

Sustainable Finance - Responsible lending framework

Phase 1



Credit policy in line with ESG strategy

- Increase the credit limit for green energy technology and green industries.
- Reduce the credit and investment limits for high energy consumption industries.

Phase 2



Credit risk assessment including ESG factors

- All corporate loan applications are required to conduct review procedures for inquiring records of anti-money laundering, human rights, labor rights, environmental protection or food safety, etc.
- Consider the assessment and make decisions whether to approve and adjust loan conditions or reject the credit.

Phase 3



Credit review setting ESG warning system

- Monitor regularly according to the Bank's "Corporate Customers Early Warning Evaluation Procedure."
- Adjust loan conditions, according the circumstances and continue to follow up the improvements.