

Appendix I

Bank of Communications Co., Ltd. Hong Kong Branch (A joint stock company incorporated in the People's Republic of China with limited liability)

2025 Annual Report on Bank of Communications Co., Ltd. Hong Kong Branch's 2023 ESG Deposit (for the Period from 1 July 2024 to 30 June 2025)

Bank of Communications Co., Ltd. Hong Kong Branch ("BOCOM HK Branch") (A joint stock company incorporated in the People's Republic of China with limited liability) issued "the 2023 ESG Deposit" and established the *ESG Deposit Framework of Bank of Communications Co., Ltd. Hong Kong Branch* (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 Branch's corporate social responsibility strategy and contribute to economic, social and environmental sustainability.

As defined in the Framework, BOCOM HK Branch issued its 2023 ESG Deposit with reference to the four core components regarding the use of proceeds, process for project evaluation and selection, management of proceeds and reporting of the *Sustainability Bond Guidelines 2021* published by the International Capital Market Association (the "ICMA"), and with reference to the *Sustainability-Linked Loan Principles 2025* for the underlying sustainability-linked loans and the *Green Loan Principles 2025* for the underlying green loans¹.

Use of Proceeds

The net proceeds in BOCOM HK Branch's 2023 ESG Deposit were used for the financing and/or refinancing of eligible sustainability-related loans that met the international standards as specified below. Eligible sustainability-related loans included green loans and sustainability-linked loans.

¹ The Sustainability-Linked Loan Principles 2025 and Green Loan Principles 2025 are both published by the Loan Market Association, Asia Pacific Loan Market Association and Loan Syndications and Trading Association.

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As of 30 June 2025, BOCOM HK Branch established a list of eligible categories, with an approximated total balance of HKD 7.46 billion. The following is a summary of detailed information of the eligible loan types.

Eligible Loan Type	Criteria Applied	Limit (HKD Billion)	Total Loan Balance ² (HKD Billion)	Loan Balance Proportion ³
A - Green Loan	Green Loan Principles 2025	7.46	5.08	68.10%
B - Sustainability-Linked Loan	Sustainability-Linked Loan Principles 2025	2.40	2.39	32.04%
Total	/	9.86	7.46	100%

The eligible green loan categories during the period include clean transportation, green buildings, renewable energy, and sustainable water and wastewater management. BOCOM HK Branch reviewed the eligible categories, and on a timely basis, made replacement as necessary to ensure the proceeds were allocated to eligible categories.

Process for Evaluation and Selection

Referring to the Eligible Categories Criteria Applied for sustainability-related loans as defined in the above “Use of Proceeds” section, sustainability-related loans that have passed the initial screening were further evaluated and selected by BOCOM HK Branch in accordance with the requirements stated in Section A and Section B below.

Section A) Green Loans

Green loans are a type of loan instrument 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 Branch’s 2023 ESG Deposit complies with the four core elements regarding the Use of Proceeds, Process for Project Evaluation and Selection, Management of Proceeds, and Reporting of the Green Loan Principles 2025, published by the Loan Market Association, Asia Pacific Loan Market Association and Loan Syndications and Trading Association.

² The total loan balance is calculated based on the actual loan balance. Due to rounding, numbers by loan type may not add up precisely to the totals provided.

³ The cumulative effect of rounding may result in a slight discrepancy from 100% due to rounding in total loan balance of each loan type.



As of 30 June 2025, BOCOM HK Branch selected 6 eligible green projects, with an approximate total loan balance of HKD 5.08 billion. The eligible green projects cover the eligible categories of clean transportation, green buildings, renewable energy and sustainable water and wastewater management. Information of the eligible green projects is as follows:

Eligible Categories – Green Project Theme	Limit (HKD Billion)	Total Loan Balance (HKD Billion)	Loan Balance Proportion⁴
Clean transportation	1.76	1.76	34.65%
Green building	1.90	1.90	37.40%
Renewable energy	3.00	1.01	19.88%
Sustainable water and wastewater management	0.80	0.41	8.07%
Total	7.46	5.08	100%

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 performances are 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.

As of 30 June 2025, BOCOM HK Branch selected 3 eligible sustainability-linked loans, with an approximate total loan balance of HKD 2.39 billion, BOCOM HK Branch's 2023 ESG Deposit complies with the five core elements regarding the Selection of KPIs, Calibration of SPTs, Loan Characteristics, Reporting and Verification of the Sustainability-Linked Loan Principles 2025, published by the Loan Market Association, Asia Pacific Loan Market Association and Loan Syndications and Trading Association.

⁴ The cumulative effect of rounding may result in a slight discrepancy from 100% due to rounding in total loan balance of each loan type.



Industry Categories – Sustainability-Linked Loan Issuer	Limit (HKD Billion)	Total Loan Balance (HKD Billion)	Loan Balance Proportion
Hotel	0.70	0.70	29.29%
Real estate management	1.70	1.69	70.71%
Total	2.40	2.39	100%

Management of Proceeds

BOCOM HK Branch has maintained a register to keep track of the use of proceeds for its 2023 ESG Deposit. The register contains 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 projects, Key Performance Indicators and Sustainability Performance Targets of the sustainability-linked loans (if any), etc.

As of 30 June 2025, the outstanding balance of loans supported by the 2023 ESG deposit is equal to or not less than the total amount of the 2023 ESG deposit. There are no unallocated proceeds.

Reporting

BOCOM HK Branch makes disclosures in relation to the allocation of the proceeds and expected impact for both green loans and sustainability-linked loans of the 2023 ESG Deposit, at least once a year so long as the 2023 ESG Deposit remains outstanding. Also, BOCOM HK Branch has engaged a qualified third party to conduct the post-issuance assurance for its 2023 ESG Deposit.

For and on behalf of



Bank of Communications Co., Ltd. Hong Kong Branch

(A joint stock company incorporated in the People's Republic of China with limited liability)

31 December 2025



附件一

交通銀行股份有限公司香港分行 (於中華人民共和國註冊成立的股份有限公司)

關於交通銀行股份有限公司香港分行 2023 年綠色及可持續發展存款 2025 年度報告 (報告日期: 2024 年 7 月 1 日至 2025 年 6 月 30 日)

交通銀行股份有限公司香港分行 (以下簡稱「交通銀行香港分行」) (於中華人民共和國註冊成立的股份有限公司) 已發行 2023 年綠色及可持續發展存款, 並已制定《交通銀行股份有限公司香港分行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分行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》, 交通銀行香港分行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, 以及參考《可持續發展掛鉤貸款原則 (2025 年版)》和《綠色貸款原則 (2025 版)》¹ 的要求, 用於支援相關的可持續發展掛鉤貸款和綠色貸款。

募集資金使用

交通銀行香港分行的 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。

截至 2025 年 6 月 30 日, 交通銀行香港分行已建立符合資格的類別清單, 總貸款餘額約為 74.6 億港幣。以下是可持續發展相關貸款合格類別的詳細信息。

¹ 《可持續發展掛鉤貸款原則 (2025 年版)》和《綠色貸款原則 (2025 版)》是根據貸款市場協會、亞太區貸款市場公會和銀團貸款及交易協會聯合發布。

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)	貸款餘額 ² (港幣)	貸款餘額 比例 ³
A - 綠色貸款	《綠色貸款原則 (2025 版)》	74.6 億	50.8 億	68.10%
B - 可持續發展掛鈎貸款	《可持續發展掛鈎 貸款原則 (2025 年版)》	24.0 億	23.9 億	32.04%
合計	/	98.6 億	74.6 億	100%

本報告年度，符合交通銀行香港分行合格綠色項目類別的綠色貸款包括清潔交通運輸、綠色建築、可再生能源和可持續水資源與廢水管理。交通銀行香港分行檢查合格類別，並及時進行更換，以確保資金用於符合資格的類別。

項目評估與篩選流程

參考上文「募集資金使用」部分定義的可持續發展相關貸款應用之合格類別標準，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分行進行篩選。

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分或全額融資或再融資的貸款工具。交通銀行香港分行所發行的 2023 年綠色及可持續發展存款之綠色貸款符合貸款市場協會、亞太區貸款市場公會以及銀團貸款及交易協會頒布的《綠色貸款原則 2025》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。

截至 2025 年 6 月 30 日，交通銀行香港分行選取的 6 個合格綠色項目的貸款餘額約為 50.8 億港元。合格綠色項目的主題涵蓋清潔交通運輸、綠色建築、可再生能源和可持續水資源與廢水管理。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)	貸款餘額 (港幣)	貸款餘額比例 ⁴
清潔交通運輸	17.6 億	17.6 億	34.65%
綠色建築	19.0 億	19.0 億	37.40%
可再生能源	30.0 億	10.1 億	19.88%

² 合計貸款餘額是根據實際貸款餘額計算。由於四捨五入，每項貸款餘額總和可能與合計貸款餘額略有出入。

³ 四捨五入的累積效應可能導致與 100% 稍有偏差，因每項合格類別貸款餘額均進行了四捨五入。

⁴ 四捨五入的累積效應可能導致與 100% 稍有偏差，因每項合格類別貸款餘額均進行了四捨五入。



合格類別 — 綠色項目主題	總貸款金額 (港幣)	貸款餘額 (港幣)	貸款餘額比例 ⁴
可持續水資源與廢水管理	8.0 億	4.1 億	8.07%
合計	74.6 億	50.8 億	100%

B 部分) 可持續發展掛鈎貸款

可持續發展掛鈎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鈎貸款的財務和/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。

截至 2025 年 6 月 30 日，交通銀行香港分行發行的 2023 年綠色及可持續發展存款中所選取的 3 個合格可持續發展掛鈎貸款，貸款餘額為 23.9 億港元，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《可持續發展掛鈎貸款原則 2025》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。

可持續發展掛鈎貸款 發行人的行業類別	總貸款金額 (港幣)	貸款餘額 (港幣)	貸款餘額比例
酒店業	7.0 億	7.0 億	29.29%
房地產	17.0 億	16.9 億	70.71%
合計	24.0 億	23.9 億	100%

募集資金管理

交通銀行香港分行需保持記錄，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
- 資金分配信息：合格的綠色和/或社會項目，可持續發展掛鈎貸款的關鍵績效指標和可持續發展績效目標（如有）等

截至 2025 年 6 月 30 日，由 2023 年綠色及可持續發展存款所支持之貸款項目餘額，等於或不低於綠色及可持續發展存款總金額，本行並無未分配款項。

報告

直至 2023 年綠色及可持續發展存款全部完結前，交通銀行香港分行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部分的預期影響。此外，交通銀行香港分行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



交通銀行股份有限公司香港分行

（於中華人民共和國註冊成立的股份有限公司）

2025 年 12 月 31 日

