



DISCLOSURE ON RISK MANAGEMENT

AIA Group

AIA's climate strategy is core to the identification, assessment and monitoring of climate risks, which are managed within AIA Group Enterprise Risk Management Framework (RMF).

The RMF is built on a 'Three Lines' model. This framework comprises five essential components: Risk Governance, Risk Culture, Risk Strategy and Appetite, Risk Management Process and Risk Reporting, Systems and Tools.

Please refer to AIA Group's [2025 Sustainability Report](#) and [Climate-Related Disclosures Subsection Report](#) for more details.

AIA Investment Management HK Limited ("AIMHK")

At AIMHK, there is a board level framework document which sets out the AIMHK Governance Framework. The AIMHK Governance Framework is the totality, viewed holistically, of all Policies, and Procedures through which mandatory requirements are introduced upon AIMHK and its employees. The Governance Framework would cover three types of mandatory requirements: (1) requirements that arise from its contractual commitments (such as investment management agreements ("IMA") and advisory services agreements with clients); (2) requirements that arise from local and international regulations; and (3) requirements in AIA Group policies and standards that apply to all AIA companies and adopted by AIMHK through the mechanism set out in the AIA Group Corporate Policy Governance Standard and approved for incorporation by reference by AIMHK's CEO.

In relation to the investment governance and control environment, AIMHK adopts AIA Investment Governance Framework (IGF) Standards through its IGF Policies and Procedures. The IGF Policies and Procedures would also cover Reporting (both regular reporting and incident reporting), Investment Resource Review, Annual Certification, Investment Training, Monitoring and Assurance (by AIMHK Compliance & Risk) and Audit (internal and external).

The AIMHK Governance Framework is designed to address the management of risks faced by AIMHK during its business operation. With reference to the AIA Group Risk Landscape Standard, the risks for AIMHK can be broadly divided into Financial Risk and Operational Risk. The collection of components of the AIMHK Governance Framework would address both Financial Risk and Operational Risk, adhering to the salient requirements within the applicable Group-wide Risk Policies and Standards by adopting relevant IGF Standards.

It is through AIMHK Policies that all relevant categories of Risk are addressed. It is also through Policies that Reporting, Monitoring, Assurance, Annual Certification and Training are detailed. Policies relating to areas including ongoing investment review, investment and research processes, ESG, board reporting and investment compliance monitoring and assurance, and investment operational risk and control assessment

contain provisions on identifying, assessing, managing and monitoring climate-related risks. Corresponding Monitoring Procedures implemented according to the IGF, contain relevant monitoring items to be performed on a risk-based approach.

In terms of application, appropriate tools and metrics are adopted which include ESG related data, score card, analysis, together with outcome metrics and process metrics.

June 2026



風險管理的披露

友邦保險

友邦保險的氣候策略對於識別、評估和監察氣候風險至關重要，並透過友邦保險的企業風險管理框架加以管理。

風險管理框架建基於「三道防線」模式，旨在提升應對主要風險的抗逆力，包括營運風險、業務風險、結構性風險、投資風險及保險風險。本框架包括五個重要部份：風險管治、風險文化、風險策略和偏好、風險管理流程及風險匯報、系統和工具。

請參閱友邦保險的[2025年可持續發展報告](#)及[氣候相關披露分節報告](#)獲得更詳細資料。

友邦投資管理香港有限公司（“AIMHK”）

AIMHK 設有一份董事會層面的框架文件，其中載列AIMHK 的管治框架。AIMHK 的管治框架是從整體及全面性角度出發，引入對AIMHK 及其員工的強制性要求。該管治框架涵蓋三類強制性要求：(1) 源於其合約承諾的要求（例如與客戶簽訂的投資管理協議（“IMA”）及顧問服務協議）；(2) 源於本地及國際法規的要求；以及 (3) 源於透過友邦保險的公司政策及標準所載之機制及由AIMHK 行政總裁經核准以引述方式納入，由AIMHK 採納適用於所有友邦公司的友邦保險政策及標準。

在投資治理及控制環境方面，AIMHK 透過其投資管治框架政策及程序，採納了友邦投資治理架構（IGF）標準。該 IGF 政策與程序亦涵蓋報告（包括定期報告及事故報告）、投資資源審查、年度認證、投資培訓、監控與保證（由 AIMHK 合規及風險部門負責）以及審計（內部及外部）。

該管治框架旨在應對AIMHK 在業務營運過程中所面臨的風險的管理。亦參照友邦保險的風險態勢標準，AIMHK 的風險大致可分為財務風險及營運風險。透過採納相關的 IGF 標準遵循適用的集團風險政策及標準中的核心要求，AIMHK 的管治框架的一系列成份將應對財務風險及營運風險之管理。

我們運用AIMHK 政策處理所有相關類別的風險，並詳細列明報告、監控、保證、年度認證及培訓事項。而持續投資審查、投資與研究流程、環境、社會及管治、董事會報告及投資合規監測和保證、投資營運風險及管控評估等領域相關的政策，包含有關識別、評估、管理及監測氣候相關風險的規定。根據IGF實施的相應監控程序則包含利用風險為本方法執行的相關監控項目。

至於應用方面，我們採用適當的工具及指標，包括環境、社會及管治相關數據、記分卡、分析，以及結果指標和過程指標。

2026年 6月