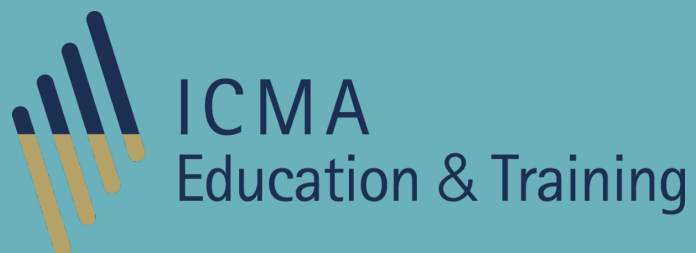


CERTIFICATE OF COMPLETION

Presented to

Vickey Zhu

In recognition of participation and completion of Sustainable Debt training, jointly delivered by the International Capital Market Association and the Climate Bonds Initiative in Hong Kong on the 8th of June 2023.



Climate Bonds INITIATIVE

A handwritten signature in dark blue ink, appearing to read "Bryan Pascoe", written over a thin horizontal line.

Bryan Pascoe, ICMA, Chief Executive

A handwritten signature in dark blue ink, appearing to read "Sean Kidney", written over a thin horizontal line.

Sean Kidney, Climate Bonds Initiative, CEO