

交通銀行股份有限公司澳門分行
(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澳門分行 2025 年綠色及可持續發展存款說明

交通銀行股份有限公司澳門分行（以下簡稱「交通銀行澳門分行」）（於中華人民共和國註冊成立的股份有限公司）計劃發行 2025 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澳門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，包括可持續發展掛鉤貸款，以持續推動交通銀行澳門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》，交通銀行澳門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 2025 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（2023 年版）》的要求¹，用於支援相關的可持續發展掛鉤貸款。

1. 募集資金使用

交通銀行澳門分行的 2025 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。

可持續發展相關貸款	應用的標準	合格類別
可持續發展掛鉤貸款	《可持續發展掛鉤貸款原則（2023 年版）》	<ul style="list-style-type: none">• 可再生能源• 清潔交通• 農業

2. 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“可持續發展掛鉤貸款”部分所示的要求進一步由交通銀行澳門分行進行篩選。這些貸款的選擇符合可持續發展目標 13（氣候行動）和我們對可持續發展的願景。

¹ 《可持續發展掛鉤貸款原則（2023 年版）》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。

交通銀行澳門分行已建立符合資格的類別清單，總貸款餘額約為 21.7 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	應用的標準	總貸款金額 (港幣)	貸款餘額 (港幣)	比例
可持續發展掛鈎貸款	《可持續發展掛鈎貸款原則 (2023 年版)》	21.7 億	21.7 億	100%
合計	/	21.7 億	21.7 億	100%

交通銀行澳門分行應檢查合格類別，並及時進行更換，以確保資金用於符合資格的類別。

● 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。

交通銀行澳門分行發行的 2025 年綠色及可持續發展存款之所選取的 3 個合格可持續發展掛鈎貸款，貸款餘額為 21.7 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《可持續發展掛鈎貸款原則 2023》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)	比例
可再生能源	2.3 億	2.3 億	10.60%
清潔交通	3.9 億	3.9 億	17.97%
農業	15.5 億	15.5 億	71.43%
合計	21.7 億	21.7 億	100%

3. 募集資金管理

交通銀行澳門分行需保持記錄，以追蹤每個 2025 年綠色及可持續發展存款的款項用途。該記錄將包含以下

² 累積四捨五入可能會導致與實際四捨五入前的貸款餘額出現輕微的百分比差異。

信息，包括但不限於：

- 交易信息，如 2025 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

4. 報告

直至 2025 年綠色及可持續發展存款全部完結前，交通銀行澳門分行將至少每年披露一次有關資金分配的信息和預期影響。此外，交通銀行澳門分行聘請合格的第三方對 2025 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澳門分行

（於中華人民共和國註冊成立的股份有限公司）

2025 年 4 月 7 日



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

Description on Bank of Communications Co., Ltd. Macau Branch’s 2025 ESG Deposit

Bank of Communications Co., Ltd. Macau Branch (“BOCOM Macau Branch”) (A joint stock company incorporated in the People’s Republic of China with limited liability) plans to issue “the 2025 ESG Deposit” and has established the *ESG Deposit Framework of Bank of Communications Co., Ltd. Macau 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, such as sustainability-linked loans, so as to continuously promote BOCOM Macau Branch's corporate social responsibility strategy and contribute to economic, social and environmental sustainability.

As defined in the Framework, BOCOM Macau Branch will issue its 2025 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 2023* for the underlying sustainability-linked loans¹.

1. Use of Proceeds

The net proceeds in BOCOM Macau Branch’s 2025 ESG Deposit will be used for the financing and/or refinancing of eligible sustainability-related loans that meet the international standards as specified below.

Sustainability-Related Loan	Criteria Applied	Industry Categories
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¹ The Sustainability-Linked Loan Principles 2023 is published by the Loan Market Association, Asia Pacific Loan Market Association and Loan Syndications and Trading Association
 Bank of Communications Co., Ltd. Macau Branch
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Sustainability-Related Loan	Criteria Applied	Industry Categories
Sustainability-Linked Loan	Sustainability-Linked Loan Principles 2023	<ul style="list-style-type: none"> Renewable Energy Clean Transportation Agricultural

2. Process for Evaluation and Selection

Referring to the Criteria Applied for sustainability-related loans as defined in the above “Use of Proceeds” section, sustainability-related loans that had passed the initial screening were further evaluated and selected by BOCOM Macau Branch in accordance with the requirements stated in the “Sustainability-Linked Loans” section below. These loans were selected in alignment with SDG 13 (Climate Action) and our vision for sustainability. BOCOM Macau Branch has established a list of eligible loans, with an approximated total balance of HKD 2.17 billion. The eligible loans may evolve over time. The following is a summary of detailed information of the eligible loans.

Sustainable-related loans	Criteria Applied	Limit (HKD Billion)	Total Loan Balance (HKD Billion)	Loan Balance Proportion
Sustainability-Linked Loan	Sustainability-Linked Loan Principles 2023	2.17	2.17	100%
Total	<i>/</i>	2.17	2.17	100%

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

• 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.

The selected 3 eligible sustainability-linked loans, with an approximate total loan balance of HKD 2.17 billion, under BOCOM Macau Branch’s 2025 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 2023, published by the Loan Market Association, Asia Pacific Loan Market Association and Loan Syndications and Trading Association.

Industry Categories – Sustainability-Linked Loan Issuer	Limit (HKD Billion)	Total Loan Balance (HKD Billion)	Proportion ²
Renewable Energy	0.23	0.23	10.60%
Clean Transportation	0.39	0.39	17.97%
Agricultural	1.55	1.55	71.43%
Total	2.17	2.17	100%

3. Management of Proceeds

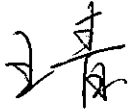
BOCOM Macau Branch shall maintain a register to keep track of the use of proceeds for 2025 ESG Deposit. The register contains the following information including but not limited to:

- Transaction information: 2025 ESG Deposit issue amount, coupon, issue date and maturity date, etc.
- Proceeds allocation information: eligible green and/or social projects, Key Performance Indicators and Sustainability Performance Targets of the sustainability-linked loans (if any), etc.

4. Reporting

² Cumulative rounding may lead to a slight percentage discrepancy when compared to the actual loan balance before rounding.
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BOCOM Macau Branch will make disclosures in relation to the allocation of the proceeds and expected impact for sustainability-linked loans of the 2025 ESG Deposit, at least once a year so long as the 2025 ESG Deposit remains outstanding. Also, BOCOM Macau Branch will engage a qualified third party to conduct the post-issuance assurance for its 2025 ESG Deposit.



For and on behalf of

Bank of Communications Co., Ltd. Macau Branch

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

7 April 2025