



Ping An International Financial Leasing Co., Ltd.

平安国际融资租赁

Green Finance Framework

绿色融资框架

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## 1. Introduction 基本介绍

### 1.1 About Ping An International Financial Leasing Co., Ltd. 平安国际融资租赁

### 1.2 The Sustainable development strategy of the Company 公司可持续发展战略

## 2. Green Finance Framework 绿色融资框架

The Framework has been developed to demonstrate how the Company could fund projects that would deliver positive social impacts and foster sustainable practices in support of its sustainability strategy through Green Financing Transactions (“GFTs”).

本框架旨在展示集团如何通过绿色融资交易（“绿色融资交易”），资助能够产生积极社会影响，并促进可持续实践的项目，以支持集团的可持续发展战略。

GFTs will include bonds, loans and other forms of debt financing instruments, the proceeds of which will be applied to eligible green projects (“Eligible Projects” or “EGPs”) under the Framework.

绿色融资交易，将包括债券、贷款和其他类型的债务融资工具，并按照本框架中所称合格项目使用募集资金。

- Bonds issued under the Framework will be aligned with the Green Bond Principles 2021 (with June 2022 Appendix 1) (“GBP2021(with June 2022 Appendix 1)”) or as it may subsequently be updated;

根据框架发行的债券，将遵循国际资本市场协会发布的《绿色债券原则2021》（含2022年6月附录1）及后续不时修订的相关规定；

- Loans issued under the Framework will be aligned with the Green Loan Principles 2025 (“GLP2025”) by Loan Market Association (“LMA”), Asia Pacific Loan Market Association (“APLMA”), and Loan Syndications and Trading Association (“LSTA”) or as it may subsequently be updated.

根据框架发行的贷款，将遵循亚太贷款市场协会、贷款市场协会和银团贷款和交易协会，发布的《绿色责任贷款原则2025》及后续不时修订的相关规定。

For each GFT, the Company is committed to aligning with the following elements:

针对每笔绿色融资交易，集团承诺将遵循如下方面的要求：

- Use of Proceeds 募集资金用途
- Process for Project Evaluation and Selection 项目评估和遴选流程
- Management of Proceeds 募集资金管理
- Reporting 报告

## 2.1 Use of Proceeds 募集资金用途

An amount equivalent to net proceeds from each GFT will be used exclusively to finance and/or refinance, in whole or in part, new or existing assets and projects aligned with one or more of the following eligible green categories. Refinancing of Eligible Projects will have a look-back period of no longer than X months from the time of issuance. The Company is committed to fully allocating the net proceeds of each GFT on a best effort basis within 18 months of issuance.

每一项绿色融资交易所募集资金或等额资金将专用于集团符合下表筛选标准（“筛选标准”）的合格项目融资或再融资，再融资项目最长回溯期为X个月，集团预计其框架下的每笔融资工具发行将尽量在发行之日起其18个月内完成分配。

2.1.1 Eligible Green Projects 合格绿色融资项目

The Eligible Green Project Categories that may be utilised under the Framework, together with associated selection criteria are set out below:

可在本框架下使用的合格绿色融资项目类别以及相关的选择标准如下列示：

Green Projects Categories 绿色融资项目类别	Eligibility Criteria 合格标准	UN SDG Mapping 联合国可持续发展目标	Environmental objective 环境目标
➤ Clean Transportation 清洁交通	<div>➤ Urban Electric Transportation and Infrastructure Development</div> <div><div>○ Urban Public Transportation Projects<sup>1</sup>: (Light rail, metro/subway, bus rapid transit, new energy buses, etc.), including the procurement of electric buses, construction of electric metro systems, and related initiatives.</div><div>○ Urban Electric Vehicles: Includes electric vehicles (EVs) and hybrid electric vehicles (HEVs).</div><div>○ EV Charging Infrastructure: Such as electric vehicle charging stations and supporting facilities.</div></div> <div>城市电力交通与基础设施建设</div> <div><div>○ 城市公共交通项目（轻轨、地铁、快速公交、新能源公交等），包含公交电动汽车购置、电动地铁建设等。</div><div>○ 城市电动汽车：包括电动汽车</div></div>	<div><div>9 产业、创新和基础设施</div><div>11 可持续城市和社区</div><div>12 负责任消费和生产</div></div>	气候变化减缓、污染防治

<sup>1</sup> Vehicles using liquefied natural gas (LNG) fuel are excluded from this category. 使用液化天然气（LNG）燃料的车辆不属于此类别。

	和混合动力汽车。 电动汽车充电桩等基础设施。		
<p>➤ Sustainable water and wastewater management</p> <p>可持续水资源与废水管理</p>	<p>➤ Water Treatment and Conservation Projects</p> <ul style="list-style-type: none"> <li>Construction of wastewater treatment and resource utilization, comprehensive watershed restoration and water conservation facilities, such as wastewater management facilities.</li> </ul> <p>水处理和保护项目</p> <p>废水处理及资源化、流域综合修复及节水设施建设，如废水管理设施建设。</p>	 	污染防治

### 2.1.2 Exclusion List 排除清单

In any case, EGPs (including the temporary placement of unallocated proceed) exclude the type of activities listed in the latest International Finance Corporation Exclusion List<sup>2</sup> as well as projects supporting and/or related to the fossil fuel industry:

在任何情况下，符合条件的资产/项目（包括临时处理未分配的募集资金），不应包括在最新的国际金融公司排除清单中列出的下列活动类型：

- Production or trade in any product or activity deemed illegal under host country laws or regulations or international conventions and agreements, or subject to international bans, such as pharmaceuticals, pesticides/herbicides, ozone-depleting substances, polychlorinated biphenyls (PCBs), wildlife or products regulated under the Convention on International Trade in Endangered Species of Wild Fauna and Flora (CITES).

任何根据东道国法律或法规或国际公约和协议或根据国际禁令被视为非法的产品或活动的生产或贸易，如药物、杀虫剂／除草剂、破坏臭氧层物质、多氯联苯、受到《濒危物种公约》管辖的野生动物或产品。

<sup>2</sup> IFC 排除清单参见：<https://www.ifc.org/en/what-we-do/sector-expertise/sustainability/ifc-exclusion-list-2007>

- Production or trade in weapons and munitions.

武器和弹药的生产或贸易。

- Production or trade in alcoholic beverages (excluding beer and wine).

酒精饮料（不包括啤酒和葡萄酒）的生产或贸易。

- Production or trade in tobacco.

烟草的生产或贸易。

- Gambling, casinos, and equivalent enterprises.

赌博、赌场和同等企业。

- Production or trade in radioactive materials. This does not apply to the purchase of medical equipment, quality control (measurement) equipment and any equipment where any international financial company considers the radioactive source to be trivial and/or adequately shielded.

放射性材料的生产或贸易。不适用于购买医疗设备、质量控制（测量）设备以及任何国际金融公司认为放射源微不足道并且／或得到充分屏蔽的设备。

- Production or trade in unbonded asbestos fibres. This does not apply to the purchase and use of bonded asbestos cement sheeting where the asbestos content is less than 20 percent.

无粘结石棉纤维的生产或贸易。不适用于购买和使用石棉含量低于20%的粘结石棉水泥板。

- Drift net fishing in the marine environment using nets over 2.5 kilometres in length.

在海洋环境中使用长度超过2.5公里鱼网的流网捕鱼。

## 2.2 Process for Project Evaluation and Selection 项目评估及遴选流程

The evaluation and selection process ensures that an amount equivalent to net proceeds from each GFT will be allocated to projects that meet the criteria set out in the Use of Proceeds under the Framework.

项目评估与遴选过程确保了有等量的净募集资金被分配给符合框架中“募集资金用途”中要求的项目。

The Company has established a Green Financing Team (the “**Team**”), which is dedicated to ensuring that the proceeds from each GFT will be allocated to the Eligible Projects under the Framework. The Team will evaluate and select the project asset pool in accordance with eligibility criteria and manage the environmental and social risks associated with eligible assets. The Team will also be responsible for managing any future updates of the Framework, including any expansion of requirements on the use of proceeds. The Team consists of representative of senior management at the Company’s level and senior representatives from the following departments, including 资金部及其他事业部门

集团还设立了绿色金融工作组（“**工作组**”）专门负责确保每笔绿色融资资金将被分配框架下的合格项目。工作组将根据合格标准对项目资产池进行评估和选择，并对合格资产的相关环境和社会风险进行管理。同时，该工作组也会负责管理框架日后的任何更新，包括对资金使用的额外要求。该工作组由来自不同功能部门的人组成，包括资金部及其他事业部门

The Team will hold meetings on an annual basis to discuss and select EGPs according to the Eligibility Criteria defined in section 2.1 of the Framework.

工作组将每年开展会议根据本框架2.1中的筛选标准，讨论和选择合格的绿色项目。

The Team is responsible for:

工作组承担以下职责：

- Pre-and post-certification related to leasing;

租赁相关的前期和后期认证；

- Evaluating the compliance of projects with the Eligibility Criteria outlined in the Use of Proceeds under the Framework;

评估项目是否符合框架下募集资金用途中概述的资格标准；

- Evaluate whether the project meets the eligibility criteria outlined in the purpose of funds raised under the framework Identify and manage potential environmental and social risks



related to the project during the project screening process, and assess them by the Risk Control Department;

评估项目是否符合框架下募集资金用途中概述的资格标准在项目筛选过程中识别和项目相关的潜在环境和社会风险，并由风险控制部进行评估和管理。

- The project is in line with Company's sustainable development strategy  
项目与平安租赁的可持续发展战略相符;
- Approving the inclusion of pre-selected Eligible Projects in Eligible Projects List (the Team has full discretion to object the inclusion of any project);

批准将预选合格项目纳入合格项目清单（工作组有充分的自由裁量权反对纳入任何项目）；

- Monitoring and managing the Eligible Projects List. The Company will maintain a register to keep track the use of net proceeds of the GFTs through the internal information system on an annual basis;

监控和管理合格项目清单。公司将通过内部信息系统定期维护台账，以跟踪绿色融资交易净募集资金的使用情况；

- Replacing projects that no longer meet the Eligible Criteria or due to any divestments;

更换不再符合资格标准或因任何原因而产生撤资的项目；

- Observing the development of Green Financing market and approving updates to this Framework accordingly to reflect relevant changes in our corporate strategy or market development.

观察绿色融资市场的发展并相应地批准对本框架的更新，以反映公司战略或市场发展的相关变化。

Projects identified by the Team as meeting the Framework will be "marked" as eligible green projects. Relevant departments will establish a list of eligible projects to facilitate the management of GFTs during their term. For refinancing projects, the Team will prioritize screening newer projects and technologies that best reflect Company's sustainable development strategy.

工作组认定为符合框架的合格项目将会被“标记”为合格绿色项目。相关部门将因应建立合格项目清单，便于融资工具存续期管理。对于再融资项目，工作组将优先筛选较新的项目及技术并最能反映平安租赁可持续发展理念的绿色项目。

The Team will ensure that each EGP not only aligns with the Use of Proceeds section of the Framework but also adheres to the mission and vision that are applicable to the Company, as well as all local laws and regulations. The EGPs will also be selected with reference to the United Nations Sustainable Development Goals. At the same time, the Team will assess each project by its feasibility study report, Environment Impact Assessment Report and other information to ensure that project's environmental and social risks are at a controllable level.

工作组将确保选定的合格绿色项目不仅遵守本框架的资金使用要求，而且遵守公司的使命与愿景，以及当地法律法规，选择项目时将牢记联合国可持续发展目标。同时，工作组还将通过评估项目可行性研究报告、环境影响评价报告和其他信息确保项目环境和社会风险处于可控水平。

### **2.3 Management of Proceeds 募集资金管理**

The Company intends to allocate the net proceeds to finance or refinance the EGPs, which are selected according to the Eligibility Criteria with the evaluation and selection process outlined above.

公司将使用上述评估和选择标准选择合格的绿色项目，并择时将募集资金用于项目的融资或再融资。

The net proceeds or the equivalent amount of the net proceeds of each GFT will be deposited in general funding accounts (may be changed to a special account depending on the situation) , which will then be earmarked for allocation to the Eligible Projects in accordance with the Framework. Net proceeds of each GFT awaiting allocation will be held in accordance with the Company's normal liquidity management policy. The Team will track the allocation of net proceeds from the issuance of any GFTs to Eligible Projects.

每笔绿色融资所得款项净额或等额基金将存入公司的一般性账户(可能视情况更改为专项账户) , 然后根据框架分配给合格项目。闲置募集资金将根据公司的正常流动性管理政策持有。工作组将跟踪从融资工具发行到合格项目使用的净募集资金分配情况。

The Company will maintain a register to keep track the use of an amount equivalent to net proceeds of each GFT through the internal information system, and the Team will review the Eligible Projects List annually. If any of the Eligible Projects cease to fulfil requirements of Use of Proceeds under the Framework, the Company will identify other projects that comply with the Framework and re-allocate to those assets as soon as is practicable. The balance of the tracked net proceeds will be on a best effort basis annually adjusted to match allocations to Eligible Projects made during the outstanding of the GFT(s).

公司将通过内部信息系统保存一份登记册，以跟踪每笔绿色融资净募集资金的使用情况。此外，工作组将每年审查合格项目清单，如果任何合格项目不再满足框架下的募集资金用途要求，公司将确定符合框架的其他项目，并尽快重新分配到符合要求资产。公司将每年跟踪募集资金和调整募集资金净额余额，以匹配符合条件的合格项目的融资需求。

The register will contain the following information:

资金登记册将包含以下信息：

➤ Type of Funding Transaction

融资交易类型：

- Key information includes issuer/borrower entity, transaction date, the principal amount of proceeds, maturity date; interest or coupon, the ISIN number etc.

包括发行人/借款人实体、交易日期、募集本金、到期日、利息或息票、ISIN 号码等的关键信息

➤ Allocation of Use of Proceeds

款项使用分配：

- Name and description of the Eligible Projects to which the proceeds of the GFT have been allocated in accordance with the Framework

根据本框架分配绿色融资资金的合格项目名称、描述

- Amount and date of the GFT proceeds allocated to each eligible project

分配给每个合格项目的绿色融资资金的金额和日期

- The remaining balance of unallocated proceeds is yet to be earmarked for the Eligible Projects

尚未投入具体合格项目的闲置募集资金金额

- Other relevant information such as information in relation to temporary investment for unallocated proceeds (the investment amount and investment type)

闲置募集资金临时投资信息等其他相关信息（投资金额及投资类型）

Any remaining balance of issuance proceeds that are not yet allocated to the EGPs will be:

尚未分配给符合条件的合格项目的任何募集资金余额将：

- held in temporary investment instruments that are assets with high liquidity and safety such as cash or cash equivalent instruments

持有属于高流动性和高安全性资产的临时投资工具，如现金或现金等价物工具

## **2.4 Reporting 报告**

The Company will provide information on the allocation of the net proceeds or equivalent amount of the net proceeds of the GFTs to the investors or lenders. Such information will be updated on an annual basis until all the net proceeds of the GFTs have been fully allocated.

公司将提供绿色融资工具净募集资金或等值净收益分配情况信息对投资者或者贷款方进行披露，该信息每年更新一次，直至绿色融资工具净募集资金全部分配完毕。

### **2.4.1 Allocation Reporting 分配报告**

The report includes but not limited to:

报告内容包括但不限于：

- The cumulative amount allocated to each eligible project;

分配给各合格项目的累计金额；

- The balance of unallocated funds raised and the type of temporary investment;

尚未被分配的募集资金余额和临时投资的种类

- Select some project cases from eligible projects where confidential disclosure is allowed.

在保密披露允许的情况下，从合格项目中挑选的部分项目案例

### **2.4.2 Impact Reporting 影响报告**

Where possible, the Company will report on the environmental and/or social impacts associated with the Eligible Projects.

可行的情况下，公司将披露合格项目的环境和/或社会影响。

Impact Report may contain, on a best effort basis and subject to data availability, such as but not limited to the following information:

基于最大努力和数据可得性，影响报告或将包括以下信息：

Eligible Project Category 符合条件的项目类别	Impact Indicators 影响指标
➤ Clean Transportation 清洁交通	➤ GHG emissions reduced (in tonnes of CO <sub>2</sub> e) 年温室气体减排/避免排放量 (吨二氧化碳当量) ➤ Number of new charging piles 新建充电桩数量 (单位: #) ➤ Number of clean energy vehicles purchased or operated 购买或运营的清洁能源车辆数 (单位: #)
➤ Sustainable water and wastewater management 可持续水资源与废水管理	➤ Water saved/reduced/disposed (m3) 节约/减少/处理的水量 (立方米) ➤ Number of persons served by the system 系统服务的总人数

### 3. External Review 外部评审

The Company has engaged CCX Green Finance International Limited as the external reviewers to evaluate the appropriateness of the Framework, and alignment with the GBP2021 (with June 2022 Appendix 1) and GLP2025.

公司聘请中诚信绿金国际有限公司作为外部评估机构，以评估绿色融资框架和《绿色债券原则2021》（含2022年6月附录I）、《绿色责任贷款原则2025》的符合性。

### 4. Disclaimer 免责声明

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