



Corporate Social Responsibility Report

ABOUT CORPORATE SOCIAL RESPONSIBILITY REPORT

This corporate social responsibility report (the “Report”) is the sixth corporate social responsibility report issued by the Group. It aims to set out the principles and performance of the Group in relation to sustainable development in fulfilling its corporate social responsibility in 2022 and respond to material issues of concern to key stakeholders. Please see the “Corporate Governance Report” chapter of this annual report or visit the official website of the Group (<https://www.bocomgroup.com/>) for details of the Group’s corporate governance.

Scope of Report

Unless specified otherwise, the scope of disclosure of the Report covers Hong Kong as the main place of business of the Group¹. The time range is from 1 January 2022 to 31 December 2022 (the “Reporting Period”).

Basis of Preparation

The Report has been prepared in accordance with the principles of materiality, quantitative, balance and consistency as set out in Appendix 27 Environmental, Social and Governance Reporting Guide (2022 Edition) (the “Guide”) under the Listing Rules. The Report is in compliance with the “comply or explain” provisions set out in the Guide, and describes the environmental and social impacts arising from the business and operating activities of the Group.

¹ Data about workforce and training hours in the Report include those from Mainland and Hong Kong offices, which are consistent with the annual report.



Materiality

The Group identified material issues related to the Group through a materiality assessment procedure and made relevant disclosure in the Report. Such procedure included: identifying sustainable development issues related to the Group and key stakeholders, inviting all stakeholders and the Board to prioritise the sustainable development issues in order of importance and carry out analysis on material issues, etc. The Report has been prepared by focusing on the material issues verified by the Board. For details on the materiality assessment procedure, please refer to the chapter headed “Stakeholder Engagement” in the Report.

Quantitative

In order to comprehensively evaluate the Group’s performance in Environmental, Social and Governance (ESG) aspects during the Reporting Period, the Group made disclosure regarding the applicable quantitative key performance indicators as set out in the Guide, and explained the standards, methods, assumptions and calculation tools adopted for such quantitative key performance indicators, including the source of key conversion factors.

Consistency

The Report has adopted, as far as practical, the same data statistical and collection methodologies as those applied for the previous reporting period to provide meaningful comparison of our performance during the Reporting Period for all stakeholders. Changes to the methodologies will be presented and detailed in the corresponding chapters by the Group.

Opinion

We value your feedback on the Report. If you have any enquiries or valuable suggestions for the Report, please feel free to contact us by:

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SUSTAINABLE DEVELOPMENT GOVERNANCE

Environmental, Social and Governance System

The Group incorporates the concept of sustainable development into its corporate governance framework, and has established the ESG-related issue governance structure led by the Board, in a bid to fulfil the commitment to sustainable development. The Board has overall responsibility for the Group's ESG strategy and reporting, and has authorised its subordinate ESG Task Force (the "Task Force") to assist in performing such duties. The Task Force consists of a member of senior management as the leader, the Executive Office as the secretariat and representatives of other relevant functional departments/organisations. In daily operations, the Task Force performs its duties in accordance with the Administrative Measures for the Environmental, Social and Governance (ESG) Task Force (the "Administrative Measures for Task Force") updated in 2021, including engaging third-party consultants to assist the Group in ESG-related work. The Task Force regularly reported on materiality assessment, the progress of ESG targets, ESG risk management conditions and the work of this report to the Board during the Reporting Period. The Board also discussed and approved the related ESG matters.

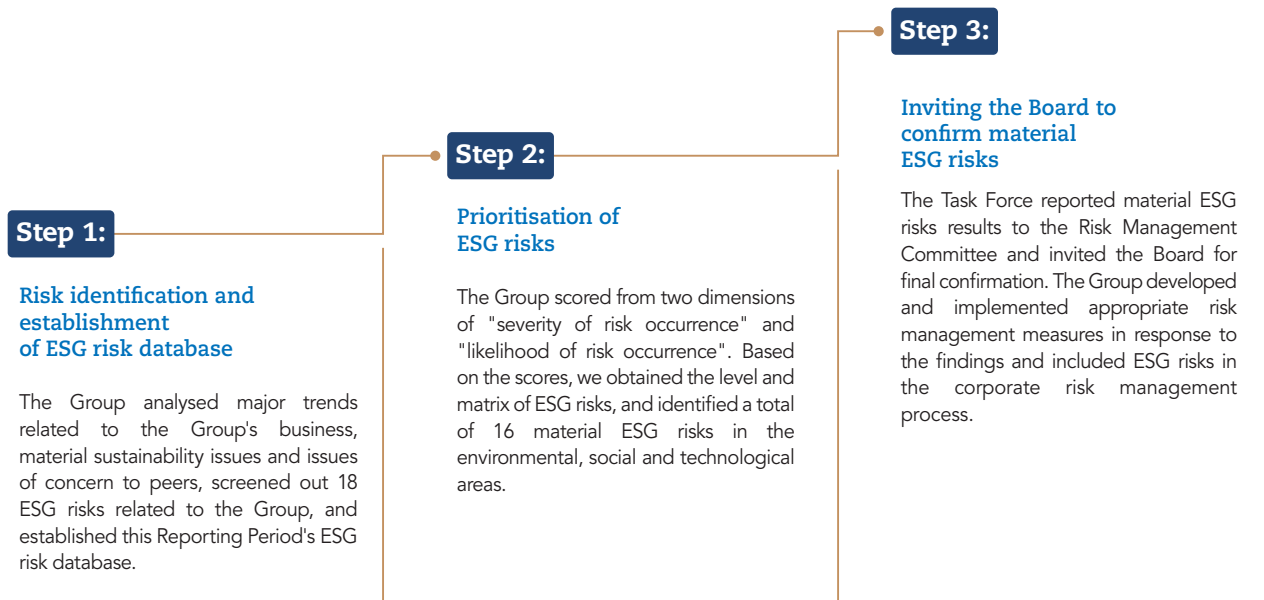
The Administrative Measures for Task Force aim to clarify the responsibilities of the Task Force's members and the reporting procedures for sustainable development, so as to strengthen the Board's engagement in the ESG-related work and the implementation of ESG-related policies, and continuously facilitate the implementation of the sustainable development governance concept and the relevant strategies by the Group. The Task Force also reviews the effectiveness of the Administrative Measures for Task Force as appropriate to ensure it has the full authority to assist the Board in fulfilling its responsibility of managing ESG matters.

The major duties of the Task Force are as follows:

- to assist in identifying, evaluating and prioritising the Group's material ESG issues, report to the Board for identification of the material issues, and verify results;
- to assist the Board in analysing the potential risks and opportunities and related impacts from the material ESG issues on the Group's business strategy and establishing an appropriate and effective ESG risk management and internal control system;
- to assist the Board in setting the Group's ESG-related objectives, and regularly review the progress towards achieving these objectives;
- to prepare and submit an annual corporate social responsibility report to the Board for approval and ensure that the report meets regulatory requirements; and
- to assist the Board in formulating and reviewing the existing ESG governance approaches and strategies as appropriate.

ESG RISK MANAGEMENT

The Group actively manages ESG risks within its sphere of influence and the Board undertakes the overall responsibility for the ESG risk management and internal control system of the Group. To ensure the effectiveness of the implementation of the system, the Task Force assisted the Board in identifying, assessing, prioritising and managing its key risks across the environment, society, and technology through a systematic process. The detailed process is as follows:



Corporate Social Responsibility Report

Based on the results of the ESG risk assessment, the Group has identified the following ESG risks that are critical to its operations and business during the Reporting Period, and reviewed relevant control measures to ensure that these risks are effectively controlled.

Aspects	Material ESG risks	Risk management and control measures
Environmental	Climate change	<ul style="list-style-type: none"> - The Group continuously updated the Measures for the Administration of Climate Change-Related Issues, which set out response measures for physical and transitional climate change risks, including monitoring, risk management and contingency plans, in a bid to manage the impact of potential climate risks. - The Group formulated the Measures for the Administration of Business Continuity to address serious operation disruptions caused by natural disasters (including but not limited to fire, hurricane, tsunami and other extreme weather conditions) and clearly defined the division of duties and responsibilities of the management, leading departments, executive departments, and support departments. Key businesses are required to be covered in daily business continuity management, and business continuity plans must be put in place. Each year, business continuity plans will be reviewed and drills will be performed accordingly.
	Natural disasters	<ul style="list-style-type: none"> - The Group established internal policies, including the Measures for the Administration of Business Continuity, the Human Resources Management System, and the Measures for Emergency Management to deal with operational problems caused by natural disasters, including employee commuting and operations arrangements.
	Solid waste management	<ul style="list-style-type: none"> - The Group developed the Green Office Tips to keep improving waste recycling systems in the office and increase the office waste recycling rate.
	Green finance	<ul style="list-style-type: none"> - We have updated the Measures for the Administration of Direct Investment Risks that require business teams to take ESG factors into consideration during project investment evaluation including assessing whether the business model adopted by a target company is in line with the national policy direction such as green development and low-carbon circulation and to determine whether projects are part of the green low-carbon industry.

Aspects	Material ESG risks	Risk management and control measures
Social	Infectious disease	<ul style="list-style-type: none"> With close attention paid to the development of the COVID-19 pandemic, the Group adopted arrangements such as work shifts and telecommuting as appropriate and adjusted such arrangements against the pandemic and the requirements of the Hong Kong government. The Company also regularly provides employees with anti-epidemic supplies such as masks, medicines and rapid test kits. The Group formulated relevant policies, including the Measures for Emergency Management and the Measures for the Administration of Business Continuity, in order to strengthen internal management of the COVID-19 pandemic.
	Standardisation of product marketing	<ul style="list-style-type: none"> It formulated policies, including the Compliance Manual, the Rules and Guidelines for Front-line Employees in Securities and Futures Business, the Measures for Fund and Account Management and the Measures for the Administration of Investment Banking Business, to regulate employees' behaviour and operations, with a view to reducing product marketing violations caused by improper operation.
	Client services	<ul style="list-style-type: none"> The Compliance Manual was established to standardise the procedures to handle clients' complaints, in order to ensure proper and timely handling of all comments from clients. While dealing with clients' demands which do not meet corporate policies, the Group will try to communicate with the clients to reduce dissatisfaction.
	Client data privacy and security	<ul style="list-style-type: none"> Internal management policies such as the Compliance Manual and Data Classification and Data Security Management Measures were developed to prevent employees from illegally leaking client information and strengthen internal data security protection and management such as by setting user information access permissions .
	Change in working mode	<ul style="list-style-type: none"> A mobile office platform was set up for employees in need, and employees working remotely from home were required to keep their phones unblocked to ensure the smooth day-to-day operations of departments. The Information Technology Department is responsible for providing support services. If employees encounter difficulties in operation, they can seek assistance from the colleagues on duty.

Corporate Social Responsibility Report

Aspects	Material ESG risks	Risk management and control measures
	Employee benefits and welfare	<ul style="list-style-type: none"> – The Human Resources Management System was formulated to regulate the composition of employee compensation and benefits. – The Group refers to the compensation survey report in Hong Kong every year to evaluate whether the compensation of the Group's employees is competitive, and then make further adjustments. It also provides medical examination reimbursement, purchases medical, life, accident, disability, and critical illness insurances, and pays extra Mandatory Provident Fund scheme contributions for employees. – It sets up the Recreation Committee that is responsible for organising and coordinating employee welfare activities, as an effort to strengthen communication between all levels.
	Employee training and development	<ul style="list-style-type: none"> – With formulation of the Human Resources Management System, the Group regulates training coordination and employee training subsidies and encourages employees to take part in training. – According to the needs of business and employees, different training activities were held regularly for employees and employee training subsidies were offered for employees to take refresher courses on their own.
	Maintaining intellectual property rights	<ul style="list-style-type: none"> – The Information Security Policy was formulated to regulate the use of internal genuine computer softwares and avoid infringement of external intellectual property rights. – The Group regularly filed and updated trademarks and domain names in Mainland China and Hong Kong to protect its intellectual property rights.
	Anti-corruption and anti-money laundering risks	<ul style="list-style-type: none"> – The Group established the Compliance Manual, the Measures for Anti-Money Laundering and Counter-Financing of Terrorism and the Whistleblowing Policy to encourage employees to fight against money laundering and terrorist financing. – Regular internal training sessions are held every year to deepen employees' understanding of laws and regulations and further reduce the probability of improper incidents. – The policies it established, including the Measures on Quarterly Compliance Audit for Anti-money Laundering and the Measures on Annual Compliance Audit for the Prevention of Bribery Code, stipulate that the Legal and Compliance Department shall conduct annual audits on anti-money laundering and anti-corruption to reduce related risks.

Corporate Social Responsibility Report

Aspects	Material ESG risks	Risk management and control measures	
	Human rights standards	–	With formulation of the Human Resources Management System, the Group strictly abides by the relevant labour laws to regulate the recruitment and promotion processes and working hours, in a bid to avoid human rights violations such as discrimination, child labour and forced labour.
Technological	Network security	–	The Group established internal management policies, such as the Information Security Policy and the Network Security Risk Management Framework, to strengthen its internal network security management.
		–	The Information Technology Department conducted disaster drills and gradually stepped up efforts in disaster preparedness to strengthen the capability to defend against cyber attacks.
	Development of digital technology	–	The Group devoted considerable resources to enhance the online trading platform, data management, cybersecurity and market surveillance to increase its market competitiveness.
		–	Internal policies such as the Management Measures for Information System Data Security and Information Security Policy were developed to strengthen the protection and management of sensitive data and trade secrets and strictly control the risk of client and product information leakage.

Sustainable Development Objectives

The Group is committed to becoming a comprehensive wealth management and financial services institution with global influence and regional market competitiveness, and is determined to enhance the sustainability and competitiveness of its business. While developing its business, the Group also seeks to concurrently fulfil its environmental and social responsibilities. During the Reporting Period, we set environmental objectives to further promote corporate sustainability.

The Group adheres to its original intention of creating sustainable value for all stakeholders in four major areas, and is constantly pursuing its further goals:

STEADY OPERATION

Safeguarding compliance operations, seizing market opportunities, continuously optimising products and services, and enhancing client experience



CARE FOR EMPLOYEES

Creating a working environment full of humanistic care and building an efficient and collaborative elite team



CARE FOR THE COMMUNITY

Supporting community growth, with the aim of promoting socially sustainable development



CARE FOR THE ENVIRONMENT

Committed to reducing the environmental impact of business operations, supporting green finance business and comprehensively enhancing the environmental performance of the Group



The implementation of sustainable development objectives during the Reporting Period:

STEADY OPERATION	<ul style="list-style-type: none"> • Strengthening risk management and control to ensure smooth business operation and balance risks and returns • Adding the "Electronic Direct Debit Authorisation (EDDA)" function that allows clients to make deposits without waiting for approval during trading hours, thereby optimising client experience
CARE FOR EMPLOYEES	<ul style="list-style-type: none"> • Attaching great emphasis to employees' health and well-being, and working together with them to fight against the COVID-19 pandemic • Strengthening business ethics, anti-corruption and anti-money laundering training to regulate compliance with high ethical standards in business practices by employees
CARE FOR THE ENVIRONMENT	<ul style="list-style-type: none"> • Implementing the environmental objectives set in 2021 to promote corporate sustainability • Implementing low-carbon operation measures to proactively combat climate change • Assisting in nine green bond issuance projects to support the development of green industries
CARE FOR THE COMMUNITY	<ul style="list-style-type: none"> • Devoting to community education, aiming to improve people's livelihood

Corporate Social Responsibility Report

Stakeholder Engagement

The Group understands that support from all stakeholders is essential for sustainable corporate development. So, we lay great emphasis on stakeholders' opinions and communicate with various stakeholders through different channels to ensure that we understand their concerns and expectations in a timely manner. In this way, we will be able to take their opinions into consideration when developing and implementing sustainable development strategies. We have upheld the spirit of mutual interaction, and communicated with internal and external stakeholders through a diverse range of channels.

Communication Channels with Stakeholders

Regulatory Authorities	<ul style="list-style-type: none">• Meetings• Written Responses to Public Consultations• Compliance Reports
Company Employees	<ul style="list-style-type: none">• Performance Appraisals• Meetings and Interviews/Briefings• Seminars/Workshops/Lectures/Trainings• Team Building Activities/Volunteer Activities• Outstanding Employee Award and Recognition Events
Clients	<ul style="list-style-type: none">• Client Satisfaction Surveys and Feedback• Client Service Centres/Intelligent Client Service Robot• Daily Operations/Interactions• Telephone/E-mail Communication
Investment Sector	<ul style="list-style-type: none">• Corporate Communications e.g. Interim Reports, Annual Reports, Announcements and Circulars• Investor Conferences/Roadshows• Analyst Conferences• Roadshow Activities• Investor Mailbox
Financial Sector Peers	<ul style="list-style-type: none">• Strategic Cooperations• Financial Sector Sharings and Discussions
Community	<ul style="list-style-type: none">• Volunteer Activities• Community Investment Schemes• Charity Donations
Business Partners	<ul style="list-style-type: none">• Meetings/Daily Communications• Assessments• Work Inspections and Supervision
Professional Bodies	<ul style="list-style-type: none">• Meetings• Regular Visits• Task Forces

Communication Channels with Stakeholders

Media	<ul style="list-style-type: none"> • Media Briefings • Press Releases • Results Announcements • Media Interviews • WeChat Official Account
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In view of risks brought about by the COVID-19 pandemic and regulatory requirements and guidelines, the Company held an Annual General Meeting and Extraordinary General Meeting in a hybrid manner in June 2022. Shareholders could attend the meetings and vote and ask questions electronically through an online platform to communicate with the Company's board and management.

Annual General Meeting and Extraordinary General Meeting



Materiality Assessment

In order to fully identify and prioritise sustainability issues, the Task Force invited stakeholders to participate in the materiality assessment based on the established stakeholder communication mechanism, so as to ensure that the Report specifically addresses the key issues of concern of the stakeholders regarding the Group. Details on the materiality assessment procedure are set out as follows:

Step 1:

Identifying key stakeholders and updating the sustainability issue pool

In formulating the list of key stakeholders to participate in this materiality assessment, the Task Force considered several factors such as “the degree of impact on the enterprise” and “the degree of impact caused by the enterprise” of each stakeholder and the feasibility. At the same time, with reference to the compliance requirement under the Guide, the sustainability issue pool of the previous year and the benchmark analysis on peer enterprises, the Task Force selected 34 sustainability issues related to the Group to update the sustainability issue pool of the Group.

Step 2:

Inviting key stakeholders to participate in the assessment

We invited the key internal and external stakeholders identified in Step 1 to participate in this materiality assessment through online questionnaire survey. The stakeholders who participated in the assessment included Directors, the management of the Company, Task Force, employees, clients, investment sector, business partners, media, community/non-governmental organisations, and financial sector peers. The internal and external stakeholders ranked the sustainability issues across the economic, environmental and social areas in order of materiality from the perspectives of the Group and their own standing respectively.

Step 3:

Identifying material issues

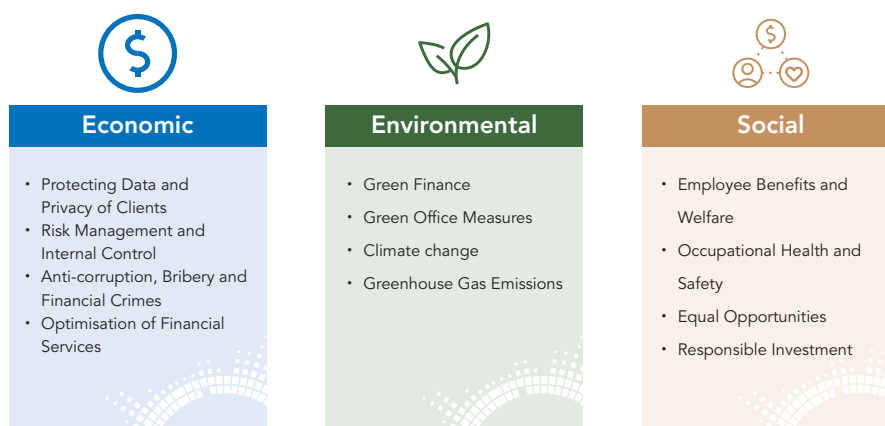
The Group examined the materiality of the sustainability issues in each aspect by considering two dimensions of “importance to the stakeholders” and “importance to BOCOM International”. We assessed the relative materiality of these sustainability issues in the two dimensions by consolidating the ranking made by all internal and external stakeholders (a maximum score of 10 for each dimension). The sustainability issues that were ranked at half or above the maximum score of relative materiality in the two dimensions were considered “material issues” (a score of 5 or above for both of the dimensions). We have identified 12 material issues across three areas: economic, environmental and social.

Step 4:

Inviting the Board to determine material issues

The Task Force invited the Board to confirm the evaluation result of material issues to ensure compliance with the Group’s sustainable development strategies. The details regarding the material issues will be disclosed in the subsequent chapters of the Report to respond to the stakeholders’ concerns.

“MATERIAL ISSUES”



* The above issues are ranked in order of materiality (from top to bottom) according to the stakeholders' survey results

STEADY OPERATION TO PURSUE EXCELLENCE

As one of the earliest licensed securities firms with PRC background in Hong Kong, the Group has been establishing a comprehensive financial service platform. After withstanding several economic and industry cycles and regulatory reforms, we have grown into one of the largest securities firms specialising in securities brokerage and margin financing, corporate finance and underwriting, investment and loans, asset management and advisory businesses. The Group seizes cross-border business opportunities from the stock connect programs and takes advantage of our background as a securities firm within a banking group to provide one-stop financial services for global customers. Meanwhile, we actively expand new businesses, improve the quality of customer services, strengthen green finance-related services, and enhance fintech capabilities in an effort to create greater value for our customers and Shareholders.

Risk Management and Internal Control Procedures

The Group is well aware that good risk management and internal control can effectively protect its assets and Shareholders' interests. Therefore, the Group has always attached great importance to risk management and internal control, and continuously improved the risk management procedures and systems to ensure its sustainable operation and strike a balance between the risks and rewards in its day-to-day operations. The Group has adopted the relevant provisions as set out in the Corporate Governance Code under Appendix 14 to the Listing Rules, established risk management and internal control procedures, and proactively cultivated a strong risk management culture at all levels within the Group, so as to achieve effective corporate governance and to monitor, evaluate and manage the principal risks assumed by the Group in its ordinary course of business.

In addition, the Group is committed to helping clients comprehensively assess and analyse ESG risks brought by investment projects. It incorporates ESG risks into investment decisions, gradually avoids investment and financing businesses in sensitive industries, and actively provides clients with better quality financial products and services. In the future, the Group will strive to explore ESG-focused investment opportunities, review and improve the Group's risk management and internal monitoring, with a view to bringing long-term stable growth of assets to clients.

Anti-Money Laundering and Counter-Terrorist Financing

The Group is committed to preventing any money laundering and terrorist financing activities and fulfilling the responsibility of a financial institution to fight money laundering. We strictly complied with the SFC's Guideline on Anti-Money Laundering and Counter-Financing of Terrorism (the "Guideline") and updated the "Measures for Anti-Money Laundering and Counter-Financing of Terrorism" during the Reporting Period. It aims to raise awareness of anti-money laundering and counter-terrorist financing among employees and maintain a high level of vigilance. We require employees of the Group to fully understand their responsibilities under the laws of Hong Kong, including but not limited to the Anti-Money Laundering and Counter-Terrorist Financing Ordinance, the Drug Trafficking (Recovery of Proceeds) Ordinance, the Organised and Serious Crimes Ordinance, the United Nations (Anti-Terrorism Measures) Ordinance, the United Nations Sanctions Ordinance, and the Weapons of Mass Destruction (Control of Provision of Services) Ordinance, and they are encouraged to report any suspected crimes in accordance with the aforesaid laws. With close attention paid to anti-money laundering laws and regulations and the latest regulatory requirements, the Group reviews and updates the "Measures for Anti-Money Laundering and Counter-Financing of Terrorism" in a timely manner to ensure the timeliness and effectiveness of the measures. It strives to work together with its employees to fight against money laundering and terrorist financing.

The Group has constantly improved the management system to curb money laundering and terrorist financing, in order to effectively manage the risks arising from money laundering and terrorist financing. In accordance with the Guideline, we have designated a compliance officer and a money laundering reporting officer, who are the head of the Legal and Compliance Department and the head of the Anti-money Laundering Compliance Team respectively. They are responsible for supervising all activities to prevent and detect money laundering and terrorist financing within the Group. In order to further curb money laundering, the Group required the Legal and Compliance Department to conduct a quarterly audit on anti-money laundering and assist front-line colleagues and managers to reduce compliance risks in accordance with the provisions of the "Measures on Quarterly Compliance Audit for Anti-Money Laundering (《反洗錢季度合規審計辦法》)" during the Reporting Period.

We regularly provide employees with compulsory anti-money laundering trainings, with the aim of enhancing their knowledge and capabilities in fighting against money laundering and terrorist financing activities. During the Reporting Period, the Group organised anti-money laundering trainings, the content of which was tailor-made according to the nature of employees' work, consisting of prevailing legal and regulatory requirements, in-house policies and case sharing, with an aim to consolidating employees' knowledge in fighting against money laundering and terrorist financing.

Anti-corruption and Anti-bribery

The Group believes that the core values of honesty, integrity and fairness are critical to us and strives to achieve the utmost. It has taken a zero tolerance attitude toward any corruption, bribery, extortion, fraud and other dishonest acts. During the Reporting Period, we regulated the corruption and bribery acts of related personnel of the Group in accordance with the relevant regulations of the Compliance Manual. The Compliance Manual also requires employees or licensed representatives to strictly comply with the Code of Conduct for Persons Licensed by or Registered with the SFC, the Corporate Finance Advisor Code of Conduct, the Fund Manager Code of Conduct and the SFO, and perform their duties strictly and uphold professional integrity. Moreover, we clearly specified the approval process and monitoring measures regarding offering and receiving gifts and listed the "prohibited gift items". Whether it is giving or receiving any gift, employees shall report such situation to the responsible person in their departments for central recording and seek approval from both the corresponding leader and head in charge of finance (if applicable). We clearly prohibit employees from engaging in any form of corruption or bribery, such as giving or receiving cash and expensive gifts. In accordance with the "Measures on Annual Compliance Audit for the Prevention of Bribery Code (《防止賄賂守則年度合規審計辦法》)" formulated by the Group, the Legal and Compliance Department conducts an annual anti-bribery compliance review on all departments (including obtaining and performing spot checks on gift offering records of the departments) to ensure that they comply with the gift offering and receiving procedures of the Group.

Meanwhile, we are committed to maintaining the highest standards of openness, uprightness and accountability, and encourage our employees and third parties that have business relationships with us to report orally or in writing any misconduct in relation to the Group's business according to the reporting and confidentiality procedures as set out in the Whistleblowing Policy. The competent department of the Group shall issue oral or written confirmation in relation to any report made by an employee as soon as practicable and in any event within seven working days, and shall keep records for follow-up or tracing of relevant reports. In addition, any third party may report any existing or potential misconduct, fraud or violation to our Legal and Compliance Department upon detection, which will be referred to the Internal Audit Department for recording. Investigation results may be reported to the highest management and regulatory authorities depending on the severity of the reported behaviour. Besides, we also updated content related to employee whistleblowing and anonymous reporting in the Whistleblowing Policy during the Reporting Period.

Actions were taken to launch various integrity education and anti-corruption training programmes, in a bid to raise employees' awareness of integrity. During the Reporting Period, we conducted a total of eight business ethics and anti-corruption training sessions, including induction training, joint training with the ICAC and annual training sessions. 100% and 98% of the Group's directors and employees took part in anti-corruption training sessions respectively, and the training hours completed by directors and employees totalled 55.5 hours and 2,518 hours respectively. During the Reporting Period, the Group strictly complied with the Prevention of Bribery Ordinance and did not receive any lawsuits regarding corruption.

Cybersecurity and Client Privacy

The Group is dedicated to protecting privacy of clients, in an effort to strengthen the protection of the personal data of clients. We firmly believe that maintaining cybersecurity is crucial to ensuring the security of clients' personal data. So, we regularly conduct information security management assessments. During the Reporting Period, the Group formulated the Technical Specifications for Information System Security and Management Measures for Information System Data Security to set strict standards for data security, collection, storage, transmission, use, exchange and destruction, in a bid to improve the Group's data security management.

The Group has formulated the Information Security Policy in accordance with SFC's Guidelines for Reducing and Mitigating Hacking Risks Associated with Internet Trading to provide clear guidelines on identifying and responding to cybersecurity risks by focusing on three major information security principles of confidentiality, completeness and accessibility. All system account openings and permissions were approved on the principles of "need to know and least privilege". In addition, the Information Technology Department continuously conducts network security awareness training sessions and tests among all new employees, so as to ensure that all employees master necessary knowledge on network security, in an effort to safeguard our business interests and the personal data of clients and to protect the network ecological environment.

We strive to fully safeguard clients' legitimate rights and interests when collecting and using their personal information. During the Reporting Period, the Group strictly complied with the Personal Data (Privacy) Ordinance and informed the clients about the purpose for personal information collection, scope of use permitted and scope of disclosure of clients' personal information, so as to ensure that the clients are aware of and agree on the scope for using their personal information. We also encrypted data while collecting and transferring it to ensure data security. In order to further protect trade secrets and privacy of the clients, the Information Security Policy also states that confidential and sensitive data (information obtained from clients, corporate members, organisations or business partners) must be:

- used only for the specified purpose for which it was collected;
- kept for the period specified under the laws and regulations or the period in respect of the main purpose;
- kept confidential and must not be divulged without authorisation.

A strict confidentiality system has been established to protect clients' personal data. The measures we have taken include: establishment of access rights controls and data storage and access monitoring mechanisms, establishment of the Chinese wall policies for separate management of confidential client information by each department, and prohibition on copying any client information to personal devices or using personal computers to process client information by employees, in an effort to strictly limit the risk of client data divulgence. Upon occurrence of confidential data divulgence, we will promptly develop and implement remedial measures in response to the existing circumstances, and make every effort to safeguard the rights and interest of the clients.

Respecting Intellectual Property Rights

The Group respects intellectual property rights. In order to regulate and strengthen the management and application of our intellectual property rights, according to the Regulations on Software Licenses and Copyrights in the Group's Information Security Policy, all software must not be installed on the Group's computers until approved by the department head and the Information Technology Department and all software installed by employees must have a genuine computer software license. Moreover, all licensed software is managed by the Information Technology Department, and all employees are prohibited from unpermitted use of and installing software for individual purposes.

Meanwhile, we register and update our own trademarks and domain names in Mainland China and Hong Kong in a timely manner. Currently, we have 10 registered domain names. In the future, we will continue to enhance the construction of and procedural systems for intellectual property management, and effectively promote the development of intellectual property management.

Maintaining Good Communication with Shareholders

BOCOM International is China's first securities company within a banking group which is listed in Hong Kong. The Board and management of the Group have always attached great importance to maintaining close communication and exchanges with Shareholders, investors and the capital market, and are committed to creating long-term and stable returns for Shareholders and investors. We have formulated the Shareholder Communication Policy and established communication strategies, such as shareholder enquiries, corporate communications, company websites, general meetings of shareholders and investment market communications, so as to ensure that Shareholders and investors have timely and equal access to relevant information, including financial performance, strategic objectives and plans, and major developments. This policy allows Shareholders to exercise their due rights and encourages Shareholders and investors to actively participate in corporate affairs. We regard good information disclosure as one of the important channels to safeguard the rights and interests of investors and improve the transparency of communication between the Company and investors, and actively and fully fulfill our responsibilities and obligations in information disclosure as a listed company. In the future, we will persist in strictly abiding by relevant laws and regulations, continuously strengthen and promote good communication between the Company and Shareholders, investors and the capital market, and further review the Shareholder Communication Policy and its effectiveness to enhance the Group's good reputation in the capital market.

Optimisation of Financial Services

The Group focuses on building long-term relationships with clients under the client-based principle. It is committed to offering quality services for clients to bring into play our core advantages. With the deep integration of artificial intelligence, big data and other information technologies with financial services, we keep accelerating digital transformation and have devoted considerable resources to iteratively update our digital and intelligent services, including online global trading platform, data management, cybersecurity and market monitoring system, so as to meet the diversified needs of clients and achieve efficient client management and precision marketing. Facing the challenges of the COVID-19 pandemic, the Group's high-calibre management team, with the assistance of modern technology, offers high-quality services to our clients by providing remote services and arranging online meetings and other means.

Under the backdrop of digital and intelligent transformation, we constantly seek new online cooperation models, such service application software as "BOCOMI Services App" and business intelligence report, with a view to optimising online service level to seize market opportunities. During the Reporting Period, we have added the "EDDA" function, so as to optimise clients' experience associated with diversified digital platforms and smart services. Clients can make deposits without waiting for approval during trading hours if they log in to the "BOCOM International Securities Trade Express System", choose "EDDA", and connect their registered banks.

While actively improving financial services, we carefully listen to our clients' opinions and ideas and keep improving our service quality and level accordingly so as to maintain the Group's competitiveness. To this end, we have established a standardised client complaint handling process, providing clients with various channels for enquiries and complaints. Clients may contact our client service centre via various means including phone calls, facsimiles and emails, which will ensure that clients' oral and written complaints are dealt with in a timely and appropriate manner. The head of a department who is informed of a complaint by an employee will investigate the relevant matters accordingly. The Legal and Compliance Department will also further review and investigate the specific complaints and respond to the clients in a timely manner. In addition, we updated the Compliance Manual during the Reporting Period, which more clearly states that all complaints should be reported to the Legal and Compliance Department and the head of a department involved in a complaint and a complaint involving regulatory issues should be reported to the relevant management. In addition, the Compliance Manual also stipulates that if the complaint raised by the complainant is not remedied in a timely manner, the employee concerned shall inform the complainant of the right to transfer the complaint to the Financial Dispute Resolution Centre or refer the relevant dispute to a mediation centre.

During the Reporting Period, we received four complaints from clients concerning the quality of our services. We followed up and handled the complaints according to client complaint handling procedures set out in the Compliance Manual. All the individual complaints have been resolved and closed, so we achieved a 100% complaint resolution rate during the Reporting Period.

Green Finance

In order to enhance the sustainability and competitiveness of our business model, the Group participates in green finance through responsible investment, green finance investment, and issuance of green bonds by making good use of its business nature to capitalise on market demands and trends.

Responsible Investment

The Group actively implements the concept of responsible investment, integrates it into various businesses, and gradually builds a governance system for responsible investment. The Group sets up the Investment Committee as the body to review and approve investments concerning the Company's proprietary business. The Investment Committee exercises the approving and decision-making power within the scope authorised by the Board to the Chief Executive Officer in accordance with the BOCOM International Investment Committee Working System.

Adopting a negative screening strategy, we give priority to green environmental protection projects and combine green investment with sustainable development needs, so as to facilitate the development of green industries and promote our principle of sustainable development.

We have updated BOCOM International's Measures for the Administration of Direct Investment in order to effectively manage the direct investment business. The Measures require business teams to indicate whether ESG factors are included in the evaluation of project investments (including whether the business model adopted by a target company is in line with the national policy direction such as green development and low-carbon circulation) and to determine whether projects are part of the green low-carbon industry. For the application of direct investment, the project team shall complete the screening according to the negative list to ensure that all investment projects conform to the national policies and do not fall into the restricted or eliminated industries specified in the guidance catalogue, such as industries involving toxic and harmful, and high-energy-consumption processes.

We formulated the Measures for the Administration of Securities Investment for investment in the secondary market, which clearly stipulates that we shall eliminate projects involving high pollution, high energy consumption, military, pornography, gambling and other industries. Among investment projects with the same return rate, we give priority to green projects. In addition, in the post-investment management stage, we keep close attention over counterparties for any negative media reports. Upon occurrence of an event on the part of a counterparty with a significant negative social impact, we will issue a risk alert to the front office business department and procure the business department to adopt an appropriate response strategy.

Green Finance Investment and Green Bonds

During the Reporting Period, the Group prepared the Credit and Risk Policy Implementation Rules, which emphasises the need to implement the concept of green finance, support green development centred on carbon peak and carbon neutrality, and explore high-quality green financial products and services. During the Reporting Period, we secured nine new equity investment projects related to the green finance industry, accounting for 41% of the new equity investments made this year.

As for green bonds, during the Reporting Period, we assisted issuers to complete the issuance of nine green bonds and raised US\$2.66 billion in total, as a response to the international capital market's attention to green finance and an effort to guide and encourage more private capital to invest in green industries, which fully demonstrates our determination to support the development of green economy.

Responsible Marketing and Advertising

We operate with honesty at all times to ensure that all information provided about external communications and advertising is clear, transparent, true, fair, accurate, and correct. The Group strictly abides by the laws and regulations applicable to the Group such as the SFO, and prohibits illegal advertising and promotion for any product that is not authorised by the SFC. The Compliance Manual of the Group sets out the code of conduct in relation to promotion materials and engaging in advertising and promotion activities. If advertising and promotion activities involve new media platforms, relevant content shall be balanced without false, groundless, misleading or fraudulent information or discriminatory or indecent language. We should also ensure that advertising and promotion materials include applicable legal and regulatory disclosure statement(s) or appropriate warning statement(s).

Sustainable Supply Chain Management

The Group is committed to extending sustainability across the entire supply chain as it believes that sustainable supplier management is the cornerstone of maintaining its service quality.

During the Reporting Period, the Group has formulated the Regulations on the Purchase and Management of Fixed Asset, which establish fair and transparent codes for suppliers' selection and management to minimise environmental and social risks in the supply chains. The Regulations state that procurement should be made based on the principles of legal and regulatory compliance, openness and transparency, and competitive effectiveness, and priority should be given to energy-saving and eco-friendly products under the same conditions. Besides, for procurement procedures with major expenditure, for example, suppliers for renovation works, we select suppliers through a stringent selection process with reference to the suppliers recognised by the BOCOM Group, in an attempt to avoid suppliers with a negative track record and reputation in fulfilling their environmental and social responsibilities. Moreover, we also conduct evaluation and screening of suppliers selected by us. In addition to taking into account the quality and cost of services and products, efficiency and compliance of suppliers, we also gradually take environmental factors into consideration, and evaluate their performance in environmental and social responsibilities by understanding the source, composition and environmental impact of our suppliers' materials. Suppliers are encouraged to provide eco-friendly and secure products and services. Moreover, the Administration Department inspects suppliers' services, such as observing whether a supplier meets occupational health standards in the delivery of services, in a bid to ensure that suppliers operate compliantly and meet our social and environmental requirements. During the Reporting Period, we engaged 50 suppliers from Hong Kong, all of whom were selected in strict accordance with our standards.²

At the same time, we actively integrate the concept of sustainable development into the daily management of suppliers and implement "green procurement". In the process of purchasing office supplies, the Administration Department prioritises the purchase of office supplies that are made of renewable materials and environmentally certified, and avoids disposable items as much as possible, such as Forest Stewardship Council(FSC)-certified paper bag, eco-friendly photocopier, sustainability-certified paper, reusable tableware, electrical appliances with energy-saving labels and energy-saving lamps, and smart automatic water dispensers using eco-friendly refrigerant R-134A. We also encourage suppliers to provide high-quality environmentally-friendly office supplies, so as to further reduce the Group's impact on the environment.

² The number of suppliers stated above covers suppliers for printing paper, renovation projects, furniture, electrical appliances, anti-epidemic supplies as well as cleaning and hygiene services, currently excluding providers for transportation and freight services and gardening services.

TAKING CARE OF EMPLOYEES AND NURTURING TALENTS

The Group has been paying great attention to talent management and strives to be “people-oriented” and create a corporate culture and working environment that values physical and mental health and helps employees develop their strengths. We pool various resources to recruit and cultivate outstanding talents and build a competitive elite team, and spare no effort to combine the self-worth of our employees with the development of the Group.

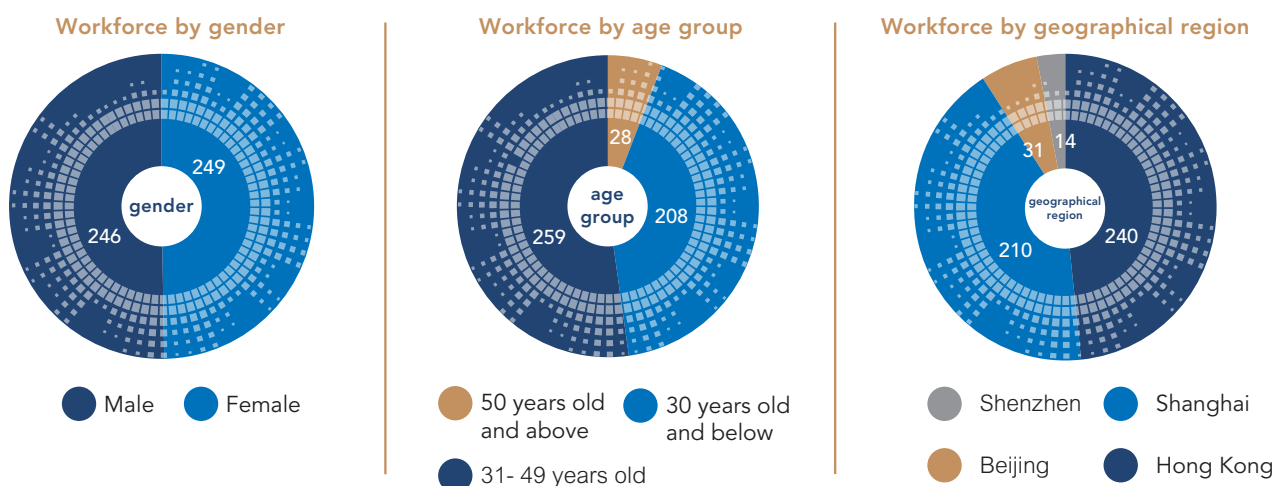
During the Reporting Period, the Group has strictly complied with relevant laws and regulations in Hong Kong and Mainland China, including but not limited to the Employment Ordinance, the Employees’ Compensation Ordinance, the Minimum Wage Ordinance, the Mandatory Provident Fund Schemes Ordinance, the PRC Labour Law, and the PRC Labour Contract Law. To fully protect the legitimate rights and interests of the Group’s employees, its Human Resources Department has developed the Human Resources Management System, which aims to regulate matters including recruitment and dismissal, promotion and training, compensation and benefits as well as working hours and holiday arrangements, and effectively implement human resources management.

Employment Management

Before hiring new employees, we will investigate employees’ personal information, confirm that employees meet the statutory working age, and include an annex named “Personal Information Collection Statement”, in a bid to avoid child labour. In addition, if any false information or discrepancies are found, we will ask the prospective employee to provide a reasonable explanation. If there is no reasonable explanation, we will revoke or cancel the employment in accordance with the “reasons for termination of employment contract” provided for in the Employment Ordinance. Meanwhile, we enter into employment contracts with employees based on the principle of equality, and clearly specify duties, working hours, rest days and holidays in the Human Resources Management System. Moreover, any forms of forced labour are prohibited.

The above system contains provisions on standardised resignation and procedures, with which we and employees shall follow the procedures to protect the rights and interests of both parties. The notice period for resignation is stipulated in the employment contract, and in case either party fails to give prior notice as required, the other party shall be indemnified with payment in lieu of such notice. Employees are also required to sign the “Final Salary Confirmation (最後薪金同意書)” before leaving the Group, so as to ensure that they are aware of the amount of post-employment pay and receive reasonable amount of post-employment pay. The Human Resources Department of the Group will also provide a certificate of employment to the resigned regular employees.

As at the end of the Reporting Period, the Group had a total of 495 employees who are all full-time employees. The workforce³ and turnover rate⁴ by gender, age group and geographical region are as follows:



Employee turnover rate ⁴	
Employee classification	2022
By gender	
Male	27%
Female	24%
By age group	
30 years old and below	28%
31 to 49 years old	26%
50 years old and above	7%
By geographical region	
Hong Kong	30%
Shanghai	24%
Beijing	13%
Shenzhen	7%

³ All statistics in relation to workforce of the Group are as of 31 December 2022.

⁴ The employee turnover rate is calculated as: the number of employees who left/the total number of employees in the category*100%.



Corporate Social Responsibility Report

Employee Diversity and Equal Opportunities

The Group is committed to promoting equal opportunities, eliminating all forms of discrimination and creating an equal, open and diverse working environment to ensure fair and open recruitment, promotion opportunities and benefits of employees. During the Reporting Period, we have strictly complied with the Sex Discrimination Ordinance, the Disability Discrimination Ordinance, the Family Status Discrimination Ordinance and the Race Discrimination Ordinance in Hong Kong. We strove to ensure equal opportunities for all employees regardless of gender, health, family status and race. During staff recruitment, we adopt uniform selection criteria and consider relevant factors such as candidates' qualifications, work experience and skills, and job requirements. In the meantime, we have a sound performance appraisal system, which emphasises on-the-job performance, skills and future job requirements under the principle of "fairness and objectivity". Factors such as gender, family status, marital status, pregnancy or disability shall not be involved in the process of promotion, so as to protect employees' rights to equal opportunities.

Employee Benefits and Welfare

The Group firmly believes that a competitive benefit and welfare system for employees is the key to attracting and retaining talents. In accordance with the existing Human Resources Management System, department heads can implement flexible working hours for individual staff based on the special factors including nature of work, scheduling and staffing in different positions. During the Reporting Period, we have strictly complied with the statutory rest day requirements of the place of operation, and do not encourage and never force employees to work overtime. In the event of special circumstances, employees will be allowed to take another rest day.

We constantly review the latest employment regulations and market conditions, and update and improve relevant systems in a timely manner to maintain the competitiveness of the Group and maintain our elite team. Apart from statutory holidays and benefits including public holidays, annual leave, statutory paid sick leave, maternity leave and paternity leave, and Mandatory Provident Fund schemes, we also provide additional paid leave, such as birthday leave, wedding leave and funeral leave. During the Reporting Period, we have extended maternity leave to 14 weeks. In addition to the employment injury and medical insurance we purchased for all employees in accordance with the Employees' Compensation Ordinance, we also provided a full range of medical benefits through purchasing group medical insurance for employees' immediate family members. During the Reporting Period, we updated the Regulations on Reimbursement, which adjust the reimbursement guidelines and limits of work-related expenses, such as transportation expenses, overtime meal expenses and travel expenses.

The Group attaches great importance to the physical and mental health of its employees and is committed to creating a rich and diverse working atmosphere. Our Recreation Committee, as the organisation that organises group activities and welfare initiatives for staff, hopes to promote exchanges among staff from different departments to enhance cohesion and foster their sense of belonging to the Group. In order to enrich the lives of employees, during the Reporting Period, we organised the "Historical Trail of Hong Kong Revolution" visit, a visit to the Hong Kong Palace Museum and "The Community Chest New Territories Walk for Millions 2022 — Cross Bay Link in Tseung Kwan O" and other activities for all employees to sign up for voluntarily.

"Historical Trail of Hong Kong Revolution" visit





Corporate Social Responsibility Report

Employee Health and Safety

The Group cares for the safety and physical and mental wellbeing of employees. As such, we strive to build a safe, comfortable work environment that allows employees to focus on their work. During the Reporting Period, we have strictly complied with the Occupational Safety and Health Ordinance in Hong Kong and the Law on the Prevention and Control of Occupational Diseases of the PRC in Mainland China. We also stipulated in the Human Resources Management System that, labour insurance, group life insurance, personal accident insurance and business travel insurance are to be purchased for our employees to ensure the occupational health and safety of our employees to the largest possible extent. Moreover, we offer different types of annual medical examination reimbursement plans according to employees' needs and equip our employees with ergonomic office facilities, and conduct periodic inspections on fire safety devices at the office premises, with an aim to reducing the risks of occupational hazards and fire accidents to our employees while they are on duty. We also periodically disinfect and disinfest our offices to maintain a clean, sanitary work environment.

We keep following up with policies related to occupational health and safety, and our Human Resources Department monitors and updates the Group's management systems in due course. The Group has established corresponding work arrangements and contingency measures against extreme weather events such as typhoons and rainstorms to ensure the safety of its employees at the workplace and during their commute time. Fire safety guidelines are posted on each floor to help employees understand fire emergency arrangements and ensure their familiarity with escape routes, so as to enhance their safety awareness. The Group did not have any work-related injuries or fatalities in the past three years.

We also attach great importance to the physical and mental health of the employees, encourage them to develop after-hour hobbies and assist them in maintaining a work-life balance.

Emphasis on Pandemic Prevention and Control Measures

The fifth wave of COVID-19 broke out in Hong Kong at the beginning of 2022. As the pandemic came under control later, the Hong Kong government gradually loosened epidemic prevention measures. In order to safeguard the health and safety of its employees, the Group's leading group for pandemic prevention and control cooperated with each other and performed their respective duties to steadily pull through the COVID-19 crisis.

Adjusting anti-pandemic arrangements in timely response to government mandates

In response to the development of the COVID-19 pandemic, the leading group for pandemic prevention and control made anti-pandemic arrangements to ensure the timely formulation of effective anti-pandemic measures and adjust their intensity. We circulated updated anti-pandemic arrangement notices to employees in a timely manner to ensure their health and safety as well as normal business operation.

Focusing on anti-pandemic matters and ensuring the circulation of pandemic-related information

Various work arrangements were made in different stages of the COVID-19 pandemic, such as telecommuting and working from an alternate location, in a bid to lower the risk of the spread of the COVID-19 pandemic. Furthermore, we required our employees to reduce visits, business meals and onsite meetings if possible. Instead, we held videoconferences or teleconferences. According to the pandemic prevention and control and reporting mechanism, department heads are required to submit a report containing information such as the health conditions of the department members and their families, enabling us to have updated information and adopt appropriate response measures in a timely manner. We also keep relevant personnel on the latest anti-pandemic information on a daily basis to ensure the prompt communication of such information. Besides, in order to ensure the hygiene of our workplace, we regularly arrange disinfection work against bacteria and the novel coronavirus to reduce the risk of cross-infection among employees.

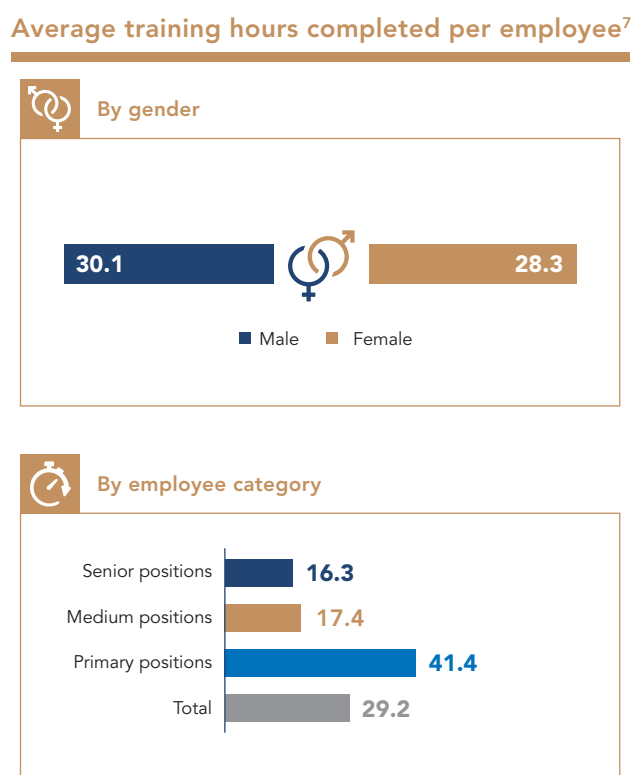
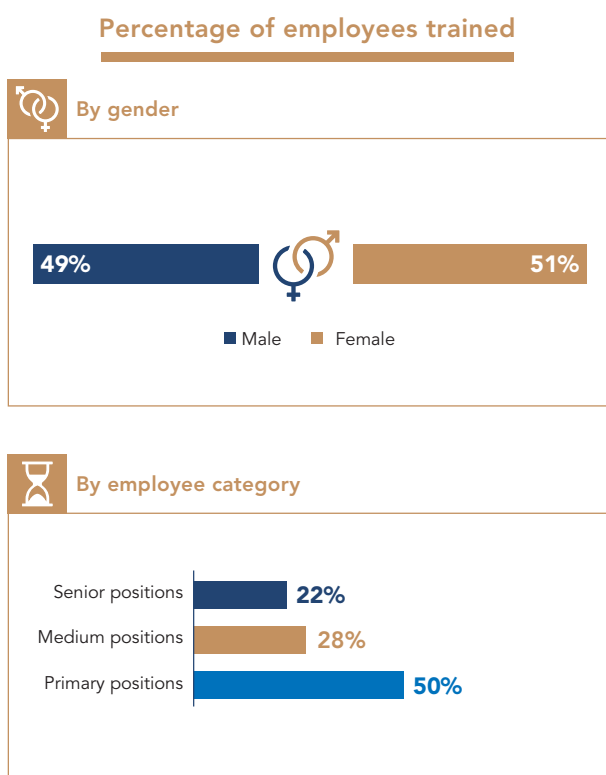
Strengthening hygiene awareness and encouraging COVID-19 vaccination

We continuously provide employees with medical supplies amid the pandemic, including protective masks and hand sanitisers, as well as lunch allowance, transportation expenses and test expense reimbursement, when needed. In order to raise our employees' protection awareness during the COVID-19 pandemic, we advocated the pandemic prevention requirements and distributed correct prevention information to our employees.

Employee Training and Development

The Group, which recognises that the growth of employees is the driving force for the long-term development of the Company's business, provides employees with skills development and training opportunities to improve their competencies and maintain our competitiveness. We actively organised various education and training courses for employees and clarified our specific regulations regarding training coordination and employee training subsidies in the Human Resources Management System in a bid to improve the overall quality of our employees. We organised or invited external professional training institutions to launch various types of programmes and hold subject talks, symposiums and team building activities, etc., in a bid to assist employees in acquiring professional knowledge and skills that meet the needs of the job, support the Group's business development and strategic planning, and cope with the changing economic and business environment. In addition, we also established the Employee Further Studies Sponsorship Scheme to sponsor employees for profession-related courses and exams, so as to encourage them to improve their qualifications according to their individual career plans.

The percentage of employees trained⁵ and the average training hours completed⁶ by gender and employee category are as follows:



⁵ The percentage of employees trained is calculated as: the number of employees trained in the category/the total number of employees trained*100%.

⁶ The average training hours completed is calculated as: the total training hours completed/the total number of employees in the category.

⁷ The employee training statistics listed below do not include the data of employees who left the Company during the Reporting Period.

During the Reporting Period, we organised several orientation trainings for new employees to further new employees' understanding of the Company's corporate culture philosophy, regulatory requirements and management systems and help them adapt to new working environment more promptly. In order to further strengthen employees' professional knowledge, the Research and Development Department held fifteen special training seminars on topics about the investment trends and sustainable development in different industries, including medical devices, new energy vehicles, and technology. We assist employees in gaining an in-depth understanding of the latest industry information and market opportunities and having an accurate picture of the future industry development, which help improve the investment decision-making capability of our employees. Meanwhile, we provided LinkedIn online learning resources to Hong Kong employees this year, so that the employees could seek interest-based learning and give full play to their potential. During the Reporting Period, we also organised cybersecurity awareness trainings for all workforce including new employees conducted in the form of online video, so as to increase their cybersecurity awareness. Considering the rising demand for remote work, we also provided remote work guidance training to increase work flexibility.

CARE FOR THE ENVIRONMENT AND INTEGRATING THE CONCEPT OF SUSTAINABLE DEVELOPMENT INTO THE OPERATION PROCESS

The Group sticks to "green operation" and is committed to integrating the concept of sustainable development into the operation process and fulfilling corporate responsibilities. It strives to reduce negative impacts on the environment and natural resources from operations, and ensure a balance between business development and environmental protection.

Green Office Measures

As a financial institution, the Group mainly carries out its daily operations in office premises. Therefore, the major impacts on the environment are emissions from the consumption of paper, electricity, and water and the use of vehicles, as well as office wastes. In view of this, we have developed the Green Office Tips to promote environmental protection and energy conservation measures at our offices and set a role model to encourage our employees to embrace environmental protection.

Corporate Social Responsibility Report

The Group set targets for air pollutant and greenhouse gas emissions, energy efficiency and waste generation, and took relevant environmental protection measures in 2021. The following are the main environmental objectives and action plans that we implement in the daily office operations as well as their progress:

Objective category	Environmental objectives	Indicators	Action plans	Time to achieve objectives	Progress and Actions in 2022
Air pollutant and greenhouse gas emissions	Encouraging green mobility	Strengthening management of company cars	Recording the fuel consumption of company cars, regularly overhauling them, and gradually replacing them with lower-/zero-emission vehicles	Short-term	The plan is in progress and the measures for the management of company cars have been formulated.
		Reducing carbon emissions from business trips	Cutting unnecessary business trips	Short-term	The plan is in progress. Employees are encouraged to travel less frequently and most business trips have been replaced by videoconferencing/teleconferencing via electronic means.
	Supporting carbon neutrality	Offsetting carbon emissions	Buying carbon credits to offset carbon emissions from operations	Medium-term	The plan is in progress. Enquiries for relevant information have been made to relevant institutions.
Waste generation	Strengthening office waste paper recycling	Increasing office waste paper recycling rate	Improving office waste recycling system, collecting data about the amount of office waste paper recycled, etc.	Short-term	The plan is in progress. Bags for destroying confidential documents have been placed at prominent locations of our office in Central, Hong Kong, and a third-party company has been hired to recycle waste paper at offices and count the amount of the waste paper.

Corporate Social Responsibility Report

Objective category	Environmental objectives	Indicators	Action plans	Time to achieve objectives	Progress and Actions in 2022
	Recycling and reusing office equipment	Recycling office electronic equipment	Developing recycling plans and regularly checking the progress of executing the plans	Short-term	The plan is in progress. Electronic equipment is recycled by a contractor approved by the government to turn the e-waste into resources in a sustainable manner.
Energy use efficiency	Improving energy use efficiency	Cutting office energy consumption	Purchasing appliances with energy labels	Short-term	When proceeding office renovation, energy-saving measures will be considered. Quartz lights in the office area will be gradually replaced by LED lights to reduce energy consumption.
		Conducting energy audits in offices	Formulating annual energy audit plans and working out energy saving measures	Short-term	The plan is yet to be implemented. We will timely advance and review the plan. Besides, we will consult third-party organisations for the related work plan.
All environmental areas	Advocating environmental awareness	Offering training on environmental protection for employees	We added environmental training to orientation training, drew up environmental training/ publicity plans and irregularly organised energy conservation-themed activities.	Short-term	The plan is in progress. Our Recreation Committee irregularly organised environmental protection activities such as tree planting and environmental workshops during the Reporting Period.

Paper management

During the Reporting Period, we advocate paperless offices and promote electronic offices. Employees are encouraged to use electronic methods, such as e-mail and scanning, to circulate and communicate, and store documents electronically to save paper. We were committed to strengthening the recycling of office waste paper, increasing the recycling rate of waste paper, reducing waste generation and promoting a circular economy. We actively improve the office waste recycling system. We advocate double-sided printing and set up a wastebasket next to each photocopier to remind employees to reuse recycled paper or single-sided waste paper, with an aim to reducing paper waste. Statistics on the amount of recycled paper were made to monitor the completion of objectives. During the Reporting Period, we effectively implemented paper management measures, so paper consumption decreased by nearly 64% compared to the same period last year.

Electricity management

The main energy involved in the Group's daily operations is electricity. During the Reporting Period, we reduced office energy consumption to improve energy use efficiency. To develop employee's habit of saving electricity, we circulate the Notice on Safe Use of Electricity to employees to remind them to turn off all unnecessary power sources, such as lights, photocopiers, computers, water dispensers and coffee machines, during lunch time, after office hours and before leaving the meeting room, aiming to avoid unnecessary waste of energy. In addition, we actively adopt electrical appliances with lower power consumption, such as those with grade 1 energy labels, in an effort to improve energy efficiency. During the Reporting Period, we renovated our offices and gradually replaced quartz lights in our Headquarters Office in Central, Hong Kong with LED lights and orderly promoted the use of LED lights as the main lighting fixtures in the Company to reduce energy consumption. In addition, when replacing electrical products is a must, we will preferably purchase products with energy efficiency labels and RoHS compliance to save electricity. During the Reporting Period, we effectively implemented energy use efficiency measures. All LED lights have been replaced in the reception, 901 meeting room and 902 meeting room on the 9th floor of the Office in Central, Hong Kong.

Water management

During the Reporting Period, in order to avoid waste of water resources, we post water-saving notices at appropriate locations to enhance the employees' awareness on water conservation. We provide special cups for guests in the conference room and advise employees to bring their own cups, so as to reduce consumption of bottled water. Due to the business nature, we are not a high water-consuming company. The water used in our office is mainly from the municipal water supply system, and water consumption is managed by the building where we are. So, there is no difficulty in sourcing water and no relevant targets have been set for the time being. During the Reporting Period, as water management measures were effectively implemented, water consumption decreased more than 35% over the same period last year.

Reasonable Use of Vehicles

During the Reporting Period, we encouraged green mobility and were committed to strengthening the management of company cars and reducing carbon emissions from business travel. With fuel consumption recorded, we regularly inspected and repaired company cars to avoid fuel inefficiency caused by aging of vehicle parts, in a bid to ensure that the vehicles maintain good performance and efficient operation. We also gradually switch to greener vehicles to further reduce air pollutant and greenhouse gas emissions. During the Reporting Period, we have replaced a company car with a model that creates fewer emissions. Furthermore, in order to reduce the use of business vehicles for client reception and meeting transfers, employees were encouraged to hold meetings by means of telephone, video conferencing or other communication equipment and pay business visits via public transportation means, so as to mitigate the impact on the environment. In addition, we provide low-carbon driving training for our drivers and require our drivers to make more appropriate arrangement for itineraries to avoid the situation of idling engines and maximise vehicle fuel efficiency, in an effort to reduce air pollution caused by driving the vehicles. In case of necessary business travel, we will try our best to buy economy seats to reduce carbon emissions. During the Reporting Period, although we implemented car use reduction measures, mileage increased as business gradually returned to normal due to the easing of the COVID-19 pandemic and therefore, air pollutant and greenhouse gas emissions from car use increased accordingly.

Besides, we also attach great importance to the impact of other air pollutants on the local environment. Our main sources of air pollutant emissions were mainly from the six company cars over which the Group has operational control in the Hong Kong office areas. During the Reporting Period, we have strictly complied with the Air Pollution Control Ordinance and Motor Vehicle Idling (Fixed Penalty) Ordinance of Hong Kong and managed our sources of air pollutant emissions in accordance with the ordinances. In addition, we have grown green plants at offices to improve air quality.

Hong Kong office areas — air pollutant emissions

Types of air pollutant emissions ⁸	Emissions in 2022	Emissions in 2021	Unit
NOx emissions	3.53	3.17	kg
SOx emissions	0.18	0.14	kg
CO emissions	31.73	28.52	kg
PM2.5 emissions	0.08	0.07	kg

Hong Kong office areas⁹ — resource consumption

Class	Consumption in 2022	Intensity of consumption in 2022	Consumption in 2021	Intensity of consumption in 2021
Fuel consumption (gasoline) ¹⁰	12,349.48 L	2,058.25 L/car	9,559.70 L	1,593.28 L/car
	119,683.33 kWh ¹¹	19,947.22 kWh/car	92,646.55 kWh	15,441.09 kWh/car
Electricity consumption	774,474.00 kWh	3,226.98 kWh/person 165.89 kWh/m ²	843,534.00 kWh	3,514.73 kWh/person 180.68 kWh/m ²
Water consumption ¹²	714.74 tonnes	2.98 tonnes/person	1,106.95 tonnes	4.61 tonnes/person
Total paper consumption	1,801.25 kg	7.51 kg/person	4,962.16 kg	20.68 kg/person
Total energy consumption	894.16 mWh	3.73 mWh/person	936.18 mWh	3.90 mWh/person

⁸ The computation method and relevant emission factors of the air pollutant emissions are based on the EMEP/EEA Air Pollutant Emission Inventory Guidebook - 2016 published by the European Environment Agency.

⁹ The Hong Kong office areas of the Group include the Headquarters Office in Central, Hong Kong, and the Tsim Sha Tsui office, with a total area of 4,668.7 sq. m. They accommodate 240 employees.

¹⁰ Fuel consumption was generated from: six company cars over which the Group has operational control in the Hong Kong office areas during the Reporting Period.

¹¹ Fuel consumption is initially measured in the unit of litre, and is converted to kWh based on the conversion factors as set out in the Energy Statistics Manual published by the International Energy Agency.

¹² As water is supplied by the building, water consumption is calculated based on the data regarding the average water consumption of each floor and average daily water consumption provided by the building management office.

Environmental Education and Publicity

The Group actively promotes environmental awareness among our employees through different channels, and encourages them to develop environmental protection habits. We also develop employees' social responsibility in terms of environmental care. We added environmental training to orientation training, drew up environmental publicity plans and organised energy conservation-themed activities. Meanwhile, employees have been instructed to implement environmental protection measures in office premises, and dedicated personnel are assigned to conduct regular inspections to ensure that employees comply with established environmental requirements while developing good environmental protection habits. In addition, we post energy and resource conservation notices in the offices and provide reusable tableware in staff leisure areas and encourage our employees to avoid using disposable tableware.

Waste Management

During the Reporting Period, the Group has been in strict compliance with the Waste Disposal Ordinance of Hong Kong to avoid spending extra money and time due to the improper disposal of waste. The Group also adopted effective waste management measures to dispose of the hazardous and non-hazardous waste generated from office operations in accordance with relevant regulations. The hazardous waste generated in our office premises mainly includes electronic appliances, fluorescent light tubes, waste batteries and waste toner cartridges. In hope of making the best use of all resources, we recycle hazardous waste as much as possible. We arrange the processing of discarded refrigerators by recyclers to turning the waste into resources in a sustainable manner. In addition, we arrange with suppliers to recycle electrical appliances such as water dispensers and photocopiers. The discarded fluorescent tubes are collected by the building management office which transfers them to a nearby recycling point for reuse. We also arrange for suppliers to collect the used toner cartridges on a regular basis, so as to ensure appropriate treatment of the hazardous waste and avoid environmental pollution. In addition, waste sorting and recycling bins are placed in the office premises for collection of non-hazardous waste such as waste paper, aluminium cans and plastic bottles, which will subsequently be put into the central recycling bins of the office building for collective collection. In active response to the government's policy initiatives, we introduce initiatives in the office premises for waste reduction from the source to reduce waste generated from office operations.

Hong Kong office areas — waste generation

Class	The amount generated in 2022	The intensity of waste generated in 2022	The amount generated in 2021	The intensity of waste generated in 2021
Hazardous waste				
Waste fluorescent light tubes	43 tubes	0.01 tube/m ²	54 tubes	0.01 tube/m ²
Waste toner cartridges	86 cartridges	0.36 cartridge/person	124 cartridges	0.52 cartridge/person
Non-hazardous waste				
Waste paper ¹³	540.38 kg	2.25 kg/person	1,488.65 kg	6.20 kg/person

¹³ Waste paper production was estimated based on 30% of the paper consumption.

Combating Climate Change and Supporting Carbon Neutrality

The Group actively contributes to achieving the goals set out in Hong Kong's Climate Action Plan 2050 as it implements energy-saving and low-carbon measures to reduce greenhouse gas emissions generated from its operation, following the global trend of low-carbon economy. It aims to achieve carbon neutrality in terms of operations in or before 2025. In order to understand and monitor the greenhouse gas emissions from our business operation, we regularly calculate the greenhouse gas emissions of the Hong Kong office areas. Greenhouse gas emissions of the Hong Kong office areas can be divided into direct emissions (Scope 1) and indirect emissions (Scopes 2 and 3). The sources of greenhouse gas emissions under each scope are: fuel used by vehicles (Scope 1), electricity consumption during business operations (Scope 2), and employees' business travel by air and waste paper disposed at landfills (Scope 3).

Hong Kong office areas — greenhouse gas emissions

Scopes of greenhouse gas emissions	Emissions in 2022	Emissions in 2021	Unit
Scope 1 ¹⁴ :	32.96	25.51	tonnes
Scope 2 ¹⁵ :	521.63	570.33	tonnes
Scope 3 ¹⁶ :	16.27	19.32	tonnes
Total greenhouse gas emissions (Scopes 1, 2 & 3)	570.87	615.16	tonnes
Intensity of greenhouse gas emissions (Scopes 1, 2 & 3)	0.12	0.13	tonnes/m ²
	2.38	2.56	tonnes/person

Given our greenhouse gas emissions are mainly generated from electricity consumption in the office and business travels by employees, we have put in place measures to reduce such emissions. We encourage employees to save energy and reduce electricity consumption, and to turn off all lighting and non-essential electrical appliances outside office hours, thereby reducing the greenhouse gas emissions caused by energy consumption. Meanwhile, we implement the practice of "green procurement". Considering the impact on the environment when purchasing office supplies, we give priority to electrical appliances with grade 1 energy labels, with the aim of improving energy efficiency. In addition, we also advocate employees to replace business travels with online means such as phone calls or video conferences to reduce greenhouse gas emissions caused by business travels. During the Reporting Period, we have effectively implemented the above-mentioned measures to save energy and reduce emissions, which cut greenhouse gas emissions.

¹⁴ The computation method and relevant emission factors of greenhouse gas emissions (Scope 1) are based on: the Guidelines to Account for and Report on Greenhouse Gas Emissions and Removals for Buildings (Commercial, Residential or Institutional Purposes) in Hong Kong (2010 Edition) jointly issued by the Electrical and Mechanical Services Department and the Environmental Protection Department.

¹⁵ The computation method and relevant emission factors of greenhouse gas emissions (Scope 2) are based on: the 2021 Sustainability Report by HK Electric Investments Limited and the 2021 Sustainability Report by CLP Power Hong Kong Limited.

¹⁶ The computation method and relevant emission factors of greenhouse gas emissions (Scope 3) are based on: Appendix 2: Reporting Guidance on Environmental KPIs of the Stock Exchange, and the Carbon Emissions Calculator of the International Civil Aviation Organisation (<https://www.icao.int/environmental-protection/CarbonOffset/Pages/default.aspx>).

In addition to the practice of low-carbon operations, we pay attention to the impact of climate change on business operations and proactively identify and respond to potential risks arising from climate change as global extreme weather events caused by climate change have become increasingly serious and frequent. Physical risks, such as extreme weather and changes in rainfall patterns caused by climate change, may endanger the Group's properties, cause financial losses, and directly and indirectly affect the smooth operation of the business. Climate change may also pose different transition risks, including adjustment of operating models to adapt to stricter legal and regulatory measures and changes in market trends. If the Group fails to respond to the market transition in a timely manner, it may lead to asset price changes or deterioration of credit conditions, which will result in financial losses.

The Group formulated the Measures for the Administration of Climate Change-Related Issues, in a bid to effectively address the risks and opportunities associated with climate change. The Measures clearly specifies the duties and responsibilities of the Task Force in relation to climate change management, including identifying physical risks (such as natural disasters) and transitional risks (such as changes in laws and regulations) related to climate change, assessing the impact of climate change issues on corporate operations, and reviewing the applicability of the current management measures. The Measures have set out specific measures for the management of climate change-related issues from the aspects of monitoring, risk management and planning, with an aim to controlling the potential impact of climate change on the Group.



Monitoring:

- Accounting and monitoring of greenhouse gas emissions
- Reviewing and monitoring the impact of climate change on our business operations on a regular basis



Risk Management:

- Identifying and assessing the risks and opportunities brought by climate change
- Working out measures to manage climate change risks



Planning:

- Making contingency plans for extreme weather conditions
- Developing measures to reduce greenhouse gas emissions

To maintain the normal operations of our businesses, we formulated the Measures for the Administration of Business Continuity to address operation disruptions caused by typhoons and other extreme weather conditions, so as to ensure rapid recovery of smooth business operations and strengthen our resilience in combating climate change, thereby reducing operational risks. We also prepared the Measures of BOCOM International for the Management of Climate-related Risks in November 2022 to explain the investment risks caused by climate-related risk factors, clarify relevant management requirements, and the corresponding risk management responsibilities of business units and to integrate climate-related risk factors into the investment risk management framework.

CARING FOR SOCIETY AND STRIVING TO FULFIL SOCIAL RESPONSIBILITY

The Group pays close attention to the sustainable development needs of the community while pursuing its business development, in hope of sharing results of development with our community. We care for vulnerable groups and families in need through diversified ways so as to give back to society. Meanwhile, we proactively joined hands with various charities and organised our employees to participate in a variety of public welfare activities. We have worked with the Community Chest of Hong Kong for many consecutive years by organising employees to participate in “Walk for Millions” to support the communities in need.

On 20 November 2022, the Recreation Committee organised and participated in the fundraising event of “The Community Chest New Territories Walk for Millions 2022 — Cross Bay Link in Tseung Kwan O”, with a total of 30 employee participants, through which employees donated HK\$12,200 in total. All the donations, without deducting any administrative expenses, raised from the event went to 24 member organisations that provide family and child welfare services to help local families in need.

Participation in “The Community Chest Walk for Millions”



During the COVID-19 pandemic, given the public's strong demand for COVID-19 test kits, we urgently purchased 10,000 sets of rapid test kits from various channels. On 19 February 2022, we delivered the kits to the grassroots community organisations of New Territories, Kowloon, and Hong Kong Island and quickly distributed them free of charge to grassroots families, residents of subdivided houses, elderly living alone, and frontline workers such as those providing elderly care or working in nursing homes, cleaners, and security guards.

Tan Yueheng (right), chairman of BOCOM International, provided anti-epidemic supplies to So Cheung-wing (left), chairman of The Hong Kong Island Federation for further distribution to those in need in the district.



Tan Yueheng (left) provided anti-epidemic supplies to Leung Kui Hoi (right), the chairman of Shamshuipo Kaifong Welfare Association. Leung Kui Hoi said that the provision of anti-epidemic supplies by BOCOM International was a timely assistance. Such supplies were distributed to local grass-root residents immediately on arrival, in particular to those living in subdivided flats and front-line workers.



Tan Yueheng (right) provided anti-epidemic supplies to Yung CHAN (left), the chairman of New Territories Association of Societies (NTAS). Yung CHAN stated that against the backdrop of severe pandemic outbreak in several regions of New Territories, NTAS called upon volunteer groups of local subordinate committees to distribute packages of these anti-epidemic supplies to residents in need in New Territories.



APPENDIX: SEHK GUIDE CONTENT INDEX

Mandatory disclosure rules		
	Description	Relevant Chapters/ Remarks
Governance Structure	<p>A statement from the board containing the following elements:</p> <ul style="list-style-type: none"> (i) a disclosure of the board's oversight of ESG issues; (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 (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. 	Sustainable Development Governance
Reporting Principles	<p>A description of, or an explanation on, the application of the reporting principles of materiality, quantitative, and consistency in the preparation of the ESG report.</p> <p>Materiality: The ESG report shall disclose: (i) the process to identify and the criteria for the selection of material ESG factors; and (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).</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>	Basis of Preparation
Reporting Boundary	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.	Scope of Report



"Comply or explain" provisions			
	KPIs	Description	Relevant Chapters/ Remarks
A. Environmental			
A1: Emissions	General Disclosure	<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 relating to air and greenhouse gas emissions, discharges into water and land, and generation of hazardous and non-hazardous waste</p> <p>Notes: Air emissions include NO_x, SO_x, and other pollutants regulated under national laws and regulations. Greenhouse gases include carbon dioxide, methane, nitrous oxide, hydrofluorocarbons, perfluorocarbons and sulphur hexafluoride. Hazardous wastes are those defined by national regulations.</p>	The contents relating to discharges into water and land are not applicable to our principal businesses. The others were disclosed in the chapters headed Combating Climate Change and Supporting Carbon Neutrality, Green Office Measures, and Waste Management
	A1.1	The types of emissions and respective emissions data.	Green Office Measures
	A1.2	Direct (Scope 1) and energy indirect (Scope 2) greenhouse gas emissions (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Combating Climate Change and Supporting Carbon Neutrality
	A1.3	Total hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Waste Management
	A1.4	Total non-hazardous waste produced (in tonnes) and, where appropriate, intensity (e.g. per unit of production volume, per facility).	Waste Management
	A1.5	Description of emission target(s) set and steps taken to achieve them.	Green Office Measures and Combating Climate Change and Supporting Carbon Neutrality
	A1.6	Description of how hazardous and non-hazardous wastes are handled, and a description of reduction target(s) set and steps taken to achieve them.	Green Office Measures and Waste Management

Corporate Social Responsibility Report

"Comply or explain" provisions			
	KPIs	Description	Relevant Chapters/ Remarks
A. Environmental			
A2 : Use of Resources	General Disclosure	Policies on efficient use of resources including energy, water and other raw materials. Notes: Resources can be used for production, storage, transportation, buildings, and electronic equipment.	Green Office Measures
	A2.1	Direct and/or indirect energy consumption by type (e.g. electricity, gas or oil) in total (kWh in '000s) and intensity (e.g. per unit of production volume, per facility).	Green Office Measures
	A2.2	Water consumption in total and intensity (e.g. per unit of production volume, per facility).	Green Office Measures
	A2.3	Description of energy use efficiency target(s) set and steps taken to achieve them.	Green Office Measures
	A2.4	Description of whether there is any issue in sourcing water that is fit for purpose, water efficiency target(s) set and steps taken to achieve them.	Green Office Measures
	A2.5	Total packaging material used for finished products (in tonnes) and, if applicable, with reference to per unit produced.	Not applicable, product manufacturing and packaging are not involved in our principal businesses
A3 : The Environment and Natural Resources	General Disclosure	Policies on minimising the issuer's significant impact on the environment and natural resources.	Green Office Measures
	A3.1	Description of the significant impacts of activities on the environment and natural resources and actions taken to manage them.	Green Office Measures



"Comply or explain" provisions			
	KPIs	Description	Relevant Chapters/ Remarks
A. Environmental			
A4 : Climate Change	General Disclosure	Policies on identification and mitigation of significant climate-related issues which have impacted, and those which may impact, the issuer.	Combating Climate Change and Supporting Carbon Neutrality
	A4.1	Description of the significant climate related issues which have impacted, and those which may impact, the issuer, and the actions taken to manage them.	Combating Climate Change and Supporting Carbon Neutrality
B. Social			
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.	Taking Care of Employees and Nurturing Talents
	B1.1	Total workforce by gender, employment type, age group and geographical region.	Taking Care of Employees and Nurturing Talents
	B1.2	Employee turnover rate by gender, age group and geographical region.	Taking Care of Employees and Nurturing Talents

Corporate Social Responsibility Report

"Comply or explain" provisions			
	KPIs	Description	Relevant Chapters/ Remarks
B. Social			
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.	Employee Health and Safety
	B2.1	Number and rate of work-related fatalities occurred in each of the past three years including the reporting year.	Employee Health and Safety
	B2.2	Lost days due to work injury.	Employee Health and Safety
	B2.3	Description of occupational health and safety measures adopted, how they are implemented and monitored.	Employee Health and Safety
B3 : Development and Training	General Disclosure	Policies on improving employees' knowledge and skills for discharging duties at work. Description of training activities. Notes: Training refers to vocational training and may include internal and external courses paid by the employer.	Employee Training and Development
	B3.1	The percentage of employees trained by gender and employee category (e.g. senior management, middle management).	Employee Training and Development
	B3.2	The average training hours completed per employee by gender and employee category.	Employee Training and Development



"Comply or explain" provisions			
	KPIs	Description	Relevant Chapters/ Remarks
B. Social			
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.	Taking Care of Employees and Nurturing Talents
	B4.1	Description of measures to review employment practices to avoid child and forced labour.	Taking Care of Employees and Nurturing Talents
	B4.2	Description of steps taken to eliminate such practices when discovered.	Taking Care of Employees and Nurturing Talents
			The Group has eliminated all possibilities of child labour and forced labour during recruitment, so no violations will be found.
B5 : Supply Chain Management	General Disclosure	Policies on managing environmental and social risks of the supply chain.	Sustainable Supply Chain Management
	B5.1	Number of suppliers by geographical region.	Sustainable Supply Chain Management
	B5.2	Description of practices relating to engaging suppliers, number of suppliers where the practices are being implemented, how they are implemented and monitored.	Sustainable Supply Chain Management
	B5.3	Description of practices used to identify environmental and social risks along the supply chain, and how they are implemented and monitored.	Sustainable Supply Chain Management

"Comply or explain" provisions			
	KPIs	Description	Relevant Chapters/ Remarks
B. Social			
	B5.4	Description of practices used to promote environmentally preferable products and services when selecting suppliers, and how they are implemented and monitored.	Sustainable Supply Chain Management
B6 : Product Responsibility	General Disclosure	Information on: (a) the policies; and (b) compliance with relevant laws and regulations that have a significant impact on the issuer relating to health and safety, advertising, labelling and privacy matters relating to products and services provided and methods of redress.	The contents relating to product health and safety and labelling are not applicable to our principal businesses. The others were disclosed in the chapters headed Cybersecurity and Client Privacy, Respecting Intellectual Property Rights and Responsible Marketing and Advertising.
	B6.1	Percentage of total products sold or shipped subject to recalls for safety and health reasons.	Not applicable to principal businesses
	B6.2	Number of products and service related complaints received and how they are dealt with.	Optimisation of Financial Services
	B6.3	Description of practices relating to observing and protecting intellectual property rights.	Respecting Intellectual Property Rights
	B6.4	Description of quality assurance process and recall procedures.	Not applicable to principal businesses
	B6.5	Description of consumer data protection and privacy policies, how they are implemented and monitored.	Cybersecurity and Client Privacy



"Comply or explain" provisions			
	KPIs	Description	Relevant Chapters/ Remarks
B. Social			
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.	Anti-Money Laundering and Counter-Terrorist Financing, and Anti-corruption and Anti-bribery
	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.	Anti-corruption and Anti-bribery
	B7.2	Description of preventive measures and whistle-blowing procedures, how they are implemented and monitored.	Anti-corruption and Anti-bribery
	B7.3	Description of anti-corruption training provided to directors and staff.	Anti-Money Laundering and Counter-Terrorist Financing, and Anti-corruption and Anti-bribery
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.	Caring for Society and Striving to Fulfil Social Responsibility
	B8.1	Focus areas of contribution (e.g. education, environmental concerns, labour needs, health, culture, sport).	Caring for Society and Striving to Fulfil Social Responsibility
	B8.2	Resources contributed (e.g. money or time) to the focus area.	Caring for Society and Striving to Fulfil Social Responsibility