

Green Deposit Framework for
E.Sun Commercial Bank, Ltd. Hong Kong Branch
(玉山商業銀行香港分行綠色存款架構)

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壹、前言 I. Introduction

玉山銀行矢志成為亞洲有特色的標竿銀行，更以成為亞洲永續發展標竿為目標，玉山以2050年淨零排放，2030年中小企業永續靠山、顧客最佳永續夥伴為目標，擘劃永續發展藍圖，包括文化與人才、制度與風險等2項基礎工程，接軌國際持續領航、永續創新創造價值、掌握關鍵發揮影響力等3項重要策略。而香港分行(以下簡稱本行)具備存款匯兌、進出口服務、授信融資、財富管理及財務金融(TMU)等全方位產品線，除了債券、保險等多元金融商品，更提供安全便利的網路銀行、傳真交易及整批匯款等現金管理工具。為提供無接縫在地服務，本行同仁秉持玉山服務精神，以專業及熱忱面對每一位顧客，打造兩岸三地最佳國際金融平台、台商境外資金調度及理財中心，為大中華地區顧客提供貼心又全面的服務。為與存款客群共同致力於永續發展，透過綠色存款專案，將存款與授信的需求相互結合，與顧客共同實踐 ESG，落實推動永續發展。

E.SUN Commercial Bank is committed to becoming one of the most distinguished banks and the benchmark for sustainable development in Asia. With the goals of achieving net-zero emissions by 2050, supporting sustainability of small and medium enterprises by 2030, and being the best sustainable partner for customers, E.SUN Commercial Bank has formulated the blueprint for sustainable development. The blueprint encompasses two foundational pillars (“culture and talent” and “systems and risks”) and three important strategies (“aligning with international sustainability leadership”, “driving sustainable innovation to create value” and “exerting key influences”).

E.SUN Commercial Bank, Hong Kong Branch (hereinafter referred to “the Bank”) offers a comprehensive product portfolio that includes deposit and remittance services, import and export financing, loans, wealth management, and treasury and market unit (TMU). In addition to the diversified financial products such as bonds and insurance, the Bank provides secure and convenient cash management solutions, including e-banking, fax transactions and bulk remittances. To provide seamlessly localized service, the Bank’s staff uphold the spirit of E.SUN Commercial Bank to serve each customer with professionalism and enthusiasm, strive to develop the best international financial platform as well as the overseas center of fund allocation and wealth management for Taiwanese enterprises in the Asia Pacific and Greater China, and to provide tailored and comprehensive service for customers of the Greater China region.

For the purpose of joining the Bank and our customers’ efforts to practice ESG and promote sustainable development, the Bank has launched the Green Deposit Scheme (hereinafter referred to “the Scheme”) to combine customer demand for deposits and loans.

貳、架構說明 II. Overview of Framework

綠色存款係指本行將承作綠色存款之資金，運用於符合綠色授信項目，項目符合國際金

融市場慣例之綠色資金用途。本行已建立各項程序及規範確保資金運用符合本架構之資金運用計劃。本架構參考貸款市場協會、亞太貸款市場協會及銀團貸款及轉讓協會於 2023 年聯合發佈的「綠色授信原則」及國際資金市場協會於 2021 年發佈的「綠色債券原則」的四大核心要素訂定，包括資金運用計畫、項目篩選與評估流程、資金運用管理機制及資金運用報告機制。而本架構將就以下五大面向，包括對象及專案內容、資金運用計畫、項目篩選與評估流程、資金運用管理機制及資金運用報告機制進行說明。

Green Deposit refers to the allocation of proceeds taken by the Scheme to eligible Green Projects in the form of Green Loan provided by the Bank. The eligible Green Loan Projects comply with the use of proceeds recognized by international financial market practices. The Bank has established policies and procedures to ensure that the use of proceeds is in accordance with the Use of Proceeds described in this Framework. This Framework complies with the Green Loan Principles jointly launched by the Loan Market Association (“LMA”), the Asia Pacific Loan Market Association (“APLMA”) and the Loan Syndications and Trading Association (“LSTA”) in 2023, as well as four core elements of the Green Bond Principles launched by the International Capital Market Association (“ICMA”) in 2021, including “Use of Proceeds”, “Process for Project Evaluation and Selection”, “Management of Proceeds”, and “Reporting”.

This framework is outlined in the following five aspects: “Objects and Project Content”, “Use of Proceeds”, “Process for Project Evaluation and Selection”, “Management of Proceeds”, and “Reporting”.

一、對象及專案內容 (I) Objects and Project Content

(一) 適用對象：開立分行存款帳戶並同意分行行銷之法人或已成年的自然人顧客，欲透過存款資金，一同響應永續發展。參與綠色存款須為意思表示同意與本行落實 ESG 作為，並推動聯合國永續發展目標(SDGs)。

(二) 專案內容：本計畫採定期存款方式個案議定，專案存期原則為 1 個月(含)以上，最長不得超過 12 個月，專案期間內不得辦理定存條件變更(含解約)及質借。

(1) Target Customer: The Scheme is applicable to the Bank’s entity customers or individual customers at or over the age of 18 who maintain a deposit account with the Bank, consented to the Bank’s use of personal data in direct marketing, and wish to contribute to sustainable development by making a deposit with the Bank. Participation in Green Deposit means consenting to implementing ESG practices and promoting the United Nations Sustainable Development Goals (SDGs) with the Bank.

(2) Scheme Content: The Scheme takes deposits in the form of Time Deposits offered and negotiated on a case-by-case basis. The Deposit Period of the Scheme shall be 1 month or above, but not exceeding 12 months. During the Deposit Period, the Time Deposit cannot undergo changes in

deposit terms (including being terminated) and be pledged before maturity.

二、資金運用計畫 (II) Use of Proceeds

本計畫將有意願參與綠色存款專案之目標顧客資金納入，訂定合適綠色存款總額度。經本計畫所收受之定期存款資金將專門運用於並分配予符合條件的綠色項目之融資和/或再融資，且未限制首次撥款期限(look-back period)。本行將確保所收受之資金不超過運用在綠色項目的總額且全數投入綠色授信之資金運用計畫，分配至各綠色授信項目的金額將視顧客實際需求核發。符合條件的綠色項目是指符合「綠色授信原則」及以下(一)之「綠色授信」之說明。同時，為避免疑問，項目將排除國際金融公司於2007年所建議之排除名單¹。

The total amount of the Green Deposit Proceeds of the Scheme will be stipulated on the basis of the aggregated deposit amount of the customers who are willing to participate in the Scheme. The Green Deposit Proceeds of the Scheme will be exclusively used to finance and/or refinance eligible Green Projects, with no limitations on the look-back period for the first disbursement. The Bank will ensure that the Green Deposit Proceeds taken by the Scheme do not exceed the total value of eligible Green Loans and will be fully allocated to the purposes of the eligible Green Loans, while the amount allocated to each Green Loan will be determined based on the actual needs of the customers. Eligible Green Projects refer to the Green Projects that comply with the Green Loan Principles and the following description of “Green Loan” as defined in (1) below. Furthermore, the eligible Green Projects will exclude the project types on the Exclusion List¹ recommended by the International Finance Corporation (“IFC”) in 2007 for the avoidance of doubt.

(一)綠色授信 (1) Green Loan

本架構合資格之綠色授信係指，資金用途符合下列類別且同時支持聯合國永續發展目標(SDGs)之綠色貸款。

The eligible Green Loan under this Framework refers to the Green Loan that meets the following categories of purposes of loans and simultaneously supports the United Nations Sustainable Development Goals (SDGs).

類別 Category	用途 Purposes of Loans	適用之聯合國永續發展目標 (SDGs) Applicable to the United Nations Sustainable Development Goals (SDGs)
再生能源 (Renewable energy)	太陽能、風力、水力、地熱、生質能等再生能源發電、傳輸及相關設備建置與維護。	7. 可負擔的永續能源 Affordable and clean energy 13. 氣候行動 Climate action

¹ 國際金融公司排除名單(2007) IFC Exclusion List (2007)- <https://www.ifc.org/en/what-we-do/sector-expertise/sustainability/ifc-exclusion-list-2007>

	The power generation and transmission of renewable energy such as solar energy, wind power, hydropower, geothermal energy, bioenergy, etc., and the relevant equipment construction and maintenance	
節能 (Energy efficiency)	<p>新建或整建節能建築、能源儲存、智慧電網/電表、能源管理系統(EMS)及採購節能機器設備。</p> <p>Build new or renovate/upgrade existing energy-efficient buildings, energy storage devices, smart grids/meters, energy management systems (EMS), or purchase energy-efficient machinery/equipment</p>	<p>7. 可負擔的永續能源 Affordable and clean energy</p> <p>11. 永續城鄉 Sustainable cities and communities</p>
污染防治 (Pollution prevention and control)	<p>降低空氣污染與碳排放量、溫室氣體控制、土地整治、避免製造廢棄物及降低使用、資源回收、工業用油回收等。</p> <p>Air pollution and carbon emissions reduction, greenhouse gas control, land remediation, waste avoidance and utilization, resource recycling, industrial oil recycling, etc.</p>	<p>12. 責任消費與生產 Responsible consumption and production</p> <p>13. 氣候行動 Climate action</p>
農林漁牧等自然資源及土地利用的永續管理 (Environmentally sustainable management of living natural resources and land use)	<p>採行永續作法的農、林、漁、牧業、養殖。</p> <p>使用生態性的農作物保護如採有機種植，或採植物滴灌法（省水）的智慧農場。</p> <p>植樹造林、林地復育等自然地貌的保護或回復。</p> <p>Agriculture, forestry, fishing, animal husbandry/breeding with sustainable practices</p> <p>Smart farms that employ eco-friendly crop protection</p>	<p>2. 終結飢餓 Zero Hunger</p> <p>13. 氣候行動 Climate action</p>

	<p>approaches such as organic farming, or use drip irrigation systems (for water saving)</p> <p>Conservation or restoration of natural landforms through afforestation, woodland restoration, etc.</p>	
<p>地域與水域生物多樣性保護 (Terrestrial and aquatic biodiversity conservation)</p>	<p>海岸、海洋及河岸流域的生態保育。</p> <p>Ecosystem conservation for coasts, oceans, river banks/basin areas, etc.</p>	14. 永續海洋與保育 Life below water
<p>潔淨交通運輸 (Clean transportation)</p>	<p>電力驅動、油電混合、大眾運輸、潔淨能源交通工具及基礎建設。</p> <p>Electric/hybrid vehicles, public transport, clean energy transport and relevant infrastructure</p>	11. 永續城鄉 Sustainable cities and communities
<p>永續水源及廢水處理 (Sustainable water and wastewater management)</p>	<p>潔淨水源與飲用水基礎建設、污水處理、城市下水道系統、河川整治與其他防洪作業。</p> <p>Clean water and drinking water infrastructure, sewage treatment, urban drainage and sewerage systems, river remediation and other flood prevention operations</p>	<p>3. 健康與福祉 Good Health and well-being</p> <p>6. 淨水與衛生 Clean water and sanitation</p> <p>11. 永續城鄉 Sustainable cities and communities</p>
<p>氣候變遷調適 (Climate change adaptation)</p>	<p>資訊支援系統，例如氣候觀測及早期預警系統。</p> <p>Information support systems such as climate monitoring and early warning systems</p>	13. 氣候行動 Climate action
<p>具生態效率與循環經濟調適之產品、生產技術或製程 (Eco-efficient and/or circular economy adapted products, production technologies and processes)</p>	<p>研發或導入環境永續產品，例如取得環保署環保標章(碳足跡認證)、能源局節能標章。</p> <p>取得生態或環保認證、節約資源的包裝與分銷。</p> <p>Develop or introduce environmentally sustainable products, for example, obtain the</p>	<p>9. 永續工業與基礎建設 Industry, innovation and infrastructure</p> <p>12. 責任消費與生產 Responsible consumption and production</p>

	Green Mark (carbon footprint certification) certified by Environmental Protection Administration or Energy Label by Bureau of Energy Obtain ecological or environmental certification, and adopt resource-efficient packaging and distribution	
綠建築 (Green buildings)	符合地區性、國家、國際的綠能標準或認證之建築，例如取得台灣 EEWB 綠建築標章或美國 LEED 綠建築認證。 Buildings that meet regional, national, or international green energy standards or certification criteria, for example, obtaining Taiwan EEWB Green Building Label or U.S. LEED Green Building Certification	9. 永續工業與基礎建設 Industry, innovation and infrastructure 11. 永續城鄉 Sustainable cities and communities
<p>本行可酌情將合資格項目添加至本清單中。本行將盡最大努力更新架構以反映任何此類變化。</p> <p>The Bank may add eligible Projects to this list at its discretion, and will use its best efforts to update the Framework to reflect any such changes.</p>		

三、項目篩選與評估流程 (III) Process for Project Evaluation and Selection

本行綠色存款專案小組(以下簡稱「專案小組」)負責本行綠色存款相關規範及進行項目的篩選、評估、審核及管理，以確保擬投放資金之項目符合「二、資金運用計畫」之標準。

The Green Deposit Working Group of the Bank (hereafter referred to “the Working Group”) is responsible for overseeing relevant policies and procedures regarding the Bank's Green Deposit and conducting the selection, evaluation, examination and management of the Green Projects, in order to ensure that the Green Projects meet the eligibility criteria outlined in Section (II) Use of Proceeds.

(一)綠色授信 (1) Green Loan

本行受理企業申請綠色授信時，將進行貸前評估，請企業提供綠色專案投資計劃說明。本行針對綠色授信案件進行量化評估，說明預期效益，例如節電度數、降低碳排量、水資源再利用、提升廢水或廢油回收率、取得認證或標章、增加產值或降低成本等，若為

營運週轉金則須評估企業整體營運之環保效益，並將相關資訊填載於本行綠色授信評估表單，由審核單位核定綠色授信資格。經專案小組核可後，將該案紀錄於合資格的綠色授信清單。

A pre-loan evaluation will be conducted when the Bank accepts enterprises' applications for Green Loan. The Bank will first request the applicants to provide investment plans for their Green Projects. The Bank then conducts quantitative evaluations for the Green Loan, in which expected benefits such as the amount of electricity to be saved, carbon emission reduction, water reuse, wastewater or waste oil recovery rate improvement, certification or labels to be obtained, production value increase or cost reduction, etc. should be described and explained. If the Green Projects require operating capital financing, the Bank needs to evaluate the environmental benefits of the enterprise. The above-mentioned information will be documented in the Green Loan evaluation form by the Proceeds Utilization Unit to approve the classification of the loan as Green Loan. Once approved by the Working Group as eligible under this Framework, the relevant Green Project will be recorded in the list of eligible Green Loans.

四、資金運用管理機制 (IV) Management of Proceeds

為確保綠色存款募得之資金遵循本架構說明之資金運用規定，專案小組應依各次綠色存款計畫發行設定管理資金運用的相關清單，獨立控管實際運用情形，定期檢視合資格的綠色授信清單相關項目，以確認項目符合「二、資金運用計畫」之標準。本行亦會進行貸後管理，逐筆動撥時需確認資金流向及執行成效符合申貸用途。如發現該項目已不符合標準、資金用途或牽涉重大 ESG 相關議題的爭議，本行將該項目從合資格的綠色授信清單中刪除。當所收受存款總額達投放資金運用總額之 80%，或經評估有管控資金之必要時，得暫停收受綠色存款以確保本計畫無未獲分配的資金。如募集幣別、與運用幣別或存款幣別不同時，依前一營業日之收盤匯率折算金額並以募集幣別為主。

In order to ensure that the Green Deposit Proceeds comply with the use of proceeds under this Framework, the Working Group shall independently manage the actual use of proceeds by establishing relevant lists to manage proceeds of each Green Deposit Scheme separately and regularly reviewing the list of eligible Green Loans to ensure that the Green Projects comply with the eligibility criteria outlined in Section (II) Use of Proceeds. The Bank also conducts post-loan management to confirm that the flow of funds and the implementation outcome for each drawdown is in line with the intended purpose of the loan. If the Green Project no longer meets the eligibility criteria, the intended purpose of the loan or has been involved in material controversies related to ESG issues, it will be removed from the list of eligible Green Loans. Furthermore, when the total amount of Green Deposit received reaches 80% of the total amount of utilized proceeds, or the Bank deems it necessary to control the amount of Green Deposit Proceeds, the Bank will temporarily suspend the acceptance of Green Deposit to ensure that there are no unallocated proceeds in the Scheme. If there is any

discrepancy between the currency of the Scheme, the currency of proceeds utilization and the currency of a particular deposit, the currency of the Scheme shall prevail and the Bank shall adopt the closing exchange rate of the previous business day in converting such an amount.

五、資金運用報告機制 (V) Reporting

自專案發行後的次一年度起，本行將持續發佈有關資金運用之資訊，每年向有參與專案的顧客提供有關資金運用於合資格用途之類別占比資訊、融資與再融資的比例、資金運用之相關影響及第三方確信認證之結果。

From the following year after the launch of the Scheme, the Bank will continue to publish information regarding the use of proceeds. Every year, customers that participated in the Scheme will receive information on the proportion of Green Deposit Proceeds allocated to different eligible Green Project categories, the proportion of financing and refinancing, the relevant impacts of use of proceeds, and the results of third-party verification.

參、外部認證 III. External Verification

本行聘請香港品質保證局（「HKQAA」），一家具有環境保護、社會責任和公司治理之領域專業經驗的機構，作為第三方獨立審查員，驗證本行綠色存款運作架構及程序，本行並每年檢討綠色存款運作架構及合資格項目標準，以確保與市場實踐和預期保持一致。

The Bank has commissioned the Hong Kong Quality Assurance Agency (“HKQAA”), an organization with expertise in the fields of environmental protection, social responsibility, and corporate governance, as the third-party independent assessor to verify the Bank's Green Deposit Framework and procedures. Besides, the Bank conducts an annual review of the Framework and criteria of the eligible Green Projects to ensure alignment with market practices and expectations.

附錄一 Appendix I

根據本行獲得的數據可用性及保密性，在可行的情況下，本行的資金運用報告的環境影響會以個案舉例形式說明，預期影響的指標舉例如下：

Based on the Bank's data availability and confidentiality, where feasible, the environmental impacts of the Proceeds Allocation Report will be illustrated with case examples. The expected impact metrics are provided as follows:

類別 Category	指標的例子 Example of Metrics
再生能源 (Renewable energy)	<ul style="list-style-type: none"> ● 各類可再生能源發電量(MWh、GWh) Renewable energy generation capacity (MWh, GWh) ● 每年減少/避免的溫室氣體排放量(噸) Annual reduction/avoidance of greenhouse gas emissions (tons)
節能 (Energy efficiency)	<ul style="list-style-type: none"> ● 每年節約電能(MWh、GWh) Annual energy savings (MWh, GWh) ● 每年減少/避免的溫室氣體排放量(噸) Annual reduction/avoidance of greenhouse gas emissions (tons)
污染防治 (Pollution prevention and control)	<ul style="list-style-type: none"> ● 避免、減少、再利用或回收的廢物(噸) Amount of waste avoided, reduced, reused, or recycled (tons) ● 已處理的危險廢棄物、廢氣或廢水(噸) Amount of hazardous waste, exhaust, or wastewater treated (tons)
農林漁牧等自然資源及土地利用的永續管理 (Environmentally sustainable management of living natural resources and land use)	<ul style="list-style-type: none"> ● 增加可證明無森林砍伐或轉換的飼料比例(%) Increase in proportion of feed with proven zero deforestation or conversion of forest (%) ● 減少每噸魚的化學品、抗微生物劑或殺蟲劑用量(噸) Decrease in amount of chemicals, antimicrobials, or pesticides used in fish (tons)
地域與水域生物多樣性保護 (Terrestrial and aquatic biodiversity conservation)	<ul style="list-style-type: none"> ● 自然保護/恢復措施的數量 Number of nature conservation/restoration measures ● 保護/恢復/可持續管理的面積(公頃) Protected/restored/sustainably managed area (hectares) ● 自然保護/生物多樣性已建設施數量 Number of facilities built for nature conservation/biodiversity
潔淨交通運輸 (Clean transportation)	<ul style="list-style-type: none"> ● 減少的燃料消耗量(%) Amount of reduced fuel consumption (%) ● 減少的汽車/卡車使用量(按行駛公里數或占交通總乘客量的比例) Decrease in car/truck usage (mileage or as a proportion of total traffic patronage)

<p>永續水源及廢水處理 (Sustainable water and wastewater management)</p>	<ul style="list-style-type: none"> ● 減少的用水量(%、噸) Decrease in water consumption (% , tons) ● 每年處理或減少的廢水量(噸) Annual volume of wastewater treated or reduced (tons)
<p>氣候變遷調適 (Climate change adaptation)</p>	<ul style="list-style-type: none"> ● 增加的可用水量和/或增加的集水量(立方米/年) Increase in available water volume and/or water capture volume (cubic meters/year) ● 增加使用抗旱性更強作物的農田(公頃) Expansion of farmland using drought-resistant crops (hectares)
<p>具生態效率與循環經濟調適之產品、生產技術或製程 (Eco-efficient and/or circular economy adapted products, production technologies and processes)</p>	<ul style="list-style-type: none"> ● 研發或導入環境永續產品數量 Number of environmentally sustainable products developed or introduced ● 獲得生態或環保認證數量 Number of certifications for ecological or environmental sustainability
<p>綠建築 (Green buildings)</p>	<ul style="list-style-type: none"> ● 獲得的綠色建築認證數量 Number of green building certifications obtained ● 各類綠色建築組合數量 Number of different types of green buildings