-performing employees are prioritised for advancement opportunities, including promotions, job rotations, and participation in strategic projects, ensuring that individual career progression remains closely aligned with the Group's evolving business needs.

## 5. 僱傭及勞工常規(續)

### 5.3 僱員發展與培訓(續)

#### 5.3.2 培訓與教育

本集團高度重視僱員的持續專業成長，積極構建多元、靈活且具針對性的學習與發展體系。我們提供豐富的培訓資源與學習平台，內容涵蓋專業技能提升、合規與監管要求、領導力培養、數位轉型及可持續發展等關鍵領域。僱員可透過內部培訓工作坊、外部認可課程、行業研討會、線上學習平台等多種途徑，掌握前沿知識與實務技能，持續強化專業素養與職場競爭力。

為進一步支持僱員深化專業能力，本集團鼓勵並資助僱員參與由認可機構舉辦的與其職務相關的培訓課程。符合條件的僱員於修畢課程並符合相關要求後，可按內部政策申請培訓費用補貼，以減輕個人負擔，促進主動學習。

此外，本集團鼓勵僱員考取行業內具公信力的專業資格(如金融、保險、風險管理、會計等相關證照)。經部門主管批准報考者，可享受考試假、培訓及考試費用報銷，並在成功取得資格後獲發一次性專業會員資格獎勵。此舉不僅有助於提升個人專業形象，亦強化本集團整體人才質素與服務水準，實現僱員與企業的雙贏發展。

## 5. EMPLOYMENT AND LABOUR PRACTICES (Continued)

### 5.3 Employee Development and Training (Continued)

#### 5.3.2 Training and Education

The Group places great importance on the continuous professional development of its employees and actively cultivates a diverse, flexible and targeted learning and development ecosystem. We offer a wide range of training resources and learning platforms covering critical areas such as technical skill enhancement, compliance and regulatory requirements, leadership development, digital transformation and sustainability. Employees can access these opportunities through various channels including internal workshops, externally accredited courses, industry seminars and online learning platforms to acquire up-to-date knowledge and practical skills, thereby continuously strengthening their professional competence and workplace competitiveness.

To further support employees in deepening their professional expertise, the Group encourages and provides financial support for employees to attend job-related training courses offered by recognised institutions. Eligible employees who complete such courses and meet the relevant requirements may apply for tuition reimbursement in accordance with internal policies, thereby alleviating personal financial burden and encouraging proactive learning.

In addition, the Group encourages employees to obtain widely recognised industry qualifications in fields such as finance, insurance, risk management and accounting. Employees who receive prior approval from their department head to sit for qualifying examinations are entitled to examination leave, reimbursement of related training and examination fees and a one-off professional membership award upon successful certification. This initiative not only enhances individual professional credibility but also strengthens the Group's overall talent quality and service standards, creating mutual benefits for both employees and the organisation.

## 5. 僱傭及勞工常規(續)

### 5.3 僱員發展與培訓(續)

#### 5.3.2 培訓與教育(續)

##### 案例：新僱員企業文化及合規入職培訓

本集團為所有新入職僱員提供標準化的「企業文化及合規」入職培訓。培訓內容包括《員工手冊》解讀、資訊科技使用規範、反洗錢與反貪污政策、個人資料隱私保護要求，以及其他履行職責所需的法律與內部合規要求。該課程確保新僱員在入職初期即掌握基本行為準則與企業核心價值觀，為其職業生涯奠定誠信、合規的職業基礎。

##### 案例：新僱員業務認知專題培訓

為支持入職三年內的僱員深化對公司運作的理解，本集團於2025年10月舉辦專題培訓。本次培訓由各業務及職能部門負責人親自講授，內容涵蓋公司戰略架構、核心業務流程、關鍵制度及跨部門協作機制，旨在幫助新僱員建立系統性業務視野，促進專業成長與組織融合。

## 5. EMPLOYMENT AND LABOUR PRACTICES (Continued)

### 5.3 Employee Development and Training (Continued)

#### 5.3.2 Training and Education(Continued)

##### **Case Study: New Employee Onboarding Training on Corporate Culture and Compliance**

The Group provides all new hires with a standardised onboarding training programme on “Corporate Culture and Compliance”. The curriculum covers key topics including an overview of the Employee Handbook, guidelines for the use of information technology, anti-money laundering and anti-bribery policies, personal data privacy requirements, and other legal and internal compliance obligations relevant to their roles. This training ensures that new employees understand the Group’s core values and fundamental codes of conduct from the outset of their employment, establishing a strong foundation of integrity and compliance for their professional journey.

##### **Case Study: Business Awareness Training for New Employees**

To support employees with less than three years of tenure in deepening their understanding of the Group’s operations, a dedicated training session was held in October 2025. Led by heads of various business and functional departments, the programme covered the Group’s strategic framework, core business processes, key policies and cross-departmental collaboration mechanisms. The training aimed to equip newer employees with a holistic view of the organisation, accelerate their professional development, and foster smoother integration into the corporate culture and operational ecosystem.

## 5. 僱傭及勞工常規(續)

## 5. EMPLOYMENT AND LABOUR PRACTICES (Continued)

### 5.3 僱員發展與培訓(續)

### 5.3 Employee Development and Training (Continued)

#### 5.3.2 培訓與教育(續)

#### 5.3.2 Training and Education(Continued)

於本報告期內，本集團僱員接受培訓的時數及佔僱員的百分比分析如下：

During the Reporting Period, the Group's employee training hours and participation rates are summarised as follows:

接受培訓的時數 Training Hours		2025	2024
僱員完成的總培訓時數 Total training hours completed by employees		1,504	1,277
每名僱員的平均培訓時數 Average training hours per employee		61	19
平均培訓時數(按性別劃分) Average training hours by gender	男 Male	55	21
	女 Female	64	16
平均培訓時數(按僱員類別劃分) Average training hours by employee category	高級管理層 Senior management	46	16
	中級管理層 Middle management	96	38
	普通職員 General staff	47	11

接受培訓僱員的百分比 Percentage of Employees Who Received Training		2025	2024
接受培訓僱員的百分比 Percentage of employees trained		100%	100%
按性別劃分 By gender	男 Male	100%	100%
	女 Female	100%	100%
按僱員類別劃分 By employee category	高級管理層 Senior management	100%	100%
	中級管理層 Middle management	100%	100%
	普通職員 General staff	100%	100%

## 5. 僱傭及勞工常規(續)

### 5.4 職業健康與安全

本集團致力為僱員營造健康、安全且符合規範的工作環境，並持續採取切實可行的措施，積極預防職業風險，保障全體僱員的身心健康。本集團嚴格遵守所有經營所在地適用的職業健康與安全法律法規，包括但不限於香港《職業安全及健康條例》(香港法例第509章)。於本報告期內，本集團未發生任何違反職業健康與安全法規的情況。

過去三年，本集團未錄得任何因工死亡個案，亦未發生可記錄的工傷事故。我們將繼續強化健康與安全管理機制，定期檢視工作環境的潛在風險，並透過培訓與溝通提升僱員的健康安全意識。

#### 5.4.1 消防安全

本集團高度重視辦公場所的消防安全，致力為僱員提供安全可靠的工作環境。為此，我們就辦公室內電器設備的正確使用及滅火器的操作方法提供清晰、易懂的指引，並透過培訓與宣導強化僱員的消防意識與應變能力。

在香港辦公場所，管理處按法例及最佳實踐要求，定期組織火警演習，確保全體僱員熟悉火災發生時的應急程序、疏散路線及集合地點。

##### 案例：2025年度火警演習計劃

為強化全體僱員的消防安全意識及應急疏散能力，本集團於2025年11月動員香港辦公室全體僱員參與香港辦公室管理處組織的火警演習。演習模擬真實緊急情境，重點演練疏散路線、集合程序及應變協作，確保僱員熟練掌握火災發生時的標準應對流程。

## 5. EMPLOYMENT AND LABOUR PRACTICES (Continued)

### 5.4 Occupational Health and Safety

The Group is committed to providing a healthy, safe and compliant working environment for all employees. We continuously implement practical measures to proactively prevent occupational risks and safeguard the physical and mental well-being of our workforce. The Group strictly complies with the applicable occupational health and safety laws and regulations in all operating jurisdiction, including but not limiting to the Occupational Safety and Health Ordinance (Cap. 509) in Hong Kong. During the Reporting Period, the Group recorded no violations of occupational health and safety regulations.

Over the past three years, the Group has reported zero work-related fatalities and no recordable workplace injuries. We will continue to strengthen our health and safety management system, regularly review potential workplace hazards, and enhance employee awareness through training and communication initiatives.

#### 5.4.1 Fire Safety

The Group places high priority on fire safety in its office premises and is committed to maintaining a safe and secure working environment for all employees. To this end, we provide clear and accessible guidance on the proper use of electrical equipment and the correct operation of fire extinguishers. Fire safety awareness and emergency response capabilities are further reinforced through regular training and communication initiatives.

In our Hong Kong offices, the building management conducts fire drills on a regular basis in accordance with statutory requirements and industry best practices. These drills ensure that all employees are familiar with emergency procedures, evacuation routes, and designated assembly points in the event of a fire.

##### Case Study: 2025 Annual Fire Drill Programme

To strengthen fire safety awareness and emergency evacuation capabilities among all employees, the Group mobilised its entire Hong Kong workforce to participate in a fire drill organised by the office building management in November 2025. The drill simulated a realistic emergency scenario, focusing on practising evacuation routes, assembly procedures, and coordinated response actions. This exercise ensured that employees are proficient in following standard fire emergency protocols should an actual incident occur.

## 5. 僱傭及勞工常規(續)

### 5.4 職業健康與安全(續)

#### 5.4.1 消防安全(續)

此外，本集團於本報告期內已完成所有滅火器的例行檢查與必要更換，確保設備處於良好可用狀態。所有緊急出口、消防疏散平面圖及照明出口標誌均按規範設置並清晰可見，且由專責人員定期維護，以確保在緊急情況下能迅速、有序疏散。上述措施體現本集團對職業安全與消防合規的嚴謹態度，以及對僱員生命安全的絕對重視。

#### 5.4.2 辦公室安全與衛生

為維護辦公環境的衛生與健康，本集團定期安排專業服務，包括空間霧化消毒、地毯深度清潔與消毒、蟲害防治，以及飲水機和常用辦公設備的全面清潔，有效降低交叉感染風險，保障僱員日常健康。

本集團嚴格執行辦公場所全面禁煙政策，杜絕二手煙暴露，進一步營造清新、健康的室內空氣環境。同時，我們為全體僱員投保僱員意外傷害保險，覆蓋通勤及工作期間可能發生的意外風險，並在辦公區域顯眼位置張貼職業安全小貼士，持續提升僱員對日常安全風險的警覺與應對能力。

## 5. EMPLOYMENT AND LABOUR PRACTICES (Continued)

### 5.4 Occupational Health and Safety (Continued)

#### 5.4.1 Fire Safety (Continued)

In addition, during the Reporting Period, the Group completed routine inspections and necessary replacements of all fire extinguishers to ensure they remain in good working condition. All emergency exits, fire evacuation floor plans, and illuminated exit signs have been installed in compliance with regulatory requirements, are clearly visible, and are regularly maintained by designated personnel to guarantee swift and orderly evacuation in an emergency. These measures reflect the Group's rigorous commitment to occupational safety and fire safety compliance, as well as its strong sense of responsibility for the safety and well-being of its employees.

#### 5.4.2 Office Safety and Hygiene

To maintain a clean and healthy office environment, the Group regularly engages professional services including space fogging disinfection, deep carpet cleaning and sanitisation, pest control, and thorough cleaning of water dispensers and frequently used office equipment to effectively reduce the risk of cross-contamination and safeguard employees' daily well-being.

The Group strictly enforces a comprehensive no-smoking policy across all office premises to eliminate exposure to second-hand smoke and further promote a fresh and healthy indoor air environment. In addition, the Group provides all employees with personal accident insurance coverage that extends to both commuting and work-related periods, offering protection against potential accidental injuries. Occupational safety tips are also prominently displayed in common office areas to continuously raise awareness and enhance employees' ability to identify and respond to everyday safety hazards.

## 5. 僱傭及勞工常規(續)

### 5.4 職業健康與安全(續)

#### 5.4.2 辦公室安全與衛生(續)

此外，本集團亦實施以下健康與安全措施，以全方位守護僱員健康福祉：

- 安裝高效空氣淨化器，改善室內空氣品質；
- 確保辦公場所具備充足且符合標準的通風與照明系統，營造舒適的工作條件；
- 提供符合人體工學設計的可調節座椅及顯示屏支架，協助僱員維持正確坐姿，減輕視覺疲勞與肌肉骨骼負擔；
- 配置齊全的急救箱及急救設施，並指定專責人員定期檢查與補充，確保緊急情況下能即時應對；
- 定期檢討各項健康與安全措施的實施成效，根據實際需要及最佳實踐持續優化，確保相關安排行之有效、可靠且與時俱進。

## 5. EMPLOYMENT AND LABOUR PRACTICES (Continued)

### 5.4 Occupational Health and Safety (Continued)

#### 5.4.2 Office Safety and Hygiene (Continued)

In addition, the Group has implemented the following health and safety measures to comprehensively safeguard employee well-being:

- Installed high-efficiency air purifiers to improve indoor air quality;
- Ensured office premises are equipped with adequate ventilation and lighting systems that meet regulatory standards, creating a comfortable working environment;
- Provided ergonomically designed, adjustable chairs and monitor stands to help employees maintain proper posture and reduce visual strain and musculoskeletal stress;
- Equipped offices with fully stocked first-aid kits and emergency medical supplies, with designated staff responsible for regular inspection and replenishment to ensure immediate response in case of emergencies;
- Conducted periodic reviews of the effectiveness of all health and safety measures and continuously refined them based on operational needs and industry best practices to ensure they remain effective, reliable and up to date.

## 5. 僱傭及勞工常規(續)

### 5.4 職業健康與安全(續)

#### 5.4.3 僱員身心健康

本集團深切關懷僱員的身心健康，積極倡導工作與生活的平衡，並致力營造關愛、支援且充滿正能量的職場氛圍。於本報告期內，本集團康樂會策劃並舉辦多項關懷活動，包括慈善捐贈等，不僅促進跨部門交流，亦有效提升團隊凝聚力與歸屬感。

同時，本公司及閩信保險已正式簽署由香港特別行政區政府衛生署、勞工處及職業安全健康局聯合推動的「好心情@健康工作間」約章，成為認可的簽約機構。我們積極落實約章所倡導的精神，持續為僱員創造一個身心兼顧、健康愉快的工作環境，進一步彰顯本集團對僱員福祉的承諾與實踐。

#### 案例：舉辦僱員聯歡活動促進團隊融合

為促進跨部門交流、增強內部溝通並提升團隊凝聚力，本集團舉辦年度僱員聯歡活動，進一步強化組織歸屬感與企業文化認同，體現本集團對僱員福祉與和諧職場環境的持續投入。

## 5. EMPLOYMENT AND LABOUR PRACTICES (Continued)

### 5.4 Occupational Health and Safety (Continued)

#### 5.4.3 Employee Mental and Physical Well-being

The Group deeply cares about the mental and physical well-being of its employees, actively promotes work-life balance, and strives to foster a caring, supportive and positive workplace culture. During the Reporting Period, the Group's staff recreation club organised a series of well-being initiatives, including charitable donation drives, which not only encouraged cross-departmental interaction but also effectively strengthened team cohesion and employee engagement.

Furthermore, the Company and Min Xin Insurance have officially signed the Joyful @ Healthy Workplace Charter, jointly promoted by the Department of Health, the Labour Department, and the Occupational Safety and Health Council of the Hong Kong SAR, becoming recognised signatory organisations. We are committed to embodying the Charter's principles and continuously creating a workplace environment that supports psychological well-being, reduces stress, and enhances overall employee resilience and satisfaction.

#### Case Study: Employee Social Event to Foster Team Integration

To promote cross-departmental interaction, enhance internal communication and strengthen team cohesion, the Group organised its annual employee social event. The activity reinforced a sense of belonging and alignment with the Group's corporate culture, reflecting the Group's ongoing commitment to employee well-being and a harmonious workplace environment.

## 6. 營運慣例

本集團秉持誠信、合規與可持續發展的核心價值，將環境、社會及管治理念貫穿於日常營運之中。我們始終以客戶為本，嚴守隱私保障與商業操守，推動負責任的營銷與採購實踐，並透過健全的治理機制確保業務運作透明、公平且符合監管要求，持續履行對客戶、僱員、合作夥伴及社會的責任。

### 6.1 消費者權益保障

本集團高度重視金融、保險產品與服務的質量。本集團嚴格遵守中國內地、香港和澳門的適用法律及規例，包括銷售慣例、客戶檢查、帳期控制、合規、風險披露、信息保護和數據安全、商標和知識產權等法律及規例。本集團的保險業務嚴格遵守《保險業條例》(香港法例第41章)和澳門《保險業法律制度》(第27/97/M號法令(六月三十日))。於本報告期內，本集團未發生有關與所提供產品和服務的健康與安全、廣告、標籤及隱私事宜以及補救方法的不符合法律及規例的情況。

## 6. OPERATIONAL PRACTICES

The Group upholds core values of integrity, compliance and sustainable development, integrating ESG principles into its day-to-day operations. We remain steadfastly client-focused, rigorously safeguarding data privacy and adhering to the highest standards of business ethics. Responsible marketing and procurement practices are actively promoted, and robust governance mechanisms are in place to ensure that all business activities are conducted transparently, fairly and in full compliance with regulatory requirements. Through these efforts, the Group consistently fulfils its responsibilities to clients, employees, partners and the wider community.

### 6.1 Consumer Rights Protection

The Group places strong emphasis on the quality of its financial and insurance products and services. It strictly complies with all applicable laws and regulations in Chinese Mainland, Hong Kong and Macau relating to sales practices, customer due diligence, credit control, compliance, risk disclosure, information protection, data security, and trademark and intellectual property rights. In particular, the Group's insurance operations fully adhere to Hong Kong's Insurance Ordinance (Cap. 41) and Macau's Legal Framework for Insurance Activities (Decree-Law No. 27/97/M of 30 June). During the Reporting Period, the Group did not incur any instances of non-compliance with applicable legal or regulatory requirements pertaining to the health and safety of its products and services, advertising practices, product labelling, data privacy or the availability of consumer redress mechanisms.

## 6. 營運慣例 (續)

### 6.2 產品和服務質量

本集團持續完善客戶溝通與投訴管理機制，強化誠信經營與責任擔當，進一步鞏固客戶信任與品牌聲譽。

閩信保險始終秉持以客戶為本的服務理念，高度重視每一位客戶的意見與反饋。為確保客戶關切事項獲得及時、公正且有效的處理，閩信保險依據香港及澳門適用的法律法規及相關監管指引，制定並實施《客戶投訴處理指引》以規範保險消費投訴處理工作，切實保障保險消費者合法權益。投訴處理機制嚴格遵循相關要求，貫徹「公平、透明、高效」的處理原則。所有正式投訴均會由專責團隊進行登記、分類及跟進，並根據投訴內容展開適當的內部審視。如發現流程、產品或服務存在可優化之處，我們將迅速作出調整；同時，針對個案所衍生的培訓需求，亦會安排相應的僱員培訓，持續提升前線人員的專業素養與服務意識，從而不斷提高整體服務質素與客戶滿意度。

閩信保險已設立由行政總裁擔任主席的投訴委員會，持續優化投訴處理機制。所有投訴均秉持「公平、透明、高效」原則嚴肅處理：書面投訴一經收到，須立即呈交行政總裁；經閩信保險高級管理層審閱後，於兩個工作日內向投訴人發出確認函，並承諾於確認函發出後七個工作日內完成調查、形成報告及擬定回覆內容。有關回覆在獲行政總裁批准後，將以授權簽署形式於合理時間內向投訴人發出正式書面回應，確保每宗投訴均獲得獨立、公正且高效的審理。

## 6. OPERATIONAL PRACTICES (Continued)

### 6.2 Product and Service Quality

The Group continuously enhances its customer communication and complaint management mechanisms to reinforce ethical business conduct, accountability, and long-term client trust, thereby strengthening its brand reputation.

Min Xin Insurance consistently upholds a client-centric service philosophy and places high value on every customer's feedback and concerns. To ensure that client issues are addressed promptly, fairly and effectively, Min Xin Insurance has developed and implemented the Customer Complaint Handling Guidelines in accordance with applicable laws, regulations and supervisory guidance in Hong Kong and Macau. These guidelines standardise the handling of insurance-related consumer complaints and safeguard the legitimate rights and interests of policyholders. The complaint handling mechanism strictly adheres to regulatory requirements and is guided by the principles of fairness, transparency and efficiency. All formal complaints are logged, categorised and followed up by a dedicated team, with appropriate internal reviews initiated based on the nature of each case. Where opportunities for improvement are identified in processes, products or services, timely adjustments are made. Additionally, if training gaps are revealed through individual cases, relevant staff receive targeted training to continuously enhance frontline employees' professionalism and service mindset – thereby driving ongoing improvements in overall service quality and customer satisfaction.

Min Xin Insurance has established a Complaints Committee chaired by the Chief Executive to continuously refine its complaint handling mechanism. All complaints are addressed seriously in accordance with the principles of fairness, transparency and efficiency: Upon receipt of a written complaint, it is immediately escalated to the Chief Executive. Following review by Min Xin Insurance's senior management, an acknowledgement letter is issued to the complainant within two working days. The company commits to completing its investigation, preparing a report, and drafting a response within seven working days from the date of issuing the acknowledgement letter. The formal written response is then submitted for approval by the Chief Executive and issued to the complainant under authorised signature within a reasonable timeframe, ensuring that every complaint is reviewed independently, impartially and efficiently.

## 6. 營運慣例(續)

### 6.2 產品和服務質量(續)

此外，為保障客戶隱私及確保投訴處理的公正性，所有投訴均在嚴格保密的前提下進行。投訴相關資料僅限獲授權人員查閱，並採取適當的資訊安全管理措施，防止未經授權的存取、披露或使用。所有投訴檔案由專責團隊妥善保管，確保處理過程的獨立性、安全性與合規性。

於本報告期內，閩信保險共接獲1宗正式客戶投訴，該投訴已按既定程序妥善處理及回覆，相關客戶對處理結果表示滿意。

### 6.3 隱私與數據安全管理

作為一家金融服務提供商，本集團充分理解客戶個人資料的敏感性與重要性。鑒於保險業務涉及個人及財務資訊，我們已建立嚴謹的資料保護政策與管控機制，採取技術及組織層面的必要措施，確保客戶個人資料的保密性、完整性及安全性。

本集團嚴格遵守所有適用的個人資料隱私法律法規，包括香港《個人資料(私隱)條例》(香港法例第486章)及澳門第8/2005號法律《個人資料保護法》(2005年8月22日頒佈)。所有新僱員均須接受資料隱私合規培訓，並簽署保密承諾；任何違反個人資料保密義務或濫用客戶資料的行為，將被視為嚴重違紀，並依內部紀律程序予以嚴肅處理。

閩信保險已制定《隱私政策》，清晰闡述我們在收集、使用、儲存、披露及保留客戶個人資料方面的原則與做法。該政策已上載至閩信保險官方網站，供客戶隨時查閱，以彰顯我們對資料透明度與客戶權益保障的承諾。本集團將持續檢視並優化隱私管理措施，確保與監管要求及國際最佳實踐保持一致。

## 6. OPERATIONAL PRACTICES (Continued)

### 6.2 Product and Service Quality (Continued)

Furthermore, to protect client privacy and uphold the integrity of the complaint resolution process, all complaints are handled under strict confidentiality. Access to complaint-related information is restricted to authorised personnel only, and appropriate information security measures are implemented to prevent unauthorised access, disclosure or misuse. All complaint records are securely maintained by the dedicated team to ensure the independence, security and regulatory compliance of the entire handling process.

During the Reporting Period, Min Xin Insurance received one formal customer complaint. The matter was handled and responded to in accordance with established procedures, and the customer expressed satisfaction with the outcome.

### 6.3 Privacy and Data Security Management

As a financial services provider, the Group fully recognises the sensitivity and importance of clients' personal data. Given that insurance operations involve the handling of personal and financial information, we have established rigorous data protection policies and control mechanisms, implementing necessary technical and organisational measures to safeguard the confidentiality, integrity and security of clients' personal data.

The Group strictly complies with all applicable data privacy laws and regulations, including Cap. 486 Personal Data (Privacy) Ordinance and Macau's Personal Data Protection Act (Law No. 8/2005, enacted on 22 August 2005). All new employees are required to complete data privacy compliance training and sign confidentiality undertakings. Any breach of personal data confidentiality or misuse of client information is treated as a serious disciplinary offence and is addressed through formal internal disciplinary procedures.

Min Xin Insurance has developed a Privacy Policy that clearly outlines our principles and practices regarding the collection, use, storage, disclosure and retention of clients' personal data. This policy is published on Min Xin Insurance's official website for clients to access at any time, demonstrating our commitment to transparency and the protection of client rights. The Group will continue to review and enhance its privacy management measures to ensure alignment with evolving regulatory requirements and international best practices.

## 6. 營運慣例 (續)

### 6.4 商業道德與行為規範

本集團堅定秉持誠信、透明及合規的經營原則及理念，致力於嚴格遵守所有適用的法律、法規及監管要求，包括《中華人民共和國刑法》《中華人民共和國反洗錢法》、香港《防止賄賂條例》（香港法例第201章）、澳門第19/2009號法律《預防及遏止私營部門賄賂》，以及澳門第3/2023號法律《預防及打擊清洗黑錢及資助恐怖主義犯罪》等相關規定，維護高標準的商業信譽與道德操守。我們對任何形式的賄賂、貪污、舞弊、洗黑錢及其他不誠實行為採取「零容忍」立場。於本報告期內，本集團及其僱員未涉及任何貪污或違反上述法律法規的訴訟、調查或處分案件。

#### 6.4.1 反貪污與反洗錢

本集團已制定《反貪污政策》，明確闡述對貪污行為的禁止規定、風險管控措施及僱員責任。為強化合規文化，我們每年向新入職僱員舉辦「企業文化及合規」專題講座，內容涵蓋反貪污、反洗黑錢、利益衝突管理、誠信準則及內部舉報機制等關鍵議題，持續提升全體僱員的道德意識與合規素養，築牢廉潔營商的制度與文化根基。

閩信集團及下屬各附屬公司均須接受本集團內部年度審查，審查範圍包括反洗錢、反恐怖融資及反欺詐等相關領域的合規與內部控制情況。鑒於反洗錢、反恐怖融資及反欺詐風險主要集中於閩信保險業務，閩信保險已專門設立反洗錢系統，並實施常態化監控機制，包括每季度進行一次全面檢查，並於每月的管理層會議中匯報相關風險狀況。有關工作進展及風險管理成效亦會定期在本公司及閩信保險的董事會及下屬董事委員會會議上作專項報告，確保董事會充分掌握並有效監督相關合規事務。

## 6. OPERATIONAL PRACTICES (Continued)

### 6.4 Business Ethics and Code of Conduct

The Group firmly upholds the principles of integrity, transparency and compliance in all its business activities. We are committed to strict adherence to all applicable laws, regulations and regulatory requirements, including the Criminal Law of the People's Republic of China, the Anti-Money Laundering Law of the People's Republic of China, Hong Kong's Cap. 201 Prevention of Bribery Ordinance, Macau's Law No. 19/2009 on the Prevention and Suppression of Bribery in the Private Sector, and Macau's Law No. 3/2023 on the Prevention and Combat of Money Laundering and Terrorist Financing Crimes. These commitments reflect our dedication to maintaining the highest standards of business reputation and ethical conduct. The Group adopts a zero-tolerance stance towards any form of bribery, corruption, fraud, money laundering or other dishonest behaviour. During the Reporting Period, neither the Group nor any of its employees was involved in any litigation, investigation or regulatory sanction relating to corruption or violations of the aforementioned laws and regulations.

#### 6.4.1 Anti-Corruption and Anti-Money Laundering

The Group has established an Anti-Corruption Policy that clearly sets out prohibitions against corrupt conduct, risk control measures, and employee responsibilities. To reinforce a culture of compliance, the Group delivers an annual "Corporate Culture and Compliance" induction seminar to all new hires. The seminar covers critical topics including anti-corruption, anti-money laundering ("AML"), conflict of interest management, codes of integrity, and internal whistleblowing mechanisms – continuously enhancing employees' ethical awareness and compliance competence, and strengthening the institutional and cultural foundations for clean business practices.

The Company and all its subsidiaries are subject to the Group's annual internal review, which assesses compliance and internal controls in areas such as AML, counter-terrorist financing ("CTF"), and anti-fraud. Given that AML, CTF, and fraud risks are primarily concentrated in Min Xin Insurance's operations, Min Xin Insurance has implemented a dedicated AML system supported by an ongoing monitoring framework. This includes comprehensive quarterly reviews and regular updates on risk status presented at monthly senior management meetings. Progress and effectiveness of these risk management efforts are also reported periodically to the Board and relevant Board committees of both the Company and Min Xin Insurance, ensuring the Board maintains full oversight and effective governance of compliance matters.

## 6. 營運慣例(續)

### 6.4 商業道德與行為規範(續)

#### 6.4.1 反貪污與反洗錢(續)

2025年，本集團持續深化合規文化建設，並全面強化管治責任。為提升專業合規能力，我們聯合第三方專業機構(包括法律及顧問)組織相關僱員參與多項專題培訓，涵蓋反洗錢、打擊金融犯罪、反恐融資及防貪合規等關鍵領域，其中包括香港廉政公署為保險中介管理人員提供的「誠信致勝」持續專業發展課程。同時，所有新入職僱員均須完成「企業文化及合規培訓」，從入職初期即奠定誠信、合規與道德操守的堅實基礎，全面支持本集團廉潔、穩健及可持續的業務發展。

於本報告期內，本集團有關反貪污的培訓數據如下：

反貪污培訓 Anti-corruption Training	2025	2024
接受反貪污培訓的董事人數 Number of directors receiving anti-corruption training	8	8
董事完成的反貪污培訓時數 Anti-corruption training hours completed by directors	8	8
接受反貪污培訓的僱員人數 Number of employees receiving anti-corruption training	46	57
僱員完成的反貪污培訓時數 Anti-corruption training hours completed by employees	75	78

## 6. OPERATIONAL PRACTICES (Continued)

### 6.4 Business Ethics and Code of Conduct (Continued)

#### 6.4.1 Anti-Corruption and Anti-Money Laundering (Continued)

In 2025, the Group further deepened its compliance culture and strengthened governance accountability. To enhance professional compliance capabilities, we engaged third-party experts including legal advisors and consultants to deliver targeted training sessions for relevant staff on key areas such as AML, combating financial crime, CTF, and anti-corruption compliance. These included the Independent Commission Against Corruption ("ICAC") Hong Kong's "Integrity Wins" Continuing Professional Development course for insurance intermediary managers. Additionally, all new employees are required to complete the "Corporate Culture and Compliance Training" upon joining, establishing a solid foundation in integrity, compliance and ethical conduct from day one – fully supporting the Group's commitment to clean, resilient and sustainable business growth.

During the Reporting Period, the Group's anti-corruption training data are as follows:

## 6. 營運慣例 (續)

### 6.4 商業道德與行為規範 (續)

#### 6.4.2 舉報機制

為有效預防及打擊不當行為，本集團已建立《舉報政策》，並配套設立有限但具功能性的信訪舉報機制，為所有僱員(包括董事及高級管理層)提供安全、保密且受保障的渠道，用以舉報涉嫌貪污、洗黑錢、勒索、舞弊或其他金融犯罪的行為。《舉報政策》的整體監督、定期檢討及有效性評估由審核委員會全面負責；日常運作、舉報接收及初步跟進則由總稽核統籌協調，確保整個機制獨立、公正、合規且高效運作，符合相關法律法規及監管要求。

舉報人可透過以下兩種正式渠道提交資訊：

- 紙質郵件至公司指定地址
- 專用舉報郵箱：tousu3@minxin.com.hk

舉報人可自願選擇是否披露個人身份。所有提交資料均嚴格保密，僅限授權人員查閱。總稽核在接收舉報信息後，須即時向審核委員會匯報；審核委員會負責評估舉報內容，決定是否展開調查並授權相應處理措施。如屬重大事項，將上報董事會，並視需要成立專項小組進行深入調查，確保舉報機制獨立、公正且高效運作。

## 6. OPERATIONAL PRACTICES (Continued)

### 6.4 Business Ethics and Code of Conduct (Continued)

#### 6.4.2 Whistleblowing Mechanism

To effectively prevent and combat misconduct, the Group has established a Whistleblowing Policy, supported by a limited yet functional reporting mechanism. This mechanism provides all employees including directors and senior management with a safe, confidential and protected channel to report suspected acts of corruption, money laundering, extortion, fraud or other financial crimes. Oversight, periodic review and effectiveness assessment of the Whistleblowing Policy are fully managed by the Audit Committee. Day-to-day operations including receipt and initial follow-up of reports are coordinated by the Chief Auditor, ensuring the mechanism operates independently, fairly, in compliance with applicable laws and regulations, and with operational efficiency.

Reporters may submit information through the following two official channels:

- Physical mail sent to the Company's designated address
- Dedicated whistleblowing email: tousu3@minxin.com.hk

Reporters may voluntarily choose whether or not to disclose their identity. All submitted information is treated with strict confidentiality and is accessible only to authorised personnel. Upon receiving a report, the Chief Auditor must immediately notify the Audit Committee. The Audit Committee is responsible for evaluating the reported content, determining whether an investigation should be launched, and authorising appropriate follow-up actions. In the case of significant matters, the issue will be escalated to the Board of Directors, and a dedicated task force may be established as necessary to conduct an in-depth review, ensuring the whistleblowing mechanism operates independently, impartially and efficiently.

## 6. 營運慣例(續)

### 6.5 供應鏈管理

本集團致力於建立並維持一個高標準、透明且負責任的供應鏈體系。為確保服務品質與合規水平，本集團設有「合格服務供應商名單」，並對入選供應商實施定期評估機制，審視其在服務表現、合規記錄及持續改進能力等方面的表現，以確認其持續符合本集團的營運與道德標準。

本集團期望所有供應商在其業務活動中嚴格遵守適用的法律法規，並在可行範圍內，將人權保障、勞工權益、環境保護、職業健康與安全，以及反貪腐等核心原則納入供應商評核框架。為系統化管理供應鏈風險，本集團已建立完善的供應商管理系統，根據年度評審得分對供應商進行分級分類，實施差異化管理策略。對於違反合規要求或未能達標的供應商，本集團將嚴格執行退出機制，包括取消合作資格或列入內部黑名單，以維護企業價值與聲譽。

在供應商甄選過程中，本集團遵循公平、公正及競爭性原則，通常至少邀請三家潛在供應商提交報價，並綜合評估其資質、市場信譽、產品或服務質量、售後支援及價格等因素，以作出最優決策。

同時，本集團積極推動綠色及可持續採購實踐。在確保品質與成本效益的前提下，我們優先考慮環境友好型產品與服務，例如能耗較低、污染較少或具備資源循環利用特性的設備與物料。出於減碳考量，本集團亦盡可能選擇本地供應商，以縮短物流距離、降低運輸所產生的碳足跡。透過上述措施，本集團力求在採購活動中平衡商業效益與環境社會責任，持續提升供應鏈的可持續性與韌性。

## 6. OPERATIONAL PRACTICES (Continued)

### 6.5 Supply Chain Management

The Group is committed to establishing and maintaining a high-standard, transparent and responsible supply chain system. To ensure service quality and compliance, the Group maintains an "Approved Service Providers List" and implements a periodic evaluation mechanism for listed suppliers. This review assesses their performance in areas such as service delivery, compliance record and capacity for continuous improvement, confirming their ongoing alignment with the Group's operational and ethical standards.

The Group expects all suppliers to strictly comply with applicable laws and regulations in their business activities. Where feasible, suppliers are also expected to integrate core principles, including human rights protection, labour rights, environmental protection, occupational health and safety, and anti-corruption into their operations and performance frameworks. To systematically manage supply chain risks, the Group has established a robust supplier management system. Suppliers are classified and graded based on annual assessment scores, enabling differentiated management approaches. Suppliers that breach compliance requirements or fail to meet performance standards will be subject to a strict exit mechanism, including termination of cooperation or inclusion on an internal blacklist, to safeguard the Group's values and reputation.

In the supplier selection process, the Group adheres to the principles of fairness, impartiality and competitiveness. Typically, at least three potential suppliers are invited to submit quotations. Decisions are made based on a comprehensive evaluation of their qualifications, market reputation, product or service quality, after-sales support and pricing, ensuring the optimal choice is selected.

At the same time, the Group actively promotes green and sustainable procurement practices. While ensuring quality and cost-effectiveness, we prioritise environmentally friendly products and services, for example, equipment and materials with lower energy consumption, reduced pollution or features that support resource recycling. In consideration of carbon reduction, the Group also gives preference to local suppliers wherever possible to shorten logistics distances and minimise transportation-related carbon emissions. Through these measures, the Group strives to balance commercial efficiency with environmental and social responsibility in its procurement activities, continuously enhancing the sustainability and resilience of its supply chain.

## 6. 營運慣例(續)

### 6.5 供應鏈管理(續)

於本報告期內，本集團的主要供應商類型如下：

供應商類型 Type of Suppliers	已識別的主要社會與環境影響因素 Main Social and Environmental Factors Identified
保險業務服務 Insurance business services	合規及營運慣例 Compliance and operating practices
法律及其他專業諮詢服務 Legal and other professional advisory services	合規及營運慣例 Compliance and operating practices
電器及電子產品 Electrical appliances and electronic products	環境 Environmental
設計及印刷 Design and printing	環境、合規及營運慣例 Environmental, compliance and operating practices

截至本報告期末，本集團按地區劃分的供應商數量如下：

供應商類型 Type of Suppliers	2025	2024
中國內地 Chinese Mainland	17	10
香港 Hong Kong	26	24
澳門 Macau	2	2

## 6. OPERATIONAL PRACTICES (Continued)

### 6.5 Supply Chain Management (Continued)

During the Reporting Period, the Group's main types of suppliers are as follows:

As of the end of the Reporting Period, the number of the Group's suppliers by region is as follows:

## 6. 營運慣例(續)

### 6.6 保護知識產權

本集團高度重視知識產權的保護，並視其為維護企業誠信、促進創新及履行法律責任的重要環節。鑒於本集團業務性質以金融及保險服務為主，知識產權相關的關注重點主要集中在於合法使用正版認可軟件，以及對原創保險產品營銷材料的版權保護。

本集團依據《版權條例》(香港法例第528章)及其他適用法律，制定明確的內部指引，規範僱員在日常工作中對知識產權的使用與保護行為，並透過合規培訓持續提升僱員意識。為有效管理相關風險，本集團已指定專責人員負責監督所有保險營銷資料的使用與發佈，並定期審查辦公電腦及系統中安裝的軟件，確保所有軟件均獲合法授權。公司標誌亦按控股方統一規範使用，確保品牌形象的一致性與合規性。

此外，閩信保險合規監管部會對所有宣傳文件或商標進行合規審查，系統性推進知識產權的合規管理。閩信保險嚴格執行商標管理要求，審核相關使用文件的合法性，持續監控實際使用情況，並建立機制及時識別和處理潛在侵權行為。在版權方面，閩信保險確保所有自創作品附有完整版權聲明，並依法處理侵權糾紛。同時，閩信保險落實商業秘密保護措施，包括審核保密協議條款、嚴格管控敏感資訊的存取權限，並確保資料在存儲與傳輸過程中的加密安全；如發生洩密事件，將迅速啟動調查程序並採取必要法律行動以控制風險。

於本報告期內，本集團沒發現任何違反知識產權相關法律、法規或內部政策的情況，亦並無發生任何相關的法律訴訟或監管處分。

## 6. OPERATIONAL PRACTICES (Continued)

### 6.6 Intellectual Property Protection

The Group values the respect for and protection of intellectual property, recognising it as a critical component of upholding corporate integrity, fostering innovation and fulfilling legal obligations. Given that the Group's core business focuses on financial and insurance services, its primary intellectual property considerations centre on the lawful use of licensed software and the copyright protection of original insurance marketing materials.

In accordance with the Cap. 528 Copyright Ordinance and other applicable laws, the Group has established clear internal guidelines to regulate employees' use and handling of intellectual property in their daily work. Compliance training is regularly provided to continuously raise employee awareness. To effectively manage related risks, the Group has designated responsible personnel to oversee the use and publication of all insurance marketing materials. Regular audits are conducted on software installed on office computers and systems to ensure all software is properly licensed. The company logo is also used in strict alignment with the unified branding standards set by the holding company, ensuring consistency and compliance in brand representation.

In addition, the compliance management department of Min Xin Insurance conducts compliance reviews on all promotional materials and trademarks, systematically advancing the compliant management of intellectual property. Min Xin Insurance strictly adheres to trademark management requirements by verifying the legality of usage documentation, continuously monitoring actual usage, and maintaining a mechanism to promptly identify and address potential infringement issues. With regard to copyright, Min Xin Insurance ensures that all original works include complete copyright notices and handles any infringement disputes in accordance with applicable laws. Furthermore, Min Xin Insurance implements robust trade secret protection measures, including reviewing confidentiality agreement clauses, strictly controlling access rights to sensitive information, and ensuring data is encrypted during both storage and transmission. In the event of a data breach, an investigation is promptly initiated and appropriate legal actions are taken to mitigate risks.

During the Reporting Period, the Group identified no instances of non-compliance with intellectual property-related laws, regulations or internal policies, nor were there any related legal proceedings or regulatory sanctions.

## 6. 營運慣例(續)

### 6.7 責任營銷

本集團秉持誠信、透明的原則，嚴格執行負責任的營銷實踐。為確保僱員充分掌握產品知識及合規銷售要求，我們不定期舉辦針對性的產品銷售培訓，內容涵蓋產品條款解讀、適用性評估、披露義務及禁止誤導性陳述等關鍵合規議題，強化前線人員的專業操守與責任意識。

在對外宣傳方面，本集團確保所有網站內容、推廣材料及相關文章均以清晰、簡潔、準確且不具誤導性的方式呈現，並符合《保險業條例》、《競爭條例》、澳門《保險業務法律制度》、香港保險業監管局及澳門金融管理局的相關指引，以及適用的廣告與消費者保護法規。所有產品資訊均經過內部合規審核，確保客戶能基於充分、真實的資料作出知情決策。

於本報告期內，本集團的保險產品及相關服務在營銷與推廣過程中未發生任何違反適用法律、法規或監管要求的情況，亦未收到因誤導性宣傳而引起的監管處分或重大客戶投訴。我們將持續完善責任營銷機制，推動高標準的市場行為，維護客戶信任與行業聲譽。

## 6. OPERATIONAL PRACTICES (Continued)

### 6.7 Responsible Marketing

The Group adheres to the principles of integrity and transparency and rigorously implements responsible marketing practices. To ensure employees fully understand product features and compliance requirements in sales activities, we conduct targeted product sales training sessions on an ongoing basis. These sessions cover key compliance topics including interpretation of policy terms, suitability assessments, disclosure obligations and prohibitions against misleading statements, thereby reinforcing the professionalism and sense of responsibility of frontline staff.

In external communications, the Group ensures that all website content, promotional materials and related articles are presented in a clear, concise, accurate and non-misleading manner. All materials comply with the Insurance Ordinance, the Competition Ordinance, Macau's Legal Framework for Insurance Activities, as well as relevant guidelines issued by the Insurance Authority of Hong Kong and the Monetary Authority of Macau, along with applicable advertising and consumer protection laws and regulations. All product information undergoes internal compliance review to enable customers to make informed decisions based on complete and truthful information.

During the Reporting Period, the Group's insurance products and related services were marketed and promoted in full compliance with all applicable laws, regulations and regulatory requirements. No regulatory sanctions or material customer complaints arising from misleading marketing were received. The Group will continue to enhance its responsible marketing framework, promote high standards of market conduct, and uphold customer trust and industry reputation.

## 6. 營運慣例(續)

### 6.8 可持續保險

本集團積極響應全球可持續發展趨勢，將環境、社會及管治原則融入保險業務策略與產品設計之中。我們致力識別並管理氣候變化、自然資源耗損及社會風險對保險組合的潛在影響，並將相關考量納入核保、投資及風險評估流程。同時，本集團探索開發支持綠色經濟、災害韌性建設及低碳轉型的保險解決方案，例如參與2026年澳門特區政府持續推行的「中小企巨災財產保險」及資助計劃，為澳門低窪地區商戶提供應對颱風、風暴潮及黑雨的風險轉移機制等，以發揮保險業在風險轉移與社會穩定中的獨特作用。透過將可持續理念嵌入保險價值鏈，我們力求在履行保障職能的同時，為構建更具韌性與包容性的未來作出貢獻。

### 6.9 普惠金融

作為金融服務提供者，本集團認同普惠金融在促進社會公平與經濟包容方面的重要意義。我們致力於擴大保險服務的可及性與可負擔性，特別關注中小企業、基層社群及傳統金融服務覆蓋不足群體的需求。透過簡化投保流程、提供靈活保費選項、推廣數碼化自助平台及加強社區金融教育，提升客戶對保險保障的認知與參與度。未來，我們將以「標準化模組產品」作為核心策略，將財產、責任及營運中斷等中小企關鍵保障以清晰可選的模組化架構整合，提升保障完整度並降低承保與出單摩擦成本，並在風險可控的前提下，持續優化產品設計與分銷渠道，推動更廣泛、更公平的金融保障覆蓋。

## 6. OPERATIONAL PRACTICES (Continued)

### 6.8 Sustainable Insurance

The Group actively responds to global sustainability trends by integrating ESG principles into its insurance business strategy and product design. We are committed to identifying and managing the potential impacts of climate change, natural resource depletion and social risks on our insurance portfolios, have embedded these considerations into our underwriting, investment and risk assessment processes. At the same time, the Group explores and develops insurance solutions that support the green economy, disaster resilience and low-carbon transition. For example, in 2026, the Group participated in the Macao SAR Government's ongoing "SME Catastrophe Property Insurance" scheme and subsidy programme, providing businesses in low-lying areas of Macao with risk transfer mechanisms against typhoons, storm surges and black rain warnings. Through such initiatives, the Group harnesses the insurance industry's unique role in risk transfer and social stability. By embedding sustainability across the insurance value chain, we aim to fulfil our core function of protection while contributing to a more resilient and inclusive future.

### 6.9 Inclusive Finance

As a financial services provider, the Group recognises the critical role of financial inclusion in promoting social equity and economic inclusiveness. We are committed to enhancing the accessibility and affordability of insurance services, with particular attention to the needs of SMEs, underserved communities, and groups traditionally excluded from mainstream financial services. Through streamlined application processes, flexible premium options, digital self-service platforms and enhanced community-based financial literacy initiatives, the Group strives to increase public awareness and engagement with insurance protection. Going forward, we will adopt "standardised modular products" as a core strategy, integrating key SME coverages such as property, liability and business interruption into a clear, configurable modular framework. This approach aims to enhance the comprehensiveness of protection while reducing frictional costs in underwriting and policy issuance. Within a prudent risk management framework, we will continue to refine product design and distribution channels to advance broader and more equitable access to financial protection.

## 7. 社區參與和公益

本集團秉持負責任企業公民的理念，致力於為營運所在地社區的和諧與可持續發展作出積極貢獻。於2025年8月，本集團正式制定並實施《社區參與政策》，系統性推進社區投資與社會共融。該政策明確將環保減碳、教育支持、社區慈善等領域列為重點投入方向，緊密回應社區實際需求，促進長期社會福祉，並提升持份者的生活質素與歸屬感。

### 案例：本集團連續第九年參與「公益金便服日」

2025年，本集團連續第九年支持香港公益金主辦的「公益金便服日」活動。本集團向該活動捐贈港幣5,000元，並鼓勵僱員自願參與額外捐款。活動當日，本集團鼓勵僱員穿著便服上班，藉此提升對社區公益的關注，並強化企業內部的社會責任意識。

## 7. COMMUNITY ENGAGEMENT AND PHILANTHROPY

The Group embraces its role as a responsible corporate citizen and is committed to making meaningful contributions to the harmony and sustainable development of the communities in which it operates. In August 2025, the Group formally established and implemented its Community Engagement Policy, providing a structured approach to community investment and social inclusion. The policy identifies key focus areas for engagement, including environmental protection and carbon reduction, educational support, and community philanthropy. These priorities are closely aligned with actual community needs, aiming to advance long-term social well-being and enhance the quality of life and sense of belonging among stakeholders.

### Case Study: The Group's Ninth Consecutive Participation in Dress Casual Day Organised by The Community Chest

In 2025, the Group marked its ninth consecutive year of supporting the Dress Casual Day event organised by The Community Chest. The Group donated HK\$5,000 to the initiative and encouraged employees to make voluntary additional contributions. On the event day, employees were invited to wear casual attire to work, fostering greater awareness of community philanthropy and reinforcing a culture of corporate social responsibility within the organisation.



## 7. 社區參與和公益(續)

### 案例：本集團捐款援助香港大埔宏福苑災民

2025年11月26日香港大埔宏福苑發生五級嚴重火災，造成重大人員傷亡。本集團向不幸罹難的市民表示深切哀悼，向遇難者家屬、受傷同胞以及所有受影響市民致以誠摯慰問與深切關懷。本集團通過香港中國企業協會捐贈港幣100,000元，以盡企業綿薄之力，支援救災和善後工作。我們亦呼籲全體僱員，秉承「守望相助、同舟共濟」的精神，根據個人意願和能力，積極參與援助。

## 7. COMMUNITY ENGAGEMENT AND PHILANTHROPY (Continued)

### Case Study: The Group's Donation to Support Affected Residents of the Tai Po Hong Fuk Estate Fire

On 26 November 2025, a devastating five-alarm fire broke out at Hong Fuk Estate in Tai Po, Hong Kong, resulting in significant loss of life and injuries. The Group expresses its deepest condolences to the victims and extends heartfelt sympathy and support to the bereaved families, the injured, and all those affected by this tragedy. In response, the Group donated HK\$100,000 through the Hong Kong Association of China Enterprises to support emergency relief and post-incident recovery efforts. The Group also encouraged all employees to contribute voluntarily, in line with their individual capacity and willingness, embodying the spirit of "mutual support and solidarity in times of adversity".

附錄：我們的表現

APPENDIX: OUR PERFORMANCE

環境表現

Environmental Performance

聯交所 KPI HKEX KPI	指標 Indicator	單位 Unit	2025	2024
A1.1	車輛排放 Vehicle Emissions			
	– 氮氧化物 – Nitrogen Oxides	千克 KG	59.65	–
	– 硫氧化物 – Sulphur Oxides	千克 KG	1.04	–
	– 懸浮粒子 – Suspended Particles	千克 KG	5.71	–
A1.3	有害廢棄物 Hazardous Waste			
	– 碳粉盒和墨盒 – Toners and Ink Cartridges	件數 Pieces	28	44
	– 電器 – Electrical Appliances	件數 Pieces	9	3
A1.4	無害廢棄物 Non-Hazardous Waste			
	– 紙張 – Paper	千克 KG	1,847.44	1,797.00
	– 塑料瓶 – Plastic Bottles	千克 KG	19.30	20.00
	– 金屬 – Metals	千克 KG	1.00	0.70
	廢紙、雜誌及舊報紙等回收總量 Total Recycled Amount of Wastepaper, Magazines, and Old Newspapers	千克 KG	632.86	309.5
	– 直接能源消耗量 – Direct Energy Consumption	千瓦時 kWh	79,542.97	79,259.59
A2.1	– 汽油 – Gasoline	公升 Litres	8,735.12	8,704.00
	間接能源消耗量 Indirect Energy Consumption	千瓦時 kWh	86,145.87	83,170.00
	– 外購電力 Purchased Electricity	千瓦時 kWh	86,145.87	83,170.00
	能源消耗總量 Total Energy Consumption	千瓦時 kWh	165,688.85	162,429.59
	能源密度 (按建築面積計算) Energy Intensity (per building floor area)	千瓦時/平方米 kWh/Square Metres	98.25	96.32

附錄：我們的表現（續）

APPENDIX: OUR PERFORMANCE (Continued)

環境表現（續）

Environmental Performance (Continued)

聯交所 KPI HKEX KPI	指標 Indicator	單位 Unit	2025	2024	
A2.2	用水量 Water Consumption	立方米 Cubic Metres	464.95	552.97	
	用水密度（按建築面積計算） Water Intensity (per building floor area)	立方米／平方米 Cubic Metres/ Square Metres	0.54	0.64	
溫室氣體排放 Greenhouse Gas Emissions	直接溫室氣體排放（範圍1） Direct Greenhouse Gas Emissions (Scope 1)	噸二氧化碳當量 tCO <sub>2</sub> e	23.23	23.15	
	間接溫室氣體排放（範圍2） Indirect Greenhouse Gas Emissions (Scope 2)	噸二氧化碳當量 tCO <sub>2</sub> e	49.35	52.53	
	範圍1+範圍2 Scope 1 + Scope 2	噸二氧化碳當量 tCO <sub>2</sub> e	72.58	75.68	
	溫室氣體排放密度（範圍1+範圍2） Greenhouse Gas Emission Intensity (Scope 1 + Scope 2)	噸二氧化碳當量／平方米 tCO <sub>2</sub> e/Square Metres	0.04	0.06	
	溫室氣體範圍3 Greenhouse Gas Emissions Scope 3				
	— 類別1: 購買商品與服務 – Category 1: Purchased Goods and Services	噸二氧化碳當量 tCO <sub>2</sub> e	970.58	–	
	— 類別6: 商務旅行 – Category 6: Business Travel	噸二氧化碳當量 tCO <sub>2</sub> e	28.67	23.81	
	— 類別15: 投資 – Category 15: Investments	噸二氧化碳當量 tCO <sub>2</sub> e	331,466.94	–	

附錄：我們的表現(續)

APPENDIX: OUR PERFORMANCE (Continued)

社會表現

Social Performance

聯交所 KPI HKEX KPI	指標 Indicator		單位 Unit	2025	2024
B1.1	僱員總數 Total Number of Employees		人數 Number of People	73	70
	按性別劃分 By Gender	男性 Male	人數 Number of People	33	32
		女性 Female	人數 Number of People	40	38
		男性 Male	%	45.21	45.71
		女性 Female	%	54.79	54.29
	按僱傭類型劃分 By Employment Type	全職 Full-time	人數 Number of People	73	70
		兼職 Part-time	人數 Number of People	0	0
		全職 Full-time	%	100.00	100.00
		兼職 Part-time	%	0	0
	按年齡組別劃分 By Age Group	30歲或以下 30 years old or below	人數 Number of People	11	7
		31-50歲 31-50 years old	人數 Number of People	39	37
		50歲以上 Above 50 years old	人數 Number of People	23	26
		30歲或以下 30 years old or below	%	15.07	10.00
		31-50歲 31-50 years old	%	53.42	52.86
		50歲以上 Above 50 years old	%	31.51	37.14

附錄：我們的表現（續）

APPENDIX: OUR PERFORMANCE (Continued)

社會表現（續）

Social Performance (Continued)

聯交所 KPI HKEX KPI	指標 Indicator		單位 Unit	2025	2024
	按地區劃分 By Region	中國內地 Chinese Mainland	人數 Number of People	20	14
		香港 Hong Kong	人數 Number of People	44	49
		澳門 Macau	人數 Number of People	9	7
		中國內地 Chinese Mainland	%	27.40	20.00
		香港 Hong Kong	%	60.27	70.00
		澳門 Macau	%	12.33	10.00
	按職級劃分 By Grade	高級管理層 Senior Management	人數 Number of People	9	7
		中級管理層 Middle Management	人數 Number of People	17	18
		普通職員 General Staff	人數 Number of People	47	45
		高級管理層 Senior Management	%	12.33	10.00
		中級管理層 Middle Management	%	23.29	25.71
		普通職員 General Staff	%	64.38	64.29

附錄：我們的表現(續)

APPENDIX: OUR PERFORMANCE (Continued)

社會表現(續)

Social Performance (Continued)

聯交所 KPI HKEX KPI	指標 Indicator	單位 Unit	2025	2024	
B1.2	總流失率 Total Turnover Rate	%	19.78	12.50	
	按性別劃分 By Gender	男性 Male	%	21.43	33.33
		女性 Female	%	18.37	11.63
	按年齡組劃分 By Age Group	30歲或以下 30 years old or below	%	21.43	65.00
		31-50歲 31-50 years old	%	17.02	17.78
		50歲以上 Above 50 years old	%	23.33	31.58
	按地區劃分 By Region	中國內地 Chinese Mainland	%	5.88	50.00
		香港 Hong Kong	%	31.25	14.04
		澳門 Macau	%	18.18	65.00
		未來5年內合資格退休的僱員人數 Number of Employees Eligible for Retirement in the Next 5 Years	人數 Number of People	16	15

附錄：我們的表現（續）

APPENDIX: OUR PERFORMANCE (Continued)

社會表現（續）

Social Performance (Continued)

聯交所 KPI HKEX KPI	指標 Indicator	單位 Unit	2025	2024
B3.1 B3.2	僱員完成的總培訓時數 Total Number of Training Hours Completed by Employees	時數 Hours	1,504	1,277
	每名僱員的平均培訓時數 Average Training Hours per Employee	時數 Hours	61	19
	平均培訓時數 (按性別劃分) Average Training Hours by Gender	男性 Male	55	21
		女性 Female	64	16
	平均培訓時數 (按僱員類別劃分) Average Training Hours by Employee Category	高級管理層 Senior Management	46	16
		中級管理層 Middle Management	96	38
		普通職員 General Staff	47	11
	受訓僱員總百分比 Overall Percentage of Employees Trained	%	100	100
	按性別劃分 By Gender	男性 Male	100	100
		女性 Female	100	100
	按僱員類別劃分 By Employee Category	高級管理層 Senior Management	100	100
		中級管理層 Middle Management	100	100
		普通職員 General Staff	100	100
B2.1	因工死亡事故人數 Number of Work-Related Fatalities	人數 Number of People	0	0
	因工死亡事故比率 Work-Related Fatality Rate	%	0	0
B2.2	損失工作日數 Lost Workdays	日數 Days	0	0
	損失工作日數比率 Lost Workday Rate	%	0	0

附錄：我們的表現（續）

APPENDIX: OUR PERFORMANCE (Continued)

社會表現（續）

Social Performance (Continued)

聯交所 KPI HKEX KPI	指標 Indicator		單位 Unit	2025	2024
B5.1	供應商數量 (按地區劃分) Number of Suppliers by Region	中國內地 Chinese Mainland	個 Pieces	17	10
		香港 Hong Kong	個 Pieces	26	24
		澳門 Macau	個 Pieces	2	2
B6.2	收到的與侵犯客戶隱私有關的經證實的投訴 Confirmed Complaints Received Related to Customer Privacy Violations		件數 Number of Cases	0	0
	來自外部各方且經組織證實的投訴 Confirmed Complaints from External Parties		件數 Number of Cases	0	0
	來自監管機構的投訴 Complaints from Regulatory Authorities		件數 Number of Cases	0	0
	涉及客戶個人身份資訊的資訊安全性漏洞總數 Total Number of Information Security Breaches Involving Customer Personally Identifiable Information		件數 Number of Cases	0	0
	受公司資料洩露影響的客戶總數 Total Number of Customers Affected by Company Data Breaches		人數 Number	0	0
	違反資訊安全或其他網路安全事件的總數 Total Number of Information Security or Other Cybersecurity Incidents		件數 Number of Cases	0	0
B7.1	已確立的貪污案件及已採取的行動 Confirmed Corruption Cases and Actions Taken		件數 Number of Cases	0	0
B8.2	對外捐贈總金額 Total Amount of Donations Made		港幣 HK\$	115,000	5,000

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
<b>B 部分：強制披露規定</b> <b>Part B: Mandatory Disclosure Requirements</b>		
管治架構 Governance Structure	由董事會發出的聲明，當中載有下列內容： <ul style="list-style-type: none"> <li>(i) 披露董事會對環境、社會及管治事宜的監管；</li> <li>(ii) 董事會的環境、社會及管治管理方針及策略，包括評估、優次排列及管理重要的環境、社會及管治相關事宜（包括對發行人業務的風險）的過程；及</li> <li>(iii) 董事會如何按環境、社會及管治相關目標檢討進度，並解釋它們如何與發行人業務有關連。</li> </ul> A statement from the board containing the following elements: <ul style="list-style-type: none"> <li>(i) a disclosure of the board’s oversight of ESG issues;</li> <li>(ii) the board’s ESG management approach and strategy, including the process used to evaluate, prioritise and manage material ESG related issues (including risks to the issuer’s businesses); and</li> <li>(iii) how the board reviews progress made against ESG-related goals and targets with an explanation of how they relate to the issuer’s businesses.</li> </ul>	董事會聲明 環境、社會及管治管理 －管治架構 應對氣候變化 －管治 BOARD STATEMENT ESG MANAGEMENT － Governance Structure Climate Change － Governance

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
匯報原則 Reporting Principles	<p>描述或解釋在編備環境、社會及管治報告時如何應用下列匯報原則：</p> <p>重要性：環境、社會及管治報告應披露：(i) 識別重要環境、社會及管治因素的過程及選擇這些因素的準則；(ii) 如發行人已進行持份者參與，已識別的重要持份者的描述及發行人持份者參與的過程及結果。</p> <p>量化：有關匯報排放量／能源耗用(如適用)所用的標準、方法、假設及／或計算工具的資料，以及所使用的轉換因素的來源應予披露。</p> <p>一致性：發行人應在環境、社會及管治報告中披露統計方法或關鍵績效指標的變更(如有)或任何其他影響有意義比較的相關因素。</p> <p>A description of, or an explanation on, the application of the following Reporting Principles in the preparation of the ESG Report:</p> <p>Materiality: The ESG report should disclose: (i) the process to identify and the criteria for the selection of material ESG factors; (ii) if a stakeholder engagement is conducted, a description of significant stakeholders identified, and the process and results of the issuer's stakeholder engagement.</p> <p>Quantitative: Information on the standards, methodologies, assumptions and/or calculation tools used, and source of conversion factors used, for the reporting of emissions/energy consumption (where applicable) should be discussed.</p> <p>Consistency: The issuer should disclose in the ESG report any changes to the methods or KPIs used, or any other relevant factors affecting a meaningful comparison.</p>	<p>關於本報告                      環境、社會及管治管理                      – 持份者參與                      – 重要性評估                      ABOUT THE REPORT                      ESG MANAGEMENT                      – Stakeholder                      Engagement                      – Materiality Assessment</p>
匯報範圍 Reporting Boundary	<p>解釋環境、社會及管治報告的匯報範圍，及描述挑選哪些實體或業務納入環境、社會及管治報告的過程。若匯報範圍有所改變，發行人應解釋不同之處及變動原因。</p> <p>A narrative explaining the reporting boundaries of the ESG report and describing the process used to identify which entities or operations are included in the ESG report. If there is a change in the scope, the issuer should explain the difference and reason for the change.</p>	<p>關於本報告                      環境、社會及管治管理                      – 持份者參與                      – 重要性評估                      ABOUT THE REPORT                      ESG MANAGEMENT                      – Stakeholder                      Engagement                      – Materiality Assessment</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
<b>C 部分：「不遵守就解釋」條文</b> <b>Part C:「Comply or explain」Provisions</b>		
<b>A. 環境</b> <b>A. Environmental</b>		
<b>層面 A1：排放物</b> <b>Aspect A1: Emissions</b>		
一般披露 General Disclosure	有關廢氣排放、向水及土地的排污、有害及無害廢棄物的產生等的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。 Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	環境 – 廢棄物處理 ENVIRONMENT – Waste Management
A1.1	排放物種類及相關排放數據。 The types of emissions and respective emissions data.	環境 – 廢棄物處理 ENVIRONMENT – Waste Management
A1.3	所產生有害廢棄物總量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。 Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	環境 – 廢棄物處理 附錄：我們的表現 – 環境表現 ENVIRONMENT – Waste Management APPENDIX: OUR PERFORMANCE – Environmental Performance

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
A1.4	<p>所產生無害廢棄物總量(以噸計算)及(如適用)密度(如以每產量單位、每項設施計算)。</p> <p>Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).</p>	<p>環境</p> <ul style="list-style-type: none"> <li>– 廢棄物處理</li> </ul> <p>附錄：我們的表現</p> <ul style="list-style-type: none"> <li>– 環境表現</li> </ul> <p>ENVIRONMENT</p> <ul style="list-style-type: none"> <li>– Waste Management</li> </ul> <p>APPENDIX: OUR PERFORMANCE</p> <ul style="list-style-type: none"> <li>– Environmental Performance</li> </ul>
A1.5	<p>描述所訂立的排放量目標及為達到這些目標所採取的步驟。</p> <p>Description of emission target(s) set and steps taken to achieve them.</p>	<p>環境</p> <ul style="list-style-type: none"> <li>– 環境目標</li> </ul> <p>ENVIRONMENT</p> <ul style="list-style-type: none"> <li>– Environmental Objectives</li> </ul>
A1.6	<p>描述處理有害及無害廢棄物的方法，及描述所訂立的減廢目標及為達到這些目標所採取的步驟。</p> <p>Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.</p>	<p>環境</p> <ul style="list-style-type: none"> <li>– 環境目標</li> <li>– 廢棄物處理</li> </ul> <p>ENVIRONMENT</p> <ul style="list-style-type: none"> <li>– Environmental Objectives</li> <li>– Waste Management</li> </ul>
<p><b>層面 A2：資源使用</b> <b>Aspect A2: Use of Resources</b></p>		
一般披露 General Disclosure	<p>有效使用資源(包括能源、水及其他原材料)的政策。</p> <p>Policies on the efficient use of resources, including energy, water and other raw materials.</p>	<p>環境</p> <ul style="list-style-type: none"> <li>– 能源利用</li> <li>– 水資源使用</li> </ul> <p>ENVIRONMENT</p> <ul style="list-style-type: none"> <li>– Energy Use</li> <li>– Water Usage</li> </ul>
A2.1	<p>按類型劃分的直接及／或間接能源(如電、氣或油)總耗量(以千個千瓦時計算)及密度(如以每產量單位、每項設施計算)。</p> <p>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).</p>	<p>環境</p> <ul style="list-style-type: none"> <li>– 能源利用</li> </ul> <p>ENVIRONMENT</p> <ul style="list-style-type: none"> <li>– Energy Use</li> </ul>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
A2.2	總耗水量及密度(如以每產量單位、每項設施計算)。 Water consumption in total and intensity (e.g. per unit of production volume, per facility).	環境 －水資源使用 ENVIRONMENT － Water Usage
A2.3	描述所訂立的能源使用效益目標及為達到這些目標所採取的步驟。 Description of energy use efficiency target(s) set and steps taken to achieve them.	環境 －環境目標 ENVIRONMENT － Environmental Objectives
A2.4	描述求取適用水源上可有任何問題，以及所訂立的用水效益目標及為達到這些目標所採取的步驟。 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.	環境 －水資源使用 ENVIRONMENT － Water Usage
A2.5	製成品所用包裝材料的總量(以噸計算)及(如適用)每生產單位佔量。 Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	包裝材料對於本集團營運並非重大事項 Packaging materials are not significant to the Group's operations
<b>層面 A3：環境及天然資源</b> <b>Aspect A3: The Environment and Natural Resources</b>		
一般披露 General Disclosure	減低發行人對環境及天然資源造成重大影響的政策。 Policies on minimising the issuer's significant impacts on the environment and natural resources.	環境 －能源利用 －水資源使用 ENVIRONMENT － Energy Use － Water Usage
A3.1	描述業務活動對環境及天然資源的重大影響及已採取管理有關影響的行動。 Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	環境 －能源利用 －水資源使用 ENVIRONMENT － Energy Use － Water Usage

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
<b>B. 社會</b> <b>B. Social</b>		
<b>層面 B1：僱傭</b> <b>Aspect B1: Employment</b>		
一般披露 General Disclosure	有關薪酬及解僱、招聘及晉升、工作時數、假期、平等機會、多元化、反歧視以及其他待遇及福利的：  (a) 政策；及  (b) 遵守對發行人有重大影響的相關法律及規例的資料。  Information on:  (a) the policies; and  (b) compliance with relevant laws and regulations that have a significant impact on the issuer  relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, antidiscrimination, and other benefits and welfare.	僱傭及勞工準則 – 僱員政策 – 平等僱傭 – 防止童工及強制勞工 – 多元化、平等與包容 僱員薪酬與福祉 Employment and Labour Standards – Employee Policies – Equal Employment – Prevention of Child Labour and Forced Labour – Diversity, Equity and Inclusion Employee Compensation and Well-being
B1.1	按性別、僱傭類型(如全職或兼職)、年齡組別及地區劃分的僱員總數。 Total workforce by gender, employment type (for example, full-or part-time), age group and geographical region.	附錄：我們的表現 – 社會表現 Appendix: Our Performance – Social Performance
B1.2	按性別、年齡組別及地區劃分的僱員流失比率。 Employee turnover rate by gender, age group and geographical region.	附錄：我們的表現 – 社會表現 APPENDIX: OUR PERFORMANCE – Social Performance

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
<b>層面 B2：健康與安全</b> <b>Aspect B2: Health and Safety</b>		
一般披露 General Disclosure	有關提供安全工作環境及保障僱員避免職業性危害的：  (a) 政策；及  (b) 遵守對發行人有重大影響的相關法律及規例的資料。  Information on:  (a) the policies; and  (b) compliance with relevant laws and regulations that have a significant impact on the issuer  relating to providing a safe working environment and protecting employees from occupational hazards.	職業健康與安全 －消防安全 －辦公室安全與衛生 －僱員身心健康 Occupational Health and Safety － Fire Safety － Office Safety and Hygiene － Employee Mental and Physical Well-being
B2.1	過去三年(包括匯報年度)每年因工亡故的人數及比率。 Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	附錄：我們的表現 －社會表現 APPENDIX: OUR PERFORMANCE － Social Performance
B2.2	因工傷損失工作日數。 Lost days due to work injury.	附錄：我們的表現 －社會表現 APPENDIX: OUR PERFORMANCE － Social Performance
B2.3	描述所採納的職業健康與安全措施，以及相關執行及監察方法。  Description of occupational health and safety measures adopted, and how they are implemented and monitored.	職業健康與安全 －消防安全 －辦公室安全與衛生 －僱員身心健康 Occupational Health and Safety － Fire Safety － Office Safety and Hygiene － Employee Mental and Physical Well-being

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
<p><b>層面 B3：發展及培訓</b> <b>Aspect B3: Development and Training</b></p>		
<p>一般披露 General Disclosure</p>	<p>有關提升僱員履行工作職責的知識及技能的政策。描述培訓活動。 Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.</p>	<p>僱員發展與培訓 －培訓與教育 Employee Development and Training － Training and Education</p>
<p>B3.1</p>	<p>按性別及僱員類別(如高級管理層、中級管理層)劃分的受訓僱員百分比。 The percentage of employees trained by gender and employee category (e.g. senior management, middle management).</p>	<p>附錄：我們的表現 －社會表現 APPENDIX: OUR PERFORMANCE － Social Performance</p>
<p>B3.2</p>	<p>按性別及僱員類別劃分，每名僱員完成受訓的平均時數。 The average training hours completed per employee by gender and employee category.</p>	<p>附錄：我們的表現 －社會表現 APPENDIX: OUR PERFORMANCE － Social Performance</p>
<p><b>層面 B4：勞工準則</b> <b>Aspect B4: Labour Standards</b></p>		
<p>一般披露 General Disclosure</p>	<p>有關防止童工或強制勞工的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。 Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to preventing child and forced labour.</p>	<p>僱傭及勞工準則 －僱員政策 －平等僱傭 －防止童工及強制勞工 Employment and Labour Standards － Employee Policies － Equal Employment － Prevention of Child Labour and Forced Labour</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
B4.1	描述檢討招聘慣例的措施以避免童工及強制勞工。 Description of measures to review employment practices to avoid child and forced labour.	僱傭及勞工準則 －僱員政策 －平等僱傭 －防止童工及強制勞工 Employment and Labour Standards －Employee Policies －Equal Employment －Prevention of Child Labour and Forced Labour
B4.2	描述在發現違規情況時消除有關情況所採取的步驟。 Description of steps taken to eliminate such practices when discovered.	僱傭及勞工準則 －僱員政策 －平等僱傭 －防止童工及強制勞工 Employment and Labour Standards －Employee Policies －Equal Employment －Prevention of Child Labour and Forced Labour
<b>層面 B5：供應鏈管理</b> <b>Aspect B5: Supply Chain Management</b>		
一般披露 General Disclosure	管理供應鏈環境及社會風險政策。 Policies on managing environmental and social risks of the supply chain.	供應鏈管理 Supply Chain Management
B5.1	按地區劃分的供應商數目。 Number of suppliers by geographical region.	供應鏈管理 Supply Chain Management
B5.2	描述有關聘用供應商的慣例，向其執行有關慣例的供應商數目，以及相關執行及監察方法。 Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, and how they are implemented and monitored.	供應鏈管理 Supply Chain Management

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
B5.3	<p>描述有關識別供應鏈每個環節的環境及社會風險的慣例，以及相關執行及監察方法。</p> <p>Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.</p>	<p>供應鏈管理 Supply Chain Management</p>
B5.4	<p>描述在揀選供應商時促使多用環保產品及服務的慣例，以及相關執行及監察方法。</p> <p>Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.</p>	<p>供應鏈管理 Supply Chain Management</p>
<p><b>層面 B6：產品責任</b> <b>Aspect B6: Product Responsibility</b></p>		
<p>一般披露 General Disclosure</p>	<p>有關所提供產品和服務的健康與安全、廣告、標籤及私隱事宜以及補救方法的：</p> <p>(a) 政策；及</p> <p>(b) 遵守對發行人有重大影響的相關法律及規例的資料。</p> <p>Information on:</p> <p>(a) the policies; and</p> <p>(b) compliance with relevant laws and regulations that have a significant impact on the issuer</p> <p>relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.</p>	<p>隱私與數據資料安全管理 責任營銷 Privacy and Data Security Management Responsible Marketing</p>
B6.1	<p>已售或已運送產品總數中因安全與健康理由而須回收的百分比。</p> <p>Percentage of total products sold or shipped subject to recalls for safety and health reasons.</p>	<p>產品回收程序不適用於本集團業務模式，因本集團不涉及實體產品的製造或銷售</p> <p>Product recall procedures do not apply to the Group's business because it does not manufacture or sell physical products</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
B6.2	接獲關於產品及服務的投訴數目以及應對方法。 Number of products and service related complaints received and how they are dealt with.	產品和服務質量 Product and Service Quality
B6.3	描述與維護及保障知識產權有關的慣例。 Description of practices relating to observing and protecting intellectual property rights.	保護知識產權 Intellectual Property Protection
B6.4	描述質量檢定過程及產品回收程序。 Description of quality assurance process and recall procedures.	質量檢定及產品回收程序不適用於本集團業務模式，因本集團不涉及實體產品的製造或銷售 Quality testing and product recall procedures do not apply to the Group's business model because the Group neither manufactures nor sells physical products
B6.5	描述消費者資料保障及私隱政策，以及相關執行及監察方法。 Description of consumer data protection and privacy policies, and how they are implemented and monitored.	隱私與數據資料安全管理 Privacy and Data Security Management
<b>層面 B7：反貪污</b> <b>Aspect B7: Anti-corruption</b>		
一般披露 General Disclosure	有關防止賄賂、勒索、欺詐及洗黑錢的： (a) 政策；及 (b) 遵守對發行人有重大影響的相關法律及規例的資料。  Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer  relating to bribery, extortion, fraud and money laundering.	商業道德與行為規範 — 反貪污與反洗錢 Business Ethics and Code of Conduct – Anti-Corruption and Anti-Money Laundering

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
B7.1	於匯報期內對發行人或其僱員提出並已審結的貪污訴訟案件的數目及訴訟結果。 Number of concluded legal cases regarding corrupt practices brought against the issuer or its employees during the reporting period and the outcomes of the cases.	商業道德與行為規範 －反貪污與反洗錢 Business Ethics and Code of Conduct －Anti-Corruption and Anti-Money Laundering
B7.2	描述防範措施及舉報程序，以及相關執行及監察方法。 Description of preventive measures and whistle-blowing procedures, and how they are implemented and monitored.	商業道德與行為規範 －舉報機制 Business Ethics and Code of Conduct －Whistleblowing Mechanism
B7.3	描述向董事及員工提供的反貪污培訓。 Description of anti-corruption training provided to directors and staff.	商業道德與行為規範 －反貪污與反洗錢 Business Ethics and Code of Conduct －Anti-Corruption and Anti-Money Laundering
<b>層面 B8：社區投資</b> <b>Aspect B8: Community Investment</b>		
一般披露 General Disclosure	有關以社區參與來了解營運所在社區需要和確保其業務活動會考慮社區利益的政策。 Policies on community engagement to understand the needs of the communities where the issuer operates and to ensure its activities take into consideration the communities' interests.	社區參與和公益 COMMUNITY ENGAGEMENT AND PHILANTHROPY
B8.1	專注貢獻範疇(如教育、環境事宜、勞工需求、健康、文化、體育)。 Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	社區參與和公益 COMMUNITY ENGAGEMENT AND PHILANTHROPY
B8.2	在專注範疇所動用資源(如金錢或時間)。 Resources contributed (e.g. money or time) to the focus area.	社區參與和公益 COMMUNITY ENGAGEMENT AND PHILANTHROPY

附錄：聯交所《環境、社會及管治報告守則》索引(續)

APPENDIX: ESG CODE (Continued)

於本報告期內，本集團開始參照《環境、社會及管治守則》D部分，籌備氣候相關披露。該框架緊密反映國際可持續發展準則理事會發布的《IFRS S2氣候相關披露》要求，並融入TCFD的建議。

During the Reporting Period, the Group began aligning with Part D of the ESG Code to prepare for climate-related disclosures. This framework closely reflects the requirements of IFRS S2 Climate-related Disclosures issued by the International Sustainability Standards Board and incorporates the recommendations of the Task Force on Climate-related Financial Disclosures (“TCFD”).

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
<b>D 部分：氣候相關披露</b> <b>Part D: Climate-related Disclosures</b>		
<b>(I) 管治</b> <b>(I) Governance</b>		
19	<p>發行人須披露有關以下方面的資料： An issuer shall disclose information about:</p>	
(a)	<p>負責監督氣候相關風險和機遇的治理機構（可包括董事會、委員會或其他同等治理機構）或個人的資訊。具體而言，發行人須指出有關機構或個人及披露以下資訊： 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. Specifically, the issuer shall identify that body(s) or individual(s) and disclose information about:</p>	<p>環境、社會及管治架構應對氣候變化 — 管治 ESG MANAGEMENT – Governance Structure Climate Change – Governance</p>
	<p>(i) 該機構或個人如何釐定當前或將來是否有適當的技能和勝任能力來監督應對氣候相關風險和機遇的策略； (ii) how the body(s) or individual(s) determines whether appropriate skills and competencies are available or will be developed to oversee strategies designed to respond to climate-related risks and opportunities;</p>	<p>環境、社會及管治架構 應對氣候變化 — 管治 ESG MANAGEMENT – Governance Structure Climate Change – Governance</p>
	<p>(ii) 該機構或個人獲悉氣候相關風險和機遇的方式和頻率； (ii) how and how often the body(s) or individual(s) is informed about climate-related risks and opportunities;</p>	<p>環境、社會及管治架構 應對氣候變化 — 管治 ESG MANAGEMENT – Governance Structure Climate Change – Governance</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
	(iii) 該機構或個人在監督發行人的策略、重大交易決策和風險管理程序及相關政策的過程中，如何考慮氣候相關風險和機遇，包括該機構或個人是否有考慮與該等氣候相關風險和機遇相關的權衡評估； (iii) how the body(s) or individual(s) takes into account climate-related risks and opportunities when overseeing the issuer's strategy, its decisions on major transactions, and its risk management processes and related policies, including whether the body(s) or individual(s) has considered trade-offs associated with those risks and opportunities;	環境、社會及管治架構 應對氣候變化 – 管治 ESG MANAGEMENT – Governance Structure Climate Change – Governance
	(iv) 該機構或個人如何監督有關氣候相關風險和機遇的目標制定並監察達標進度(見第37段至第40段)，包括是否將相關績效指標納入薪酬政策以及如何納入(見第35段)；及 (iv) how the body(s) or individual(s) oversees the setting of, and monitors progress towards, targets related to climate-related risks and opportunities (see paragraphs 37 to 40), including whether and how related performance metrics are included in remuneration policies (see paragraph 35); and	環境、社會及管治架構 應對氣候變化 – 管治 ESG MANAGEMENT – Governance Structure Climate Change – Governance
(b)	管理層在用以監察、管理及監督氣候相關風險和機遇的管治流程、監控措施及程序中的角色，包括以下資訊： management's role in the governance processes, controls and procedures used to monitor, manage and oversee climate-related risks and opportunities, including information about:	環境、社會及管治架構 應對氣候變化 – 管治 ESG MANAGEMENT – Governance Structure Climate Change – Governance
	(i) 該角色是否被委託給特定的管理層人員或管理層委員會以及如何對該人員或委員會進行監督；及 (i) whether the role is delegated to a specific management-level position or management level committee and how oversight is exercised over that position or committee; and	環境、社會及管治架構 應對氣候變化 – 管治 ESG MANAGEMENT – Governance Structure Climate Change – Governance

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
	<p>(ii) 管理層可有使用監控措施及程序協助監督氣候相關風險和機遇；如有，這些監控措施及程序如何與其他內部職能部門進行整合。</p> <p>(ii) whether management uses controls and procedures to support the oversight of climate related risks and opportunities and, if so, how these controls and procedures are integrated with other internal functions.</p>	<p>環境、社會及管治架構 應對氣候變化 －管治 ESG MANAGEMENT － Governance Structure Climate Change － Governance</p>
<p><b>(II) 策略</b> <b>(II) Strategy</b></p>		
<p>氣候相關風險和機遇 <b>Climate-related risks and opportunities</b></p>		
20	<p>發行人須披露其資訊，以讓人理解其合理預期可能在短期、中期或長期影響其現金流量、融資渠道或資本成本的氣候相關風險和機遇。具體而言，發行人須：</p> <p>An issuer shall disclose information to enable an understanding of climate-related risks and opportunities that could reasonably be expected to affect the issuer’s cash flows, its access to finance or cost of capital over the short, medium or long term. Specifically, the issuer shall:</p>	
(a)	<p>描述合理預期可能在短期、中期或長期影響發行人的現金流量、融資渠道或資本成本的氣候相關風險和機遇；</p> <p>describe climate-related risks and opportunities that could reasonably be expected to affect the issuer’s cash flows, its access to finance or cost of capital over the short, medium or long term;</p>	<p>應對氣候變化 －管治 －策略 Climate Change － Governance － Strategy</p>
(b)	<p>就發行人已識別的每項氣候相關風險，解釋發行人是否認為該風險是與氣候相關物理風險或與氣候相關轉型風險；</p> <p>explain, for each climate-related risk the issuer has identified, whether the issuer considers the risk to be a climate-related physical risk or climate-related transition risk;</p>	<p>應對氣候變化 －策略 Climate Change － Strategy</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
	(c) 就發行人已識別的每項氣候相關風險和機遇，具體說明其合理預期可能影響發行人的時間範圍(短期、中期或長期)；及 specify, for each climate-related risk and opportunity the issuer has identified, over which time horizons – short, medium or long term – the effects of each climate-related risk and opportunity could reasonably be expected to occur; and	應對氣候變化 －策略 Climate Change － Strategy
	(d) 解釋發行人如何定義短期、中期及長期，以及這些定義如何與其策略決定規劃範圍掛鉤。 explain how the issuer defines ‘short term’, ‘medium term’ and ‘long term’ and how these definitions are linked to the planning horizons used by the issuer for strategic decision-making.	應對氣候變化 －策略 Climate Change － Strategy
<b>業務模式和價值鏈</b> <b>Business model and value chain</b>		
21	發行人須披露讓人了解氣候相關風險和機遇對其業務模式和價值鏈的當前和預期影響的資訊。具體而言，發行人須作如下披露： An issuer shall disclose information that enables an understanding of the current and anticipated effects of climate-related risks and opportunities on the issuer’s business model and value chain. Specifically, the issuer shall disclose:	
	(a) 描述氣候相關風險和機遇對發行人的業務模式和價值鏈的當前和預期影響；及 a description of the current and anticipated effects of climate-related risks and opportunities on the issuer’s business model and value chain; and	應對氣候變化 －管治 －策略 Climate Change － Governance － Strategy
	(b) 描述在發行人的業務模式和價值鏈中，氣候相關風險和機遇集中的地方(例如，地理區域、設施及資產類型)。 a description of where in the issuer’s business model and value chain climate-related risks and opportunities are concentrated (for example, geographical areas, facilities and types of assets).	應對氣候變化 －管治 －策略 Climate Change － Governance － Strategy

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
<b>策略和決策</b> <b>Strategy and decision-making</b>		
22	<p>發行人須披露讓人了解氣候相關風險和機遇對其策略和決策的影響的資訊。具體而言，發行人須披露：</p> <p>An issuer shall disclose information that enables an understanding of the effects of climate-related risks and opportunities on its strategy and decision-making. Specifically, the issuer shall disclose:</p>	
(a)	<p>有關發行人已經及將來計劃在其策略和決策中如何應對氣候相關風險和機遇的資訊，包括發行人計劃如何實現任何其所設定的氣候相關目標，以及任何法律或法規要求達到的目標。具體而言，發行人須披露以下資訊：</p> <p>information about how the issuer has responded to, and plans to respond to, climate-related risks and opportunities in its strategy and decision-making, including how the issuer plans to achieve any climate-related targets it has set and any targets it is required to meet by law or regulation. Specifically, the issuer shall disclose information about:</p> <p>(i) 因應氣候相關風險和機遇而在當前及預期將來對發行人業務模式(包括資源配置)作出的變動；</p> <p>(ii) 已經或預期將進行的任何適應或減緩工作(直接或間接)；</p> <p>(ii) current and anticipated adaptation and mitigation efforts (whether direct or indirect);</p>	<p>應對氣候變化 — 管治 — 策略 Climate Change – Governance – Strategy</p> <p>應對氣候變化 — 管治 — 策略 Climate Change – Governance – Strategy</p> <p>應對氣候變化 — 管治 — 策略 Climate Change – Governance – Strategy</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
	<p>(iii) 發行人任何與氣候相關轉型計劃(包括制定轉型計劃時使用的主要假設的資訊，以及該計劃所依賴的因素)，或若發行人並未有這樣的計劃，則作適當的否定聲明；</p> <p>(iii) any climate-related transition plan the issuer has (including information about key assumptions used in developing its transition plan, and dependencies on which the issuer's transition plan relies), or an appropriate negative statement where the issuer does not have a climate-related transition plan; and</p>	<p>應對氣候變化 －策略 Climate Change － Strategy</p>
	<p>(iv) 發行人計劃如何實現第 37 至 40 段所述的任何氣候相關目標(包括任何溫室氣體排放目標(如有));及</p> <p>(iv) how the issuer plans to achieve any climate related targets (including any greenhouse gas emissions targets (if any)), described in accordance with paragraphs 37 to 40; and</p>	<p>應對氣候變化 －目標與指標 Climate Change － Targets and Metrics</p>
(b)	<p>有關發行人當前及將來計劃如何為根據第 22(a) 段披露的行動提供資源。 information about how the issuer is resourcing, and plans to resource, the activities disclosed in accordance with paragraph 22(a).</p>	<p>本報告載列了有關氣候相關風險與機遇的定性資料。本集團正積極培養所需技能、能力及資源，以全面評估並有效量化氣候相關風險與機遇對財務所產生的現時及預期影響。本集團亦正積極探索氣候相關的業務機遇，雖然目前對財務的影響並不重大，但相關披露將於日後報告中提供。</p> <p>Qualitative information about the climate-related risks and opportunities is provided in this report. The Group is developing the skills, capabilities, and resources to fully assess and effectively quantify the current and anticipated financial effects of climate-related risks and opportunities. The Group is actively exploring climate-related business opportunities, and while the current financial impact is not significant, relevant disclosures will be provided in future reports.</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
23	<p>發行人須披露先前各匯報期內按照第 22(a) 段所披露計劃的進度。</p> <p>An issuer shall disclose information about the progress of plans disclosed in previous reporting periods in accordance with paragraph 22(a).</p>	<p>本報告載列了有關氣候相關風險與機遇的定性資料。本集團正積極培養所需技能、能力及資源，以全面評估並有效量化氣候相關風險與機遇對財務所產生的現時及預期影響。本集團亦正積極探索氣候相關的業務機遇，雖然目前對財務的影響並不重大，但相關披露將於日後報告中提供。</p> <p>Qualitative information about the climate-related risks and opportunities is provided in this report. The Group is developing the skills, capabilities, and resources to fully assess and effectively quantify the current and anticipated financial effects of climate-related risks and opportunities. The Group is actively exploring climate-related business opportunities, and while the current financial impact is not significant, relevant disclosures will be provided in future reports.</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
<b>財務狀況、財務表現及現金流量</b> <b>Financial position, financial performance and cash flows – Current financial effect</b>		
24	<p>發行人須披露以下定性和量化資料： An issuer shall disclose qualitative and quantitative information about:</p> <p>(a) 氣候相關風險和機遇如何影響發行人在匯報期的財務狀況、財務表現及現金流量；及 how climate-related risks and opportunities have affected its financial position, financial performance and cash flows for the reporting period; and</p> <p>(b) 當存在將導致下一匯報年度相關財務報表中的資產和負債帳面價值發生重要調整的重大風險時，關於第 24(a) 段中識別的氣候相關風險和機遇的資訊。 the climate-related risks and opportunities identified in paragraph 24(a) for which there is a significant risk of a material adjustment within the next annual reporting period to the carrying amounts of assets and liabilities reported in the related financial statements.</p>	<p>本報告載列了有關氣候相關風險與機遇的定性資料。本集團正積極培養所需技能、能力及資源，以全面評估並有效量化氣候相關風險與機遇對財務所產生的現時及預期影響。本集團亦正積極探索氣候相關的業務機遇，雖然目前對財務的影響並不重大，但相關披露將於日後報告中提供。</p> <p>Qualitative information about the climate-related risks and opportunities is provided in this report. The Group is developing the skills, capabilities, and resources to fully assess and effectively quantify the current and anticipated financial effects of climate-related risks and opportunities. The Group is actively exploring climate-related business opportunities, and while the current financial impact is not significant, relevant disclosures will be provided in future reports.</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
<b>財務狀況、財務表現及現金流量－預期財務影響</b> <b>Financial position, financial performance and cash flows – Anticipated financial effect</b>		
25	發行人須披露以下定性和量化資料： The issuer shall provide qualitative and quantitative disclosures about:  (a) 發行人經考慮其管理氣候相關風險和機遇的策略後，並考慮到以下各項，預期其財務狀況在短期、中期及長期內將如何變化： how the issuer expects its financial position to change over the short, medium and long term, given its strategy to manage climate-related risks and opportunities, taking into consideration:	本報告載列了有關氣候相關風險與機遇的定性資料。本集團正積極培養所需技能、能力及資源，以全面評估並有效量化氣候相關風險與機遇對財務所產生的現時及預期影響。本集團亦正積極探索氣候相關的業務機遇，雖然目前對財務的影響並不重大，但相關披露將於日後報告中提供。  Qualitative information about the climate-related risks and opportunities is provided in this report. The Group is developing the skills, capabilities, and resources to fully assess and effectively quantify the current and anticipated financial effects of climate-related risks and opportunities. The Group is actively exploring climate-related business opportunities, and while the current financial impact is not significant, relevant disclosures will be provided in future reports.

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
	(i) 其投資及處置計劃；及 (i) its investment and disposal plans; and	<p>本報告載列了有關氣候相關風險與機遇的定性資料。本集團正積極培養所需技能、能力及資源，以全面評估並有效量化氣候相關風險與機遇對財務所產生的現時及預期影響。本集團亦正積極探索氣候相關的業務機遇，雖然目前對財務的影響並不重大，但相關披露將於日後報告中提供。</p> <p>Qualitative information about the climate-related risks and opportunities is provided in this report. The Group is developing the skills, capabilities, and resources to fully assess and effectively quantify the current and anticipated financial effects of climate-related risks and opportunities. The Group is actively exploring climate-related business opportunities, and while the current financial impact is not significant, relevant disclosures will be provided in future reports.</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
	(ii) 其為實施策略所需的資金的計劃來源；及 (ii) its planned sources of funding to implement its strategy; and	<p>本報告載列了有關氣候相關風險與機遇的定性資料。本集團正積極培養所需技能、能力及資源，以全面評估並有效量化氣候相關風險與機遇對財務所產生的現時及預期影響。本集團亦正積極探索氣候相關的業務機遇，雖然目前對財務的影響並不重大，但相關披露將於日後報告中提供。</p> <p>Qualitative information about the climate-related risks and opportunities is provided in this report. The Group is developing the skills, capabilities, and resources to fully assess and effectively quantify the current and anticipated financial effects of climate-related risks and opportunities. The Group is actively exploring climate-related business opportunities, and while the current financial impact is not significant, relevant disclosures will be provided in future reports.</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
	(b) 基於發行人管理氣候相關風險和機遇的策略，其預計其財務業績及現金流量在短期、中期及長期的變化。 how the issuer 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.	本報告載列了有關氣候相關風險與機遇的定性資料。本集團正積極培養所需技能、能力及資源，以全面評估並有效量化氣候相關風險與機遇對財務所產生的現時及預期影響。本集團亦正積極探索氣候相關的業務機遇，雖然目前對財務的影響並不重大，但相關披露將於日後報告中提供。 Qualitative information about the climate-related risks and opportunities is provided in this report. The Group is developing the skills, capabilities, and resources to fully assess and effectively quantify the current and anticipated financial effects of climate-related risks and opportunities. The Group is actively exploring climate-related business opportunities, and while the current financial impact is not significant, relevant disclosures will be provided in future reports.

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
氣候韌性 Climate resilience		
26	<p>在考慮發行人已識別的氣候相關風險和機遇後，發行人須披露資訊，使他人了解發行人的策略及業務模式對氣候相關變化、發展或不確定性的韌性。發行人須按與其情況相稱的做法，使用與氣候相關的情景分析來評估其氣候韌性。提供量化資訊時，發行人可披露單一數額或區間範圍。具體而言，發行人須披露：</p> <p>An issuer shall disclose information that enables an understanding of the resilience of the issuer's strategy and business model to climate-related changes, developments and uncertainties, taking into consideration the issuer's identified climate related risks and opportunities. An issuer shall use climate-related scenario analysis to assess its climate resilience using an approach that is commensurate with an issuer's circumstances. In providing quantitative information, the issuer may disclose a single amount or a range. Specifically, the issuer shall disclose:</p> <p>(a) 發行人截至匯報日對其氣候韌性的評估，其有助於了解： the issuer's assessment of its climate resilience as at the reporting date, which shall enable an understanding of:</p> <ul style="list-style-type: none"> <li>(i) 發行人的分析結果對其策略和業務模式的影響(如有)，包括發行人需要如何應對氣候相關情景分析中確定的影響；</li> <li>(ii) the implications, if any, of the issuer's assessment for its strategy and business model, including how the issuer would need to respond to the effects identified in the climate-related scenario analysis;</li> <li>(ii) 發行人對氣候韌性的評估中考慮的重大不確定因素的範疇；及</li> <li>(ii) the significant areas of uncertainty considered in the issuer's assessment of its climate resilience; and</li> </ul>	<p>本報告載列了有關氣候相關風險與機遇的定性資料。本集團正積極培養所需技能、能力及資源，以全面評估並有效量化氣候相關風險與機遇對財務所產生的現時及預期影響。本集團亦正積極探索氣候相關的業務機遇，雖然目前對財務的影響並不重大，但相關披露將於日後報告中提供。</p> <p>Qualitative information about the climate-related risks and opportunities is provided in this report. The Group is developing the skills, capabilities, and resources to fully assess and effectively quantify the current and anticipated financial effects of climate-related risks and opportunities. The Group is actively exploring climate-related business opportunities, and while the current financial impact is not significant, relevant disclosures will be provided in future reports.</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations	
		(iii) 發行人根據氣候發展調整其短期、中期和長期策略和業務模式的能力； (iii) the issuer's capacity to adjust, or adapt its strategy and business model to climate change over the short, medium or long term;	
(b)	如何及何時進行氣候相關情景分析，包括：	how and when the climate-related scenario analysis was carried out, including:	應對氣候變化 – 策略 – 風險管理 Climate Change – Strategy – Risk Management
		(i) 使用的輸入數據，包括：(1)發行人在分析中使用的氣候相關情景及其來源；(2)分析是否涵蓋多種不同的氣候相關情景；(3)分析所使用的氣候相關情景是否與氣候相關轉型風險或氣候相關物理風險有關；(4)發行人在其情景中是否使用了與最新氣候變化國際協議相一致的情景；(5)發行人為何認為所選擇的氣候相關情景與評估其氣候相關變化、發展或不確定性的韌性相關；(6)發行人在分析中所使用的時間範圍；及(7)發行人分析所涵蓋的營運範圍(例如分析所涵蓋的營運地點及業務單位)； (i) information about the inputs used, including: (1) which climate-related scenarios the issuer used for the analysis and the sources of such scenarios; (2) whether the analysis included a diverse range of climate-related scenarios; (3) whether the climate-related scenarios used for the analysis are associated with climate-related transition risks or climate-related physical risks; (4) whether the issuer used, among its scenarios, a climate-related scenario aligned with the latest international agreement on climate change; (5) why the issuer decided that its chosen climate-related scenarios are relevant to assessing its resilience to climate-related changes, developments or uncertainties; (6) time horizons the issuer used in the analysis; and (7) what scope of operations the issuer used in the analysis (for example, the operation, locations and business units used in the analysis);	應對氣候變化 – 策略 – 風險管理 Climate Change – Strategy – Risk Management

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
	(ii) 發行人在分析中所作的關鍵假設；及 (ii) the key assumptions the issuer made in the analysis; and	本報告載列了有關氣候相關風險與機遇的定性資料。本集團正積極培養所需技能、能力及資源，以全面評估並有效量化氣候相關風險與機遇對財務所產生的現時及預期影響。本集團亦正積極探索氣候相關的業務機遇，雖然目前對財務的影響並不重大，但相關披露將於日後報告中提供。 Qualitative information about the climate-related risks and opportunities is provided in this report. The Group is developing the skills, capabilities, and resources to fully assess and effectively quantify the current and anticipated financial effects of climate-related risks and opportunities. The Group is actively exploring climate-related business opportunities, and while the current financial impact is not significant, relevant disclosures will be provided in future reports.
	(iii) 進行氣候相關情景分析的匯報期。 (iii) the reporting period in which the climate related scenario analysis was carried out.	應對氣候變化 – 策略 – 風險管理 Climate Change – Strategy – Risk Management

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
<b>(III) 風險管理</b> <b>(III) Risk Management</b>		
27	<p>發行人須披露以下資訊： An issuer shall disclose information about:</p> <p>(a) 發行人用於識別、評估氣候相關風險，以及釐定當中輕重緩急並保持監察的流程及相關政策，包括有關以下方面的資訊： the processes and related policies it uses to identify, assess, prioritise and monitor climate-related risks, including information about:</p> <p>(i) 發行人使用的輸入資料及參數（例如資料來源及程序所涵蓋的業務範圍）； (i) the inputs and parameters the issuer uses (for example, information about data sources and the scope of operations covered in the processes);</p> <p>(ii) 發行人可有及如何使用氣候相關情景分析來識別氣候相關風險； (ii) whether and how the issuer uses climate-related scenario analysis to inform its identification of climate-related risks;</p>	<p>應對氣候變化 －風險管理 Climate Change － Risk Management</p> <p>應對氣候變化 －風險管理 Climate Change － Risk Management</p> <p>應對氣候變化 －風險管理 Climate Change － Risk Management</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
	<p>(iii) 發行人如何評估有關風險的影響的性質、可能性及程度(例如發行人可有考慮定性因素、量化門檻或其他所用標準)；</p> <p>(iii) how the issuer assesses the nature, likelihood and magnitude of the effects of those risks (for example, whether the issuer considers qualitative factors, quantitative thresholds or other criteria);</p> <p>(iv) 發行人可有及如何就氣候相關風險相對於其他類型風險的優次排列；</p> <p>(iv) whether and how the issuer prioritises climate related risks relative to other types of risks;</p>	<p>本報告載列了有關氣候相關風險與機遇的定性資料。本集團正積極培養所需技能、能力及資源，以全面評估並有效量化氣候相關風險與機遇對財務所產生的現時及預期影響。本集團亦正積極探索氣候相關的業務機遇，雖然目前對財務的影響並不重大，但相關披露將於日後報告中提供。</p> <p>Qualitative information about the climate-related risks and opportunities is provided in this report. The Group is developing the skills, capabilities, and resources to fully assess and effectively quantify the current and anticipated financial effects of climate-related risks and opportunities. The Group is actively exploring climate-related business opportunities, and while the current financial impact is not significant, relevant disclosures will be provided in future reports.</p>
	<p>(v) 發行人如何監察其氣候相關風險；及</p> <p>(v) how the issuer monitors climate-related risks; and</p>	<p>應對氣候變化 －風險管理 Climate Change － Risk Management</p>
	<p>(vi) 與上一個匯報期相比，發行人可有及如何改變其使用的流程；</p> <p>(vi) whether and how the issuer has changed the processes it uses compared with the previous reporting period;</p>	<p>應對氣候變化 －風險管理 Climate Change － Risk Management</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
	(b) 發行人用於識別、評估氣候相關機遇，以及釐定當中輕重緩急並保持監察的流程(包括發行人可有及如何使用氣候相關情景分析來確定氣候相關機遇的資訊)；及 the processes the issuer uses to identify, assess, prioritise and monitor climate-related opportunities (including information about whether and how the issuer uses climate-related scenario analysis to inform its identification of climate-related opportunities); and	本報告載列了有關氣候相關風險與機遇的定性資料。本集團正積極培養所需技能、能力及資源，以全面評估並有效量化氣候相關風險與機遇對財務所產生的現時及預期影響。本集團亦正積極探索氣候相關的業務機遇，雖然目前對財務的影響並不重大，但相關披露將於日後報告中提供。 Qualitative information about the climate-related risks and opportunities is provided in this report. The Group is developing the skills, capabilities, and resources to fully assess and effectively quantify the current and anticipated financial effects of climate-related risks and opportunities. The Group is actively exploring climate-related business opportunities, and while the current financial impact is not significant, relevant disclosures will be provided in future reports.
	(c) 氣候相關風險和機遇的識別、評估、優次排列和監察流程，是如何融入發行人的整體風險管理流程，以及融入的程度如何。 the extent to which, and how, the processes for identifying, assessing, prioritising and monitoring climate-related risks and opportunities are integrated into and inform the issuer's overall risk management process.	應對氣候變化 – 風險管理 Climate Change – Risk Management

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
<b>(IV) 指標及目標</b> <b>(IV) Metrics and Targets</b>		
<b>溫室氣體排放</b> <b>Greenhouse gas emissions</b>		
28	<p>發行人須披露匯報期內的溫室氣體絕對總排放量（以公噸二氧化碳當量表示），並分為：</p> <p>An issuer shall disclose its absolute gross greenhouse gas emissions generated during the reporting period, expressed as metric tons of CO<sub>2</sub> equivalent, classified as:</p>	
(a)	<p>範圍1 溫室氣體排放；</p> <p>Scope 1 greenhouse gas emissions;</p>	<p>應對氣候變化 －目標與指標 Climate Change －Targets and Metrics</p>
(b)	<p>範圍2 溫室氣體排放；及</p> <p>Scope 2 greenhouse gas emissions; and</p>	<p>應對氣候變化 －目標與指標 Climate Change －Targets and Metrics</p>
(c)	<p>範圍3 溫室氣體排放。</p> <p>Scope 3 greenhouse gas emissions.</p>	<p>應對氣候變化 －目標與指標 Climate Change －Targets and Metrics</p>
29	<p>發行人須：</p> <p>An issuer shall:</p>	
(a)	<p>除非管轄機關或發行人上市之另一交易所另有要求，否則發行人須根據《溫室氣體核算體系：企業核算與報告標準(2004年)》計量其溫室氣體排放；</p> <p>measure its greenhouse gas emissions in accordance with the Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard (2004) unless required by a jurisdictional authority or another exchange on which the issuer is listed to use a different method for measuring greenhouse gas emissions;</p>	<p>應對氣候變化 －目標與指標 Climate Change －Targets and Metrics</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
(b)	披露其用於計量溫室氣體排放的方法，包括： disclose the approach it uses to measure its greenhouse gas emissions including:	應對氣候變化 －目標與指標 Climate Change －Targets and Metrics
	(i) 發行人用於計量其溫室氣體排放的計量方法、輸入資料及假設； (i) the measurement approach, inputs and assumptions the issuer uses to measure its greenhouse gas emissions;	應對氣候變化 －目標與指標 Climate Change －Targets and Metrics
	(ii) 發行人為何選擇該計量方法、輸入資料及假設計量溫室氣體排放；及 (ii) the reason why the issuer has chosen the measurement approach, inputs and assumptions it uses to measure its greenhouse gas emissions; and	應對氣候變化 －目標與指標 Climate Change －Targets and Metrics
	(iii) 發行人在匯報期對計量方法、輸入資料及假設進行的任何變更以及變更原因； (iii) any changes the issuer made to the measurement approach, inputs and assumptions during the reporting period and the reasons for those changes;	應對氣候變化 －目標與指標 Climate Change －Targets and Metrics
(c)	就根據第 28(b) 段披露的範圍 2 溫室氣體排放，披露其以地域為基準的範圍 2 溫室氣體排放，並提供有助於了解該排放的任何所需合約文書的資訊；及 for Scope 2 greenhouse gas emissions disclosed in accordance with paragraph 28(b), disclose its location-based Scope 2 greenhouse gas emissions, and provide information about any contractual instruments that is necessary to enable an understanding of the issuer's Scope 2 greenhouse gas emissions; and	應對氣候變化 －目標與指標 Climate Change －Targets and Metrics
(d)	就根據第 28(c) 段披露的範圍 3 溫室氣體排放，根據《溫室氣體核算體系：企業價值鏈(範圍 3)核算與報告標準(2011 年)》所述的範圍 3 類別披露發行人計量範圍 3 溫室氣體排放中包含的類別。 for Scope 3 greenhouse gas emissions disclosed in accordance with paragraph 28(c), disclose the categories included within the issuer's measure of Scope 3 greenhouse gas emissions, in accordance with the Scope 3 categories described in the Greenhouse Gas Protocol Corporate Value Chain (Scope 3) Accounting and Reporting Standard (2011).	應對氣候變化 －目標與指標 Climate Change －Targets and Metrics

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
<b>氣候相關轉型風險</b> Climate-related transition risks		
30	<p>發行人須披露容易受氣候相關轉型風險影響的資產或業務活動的金額及百分比。</p> <p>An issuer shall disclose the amount and percentage of assets or business activities vulnerable to climate related transition risks.</p>	<p>應對氣候變化</p> <ul style="list-style-type: none"> <li>－策略</li> <li>－風險管理</li> </ul> <p>Climate Change</p> <ul style="list-style-type: none"> <li>－ Strategy</li> <li>－ Risk Management</li> </ul>
<b>氣候相關物理風險</b> Climate-related physical risks		
31	<p>發行人須披露容易受氣候相關物理風險影響的資產或業務活動的金額及百分比。</p> <p>An issuer shall disclose the amount and percentage of assets or business activities vulnerable to climate related physical risks.</p>	<p>應對氣候變化</p> <ul style="list-style-type: none"> <li>－策略</li> <li>－風險管理</li> </ul> <p>Climate Change</p> <ul style="list-style-type: none"> <li>－ Strategy</li> <li>－ Risk Management</li> </ul>
<b>氣候相關機遇</b> Climate-related opportunities		
32	<p>發行人須披露涉及氣候相關機遇的資產或業務活動的金額及百分比。</p> <p>An issuer shall disclose the amount and percentage of assets or business activities aligned with climate-related opportunities.</p>	<p>本報告載列了有關氣候相關風險與機遇的定性資料。本集團正積極培養所需技能、能力及資源，以全面評估並有效量化氣候相關風險與機遇對財務所產生的現時及預期影響。本集團亦正積極探索氣候相關的業務機遇，雖然目前對財務的影響並不重大，但相關披露將於日後報告中提供。</p> <p>Qualitative information about the climate-related risks and opportunities is provided in this report. The Group is developing the skills, capabilities, and resources to fully assess and effectively quantify the current and anticipated financial effects of climate-related risks and opportunities. The Group is actively exploring climate-related business opportunities, and while the current financial impact is not significant, relevant disclosures will be provided in future reports.</p>

主要層面、 一般披露及 KPIs <b>Subject Areas Aspect,                      General Disclosures                      and KPIs</b>	描述 <b>Description</b>	章節及／或解釋 <b>Heading(s) and/or                      Explanations</b>
<b>資本運用</b> <b>Capital deployment</b>		
33	<p>發行人須披露用於氣候相關風險和機遇的資本開支、融資或投資的金額。</p> <p>An issuer shall disclose the amount of capital expenditure, financing or investment deployed towards climate-related risks and opportunities.</p>	<p>本報告載列了有關氣候相關風險與機遇的定性資料。本集團正積極培養所需技能、能力及資源，以全面評估並有效量化氣候相關風險與機遇對財務所產生的現時及預期影響。本集團亦正積極探索氣候相關的業務機遇，雖然目前對財務的影響並不重大，但相關披露將於日後報告中提供。</p> <p>Qualitative information about the climate-related risks and opportunities is provided in this report. The Group is developing the skills, capabilities, and resources to fully assess and effectively quantify the current and anticipated financial effects of climate-related risks and opportunities. The Group is actively exploring climate-related business opportunities, and while the current financial impact is not significant, relevant disclosures will be provided in future reports.</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
<b>內部碳定價</b> Internal carbon prices		
34	<p>發行人須披露如下： An issuer shall disclose:</p> <p>(a) 闡釋發行人可有及如何在決策中應用碳定價(例如投資決策、轉移定價及情景分析)；及 an explanation of whether and how the issuer is applying a carbon price in decision-making (for example, investment decisions, transfer pricing, and scenario analysis); and</p> <p>(b) 發行人用於評估其溫室氣體排放成本的每公噸溫室氣體排放量定價； the price of each metric tonne of greenhouse gas emissions the issuer uses to assess the costs of its greenhouse gas emissions;</p> <p>或適當的否定聲明，確認發行人沒有在決策中應用碳定價。 or an appropriate negative statement that the issuer does not apply a carbon price in decision-making.</p>	<p>本集團認知此項披露的重要性，並正積極制定相關措施，以持續完善氣候風險管理及信息披露實踐。</p> <p>The Group acknowledges the importance of this disclosure and is currently in the process of developing the necessary measures to enhance our management and disclosure practices.</p>
<b>薪酬</b> Remuneration		
35	<p>發行人須披露氣候相關考慮因素可有及如何納入薪酬政策，或提供適當的否定聲明。這可能構成根據第 19(a)(iv) 段作出的披露的一部分。</p> <p>An issuer shall disclose whether and how climate-related considerations are factored into remuneration policy, or an appropriate negative statement. This may form part of the disclosure under paragraph 19(a)(iv).</p>	<p>本集團認知此項披露的重要性，並正積極制定相關措施，以持續完善氣候風險管理及信息披露實踐。</p> <p>The Group acknowledges the importance of this disclosure and is currently in the process of developing the necessary measures to enhance our management and disclosure practices.</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
<b>行業指標</b> Industry-based metrics		
36	<p>本交易所鼓勵發行人披露與一項或多項特定的業務模式和活動有關的行業指標，或與參與有關行業常見特徵有關的行業指標。在決定披露哪些行業指標時，本交易所鼓勵發行人參考《(國際財務報告可持續披露準則 S2 號) 行業披露指南》和其他國際環境、社會及管治報告框架規定的行業披露要求所述的與披露主題相關的行業指標，並考慮其是否適用。</p> <p>An issuer is encouraged to disclose industry-based metrics that are associated with one or more particular business models, activities or other common features that characterise participation in an industry. In determining the industry-based metrics that the issuer discloses, an issuer is encouraged to refer to and consider the applicability of the industry-based metrics associated with disclosure topics described in the IFRS S2 Industry based Guidance on implementing Climate-related Disclosures and other industry-based disclosure requirements prescribed under other international ESG reporting frameworks.</p>	<p>本集團認知此項披露的重要性，並正積極制定相關措施，以持續完善氣候風險管理及信息披露實踐。</p> <p>The Group acknowledges the importance of this disclosure and is currently in the process of developing the necessary measures to enhance our management and disclosure practices.</p>
<b>氣候相關目標</b> Climate-related targets		
37	<p>發行人須披露 (a) 其為監察實現其策略目標的進展而設定的與氣候相關的定性及量化目標；及 (b) 法律或法規要求發行人達到的任何目標，包括任何溫室氣體排放目標。發行人須就每個目標逐一披露：</p> <p>An issuer shall disclose (a) the qualitative and quantitative climate-related targets the issuer has set to monitor progress towards achieving its strategic goals; and (b) any targets the issuer is required to meet by law or regulation, including any greenhouse gas emissions targets. For each target, the issuer shall disclose:</p>	
(a)	用以設定目標的指標； the metric used to set the target;	應對氣候變化 －目標與指標 Climate Change －Targets and Metrics
(b)	目標的目的(例如減緩、適應或以科學為基礎的舉措)； the objective of the target (for example, mitigation, adaptation or conformance with science-based initiatives);	應對氣候變化 －目標與指標 Climate Change －Targets and Metrics

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
(c)	目標的適用範圍(例如目標是適用於發行人整個集團還是部分(如僅適用於某個業務單位或地理區域)； the part of the issuer to which the target applies (for example, whether the target applies to the issuer in its entirety or only a part of the issuer, such as a specific business unit or geographic region);	應對氣候變化 －目標與指標 Climate Change －Targets and Metrics
(d)	目標的適用期間； the period over which the target applies;	應對氣候變化 －目標與指標 Climate Change －Targets and Metrics
(e)	衡量進度的基準期間； the base period from which progress is measured;	應對氣候變化 －目標與指標 Climate Change －Targets and Metrics
(f)	階段性目標或中期目標(如有)； milestones or interim targets (if any);	應對氣候變化 －目標與指標 Climate Change －Targets and Metrics
(g)	如屬量化目標，其屬絕對目標還是強度目標；及 if the target is quantitative, whether the target is an absolute target or an intensity target; and	應對氣候變化 －目標與指標 Climate Change －Targets and Metrics
(h)	最新氣候變化國際協議(包括該協議產生的司法承諾)如何幫助發行人設定目標。 how the latest international agreement on climate change, including jurisdictional commitments that arise from that agreement, has informed the target.	應對氣候變化 －策略 Climate Change －Strategy

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
38	<p>發行人須披露其設定及審核每項目標的方法，以及其如何監察達標進度，包括：</p> <p>An issuer shall disclose information about its approach to setting and reviewing each target, and how it monitors progress against each target, including:</p>	<p>本報告載列了有關氣候相關風險與機遇的定性資料。本集團正積極培養所需技能、能力及資源，以全面評估並有效量化氣候相關風險與機遇對財務所產生的現時及預期影響。本集團亦正積極探索氣候相關的業務機遇，雖然目前對財務的影響並不重大，但相關披露將於日後報告中提供。</p> <p>Qualitative information about the climate-related risks and opportunities is provided in this report. The Group is developing the skills, capabilities, and resources to fully assess and effectively quantify the current and anticipated financial effects of climate-related risks and opportunities. The Group is actively exploring climate-related business opportunities, and while the current financial impact is not significant, relevant disclosures will be provided in future reports.</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
	<p>(a) 目標本身及設定目標的方法是否經第三方驗證； whether the target and the methodology for setting the target has been validated by a third party;</p> <p>(b) 發行人審核目標的程序； the issuer's processes for reviewing the target;</p> <p>(c) 用於監察達標進度的指標；及 the metrics used to monitor progress towards reaching the target; and</p> <p>(d) 任何修訂目標的內容及原因。 any revisions to the target and an explanation for those revisions.</p>	<p>本報告載列了有關氣候相關風險與機遇的定性資料。本集團正積極培養所需技能、能力及資源，以全面評估並有效量化氣候相關風險與機遇對財務所產生的現時及預期影響。本集團亦正積極探索氣候相關的業務機遇，雖然目前對財務的影響並不重大，但相關披露將於日後報告中提供。</p> <p>Qualitative information about the climate-related risks and opportunities is provided in this report. The Group is developing the skills, capabilities, and resources to fully assess and effectively quantify the current and anticipated financial effects of climate-related risks and opportunities. The Group is actively exploring climate-related business opportunities, and while the current financial impact is not significant, relevant disclosures will be provided in future reports.</p> <p>應對氣候變化 －目標與指標 Climate Change －Targets and Metrics</p> <p>應對氣候變化 －目標與指標 Climate Change －Targets and Metrics</p> <p>應對氣候變化 －目標與指標 Climate Change －Targets and Metrics</p>
39	<p>發行人須披露有關每項氣候相關目標的績效的資訊以及對發行人績效的趨勢或變化分析。 An issuer shall disclose information about its performance against each climate-related target and an analysis of trends or changes in the issuer's performance.</p>	<p>應對氣候變化 －目標與指標 Climate Change －Targets and Metrics</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
40	<p>就按第37至39段披露的每一項溫室氣體排放目標，發行人須披露：</p> <p>For each greenhouse gas emissions target disclosed in accordance with paragraphs 37 to 39, an issuer shall disclose:</p> <p>(a) 目標涵蓋哪些溫室氣體； which greenhouse gases are covered by the target;</p> <p>(b) 目標是否涵蓋範圍1、範圍2或範圍3溫室氣體排放； whether Scope 1, Scope 2 or Scope 3 greenhouse gas emissions are covered by the target;</p> <p>(c) 此目標是溫室氣體排放總量目標還是溫室氣體排放淨額目標。如為溫室氣體排放淨額目標，發行人須另外披露相關的溫室氣體排放總量目標； whether the target is a gross greenhouse gas emissions target or a net greenhouse gas emissions target. If the issuer discloses a net greenhouse gas emissions target, the issuer is also required to separately disclose its associated gross greenhouse gas emissions target;</p> <p>(d) 目標是否是採用行業脫碳方法得出的；及 whether the target was derived using a sectoral decarbonisation approach; and</p> <p>(e) 發行人計劃使用碳信用抵銷溫室氣體排放以實現任何溫室氣體排放淨額目標。關於使用碳信用的計劃，發行人須披露： the issuer's planned use of carbon credits to offset greenhouse gas emissions to achieve any net greenhouse gas emissions target. In explaining its planned use of carbon credits, the issuer shall disclose:</p> <p>(i) 依賴使用碳信用以實現任何溫室氣體排放淨額目標的程度及方式； the extent to which, and how, achieving any net greenhouse gas emissions target relies on the use of carbon credits;</p> <p>(ii) 該碳信用將由哪些第三方計劃驗證或認證； which third-party scheme(s) will verify or certify the carbon credits;</p>	<p>應對氣候變化 －目標與指標 Climate Change －Targets and Metrics</p> <p>應對氣候變化 －目標與指標 Climate Change －Targets and Metrics</p> <p>本報告載列了有關氣候相關風險與機遇的定性資料。本集團正積極培養所需技能、能力及資源，以全面評估並有效量化氣候相關風險與機遇對財務所產生的現時及預期影響。本集團亦正積極探索氣候相關的業務機遇，雖然目前對財務的影響並不重大，但相關披露將於日後報告中提供。 Qualitative information about the climate-related risks and opportunities is provided in this report. The Group is developing the skills, capabilities, and resources to fully assess and effectively quantify the current and anticipated financial effects of climate-related risks and opportunities. The Group is actively exploring climate-related business opportunities, and while the current financial impact is not significant, relevant disclosures will be provided in future reports.</p>

主要層面、 一般披露及 KPIs Subject Areas Aspect, General Disclosures and KPIs	描述 Description	章節及／或解釋 Heading(s) and/or Explanations
	<p>(iii) 碳信用的類型，包括相關抵消是否是基於自然還是基於科技的碳消除，以及相關抵消是通過減碳還是碳消除實現；及</p> <p>(iii) the type of carbon credit, including whether the underlying offset will be nature-based or based on technological carbon removals, and whether the underlying offset is achieved through carbon reduction or removal; and</p> <p>(iv) 為讓人了解發行人計劃使用的碳信用的可信度和完整性所必需的任何其他重要因素(例如，對碳抵消效果的假設)。</p> <p>(iv) any other factors necessary to enable an understanding of the credibility and integrity of the carbon credits the issuer plans to use (for example, assumptions regarding the permanence of the carbon offset).</p>	
<p><b>跨行業指標及行業指標的適用性</b> <b>Applicability of cross-industry metrics and industry-based metrics</b></p>		
<p>41</p>	<p>在編制披露內容以符合第 21 至 26 及 37 至 38 段的規定時，發行人須參考 (i) 跨行業指標(見第 28 至 35 段)及 (ii) 行業指標(見第 36 段)並考慮其是否適用。</p> <p>In preparing disclosures to meet the requirements in paragraphs 21 to 26 and 37 to 38, an issuer shall refer to and consider the applicability of cross industry metrics (see paragraphs 28 to 35) and (ii) industry-based metrics (see paragraph 36).</p>	<p>本報告載列了有關氣候相關風險與機遇的定性資料。本集團正積極培養所需技能、能力及資源，以全面評估並有效量化氣候相關風險與機遇對財務所產生的現時及預期影響。本集團亦正積極探索氣候相關的業務機遇，雖然目前對財務的影響並不重大，但相關披露將於日後報告中提供。</p> <p>Qualitative information about the climate-related risks and opportunities is provided in this report. The Group is developing the skills, capabilities, and resources to fully assess and effectively quantify the current and anticipated financial effects of climate-related risks and opportunities. The Group is actively exploring climate-related business opportunities, and while the current financial impact is not significant, relevant disclosures will be provided in future reports.</p>

地址：香港中環紅棉路8號東昌大廈17樓

Address: 17th Floor, Fairmont House 8 Cotton Tree Drive Central, Hong Kong

電話 Tel : (852) 2521 5671

傳真 Fax : (852) 2530 5488

網址 Website : [www.minxin.com.hk](http://www.minxin.com.hk)

電郵 Email : [mxhl.enquiry@minxin.com.hk](mailto:mxhl.enquiry@minxin.com.hk)



**MIN XIN HOLDINGS LIMITED**  
**閩信集團有限公司**

17th Floor, Fairmont House  
8 Cotton Tree Drive  
Central, Hong Kong

香港中環紅棉路8號東昌大廈17樓

Tel 電話：(852) 2521 5671

Fax 傳真：(852) 2530 5488

Website 網址：www.minxin.com.hk

Email 電郵：mxhl.enquiry@minxin.com.hk