



中国农业银行

AGRICULTURAL BANK OF CHINA

香港分行

HONG KONG BRANCH

Agricultural Bank of China Limited Hong Kong Branch

2025 Green Deposit

Allocation Update and Impact Performance Report

Introduction

The predecessor of Agricultural Bank of China (“ABC” or the “Bank”) was the Agricultural Cooperative Bank established in 1951. As one of the major integrated financial service providers in China, ABC is committed to building an international first-class commercial banking group with featured operations, efficient and convenient services, diversified functions, and demonstrated value-creation capability.

Agricultural Bank of China Limited Hong Kong Branch (the “Branch”) is the first overseas branch for its parent bank, Agricultural Bank of China Limited. With the full support from ABC and the long presence in Hong Kong SAR, the Branch takes a leading position to offer the best products and services to support ABC’s overseas strategies and serve all its customers.

ABC incorporated green concepts into its core values. The bank worked for the green and low carbon development, and were committed to building an energy-saving and environment friendly green bank. ABC took green credit as the focus of fulfilling its social responsibilities, serving the real economy and adjusting its credit structure.

This report provides and update on the allocation of the Branch’s net proceeds from Green Deposits as of 30 Nov 2025.

Allocation Update and Historical Impact Performance

As of 30 Nov 2025, 100% of the net proceeds of the HKD 293,153,685 Green Deposits, have been allocated to eligible green assets as defined in the Agricultural Bank of China Limited Hong Kong Branch Green Deposit Framework. Unallocated proceeds represent 0% of the net proceeds. The below table shows allocation of the proceeds to the each Eligible Green Asset Categories.

Allocation Reporting

| Green Asset | Eligible Green Asset Categories | Amount of Eligible Green Asset (HKD) | Amount of Proceeds Allocated (HKD) |
|---------------|---------------------------------|--------------------------------------|------------------------------------|
| Green Asset A | Green Building A | 776,461,349 | 46,355,037 |
| | Clean Transportation | 133,954,401 | 7,997,129 |
| Green Asset B | Green Building B | 4,000,000,000 | 238,801,519 |
| | Total | 4,910,415,750 | 293,153,685 |

Historical Impact Performance

| Eligible Green Asset Categories | Estimated Environmental Output / Benefits |
|---------------------------------|---|
| Green Building | <p>Green Building A: 3,720 MWh total annual energy savings and 1,410 tCO₂e annual GHG emissions avoided.</p> <p>Green Building B: PVT system to generate approximately 1.2% of the office buildings operations, enough to charge 2,500 electric vehicles per year.</p> |
| Clean Transportation | Clean Transportation Project: 7 EV charging facilities to be installed in the walkway, 329 normal EV chargers installed, 21 quick EV chargers installed, 152 e-GSE chargers installed, 21 new e-bus chargers installed. |

Historical Impact Performance – Selected Case Study

| Asset | Asset Brief Description |
|--|---|
| Green Building Construction Project (Green Building A) | The project achieved BEAM certification for major developments. Among these developments, one of them received a BEAM Plus Provisional Platinum rating – the highest rating – and is recognized for achieving one of the highest overall scores among all BEAM Plus-certified projects. The other one received the BEAM Plus Gold Rating in 2016, making it one of the first-ever buildings to achieve this certification, while Phase 2 of the project is anticipated to receive a Provisional BEAM Plus Gold rating. |
| Green Building Construction Project (Green Building B) | <p>The project is mixed-use complex with retail shopping mall and 3 office towers. Sustainability is a key focus in the design and construction, with the retail portion achieving gold pre-certifications for BEAM PLUS, LEED and WELL and the office towers attaining BEAM PlusPlatinum, LEED Platinum Certification and WELL Building Standard Platinum Certification, taking lead in its care for the environment with best practices to promote clean energy and sustainability for a greener tomorrow. Some key sustainability-focus design features are as per below:</p> <ul style="list-style-type: none"> - Car parks adopts AI to power electric vehicle charging points, estimated to result in a 53% electricity provision saving and deliver almost 100% energy utilisation. |

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|--|--|
| | <ul style="list-style-type: none">- Adoption of hybrid solar photovoltaic and thermal ("PVT") system, can generate around 200,000 kWh of energy per year.- Over 57% roof of the building with high reflective paint/ tiles and vegetation to maintain low surface temperatures in buildings.. |
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