

## Green Bond Fact Sheet

Zhongyuan Bank Co., Ltd.		Date: 16/05/2018	
Issue date: 25/04/2018 Maturity date: 25/04/2021 Tenor: 3			
Issuer Name	Zhongyuan Bank Co., Ltd.	Amount Issued	CNY1.5Bn (USD240m)
Country of risk	China	CBI Database	Included
Issuer Type <sup>1</sup>	Financial Corporate	Bond Type	Green Bond
Green Bond Framework	N/A	Second party opinion	N/A
Certification Standard	Not certified	Assurance report	China Credit Rating Co., Ltd.
Certification Verifier	N/A	Green bond rating	N/A
Use of Proceeds			
<input checked="" type="checkbox"/> Energy	<input type="checkbox"/> Solar <input type="checkbox"/> Onshore wind <input type="checkbox"/> Offshore wind <input type="checkbox"/> Geothermal <input type="checkbox"/> Hydro <input type="checkbox"/> Tidal	<input type="checkbox"/> Biofuels <input type="checkbox"/> Bioenergy <input type="checkbox"/> Waste to energy <input type="checkbox"/> District heating <input type="checkbox"/> Electricity grid	<input type="checkbox"/> Energy storage <input type="checkbox"/> Energy performance <input checked="" type="checkbox"/> Infrastructure <input type="checkbox"/> Industry: components <input type="checkbox"/> Adaptation & resilience
<input type="checkbox"/> Buildings	<input type="checkbox"/> Certified Buildings <input type="checkbox"/> HVAC systems <input type="checkbox"/> Energy performance	<input type="checkbox"/> Water performance <input type="checkbox"/> Energy storage/meters <input type="checkbox"/> Other energy related	<input type="checkbox"/> Industry: components <input type="checkbox"/> Adaptation & resilience
<input checked="" type="checkbox"/> Transport	<input type="checkbox"/> Electric vehicles <input type="checkbox"/> Low emission vehicles <input type="checkbox"/> Bus rapid transit <input type="checkbox"/> Passenger trains <input type="checkbox"/> Urban rail	<input type="checkbox"/> Freight rolling stock <input type="checkbox"/> Coach / public bus <input type="checkbox"/> Bicycle infrastructure <input type="checkbox"/> Energy performance	<input type="checkbox"/> Transport logistics <input checked="" type="checkbox"/> Infrastructure <input type="checkbox"/> Industry: components <input type="checkbox"/> Adaptation & resilience
<input checked="" type="checkbox"/> Water & wastewater	<input type="checkbox"/> Water distribution <input type="checkbox"/> Water treatment <input checked="" type="checkbox"/> Wastewater treatment <input type="checkbox"/> Water storage	<input type="checkbox"/> Storm water mgmt <input type="checkbox"/> Desalination plants <input type="checkbox"/> Erosion control <input type="checkbox"/> Energy performance	<input type="checkbox"/> Infrastructure <input type="checkbox"/> Industry: components <input checked="" type="checkbox"/> Adaptation & resilience

<input type="checkbox"/> Waste management	<input type="checkbox"/> Recycling <input type="checkbox"/> Waste prevention <input type="checkbox"/> Pollution control	<input type="checkbox"/> Landfill, energy capture <input type="checkbox"/> Energy performance <input type="checkbox"/> Infrastructure	<input type="checkbox"/> Industry: components <input type="checkbox"/> Adaptation & resilience
<input type="checkbox"/> Land use & agriculture	<input type="checkbox"/> Afforestation/parks <input type="checkbox"/> FSC Forestry <input type="checkbox"/> FSC Cellulose & paper	<input type="checkbox"/> Land remediation <input type="checkbox"/> Energy/water efficiency	<input type="checkbox"/> Sustainable agriculture <input type="checkbox"/> Adaptation & resilience
<input type="checkbox"/> Other	<input type="checkbox"/> Adaptation & resilience	<input type="checkbox"/> ICT	<input type="checkbox"/> Industry: process
<b>Issue details</b>			
Reporting	Environmental impacts at a project level will be disclosed in the green bond post issuance report required by PBOC.		
Company information	Zhongyuan Bank Co.,Ltd. provides a full range of commercial banking services. The Bank offers cards, wealth management, personal savings, certificate of deposits, corporate loans, and supply chain finance services. Zhongyuan Bank serves customers in China and Hong Kong.		
Firsts, records and certifications			
Proceeds description	Proceeds will finance 4 wastewater treatment projects in China. The facilities could potentially treat up to 1130 tons of wastewater per day, which would significantly decrease water pollution and improve water availability in the region. More broadly, the framework includes four eligible categories: clean transportation (29%), pollution and waste control (28%), ecological protection and climate change adaptation (24%) and energy efficiency (19%).		
Climate Bonds view	It is good to see that Zhongyuan Bank has provided estimated percentage allocations per category for its green bond program. While there may be slight differences in actual allocations, the disclosed expectations provide a reference for investors and an indicator for funding priorities.		
Underwriters	BOC International (China) Co., Ltd.		
<b>Deal comments</b>			
Credit Rating	AAA (China Cheng Xin International Credit Rating Co. Ltd.)		
Pricing summary			
Investors summary			

<sup>1</sup> Issuer categories: ABS, development bank, financial corporate, government-backed entity, loan, local government, non-financial corporate, sovereign