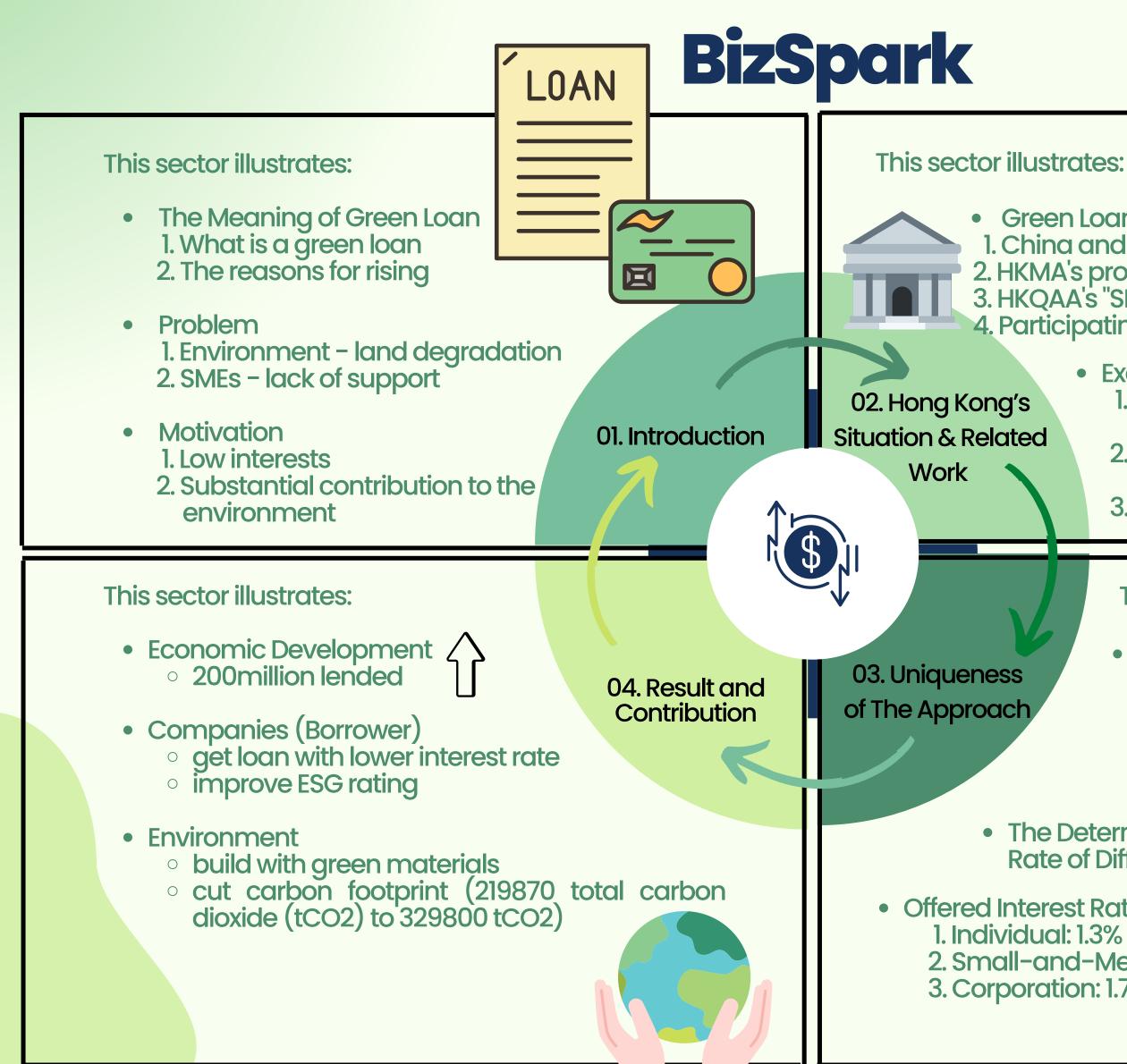
Hong Kong Green Loans Proposal



 Green Loan Background 1. China and Hong Kong government's incentive 2. HKMA's promotion of the green economy 3. HKQAA's "SME Loan Green e-Assessment Platform" 4. Participating banks and green loan scheme

- Example of Green Loan
 - 1. New World Development Company Limited
 - 2. Hysan Development and ChinaChem Group
 - 3. Sun Hung Kai Properties

This sector illustrates:

- Green Loan Principles
 - 1. Use of proceeds
 - 2. Process for project evaluation and selection
 - 3. Management of proceeds
 - 4. Reporting

• The Determination of the Interest Rate of Different Parties.

• Offered Interest Rate for 36 Months Loan: 1. Individual: 1.3% < i < 4% 2. Small-and-Medium Enterprise: 2.8% < i < 9% 3. Corporation: 1.75% < i < 6%