

## Green Bond Fact Sheet

Bank of Jiujiang		Date: 13-Aug-2018	
Issue date: 15-Aug-2018 Maturity date:15-Aug-2021 Tenor: 3 years			
Issuer Name	Bank of Jiujiang	Amount Issued	CNY1bn(USD145m)
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	Deloitte
Certification Verifier	N/A	Green bond rating	N/A
Use of Proceeds			
<input checked="" type="checkbox"/> Energy	<input checked="" 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 checked="" type="checkbox"/> Bioenergy <input type="checkbox"/> Waste to energy <input type="checkbox"/> District heating <input type="checkbox"/> Electricity grid	<input checked="" type="checkbox"/> Energy storage <input type="checkbox"/> Energy performance <input 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 performance	<input type="checkbox"/> Industry: components <input type="checkbox"/> Adaptation & resilience
<input 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 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 checked="" type="checkbox"/> Storm water mgmt <input type="checkbox"/> Desalination plants <input type="checkbox"/> Erosion control <input type="checkbox"/> Energy performance	<input checked="" type="checkbox"/> Infrastructure <input type="checkbox"/> Industry: components <input type="checkbox"/> Adaptation & resilience
<input checked="" type="checkbox"/> Waste management	<input checked="" 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"/> Land remediation <input type="checkbox"/> Sustainable agriculture <input type="checkbox"/> FSC Forestry <input type="checkbox"/> Energy/water efficiency <input type="checkbox"/> Adaptation & resilience <input type="checkbox"/> FSC Cellulose & paper
<input type="checkbox"/> Other	<input type="checkbox"/> Adaptation & resilience <input type="checkbox"/> ICT <input type="checkbox"/> Industry: process
<b>Issue details</b>	
<b>Reporting</b>	
<b>Company information</b>	Bank of Jiujiang provides various banking products and services for individuals, corporate clients and SMEs in China. The main business areas include corporate banking, retail banking and financial market. Apart from standard products such as deposit, personal loans, business loans, debit and credit cards. It also offers services in money market transaction, equity investments, bond underwriting and distribution and wealth management businesses. The bank's network consists of 13 branches and 241 sub-branches.
<b>Firsts, records and certifications</b>	
<b>Proceeds description</b>	The proceeds will be used for 7 proposed projects with wide coverage in energy, water and waste management, including solar projects to provide affordable electricity, recycling of disposed batteries, as well as the production of lithium-ion batteries for energy storage purposes. The proceeds will also cover wastewater treatment and increase resilience by improving the city's drainage infrastructure. It is worth mentioning the proposed cogeneration project intends to generate electricity and heat using biomass including as rice straw and bark.
<b>Climate Bonds view</b>	These projects would be expected to result in increased climate resilience at city level and reduced carbon emissions from using alternative generation sources. We are supportive of deals that cover an extensive range of environmental projects and are pleased to see the issuer has included detailed disclosure on both estimated proceeds allocation and environmental impact from each project. The proposed cogeneration project satisfies our requirement for using bioenergy as an alternative to fossil fuels.
<b>Underwriters</b>	Industrial Bank Co., Ltd; CITIC Securities; Guotai Junan Securities
<b>Deal comments</b>	
<b>Credit Rating</b>	AA+
<b>Pricing summary</b>	
<b>Investors summary</b>	

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