

E.Sun Commercial Bank, Ltd. Hong Kong Branch

玉山商業銀行香港分行

Green Deposit Proceeds Allocation Report G2024-01

G2024-01 綠色存款資金運用報告

(報告日期 Report Date : 2024/03/01 – 2024/05/31)

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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，玉山商業銀行股份有限公司香港分行(「本行」)訂定《玉山商業銀行香港分行綠色存款架構》，自綠色存款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。

E.Sun Commercial Bank, Ltd. Hong Kong Branch (hereinafter referred to “the Bank”) develops the Green Deposit Framework (hereinafter referred to “the Framework”) in accordance 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. 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.

壹、資金運用 I. Use of Proceeds

綠色存款全數投入合資格的綠色授信項目，而且無未獲分配的資金，資金運用詳情列示如下文。

The Green Deposit Proceeds was fully allocated to the eligible Green Loan Projects, and there were no unallocated proceeds. The details of the use of proceeds were shown as follows.

一、資金運用 (I) Use of Proceeds

➤截至 2024/05/31，本行 G2024-01 綠色存款總額折合美金 5,000 萬元，綠色授信餘額折合美金 1 億 9,000 萬元，資金運用比例為：

As of 2024/05/31, the amount of the Green Deposit G2024-01 was equivalent to USD 50 million, while the balance of the Green Loans was equivalent to USD 190 million. The proportion of proceeds used was as follows:

	%
綠色存款用於符合綠色授信項目百分比 Proportion of Green Deposit allocated to eligible Green Loan Projects	26.22%

二、資金用途 (II) Purposes of Loans

➤截至 2024/05/31，綠色授信項目用途比例為：

As of 2024/05/31, the proportion of the purposes of Green Loans was as follows:

資本支出 Capital Expenditure	營運週轉金 Operating Capital
79.03%	20.97%

三、項目類別 (III) Category of Green Projects

➤截至 2024/05/31，綠色存款資金運用於合資格用途之類別比例為：

As of 2024/05/31, the proportion of Green Deposit Proceeds allocated to different eligible Green Project categories was as follows:

綠色項目類別 Category of Green Projects	%
綠建築 Green Buildings	65.56%
再生能源 Renewable Energy	13.46%
其他 Others	20.97%
總額 Total Amount	100.00%

四、項目融資與再融資 (IV) Projects Financing and Refinancing

➤截至 2024/05/31，綠色存款資金應用於融資與再融資比例為：

As of 2024/05/31, the proportion of financing and refinancing projects was as follows:

融資 Financing Projects	再融資 Refinancing Projects
34.42%	65.58%

貳、資金運用之相關影響 II. Relevant Impacts of Use of Proceeds

一、影響報告摘要 (I) Summary of Impact Report

綠色存款專案「G2024-01」於 2024 年 3 月啟動，至 2024 年 5 月結束，專案為期三個月，共募集美金 5,000 萬元。

截至 2024 年 5 月 31 日，本行綠色授信餘額約美金 1 億 9,000 萬元，所募得的綠色存款資金均全數投入於本行《玉山商業銀行香港分行綠色存款架構》說明的綠色授信項目之中，並無未進行分配的金額，綠色存款佔綠色授信比重約 26%，資金主要應用於「綠建築」及「再生能源」兩項合格綠色項目上。

有關本次專案獲融資項目的過往環境效益，綠色建築共計 8 棟，可再生能源每年生產的發電量為 1,628.7 吉瓦時，年減少碳排放為 126.1 萬噸。

The Green Deposit “G2024-01” was launched in March 2024 and concluded in May 2024. The scheme lasted for three months, and the amount of the Green Deposit was equivalent to USD 50 million.

As of 31 May 2024, the balance of the Green Loans was equivalent to USD 190 million. The proceeds of the USD 50 million Green Deposits had been fully allocated to eligible green assets as defined in the Framework. Unallocated proceeds represented 0% of the net proceeds. The proportion of Green Deposit allocated to eligible Green Loan Projects was about 26% and mainly allocated to “Green Buildings” and “Renewable Energy”.

Here is an overview of the past environmental impact performance of the eligible Green Loan Projects: there were a total of 8 green buildings, and the renewable energy projects produced an annual electricity generation of 1,628.7 GWh, resulting in a reduction of carbon emissions by 1.261 million tons per year.

二、個案說明 (II) Case Illustration

以下選定兩個案例說明：

➤ 案例一：綠建築

綠色項目為位於香港的甲級商業大廈，於 2023 年獲得香港綠色建築學會(HKGBC)頒發的綠色環評既有建築 2.0 最終鉑金級認證，於碳中和方面有良好的表現，節水率達 68%。

➤ 案例二：再生能源

綠色項目為位於澳洲的風電場，裝置容量共 228MW，過去一年風場共生產出 53.3 萬兆瓦時的發電量，碳排放減少 45.3 萬噸，透過生產清潔能源以帶來環境、經濟和社會效益。

Selected Case Study

➤ Case 1: Green Building

The project involved the construction of a Grade A commercial building located in Hong Kong. It was awarded the Final Platinum rating under the BEAM Plus EB V2.0 Comprehensive Scheme by the Hong Kong Green Building Council (HKGBC) in 2023. It performed well in achieving carbon neutrality, with a water reduction rate of 68%.

➤ Case 2: Renewable Energy

The project operated a wind farm located in Australia, with an installed capacity of 228 MW. Over the last year, it produced a total of 533 thousand MWh of electricity, leading to a reduction of carbon emissions by 453 thousand tons. By producing clean energy, it provided environmental, economic, and social benefits.

參、第三方確信認證之結果 III. Results of Third-Party Verification

本行聘請香港品質保證局(「HKQAA」)作為第三方獨立審查員，驗證本行依《玉山商業銀行香港分行綠色存款架構》之標準，評估上列綠色項目為合資格的綠色授信項目且項目符合綠色存款架構說明的綠色授信資格。

The Bank has commissioned the Hong Kong Quality Assurance Agency (“HKQAA”) as the third-party independent assessor to verify and assess that, based on the standards of the Framework, the abovementioned Green Projects to be eligible Green Loan Projects and the Projects meet the eligibility criteria outlined in the Framework.

肆、聲明 IV. Statement

本資金運用報告在資訊可取得且不違反與客戶協議之保密條款、個人資料聲明的條文、隱私保護政策及適用法律及規則下，披露本專案資金運用相關資訊。

This Proceeds Allocation Report discloses relevant information regarding the use of proceeds for the Green Deposit Scheme, provided that such information is accessible and the disclosure does not violate the confidentiality clause in the underlying customer agreement, provisions of the Personal Data Statement and privacy policy, and any applicable laws and regulations.