



AIA GROUP LIMITED SUSTAINABILITY REPORT 2025
SUBSECTION REPORT

SUSTAINABLE OPERATIONS



SUMMARY OF PROGRESS

Sustainable Operations



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By elevating customer experience, strengthening claims and underwriting excellence, and advancing AI-driven digital capabilities, we deliver simpler, smarter, and more intuitive experiences for our customers at scale — supporting AIA’s long-term commitment to sustainable growth and operational efficiency.

Biswa Misra

Group Chief Technology and Life Operations Officer



In 2025, AIA made tangible progress in embedding sustainability into the core of our operations, reinforcing our commitment to long-term resilience, efficiency and accountability. Guided by our Science Based Targets initiative (SBTi)-validated ambition to reduce Scope 1 and 2 emissions by 46.2% by 2030, we continued to translate strategy into measurable action across markets.

We strengthened environmental performance through greener buildings and energy choices. All newly constructed and acquired commercial properties are required to meet recognised green building standards, supporting both emissions reduction and employee wellbeing. At market level, initiatives such as renewable energy Power Purchase Agreements in the Philippines delivered an estimated 50% reduction in annual emissions, while AIA Sri Lanka achieved ISO 14064-1 GHG verification for the third consecutive year, covering 100% of its operations and setting a new benchmark for transparency in the local insurance sector.

Digital transformation remained a critical enabler of sustainable growth. In 2025, 89% of customer communications were delivered digitally, and our digital initiatives saved 1,892 tonnes of paper, even as transaction volumes continued to rise. Scalable, AI-enabled platforms supported operational efficiency while reducing resource intensity and environmental impact.

We also deepened collaboration across our value chain. Through structured supplier engagement, sustainability training, and alignment with our Supplier Code of Conduct, we continued to raise standards and share capability across markets. By embedding sustainability into everyday operations, we are strengthening operational resilience today while building a lower-carbon, future-ready business for tomorrow.

ENSURING GREENER BUILDINGS IMPROVING OUR ENVIRONMENTAL PERFORMANCE ADVANCING DIGITAL TRANSFORMATION ENCOURAGING GOOD SUSTAINABILITY PRACTICES

Ensuring Greener Buildings

AIA is taking meaningful steps to support our emissions reduction targets by ensuring all newly constructed and acquired commercial properties, including office, hotel and retail facilities, meet industry-recognised green building standards.

Our Group-wide guidelines outline clear operational decarbonisation targets, an essential part of our commitment to achieving net-zero emissions by 2050. This commitment is underpinned by a focus on the long-term sustainability of both our financial returns and operational practices.

Our direct real estate investment strategy focuses on:

- Design and construction of new properties
- Efficient operation and upgrading of existing spaces
- Carefully planned demolition at our locations

In line with our sustainability commitments, our Investment Governance Framework mandates that all newly constructed and acquired commercial properties, including offices, retail facilities and hotels, achieve green building certification.

These certificates support us in improving our environmental footprint and ensuring our properties remain aligned with tomorrow's regulatory expectations, while reducing our impact on the climate today. They also support us in considering human health and wellbeing within our buildings, taking into account air and water quality and natural light, among other factors, to create spaces that support the physical and mental health of our employees.

Green building practices ensure our physical spaces actively contribute to healthier lives and a healthier planet, in line with our Purpose. We uphold high standards of workplace safety, conduct regular fire drills and monitor air quality to provide safe and productive spaces for our employees and tenants.

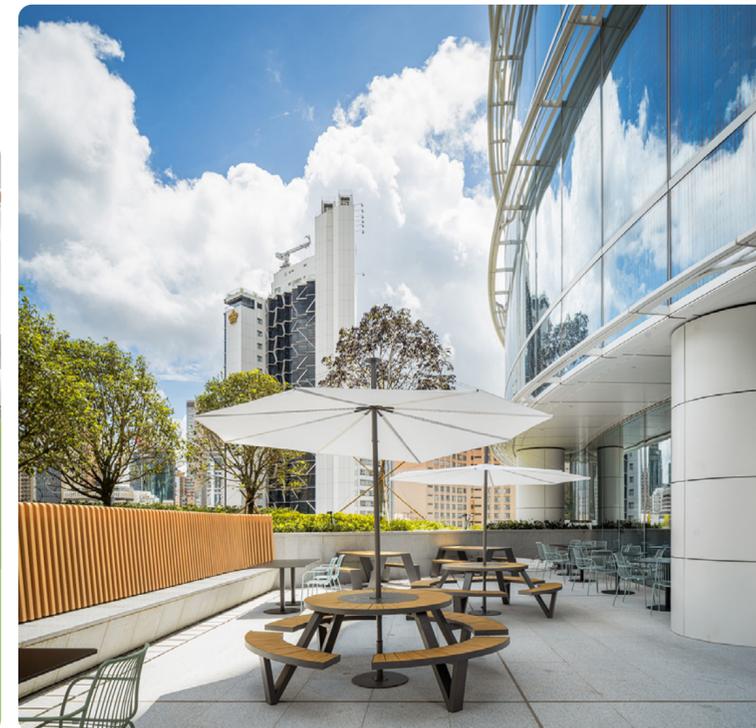
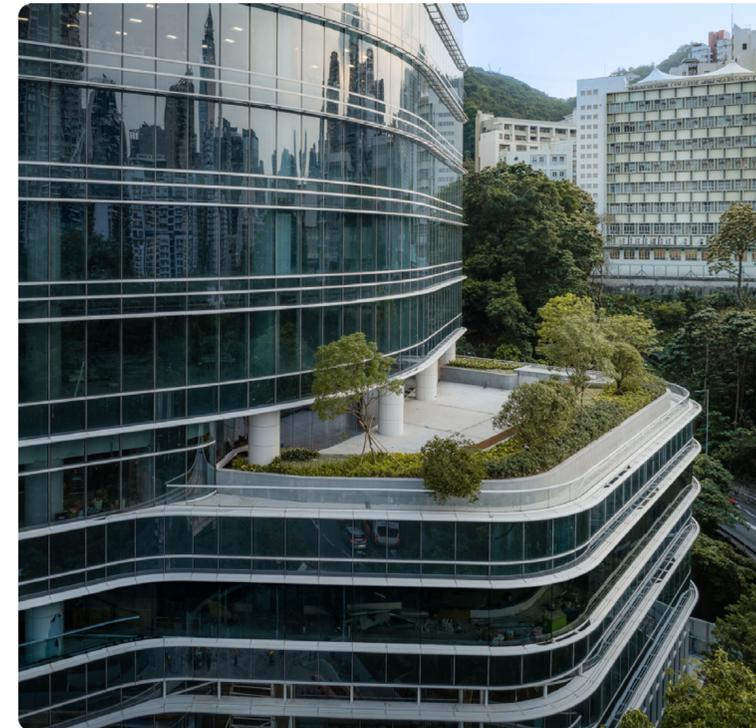


READ MORE

Further details are available in our Environmental Policy.

READ MORE

Further details are available in AIA's Approach to Sustainable Investment.





CASE STUDY

Leading with Transparency: AIA Sri Lanka's Journey to ISO 14064-1 Certification

Investors, regulators and customers now expect companies to act transparently and take measurable steps towards sustainability. Climate change has made carbon accountability a defining challenge for modern businesses; and AIA Sri Lanka saw an opportunity to lead the way, taking the ambitious step to obtain ISO 14064-1:2018 Greenhouse Gas (GHG) verification. The certification covers 100% of the organisation's operations, providing a full picture of its carbon footprint.

In Sri Lanka, this move aligns with national climate commitments encouraging private sector participation in carbon reduction. The local insurance sector has been taking steps to verify its emissions through an ISO framework.

The objectives were clear. AIA Sri Lanka wanted to align with AIA Group's sustainability vision, reliably quantify its emissions, and use verified data to build transparency and trust among stakeholders. At the same time, AIA Sri Lanka aimed to foster a culture of sustainability within its workforce and transform environmental awareness from policy to practice. The decision to pursue ISO 14064-1:2018 verification meant adhering to one of the most rigorous global standards for GHG accounting.

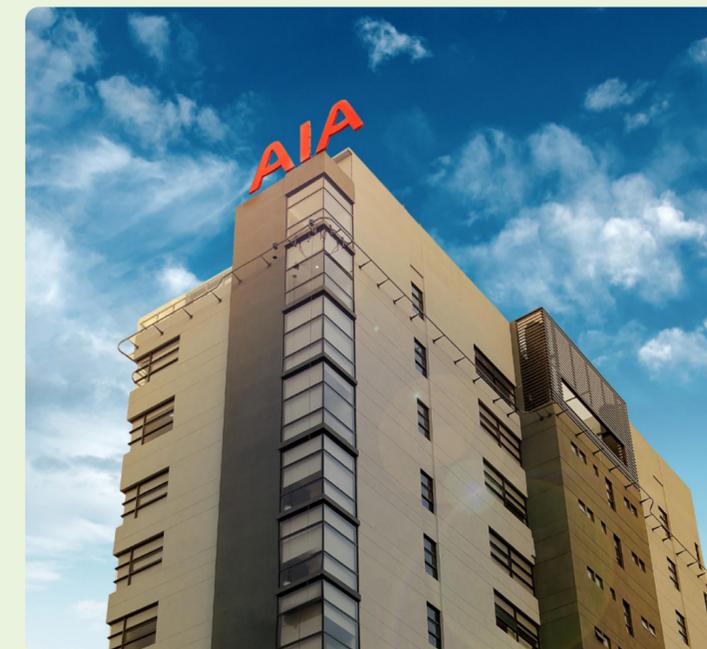
It was an ambitious commitment, but one that promised long-term credibility and measurable impact.

The initiative was not without its challenges. Collecting accurate data across the office and departments, from facilities to operations, was complex. The absence of local precedents meant AIA Sri Lanka had to chart its own path with limited local guidance or benchmarks.

To navigate these hurdles, AIA Sri Lanka partnered with two experts: the Climate Conservation Consortium and Sustainable Future Group. Together, they provided the technical guidance and verification expertise needed to ensure the process met expectations. In addition, a group of Internal representatives across functions collaborated to coordinate data collection and integrate sustainability into daily operations. Over time, what began as a compliance requirement evolved into a shared mission as employees contributed by rethinking their own work habits and launching awareness programmes and sustainability initiatives, like a switch to paperless operations. The process also created lasting internal change. Teams developed the skills and systems to track environmental data accurately, and cross-departmental collaboration became routine.

Externally, the certification strengthens AIA's brand as a responsible, future-focused insurer. Customers, regulators, and peers recognise the company's leadership in an area that is fast becoming a business imperative. As one of the first insurers in Sri Lanka to achieve this verification, AIA set a new benchmark for the industry.

With verified data now in place, AIA Sri Lanka is better equipped to set reduction targets and streamline its operations, and it is proving that leadership in sustainability is about measurable action and collective effort.



Having achieved ISO 14064-1 certification, we are exploring opportunities to expand our sustainability framework by pursuing ISO 50001 EnMS certification in the coming years. Additionally, we have previously conducted a Health and Safety audit for the business unit, which significantly enhanced our operational and employee safety capabilities, and we plan to undertake another audit soon to continue strengthening these areas, while focusing on launching a green fleet initiative to move from conventional fuel to more hybrid/electric vehicles in the coming years. Another opportunity would be a very focused drive on our waste management programmes.

Stefan Krause

Head of Facilities, AIA Sri Lanka

Improving Our Environmental Performance

This priority focuses on reducing our carbon footprint and measuring and managing the amount of waste produced from our operations.

At AIA, we are committed to minimising our environmental impact and building a sustainable business. We disclose our environmental targets and metrics so our stakeholders can better understand our efforts and progress.

Energy and emissions

The Group produced 63,357 tonnes of CO₂e, or 2.44 tonnes of CO₂e per employee. Meanwhile, our operational Scope 1 and Scope 2 carbon emissions, compared with our 2019 Science Based Targets initiative (SBTi) baseline, have declined by 24%. Reductions in grid emission factors are the major drivers of this downward trend. Electricity consumption is our largest source of Scope 2 emissions, accounting for 53,337 tonnes of CO₂e.¹

Our Climate Transition Plan is a comprehensive roadmap towards decarbonisation that includes strategies to minimise our environmental footprint. The validation of our near-term net-zero target by the SBTi

in November 2023 confirmed that our goals align with the 2015 Paris Agreement. In the face of record global emissions, we continued our efforts to reduce our CO₂ emissions and total energy consumption in 2025.

Waste and water management

Our Environmental Policy and Internal Environmental Procedures outline our approach to waste and water management in our workplaces across our markets. We also encourage our suppliers, business partners, and where applicable, our customers, to respect elements and practices outlined in these policies, with the goal of furthering their own efforts at environmental stewardship.

In 2025, total waste generation amounted to 680 tonnes,² derived from tracked data collected from 69% of the total owned buildings occupied by our full-time employees, utilising an extrapolation³ approach when necessary.

We have also started tracking segregated waste data, with 69% of total waste categorised by type. Our methodologies for water consumption and waste generation are now aligned. Total water use in 2025 was 271,327m³, or 10.44m³ per employee.

We continue to enhance the quality and management of our waste and water data across the Group, with our Group Real Estate and sustainability teams working together to implement ongoing improvements. These systems support accurate reporting and help identify further opportunities to strengthen performance.

Environmental data and nature and biodiversity insights

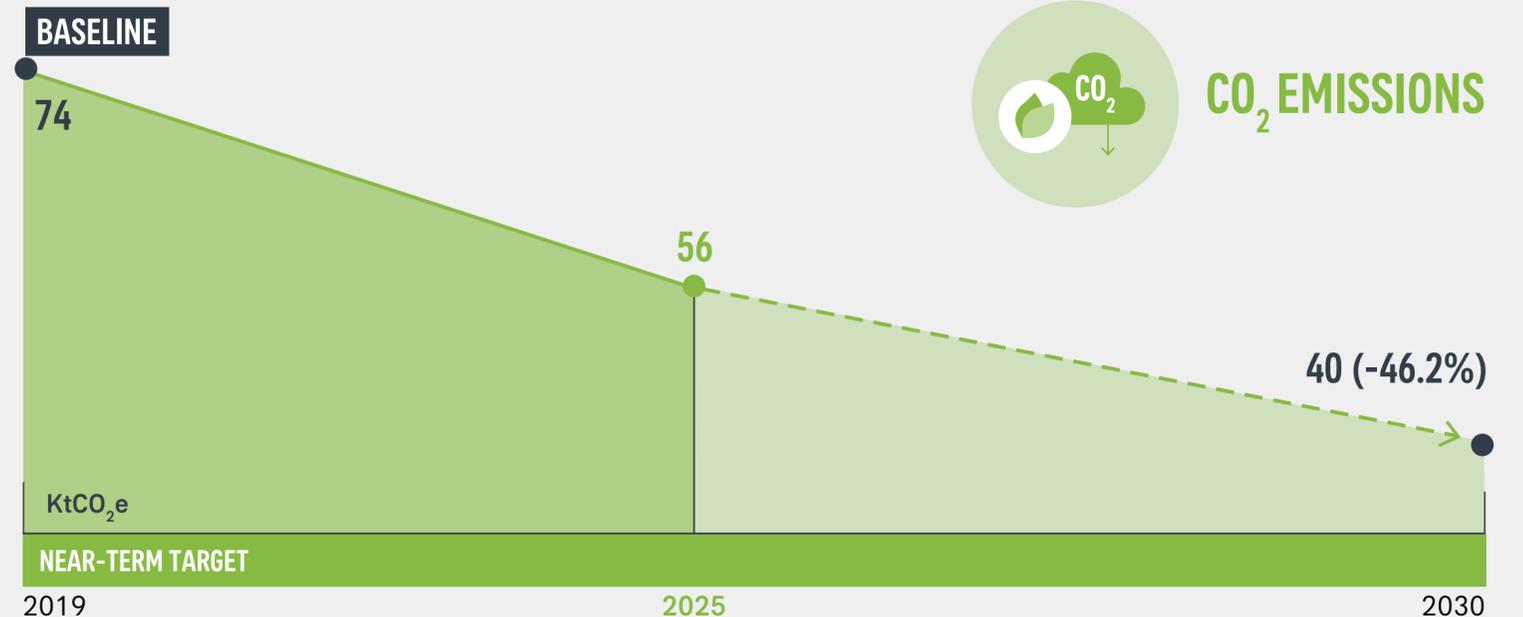
Collecting accurate and complete data is important for measuring our progress towards environmental goals. In 2024, we launched a Group-wide digital platform for environmental data collection, analysis and reporting.

The platform tracks energy use and emissions, helping us monitor and report progress against our Science Based Targets more efficiently. We are committed to enhancing our environmental data processes in the years ahead.

AIA has conducted a review of nature-related disclosure standards and frameworks, focusing on those relevant to the Asia-Pacific financial sector. This review provided a useful reference point for when we consider approaching related strategic and disclosure efforts.

1. The figure excludes emission from towngas.
2. The boundary of reporting extends to waste that is generated by the organisation only, as defined by GRI, which translates to waste by full-time employees in premises that are owned by AIA and were actively tracking waste generation volumes in 2025 and able to provide tracked data for at least one full month, which covers premises which represent a majority of our business operations.
3. Same methodology as waste.

Environmental Metrics





CASE STUDY

AIA Philippines Drives Renewable Energy Adoption

AIA Philippines has significantly boosted its sustainability efforts by implementing Power Purchase Agreements (PPAs) across several key buildings, which enable direct procurement of renewable energy.

While the Philippines is gradually embracing renewables, corporate uptake has been slow due to regulatory hurdles and infrastructure limitations. This initiative serves as a model for other companies in the Philippines and other similar markets seeking to reduce emissions and manage energy costs sustainably.

In 2023, AIA Group set an ambitious target to reduce its Scope 1 and 2 emissions by 46.2% by 2030, as part of its wider decarbonisation strategy. Achieving this goal requires innovative approaches, particularly in markets like the Philippines, where fossil fuels still account for the bulk of energy consumption.

In a country where fossil fuels dominate energy generation, the shift to renewable energy can be challenging — and this was a project with multiple challenges, from complex regulatory frameworks to energy reliability concerns. The legal, procurement and operations teams had to work together seamlessly to design and implement a solution that would meet AIA's decarbonisation targets while ensuring operational continuity and financial viability.

AIA Philippines took a strategic approach to overcoming these obstacles. First, it engaged with local energy experts and legal advisors to structure compliant PPAs. These agreements allowed AIA to procure renewable energy directly from energy providers, ensuring both a steady supply and a competitive price.

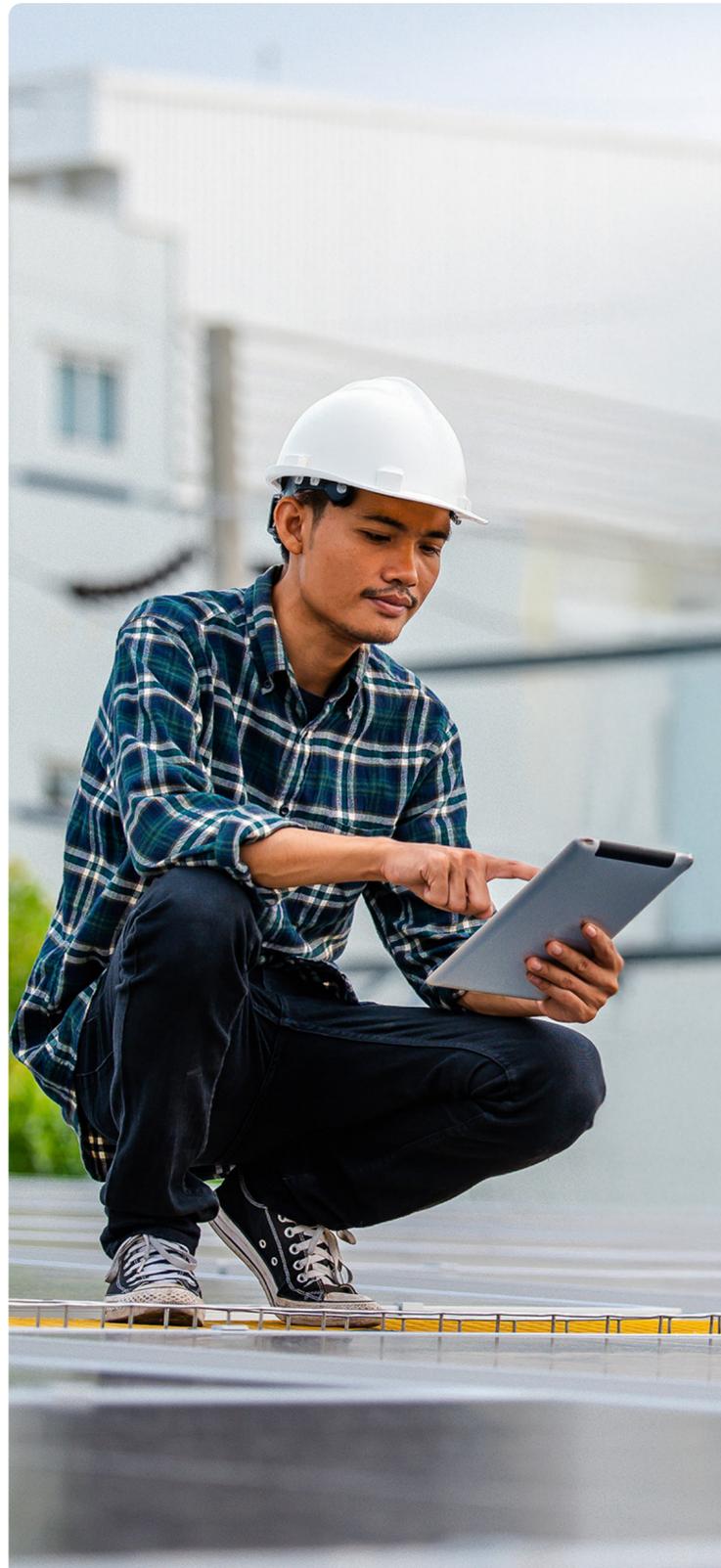
The company then conducted feasibility studies to select the optimal buildings for the initiative, taking into account energy consumption, building usage and location. Through cross-functional workshops and strong executive sponsorship, internal alignment was achieved, with legal, finance and operations teams all on board with the plan.

The result was a smooth integration of renewable energy into AIA Philippines' operations. The impact of this initiative has been significant. By sourcing renewable energy through PPAs, AIA Philippines has made a measurable contribution to its decarbonisation goals, accounting for approximately 50% of its annual emissions.

Furthermore, facility managers have reported an increase in awareness and engagement with sustainability goals, while employees have expressed pride in working for a company that is actively reducing its environmental impact. The initiative has also sparked interest from other regional offices, with several exploring similar models in their own markets.

This project stands as a notable example to other organisations looking to reduce their carbon footprint and manage energy costs sustainably. Showing the feasibility of the shift from passive grid reliance to proactive renewable energy, proving that PPAs can be viable even in complex regulatory environments, and embedding sustainability into operational decision-making are all key lessons for organisations across the region.

AIA Philippines' efforts have also strengthened our sustainability credentials, helping to build trust with stakeholders and supporting the company as a leader in sustainable energy sourcing within the sector.





CASE STUDY

Continuing Our Partnership in Sustainable Aviation Fuel — AIA's Ongoing Steps Towards Decarbonisation

Reducing emissions across our value chain remains a priority in AIA's decarbonisation journey. Business-travel-related emissions form a significant part of our Scope 3 footprint (excluding financed emissions), and we are committed to addressing them through practical, collaborative solutions.

In 2025, AIA continued its partnership with Cathay Pacific's Corporate Sustainable Aviation Fuel (SAF) Programme, an initiative we partnered with Cathay Pacific to launch in 2022, which is designed to accelerate the adoption of SAF in commercial aviation. SAF offers one of the most effective pathways to reduce lifecycle carbon emissions — by around 80%¹ compared to conventional jet fuel — when produced from renewable and waste sources.

Cathay Pacific has been advocating and pioneering the adoption of SAF in Asia and supporting the aviation industry's ambition to achieve net-zero by 2050. Through our ongoing partnership, we aim to drive decarbonisation by continuing to contribute to the purchase of SAF certified by internationally-recognised sustainability standards, ensuring both credibility and environmental integrity.

This fuel is blended with conventional fossil jet fuel and used to power flights, reducing reliance on fossil-based energy sources and lowering aviation-related emissions. In addition, we receive verified emissions reduction certificates, providing transparent documentation of the Scope 3 reductions achieved through this initiative. Our continued involvement reflects our commitment to incremental progress in reducing value chain emissions. While these steps are individually modest, they represent meaningful action towards our long-term ambition to decarbonise and support the transition to a low-carbon economy.

1. With reference to the SAF procured by Cathay Pacific in 2024, which was certified by international standards such as ISCC and RSB, SAF has a weighted average lifecycle carbon emissions reduction of around 80%. Weighted average lifecycle carbon emissions are an estimated percentage reduction in carbon emissions associated with SAF compared to conventional jet fuel on a lifecycle basis. The estimation is derived using a baseline LCA value for jet fuel emissions (89 gCO₂e/MJ) as a comparison. The calculation incorporates the emissions reduction of each batch of SAF, weighted by the proportion of the unblended SAF quantity.

Advancing Digital Transformation

This priority emphasises sustaining our high-level digitalisation and automation while ensuring the scalability and resilience of AIA's technology. As our business grows, we focus on maintaining a seamless digital experience and paperless operations without increasing our environmental impact. Our scalable digital platforms and AI-driven processes enable us to handle rising transaction volumes efficiently, preserving customer convenience and sustainability.

Reducing paper usage and improving customer experience

Straight-through processing and AI-enabled automated approvals are delivering faster, smoother customer experiences while eliminating unnecessary paperwork.

Our digital initiatives saved more than 1,892 tonnes of paper in 2025.

Despite growth in business volume, we have managed to achieve 95% of Buy, Service and Claims transactions submitted digitally. In 2025, digital completion for buy transactions reached 99%, while 89% of our customer communications were conducted through digital channels.

Digital Interactions

Buy, Service and Claims Transactions Submitted Digitally



Communication with Customers via Digital Channels



Paper Saved





CASE STUDY

AIA New Zealand: Where Sustainability Meets Smarter Business

At the beginning of 2024, AIA NZ still relied on traditional postal services for customer communications, incurring rising costs. Delays meant some customers didn't receive important policy updates on time — or at all — resulting in frustrated customers and lapsed policies.

At the end of 2024, AIA NZ's Customer and Technology teams joined forces to launch Project Forest, aiming to digitise as much customer communication as possible, ensure future-fit business, improve customer experience, and reduce environmental impact.

This initiative has led to:

- Over 75% reduction in paper and postage for in-scope products
- Over NZD\$450,000 in operational cost savings since the first digital communications went live in August 2025
- Over 65% rise in registrations for MyAIA, AIA NZ's online customer portal

Despite significant investment needs and operational complexity, AIA NZ reduced waste, cut costs, and improved customer experience, proving that sustainability isn't just good for the planet — it's good for business.



AIA has a great opportunity to make a positive contribution to our planet and communities. By making win-win strategic decisions, such as Project Forest, we can deliver initiatives that are good for the environment, provide better experiences for our customers and benefit our shareholders. I am proud that we have delivered something that will continue to benefit the environment for years to come.

Steven Taylor

Head of Customer Strategic Delivery,
AIA New Zealand



Encouraging Good Sustainability Practices

This priority encourages our suppliers to make improvements in their own sustainability performance.

Integrating sustainable procurement into our sustainability strategy helps us consider the environmental and social impact of the products and services we buy. We constantly work to make our procurement more sustainable, identify and manage risks, and use our influence and scale of operations to support sustainable development across Asia. This also means actively encouraging good sustainability practices among our partners and suppliers.

Supplier Code of Conduct

Our Supplier Code of Conduct is grounded in international standards that promote social wellbeing and ethical business practices. They include the United Nations Declaration on Human Rights and the International Labour Organisation Core Conventions. We expect all our suppliers and vendors to follow our Supplier Code of Conduct, and we encourage them to make reasonable efforts to ensure the businesses in their own supply chains are aware of it too. The Supplier Code of Conduct helps guide our conversations with partners about sustainability performance and where improvements can be made. Its current form has been in place since 2018. As of 2025, most suppliers are now covered by our Master Professional Services Agreement, which sets out their responsibilities.

Improving sustainability standards

We encourage our partners and suppliers to keep strengthening their sustainability standards and to consider the broader impact they have on the communities around them. This includes taking practical steps to reduce their carbon footprint, cut waste and act responsibly through ethical behaviour, while also protecting the wellbeing of employees throughout their operations.

Working together with our supply chain is key to us achieving our goal of reaching net-zero by 2050. Building a shared understanding through training and capacity-building programmes helps guide these efforts. Integrating sustainable procurement into our sustainability strategy ensures we are mindful of the impact our product and service buying decisions have on the environment and society. The Group's Supplier Code of Conduct provides guidance on sustainable sourcing.

Training and capacity building

In 2025, we continued to leverage our sustainability expertise and influence to support organisations on their sustainability journeys. By taking a collaborative approach, we advanced progress across Asia while ensuring alignment with our values and Purpose.

A key focus this year was advocating for climate action through targeted capacity-building programmes. We organised training sessions and webinars for both our suppliers and internal teams on decarbonisation and sustainability, equipping participants with the knowledge and tools to adopt sustainable practices.

We also launched our annual Electronic Direct Mail (EDM) campaign with Tier 1 suppliers, creating an ongoing engagement channel to share updates, resources, and best practices on sustainability-related matters. Moreover, our flagship sustainability webinar in 2025 built on previous successes and covered:

- AIA's Climate Transition Plan and net-zero strategy
- The business case for sustainability
- Climate reporting trends and global regulatory developments
- Measuring and reporting carbon emissions (including baselining, target setting, and reduction levers)
- Best practices for sustainability
- Guidance and additional resources

Participation remained strong, with many Tier 1 suppliers across our markets attending. Feedback highlighted the value of these sessions in deepening understanding of our sustainability strategy and fostering collaboration on global challenges. Suppliers expressed interest in more frequent engagements, which we plan to expand through webinars and EDM communications in 2026.

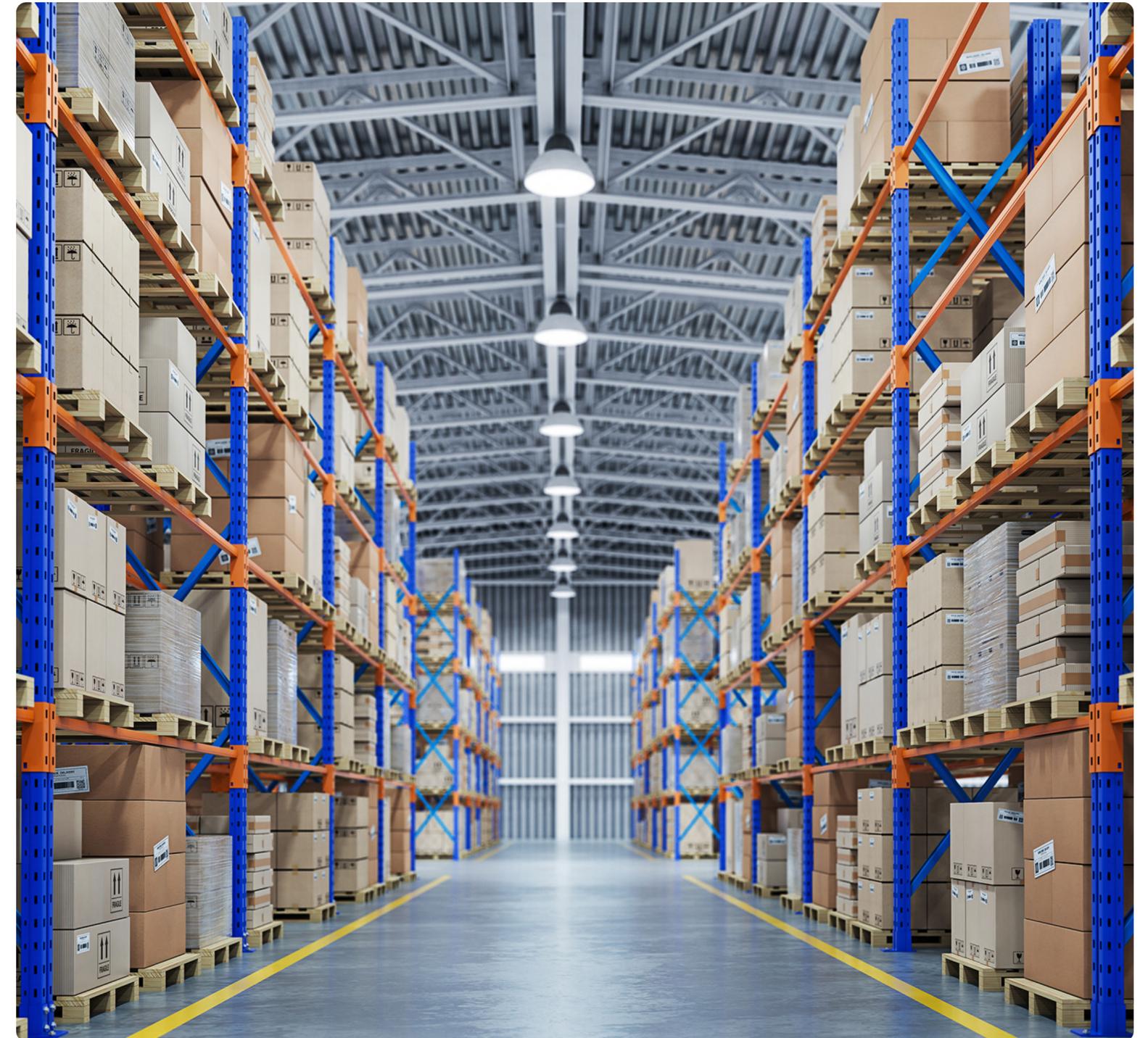
These initiatives have proven to be powerful platforms for aligning with strategic suppliers across industries and geographies. By discussing common topics through the lens of sustainability, we create a shared language that strengthens relationships beyond traditional business interactions.

We currently do not disclose information about all suppliers broken down by region due to the sensitive nature of this information. However, we disclose the details of our Group Tier 1 suppliers.

Assessing suppliers' sustainability performance

We use market-leading supplier ratings providers to independently assess our suppliers' sustainability performance. As at 31 December 2025, 12 out of 13 Group Tier 1 suppliers had provided their sustainability ratings or have publicly available information on sustainability-related ratings; and 33% of these suppliers were rated in the top 5% of all companies assessed by a globally recognised sustainability supplier ratings provider. For any Tier 1 suppliers that are not covered by the supplier ratings provider, we assess their performance using public sustainability disclosures. We will continue to extend the scope of these assessments to inform supplier selection and due diligence processes in 2026.

AIA's business partners, including its agents, distribution partners and suppliers, are expected to follow the same responsible practices as our employees. We expect all our suppliers and vendors to follow our Supplier Code of Conduct, and we encourage them to make reasonable efforts to ensure the businesses in their own supply chains are aware of it too. AIA requests its suppliers to consider sustainability considerations as part of our supplier registration process by adhering to our Supplier Code of Conduct. AIA also uses a third-party sustainability supply chain assessment scorecard for the social and environmental performance of suppliers. Under AIA's Supplier Code of Conduct, AIA may choose to enquire about any sustainability-related practices or policies during the supplier registration process, and/or embed specific sustainability-related provisions within contract terms and conditions. To monitor suppliers' performance, AIA may also conduct its own due diligence, including audits or investigations in relation to possible breaches of laws, regulations, or company policy, as it deems appropriate.





CASE STUDY

Advancing Sustainable Procurement in AIA Thailand

Sustainability is a core principle embedded in AIA Thailand's operations, guiding procurement practices to align with the organisation's values and long-term environmental objectives. In 2025, AIA Thailand introduced several initiatives to strengthen sustainable procurement and reduce environmental impact across its supply chain.

A key priority was the adoption of environmentally friendly products for everyday use. AIA Thailand transitioned to paper products carrying Green Label certification, a recognised standard for eco-friendly products. The organisation is also progressing towards products certified with CE CFP by the Thailand Greenhouse Gas Management Organization (TGO), reinforcing its commitment to lowering its carbon footprint. Sustainable material selection extends beyond paper — suppliers producing printed consumables were chosen based on their use of soy-based ink, which is biodegradable and less harmful to the environment compared to petroleum-based alternatives. Logistics optimisation was another area of focus. Dedicated trucks previously used for courier services have been replaced with shared vehicle services, reducing energy consumption, lowering carbon emissions, and decreasing organisational costs. This approach demonstrates how operational efficiency can complement sustainability objectives.

To embed sustainability into supplier engagement, AIA Thailand requires all suppliers participating in its Request for Proposal (RFP) process to complete a comprehensive sustainability questionnaire. This ensures that environmental, social, and governance considerations are integrated into procurement decisions, fostering transparency and accountability throughout the supply chain.



These initiatives have already delivered tangible benefits — from reducing emissions to strengthening partnerships with suppliers who share our vision. Looking ahead, we plan to expand these efforts by introducing more sustainable product categories, offering training to suppliers, and leveraging digital tools to monitor progress.

Chawin Wimonpittayarat

Associate Director, Sourcing, AIA Thailand

AIA CHINA: BUILDING A MORE SUSTAINABLE BUSINESS FOR THE FUTURE

AIA China: Building a More Sustainable Business for the Future



True impact means creating strategies that are resilient today and visionary for tomorrow—delivering value for society, the environment, and the enterprise.

Leo Ng

Chief Financial Officer and ExCo Lead for Sustainability, AIA China

Leo Ng, Chief Financial Officer and ExCo Lead for Sustainability at AIA China, plays a pivotal role in embedding ESG principles into the company's operations and strategy.

For Leo, ESG is not a standalone initiative—it is a guiding principle that shapes every decision, balancing financial discipline with long-term environmental and social impact. His leadership reflects AIA's Purpose of helping people live Healthier, Longer, Better Lives while aligning with China's national Dual Carbon goals.

Leo's approach to decarbonisation rests on two cornerstones: systematic governance and empowerment.

Systematic governance

Under Leo's guidance, AIA China has established a robust governance structure to integrate ESG into strategic planning and daily operations. The ESG Committee, chaired by the CEO, provides oversight and accountability. Clear policies guide green finance and ESG strategies, supported by assurance frameworks. A collaboration mechanism between headquarters and 14 branch offices ensures resource integration, training, and communication. In 2025, AIA China launched an ESG intranet hub offering policies, training, and best practices. Within seven months, it recorded over 8,300 visits and engaged 1,200 employees — strengthening accessibility and participation.

Empowering people and driving action

Leo believes that decarbonisation is not just about systems — it's about people. Through campaigns like "AIA CAN, I CAN", employees embraced monthly ESG themes, with over 4,000 participants sharing their actions. Branch offices implemented the Green Finance Recognition Programme, encouraging locally tailored initiatives under six green finance themes. These efforts foster innovation and accelerate nationwide adoption.

Customer engagement is central to our sustainability efforts. Initiatives such as One Planet combine community involvement with ecological restoration. More than 700,000 customers have chosen e-policies and e-letters, reducing paper use and reinforcing environmental responsibility. On behalf of these customers, AIA China supports projects dedicated to combating desertification, advancing ecological restoration and reinforcing our shared commitment to environmental sustainability.

In investment decisions, AIA China influences companies to adopt SBTi-aligned emissions reduction targets. In procurement processes, AIA China embeds ESG requirements into procurement, achieving over 90% compliance with its Supplier Code of Conduct.

Operational impact

Decarbonisation extends to AIA China's physical footprint. Approximately 70% of leased office spaces in major cities meet green building certification standards (e.g. LEED or WELL). Waste sorting, eco-friendly supplies, and direct drinking water systems reduce environmental impact. The Green Events Guidance, introduced in 2025, standardised sustainable practices for meetings and events. Within six months, more than 80 events adopted measures such as digital invitations and reduced disposable tableware, saving an estimated 20,000 printed pages and engaging over 16,500 participants.

Looking ahead

For Leo, success is not a fixed endpoint but the ability to create enduring impact. His vision focuses on embedding ESG into AIA China's identity, achieving measurable carbon reductions, and fostering collaboration across stakeholders. "True impact," as Leo describes it, "means strategies that are resilient today and visionary for tomorrow, delivering value for society, the environment, and the enterprise".



AIA GROUP LIMITED SUSTAINABILITY REPORT 2025

Feedback from our diverse set of stakeholders is crucial for us to continue improving our sustainability performance and disclosure practices.

If you have any questions, comments or feedback, please contact Group Sustainability at groupsustainability@aia.com or write us at the address below:

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