



This is to certify that the proposed

Industrial Bank COVID-19 Response Bond 2020
of
INDUSTRIAL BANK CO., LTD. HONG KONG BRANCH

complies with the requirements of

COVID-19 Resilience Finance Certification Scheme : 2020

applicable to:

Pre-issuance Stage

This Certificate remains valid subject to fulfillment of requirements under the Scheme.

Signed for and on behalf of
HONG KONG QUALITY ASSURANCE AGENCY

A large, stylized signature in black ink, consisting of several loops and curves.

Chief Executive Officer

A smaller, more fluid signature in black ink, with a long horizontal stroke at the end.

Director

Registered address 19/F K. Wah Centre 191 Java Road North Point Hong Kong Tel.: (852) 2202 9111 Fax: (852) 2202 9222

- Note**
- (1) This Certificate adopts the definitions used in the Terms and Conditions ("T&C") of this Scheme.
 - (2) This Certificate is an as-at certificate.
 - (3) HKQAA shall not be liable to any loss or damage suffered by the above-named Applicant or any other parties whatsoever or howsoever caused by, arising from and/or in connection with, whether directly or indirectly, the certification of the above-named Bond or Loan.
 - (4) This Certificate remains the property of HKQAA and shall be returned when required by HKQAA.
 - (5) The certification methodologies and limitations of the above-named Bond or Loan can be found in the COVID-19 Resilience Finance Certification Scheme Handbook 2020 and the T&C obtained through HKQAA website (www.hkqaa.org).
 - (6) The Framework Statement of the captioned Bond or Loan is available either on HKQAA website or due to confidentiality issue, available only to lenders or investors of the certified Bond or Loan upon request by email (hkqaa@hkqaa.org).

Date of Certificate

19 October 2020