



KOALA Financial Group Limited
樹熊金融集團有限公司

(Incorporated in the Cayman Islands with limited liability)
Stock Code : 8226

**Environmental, Social and
Governance Report 2020**

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ENVIRONMENT, SOCIAL AND GOVERNANCE REPORT

APPROACH TO ENVIRONMENTAL, SOCIAL AND GOVERNANCE AND REPORTING

This Environmental, Social and Governance Report (the “**ESG Report**”) summarises the initiatives, programmes and performance of the KOALA Financial Group Limited (the “**Company**” and its subsidiaries as the “**Group**”) as well as demonstrates its commitment to sustainability.

The Group believes that environmental protection, low carbon footprint, resource conservation and sustainable development are the key trends in society. In order to follow the key trends and pursue a successful and sustainable business model, the Group recognises the importance of integrating environmental, social and governance aspects into its risk management system and has taken corresponding measures in its daily operation and governance perspective.

REPORTING FRAMEWORK

This ESG report is prepared in accordance with “Environmental, Social and Governance Reporting Guide” in Appendix 20 to the Rules Governing the Listing of Securities on the GEM of the Stock Exchange. The scope of reporting for this year has been extended to cover key performance indicators.

REPORTING SCOPE

This report covers the Group’s business activities in Hong Kong (i.e. Securities Brokerage, Underwriting and Placements, Money Lending, Securities Investment and Investment in Properties), which represent the Group’s major source of investment and income.

The Group will continue to assess the major environmental, social and governance aspects of different businesses to determine whether it needs to be included in the environmental, social and governance reporting.

REPORTING PERIOD

This ESG Report specifics the environmental, social and governance activities, challenges and measures being taken during the year ended 31 December 2020 (from 1 January 2020 to 31 December 2020).

SUSTAINABILITY VISION AND FOCUS

The Group takes an integrated approach to sustainability, incorporating environmental and social considerations into our decision-making and actions. We focus on minimising the impact of our operations on the environment and creating positive impact in the community through our business. In doing so, we are guided by a set of core sustainability values and an effective governance structure.

The Group believes that promoting sustainability is as important as achieving medium and long-term business growth. It has therefore made continuous efforts to maintain a high degree of sustainability in its operations. Moreover, it values opportunities to learn more about the needs and expectations of the communities in which it operates, as well as those of other stakeholders.

ENVIRONMENT, SOCIAL AND GOVERNANCE REPORT (Continued)

STAKEHOLDER GROUP & ENGAGEMENT

Stakeholder engagement is an integral part of our business development and commitment to corporate sustainability. We develop medium-term and long-term relationships with stakeholders and consider their views on our business development through various formal and informal, independent and internal stakeholder engagement exercises.

Through our regular engagement activities, we are able to keep an ongoing dialogue with our stakeholders, enabling us to make more informed decisions, and better assess and manage any resulting impact.

Investors and shareholders

- Shareholders' meetings
- Investor briefings and press conferences
- Financial reports and other disclosure documents
- Corporate website

Customers

- Participating public events
- Special campaign to raise service standards and maintain customer satisfaction
- Feedback from front-line employees
- Designated customer hotline
- Corporate website

Suppliers

- Daily work review
- Suppliers' evaluation procedure

ENVIRONMENT, SOCIAL AND GOVERNANCE REPORT (Continued)

Employees

- Training, seminars, briefing sessions
- Regular review on remuneration package and occupational safety
- Recreational and volunteering activities
- Face-to-face meetings
- Independent focus groups and interviews

Communities & NGOs

- Employee volunteering activities
- Sponsorship and donation
- Participating public events

Government and regulators

- Compliance with laws and regulations
- Ongoing communication with relevant government departments

The Group values its stakeholders and their views relating to its businesses and environmental, social and governance issues. In order to understand and address stakeholders' concerns, the Group communicates with its key stakeholders, including but not limited to employees, investors, customers, suppliers, government bodies and communities through different channels such as conferences, electronic platforms and public events. In formulating operational strategies and environmental, social and governance measures, the Group takes into account the stakeholders' expectations and strives to improve its performance through mutual cooperation with the stakeholders, resulting in creating greater value for the community.

ENVIRONMENT, SOCIAL AND GOVERNANCE REPORT (Continued)

A. ENVIRONMENTAL

General Disclosure and Key Performance Indicators (“KPI”)

We are committed to protecting the environment and environmental considerations are taken into account during our decision-making process. Our Board of Directors has overall responsibility for environmental considerations across the Group while each business segment has its own responsibility to implement appropriate environmental measures.

A1. Emissions

The major business of the Group does not involve any manufacturing processes in the course of business. Therefore, during the year ended 31 December 2020, the Group and its offices did not generate significant emissions, water pollutants and hazardous wastes during the operation, except for greenhouse gas (“GHG”) emissions and non-hazardous waste.

Global warming and climate change have become major environmental issues to the world. The Group aims to minimize energy consumption and carbon emissions and has been exploring ways of adopting operational model which incurs less adverse impact on the environment. From the reporting of environmental perspective, we mainly focused on the environmental impact of the Group’s offices in Hong Kong and relevant measures to be taken during the daily operation and have formulated policies and procedures relating to the environmental management to govern limited greenhouse gas emissions and non-hazardous waste generated from our operation.

The Group has established a series of policies and guidelines to meet the statutory disclosure requirement on emission by local regulation and Law in Hong Kong.

GHG emission

The consumption of electricity at the offices and petrol are the largest sources of greenhouse gas emissions of the Group. During the year ended 31 December 2020, the Group’s total GHG emissions amounted to approximately 20.3 tonnes and the total GHG emission per employee was 1.02 tonnes/employee. The detailed summary of the GHG emission is shown as below:

GHG Scope	Unit	Quantity	Intensity (Consumption/ Headcount)
Direct GHG emission (Scope 1) – petrol consumption	Tonnes	4.2	0.21
Indirect GHG emission (Scope 2) – electricity consumption	Tonnes	12.4	0.62
Other indirect GHG emission (Scope 3) – paper and water consumption	Tonnes	3.7	0.19
Total GHG emission		20.3	1.02

ENVIRONMENT, SOCIAL AND GOVERNANCE REPORT (Continued)

The Group has implemented a number of measures to mitigate energy consumption such as turning off the air-conditioning system at night or when leaving office, keeping the office temperature at 25°C in summer and using LED lights or energy-saving light in the office, etc.

The Group issues environmental-related memorandum to its staff to raise their awareness of environmental preservation. Notices and posters relating to the environmental information have been placed in the offices to promote the best practice of the environmental management.

Waste management

The Group adheres to waste management principle and strives to properly manage and dispose wastes produced by our business activities. There are no laws and regulations relating to waste management have a significant impact on the issuer. The non-hazardous wastes generated by the Group's operations mainly consist of paper, toner cartridges and ink cartridges. During the year ended 31 December 2020, the consumption volume generated by the Group is shown as below:

Non-hazardous waste category	Unit	Quantity	Intensity (Consumption/ Headcount)
Paper	Tonnes	0.78	0.04
Toner Cartridge	Pieces	4	0.22

We regularly monitor the consumption volume of paper, toner cartridges and ink cartridges and have implemented a number of reduction measures. The Group's office has also provided suitable facilities and encouraged our staff to sort and recycle the wastes to achieve the objectives in mitigating wastes, reusing and recycling in its operations. The Group maintains high standard in waste reduction, educates its employees the significance of sustainable development and provides relevant support in order to enhance their skills and knowledge in sustainable development.

Apart from recycling, the office has implemented various programs and activities to encourage employees to participate in waste reduction management, including:

- Promote green information and electronic communication, such as e-mail and electronic workflows, to implement "paperless system" concept;
- Place "Green Message" reminders on office equipment;
- Utilise used envelopes and double-side printing. (Paper for single-side printing would be only adopted when handling official documents and confidential documents when necessary); and
- Recommend the use of recycled paper.

ENVIRONMENT, SOCIAL AND GOVERNANCE REPORT (Continued)

The Group does not produce any hazardous wastes in its business activities.

There are no laws and regulations relating to environment have a significant impact on the issuer. During the year ended 31 December 2020, the Group was not aware of any material noncompliance with laws and regulations relating to the air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste that would have a significant impact on the Group.

A2. Use of Resources

General Disclosure and KPI

Energy Consumption

Due to the business nature of the Group, the volume of energy consumption, electricity consumption and water consumption are considered as relatively low, in particular water consumption is very minimal. As mentioned in the Aspect A1 section, the Group has formulated policies and procedures relating to the environmental management, including energy management. Electricity consumption and petrol consumption account for a substantial part of the carbon emission for the Group.

During the year ended 31 December 2020, the Group's consumption in petrol and electricity were:

Energy	Unit	Quantity	Intensity (Consumption/ Headcount)
Petrol	Litre	1,600	80
Electricity	kWh	15,737	787

On top of the measures of mitigating the energy consumption mentioned in previous section, the Group strives to utilize telephone or video conference to minimize face-to-face meeting in order to reduce petrol consumption in traveling and unnecessary business trips. The Group encourages resources saving in daily office operation and proactively fosters a low-carbon corporate culture, which further increases our employees' awareness in energy conservation.

Water consumption and use of packaging materials

During the year ended 31 December 2020, the Group does not consume significant water in its business activities. Regardless of limited water consumption, we still promote behavioral changes at office and encourage water conservation. Pantry and toilets are posted with environmental messages to remind employees for water conservation, which results in further enhancing our employees' awareness in water conservation.

In addition, due to the nature of business, the Group did not have physical products for sale and therefore did not involve any use of packaging materials. Therefore, this disclosure is not applicable to the Group.

ENVIRONMENT, SOCIAL AND GOVERNANCE REPORT (Continued)

A3. Environmental Impact & Natural Resources

General Disclosure and KPI

Environmental impact management

We strive to minimise the environmental impact of our operations by implementing a variety of green measures, including responsible use of resources, reducing carbon emissions, energy saving, waste management and pollution prevention.

We recognise that our operations have an environmental impact, particularly through:

- Lighting, heating and cooling of our offices
- Fuel consumption of vehicles
- Generation of certain hazardous (e.g. bulb use) and non-hazardous waste

As a result, the Group is committed to:

- Enhancing our contributions to environmental sustainability through sustainable development initiatives and implementing good environmental practices
- Regularly reviewing our business practices to identify how we can use resources like energy, water and other materials sustainably and more efficiently, while reducing waste and greenhouse gas emissions
- Recycling program for unused or damaged electrical and electronic equipment
- Reduction of printing paper and finished good packing paper usage
- Various energy savings initiatives, including LED light usage

The Group regularly reviews its environmental protection policies and has adopted the necessary precautionary measures and actions to reduce significant impact on the environment and natural resources, and ensure that the Group complies with relevant laws and regulations.

During the year ended 31 December 2020, there are no laws and regulations relating to environment and natural resources have a significant impact on the issuer.

B. SOCIETY

B1. Employment

General disclosure

Employee Benefits and Equal Opportunities Policies

Employees are regarded as the Group's largest and most valuable assets and the core of competitive advantage. They provide the driving force for continuous innovation to the Group.

During the year ended 31 December 2020, the Group has fully complied with the statutory requirements in Hong Kong, including the Companies Ordinance (Chapter 622 of the Laws of Hong Kong), the Mandatory Provident Fund Schemes Ordinance (Chapter 57 of the Laws of Hong Kong), the Minimum Wages Ordinance, the Personal Data Privacy Ordinance and other relevant rules and regulations.

Generally speaking, the Group and its subsidiaries have a series of written policies and guidelines on the following areas for reference:

- Compensation & dismissal
- Recruitment & promotion
- Working hour
- Rest period
- Equal opportunity
- Diversity
- Anti-discrimination
- Other benefit & welfare

The management regularly reviews the Group's remuneration and benefits policies in reference to the market standards and is committed to safeguarding the rights and interests of the staff. Remuneration and benefits have been adjusted on an annual basis in accordance with the employees' individual performance, contribution and market conditions.

During the year ended 31 December 2020, there are no laws and regulations relating to employment and labour practices that have a significant impact on the issuer.

ENVIRONMENT, SOCIAL AND GOVERNANCE REPORT (Continued)

As at 31 December 2020, we employed 20 employees in Hong Kong. Our employee profile is illustrated as follows:

NUMBER OF EMPLOYEES BY GENDER

Male	11
Female	9
<hr/>	
Total	20

NUMBER OF EMPLOYEES BY AGE

Below 30	2
30-50	12
Above 50	6
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Total	20

NUMBER OF EMPLOYMENT TYPE

Permanent staff	20
Part-time/Contract staff	Zero
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Total	20

Employee turnover rate is around 29.2% for the year ended 31 December 2020.

We provide equal opportunities to our employees and job applicants in our employment activities such as recruitment, compensation, training and promotion. Decisions are made based on one's vocation, education, qualification, experience and skills. Ethnicity, ancestry, national origin, religion, gender, marital status, age, sexual orientation, disability or veteran status are not included in our employment decision-making process.

Apart from fair employment decision-making, we also strive to provide a fair and discrimination-free work environment to our employees. We prohibit any form of discrimination or harassment in our workplace. All colleagues are treated with respect and dignity.

To retain and attract talents, we offer fair and competitive remuneration packages with reference to local and industry standards. Open communication among the Group is fundamental to creating a friendly and warm atmosphere.

B2. Safe Working Environment

General disclosure

Occupational Health and Safety

Health and safety issues are important focus areas across all our operations.

The Group is committed to:

- Creating a safe, healthy and supportive environment for all employees
- Providing a working environment that is free from all forms of discrimination
- Ensuring employees at every level receive an appropriate induction so they have the best possible start in our organisation
- Providing ample opportunities to enhance one's skill, optimise performance and progress one's career through on-the-job training and well-defined career pathways
- Maintaining proper systems to ensure equal opportunities and competitiveness in staff remuneration and recognition
- Ensuring the company sets clear expectations for individual behavior (This is an integral part of the Group's Human Resources Policy.)

In our Hong Kong offices, fire safety measures are in place at all our premises. Our office's building management company has been working with the Hong Kong Fire Services Department to arrange relevant seminars and fire drills to raise employees' awareness on fire safety.

Regular safety inspections and improvement works on our premises are conducted to safeguard our employees and users of our buildings. We keep track of the latest government information on the spread of communicable diseases and provide prompt preventive advice and measures on our intranet.

During the year ended 31 December 2020, there was zero fatalities and work injury, the Group has complied with the legislative requirements in Hong Kong, including the Occupational Safety and Health Ordinance.

OCCUPATIONAL HEALTH AND SAFETY STATISTICS

Number and rate of work-related fatalities	Zero
Lost days due to work injury	Zero

During the year ended 31 December 2020, there are no laws and regulations relating to health and safety have a significant impact on the issuer.

ENVIRONMENT, SOCIAL AND GOVERNANCE REPORT (Continued)

B3. People Development and Training

General disclosure

Staff Development and Training

We aim to recruit the best talent who fit our business needs. We create an environment where employees can develop their full potential and contribute their skills and experiences to the medium & long-term development of the Group.

- Organised in-house and external training courses and seminars for staff
- Emphasised health and safety
- Encouraged work-life balance
- Employee Assistance Program offered
- Stress management and wellness-related training and counselling services

During the year ended 31 December 2020, the Group arranged 94 hours of trainings and external seminars to employees for professional knowledge of securities and capital market, Anti-Money Laundering and Counter-Financing of Terrorism, update of listing rule, securities and Futures Ordinance and relevant laws and corporate governance information. The training data is illustrated as follows:

PERCENTAGE OF EMPLOYEES TRAINED (BY EMPLOYMENT CATEGORY)

Senior management	100%
Management and others	65%

AVERAGE TRAINING HOURS (BY GENDER)

Male	7.8 hours
Female	3.8 hours

AVERAGE TRAINING HOURS (BY EMPLOYMENT CATEGORY)

Senior management	3.0 hours
Management and others	6.7 hours

During the year ended 31 December 2020, the Company supported employees for professional qualification certification including certified public accountants and the employees registered or licensed under the Securities Ordinance, the Commodities Trading Ordinance and the Leveraged Foreign Exchange Trading Ordinance.

B4. Labor Standards

General disclosure

Prevention of Child Labour and Forced Labour

The Group complies with the Employment Ordinance (Cap. 57 of the Laws of Hong Kong), Employment of Children Regulation (Cap. 57B of the Laws of Hong Kong) and Employment of Young Persons (Industry) Regulation (Cap. 57C of the Laws of Hong Kong) and strictly forbids the use of child, forced, bonded, indentured or slave labour or human trafficking. Every employee is guaranteed freedom of movement in our workplace. Job applicant will declare his/her date of birth in the job application form and a copy of his/her HKID card will be obtained upon employment to prohibit delegation of hazardous tasks to employees under 18 years of age. During the reporting period, we observed no non-compliance cases regarding labour standards in our business operations.

During the year ended 31 December 2020, there are no laws and regulations relating to the prevention of child labour and forced labour have a significant impact on the issuer.

B5. Supply Chain Management

General disclosure

Environment and Social Risk Management of Supply Chain

The Group is committed to:

- Supporting the interests of our customers by focusing on product and services quality, value and safety
- Providing products and services that comply with all applicable legislations in their distribution markets
- Maintaining clear and constant customer communications channels, listening actively to feedback and responding swiftly to complaints
- Safeguarding our operations against unfair business practices
- Ensuring business contracts clearly set out the agreed terms, conditions and the basis of our relationship
- Communicating to our suppliers the importance of responsible sourcing and social compliance in the areas of health, safety and worker welfare
- Encouraging suppliers and contractors to adopt responsible business policies and practices for mutual benefit

The Group maintains close liaison with its suppliers to monitor its performance to ensure that it is consistent with its service commitment.

ENVIRONMENT, SOCIAL AND GOVERNANCE REPORT (Continued)

B6. Compliance and Product Safety

General disclosure

The Group's business activities are required to comply with the rules and regulations of various regulators in Hong Kong. The Group strictly adheres to the applicable laws and regulations relating to product/services responsibility in Hong Kong such as Securities and Futures Ordinance and Money Lenders Ordinance.

Safeguarding Customer Assets

Certain subsidiaries of the Group are licensed and regulated under the Securities and Futures Commission. As a custodian of customers' assets, we strictly comply with the relevant laws and regulations on handling and safeguarding of customers' assets. We implement the necessary controls to ensure customers' assets are accounted for properly and promptly, and adequately safeguarded.

Segregated accounts are maintained in keeping customers' assets. Transactions should only be executed when customers' consent is received, or customers' obligation is required to be met on agreed contracts. Adequate audit trail is maintained to enable investigation of suspected irregularities. Regular compliance reviews and audits are conducted to detect any non-compliance with regulatory requirements. Any irregularities should be immediately reported to the management.

Measures for Lending Business

The Company refrains from lending money to intended borrower who has entered into any third party agreement with third party in relation to the loan unless the third party identified fulfils specific conditions stipulated in the money lender's licence.

The Company gives explanation to the intending borrower of all the terms of the agreement, in particular the terms in relation to repayment. Any advertisement in relation to the money lending business issued or published by the Company contains the Company's telephone hotline for handling complaints and a risk warning statement.

Handling of Personal Data

For the customer privacy protection, the Company takes all practicable steps and measures to ensure that personal data collected in the course of his business are protected and at all times complies with the Personal Data (Privacy) Ordinance, Chapter 486 of the Laws of Hong Kong, in the collection, use, holding and processing of such information or personal data.

During the year ended 31 December 2020, there are no laws and regulations relating to product responsibility have a significant impact on the issuer.

B7. Anti-corruption

General disclosure

The Group has a set of anti-corruption policy to ensure compliance by all employees, officers and directors of the Group, and its subsidiaries and affiliates, with related anti-corruption laws in which the business segment does or intends to do business.

Bribes, Kickbacks or Other Corrupt Payments

All employees are prohibited from directly or indirectly offering, giving, soliciting or receiving any form of bribe, kickback or other corrupt payment, or anything of value, to or from any person or organisation, including government agencies, individual government officials, private companies and employees of those private companies under any circumstances.

Facilitation Payments

Generally speaking, the Group prohibits the payment of facilitation payments except under very exceptional special occasions and only with prior approval by the Board of Directors (or, if prior approval is not reasonably possible given the circumstances, as soon as possible following such payment).

Relationships with Third Parties

The Group prohibits corrupt offers, promises and payments made through partners, intermediary agents, joint ventures, or third parties. In addition, contracts with agents or third-party representatives and joint venture partners should, to the extent possible, include provisions to mitigate against the risk of potential illicit payments.

Whistleblowing procedures

The Group has developed the whistleblowing policy for misconduct reporting. We have opened various whistleblowing channels for our staff to report any suspicious activities, including malpractice and bribery. The whistleblowing reports are directly escalated to department or division heads, the Chief Executive and/or the Chairman of the Audit Committee. To prevent any retaliation against whistleblowers and maintain the effectiveness of the mechanism, we treat every whistleblowing case with confidentiality and sensitivity.

During the year ended 31 December 2020, we observed no non-compliance cases regarding bribery, extortion, fraud and money laundering in our business operation.

ENVIRONMENT, SOCIAL AND GOVERNANCE REPORT (Continued)

B8. Community

General disclosure

The Group is actively seeking opportunities to make contribution to the society and the Group has always encouraged our staff to participate in voluntary and charitable events to serve the community and society.

Our core sustainability values:

- We believe a thriving working environment and community facilitates our continuing business success
- We consider ongoing communication with our stakeholders as vitally important to upholding the well-being of the working environment and community
- We will continue to engage with our stakeholders' views and work together with them to achieve a win-win scenario

Voluntary and charitable events

The Group is committed to contribute to the community by heart. We have actively participated in "Hong Kong & Kowloon Walk for Millions" which was held on Sunday, 5 January 2020. The route starts from Hong Kong Stadium, passes through Wong Nai Chung Gap Road, Black's Link, Aberdeen Reservoir Road and finishes at Aberdeen Country Park Visitors Centre. The distance of this whole journey is approximately 10 kilometres, which normally takes 3 to 4 hours to complete. In 2019/2020, The Community Chest will allocate HK\$39.25 million to support 24 Social Welfare Member Agencies in providing "Family and Child Welfare Services". 100% of the funds raised from the Walk programme will be designated to maintain and strengthen family bonding and to assist the family members in establishing mutual support relationship without deduction of administrative costs. The fund raising campaign is dedicated to show our care and support to the elderly. We believe it could reinforce our positive image amongst the public.



OUTLOOK

The Group plans to implement more environmental, social and governance measures in its operation to reflect its responsibility towards the environment and society.

ENVIRONMENT, SOCIAL AND GOVERNANCE REPORT (Continued)

ESG GUIDE CONTENT INDEX

Aspects	Description	Page
A. Environmental		
A1: Emissions		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste.	Disclosed, P. 5
KPI A1.1	The types of emissions and respective emissions data.	Disclosed, P. 5
KPI A1.2	Greenhouse gas emissions in total (in tonnes) and, where appropriate, intensity.	Disclosed, P. 5
KPI A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity.	Not applicable, P.7
KPI A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity.	Disclosed, P. 6
KPI A1.5	Description of measures to mitigate emissions and results achieved.	Disclosed, P. 5
KPI A1.6	Description of how hazardous and non-hazardous wastes are handled, reduction initiatives and results achieved.	Disclosed, P. 6
A2: Use of Resources		
General Disclosure	Policies on the efficient use of resources, including energy, water and other raw materials.	Disclosed, P. 7
KPI A2.1	Direct and/or indirect energy consumption by type in total and intensity.	Disclosed, P. 7
KPI A2.2	Water consumption in total and intensity.	Disclosed, P. 7
KPI A2.3	Description of energy use efficiency initiatives and results achieved.	Disclosed, P. 7
KPI A2.4	Description on whether there is any issue in sourcing water that is fit for purpose, water efficiency initiatives and results achieved.	Issue in sourcing water – not applicable due to its business nature; Remaining – disclosed, P.7
KPI A2.5	Total packaging material used for finished products.	Not applicable, P.7
A3: The Environment and Natural Resources		
General Disclosure	Policies on minimising the issuer's significant impact on the environment and natural resources.	Disclosed, P. 8
KPI A3.1	Description of the significant impacts of activities on the environment and natural resources and the actions taken to manage them.	Disclosed, P. 8

ENVIRONMENT, SOCIAL AND GOVERNANCE REPORT (Continued)

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Aspects	Description	Page
B. Social		
Employment and Labour Practices		
B1: Employment		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to compensation and dismissal, recruitment and promotion, working hours, rest periods, equal opportunity, diversity, anti-discrimination, and other benefits and welfare.	Disclosed, P. 9
KPI B1.1	Total workforce by gender, employment type, age group and geographical region.	Disclosed, P. 10
KPI B1.2	Employee turnover rate by gender, age group and geographical region.	Disclosed, P. 10
B2: Health and Safety		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to providing a safe working environment and protecting employees from occupational hazards.	Disclosed, P. 11
KPI B2.1	Number and rate of work-related fatalities.	Disclosed, P. 11
KPI B2.2	Lost days due to work injury.	Disclosed, P. 11
KPI B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored.	Disclosed, P. 11
B3: Development and Training		
General Disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities.	Disclosed, P. 12
KPI B3.1	The percentage of employees trained by gender and employee category.	Disclosed, P. 12
KPI B3.2	The average training hours completed per employee by gender and employee category.	Disclosed, P. 12
B4: Labour Standards		
General Disclosure	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.	Disclosed, P. 13
KPI B4.1	Description of measures to review employment practices to avoid child and forced labour.	Disclosed, P. 13
KPI B4.2	Description of steps taken to eliminate such practices when discovered.	not applicable due to its business nature

ENVIRONMENT, SOCIAL AND GOVERNANCE REPORT (Continued)

ESG GUIDE CONTENT INDEX (Continued)

Aspects	Description	Page
B. Social		
<i>Operating Practices</i>		
B5: Supply Chain Management		
General Disclosure	Policies on managing environmental and social risks of the supply chain.	Disclosed, P. 13
KPI B5.1	Number of suppliers by geographical region.	Not applicable due to its business nature
KPI B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	not applicable due to its business nature
B6: Compliance and Product Safety		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labeling and privacy matters relating to products and services provided and methods of redress.	Disclosed, P. 14
KPI B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	not applicable due to its business nature
KPI B6.2	Number of products and service related complaints received and how they are dealt with.	Disclosed, P. 14
KPI B6.3	Description of practices relating to observing and protecting intellectual property rights.	not applicable due to its business nature
KPI B6.4	Description of quality assurance process and recall procedures.	not applicable due to its business nature
KPI B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored.	Disclosed, P. 14
B7: Anti-corruption		
General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to bribery, extortion, fraud and money laundering.	Disclosed, P. 15
KPI B7.1	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.	Disclosed, P. 15
KPI B7.2	Description of preventive measures and whistleblowing procedures, how they are implemented and monitored.	Disclosed, P. 15

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Aspects	Description	Page
B. Social		
Community		
B8: Community Investment		
General Disclosure	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.	Disclosed, P. 16
KPI B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	Not applicable. The Group does not have focus areas of contribution.
KPI B8.2	Resources contributed (e.g. money or time) to the focus area.	Disclosed, P. 16