

三井住友银行（中国）有限公司 ESG 存款框架

Sumitomo Mitsui Banking Corporation (China) Limited

ESG Deposit Framework

1. 简介 Introduction

1.1 银行介绍 About the Bank

三井住友银行（中国）有限公司（“SMBCCN”或“我行”）为日本三井住友银行（“SMBC”）全额出资成立的中国本地法人银行。作为三井住友金融集团（“SMBC 集团”）成员之一，SMBCCN 一直坚持践行 SMBC 集团致力于可持续发展的承诺，通过为①顾客②股东及市场③社会及环境④员工提供更多价值，立志为中国全体社会的可持续发展做贡献。

Sumitomo Mitsui Banking Corporation (China) Limited ("SMBCCN" or "the Bank") is a local bank in China fully funded by Sumitomo Mitsui Banking Corporation ("SMBC"). As a member of the Sumitomo Mitsui Financial Group ("SMBC Group"), SMBCCN has continuously upheld its commitment to the sustainability of the SMBC Group, and is determined to contribute to the sustainable development of the whole Chinese society by offering higher added value to 1) customers 2) shareholders and the market 3) society and the environment 4) employees.

1.2 银行的可持续发展举措 The Bank's approach to sustainability

SMBC 集团将可持续发展定义为“建设一个能满足当代人对经济繁荣和富裕的需求，且能传承给后代人的社会”。同时将企业社会责任（“CSR”）定位为经营战略的根本，并在企业活动中重点关注“环境”“下一代”“社区”三大核心内容。

The SMBC Group defines sustainability as "creating a society in which today's generation can enjoy economic prosperity and well-being, and pass it on to future generations". SMBC has also identifies Corporate Social Responsibility ("CSR") as the foundation of the group's business strategies, with a particular focus on "Environment", "Next Generation", and "Community" as core components of its CSR activities.

1.3 银行的绿色金融/可持续金融举措 The Bank's approach to green finance/ sustainable finance

(1) 促进环境事业；(2) 控制环境风险；(3) 减少环境影响为 SMBC 集团环保活动的三大支柱。在上述 (1)、(2) 的倡议下，SMBC 于 2006 年开始实行赤道原则，并制定了内部流程用以评估大规模项目融资中的社会和环境风险。

Environmental activity of SMBC Group is typically categorized into three pillars: (1) promoting environmental business, (2) managing environmental risk, and (3) reducing environmental

impact. With regards to the environment initiatives (1) and (2) above, SMBC adopted the Equator Principles in 2006 and has since set its internal procedures to assess the social and environmental risks arising from large-scale project finance.

1.4 SMBC 集团的环境方针 SMBC Group's environmental policies

SMBC 集团的金融服务均基于“联合国全球契约”和“赤道原则”等国际原则。另外，SMBC 集团将“促进环境事业”“控制环境风险”“减少环境影响”定位为集团环保方针的三大支柱。每年，SMBC 集团均使用 PDCA 循环法设定环境目标并加强全球变暖应对政策，目标包括减少温室效应气体排放量、节约资源等。主要指标如下：（1）2030 年前，绿色金融及可持续发展关联融资总额达 30 兆日元（其中绿色金融总额达 20 兆日元）；（2）实现 2030 年 SMBC 集团温室气体实质零排放（3）实现 2040 年煤炭火力发电项目融资零余额(适用于项目融资[*]1)（截至 2021 年 12 月 31 日）

SMBC Group promotes its financial services based on international principles such as UN Global Compact and the Equator principles. Additionally, SMBC Group regards three pillar points in the SMBC Group Environmental Policy: "promoting environmental business", "managing environmental risk", and "reducing environmental impact". Every year, SMBC Group sets environment targets, such as reducing greenhouse gas emissions, conserving resources and promotes global warming countermeasures, in accordance with the PDCA cycle. The main targets are: (1) a total of 30 trillion yen in green finance and sustainability-related financing by 2030 (including a total of 20 trillion yen in green finance); (2) materially zero greenhouse gas emissions for the SMBC Group by 2030 (3) outstanding coal-fired thermal power generation loans to be reduced to zero by FY2040 (applicable to project finance [*]1) (as of 31 December 2021)

1.5 框架主旨 Intent of the Framework

本《三井住友银行（中国）有限公司 ESG 存款框架》（以下简称“《框架》”）旨在作为我行发行 ESG 存款的指南，为具有环境效益或社会效益的合格贷款/债券进行融资和/或再融资，从而持续推进我的企业社会责任战略，为经济、社会与环境的可持续发展贡献力量。我行承诺将基于本框架进行 ESG 存款的构建，并确保 ESG 存款的所有交易均遵循本框架。

Sumitomo Mitsui Banking Corporation (China) Limited ESG Deposits Framework ("Framework") is to serve as a guide for the Bank to issue ESG deposit to finance and/or refinance eligible loans/bonds with environmental or social benefits, so as to continuously promote the Bank's corporate social responsibility strategy and contribute to economic, social and environmental sustainability. The Bank is committed to structuring ESG deposit based on this Framework and ensuring that all transactions for ESG deposit are in compliance with this Framework.

1.6 产品结构 Product Structure

[*]1 不包括有助于实现低碳社会的碳循环相关技术等项目。

本 ESG 存款包含如下两部分，（1）国际标准 ESG 存款，投向符合国际标准的各类 ESG 资产；（2）中国国内标准 ESG 存款，投向符合中国国内标准的各类 ESG 资产。

This ESG Deposit consists of two parts as follows: (1) International standard ESG deposit, which is invested in various types of ESG assets that meet international standards; and (2) China domestic standard ESG deposit, which is invested in various types of ESG assets that meet China domestic standards.

2. 募集资金使用 Use of proceeds

根据本框架所发行的 ESG 存款，其募集资金将专门用于符合以下合格条件的贷款/债券的融资和/或再融资。

The proceeds of ESG deposit issued under this Framework will be used exclusively for the financing and/or refinancing of loans/bonds that meet the following eligibility criteria.

2.1 国际标准 ESG 存款募集资金使用 Use of proceeds raised from the international standard ESG deposit

国际标准 ESG 存款募集资金投向符合国际标准的合格 ESG 贷款/债券（合格 ESG 贷款/债券包括但不限于绿色贷款/债券、社会责任贷款/债券、可持续发展挂钩贷款/债券等）。

The proceeds raised from the international standard ESG deposit are invested in eligible ESG loans/bonds that meet international standards (eligible ESG loans/bonds include but are not limited to green loans/bonds, social loans/bonds, sustainability-linked loans/bonds, etc.).

我行制定了符合国际标准的合格类别及定义（合格类别包括合格绿色类别、合格社会责任类别及合格可持续发展挂钩类别等），并使用国际标准 ESG 存款募集资金向包括但不限于新设或既有合格类别提供融资和/或再融资。

The Bank defines international standard eligible categories and criteria (eligible categories include eligible green category, eligible social category and eligible sustainability-linked category, etc.) and uses the proceeds raised from international standard ESG deposit to finance and/or refinance new or existing eligible categories.

2.1.1 国际标准合格绿色类别（包括但不限于以下类别及定义）（※） Eligible green categories that meet international standard (including but not limited to the following categories and criteria)

绿色类别 Green categories	合格条件 Eligibility criteria
可再生能源 Renewable energy	包括可再生能源项目的建设、运营，如风力发电、太阳能发电、光伏发电、水力发电和生物质能项目；可再生能源设备和产品的制造 Including the construction and operation of renewable energy projects, such as wind power generation, solar power generation, photovoltaic power generation, hydropower and

	biomass energy projects; manufacturing of renewable energy equipment and products
提高能源效率 Energy efficiency	包括新建和翻新的节能建筑、供暖系统、制冷系统、照明设备和热水供应系统的节能改造 Including newly built and refurbished of energy efficient buildings, energy-saving retrofit of heating system, refrigeration system, lighting equipment and hot water supply system
污染防治 Pollution prevention and control	包括减少气体排放、温室气体控制、土壤修复、废物预防、废物减少、废物回收、能源效率/排放效率高的废物转化为能源 Including reduction of air emissions, greenhouse gas control, soil remediation, waste prevention, waste reduction, waste recycling and energy/ emission-efficient waste to energy
生物资源和土地使用的环境可持续管理 Environmentally sustainable management of living natural resources and land use	包括环境可持续农业；环境可持续畜牧业；气候智能农场投产项目，例如生物作物保护或滴灌；环境可持续渔业和水产养殖；环境可持续林业，包括造林或再造林；自然景观的保护或修复 Including environmentally sustainable agriculture; environmentally sustainable animal husbandry; climate smart farm inputs such as biological crop protection or drip-irrigation; environmentally sustainable fishery and aquaculture; environmentally sustainable forestry, including afforestation or reforestation, and preservation or restoration of natural landscapes
陆地与水域生态多样性保护 Terrestrial and aquatic biodiversity conservation	包括海洋、沿海及河流流域的环境保护 Including the protection of coastal, marine and watershed environments
清洁运输 Clean transportation	包含电力运输、混动、公共运输、轨道、非机动运输、多式联运、清洁能源车辆的基础设施建设和有害气体减排 Including electric, hybrid, public, rail, non-motorised, multi-modal transportation, infrastructure for clean energy vehicles and reduction of harmful emissions
可持续水资源和废水管理 Sustainable water and wastewater management	包括清洁用水和/或饮用水的可持续基础设施、废水处理、可持续的城市排水系统、河道整治以及其他形式的防洪措施 Including sustainable infrastructure for clean and/or drinking water, wastewater treatment, sustainable urban drainage systems and river training and other forms of flooding mitigation
气候变化应 Climate change adaptation	包括气象观测和预警系统等信息支持系统 Including information support systems, such as climate observation and early warning systems
生态效益化和/循环经济性产品、生产技术及流程 Eco-efficient and/or circular economy adapted products,	包括具有生态标志或环保认证、资源节约型包装和配送相关的环境可持续性产品开发与引进 Including the development and introduction of environmentally sustainable products, with an eco-label or

production technologies and processes	environmental certification, resource-efficient packaging and distribution
绿色建筑 Green buildings	符合地区、国家或国际认证或公认标准的绿色建筑项目 Meeting regional, national or internationally recognised standards or certifications

(※) 将参考包括但不限于亚太贷款市场协会、贷款市场协会、银团与交易协会《绿色贷款原则》、国际资本市场协会《绿色债券原则》等及其更新版本。

(※) The eligible green categories will refer to *Green Loan Principles* published by the Asia Pacific Loan Market Association, the Loan Market Association, the Syndication and Trading Association, *Green Bond Principles* published by the International Capital Markets Association and their updated versions, etc.

2.1.2 国际标准合格社会责任类别 (包括但不限于以下类别及定义) (※) Eligible social categories that meet international standard (including but not limited to the following categories and criteria)

社会责任类别 Social categories	合格条件 Eligibility criteria
经济适用的基础设施 Affordable basic infrastructure	包括清洁饮用水、污水排放、卫生设施、运输、能源、基本通信等 Including clean drinking water, sewers, sanitation, transport, energy, basic telecommunications, etc.
获得基本服务 Access to essential services	包括医疗、教育、职业培训、公共卫生、养老、金融、面向低收入人群的政府服务等 Including medical treatment, education and vocational training, public health, finance and government services for low-income people, etc.
可负担住宅 Affordable housing	包括保障性住房, 廉租住房, 经济适用住房和政策性租赁住房等 Including basic-need housing, low-rent housing, affordable housing and policy tenancy housing etc.
创造就业机会 Employment generation	包括通过中小企业融资和小额信贷的潜在影响创造的就业机会。关于中小企业的定义, 请参见项目所在地有关标准 Including through the potential effect of small and medium enterprise financing and microfinance. For the definition of small and medium-sized enterprises, please refer to the relevant standards of the project location
食品安全保障/可持续发展食物系统 Food security and sustainable food systems	提供能安全地获得富有营养的食物的途径、农业系统恢复力、削减食物浪费及废弃物、改善小规模生产者的收益 Providing access to safe, nutritious, and sufficient food, resilient agricultural practices; reduction of food loss and waste; and improved productivity of small-scale producers
改善社会经济, 提高弱势群体地位 Socioeconomic advancement and empowerment	提供公平获取资源和服务的途径、提供公平的市场参与途径等 Providing equitable access to resources and services, providing equitable access to market participation, etc.

(※) 将参考包括但不限于亚太贷款市场协会、贷款市场协会、银团与交易协会《社会责任贷款原则》、国际资本市场协会《社会责任债券原则》等及其更新版本。

(※) The eligible social categories will refer to *Social Loan Principles* published by the Asia Pacific Loan Market Association, the Loan Market Association, the Syndication and Trading Association, *Social Bond Principles* published by the International Capital Markets Association and their updated versions, etc.

2.1.3 国际标准合格可持续发展挂钩类别 (包括但不限于以下定义) Eligible sustainability linked category that meets international standard (including but not limited to the following category and criteria)

可持续发展挂钩贷款/债券将参考国际资本市场协会《可持续发展挂钩债券原则》、亚太贷款市场协会、贷款市场协会、银团与交易协会《可持续发展挂钩贷款原则》建议的五大核心构成因素，该五大核心构成因素包括：KPIs 的选择、SPTs 的界定、贷款/债券特征、报告及认证。

Sustainability Linked Loans/Bonds will refer to the five core components of *Sustainability-Linked Bond Principles* published by the International Capital Markets Association, *Sustainability Linked Loan Principles* published by the Asia Pacific Loan Market Association, the Loan Market Association, and the Syndication and Trading Association. The five core components include: selection of KPIs, Calibration of SPTs, loan/bond characteristics, reporting and verification.

2.1.4 国际标准其他合格类别 Other eligible categories that meet international standards

将参考相关国际标准的原则及其更新版本。

Other eligible categories will refer to the principles of other relevant international standards and their updated versions.

2.2 中国国内标准 ESG 存款募集资金使用 Use of proceeds raised from the China domestic standard ESG deposit

中国国内标准 ESG 存款募集资金投向符合国内标准的合格 ESG 贷款/债券 (合格 ESG 贷款/债券包括但不限绿色贷款/债券, 社会责任贷款/债券, 可持续发展挂钩贷款/债券等)。

The proceeds raised from the China domestic standard ESG deposit are invested in eligible ESG loans/bonds that meet domestic standards (eligible ESG loans/bonds include but are not limited to green loans/bonds, social loans/bonds, sustainability-linked loans/bonds, etc.).

我行制定了符合中国国内标准的合格类别 (合格类别包括合格绿色类别、合格社会责任类别及合格可持续发展挂钩类别等), 并使用中国国内标准 ESG 存款募集资金向包括但不限于新设或既有合格类别提供融资和/或再融资。

The Bank defines domestic standard eligible categories and criteria (eligible categories include eligible green category, eligible social category and eligible sustainability-linked category, etc.) and uses the proceeds raised from international standard ESG deposit to finance and/or

refinance new or existing eligible categories.

2.2.1 中国国内标准的合格绿色类别 Eligible green categories that meet domestic standard (including but not limited to the following categories and criteria)

将参考包括但不限于国家发展改革委、工业和信息化部、自然资源部、生态环境部、住房和城乡建设部、中国人民银行、国家能源局《绿色产业指导目录（2019 年版）》、中国人民银行、发展改革委、证监会《绿色债券支持项目目录》等及其更新版本。

Eligible green categories will refer to *Green Industry Guidance Catalogue 2019* jointly published by the National Development and Reform Commission, the Ministry of Industry and Information Technology, the Ministry of Natural Resources, the Ministry of Ecology and Environment, the Ministry of Housing and Urban-Rural Development, the People's Bank of China and the National Energy Administration, *Catalogue of green bond support projects* jointly published by the People's Bank of China, the National Development and Reform Commission and China Securities Regulatory Commission (CSRC) and its updated version.

2.2.2 中国国内标准的合格社会责任类别 Eligible social categories that meet domestic standard

将参考中国国内新出台的相关原则及其更新版本。

Eligible social categories will refer to the newly published relevant principles and their updated versions within China.

2.2.3 中国国内标准的合格可持续发展挂钩类别 Eligible sustainability linked category that meets domestic standard

可持续发展挂钩债券将参考包括但不限于中国银行间市场交易商协会《可持续发展挂钩债券十问十答》建议的五大核心构成因素的要求，该五大核心构成因素包括：KPIs 的选择、SPTs 的界定、贷款/债券特征、报告及认证。同时，可持续发展挂钩贷款将参考中国国内新出台的相关原则及其更新版本。

Sustainability Linked Bonds will refer to the five core components of *Ten Questions and Ten Answers on Sustainability-Linked Bond* published by the National Association of Financial Market Institutional Investors. The five core components include: selection of KPIs, Calibration of SPTs, loan/bond characteristics, reporting and verification. At the same time, Sustainability Linked loans will refer to the newly published relevant principles and their updated versions in China.

2.2.4 中国国内标准的其他合格类别 Other eligible categories that meet domestic standards

将参考相关中国国内标准的原则及其更新版本。

Other eligible categories will refer to the principles of other relevant domestic standards and their updated versions.

2.3 排除类别 Exclusion category

我行将以下类别排除在外：The following categories will be excluded under this framework

- 奢侈服务及商品相关 Luxury services or goods related
- 酒类饮品相关 Alcoholic beverages related projects
- 烟草及烟草制品的生产和交易 Production and trade of tobacco and tobacco products
- 赌博和高利贷企业相关 Gambling and predatory lending enterprises related projects
- 利用食物作为原料的生物燃料、沼气或生物质相关 Biofuels, biogas or biomass which utilize food crops as sources
- 采矿和采石相关 Mining and quarrying related
- 核能及核相关 Nuclear Energy and Nuclear Related
- 武器和弹药相关 Weapons and ammunitions related
- 非可持续伐木相关 Unsustainable lumbering projects
- 非可持续捕鱼相关 Unsustainable fishery projects

3. 内部管理及信息披露 Internal Management and Disclosure

我行投资银行业务部主管本框架的开发/维护、运用以及制定行内《ESG 存款操作流程》，努力确保本存款产品符合市场动向及市场预期。

The Investment Banking Department of the Bank is responsible for the development/maintenance and application of the Framework as well as the formulation of the Bank's ESG Deposit Operational Procedures to ensure that the ESG deposits are in line with market trends and market expectations.

在 ESG 存款发行前，我行将聘请安永华明会计师事务所（特殊普通合伙）（“安永”）开展发行前鉴证。安永将对我行 ESG 存款募集资金是否严格按照本框架规定进行合格 ESG 资产投资进行确认。在 ESG 存款存续期间，我行将聘请安永至少每年一次开展存续期鉴证并进行相关信息的披露。

The Bank will engage Ernst & Young Hua Ming LLP ("Ernst & Young") to provide pre-issuance assurance. Ernst & Young will confirm whether the proceeds raised from ESG deposit are invested in eligible ESG assets as specified in this Framework. As long as the ESG deposit remains outstanding, the Bank will engage Ernst & Young to conduct the post-issuance assurance and disclose relevant information at least once a year.

4. 免责声明 Disclaimer

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Prior to participating in any transaction you should (a) make your own independent judgement if such transaction is suitable for you (without reliance upon any information contained in this Framework or provided by SMBCCN or any other advisers); (b) consult your own independent, competent, legal, financial, accounting, regulatory and/or other professional advisers; (c) take full responsibility for the economic risks and merits as well as the legal, financial, corporate, tax, and accounting characteristics and consequences of the proposed transaction. This Framework is not intended to form the basis of any investment decision. There may be, among others, tax, corporate, financial accounting, legal or regulatory consequences to the proposed transaction and no SMBCCN nor any of their advisers express any opinion on these matters; you should consult with experienced advisers on tax, accounting, legal financial and regulatory matters.

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三井住友银行（中国）有限公司
Sumitomo Mitsui Banking Corporation (China) Limited

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