康银控股
HealthBankHoldings

SUSTAINABILITY REPORT

2019

(Incorporated in Republic of Singapore)

(Company Registration Number: 201334844E)

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*This Sustainability Report has been reviewed by the Company's sponsor, SAC Capital Private Limited (the "**Sponsor**"). This Sustainability Report has not been examined or approved by the Singapore Exchange Securities Trading Limited (the "**SGX-ST**") and the SGX-ST assumes no responsibility for the contents of this Sustainability Report, including the correctness of any of the statements or opinions made or reports contained in this Sustainability Report.*

The contact person for the Sponsor is Ms. Lee Khai Yinn (Tel: (65) 6232 3210) at 1 Robinson Road, #21-00 AIA Tower, Singapore 048542.

Board’s Statement

Dear Stakeholders,

HealthBank Holdings Limited (the “**Company**” or “**HealthBank Holdings**”, and together with its subsidiaries, the “**Group**”) is pleased to present our Sustainability Report 2019.

HealthBank Holdings’ sustainability strategy is aligned with the Group’s strategic focus to grow its core business by leveraging on its current network, experiences and continued seeking business opportunities in the property investment and hospitality management business targeting at the tourism and hospitality sector in China, Singapore and the region.

HealthBank Holdings will continue to work towards a sustainable society by conforming with the key principles of economic, environment, social and governance (“**EESG**”) and by advancing collaborative creation with our clients and business partners.

Sincerely,

Board of Directors
HealthBank Holdings Limited

About This Report

INTERNATIONAL STANDARDS AND GUIDELINES

The Company publishes its sustainability reports on an annual basis. This report has been prepared in accordance with the Singapore Exchange Securities Trading Limited ("**SGX-ST**") Listing Rules – Sustainability Reporting Guide and with reference to the Global Reporting Initiative ("**GRI**") Standards 2016: Core Option, which is a well-known and globally recognised sustainability reporting framework, and its reporting principles and it is relevant to the Group's business.

This report includes the management approach in integrating sustainability into its policies, structures, practices and future targets, which outlines the Group's sustainability journey and provide insights to its strategies. The report has also highlighted the economic, environmental, social and governance aspects of the Group's developments and operations, particularly in China.

REPORTING SCOPE AND PERIOD

Unless otherwise stated, this report covers the period from 1 January 2019 to 31 December 2019, which is in line with the Group's financial year ended 31 December ("**FY**") 2019. The Group has not sought any external assurance for this sustainability report.

Through this report, HealthBank Holdings hopes to share its commitment with its stakeholders, including clients, employees, business partners, the community and the governments.

FEEDBACK

Feedback from HealthBank Holdings' stakeholders are welcome as it allows continual improvement in the Company's sustainability policies, processes and performance. Please send any comments and suggestions to 80 Raffles Place, #11-20 UOB Plaza 2, Singapore 048624, via email at ken.lew@healthbankholdings.com or contact us at (65) 6532 3006.

About HealthBank Holdings Limited

HealthBank Holdings was admitted to the Catalist of the SGX-ST in 2014. The Group is headquartered in Singapore with its principal activity in the property related investment and hospitality management business, targeting at the tourism and hospitality sector in China, Singapore and the region.

The Group hospitality management business includes the management of hotels and resorts, provision of consultancy services on hotels and resorts management, investment, development and branding. As part of its centralised operational support, the Group manages the hotels and resorts through the appointment of key on-site managers while assisting in the training of their staff to ensure high standards of service as well as a consistent guest experience across all hotels and resorts under the Group's brands.

Additionally, the Group develops its own brands catering to mid-to-high-end hotels and resorts, with the aim of targeting at the growing number of Chinese travellers. The brands include Libre Resorts, Libre Collection, Lodge & Hills, Reminisce Onsen, and Wild Hootz.

As of 31 December 2019, the Group has five hotels in China under long term management contracts and three of these hotels, located in Huangshan, Anhui Province, Lijiang, Yunnan Province, and Yangzhou, Jiangsu Province, were in operation during FY2019. The Group collects fees from the hotel owners or operators based on the revenue and operating performance of the hotels in accordance with the terms of the hotel management agreements.

On 11 December 2019, the Group completed acquisition of Libre Hospitality Limited which presents a good opportunity for the Group to tap into the Chinese tourism and hospitality industries in Hainan Province which is slated by the Chinese Government for development into an international tourism destination and the largest Free Trade Zone in China. The acquisition provides an opportunity for the Group to invest in Atlantis Garden Project, a residential and service apartment development project located in the west side of Qiongshan Avenue, Jiangdong District, Haikou City, Hainan. The acquisition also enables the Group to provide hospitality facilities management services to Atlantis Garden.

Looking ahead, the Group will focus on managing existing management contract and continue to identify new growth areas and opportunities for property related investment and hospitality management business targeting at the tourism and hospitality sector in China, Singapore and the region, with the goal of expanding and enhancing the performance and net asset value of the Group.

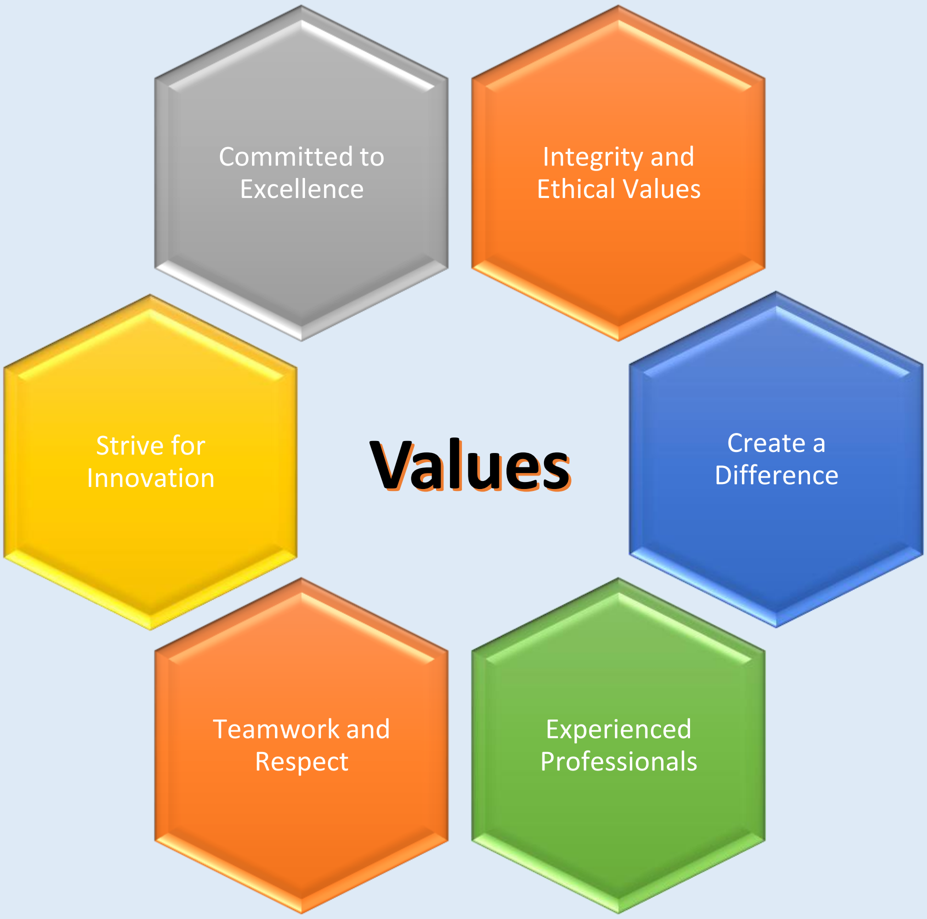
Our Vision

To be Asia's preferred one-stop solution hospitality and tourism advisor by continually striving for success and adapting to global evolution.

Our Mission

To be a trustworthy partner to the hotel and resort owners and managers, providing objective and efficient result-oriented solutions to maximise the investment value of the properties.

Our Values



Value Chain

HealthBank Holdings aspires to continuously promote and integrate sustainability in our business operations and taking stakeholders' interest in our considerations. EESG factors are integrated into our value and supply chain as our sustainability efforts progressively mature. Moreover, the Group pledges to sustainable business practices across its value chain, from our subsidiaries to business partners. The Group trusts that sustainable supply chain management drives organisational excellence and delivers desirable business results to the stakeholders.

HealthBank Holdings aims to educate stakeholders across its value chain and sustainability beliefs. This includes sourcing for environmental-friendly supplies required for designing and construction of buildings and other infrastructure of the resorts. The Group also ensures that environmental pollution is reduced to a minimum. The Group also adopts appropriate and adequate risk controls and action plans to ensure the health and safety of its stakeholders.

Governance Structure

HealthBank Holdings' robust sustainability structure is in place to identify and execute sustainability initiatives in the business, ensuring that it is systematic and seamless. The Group incorporates sustainability in its decision-making processes. At the top of this structure is the Board of Directors, who are responsible for reviewing and approving the sustainability matters of the Group. In implementation and execution, the structure empowers the Chief Executive Officer to cascade responsibilities to the relevant heads of function.

HealthBank Holdings embraces sustainability on strategic and operational levels. With advanced growth developments coming up for the Group, it is crucial to communicate the Group's sustainability efforts to its stakeholders in all areas of its business. The Group's takes a strategic approach to sustainability by aligning its focus with its corporate values and strategies.

Local Community

As the Group carries out daily business operations, the Group is conscious about leaving a positive impact on the local communities by engaging with the underprivileged. The Group believes in inspiring its employees to give back wholeheartedly where its charitable strategy is carried out in response to the evolving needs of the community with the aim of making a lasting impact to the less fortunate. This is primarily achieved through the Company's corporate social responsibility activities such as participating and donating cash and in-kind to the charity activities at Lee Ah Mooi Old Age Home. The Company will continue to engage the less fortunate in the society.

Stakeholders' Engagement

As the Group embarks on its sustainability journey to enhance its continuous growth, the Group values feedbacks and expectations from its stakeholders to anticipate EESG challenges, bolstering its sustainability efforts. Please refer to ***Table I*** for details of our approach on stakeholders' engagement.

Table 1: The Group's approach on stakeholders' engagement

Stakeholder Group	Mode of Engagement	Stakeholder Expectation
Business Partners	• Discussions and meetings • Standard Operating Policy • Training • Satisfaction survey • Quality assurance inspections	• Provision of consistent and high standards of quality services • Partnership for opportunities and growth
Employees	• Orientation program • Annual performance appraisal • Staff training • Electronics means of communication	• Employee safety and welfare • Staff training and development opportunities • Fair and competitive employment practices
Investors	• SGXNet financial and business updates announcements • Shareholders' general meetings • Annual report and sustainability report • Circulars to shareholders	• Sustainable long-term investment returns • Timely and transparent dissemination of financial performance and business updates
The Community	• Sustainability report	• Advocating sustainable practices
Governments and Regulators	• Meetings, briefings and reporting with government agencies and regulators	• Environmental-friendly business approach • Compliance with laws and regulations • Timely reporting and resolutions of issues

Our Sustainability Approach

Identifying Material Topics

In developing the sustainability report, the Company had identified the EESG topics that are material to both the Group's internal and external stakeholders. The Company has structured its materiality assessment into three steps as illustrated below:

Identify material topics in relation to impacts of economic, environmental, social and governance, and the degree of influence they have on our stakeholders.

→

Take interest of different stakeholder groups into consideration, determine relevance and priority of material topics in considering the operational status of the Group during the reporting period.

→

Evaluate the material topics that have been prioritised and seek approval from senior management and the concurrence of the Board of Directors.

Five material EESG topics were identified and details are provided in ***Table 2.*** The Company will continue to evaluate and review its material EESG topics to ensure its relevance to the Group and compliance with GRI.

Table 2: List of material EESG topics

No.	Topics	Description	Reference	Commitments and Targets
1	Business Performance	Economic performance, value generated and distributed to communities where the Group's business operates.	Sustainability Report 2019 - Page 8 Annual Report 2019 – Audited Financial Statements	To seek new growth areas and business opportunities for investments or acquisitions to enhance market position and overall performance.
2	Environment Conservation	Effort to optimise consumption and management of energy and water for new development in hospitality industry business.	Sustainability Report 2019 – Page 9	To establish guidelines on efficient usage of electricity and water, and to build a system to track the performance of electrical and water consumption across main hotel buildings.
3	Human Resource	As a service provider, the Group's employees are our greatest asset. The Group undertakes fair employment practices to achieve a diverse and inclusive environment for its employees.	Sustainability Report 2019 - Pages 10 to 11	To ensure all employees are treated fairly with their entitled benefits, opportunity for trainings and career development, and to provide equal employment opportunities regardless of age and gender.
4	Sustainable Lifestyle	Development of new lifestyle commerce to cater to the social needs of the younger generations.	Sustainability Report 2019 - Pages 13	To ensure continuous initiatives to promote the well-being of younger guests through providing quality food and consuming food that is produced organically and locally and provide a creative, innovative and multicultural environment for learning and development.
5	Governance	Measures in place to uphold good corporate governance, and compliance with relevant environmental and socioeconomic regulations.	Sustainability Report 2019 - Pages 14 to 16 Annual Report 2019 - Corporate Governance Report	Continue to closely monitor existing and new laws or regulations on economic, environmental and social aspects, and strive to maintain zero incidence of reported non-compliance with laws and regulations.

Business Performance

HealthBank Holdings strategy is based on profitable and sustainable growth, which would be material to its long-term success in the tourism and hospitality industry. The Company believes that, by offering a positive value proposition to the Group's customers in the long run, it will drive customer satisfaction and boost business performance.

The Group hopes to create a shared value on its economic performance and maintain a sound financial capacity. The Company's preeminent strategy would be continuously seeking out development and venture opportunities globally to ensure continuous growth of the Group's operations.

The Company identifies and evaluates potential investments and acquisitions globally. All projects will be evaluated by the Board based on the Group's own stringent criterion while also considering the long-term viability of the projects.

The Group achieved revenue of RMB4.04 million in FY2019 compared to RMB10.24 million in FY2018. While hotel management fees increased by 43% to RMB4.04 million from RMB2.83 million in FY2018, it was offset by a decrease in consultancy services fees which is on project basis.

In FY2019, the Group was facing great challenge in securing new consultancy project contracts due to a slowing China economy and past years' deleveraging policy introduced by the Chinese Government which restricts the hotel operators'/owners' ability and access to liquidity to complete current and invest in new projects.

For a full review of our financial performance in FY2019, please refer to HealthBank Holdings' Annual Report 2019 – Pages 3 to 7 on CEO Message: Operational and Financial Review and Page 11 on Financial Highlights.

Targets and future initiatives

The Group will continue to identify new growth areas and opportunities in the tourism and hospitality industries in China, Singapore and the region, with the goal of expanding and enhancing the performance and net asset value of the Group. The Group is working with the hotel operators/owners to establish operating margin targets for the hotels and resorts under the management of the Group.

Environment Conservation

Energy Management

In a bid to care for the environment, the Group has adopted several on-going green initiatives to reduce its carbon footprint. The green initiatives include using energy-saving lights and incorporating district cooling technologies in the air-conditioning systems which help to reduce energy consumption. The Group also encourages its stakeholders to switch off lights and electrical appliances in the hotels, resorts and offices when not in use and adjust the air-conditioning system according to the weather and seasonal conditions. The Group also advocates wide adoption of e-documentation and e-filing to reduce paper and electricity consumption from printing of physical documents and filings.

Water Management

The Group is committed to reducing water consumption as a way of mitigating adverse impacts on the environment. Hotels and resorts managed by the Group consumed water from different sources namely, city water and rainwater which are important to the local communities and indigenous people. The Group recognises that the hospitality industry generally has high water consumption rate due to the guest rooms and leisure facilities such as swimming pools, showers and cleaning facilities which all demand a high usage of water.

The Group manages the hotels and resorts through the appointment of key on-site managers while assist in the training of their staff to ensure effective management of energy and water consumption by the hotels and resorts who are responsible for the energy operating efficiency of the properties.

Targets and future initiatives

As there is limitation in terms of collection of usage data by types of facilities, business functions and etc., the Group is unable to monitor and track the performance accordingly. Instead, monthly energy and water consumption reporting and monitoring mechanism was established for regular review. However, as the hotels managed by the Group are considered new, the Group will work towards providing the quantitative indicators in the future after collecting sufficient data overtime.

Human Resource

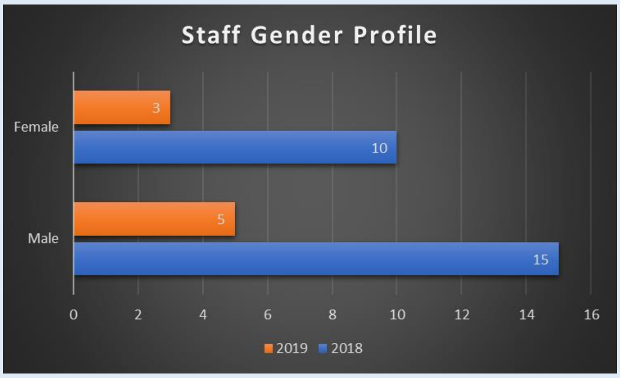
Diversity and Equal Opportunity

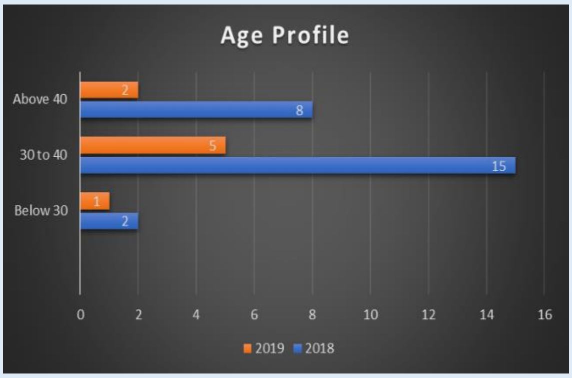
We embrace diversity, and at the same time expect employees to be aligned with Group's vision and strategic initiatives of enhancing overall business performance and to deliver sustainable growth. Our employees consist of people coming from different academic qualifications.

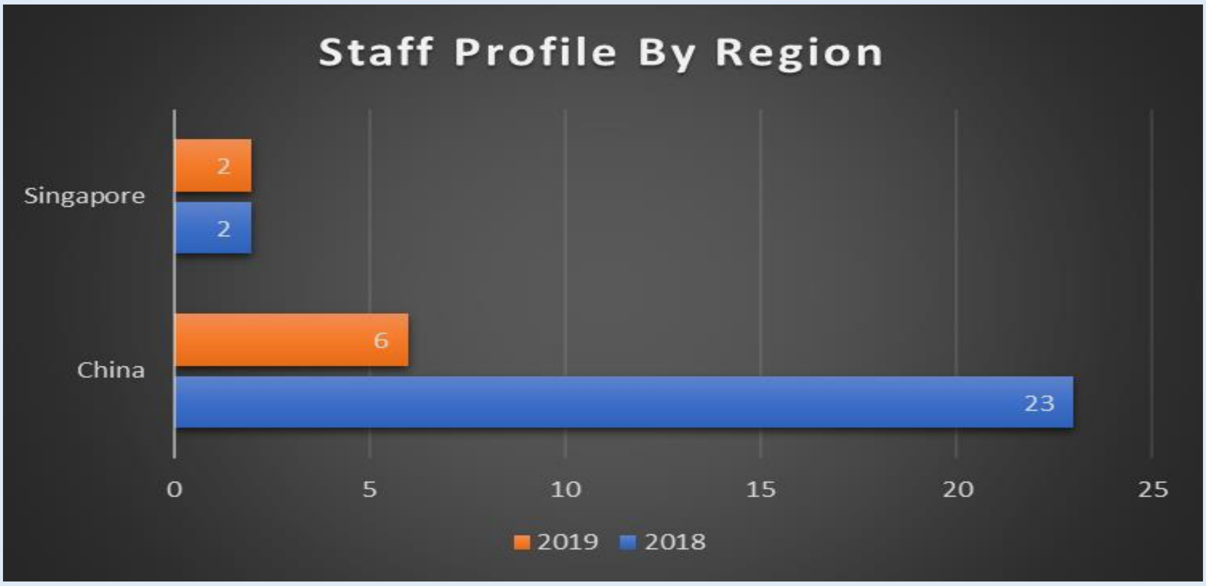
In FY2019, we appointed a female Director (FY2018: Nil) to our Board of 5 members. In FY2019, 37.5% of the Group's workforce comprised of females as compared to 40.0% in FY2018. Despite of slight reduction, the Board continues to believe that with existing gender equality, the Group can continue to expect diversity of ideas and innovative breakthroughs.

With regards to age diversity, matured workers are valued in the Group for their experience, knowledge and skills. In FY2019, 87.5% of the Group's workforce were between 30 and 50 years old, while 12.5% of the Group's workforce were below 30 years old.

Employee profile of the Group as at 31 December 2018 and 31 December 2019 are as follows:







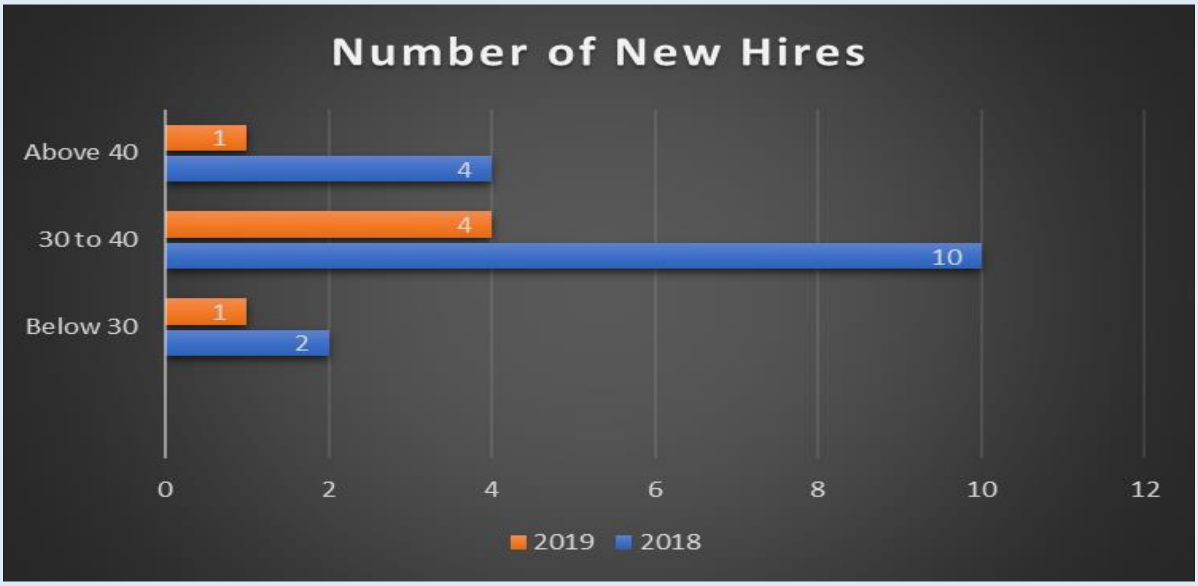
Talent Attraction and Retention

It is important for the Group to attract and retain talent in order to build strength and for leadership succession planning. The Group has a comprehensive Human Resource Policy and Procedures in growing our human capital and enhancing employees' overall performance.

The Company believes in fair employment practice and provides equal employment opportunities to achieve a fair working environment regardless of age and gender. Human resource planning also ensures that only suitable candidates are hired for the jobs through our fair recruitments and selection process.

Our full-time only headcounts decreased from 25 as at 31 December 2018 to 8 as at 31 December 2019 as a result of staff restructuring and streamlining of the China team after strategic review and formed part of our cost management measures to improve profitability of the Group. We do not have any part-time or temporary employments in FY2019 and FY2018.

There were 6 new full-time hires in FY2019 compared to 16 new full-time hires in FY2018.



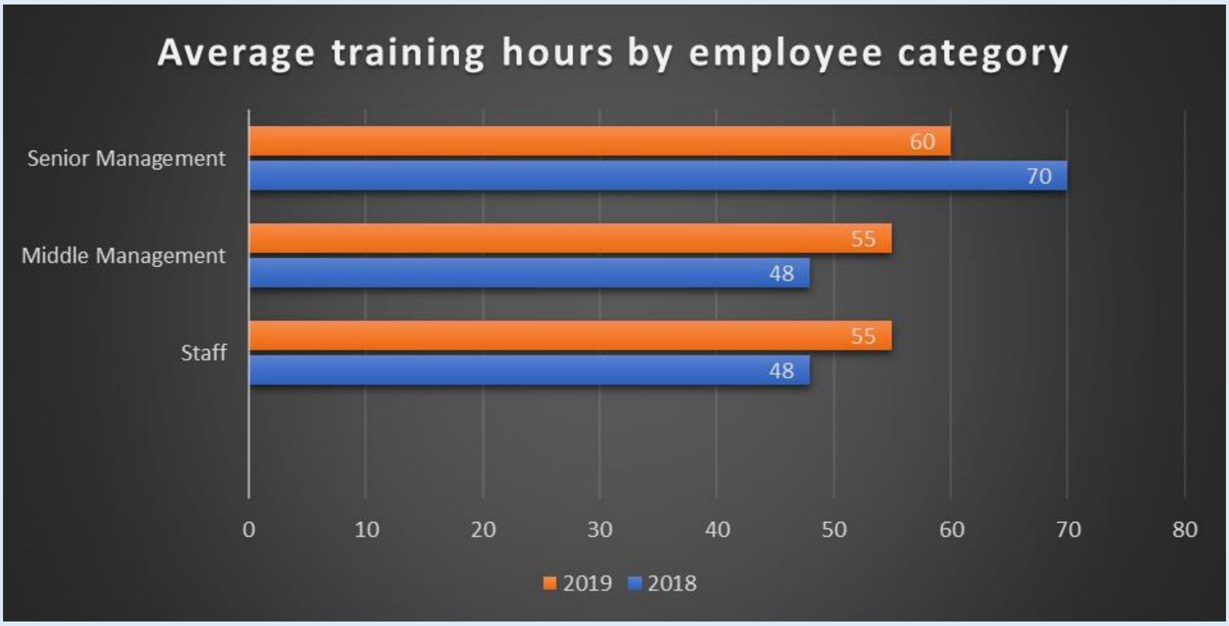
The Group's employees are treated fairly and are granted certain employment benefits. The benefits include annual leave, travel allowance and medical benefits in accordance with the recommendations of the local government authority. In terms of employee engagement, the Group has rolled out initiatives such as quarterly meetings and monthly significant events reporting to promote cohesiveness amongst employees and management.

Training and Development

The Group considers people as the Group's greatest asset that serve as a vital point of contact between its customers and the management. Thus, it is the Group's top priority to equip its employees with the necessary skills they need to perform optimally. The Group hopes to continue improving its employees' skills required to meet the ever-changing demands of the industry.

The Group manages hotels and resorts through the appointment of key on-site managers while assisting in the training of their staff to ensure high standards of service as well as a consistent guest experience across all hotels and resorts under the Group's brands. The Group's employees undergo a series of training programs including customer service, hospitality business management and personal data protection.

In FY2019, employees of the Group and hotels and resorts under its management received an average of 55 or more training hours per employee (FY2018: 48 or more training hours per employee). The Group uses comparative industry leaders for reference to review its training and competency programs for the hotels and resorts employees. All the Group's employees have received their performance reviews in FY2019.



Targets and future initiatives

The Group has an operating manual for the hotels and resorts under its management in which the hotels and resorts have to provide a minimum number of hours of training, ranging from 48 hours to 72 hours to the staff by category as stated in the operating manual. As at FY2019, the hotels and resorts under the management of the Group have fulfilled the minimum number of training hours.

The Group strives to ensure that all employees are treated fairly and are rewarded with their entitled benefits and the opportunity for trainings and career development. The Group will also continue to provide equal employment opportunities regardless of age and gender.

Sustainable Lifestyle

Lifestyle Commerce and Wellness

The Group is committed to providing the guests with a superior experience during their stay in the Libre brands of hotels and resorts. In line with the Group's brand essence of devotion to the well-being of its guests, the Group spearheaded several initiatives to provide its guests with a luxurious experience.

Reminisce Onsen & Spa

Health and wellness of guests are absolute paramount to the Group's lifestyle collection. The Group has constructed world-class onsen and spa facilities and conducted comprehensive training for all masseurs/masseuses to provide our guests with an unforgettable spa experience. Guests will be able to submerge into the Japanese style all-natural mineral hot spring and indulge themselves with thrilling views.

Libre Farm

The Group established Libre Farm at Libre Resorts in Huangshan to encourage its guests to consume food that is produced organically and locally. Sustainable farming gives a positive impact on the environment and the local community.

Wild Hootz

The Group provides its younger guests a creative, innovative and multicultural environment for learning and development. It provides children an opportunity to build confidence and interact with other children which will improve their social well-being.

Targets and future initiatives

The Group will continue to strengthen its partnerships with the respective local business partners, and also review its existing business strategy to drive greater social impacts while also enriching the experience of our guests.

Governance

Anti-corruption

The Group has a zero-tolerance policy for fraud, bribery and corruption. The Group has effective monitoring, policies and procedures in place to ensure the Group's business is conducted in an ethical manner and in compliance with the best practices set out in the Group's policies. Staff are issued with and have acknowledged acceptance of "Code of Business Conduct" policy to be complied with during employment.

The Group has a whistle-blowing policy in place which encourages the reporting of mainly matters of fraud, corruption or dishonest and unethical practices. The whistle-blowing policy has been communicated to all staff. The Group also has monthly reporting mechanism to report significant or unusual activities or events to the senior management and the Board.

The Group undertakes to investigate complaints or suspected fraud and unethical behaviour in an objective manner and has put in place, with the Audit Committee's endorsement, arrangement by which staff of the Group may, in confidence, raise concerns about possible improprieties in matters of financial reporting or other matters. The objective for such arrangements is to ensure independent investigation of matters raised and allow appropriate actions to be taken. All such concerns are to be raised in confidentiality directly to the Chairman of the Board and the Audit Committee.

For FY2019, the Group did not receive any whistle-blowing reports and has no confirmed incidents of fraud, bribery and corruption. (FY2018: Nil)

Upon identifying a potential non-compliance or suspected fraud and unethical behaviour, the whistleblower may raise the issue directly in confidence to the Chairman of the Board and the Chairman of the Audit Commitee.

All reports will be investigated in an objective and independent manner.

The whistleblower will be kept informed on the status of the investigation and informed if any appropriate actions will be taken. However, disclosure of the corrective actions will not be disclosed and kept confidential within our Company only.

Targets and future initiatives

The Group will continue to keep these whistleblowing and other anti-corruption policies in place to maintain high standard of ethical conduct and adopt a zero-tolerance approach to unethical conducts. In addition, the Group will provide continuous training and updates for employees when there are any amendments in the policies, laws and regulations.

Customer Privacy

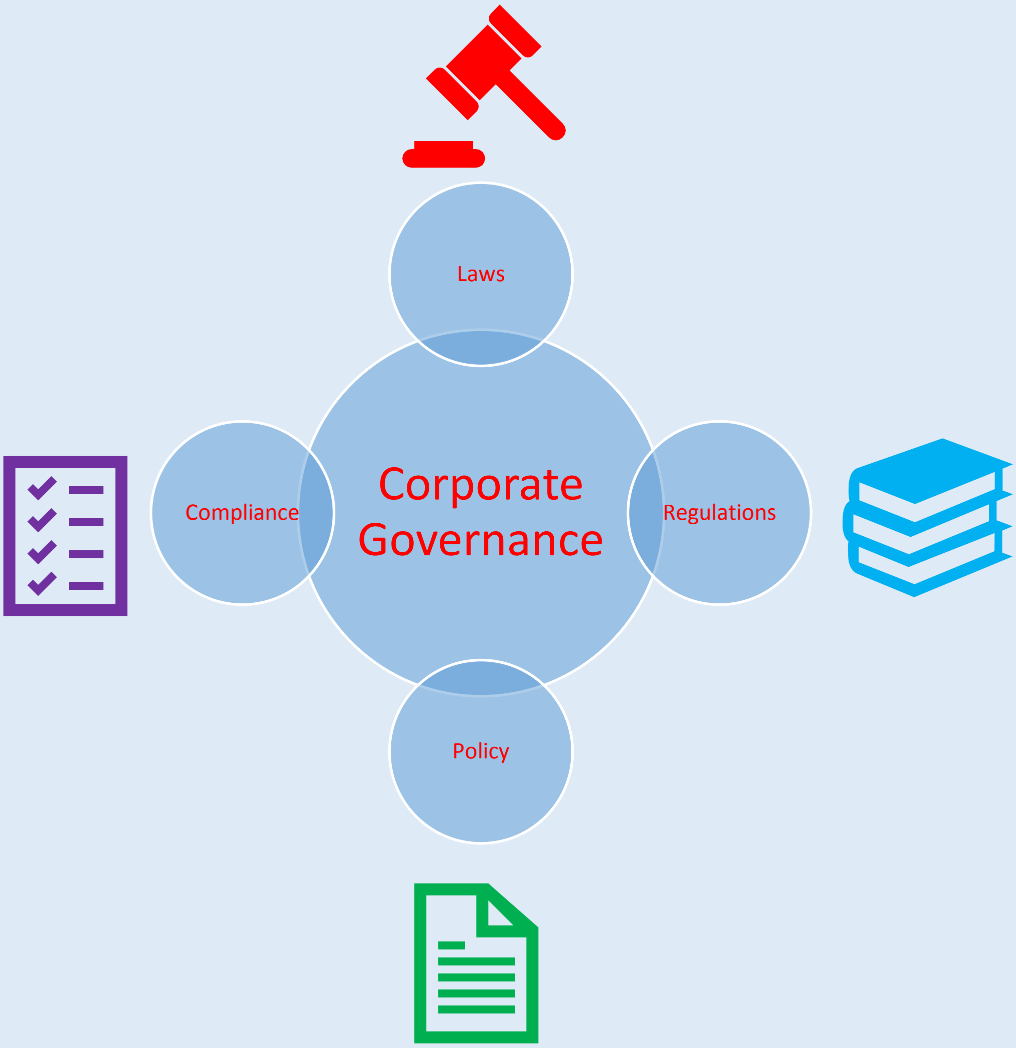
The Group collects a minimum amount of information absolutely needed in providing hotel management and consultancy services. The Group has established a personal information impact assessment to minimise compliance risks associated with laws and regulations with regards to managing customers' information. When collecting customers' information, the Group would inform its customers in advance on the type of information the Group is collecting, the purpose of collection, and obtain their consent. The management team has put in place measures to safeguard personal data collected, including access control. The Group strictly prohibits the use of personal information for unintended purposes. The Group did not have any case of customers' data leakage or breach of customer privacy in FY2019. (FY2018: Nil)

Targets and future initiatives

The Group aims to continue to review the policies and measures in place and strives to maintain record of zero reported cases of customers' data leakage.

Compliance with Laws and Regulations

The Group ensures that all its business units comply with all the laws and regulations in the economic, environmental and social aspects, for instance, environmental related regulations, labour laws, personal data security regulations, employment regulations, and income tax laws. Any material breaches of laws or regulations could create a significant impact and result in irreversible reputational damage to the Group. In view of this, the Group adheres to high standards of corporate governance practices which ensure compliance to all applicable laws and regulations.



The Group manages the risk of non-compliance with relevant laws and regulations by having clear policies and procedures which state the responsibilities and obligations of all employees and senior management. In FY2019, there was no material breach of relevant local laws and regulations. (FY2018: Nil)

Targets and future initiatives

The Group will continue to closely monitor existing and new laws or regulations on environmental, social and economic aspects and strive to maintain a zero incident of reported non-compliance with laws and regulations.

GRI Content Index

GRI Standard/Disclosure	Page Reference and Reasons for Omission, if applicable
102-1 Name of the organisation	1
102-2 Activities, brands, products, and services	3
102-3 Location of headquarters	3
102-4 Location of operations	3
102-5 Ownership and legal form	3
102-6 Markets served	3
102-7 Scale of the organisation	3, 8 and 10 Annual Report 2019 – Audited Financial Statements
102-8 Information on employees and other workers	10 11 and 12
102-9 Supply chain	5
102-10 Significant changes to the organisation and its supply chain	Not applicable as there is no significant change from the Sustainability Report 2018.
102-11 Precautionary principle or approach	Annual Report 2019 – Corporate Governance Report (Principle 9)
102-12 External initiatives	5 and 6
102-13 Membership of associations	Not applicable as there is no major memberships of industry or other associations, and national or international advocacy organisations maintained by our Group within the scope of this Sustainability Report.
102-14 Statement from senior decision maker	1
102-16 Values, principles, standards, and norms of behaviour	4
102-18 Governance structure	5
102-40 List of stakeholder groups	6
102-41 Collective bargaining agreements	Not applicable as all employees within the scope of this Sustainability Report are not covered by collective bargaining agreements.
102-42 Identifying and selecting stakeholders	5 and 6
102-43 Approach to stakeholder engagement	5 and 6
102-44 Key topics and concerns raised	6 and 7
102-45 Entities included in the consolidated financial statements	Annual Report 2019 – Audited Financial Statements (Note 13 Investments in subsidiary corporations)
102-46 Defining report content and topic boundaries	2
102-47 List of material topics	6 and 7
102-48 Restatements of information	Not applicable as there is no restatement of information in FY2019.
102-49 Changes in reporting	Not applicable as there is no change in reporting from the Sustainability Report 2018.
102-50 Reporting period	2
102-51 Date of most recent report	Sustainability Report 2018 published on 27 May 2019.
102-52 Reporting cycle	On an annual basis.
102-53 Contact point for questions regarding the report	2

GRI Standard/Disclosure	Page Reference and Reasons for Omission, if applicable
102-54 Claims of reporting in accordance with the GRI Standards	2
102-55 GRI content index	17 and 18
102-56 External assurance	2 The Group has not sought any external assurance for this Sustainability Report.
103-1 Explanation of the material topic and its boundaries	6 to 16
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