



PROSPER 

Prospera Global Limited

Sustainability Report

FY 2025

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This sustainability report has been reviewed by the Company’s sponsor, Evolve Capital Advisory Private Limited. It has not been examined or approved by the Exchange and the Exchange assumes no responsibility for the contents of this document including the correctness of any statements or opinions made or reports contained in this document.

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About This Report

This is the annual Sustainability Report (the “**Report**”) of Prospera Global Limited (the “**Company**”, or “**PGL**”), and together with its subsidiaries (the “**Group**”, or “**we**”) for the financial year from 1 January 2025 to 31 December 2025 (“**FY2025**”). This Report focuses on areas which are of concern to our stakeholders and covers the Group’s key operations, including PGL Capital Limited (“**PGL Capital**”) situated in Mauritius and the Company’s head office in Singapore. Other entities of the Group, including G4 Station Pte Ltd., Sinjia Properties Pte Ltd. and Sinjia Properties Sdn. Bhd will not be included in the reporting scope as they are deemed immaterial with diminishing or dormant operations.

Reporting Framework

This Report has been prepared in compliance with the requirements of Singapore Exchange Securities Trading Limited (“**SGX-ST**”) Listing Rules 711A and 711B, and Practice Note 7F Sustainability Reporting Guide of the Listing Manual Section B: Rules of Catalist.

This Report is also prepared with reference to the Global Reporting Initiative (“**GRI**”) Standards 2021. The adoption of the internationally recognised GRI Standards provides a comprehensive coverage of sustainability disclosure. By reporting in the global common language on sustainability reporting, the Group is able to present a transparent and comprehensive account of its material matters and the management of their relevant impacts. This ensures a balanced and representative overview of the Group’s sustainability performance.

In FY2025, the Company conducted an assessment in a qualitative basis to identify the risks and opportunities associated with its material sustainability issues and climate change. This Report will disclose risks, opportunities, and other climate-related information, including its Scope 1 and Scope 2 Greenhouse Gas (“**GHG**”) Emissions with the application of the IFRS S2 Climate-related Disclosure standards published by the ISSB, and other primary components of a sustainability report in accordance with the “**Comply or Explain**” provision.

Assurance

While external assurance was not sought for this report, the Group has included the reporting processes in the internal audit cycle and will incorporate them into the risk-based audit plan upon approval by the Audit Committee.

We continue to monitor and address the material Economic, Environmental, Social and Governance (“**EESG**”) factors, and are committed to continually improving our sustainability reporting processes.

We highly value the perspectives of our stakeholders and consider their input essential for driving continuous improvement in our sustainability practices and reporting. Please share your views and suggestions with us at info@prosperaglobal.sg.

This Report is available on the Group’s website at www.prosperaglobal.sg and on the SGXNet at www.sgx.com.

About Us

Headquartered and incorporated in Singapore since 2004, PGL was listed on the Catalist Board of the SGX-ST in 2005. PGL was subsequently listed on the Main Board in 2008 and transferred back to the Catalist Board in 2015.

In FY2025, the Company has incorporated a wholly-owned subsidiary, PGL Capital Limited, in Mauritius. This subsidiary mainly engages in securities trading services via electronic trading platforms, under the Group’s expansion plan diversified into financial and operational support services.

G4 Station Pte. Ltd., a subsidiary of the Company that managed and operated lodging, boarding houses, and a backpacker’s hostel, permanently ceased its hostel operations on 31 July 2025 and has since become a dormant company.

Sinjia Properties Pte Ltd, a wholly owned dormant subsidiary of the Company, submitted an application to the Accounting and Corporate Regulatory Authority for strike-off, which was completed on 1 November 2025.

Another wholly owned dormant subsidiary, Sinjia Properties Sdn Bhd, submitted its strike-off application to the Companies Commission of Malaysia, with the first approval letter received on 7 October 2025.

Mission	Vision	Core Values
<p>At PGL, we believe that affordability should not compromise service quality. We uphold this commitment by providing high-quality services at competitive prices, while ensuring a comfortable and positive experience for our clients.</p>	<p>Our vision is to be the preferred partner for online trading clients by offering quality services at accessible and competitive prices.</p>	<p>We are dedicated to transparency, client success, innovation, and responsible trading, while upholding the highest standards of security and regulatory compliance.</p> <p>We are committed to developing our people by fostering a strong sense of belonging and connection among our management team and staff.</p> <p>We recognize our people as valuable assets and provide continuous opportunities for learning and personal growth.</p>

Board's Message

Dear Valued Stakeholders,

The Board of Directors (the “**Board**”) is pleased to present the Group’s Sustainability Report for financial year ended 31 December 2025. This Report outlines our sustainability performance concerning the material EESG factors, which are carefully considered when determining the Group’s strategic direction and policies.

The Board has the overall responsibility for the governance and oversight of the Group’s sustainability-related matters. The Board has considered sustainability issues in the Group’s business and strategy, determined the material EESG factors, and overseen the management and monitoring of these material factors.

Meanwhile, the Management is responsible for integrating EESG considerations, including relevant policies and initiatives, into day-to-day operations. As such, the Board periodically reviews key performance indicators to oversee the Management’s monitoring and management on these issues. We also collect feedback from our stakeholders throughout the year to ensure that proper management and monitoring on the material factors have been exerted.

With the increasing concerns on climate-related issues, regulation standards have been changing to reflect the significance of these issues on businesses and their stakeholders. Following SGX-ST’s latest applicable rules, we have identified the risks and opportunities associated with our material sustainability issues and climate change in a qualitative approach. The Group has begun adopting a phased approach to climate-related disclosures, and we are committed to working towards sustainable growth for all.

Last but not least, we would like to express our gratitude to our partners, stakeholders, and team members involved in our sustainability journey. We continue to work towards the transition to a sustainable future and strive to creating a positive and sustainable impact on the environment, society, and the economy.

Thank you for your unwavering support.

Darrell Lim Chee Lek

Non-Executive and Independent Chairman

Guo Jiahui

*Group Chief Executive Officer and
Executive Director*

13 April 2026

Business Excellence and Ethics

Enterprise Risk Management

The Group has established a Group-wide Risk Management Framework and Internal Control Policy to safeguard stakeholders' interests and oversee the Group's operations. By adopting a structured approach towards the identification, assessment, management and monitor of risks, this allows the Group to remain responsive to changes in its business activities, operating environment and risk profile.

This framework is integrated in the Group's governance structure and applies across all business units and subsidiaries. It clearly defines the roles and responsibilities for the Board and Management with policies and procedures approved by the Board, including delegation of authority, segregation of duties, compliance and whistle-blowing arrangements. These controls are in place to assure operational effectiveness, financial reporting reliability, and regulatory compliance, thereby protecting the interests of shareholders, customers, employees and other key stakeholders.

The Board is responsible for overseeing the effectiveness of the Group's risk management and internal control systems, while the Management implements and monitors them on a continuous basis. To support the Group's business resilience and sustainable long-term growth, the Group has engaged a third-party service provider for auditing and reviewing the internal control system on a regular basis, and reporting relevant findings to the Board.

In FY2025, no outstanding findings have been identified for the Group's risk management and internal control systems.

Target¹ for the next financial year^{*}:

Zero outstanding findings for the Group's risk management and internal control systems.

** Since the Group is currently at its preliminary stage of establishing targets, it retains the flexibility to establish medium to long-term targets in subsequent periods.*

Regulatory Compliance

The Group ensures compliance with applicable laws and regulations through a governance framework anchored by its Code of Conduct, supported by the Risk Management Framework and Internal Control Policy, and aligned with the principles of the SGX Code of Corporate Governance 2018.

The Code of Conduct serves as the definitive standard for ethical engagement and regulatory compliance across the organisation. Employees are required to act with integrity, comply with applicable laws and regulations, manage conflicts of interest, safeguard confidential information,

¹ The Group has prepared its disclosure of sustainability policies, practices, performance and targets within a consistent time horizon aligned with the reporting year. With respect to medium and long-term time horizons, FY2025 represents the first reporting cycle following a fundamental structural shift in the Group's business nature. As the Group is currently undergoing this transition, a robust baseline to support the development of meaningful medium and long-term targets has not yet been established. The Group considers it not feasible to project targets beyond the short term at this stage.

and report any suspected misconduct through established reporting and whistle-blowing channels.

To strengthen regulatory oversight, the Group utilises an internal control framework governed by the Board and Management. It incorporates controls on segregation of duties, delegation of authority and independent internal audit. In addition, the Group adopts a Code of Best Practices on Securities Transactions to regulate dealings in the Company's securities and ensure compliance with insider trading and disclosure requirements.

The Company's Regulatory Change Management Standard Operating Procedure (SOP) provides a structured and proactive framework for the timely identification, assessment and management of regulatory changes that may impact the Company's operational landscape.

Regulatory developments are monitored through official announcements, guidance and circulars from relevant authorities, as well as legal alerts and updates from external professionals. They provide specialised guidance on corporate and listing-related matters, ongoing legal updates and advise to support the Company in interpreting the regulatory developments and their potential implications.

Securities Trading Services

For PGL Capital, regulatory compliance is further supported through monitoring of key local regulatory sources, including Financial Services Commission circulars and guidance, Anti-Money Laundering and Counter-Terrorist and Proliferation Financing ("**AML/CFT**") notices, Companies Act updates and direct regulatory communications. The Legacy team, as the local management and AML/CFT service provider, supports regulatory monitoring, interpretation, implementation and liaison with regulators, with material developments escalated to the Group.

The company updates relevant internal processes in accordance with the latest updates on regulatory expectations. Employees also receive relevant compliance communications and training, including an annual AML/CFT training, to ensure operational compliance.

In FY2025, no significant instances of non-compliance with laws and regulations, or non-monetary sanctions were reported.

Target for the next financial year*:

Zero significant instances of non-compliance with laws and regulations and zero instances of non-monetary sanctions.

** Since the Group is currently at its preliminary stage of establishing targets, it retains the flexibility to establish medium to long-term targets in subsequent periods.*

Responsible Business Conduct

The Group fosters a culture of responsible business conduct and human rights advocacy through its Code of Conduct and a suite of supporting policies mandated across the Group. They are designed to uphold ethical standards, professional excellence, integrity, and transparency throughout the Group's operations.

Central to the Group's Risk Management Framework and further solidified within the Employee Handbook, the Code of Conduct defines clear standards on integrity, honesty, professionalism, confidentiality and regulatory adherence. Employees are required to conduct themselves in an ethical and transparent manner, while ensuring the protection of proprietary and sensitive information. All employees are required to acknowledge and comply with the Code of Conduct, and consequently, any deviations or breaches are subject to formal disciplinary actions.

Regarding the mitigation of personal interests, the Employee Handbook contains a dedicated Conflict-of-Interest section. Employees are required to avoid, disclose and resolve any situations where personal motives may intersect with the Group's interests. This includes external engagements, financial holdings, familial ties, and acceptance of gifts or hospitality. Disclosed conflicts are escalated to Management or the Board, where appropriate, to ensure independent review and proper resolution.

Furthermore, the Workplace Ethics and Professionalism section of the Employee Handbook formalises the Group's commitment to an inclusive and non-discriminatory work environment. Employees are expected to uphold dignity and respect in the workplace, and the Group maintains a zero-tolerance stance toward any form of harassment, discrimination and unethical conduct. Employees are encouraged to report concerns through established reporting and whistle-blowing channels without fear of retaliation, in line with the Group's compliance and internal control framework.

Whistle Blowing Policy

At the group level, the Company promotes ethical conduct and anti-corruption through a formal Whistle Blowing Policy approved by the Board. This policy establishes standardised procedures for the confidential and anonymous reporting of concerns relating to unethical conduct, including fraud, bribery, corruption, misuse of company assets, and breaches of internal controls.

The scope of the Whistle-Blowing Policy extends to all directors, officers, and employees across the Company and its subsidiaries. The Company utilises a secure reporting channel administered by an independent external administrator and overseen by the Audit Committee, to ensure that complaints are received, investigated and retained in a confidential manner. Furthermore, the policy explicitly forbids any form of reprisal against individuals who submit reports in good faith.

All complaints received will be assessed and investigated according to established procedures, with significant findings escalated to the Audit Committee for oversight. Records of complaints and investigations are kept in compliance with applicable legal and regulatory requirements. To ensure the effectiveness of the Whistle-Blowing Policy, the Audit Committee reviews the framework on at least an annual basis.

In FY2025, no confirmed incidents of corruption were reported.

Target for the next financial year*:

Zero confirmed incidents of corruption resulting in warranted sanctions or legal action.

** Since the Group is currently at its preliminary stage of establishing targets, it retains the flexibility to establish medium to long-term targets in subsequent periods.*

Our Approach to Sustainability

The Board has overall responsibility for the governance and oversight of sustainability-related matters across the Group and its subsidiaries. The Board ensures that EESG considerations are fundamentally integrated into the Group's strategic direction, corporate governance framework and risk management protocols.

As the highest governance body, the Board ratifies the Group's sustainability-related frameworks and policies, oversees material sustainability risks and opportunities, and monitors Management's implementation of sustainability initiatives.

While the Board delegate operational execution to the Management, it retains strategic supervision by reviewing implementation progress and performance outcomes. This ensures that Group-wide activities are aligned with its long-term sustainability objectives and regulatory expectations.

Meanwhile, the Management supports the governance of sustainability issues by implementing the strategic direction and guidance provided by the Board. It is responsible for embedding EESG considerations into daily business operations and decision-making processes, ensuring these actions remain commensurate with the Group's scale, organisational structure, and current stage of corporate development.

The primary responsibilities of Management include supporting the implementation of Board-approved sustainability policies and initiatives, monitoring relevant sustainability-related developments, and coordinating sustainability practices across the Group and its subsidiaries. Additionally, Management facilitates internal coordination and information gathering to support sustainability reporting and disclosures.

To support robust Board oversight, Management provides regular updates on the implementation progress and key developments of sustainability initiatives. These updates allow the Board to effectively monitor progress and recalibrate the Group's approach as necessary.

In FY2025, all directors of the Board have undergone a mandatory sustainability training.

Our Stakeholders

Stakeholder Identification

We are committed to creating long-term value for our stakeholders by embedding responsible and sustainable practices across our operations. We view stakeholder engagement as a strategic cornerstone, enabling us to systematically identify and address the priorities of those influenced by our business activities.

Our internal stakeholders include the Management and employees of the Group, whereas the external stakeholders include regulatory authorities, investors and shareholders, and professional organisations.

The table below provides an overview of the Group's approach to engaging with various stakeholder groups, along with the channels utilised to maintain transparent and effective communication:

Stakeholders	Engagement platform	Frequency of engagement
Employees	Performance appraisal, informal dialogues and phone calls	As and when; and annually
Regulatory authorities	Regular reporting	Annually
Investors and shareholders	Company website and annual general meeting	As and when; and annually
Professional organisations	Regular updates and communication	As and when; and annually

Materiality Assessment

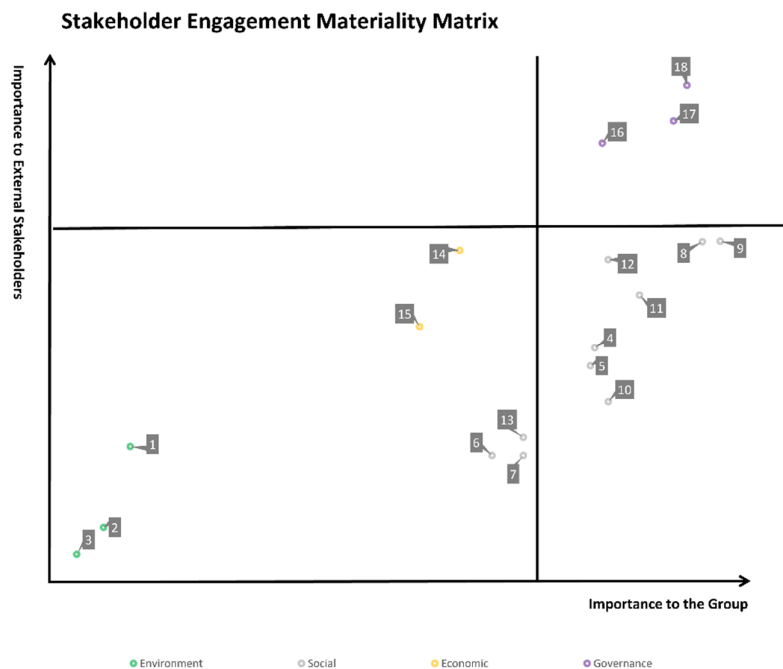
In FY2025, the Group engaged an external consultant and invited its key stakeholders to participate in the materiality assessment survey and interview, thereby providing their perspectives on various corporate EESG management topics.

The Group compiled a list of 18 EESG topics with reference to peer research and internationally recognised reporting frameworks, such as the GRI Standards. These topics are identified as having relevant potential environmental and social impacts stemming from the Group's business activities within the current sustainability climate.

Sustainability pillar	Relevant EESG topic	GRI Standards disclosure
Environment	Climate Change	305-2
	Energy Consumption	302-1 302-3
	Water Consumption	303-5
Social	Talent Management	401-1
	Training and Development	404-3
	Diversity and Equal Opportunity	405-1
	Non-discrimination	406-1

	Data and Information Security	418-1
	Customer Privacy	418-1
	Customer Satisfaction	-
	Product and Service Quality	-
	Financial Inclusion	-
	Community and Social Responsibility	-
Economic	Economic Performance	201-1
	Indirect Economic Impact	203-2
Governance	Corporate Governance and Risk Management	-
	Regulatory Compliance	2-27
	Business Ethics	205-3

The Group adopts a systematic approach to collect, analyse and prioritise stakeholders' feedback and ratings on EESG topics. Specific weights were assigned to the scores within the Economic, Environmental, Social, and Governance pillars based on where the participants' particular concern lies. The findings were then mapped onto a materiality matrix to highlight the relative significance of each topic as perceived by our stakeholders, aiding the Group in creating more precise management action plans.



The List of Relevant EESG Topics

1	Climate Change	10	Customer Satisfaction
2	Energy Consumption	11	Product and Service Quality
3	Water Consumption	12	Financial Inclusion
4	Talent Management	13	Community and Social Responsibility
5	Training and Development	14	Economic Performance
6	Diversity and Equal Opportunity	15	Indirect Economic Impact
7	Non-discrimination	16	Corporate Governance and Risk Management
8	Data and Information Security	17	Regulatory Compliance
9	Customer Privacy	18	Business Ethics

According to the materiality matrix, “Corporate Governance and Risk Management”, “Regulatory Compliance” and “Business Ethics” were being identified as the most material EESG topics to the Group and its stakeholders.

In addition to the online stakeholder survey conducted, we engaged an external sustainability consultant to carry out structured interviews with selected key internal and external stakeholders. These interviews allowed for more in-depth dialogue and qualitative insights that complemented the survey findings. Through direct conversations, we gained a clearer understanding of stakeholder expectations during our transition into the financial services sector.

The feedback gathered from the interviews was largely consistent with the survey results. Stakeholders recognised the Company’s strategic shift toward financial services and expressed the expectation that greater emphasis be placed on corporate governance, risk management and regulatory compliance. Given the inherently higher regulatory scrutiny and fiduciary responsibilities associated with financial platform operations, stakeholders highlighted the importance of strengthening internal controls, transparency and accountability mechanisms to safeguard market integrity and investor confidence.

Furthermore, the interview process highlighted a timely opportunity arising from our business restructuring. As the Company transitions into a regulated financial environment, stakeholders suggested enhancing internal capacity through sustainability-related and governance-focused training programmes. We recognise that raising staff awareness, particularly in areas such as ethical conduct, compliance obligations, risk management and responsible business practices, will support the effective integration of sustainability considerations into our evolving business model.

The results underwent a thorough review and received formal endorsement from the Board. This assessment allows the Group to effectively identify and prioritise material EESG issues, thereby facilitating the development of action plans that address the evolving needs of its stakeholders.

Responsibility Towards Our Economy

The Company is committed to creating sustainable economic value that extends beyond our direct financial returns to shareholders. As a financial technology platform operator, our core responsibility lies in enabling transparent, efficient and secure access to capital markets, thereby contributing to the stability and development of the broader financial ecosystem.

The official commencement of PGL Capital's business represents a strategic transition toward supporting the modern digital economy. By establishing a regulated financial services presence in Mauritius and obtaining an Investment Dealer License, we contribute to the strengthening of regional financial infrastructure and enhancing market accessibility. Operating within a regulated environment reinforces investor confidence, promotes fair market conduct and supports the integrity of the capital markets in which we participate.

By providing institutional and retail investors with digital access to trading services, we support broader financial inclusion and participation in regulated financial markets.

Our economic contribution also extends to indirect impacts within the local and international financial services sector. The establishment of our operational base in Mauritius contributes to professional service demand, including compliance, legal, technology and financial advisory services, thereby supporting local value chains. In addition, our focus on high-value operational support services reflects the global trend toward digitalisation in financial services, positioning the Group within the evolving fintech landscape.

The Group recognises that sustainable economic contribution requires responsible governance and prudent risk management. By maintaining compliance with applicable regulatory requirements and strengthening internal control systems, we seek to safeguard market integrity and minimise systemic risk exposure. Our growth strategy is therefore closely aligned with long-term market stability and resilience.

Looking ahead, the Group will continue to act as a catalyst for economic resilience by integrating technological innovation with responsible financial intermediation. We aim to ensure that our expansion contributes positively to capital market development, supports investor confidence, and reinforces the financial markets we serve.

Responsibility Towards Our Environment

Green Operation

The Group implements practical measures to foster environmentally responsible operations, considering the nature of its predominantly office-based business activities. Current initiatives prioritise the optimisation of resource efficiency and mitigation of environmental impact where feasible.

The Group promotes flexible working arrangements as formalised in its Employee Handbook. By offering remote work options and eliminating mandatory daily office attendance, the Group reduces its reliance on physical office space, shared utilities, and employee commuting. These practices contribute to the lowering of energy consumption associated with office operations.

Furthermore, the Group's primary use of shared or communal office spaces, where electricity and utilities are centrally managed, supports a more efficient allocation of energy resources. The Group promotes paperless operations through the use of digital documentation, electronic approvals and cloud-based systems, which minimise paper consumption and its associated environmental footprint.

Due to the nature of the Group's operations, energy and water consumption remain relatively limited. Nevertheless, employees are encouraged to adopt responsible workplace practices, including energy-saving behaviours and mindful use of water. Given the Group's operating profile, GHG emissions are mainly indirect emissions from office activities.

GHG emissions

Since the Group operates from shared office premises with centrally managed utilities, resource consumption data is not available as relevant costs have been included in the property management fee. As such, the Group's electricity consumption, thus GHG emissions, are estimated based on the operating areas of the shared premises.

The Group's estimated electricity consumption and intensity in FY2025

Electricity Consumption	Intensity
26,601.21 kWh	2,418.29 kWh/employee

The Group's electricity consumption is estimated using the operating areas of its offices in Singapore (120 m²) and Mauritius (66.5 m²), and the median of the energy use intensity (EUI) of the Building Energy Performance Data 2025 published by the Singapore Building and Construction Authority.

The Group's estimated GHG emissions in FY2025

Scope 1 (Direct) Emissions	Scope 2 (Indirect) Emissions	Intensity
0 tCO ₂ e	17.52 tCO ₂ e	1.59 tCO ₂ e/employee

The Group's GHG emission is calculated using the estimated electricity consumption above and the List of Grid Emission Factors (published in August 2025) by the Institute for Global Environmental Strategies.

Climate-related Disclosures

We acknowledge that climate change serves as a critical driver of both risks and opportunities, fundamentally impacting our operational resilience and long-term value creation. We are dedicated to delivering transparent, decision-useful disclosures that illustrate the integration of climate considerations into our strategic and governance frameworks in alignment with our obligations as a listed entity on the SGX-ST. This section details our management approach across the four pillars of governance, strategy, risk management, and metrics and targets. Collectively, these disclosures underscore our commitment to strengthening climate resilience against climate risks, while positioning ourselves to capitalise on the transition to a low-carbon economy.

Governance

The Board holds overall responsibility for overseeing climate-related matters within the Group. As part of its broader governance responsibilities, the Board considers sustainability issues, including climate-related risks and opportunities, in the context of the Group's strategic direction and risk oversight.

During the reporting period, climate-related considerations were introduced at Board level in light of the Group's listing requirements and evolving regulatory expectations. As the highest governance body, the Board reviews relevant sustainability disclosures and is responsible for approving the overall direction of climate-related governance frameworks and reporting.

The Board delegates day-to-day implementation to Management. Management is responsible for coordinating sustainability-related matters, including climate disclosures, and for identifying potential climate-related risks relevant to the Group's business activities. Given the nature of the Group's digital financial platform operations, climate-related risks are currently assessed primarily in relation to regulatory developments, business continuity and operational resilience.

Management reports periodically to the Board on sustainability matters, including updates on regulatory requirements and initial risk assessments. At this stage, climate-related responsibilities are incorporated into existing governance and risk management structures rather than managed through a separate climate committee.

As the Group is at its preliminary stage of climate-related disclosure, the Group will continue to monitor regulatory developments and enhance its governance processes where appropriate and proportionate to the scale and complexity of its operations.

Risk Management

The Group considers climate-related risks within its existing enterprise risk management framework. As part of its broader EESG review process, the Management has undertaken a preliminary assessment to identify climate-related risks that may be relevant to the Group's business activities.

In FY2025, the Group conducted a preliminary qualitative identification of climate-related risks relevant to its operations, taking both physical and transition risks into account to assess their potential impact on business activities. Given the Group's predominantly office-based operations and relatively low direct greenhouse gas emissions, the overall exposure to climate-related risks is currently assessed to be limited. The Group continues to monitor these factors to ensure that any shifts in the operational landscape or carbon footprint are reflected in future risk assessments.

At this stage, climate-related risks are assessed using existing risk management processes rather than through a standalone climate risk framework. Identified risks are evaluated in terms of their potential operational, regulatory and financial impact, and material matters are escalated to senior management and, where appropriate, to the Board through established reporting channels.

The Group recognises that regulatory expectations in relation to climate-related disclosures are evolving. As this is the first year of referencing the IFRS S2 principles, the current approach is primarily qualitative in nature. The Group will continue to monitor developments in climate-related regulations and market practices and will enhance its risk assessment processes where necessary and proportionate to the scale and complexity of its operations.

Climate-related opportunities are considered alongside risks during strategic discussions. However, given the nature of the Group's financial platform business, no specific climate-driven business opportunities have been identified as material during the reporting period.

Strategy

Climate-related Risks and Opportunities

The Group has undertaken a preliminary assessment of climate-related risks and opportunities that may be relevant to its business model and value chain. Given the nature of its financial trading platform activities, exposure to direct physical climate risks is currently limited. However, the Group recognises that broader transition dynamics may influence its operating context.

Transition-related risks considered include evolving regulatory requirements, changing investor expectations and increasing market focus on sustainable finance. These factors may affect compliance obligations, reporting requirements and stakeholder perceptions. While such developments are not expected to have a material impact on the Group's core operations at this stage, they may require ongoing monitoring and adjustments to governance and disclosure practices.

With regard to opportunities, the Group acknowledges that the growing emphasis on sustainability within the financial sector may influence product development and client engagement over time. These include the potential for access to new markets as demand for green financial products increases, the cultivation of positive stakeholder feedback through transparent sustainability practices, and the strategic use of supportive policy incentives designed to encourage low-carbon business transition. However, no specific climate-related business opportunities have been identified as material during the reporting period. The Group

will continue to assess market developments in a manner proportionate to the scale of its operations.

Transition Plan

Given the Group's predominantly office-based operations and relatively low direct greenhouse gas emissions, a formal climate transition plan has not been established for FY2025. The Group does not currently operate carbon-intensive assets that would necessitate a defined decarbonisation pathway.

The current focus is on establishing baseline emissions data and strengthening governance and risk assessment processes. The need for a more structured transition plan will be reviewed periodically, taking into account regulatory developments and changes in the Group's operational footprint.

Financial Effects

For FY2025, climate-related risks and opportunities have not had a material impact on the Group's financial position, performance or cash flows. Expenditure associated with climate-related matters has primarily related to compliance, disclosure preparation and administrative activities.

Looking ahead, anticipated financial effects are expected to arise mainly from evolving regulatory requirements and related compliance costs, rather than from direct physical climate impacts. At this stage, these effects cannot be reliably quantified. Consistent with the implementation relief available, the Group has provided a qualitative assessment of anticipated financial effects, as we continue to refine our data collection and modelling capabilities.

Climate Resilience and Scenario Analysis

The Group strives to maintain a resilient business model that is well-positioned to adapt to various climate-related outcomes. To assess this resilience, the Group has conducted a qualitative scenario analysis to consider how its business model may be affected under different climate-related developments overtime.

In line with the available implementation relief for first-year disclosures, the Group has opted to provide a qualitative description of its climate resilience. The current review indicates that the Group's service-oriented and technology-based model is not highly sensitive to direct climate-related disruptions. The Group will continue to monitor developments in market practice and regulatory expectations and will consider enhancing its analytical approach in future reporting periods where appropriate.

Metrics and Targets

As the first year to report on its climate-related disclosures with the application of IFRS S2, the current focus is on establishing an appropriate baseline for monitoring relevant climate-related metrics.

Given the nature of the Group's predominantly office-based operations, GHG emissions arising from purchased electricity (Scope 2 emissions) have been identified as the most relevant quantitative climate metric at this stage. The Group has commenced the collection and calculation of Scope 2 emissions data for its office premises in order to better understand its operational footprint. The methodology and emission factors applied are disclosed in the relevant environmental performance section of this Report.

In addition to GHG emissions, the Group monitors electricity consumption as a proxy for operational efficiency within its digital and office infrastructure. Given that the Group operates a financial trading platform rather than engaging in carbon-intensive activities, its direct exposure to climate-related metrics is limited.

At present, the Group has not established specific quantitative emissions reduction targets, nor adopted any cross-industry and industry-based metrics in its climate-related risk management. In view of its relatively low direct environmental impact, the immediate objective is to ensure that reliable data collection processes are in place, and that climate-related metrics are incorporated into regular internal reporting. The Group has yet to develop its internal carbon pricing mechanism and incorporate climate-related metrics into its remuneration system. Depending on regulatory requirements, business growth and management maturity, the Group will review and evaluate relevant mechanisms when appropriate. In consideration of the Group's current operations that are minimal, and no management performance incentive schemes are in place, the Group has also yet to link material sustainability targets, including climate-related targets, to management performance incentives due to ongoing business restructuring.

The Group will review the appropriateness of setting formal climate-related targets once sufficient baseline data has been established and following further assessment of regulatory expectations and business relevance.

Responsibility Towards Our People

Retention of Our Workforce

The Group's human resource management principles are guided by professionalism, ethical conduct, fairness and compliance with applicable labour laws and regulatory requirements. These principles are formalised in the Employee Handbook and supported by the Risk Management Framework and Internal Control Policy, which collectively govern the employment practices for full-time employees within the parent organisation.

Recruitment and employment decisions are conducted in accordance with standardised internal procedures, where candidates are evaluated based on their professional qualifications, experience, integrity and role suitability. Full-time employees are engaged under formal employment arrangements and are entitled to statutory benefits as prescribed by law, including mandatory leave provisions and social contributions, where applicable.

To promote employee well-being and work-life balance, the Group provides flexible working arrangements, including remote work options, provided they align with operational and regulatory requirements.

In FY2025, all (100%) our employees have received regular performance and career development reviews.

Number of new hires by age and gender

	Aged below 30	Aged 30-50	Aged over 50	Total
Male	1	3	0	4
Female	3	0	0	3

Number of new hires by nationality and gender

	Singapore	Myanmar	Malaysia	China	Total
Male	1	0	0	3	4
Female	1	0	0	2	3

Number of turnovers by age and gender

	Aged below 30	Aged 30-50	Aged over 50	Total
Male	0	0	0	0
Female	4	0	0	4

Number of turnovers by nationality and gender

	Singapore	Myanmar	Malaysia	China	Total
Male	0	0	0	0	0
Female	2	0	1	1	4

In FY2025, the Group's hiring rate and employee turnover rate were 64% and 36% respectively, attributed to the change in business nature and internal restructuring. The Group will continue to monitor and strive to meet its target set in the next financial year.

	FY2023 Performance	FY2024 Target	FY2024 Performance	FY2025 Target	FY2025 Performance	FY2026 Target
Hiring rate	0%	<10%	43%	<10%	64%	<10%
Turnover rate	15%	<10%	14%	<10%	36%	<10%

Diversity and Equal Opportunities

The Group is committed to providing equal employment opportunities and fostering a fair, inclusive and respectful workplace. Its commitment to diversity and equal opportunity is institutionalised within the Employee Handbook, which mandates all employment decisions are to be made based on merit, qualifications, experience and role suitability.

Recruitment, selection, promotion and remuneration practices are conducted in a non-discriminatory manner and in compliance with applicable labour laws and regulatory requirements. The Group maintains a rigorous expectation for employees to uphold the highest standards of professionalism, respect and inclusivity in the workplace. Any form of discrimination, harassment or misconduct are strictly prohibited.

By adhering to these systematic practices, the Group reinforces its commitment to maintaining fair employment practices and supporting a working environment that values diversity, equal opportunity and mutual respect.

In FY2025, the Group's workforce comprised of 11 full-time staff. In addition, we have two (2) outsourced workers, including our IT Department and Human Resources Manager, who are not employees, but whose work is controlled by the Group. Our male-to-female ratio was 64:36.

Number of employees by age and gender

	Aged below 30	Aged 30-50	Aged over 50	Total
Male	1	5	1	7
Female	3	1	0	4
Percentage	36%	55%	9%	100%

Number of employees by nationality and gender

	Singapore	Myanmar	Malaysia	China	Total
Male	2	0	1	4	7
Female	1	0	1	2	4

Our diversity is not limited to our employees but also to our Board of Directors. Our Directors come from different age groups and backgrounds which helps to foster innovation. Our experienced Directors bring about stability and security while the younger Directors contribute by introducing new ideas and methods for better strategic management of the Group.

The Group understands the importance of board diversity and has established a Board Diversity Policy in the financial year ended 31 December 2022. The Board Diversity Policy address gender, skills, experience, and other relevant aspects of diversity, including details such as diversity targets, plans, timelines and progress.

In FY2025, the Board consisted of 4 male and 1 female members. The male-to-female ratio was 80:20 and all members (100%) of the Board were aged between 30 to 50.

Non-discriminative Workplace

The Group is steadfast in its commitment to maintaining a respectful and non-discriminative workplace where all employees are treated fairly and with dignity. Expectations on non-discrimination, workplace ethics and professionalism are set out in the Employee Handbook, which serves as the governing framework for all employees of the Company.

Employment practices, including recruitment, promotion, remuneration and performance management, are conducted based on merit, qualifications and job-related criteria. These practices are executed in compliance with applicable labour laws and regulatory requirements. The Group maintains a zero-tolerance policy toward discrimination, harassment, or any form of professional misconduct.

All employees are expected to uphold professional conduct and mutual respect in the workplace. Should concerns regarding discrimination or unethical behaviour arise, employees can escalate these matters through management, HR, or the Group's established reporting and whistleblowing channels without fear of retaliation. Through these practices, the Group fosters a culture of inclusivity, respect, and organisational excellence.

In FY2025, there are no incidents of discrimination identified in the workplace.

Responsibility Towards Our Customers

Customer Privacy

The Group is committed to safeguarding customer and confidential information, ensuring all information is handled securely, responsibly and in compliance with applicable laws and regulatory requirements.

The Group's Code of Conduct and relevant policies on handling confidential information govern the management of customers' and confidential information. These policies mandate that employees maintain strict confidentiality, limit access on a need-to-know basis, and use information solely for legitimate business and regulatory purposes.

Aligning with SGX best practices, the Group limits access to confidential information to authorised personnel only. This is supported by robust internal controls, information security measures and management oversight. Employees are required to protect both digital and physical records against unauthorised disclosure and comply with confidentiality obligations both during and after their employment.

Any breach or suspected misuse of confidential information may be escalated through the Group's formal reporting and whistle-blowing channels. Such incidents are subject to investigation and disciplinary actions. Through these integrated safeguards, the Group strives to protect customer privacy, uphold market integrity and maintain stakeholder trust.

Securities Trading Services

PGL Capital maintains high standards of confidentiality regarding client information, including customer identities, account details and transaction records. Access to sensitive information is strictly restricted to authorised personnel and is granted only for legitimate operations or regulatory requirements. Disclosure of client information will only be made with appropriate authorisation or under the requirements of laws and regulations.

The company's robust security administration framework ensures data confidentiality, integrity and reliability through stringent governance on user identification and authentication, role-based access controls and data protection requirements, with system access subject to management oversight.

To safeguard its digital ecosystem, the company employs logical security controls, including password policies and authentication mechanisms, to prevent unauthorised access. User access is managed throughout the employee lifecycle, ensuring that suspension or removal of access can be performed when required. Furthermore, backup and recovery protocols for critical systems and data are in place to maintain service continuity in the event of system failure, data loss or operational disruption.

The company takes a proactive approach to incident management with established operational procedures that support identification, escalation and resolution. To facilitate monitoring and audit trails requirements, the company utilised detailed logs for system access and activities. Moreover, when engaging third-party service providers, we extend our standards of data

confidentiality and protection obligations through contractual arrangements and ongoing oversight.

In FY2025, there are no identified incidents of leaks, thefts, or losses of customer data.

Product Responsibility

The Group is committed to ensuring transparency and clear communication in its advertising and public communications through controlled content management and internal review processes. Corporate data, along with details regarding its products and services, is primarily communicated through official channels, including the Group's corporate website and approved marketing materials.

Given that the Group's operational activities are mainly conducted through its subsidiary, PGL Capital, advertising and product or service-related communications are managed in a manner that is consistent with Group-level standards and applicable regulatory requirements. All marketing materials and public-facing content undergo a formal internal review prior to release, thus ensuring that information is presented in a clear, fair and not misleading manner.

Furthermore, the Group regularly monitors its website and published materials, and updates content to reflect evolving business operations, products, services or regulatory expectations. To facilitate informed decision-making by stakeholders, the Group incorporates appropriate disclosures, legal disclaimers, and risk-related information where necessary. Through these systematic practices, the Group aims to promote transparency, accuracy and responsible communication across the organisation.

Securities Trading Services

PGL Capital upholds high standards of transparency in its product and service communications through a formal Marketing and Promotions Policy. This framework mandates that all public-facing and promotional materials undergo a formal compliance review prior to publication. Advertisements and communications are required to be fair, clear, accurate and not misleading, ensuring that risks, fees and limitations are disclosed appropriately and without undue emphasis on benefits over risks.

Complaint Handling

Securities Trading Services

PGL Capital is committed to maintaining a fair and transparent grievance mechanism through a formal Complaint Handling Policy and procedures, which ensure that complaints are handled systematically and promptly.

Written complaints received will be handled in accordance with the Complaint Handling Policy, and the company's local customer service personnel is also available via telephone and email during business hours. All complaints received will be recorded in a complaints log maintained by the company that includes the nature of the complaint, date received, responsible personnel, actions taken and resolution status. Records of complaints and related correspondence are retained in accordance with regulatory requirements and internal policies.

At the operational level, complaints are initially recorded and overseen by the Local Operational Manager, who is also responsible for ensuring that complaints are properly logged, tracked and handled in accordance with internal procedures. When necessary, they will be escalated to the Compliance Officer for review and investigation, with ultimate oversight by the Board in line with the company's governance framework.

The company aims to resolve complaints within 30 business days, depending on the nature and complexity of the complaint. If a complaint fails to be resolved within the standardised timeframe, the complainant will be informed, by written responses, of the reasons for the delay and the expected timeline for resolution.

In FY2025, the Group has not received any complaints concerning breaches of customer privacy from outside parties or regulatory bodies.

Community Engagement

Local Environmental NGO Partnership: We-Recycle

The Group, acting through its subsidiary PGL Capital, advanced local ecological initiatives by sponsoring We-Recycle, a non-governmental organisation (“NGO”) dedicated to waste mitigation and environmental conservation. Beyond financial sponsorship, employees of PGL Capital, including local staff, together with members of Management, participated in a local beach clean-up activity organised by We-Recycle.

This initiative was designed to raise awareness of marine pollution, promote responsible waste management and encourage community participation in protecting local ecosystems. The direct involvement of management alongside staff underscored the Group’s top-down commitment to environmental stewardship while embedding sustainability values across the workforce.



Sustainable Agriculture and Community Farming: Eco-Sud

PGL Capital also took part in a community farming activity organised in collaboration with Eco Sud, a local NGO dedicated to sustainable development and environmental stewardship. This collaboration centred on promoting sustainable agriculture practices, responsible land use and food sustainability.

Local staff and employees, together with members of Management, participated in the initiative, gaining practical insights into sustainable cultivation while bolstering community-led environmental resilience. This engagement reflects the Group’s commitment to inclusive participation and embedding sustainability values at both management and operational levels.



GRI Content Index

Statement of use	Prospera Global Limited has reported the information in this GRI content index for the period 1 January 2025 to 31 December 2025 with reference to the GRI Standards.
GRI 1 used	GRI 1: Foundation 2021

GRI Standard	Disclosure	Location (Page Number)
GRI 2: General Disclosure 2021		
2-1	Organisational details	4
2-2	Entities included in the organisation's sustainability reporting	3
2-3	Reporting period, frequency and contact point	3
2-4	Restatements of information	No restatement has been made for FY2025.
2-5	External assurance	External assurance was not sought for this Report.
2-6	Activities, value chain and other business relationships	4, 14
2-7	Employees	21-22
2-8	Workers who are not employees	21
2-9	Governance structure and composition	Please refer to the Group's Annual Report page 17
2-10	Nomination and selection of the highest governance body	Please refer to the Group's Annual Report page 19 to 24
2-11	Chair of the highest governance body	Please refer to the Group's Annual Report page 19
2-12	Role of the highest governance body in overseeing the management of impacts	5, 10
2-13	Delegation of responsibility for managing impacts	5, 10
2-14	Role of the highest governance body in sustainability reporting	5, 10
2-15	Conflicts of interest	Please refer to the Group's Annual Report page 14 to 17
2-16	Communication of critical concerns	6-9
2-17	Collective knowledge of the highest governance body	10
2-18	Evaluation of the performance of the highest governance body	Please refer to the Group's Annual Report page 23 to 24
2-19	Remuneration policies	Please refer to the Group's Annual Report page 24 to 26

2-20	Process to determine remuneration	Please refer to the Group's Annual Report page 24 to 26
2-21	Annual total compensation ratio	Information is not provided due to confidentiality constraints.
2-22	Statement on sustainable development strategy	5
2-23	Policy commitments	8
2-24	Embedding policy commitments	6-7
2-25	Processes to remediate negative impacts	8
2-26	Mechanisms for seeking advice and raising concerns	8
2-27	Compliance with laws and regulations	6-7
2-28	Membership associations	Singapore Business Federation
2-29	Approach to stakeholder engagement	11
2-30	Collective bargaining agreements	The Group does not have any bargaining agreements.
GRI 3: Material Topics 2021		
3-1	Process to determine material topics	11-13
3-2	List of material topics	13
3-3	Management of material topics	13
GRI 203: Economic Performance 2016		
203-2	Significant indirect economic impacts	14
GRI 205: Anti-corruption 2016		
205-3	Confirmed incidents of corruption and actions taken	9
GRI 302: Energy 2016		
302-1	Energy consumption within the organisation	15
302-3	Energy intensity	15
GRI 305: Emissions 2016		
305-1	Direct (Scope 1) GHG emissions	15
305-2	Energy indirect (Scope 2) GHG emissions	15
305-4	GHG emissions intensity	15
GRI 401: Employment 2016		
401-1	New employee hires and employee turnover	20-21
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	20

GRI 404: Training and Education 2016		
404-3	Percentage of employees receiving regular performance and career development reviews	20
GRI 405: Diversity and Equal Opportunity 2016		
405-1	Diversity of governance bodies and employees	21-22
GRI 406: Non-discrimination 2016		
406-1	Incidents of discrimination and corrective actions taken	22
GRI 418: Customer Privacy 2016		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	25