



O-Bank's Sustainable Credit and Investment Policy

Article 1 Purpose

In order to follow the international "Equator Principles" and comply with the spirit of Environmental, Social and Governance (ESG), this policy is hereby adopted to implement the sustainable development of O-Bank, and incorporate the sustainable development goals into the Bank's credit and investment business.

Article 2 Scope of application

Credit cases of domestic and foreign business units, stock and bond investments of financial trading units, including OBU branches.

Article 3 Principle of sustainability

1. Continue to pay attention to the risks of climate change and the international trend of sustainable development, consider the changes in the business model and the overall environment, and provide the required financial products and services in a timely manner. Balance profits and social responsibilities, and fulfill the global citizenship responsibilities of environmental protection, social participation and corporate governance.
2. Based on the enterprise spirit of "Fulfilling Oneself by Benefiting Others", sustainable finance should be actively implemented in the O-bank's credit and investment business, and incorporate relevant risk factors into review considerations, and establish credit and investment principles with sustainable risk awareness.

Article 4 Credit and investment principles

1. Prudently assess the potential risks of the case to the environment, society, and corporate governance through credit granting practices. In terms of corporate credit cases, examine whether creditors are involved in environmental pollution, human rights violations and other negative issues, or whether they belong to high-risk industries that have an adverse impact on the sustainable development of the environment and society; in personal credit cases, it is also considered whether the use of funds meets their requirements.
2. Supporting industries that are friendly to the environment and society, provide

appropriate financing services to companies that are committed to reducing energy consumption, reducing pollution, or introducing environmental protection facilities, and encourage creditors to use resources for improving environmental, social, corporate governance, and climate change to promote the sustainable development of society.

3. For sensitive industries and other industries with environmental and social risks, due diligence should be investigated and carefully evaluated. If judged to be classified as ESG high-risk attributes and the application amount exceeds a certain amount of credit or investment cases, it will be listed as an object of prudence and strict risk management will be carried out.
4. Investment evaluation should introduce the concept of sustainable investment and incorporate investment analysis decisions, including but not limited to: review of environmentally-oriented greenhouse gas emissions and energy conservation; social-oriented gender equality and employee training, etc.; governance-oriented board operation to implement responsible investment.
5. When handling credit and investment business, it is necessary to use various query tools to check whether customers or investment objects have encountered major negative news events such as environmental protection, product safety, industrial safety, labor rights and interests, corporate governance, and violations of human rights; If there is a relevant incident, the review or investment unit shall assess the impact of the negative incident and fully disclose it, and continue to track and evaluate the subsequent impact. In the case of credit granting, there will be discretion to downgrade the corporate credit rating, solicit appropriate collateral, and make improvements within a time limit.
6. A credit case applying the Equator Principles shall comply with the relevant regulations of the Equator Principles.

Article 5 Prohibited credit extension and investment objects

The credit and investment transaction objects shall comply with the relevant principles and spirit, and the transactions shall be prohibited for the following objects.

1. The sanctioned countries and the companies in that country listed in the announcement of the Legal Affairs and Compliance Department of O-Bank.
2. The target of the designated sanctions listed for violation of money laundering

or capital terrorism as determined by foreign governments, international organizations, and domestic authorities.

3. Enterprises that engage in illegal weapons manufacturing and trading, illegal gaming, pornography, environmental damage and refuse to handle environmental impact assessments, and illegal hunting and killing of animals.

Article 6 Credit granting and investment industry management

1. In accordance with the credit and investment principles of this policy, the identification of environmentally and socially friendly industries will encourage increased credit and investment, including but not limited to green energy, green energy batteries, bicycles, light-emitting diodes, circular economy, and medical and health care service and education industry.
2. Industries that are sensitive to environmental and social risks will be undertaken with caution, including but not limited to leather dyeing and finishing, oil and gas exploration and mining, oil refining, earth and rock mining, munitions, gaming, tobacco and alcohol.

Article 7 Post-loan and post-investment management

It is necessary to pay attention to the current status of credit-granting clients and investees, and review from time to time whether corporate responsibilities, environmental protection, and corporate governance are fulfilled. If it is unfavorable to the sustainable development of society, it is necessary to find out and assist credit-granting customers to improve. If credit users or investees continue to fail to comply with this policy, they should terminate credit transactions or dispose of investment if necessary.

Article 8 Other provisions

Any matters not set forth herein shall be governed by law and applicable regulations.

Article 9 Implementation and amendment

This policy will be implemented after being approved by the board of directors, and it will be the same when amended.