Annex 1

List of participating banks for the Cargo[x] Pilot Programme

- Bank of China (Hong Kong) Limited
- Bank of Communications (Hong Kong) Limited
- Bank of East Asia, Limited (The)
- China CITIC Bank International Limited
- China Construction Bank (Asia) Corporation Limited
- Chiyu Banking Corporation Limited
- CMB Wing Lung Bank Limited
- Dah Sing Bank, Limited
- DBS Bank (Hong Kong) Limited
- Fubon Bank (Hong Kong) Limited
- Fusion Bank Limited
- Hang Seng Bank, Limited
- HongKong and Shanghai Banking Corporation Limited (The)
- Industrial and Commercial Bank of China (Asia) Limited
- Livi Bank Limited
- Nanyang Commercial Bank, Limited
- OCBC Bank (Hong Kong) Limited
- Ping An Digital Bank (International) Limited
- Public Bank (Hong Kong) Limited
- Shanghai Commercial Bank Limited
- Standard Chartered Bank (Hong Kong) Limited

Annex 2

Pilot projects under the Cargo[x] Pilot Programme

Key focus areas:	**Details of the projects:**
1. Integrating with key cargo and trade data platforms	• This includes connecting Commercial Data Interchange (CDI) with the Transport and Logistics Bureau's Port Community System, the Commerce and Economic Development Bureau's Trade Single Window and the Airport Authority Hong Kong's HKIA Cargo Data Platform. • Leveraging real-time cargo track-and-trace data, trade declaration records and air shipment information from these platforms, banks can verify trade transactions and conduct credit assessment more effectively.
2. Combining small and medium-sized enterprises (SME) trade flow and cash flow data for banks' multi-dimensional credit assessment	• The project will explore utilising the consent mechanism of CDI to securely and efficiently share SME cash flow data between banks. This will pave the way for banks to conduct multi-dimensional credit assessment by combining trade flow and fund flow patterns of SMEs.
3. Adopting Digital Corporate Identity (CorpID) to enable trusted data sharing	• The project will explore the application of CorpID, to be launched by the Digital Policy Office in late 2026, for corporate identity verification and digital signing in CDI, with the aim of streamlining the corporate authorisation process and increasing efficiency.
4. Enhancing connectivity with key trade corridors	• Through a project with data providers of Chinese Mainland, pilot banks will explore utilising trade data to assist Hong Kong's SME traders in seeking finance for export trade from the Chinese Mainland. • The HKMA will also conduct a project to explore enhancing access to ASEAN trade declaration data.