

Hong Kong Green Loans Proposal

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This sector illustrates:

- The Meaning of Green Loan
 1. What is a green loan
 2. The reasons for rising
- Problem
 1. Environment – land degradation
 2. SMEs – lack of support
- Motivation
 1. Low interests
 2. Substantial contribution to the environment

This sector illustrates:



- 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

01. Introduction

02. Hong Kong's Situation & Related Work

04. Result and Contribution

03. Uniqueness of The Approach

This sector illustrates:

- Economic Development
 - 200million lended
- Companies (Borrower)
 - get loan with lower interest rate
 - improve ESG rating
- Environment
 - build with green materials
 - cut carbon footprint (219870 total carbon dioxide (tCO₂) to 329800 tCO₂)



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: $1.75\% < i < 6\%$

