



ENVIRONMENTAL, SOCIAL AND GOVERNANCE REPORT

2025

Pursuing **Truth** • Building **Trust**

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PRESIDENT'S WORDS

Ray Chan,
Founder and President of CBI Group

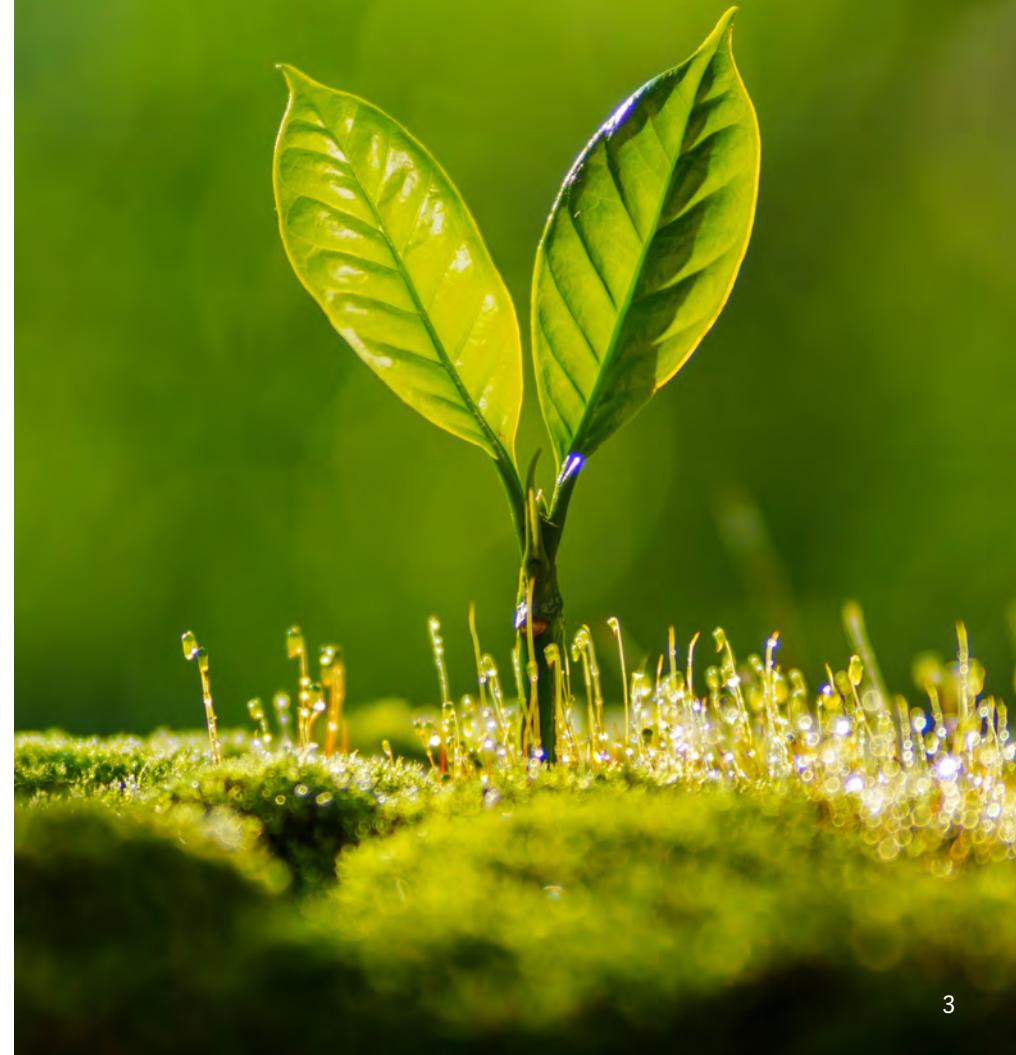


For 2025, 'Building a Better World with ESG' is more than just a theme—it's our daily commitment. We are focused on practical actions that create a real impact, rather than just talking about big goals.

A huge part of our progress comes from the incredible teamwork between our Hong Kong and Penang offices. By joining forces, we've been able to scale up our community work and make our operations much greener across the board.

We want to be known for our actions, not just our words. By staying humble and looking out for one another, we are proving that even small, selfless deeds can add up to a big difference. This progress belongs to all of you. Let's keep working together to build a world we are proud to be a part of.

Building a better world isn't about grand gestures—it's about real deeds. Whether in Hong Kong or Penang, we believe in acting with heart to create a future we can all be proud of.



ABOUT CBI

Incorporated in 1996, Central Business Information Limited (CBI) is a global business information company covering Hong Kong China, Mainland China, and 214 countries and regions with a full range of services. We offer Enhanced Due Diligence, Employment Screening, Business Verification, Business Credit, Asset Search and Site Investigation for different business sectors and industries. Our accurate, comprehensive and up-to-date business intelligence never fails to help clients make the right decision and take the best actions.

At CBI, we are committed to helping our clients construct a safe and impartial business environment with our streamlined yet targeted information.

FOUNDED IN

1996

25+

YEARS OF EXPERTISE

COVERING

214

COUNTRIES
& REGIONS

8

ESTABLISHED OFFICES in
Hong Kong China, Mainland China,
Penang Malaysia & London UK

300+

PROFESSIONALS

3000+

EXISTING CLIENTS



ABOUT THIS REPORT



REPORTING PERIOD

This report covers CBI Hong Kong and CBI Malaysia's ESG accomplishments and dedications from 1 January to 31 December 2025, as well as our ongoing initiatives to enhance our ESG performance.

REPORTING SCOPE

This report encompasses the company's core businesses based in Hong Kong China and Penang Malaysia, namely due diligence, background check and site investigation operated through our local offices.

HIGHLIGHTS AT A GLANCE

COMMUNITY INVESTMENT

Served **1,611** voluntary hours

Equals to **45** hours daily

Served **69** beneficiary organizations

CORPORATE GOVERNANCE

3 key policies have been enhanced, including the policies related to aspects of environmental sustainability and governance.

DIVERSITY, EQUITY AND INCLUSION

6:4 Male to Female staff ratio

Over **47%** of female in leadership

STAFF DEVELOPMENT

19 % of staff was promoted

Provides over **100** hours of training courses

OUR COMMITMENT

At CBI, ESG is more than just a checklist; it's at the heart of how we do business.

We are dedicated to doing our part for the planet, supporting the people we work with, and always being honest and transparent in our operations.

Rather than just following rules, we stay active in our communities and look for real ways to be more inclusive and responsible. To us, true success isn't just about numbers—it's about the actual positive impact we have on the world and the lasting value we create for the people and places we serve.



ENVIRONMENTAL



SOCIAL



GOVERNANCE

SAVE OUR EARTH

ENVIRONMENTAL

Lights Off 1-Hour (Daily)

1



Abandoned Paper Carton Drinks

4



FSC Paper

7



Installed Water Saver

2



Recycling Boxes

5



Beach and Trail Clean Up

8



Save Energy

3



Think Before You Print

6



Enhancing Products and Services (Paperless)

9



INITIATIVES

LIGHTS OFF 1-HOUR (DAILY)

In 2025, we kept up our daily habit of turning the lights off for one hour. It's a simple routine, but it's our way of making energy saving a natural part of our workday. We believe that these small, everyday actions add up to a real difference for the environment. By sticking to this practice, we are showing that being green doesn't have to be complicated—it just takes a bit of consistency from all of us to help protect our planet.



ENERGY CONSERVATION

At CBI, we know that saving energy and water is simply the right thing to do. It's a daily effort that we take seriously to help protect the environment. We've focused on practical steps, like installing water-saving devices across our offices, to make sure we aren't wasting resources. By staying consistent with these small changes, we can reduce our impact on the planet and help keep our local ecosystems healthy. For us, it's about being responsible in our daily operations and doing our part to build a greener future, one step at a time.

UNESCO AREA RESERVATION

We believe in taking care of the places that make our community special. Recently, our CBI Penang volunteers spent time cleaning up the historic streets of the George Town UNESCO zone. By picking up litter and clearing waste, we were able to help maintain the beauty of these famous landmarks. It was rewarding to see an immediate difference in the neighborhood we call home. For us, this wasn't just a one-day project; it was about doing our part to keep our city's history alive and clean for everyone to enjoy.

BEACH CLEANING

We believe in taking direct action to look after our local environment. This year, about 20 of our team members rolled up their sleeves for beach cleanups at Starfish Bay and Lei Yue Mun. Over two three-hour sessions, we collected a total of 72kg of waste from the shoreline. It was hard work, but seeing the immediate difference we made to these coastal areas was worth it. By spending our time this way, we're doing our part to protect the ocean and make sure our beaches stay clean and healthy for everyone to enjoy.

INITIATIVES

REDUCE AND RECYCLE

At CBI, we see recycling and waste reduction as a daily habit, not just a one-off project. A big part of this is our cardboard recycling program, which helps us keep useful materials out of the trash. We also keep up our 'Think Before You Print' reminder to help everyone be more mindful about using paper in the first place. By sticking to these simple, daily routines, we are doing our part to reduce waste and work toward a cleaner, more sustainable future together.

RESOURCE MANAGEMENT

At CBI, we believe that managing our resources wisely is a continuous team effort. We are always looking for practical ways to improve how we work. A great example of this is our decision to stop providing paper carton drinks in the office, which helps us cut down on waste right from the start. We also make sure our corporate gifts use FSC-certified paper, so we know our materials are sourced responsibly. These may seem like small steps, but together they show our commitment to being mindful of the environment in everything we do.

TEMPERATURE MANAGEMENT

To optimize our energy consumption, we implement office air-conditioning management by standardizing room temperatures at 25°C. By standardizing this temperature, we significantly reduce our peak-load electricity demand and lower our annual carbon emissions, turning a simple office policy into a measurable environmental contribution.



INNOVATING WITH ZERO-WASTE PACKAGING (DISSOLVABLE REUSABLE BAG)

BEYOND REUSABLE

This year, we implemented our own customized dissolvable reusable bags, moving beyond conventional non-woven packaging. Designed entirely in-house, these bags not only serve a practical purpose but also carry a powerful message: each features our "Reduce, Reuse, Recycle" ethos, visually reinforcing that we can build a better world through conscious choices. With the ability to dissolve water above 90 degrees Celsius with over 90% of materials biodegrading within 72 days, represent a tangible advancement in our efforts to eliminate plastic waste. This initiative transforms our commitment into tangible action, demonstrating how innovative design can effectively advance a circular economy and inspire sustainable behavior.

**REUSE
REDUCE
RECYCLE**

 Dissolve in 90°C hot / boiling water |  Over 90% of the materials used biodegrade within 72 days |  Durable and always reusable

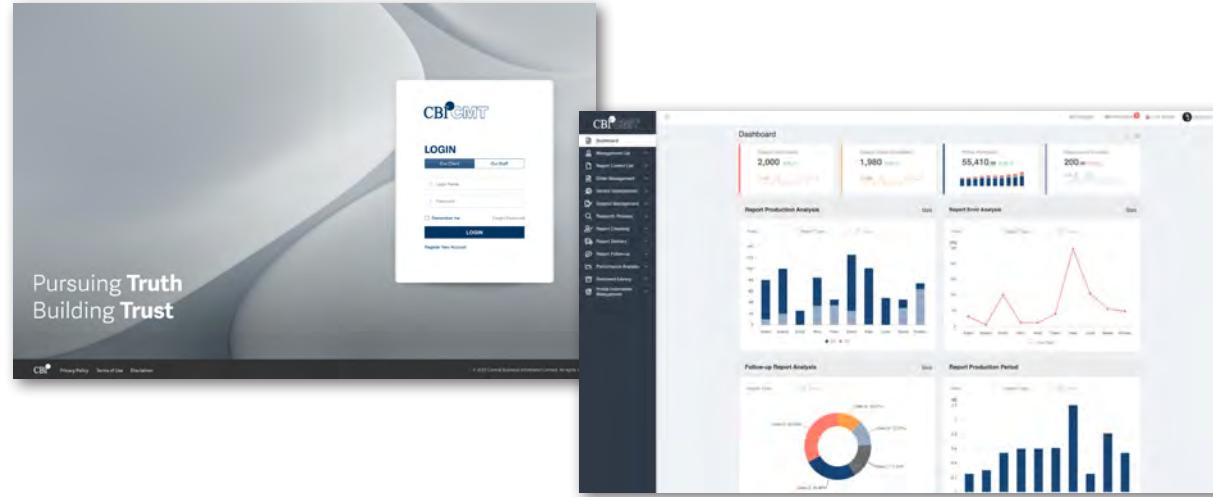


INNOVATING WITH PRODUCTS AND SERVICES (PAPERLESS)

CBI CMT

IMPROVING HOW WE WORK INTERNALLY

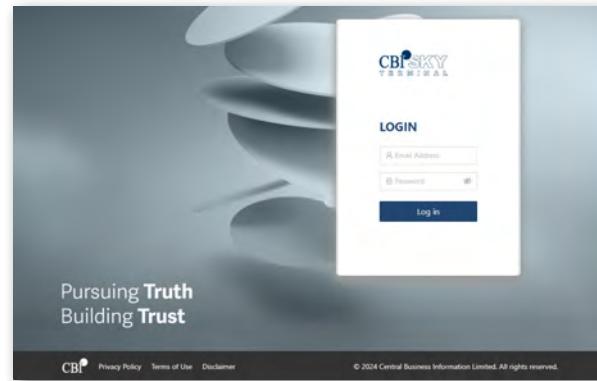
Our teams in Hong Kong and Penang use CBI CMT as a global “digital engine” to manage research and orders. By digitizing order management, report checking, and performance analysis, we have significantly cut down on printed documents and physical filing within our offices. This platform allows our researchers to collaborate across borders in real-time without ever needing to print a page.



CBI SKY

HELPING OUR CLIENTS GO GREEN

To help our clients go green alongside us, we provide CBI SKY, a cloud-based portal for management. Instead of mailing reports or using paper-based records, our clients can access, review, and download everything they need digitally. This not only makes the process faster and more secure but also helps our partners reduce their own paper waste and storage needs.



I CALENDAR AND RED PACKETS PRODUCTION

For our 2025 yearly productions, CBI proudly presented the “Voice of the Ocean” themed calendar, continuing our tradition of crafting meaningful annual collections. This year’s theme highlighted the urgent need to protect our marine ecosystems, serving as a visual reminder of our environmental responsibilities. In our ongoing sustainability efforts, we maintained the use of reusable wooden stands and produced all materials with FSC-certified paper.

CLIENT FEEDBACK

CALENDAR 2025

“CBI’s storytelling and execution created a breathtaking, cohesive product for their brand.”

F&B Company - Ms Lo

“This innovative concept is the most distinctive design we have seen in years”

Commercial Bank - Mr So

“This reusable design reflects our ESG commitment by reducing waste and inspiring nature connection.”

CPA Firm - Ms Cui



For clients and staff who already had wooden stands from previous years, we distributed only the calendar cards, encouraging our community to join us in reducing waste through reuse while honoring both tradition and ecological stewardship.

RED PACKETS 2025

“The red packet unboxing is our most anticipated experience, perfectly blending creativity with our eco-values.”

Medical Industry - Ms Wong



2025 CSR SUMMARY IN NUMBERS

13

SERVICE FORMATS

Blood Donation, Food Recovery, Environmental Protection, Elderly Support, Support for the Underprivileged and Grassroots, Fundraising and Charity Sales, Children and Youth Support, Medical and Health Promotion, Volunteer Service Support, Animal Care, Culture and Heritage Preservation, Community Service, Charity Run

11

SERVICE RECIPIENTS

Elderly, Youth & Students, Grassroots Families & Children, Homeless, Special Educational Needs, Animals, Environment, General Public, Non-Profit Organization, Disaster Victims, Patients & Survivors

1,611

MAN HOURS
CONTRIBUTED

4.5

HOURS
PER DAY

356

EVENTS

367

PARTICIPANTS

69

BENEFICIARY
ORGANIZATIONS

ANNUAL DONATION FROM COMPANY AND STAFF

\$391,437



I CARING FOR THE COMMUNITY

BLOOD DONATION



We regularly organize Blood Donation Days to encourage our employees and the wider community to contribute to this vital, life-saving cause. Each donation serves as a critical lifeline for patients in need, and our team works to raise awareness of the constant demand for blood while providing a supportive environment for all donors. Through these efforts, we aim to empower individuals to see how their participation can make a meaningful difference and strengthen the spirit of compassion within our community.

I CARING FOR THE COMMUNITY

CARE FOR THE ELDERLY



In May, CBI President, Ray Chan, and the Management Committee joined Habitat for Humanity Hong Kong to help renovate a home for an elderly resident. Under the guidance of a professional contractor, the team spent the day scraping away old paint and repainting the ceiling.

While the work was physically tough, seeing the resident's smile in their new, brighter living space made it all worth it. This activity was a great way for our leadership to raise awareness on society issues, specifically the living conditions and needs of the elderly in our community. By getting our hands dirty and working together, we were reminded that even small repairs can make a huge difference in someone's daily life. We are proud to do our part in looking after our neighbors.



I CARING FOR THE COMMUNITY

CHARITY FUNDRAISING



In August, our CBI Penang volunteers dedicated their energy to the Hospice Charity Fun Fair, where we tirelessly set up food and game booths before guiding children through various activities. Despite a sudden downpour, the event was filled with joyful cheers as children played and won prizes. The aim of a hospice charity fun fair is to raise funds and awareness for palliative and hospice care services. Proceeds from the event support organizations in providing compassionate, end-of-life care, including medical, emotional, and practical support for patients and their families, and often go toward specific needs like building new hospice centers or funding the Hospice-at-Home Programme. Through this involvement, we aim to inspire reflection on how collective efforts can create meaningful change, turning community fun into vital funds for those in need.

I CARING FOR THE COMMUNITY

WORKSHOPS WITH THE UNDERPRIVILEGED FAMILIES



I RAISING AWARENESS ON SOCIETY ISSUES

YOUTH EMOTIONAL HEALTH



In February, CBI volunteers participated in the "LEAP into COLOR" charity run organized by the Life Education Activity Program (LEAP), where we joined the community to raise public awareness of the importance of youth emotional health and life education. We were proud to contribute to this meaningful cause as the event's powerful message on supporting our youth's well-being left a lasting impact on us. Through this participation, we aim to inspire reflection on how everyone can play a role in fostering positive emotional health for the younger generation.



I RAISING AWARENESS ON SOCIETY ISSUES

EMPOWER WOMEN AND PROMOTING GENDER EQUALITY



In April & October, our CBI Penang volunteers supported the Women's Centre for Change (WCC) by assisting at their value shop and a dedicated sales event. Our team helped promote pre-loved items, organize stock, and serve customers, contributing to the successful recycling of over 500kg of clothing. The experience left a lasting impression on us, as all proceeds directly fund free counselling, shelter, and legal aid for women and children affected by violence. Through this involvement, we aim to inspire reflection on how everyone can play a role in empowering women, promoting gender equality, and helping to rebuild lives.



I RAISING AWARENESS ON SOCIETY ISSUES

PROMOTE COMMUNITY HEALTH



In July, CBI Penang volunteers participated in a two-day Penang Health Carnival to contribute to our community's wellness. Our team enthusiastically distributed health packs, demonstrated correct First-Aid methods, and led energetic Zumba sessions to get everyone moving. The event also featured a children's coloring competition, which was a big hit with the young participants. Through this involvement, we aim to inspire reflection on how everyone can play a role in promoting community health and fostering positive, active lifestyles for all.



I RAISING AWARENESS AND CONTRIBUTING TO LOCAL COMMUNITIES

SPREADING WARMTH AND FOSTERING INTERGENERATIONAL CONNECTION



OLD FOLK'S HOME VISIT

Peace and Harmony Home

Be the Reason Someone Smiles

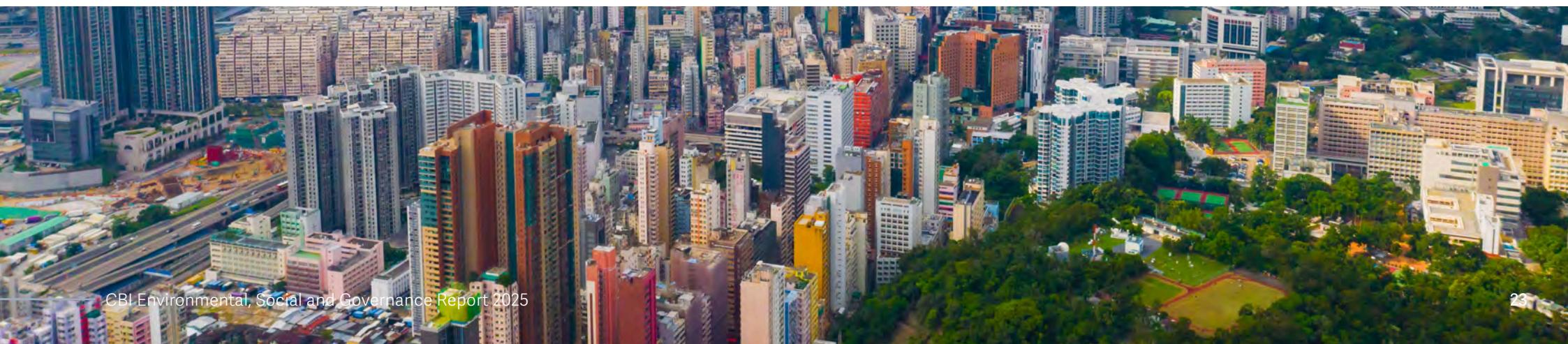


In December, our Penang volunteers stepped away from their desks to bring warmth and companionship to a local old folk's home. The morning was filled with shared laughter as our team spent quality time cooking, singing, and exchanging stories with the residents. To provide practical support, we also donated essential supplies and raised funds to assist with the home's daily operations. Through these simple yet heartfelt actions, we aim to show our commitment to the Penang community and the importance of looking after our neighbors. This visit reflects our belief that building a better world starts with showing up for those around us and making a real difference in their everyday lives.



I BENEFICIARY ORGANIZATIONS

21st Penang Boys' Brigade	Hong Kong Federation of Youth Groups	Northern Malaysia Chinese Medicine Association	Trust Community
Agency for Volunteer Service	Hong Kong Free Methodist Church	Occupy Beach Street	Upper Room Family Life Group
Caritas	Hong Kong Ocean Park Conservation Foundation	Ocean 3C / Plastic Free Seas	Urban Peacemaker
Centaline Charity Fund Dialysis Centre	Hong Kong Red Cross	Oxfam	Volunteer Committee
Children's Heart Foundation	Hong Kong Single Parents Association	Pak Yan Business Dragons	Women's Centre for Change / HK Women's Centre Association
Christian Action	Hong Kong Student Aid Society	Paws Guardian Rescue Shelter	World Vision
Christian Family Service Centre	Hui Yin Seh	Penang Buddhist Association	Wuji Shengmu Penang
Church in Hong Kong	IAPWA Penang	Penang Hospice Society	Yan Chai Hospital
Circle of Hope Foundation	Impact HK	Penang Youth Volunteer	Yan Oi Tong
Crossroads Foundation	InspiringHK Sports Foundation	Protection of Abandoned Animals Foundation	Yau Tsim Mong Care Teams
Feeding Hong Kong	KKM Malaysia	Read-Cycling	Zero Orchestra
Food Grace	Law Ting Pong Secondary School	Ross Positive Picture Book Classroom	
FoodSport	Life Education Activity Programme	Save the Children Hong Kong	
George Town UNESCO World Heritage Site	Lifelong Animal Protection Charity	Seedling Social Enterprise	
Green@East	Love 21 Foundation	Soap Cycling	
Habitat For Humanity Hong Kong	Make-A-Wish Hong Kong	Social Affairs & Recreation Bureau	
HandsOn Hong Kong	Methodist Church / Centre	Sunway Medical Centre Penang	
Haven of Hope	Mission of Love	Swire Properties	
HKBU	Neighbourhood Advice-Action Council	The Salvation Army	
Hong Kong Down Syndrome Association			



I PARTNER'S WORDS - HABITAT FOR HUMANITY

CBI's renewed partnership with Habitat for Humanity Hong Kong reaffirms our shared commitment to creating lasting positive impact in the community.

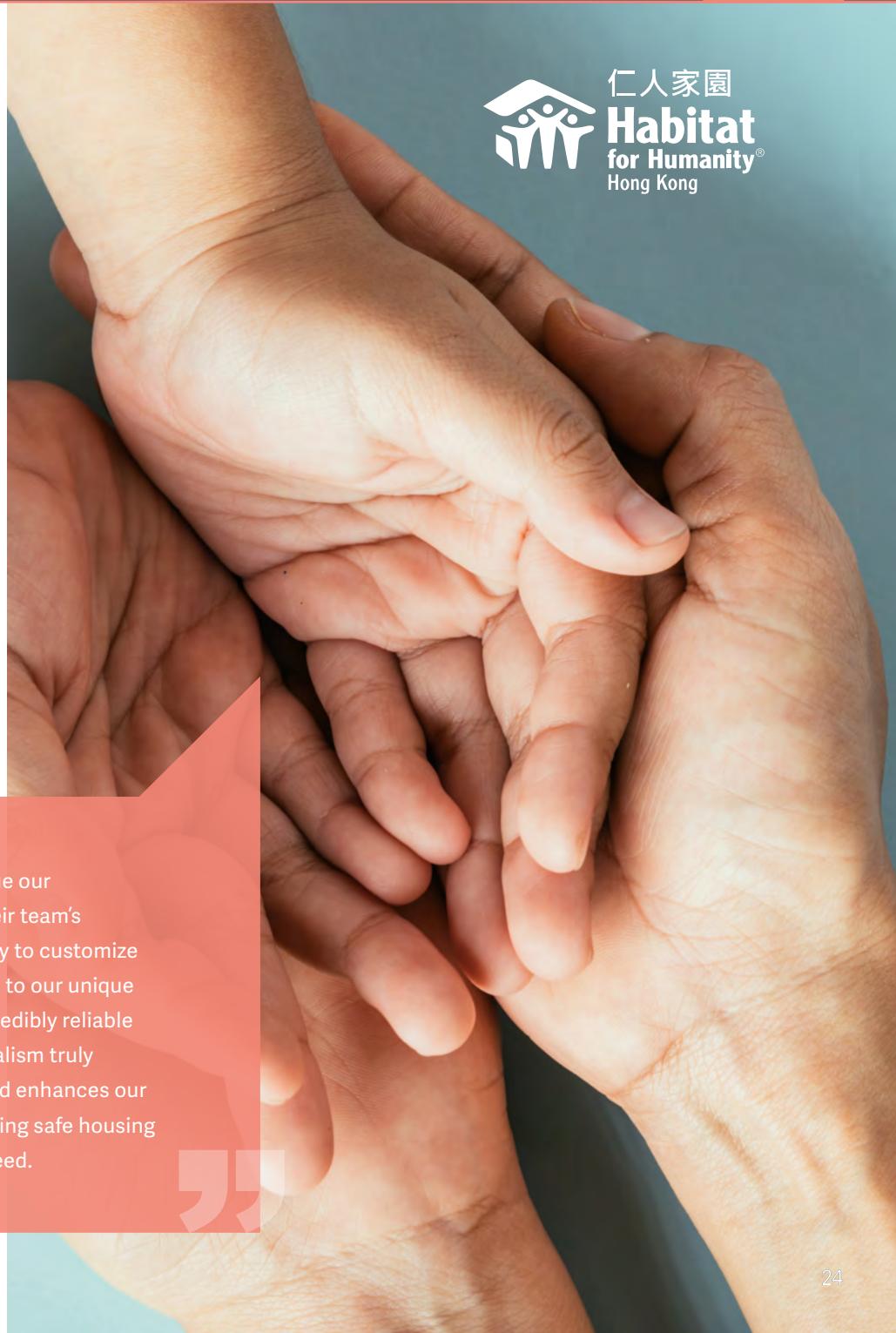
As a trusted partner, CBI provides essential pro-bono due diligence services, including vital background checks that are fundamental to Habitat for Humanity Hong Kong's safeguarding, risk mitigation, and governance efforts. Through this continued collaboration, Habitat for Humanity Hong Kong is empowered to operate with greater security and confidence as they address housing challenges and support families in need across Hong Kong.

In 2025, our joint efforts helped deliver critical housing services, uplift communities, and create meaningful volunteer experiences. Habitat for Humanity Hong Kong expressed heartfelt gratitude for the support that enabled hundreds of families to live in safer, healthier, and more dignified homes, even amid unexpected challenges including the tragic Tai Po fire.

Habitat for Humanity Hong Kong has expressed enthusiasm for renewing our collaboration, highlighting the rewarding nature of our work together and the shared pride in the impact achieved. They specifically acknowledged the value of CBI's reliable and tailored approach, which has been instrumental in helping them maintain a safe environment for all stakeholders while strengthening their governance and compliance processes.

We are thrilled by this continued vote of confidence and proud to support their vital mission through our pro-bono partnership.

We are thrilled to continue our partnership with CBI. Their team's quick response and ability to customize comprehensive solutions to our unique needs make them an incredibly reliable partner. Their professionalism truly makes our lives easier and enhances our ability to focus on delivering safe housing solutions to families in need.



I EMPOWERING OUR PEOPLE - WELLNESS AND FAMILY SUPPORT

HEALTH-CONSCIOUS CULTURE & EMPLOYEE WELL-BEING

In 2025, we took meaningful steps to put our team's health first by hosting a dedicated Wellness Month across our Hong Kong and Malaysia offices. We wanted to move beyond just talking about health and actually give our staff the space to recharge together. From the high energy of our company-wide pickleball event to the quiet moments of our on-site yoga and singing bowl sessions in Hong Kong, our goal was to offer something for everyone. These activities weren't just about relaxation; they were about building a culture where staying active and finding mental balance are part of our everyday life at the office. We believe that when our people feel their best, we all do our best work together.



FAMILY-FRIENDLY WORKPLACE & EMPLOYEE SUPPORT

At CBI, we recognize that our employees have important responsibilities beyond the office. To foster a truly inclusive environment, we provide comprehensive support for staff with childcare and family needs. This includes Family Support Leave and flexible work-from-home arrangements for those facing unique family challenges. Furthermore, we provide a dedicated breastfeeding room to ensure a comfortable and supportive environment for nursing mothers. We believe that by supporting our team's families, we build a more resilient and committed workforce.

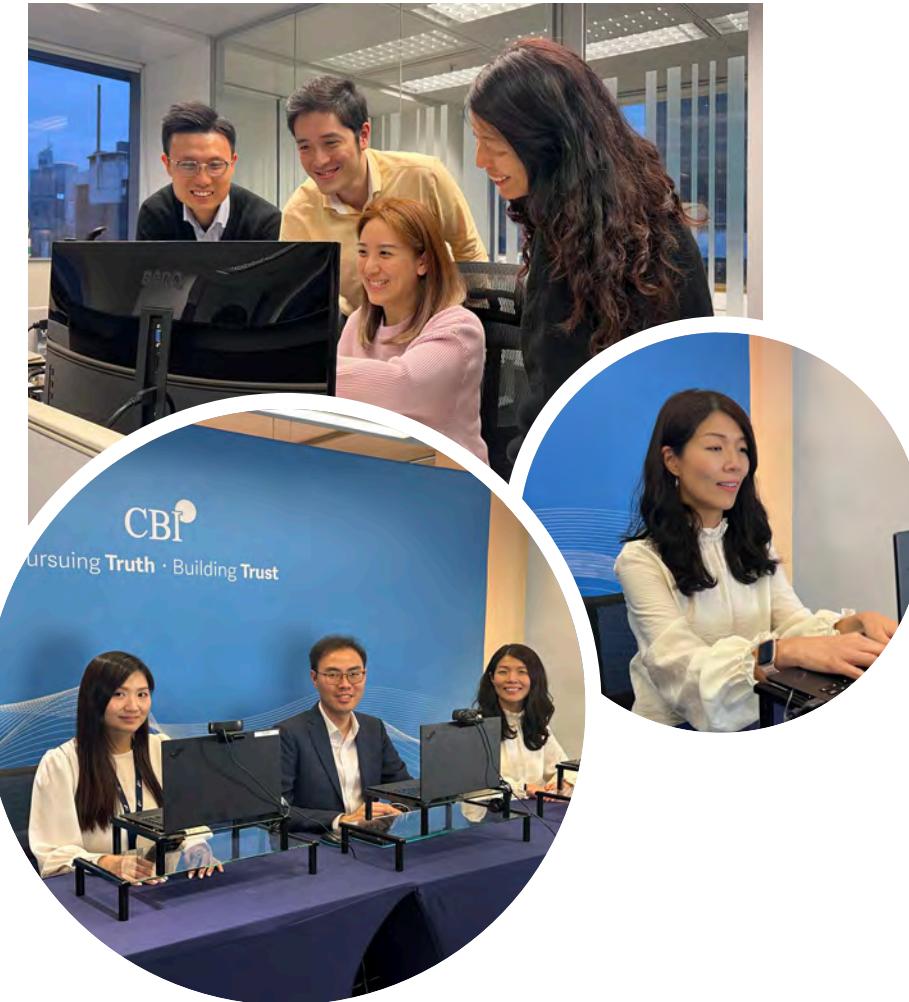
I CULTIVATING AN INCLUSIVE AND GROWTH-ORIENTED WORKPLACE

DIVERSITY, EQUITY AND INCLUSION

At CBI, we believe gender equality is a fundamental part of a modern workplace. We focus on building teams that reflect the communities we serve, currently maintaining a 6:4 female-to-male staff ratio. This commitment to balance is also evident in our leadership, where women hold over 47% of management roles. We achieve this by focusing on talent and merit, ensuring everyone has the same opportunity to succeed. To support our people, we provide practical benefits like flexible work arrangements and medical insurance that covers dependents, recognizing that our team performs best when their professional goals and personal wellbeing are both supported.

STAFF DEVELOPMENT

We are committed to helping our employees grow alongside the company by providing clear paths for career advancement. At CBI, we prioritize internal mobility and invest in the skills our team needs to take the next step in their careers. In 2025, the company provided over 100 hours of training to support continuous learning. This focus on real-world progression led to 19% of our workforce earning promotions within the year. By offering steady internal opportunities and structured support, we ensure our staff can meet their professional ambitions while strengthening our overall team expertise.



SUSTAINABILITY GOVERNANCE STRUCTURE AND OVERSIGHT RESPONSIBILITIES



Management Committee

Ensures that the Company complies with applicable laws, regulations, and industry standards. Assesses opportunities and risks, evaluates potential impacts, and makes informed choices to drive the Company's success.



Sub-Committee

Compliance Committee

Carry out policies and provide guidance to employees, monitor operations to align with compliance standards.

Budget and Audit Committee

Oversee CBI's financial monitoring and internal control processes, to ensure that there are adequate systems in place to fulfill these duties.



Sustainability Drivers

ESG Working Group

Evaluate CBI's sustainability performance and implement strategic measures to enhance long-term corporate value and ESG impact.

GOVERNANCE

These entities work collaboratively to safeguard governance practices and ensure that CBI remains fully compliant with regulatory standards.



I SUSTAINABILITY POLICIES



I STAKEHOLDER ENGAGEMENT

CBI has actively engaged with stakeholders regularly to identify material ESG topics and prioritise ESG initiatives based on stakeholders' needs and expectations. We conduct various communication channels to engage different stakeholders at least quarterly.

STAKEHOLDER ENGAGEMENT PROCESSES



Identify the stakeholders from both internal and external parties



Collect feedbacks from the stakeholders



Document and analyse the results



Communicate and respond to the results



Review the material topics and improve our sustainability performance

COMMUNICATION CHANNELS

MANAGEMENT AND EMPLOYEES

- Face-to-face meetings
- Sharing sessions
- Social media

NON - GOVERNMENTAL ORGANIZATIONS (NGOS)

- Corporate volunteering
- Collaborative projects

CUSTOMERS

- Service hotlines
- Website and social media
- Customer satisfaction survey



I MATERIALITY MATRIX AND RESULT

IDENTIFICATION

CBI has identified a list of material topics through

- gathering opinions collected via our communication channels;
- incorporating the result from megatrend and peer analysis; and
- engaging in discussions with internal stakeholders.

01

PRIORITIZATION

CBI has collected and considered feedbacks from both internal and external stakeholders, focusing on two aspects – financial materiality and impact materiality.

This was achieved through one on-one interviews and an online survey. Based on this feedback, we have developed a revised materiality matrix.

02

VALIDATION

CBI has validated these findings by sharing and discussing the results with our management team, ensuring our approach aligns with our strategic direction and goals.

03



RECOGNITIONS



私隱之友嘉許獎
Privacy-Friendly Awards

Privacy-Friendly Awards 2025 - Gold Award

CBI has been honored with the GOLD AWARD at the Privacy-Friendly Awards 2025 by the Office of the Privacy Commissioner for Personal Data (PCPD). This prestigious recognition reflects our organization's unwavering commitment to data privacy and protection. A heartfelt thank you to all our colleagues who helped uphold the highest standards of privacy excellence.



BOCHK Corporate Low-Carbon Environmental Leadership Award - EcoPartner

CBI is honored to receive the BOCHK Corporate Low-Carbon Environmental Leadership Award - EcoPartner! This recognition reflects our commitment to advancing ESG excellence and driving positive environmental change. Together, we're making strides toward a greener, cleaner future.



Good MPF Employer 2014 - 2025

It is the 11th consecutive years for CBI to be honored as a "Good MPF Employer" and presented with the "e-Contribution Award" and "MPF Support Award".



Caring Company 2016 - 2025

CBI has been awarded Caring Company for 9th consecutive years to acknowledge the company's efforts and contributions for the wellbeing of the communities and the environment.



I COLLEAGUEUS FEEDBACK

Our commitment to ESG is a strategic imperative, moving beyond reporting to embed responsibility into our very core.

We are convinced that protecting our planet, investing in our communities, and leading with integrity is what creates enduring value for all stakeholders.

Company-wide initiatives include reducing paper use, active recycling, water-saving valves, and energy-saving "lights-off" lunch hours—**fostering a culture of conservation and well-being.**

Bobo Hung
Administration Officer - Administration Division

Let's build stronger, kinder communities for future generations by protecting our shared world.

Winnie Chan
Director - International Research Division

Contributing time, resources, and energy builds resilient, supportive communities that benefit everyone, including our organization.

Roy Kwok
Associate Director - Business Performance Division



LOOKING FORWARD

INNOVATION & IMPACT

As we look back on 2025, we are proud of how our teams in both Hong Kong and Penang have worked together to make ESG a natural part of our daily operations. From our eco-friendly office projects to our hands-on volunteer work in both cities, every action is a step toward building a better world with ESG.

Moving forward, we stay focused on working closely with our partners and finding practical ways to help our communities. We want to say a big thank you to everyone in our Hong Kong and Malaysia offices, as well as our partners, for being part of this journey. By staying consistent and working as one team, we look forward to doing even more for our community and the environment in the year ahead.



Together, we will continue to build a more equitable and sustainable future, driven by relentless innovation, genuine compassion, and powerful collaboration.

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