

## Appendix I

### Bank of Communications (Hong Kong) Limited (Incorporated in Hong Kong with limited liability)

#### Description on Bank of Communications (Hong Kong) Limited's 2023 ESG Deposit

Bank of Communications (Hong Kong) Limited ("BOCOM(HK)") (Incorporated in Hong Kong with limited liability) plans to issue a 2023 ESG deposit and has established the ESG Deposit Framework of Bank of Communications (Hong Kong) Limited (the "Framework"). The ESG Deposit refers to deposit of which the use of proceeds is to finance and/or refinance eligible sustainability-related loans, including green loans and sustainability-linked loans, so as to continuously promote BOCOM(HK)'s corporate social responsibility strategy and contribute to economic, social and environmental sustainability.

As defined in the Framework, BOCOM(HK) will issue its 2023 ESG Deposit with reference to the four core components regarding to the use of proceeds, process for project evaluation and selection, management of proceeds and reporting of *Sustainability Bond Guidelines 2021* published by the International Capital Market Association (the "ICMA"), as well as in accordance with *Green Loan Principles 2023* and *Sustainability-Linked Loan Principles 2023* published by the Loan Market Association, Asia Pacific Loan Market Association and Loan Syndications and Trading Association.

#### Use of Proceeds

The net proceeds in BOCOM(HK)'s 2023 ESG Deposit will be used for the financing and/or refinancing of eligible sustainability-related loans that meet the international standards as specified below. Eligible sustainability-related loans include green loans and sustainability-linked loans.

Sustainability-related Loan	Eligible Category Criteria Applied	Eligible Categories
A - Green Loan	Green Loan Principles 2023	<ul style="list-style-type: none"> <li>• Green buildings</li> <li>• Energy efficiency</li> <li>• Sustainable water and wastewater management</li> <li>• Clean transportation</li> <li>• Renewable energy</li> </ul>

Sustainability-related Loan	Eligible Category Criteria Applied	Eligible Categories
B - Sustainability-linked Loan	Sustainability Linked Loan Principles 2023	/

## Process for Evaluation and Selection

Referring to Eligible Categories Criteria Applied of sustainability-related loans as defined in the above "Use of Proceeds" section, sustainability-related loans that have passed the initial screening shall be further evaluated and selected by BOCOM(HK), in accordance with the requirements stated in Section A and Section B below. BOCOM(HK) has established a list of eligible categories, with an approximated total value of HKD 15.54 billion. The eligible categories may evolve over time. The following is detailed information of the eligible categories.

Sustainability-related Loans	Eligible Category Criteria Applied	Total Loan Amount (HKD Billion)	Proportion
A - Green Loan	Green Loan Principles 2023	7.13	45.88%
B - Sustainability-linked Loan	Sustainability Linked Loan Principles 2023	8.41	54.12%
<b>Total</b>	<b>/</b>	<b>15.54</b>	<b>100.00%</b>

BOCOM(HK) shall review the eligible categories, and on a timely basis, make replacement as necessary to ensure the proceeds are allocated to eligible categories.

## Section A) Green Loan

Green loans are a type of loan instruments to finance and re-finance, in whole or in part, new and/or existing eligible green projects. Green loans financed and re-financed under BOCOM(HK)'s 2023 ESG Deposit will comply with the four core elements regarding Use of Proceeds, Process for Project Evaluation and Selection, Management of Proceeds, and Reporting of the Green Loan Principle, published by the Loan Market Association, Asia Pacific Loan Market Association and Loan Syndications and Trading Association.

BOCOM (HK) selected 10 eligible green projects, with an approximate total loan value of HKD 7.13 billion. The eligible green projects cover the themes of green buildings, energy efficiency, sustainable water and wastewater management, clean transportation and renewable energy. Information of the eligible green projects is as follows:

Eligible Categories - Green Project Theme	Total Loan Amount (HKD billion)	Proportion
Green buildings	4.04	56.66%
Energy efficiency	1.10	15.43%
Sustainable water and wastewater management	0.92	12.90%
Clean transportation	0.88	12.34%
Renewable energy	0.19	2.67%
<b>Total</b>	<b>7.13</b>	<b>100%</b>

## Section B) Sustainability-linked Loans

Sustainability-linked loans are a type of loan instruments to promote and encourage companies to contribute to sustainable development. The use of proceeds in relation to a sustainability-linked loan is not a determinant in financing and re-financing eligible green and social projects. The borrower's sustainability performance is measured by applying predefined Sustainability Performance Targets ("SPTs"), to predefined Key Performance Indicators ("KPIs"), and based on the loan and/or structural characteristics of sustainability-linked loans.

The selected 18 eligible sustainability-linked loans, with an approximate total loan value of HKD 8.41 billion, under BOCOM(HK)'s 2023 ESG Deposit will comply with the five core elements regarding the Selection of KPIs, Calibration of SPTs, Loan Characteristics, Reporting and Verification of the Sustainability-linked Loans Principles, published the Loan Market Association, Asia Pacific Loan Market Association and Loan Syndications and Trading Association.

Industry Categories of Sustainability-linked Loan Issuer	Total Loan Amount (HKD billion)	Proportion
Real estate and property management	5.05	60.05%
Manufacturing	0.96	11.41%
Hotel	1.45	17.24%
Water affairs	0.12	1.43%
Waste recycling	0.20	2.38%
Food	0.53	6.30%
Building	0.10	1.19%
<b>Total</b>	<b>8.41</b>	<b>100%</b>

## Management of Proceeds

BOCOM(HK) shall maintain a register to keep track of the use of proceeds for each 2023 ESG Deposit. The register will contain the following information including but not limited to:

- Transaction information: 2023 ESG Deposit issue amount, coupon, issue date and maturity date, etc. ✓
- Proceeds allocation information: eligible green and/or social projects, KPIs and SPTs of the sustainability-linked loan (if any), etc. ✓

## Reporting

BOCOM(HK) will make disclosure in relation to the allocation of the proceeds and expected impact for both green loans and sustainability-linked loans portions of the 2023 ESG Deposit, at least once a year so long as the 2023 ESG Deposit remains outstanding. Also, BOCOM(HK) will engage a qualified third party to conduct the post-issuance assurance for its 2023 ESG Deposit. ✓



For and on behalf of

Bank of Communications (Hong Kong) Limited

(Incorporated in Hong Kong with limited liability)

9 May 2023 ✓

## 附件一

### 交通銀行(香港)有限公司 (於香港註冊成立的有限公司)

#### 關於交通銀行(香港)有限公司 2023 年綠色及可持續發展存款說明

交通銀行(香港)有限公司(以下簡稱「交通銀行(香港)」)(於香港註冊成立的有限公司)計劃發行 2023 年綠色及可持續發展存款,並已制定《交通銀行(香港)有限公司綠色及可持續發展存款框架》(以下簡稱「《框架》」)。綠色及可持續發展存款是指用於融資及/或再融資合格的可持續發展相關貸款,包括綠色貸款及可持續發展掛鉤貸款,以持續推動交通銀行(香港)的企業社會責任戰略,向經濟、社會和環境的可持續性作出貢獻。

根據《框架》,交通銀行(香港)將依據國際資本市場協會(ICMA)發布的《可持續債券指引(2021 年版)》有關募集資金使用、項目評估與篩選流程、募集資金管理及報告流程四大核心部分發行其 2023 年綠色及可持續發展存款,以及根據貸款市場協會、亞太區貸款市場公會和銀團貸款及交易協會聯合發布的《綠色貸款原則(2023 版)》及《可持續發展掛鉤貸款原則(2023 年版)》的要求。

#### 募集資金使用

交通銀行(香港)的 2023 年綠色及可持續發展存款的淨資金將專門用於符合下文所列明的國際標準的合格可持續發展相關貸款的融資及/或再融資。符合條件的可持續發展相關貸款包括綠色貸款和可持續發展掛鉤貸款。

可持續發展相關貸款	應用的合格類別標準	合格類別
A - 綠色貸款	《綠色貸款原則(2023 版)》	<ul style="list-style-type: none"> <li>• 綠色建築</li> <li>• 能效提升</li> <li>• 可持續水資源與廢水管理</li> <li>• 清潔交通</li> <li>• 可再生能源</li> </ul>
B - 可持續發展掛鉤貸款	《可持續發展掛鉤貸款原則(2023 年版)》	/

## 評估與篩選流程

參考上文「募集資金用途」部分定義的可持續發展相關貸款應用的合格類別標準，通過初步篩選的合格可持續發展相關貸款將根據下文 A 部分和 B 部分所示的要求進一步由交通銀行(香港)進行篩選。

交通銀行(香港)已建立符合資格的類別清單，總金額約為 155.4 億港幣。這些合格類別可能隨著時間而變化，以下是合格類別的詳細信息。

可持續發展相關貸款	應用的合格類別標準	總貸款金額 (港幣)	比例
A - 綠色貸款	《綠色貸款原則(2023 版)》	71.3 億	45.88%
B - 可持續發展掛鉤貸款	《可持續發展掛鉤貸款原則(2023 年版)》	84.1 億	54.12%
合計	/	155.4 億	100.00%

交通銀行(香港)應檢查合格類別，並及時進行更換，以確保資金用於符合資格的類別。

### A 部分) 綠色貸款

綠色貸款是指將募集資金專門用在新增及/或現有的合格綠色項目並提供部份或全額融資或再融資的貸款工具。交通銀行(香港)所發行的 2023 年綠色及可持續發展存款之綠色貸款將符合貸款市場協會、亞太區貸款市場公會以及銀團貸款及交易協會頒佈的《綠色貸款原則》有關募集資金使用、項目評估與篩選流程、募集資金管理及報告流程四大核心部分的要求。

交通銀行(香港)選取的 10 個合格綠色項目的貸款總金額約為 71.3 億港元。合格綠色項目的主題涵蓋綠色建築、能效提升、可持續水資源與廢水管理、清潔交通和可再生能源。合格綠色項目信息如下：





合格類別 — 綠色項目主題	總貸款金額 (港幣)	比例
綠色建築	40.4 億	56.66%
能效提升	11.0 億	15.43%
可持續水資源與廢水管理	9.2 億	12.90%
清潔交通	8.8 億	12.34%
可再生能源	1.9 億	2.67%
合計	71.3 億	100%

## B 部分) 可持續發展掛鉤貸款

可持續發展掛鉤貸款是為促進及鼓勵公司對於可持續發展做出貢獻而進行債務資本市場融資的一個金額產品，資金用途不受限於有環境或社會效益投資項目的融資和/或再融資。借款人通過預設的可持續發展績效目標（SPT）及關鍵績效指標（KPI），並根據可持續發展掛鉤貸款的財務和/或結構特性，對公司是否實現其預設的可持續發展目的來進行量度及評估。

交通銀行（香港）發行的 2023 年綠色及可持續發展存款之所選取的 18 個合格可持續發展掛鉤貸款，貸款總額約為 84.1 億港元，將符合貸款市場協會、亞太區貸款市場公會和銀團貸款及交易協會聯合發布的《可持續發展掛鉤貸款原則》有關關鍵績效指標（KPI）的遴選、可持續發展績效目標（SPT）的校驗、貸款特性及報告流程五大核心部分的要求。

可持續發展掛鉤貸款發行人的行業類別	總貸款金額 (港幣)	比例
地產及物業管理	50.5 億	60.05%
製造業	9.6 億	11.41%
酒店業	14.5 億	17.24%
水務	1.2 億	1.43%
廢物再造	2.0 億	2.38%
食品行業	5.3 億	6.30%
建築業	1.0 億	1.19%
合計	84.1 億	100%

## 募集資金管理

交通銀行(香港)需保持記錄，以追蹤每個 2023 年綠色及可持續發展存款的款項用途。該記錄將包含以下信息，包括但不限於：

- 交易信息，如 2023 年綠色及可持續發展存款發行金額、利息、發行日及到期日等等
- 資金分配信息：合格的綠色和/或社會項目，可持續發展掛鉤貸款的關鍵績效指標和可持續發展績效目標（如有）等等

## 報告

直至 2023 年綠色及可持續發展存款全部完結前，交通銀行(香港)將至少每年披露一次有關資金分配的信息和 2023 年綠色及可持續發展存款中綠色貸款和可持續發展掛鉤貸款部分的預期影響。此外，交通銀行(香港)聘請合格的第三方對 2023 年綠色及可持續發展存款發行後進行認證。



謹代表

交通銀行(香港)有限公司

(於香港註冊成立的有限公司)

2023 年 5 月 9 日