

可持续蓝色金融报告 2022<sup>1</sup>

兴业银行股份有限公司

Sustainable Blue Finance Report 2022<sup>2</sup>

Industrial Bank Co., Ltd.



<sup>1</sup> **可持续蓝色金融报告 2022**（以下简称“报告”）由兴业银行股份有限公司（以下简称“兴业银行”）起草，旨在展示兴业银行在通过金融产品和服务支持海洋经济和海洋产业可持续发展方面做出的努力。本报告满足兴业银行于2020年11月签署的联合国环境规划署金融倡议《可持续蓝色经济金融倡议》（以下简称“倡议”或“UNEP FI SBEFI”）提出的信息披露要求。

**Sustainable Blue Finance Report 2022**(the “Report”) is drafted by Industrial Bank Co., Ltd. (“IB” or “CIB”) to demonstrate its efforts on supporting marine economy and industries with financial products and services. The report fulfills the reporting requirement of Sustainable Blue Economy Finance Initiative (the “initiative” or “SBEFI”) managed by United Nations Environment Programme Finance Initiative (UNEP FI), which IB signed in November 2020.

<sup>2</sup>本报告提供中英两种文本，如有冲突以中文为准，英文版本仅供参考。

The report is prepared in both Chinese and English. Should any inconsistency appears between two versions, the Chinese version shall prevail and the English version is for reference only.

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欢迎对本报告提出建议和反馈。

2023 年 5 月

We welcome your feedback and views on this report.

May 2023

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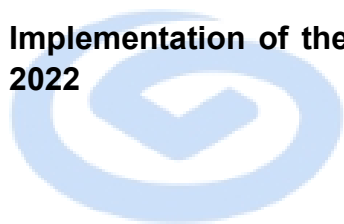
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## 一、兴业银行蓝色金融管理架构与发展目标

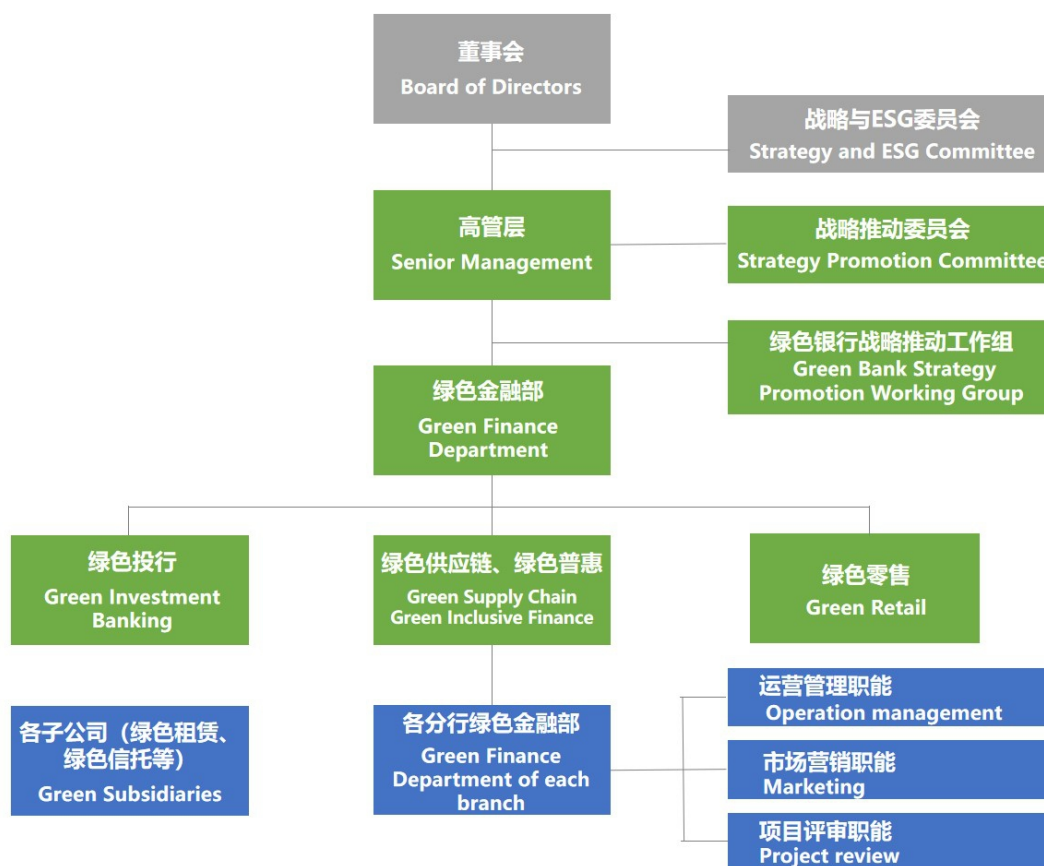
兴业银行高度重视并大力支持海洋经济可持续发展，建立和健全海洋经济金融服务组织架构。董事会下设战略与 ESG 委员会，负责本行涉及环境、社会、治理等议题的讨论。高管层下设绿色银行战略推动工作组，办公室设立在总行绿色金融部，贯彻落实包括蓝色金融在内的绿色银行战略，制定绿色金融业务发展规划、经营计划。

2020 年，我行加入联合国环境署金融倡议《可持续蓝色经济金融倡议》，成为首家中资签署机构和会员单位。2021 年末和 2022 年初，兴业银行先后发布《绿色金融典型案例（蓝色金融专题）》《兴业银行蓝色金融服务方案》，并提出本行“十四五”期间蓝色金融重点分行业务发展目标。一是建立蓝色金融专业服务能力。在 2022 年，建立本行蓝色金融分类与界定标准，形成蓝色金融产品服务体系。在 2023 年前，重点分行培养 1-2 名蓝色金融业务专长的产品经理，建立蓝色金融营销推动团队。二是推动蓝色金融业务快速发展。重点分行在海洋清洁能源利用，海水淡化与综合利用、海洋交通运输等领域率先发力，力争蓝色金融贷款增速不低于企金贷款增速，蓝色金融贷款增量在区域内保持领先。

### 1. Industrial Bank's Blue Finance Management Structure and Development Goals

Industrial Bank attaches great importance to the sustainable development of Marine economy and provides strong support, by establishing and improving the organizational structure of financial services for marine economy. The Strategy and ESG Committee serves as the Board of Directors sub-committee, which is responsible for the bank's discussions on environmental, social and governance issues. IB has set up a Green Bank Strategy Promotion Working Group under the senior management, and the office of the working group is set up in the Green Finance Department to implement the green bank strategy including Blue finance and formulate the green finance business development plan and operation plan.

IB signed the *Sustainable Blue Economy Finance Initiative* (SBEFI) under the *United Nations Environment Programme Finance Initiative* (UNEP FI) in 2020, becoming the first Chinese signatory and member. At the end of 2021 and the beginning of 2022, IB successively released *Typical Cases of Green Finance (Blue Finance)* and *Blue Finance Service Plan of Industrial Bank*, and set the business development goals of Blue Finance key branches of IB during the “14th Five-Year” Plan period. One is to establish blue financial professional service capacity. In 2022, IB will establish the classification and definition standards of blue finance, and form a blue financial product service system. Before 2023, key branches of IB will train 1-2 product managers with expertise in blue finance business and establish a blue finance marketing promotion team. Second, promote the rapid development of blue finance business. Key branches of IB are supposed to take the lead in Marine clean energy utilization, seawater desalination and comprehensive utilization, Marine transportation and other fields, and strive to ensure that the growth rate of blue finance loan is not lower than that of corporate finance loan, and Blue finance loan increment keeps leading in the region.



## 二、2022 年度蓝色金融服务典型案例

兴业银行积极开发多元化的绿色金融服务体系和产品，识别和推广具有创新性和环境社会价值的典型案例，满足海洋经济相关主体和项目的多元化融资需求。沿海各家分行根据总行关于蓝色金融工作要求，高度重视并大力支持海洋经济业务合作，结合地方有关规划，纷纷制定地域特色蓝色金融服务方案，积极拓展海洋产业、清洁能源、海洋交通、海水淡化、海洋渔业和海洋生态保护等重点领域合作，2022 年度落地了一批典型案例，为区域蓝色经济发展增添了新动能。

### 案例 1 兴业银行杭州分行落地全省首单蓝色金融项目贷款

2022 年 12 月，兴业银行杭州分行向中交（玉环）开发建设有限公司批复项目贷款 2.5 亿元，期限 10 年，主要用于“玉环市海山生态旅游岛南滩水系综合治理建设项目”建设，涉及海岛生态修复、海岸线修复、水系治理等海洋保护领域，为浙江省首笔蓝色金融项目贷款，也是兴业银行以金融助力海洋污染防治和生态保护修复的有益实践，是助力“浙里蓝海”建设的重要成果，让海更蓝、岸更绿、促进人和业兴。

### 案例 2 兴业银行济南分行首笔海洋牧场项目

2022 年 11 月，兴业银行济南分行为国家级海洋牧场山东日照三文鱼产业科创基地一期项目批复项目贷款 3.5 亿元，期限 10 年，11 月末发放首笔贷款 1.83 亿元。该项目是我国海洋牧场领域的一次重大技术创新，在借鉴国外先进养殖模式的基础上，利用黄海冷水团冷水资源进行苗种培育和深远海养殖，首创世界温带海域冷水鱼类规模化养殖模式，突破离岸高海况海域冷水鱼养殖限制，实现了我国在开放海域规模化养殖三文鱼的突破，也开创了世界温暖海域养殖三文鱼的先河，被列入科技部“蓝色粮仓”和山东省“海上粮仓”建设项目。本笔业务是兴业

银行系统内首笔海洋牧场项目贷款，对推动海洋牧场及海洋经济业务合作具有重要示范意义。

### 案例 3 兴业银行福州分行打造海洋碳汇交易平台

2022 年 9 月，兴业银行福州分行携手连江县政府、海峡股权交易中心打造的“福州（连江）碳汇交易平台”上线，该平台是兴业银行首个围绕“碳权+碳汇”的海洋碳汇交易平台，将提供一站式金融服务解决客户结算、交易、融资、碳资产管理等金融需求。此外，兴业银行福州分行与福建亿达食品有限公司、福建恒捷实业有限公司就海洋碳汇交易及海洋碳汇融资项目进行签约，落地首笔以数字人民币购买海洋渔业的碳汇交易。未来，兴业银行将为进一步促进地方绿色经济发展，为连江海洋渔业碳汇绿色、生态、健康、可持续发展提供全方位金融支持。

### 案例 4 兴业银行深圳分行投资地方政府蓝色债券

2022 年 10 月，兴业银行深圳分行投资深圳市离岸人民币地方政府蓝色债券，金额 2 亿人民币，票面利率为 2.83%，募集资金将用于可持续水资源及废水管理项目和水污染防治项目，符合国际资本市场协会（ICMA）绿色债券原则（2021 版）、Sustainable Ocean Principles 和《绿色债券支持项目目录（2021 年版）》等国内外标准。

## 2. Typical Cases of Blue Financial Products and Services in 2022

IB actively develops diversified green financial service systems and products, identifies and promotes innovative cases with environmental and social value, meeting the diversified financing needs of marine economy related entities and projects. According to the blue finance work requirements of the head office, the branches of IB in coastal areas strongly support and attach great importance to the cooperation in marine economic business, formulate regional blue financial service plans in combination with local government planning, and actively expand cooperation in key fields such as marine industry, clean energy, marine transportation, seawater desalination, marine fishery and

marine ecological protection. In 2022, a number of typical cases were launched, adding power to the development of regional blue economy.

#### Case 1 IB Hangzhou Branch issued the first blue finance project loan in Zhejiang province

In December 2022, IB Hangzhou Branch approved a project loan of 250 million yuan to CCCC (Yuhuan) Development and Construction Co., Ltd., with a term of 10 years, mainly used for the construction of "Nantan Comprehensive Water System Management Project of Yuhuan Haishan Eco Tourism Island", involving island ecological restoration, coastline restoration, water system management and other marine protection fields. It is the first blue finance project loan in Zhejiang Province. It is also a beneficial practice of IB to support marine pollution prevention and ecological protection and restoration, an important achievement in constructing "Zhejiang Blue Sea", making the sea bluer, the shore greener and promoting the prosperity of people and industry.

#### Case 2 The first marine ranching project of IB Jinan Branch

In November 2022, IB Jinan Branch approved a project loan of 350 million yuan with a term of 10 years for the phase I project of Shandong Rizhao Salmon Industry Scientific Innovation Base, a national marine ranching. The first loan of 183 million yuan was issued at the end of November. This project is a major technological innovation in the field of marine ranching in our country. On the basis of learning from foreign advanced aquaculture model, it uses cold water resources of the Yellow Sea Cold Water Mass to conduct seedling cultivation and far-reaching Marine aquaculture, which pioneered cold water fish large-scale aquaculture model in temperate seas, and breaking through the restriction of cold water fish aquaculture in offshore waters with high sea conditions. It has achieved the breakthrough of large-scale salmon breeding in open seas and created the pioneer of salmon breeding in temperate seas around the world. It is listed in the "Blue Granary" of the Ministry of Science and Technology and the "Marine Granary" construction projects of Shandong province. This business is the first loan of Marine ranching project in IB, which has an important demonstration significance for promoting marine ranching and marine economic business cooperation.

#### Case 3 IB Fuzhou Branch to build an ocean carbon sink trading platform

In September 2022, IB Fuzhou Branch, together with Lianjiang County Government and Haixia Equity Exchange, launched the "Fuzhou (Lianjiang) Carbon sink Trading Platform". This platform is the first marine carbon sink trading platform centering on "carbon rights + carbon sinks" of IB. It will provide one-stop financial services to solve customers' financial needs such as settlement, trading, financing and carbon asset management. In addition,



IB Fuzhou Branch signed contracts with Fujian YIDA Food Co., Ltd. and Fujian Highjet Group Co., Ltd. on marine carbon sink trading and marine carbon sink financing projects, which was the first carbon sink transaction of purchasing marine fisheries with e-CNY. In the future, IB will further promote the development of local green economy and provide all-round financial support for the green, ecological, healthy and sustainable development of Lianjiang marine fishery carbon sink.

#### Case 4 IB Shenzhen Branch invests in local government blue bonds

In October 2022, IB Shenzhen Branch invested 200 million RMB in Shenzhen offshore RMB local government blue bonds with a coupon rate of 2.83%. The financed capitals will be used for sustainable water resources and wastewater management projects and water pollution prevention projects, which are all comply with International Capital Market Association (ICMA) Green Bond Principles (2021 edition), Sustainable Ocean Principles and Green Bond Support Project List (2021 edition) and other domestic and foreign standards.

### 三、海洋项目融资的环境与社会风险管理

兴业银行长期重视投融资项目的环境和社会风险管理工作。2008年以来，兴业银行依据“赤道原则”开展项目融资的环境和社会风险审查工作，将环境和社会风险评审嵌入投资决策流程，将项目在环境、职业健康、利益相关方、生态保护等方面的合规情况作为重点关注问题，通过行内尽职调查、第三方尽职调查、制定《行动计划》并监督业主方落实等方式全流程管理项目的环境和社会风险。在涉及海洋环境、海洋经济的拟融资项目上，兴业银行在使用“赤道原则”的《国际金融公司社会和环境可持续性绩效标准》（IFC's Performance Standards on Social and Environmental Sustainability）和《环境、健康与安全指南》（Environmental, Health and Safety Guidelines）的基础上，主动参考《原则》及《倡议》发布的行业指引、分析指南和案例集，细化了与海洋环境、生态保护等相关的风险点识别和行动计划。

2022年，兴业银行共判定十二笔涉及海洋环境和海洋经济的拟融资项目需要开展环境与社会风险审查（适用赤道原则），其中海上风力发电场建设项目三个、沿海地区污水处理厂项目一个、沿海地区综合管廊建设项目一个、沿海地区调水工程项目一个，海水养殖项目一个、水产品及其水产饲料加工处理项目二个、沿海地区天然气输送管线及接收站项目三个；对六笔涉及海洋环境的融资项目开展第三方环境与社会风险审查。

### **3.Environmental and Social Risk Management of Marine Project Financing**

IB has long attached great importance to the environmental and social risk management of project investment and financing. Since 2008, IB has carried out environmental and social risk assessment of project financing in accordance with the "Equator Principles" by embedded it into the investment decision-making process. IB focuses on compliance of environment, occupational health, stakeholders, ecological protection issues of projects, and managed the environmental and social risks of the project through the whole process of in-house due diligence, third-party due diligence, formulation and implementation of the Action Plans.

Regarding proposed financing projects involving the marine environment and marine economy, IB uses IFC's Performance Standards on Social and Environmental Sustainability and Environmental, Health and Safety Guidelines from the "Equator Principles" as the basis, and proactively refers to industry guidelines, analysis guidelines and case studies issued by the Principles and the Initiative, to detail risk identification and action plans related to marine environment, ecological protection and other related issues.

In 2022, IB determined that a total of 12 proposed financing projects related to marine economy need an conformity of equator principles assessment. These 12 projects include three offshore wind farm construction projects, one coastal sewage treatment plant project, one coastal comprehensive pipeline corridor construction project, one coastal water diversion project, one marine aquaculture project, two aquatic products and aquatic feed processing projects, and three natural gas transmission pipeline and receiving station projects in coastal areas, six of these projects were conducted environmental and social risk assessment by third-parties for higher risk category.

#### 四、海洋经济与金融的合作与交流

兴业银行积极与政府机构、非政府组织、科研院校、金融同业等开展合作和交流，参与蓝色经济课题研究，积极分享关于海洋经济、海洋金融的相关信息。同时，兴业银行通过捐赠海洋碳汇支持海洋相关会议实现碳中和目标。部分典型研究与合作交流案例如下：

2022年，在深圳，兴业银行在深圳银保监局的指导下，牵头开展并完成《蓝色金融促进区域蓝色经济发展》课题研究。依托该课题，兴业银行有力支持深圳银保监局、中国人民银行深圳市中心支行、深圳市规划和自然资源局和深圳市地方金融监督管理局四部门制订并发布《关于深圳银行业保险业推动蓝色金融发展的指导意见》。

2022年，兴业银行完成海南自由贸易港金融学会重点研究课题《海南蓝色经济与蓝色金融发展研究》。研究报告通过总结分析国内外蓝色经济与蓝色金融发展经验，结合海南省蓝色经济与蓝色金融发展基础与优势，对当地推动蓝色金融创新和发展提出针对性的意见和建议。

2022年11月11日，兴业银行作为唯一协办金融机构参与由教育部主办的“2022海上丝绸之路国际产学研用合作会议海洋科技与工程分会”，此次分会以“迈向低碳的海洋新兴产业发展”为主题，邀请众多国内外知名海洋学科研究专家参会，兴业银行在会上做“金融助力海洋经济高质量发展的探索和展望”主题分享。

2022年12月20日，深圳银保监局和地方金融局举办“推绿助蓝——绿色及可持续金融培训”。兴业银行作为商业银行代表，受邀发表“护蓝增绿，兴业银行助力海洋经济可持续发展”的主题分享，介绍本行在蓝色债券投承及蓝色信贷方面的典型创新案例。本次主题分享得到了会议主、承办方及与会者的高度评价，

荣获最佳分享案例。

#### 4.Cooperation and Exchange in Marine Economy and Finance

IB actively cooperates and exchanges with government agencies, non-governmental organizations, scientific research institutions, financial institutions, etc., and participates in the blue economy subject research as well as sharing relevant knowledge on the marine economy and marine finance. At the same time, IB supports the ocean-related conference's goal of carbon neutrality by donating ocean carbon sinks. Some typical research and cooperation cases are as follows:

In 2022, under the guidance of Shenzhen Banking and Insurance Regulatory Bureau, IB took the lead in carrying out and completing the research project "*Blue Finance Promotes Regional Blue Economy Development*" in Shenzhen. Relying on this project, IB strongly supported Shenzhen regulatory bureau of China Banking and Insurance Regulatory Commission, The People's Bank of China Shenzhen Central Sub-branch, Shenzhen Municipal Bureau of Planning and Natural Resources and Shenzhen local financial supervision and Administration Bureau to formulate and issue the "Guiding Opinions on Promoting the Development of Blue Finance in Shenzhen Banking and Insurance Industry".

In 2022, IB completed the key research project of Hainan Free Trade Port Finance Society "Hainan Blue Economy and Blue Finance Development Research". By summarizing and analyzing the development experience of blue economy and blue finance at home and abroad, and combining the development foundation and advantages of blue economy and blue finance in Hainan Province, the research report puts forward targeted opinions and suggestions on the local promotion of blue finance innovation and development.

On November 11, 2022, Industrial Bank, as the only co-organizing financial institution, participated in the "Marine Science, Technology and Engineering sub-conference of the 2022 International Industrial Research and Application Cooperation Conference on the Maritime Silk Road" sponsored by the Ministry of Education. With the theme of "Towards the Development of Low-carbon Emerging Marine Industries", the conference invited many well-known marine experts at home and abroad to attend. IB shared the theme of "Exploration and Prospect of the High-quality Development of Marine Economy Aided by Finance" at the meeting.

On December 20, 2022, Shenzhen Regulatory Bureau of China Banking and Insurance

Regulatory Commission and Shenzhen Financial Supervision and Administration Bureau held "Promoting Green and Helping Blue -- Green and Sustainable Finance Training". As a representative of commercial banks, IB was invited to share the theme of "Protecting the blue and increasing the Green, IB promotes the sustainable development of Marine economy", introducing the bank's typical innovation cases in blue bond underwriting, investment and in blue credit. This theme sharing was highly praised by the conference host, organizer and participants, and won the best sharing case.

## 五、2022 年度《可持续蓝色经济金融原则》落实情况

兴业银行于 2020 年 11 月正式签署联合国环境规划署金融倡议 (UNEP FI) 旗下《可持续蓝色经济金融倡议》(SBEFI), 成为《倡议》的全球第 27 家签署机构和第 49 家会员单位, 也是首家中资签署机构和会员单位。2020 年以来, 通过对标《赤道原则(第四版)》, 兴业银行全面修订完善行内环境社会风险管理相关制度, 充分考虑 SDGs、《巴黎协定》、TCFD 等对气候风险、生物多样性风险管理的要求。2021 年 10 月, 兴业在联合国生物多样性公约缔约方大会第十五次会议期间, 签署了《银行业金融机构支持生物多样性保护共同宣示》并作为“生物多样性金融伙伴关系”(PBF) 的 13 家共同发起机构之一, 向全球发出《生物多样性金融伙伴关系全球共同倡议》。2022 年 8 月, 本行发布《关于加强生物多样性保护的通知》, 明确将生物多样性保护作为可持续发展战略的重要组成部分。蒙特利尔《生物多样性公约》第十五次缔约方大会(COP15)第二阶段会议期间, 本行湿地碳汇贷款案例通过《生物多样性金融伙伴关系蓝皮书》向全球发布。

兴业银行作为《倡议》签署机构, 2022 年度积极推动《可持续蓝色经济金融原则》(以下简称“《原则》”)的落实实施, 具体相关实践请见下表。

附表：《可持续蓝色经济金融原则》及兴业银行的相关实践

原则内容	兴业银行的相关实践
<b>保护原则：</b> 我们将支持那些采取一切可能措施来恢复、保护或维持海洋生态系统的多样性、生产力、复原力、核心功能、价值和整体健康，以及依赖海洋生态系统的生计和社区的投资或活动和项目。	兴业银行通过建立和健全海洋经济金融服务组织架构，积极开发多元化的金融服务体系和产品，识别和推广具有创新性和环境社会价值的典型案例，满足海洋经济相关主体和项目的多元化融资需求。
<b>合规原则：</b> 我们将支持那些符合可持续发展和海洋健康相关的国际、区域、国家法律和其他相关框架的投资或活动和项目。	兴业银行坚持秉持“合规至上”原则，不为违反所在国家和地区法律法规的项目提供融资支持。兴业银行依据“赤道原则”开展的项目环境和社会风险评审，将项目在环境、安全、职业健康等方面的合规情况作为重点观察问题。
<b>风险意识原则：</b> 我们将努力以对经济、社会和环境价值、量化风险和系统影响的整体和长期评估为基础，做出投资决策；并将根据对与业务活动相关的潜在风险、累积影响和机遇的新认知调整我们的决策流程和活动。	兴业银行以赤道原则为基础，结合《倡议》所提供的行业分析指南等，将环境和社会风险评审嵌入海洋相关项目融资的投资决策流程。
<b>系统性原则：</b> 我们将努力识别我们的投资、活动和项目在整个价值链上的系统性影响和累积影响。	兴业银行以赤道原则为基础，结合《倡议》所提供的行业分析指南等，通过鼓励和引导贷款客户建立并切实执行环境、健康、安全（EHS）等管理体系，间接影响价值链的上下游企业相应建立并遵守 EHS 体系，将环境和社会风险评审嵌入海洋相关项目融资的投资决策流程。
<b>包容原则：</b> 我们将支持那些包含、支持和提高当地生计的投资或活动和项目，并与利益相关方进行有效沟通，来识别、回应和减缓受影响方相关问题。	兴业银行以赤道原则为基础，结合《倡议》所提供的行业分析指南等，通过支持海上风电、海水淡化等蓝色项目，促进当地投资增长。“利益相关者的参与”是兴业银行对融资项目开展环境和社会影响评审的重要参考要素之一。
<b>合作原则：</b> 我们将与其他金融机构和相关利益方合作，共同推动和实施这些原则，分享有关海洋的知识、可持续蓝色经济最佳实践、经验教训以及观点和想法。	兴业银行积极与政府机构、非政府组织、科研院所、行业龙头企业、金融同业等建立合作机制，依托国家级和省级重点实验室，促进科技成果转化，深化海洋经济、环境相关的各类研讨交流，分享海洋经济、海洋金融的实践信息。作为《倡议》的签署机构，兴业银行积极参与《倡议》开展的各项工作，支持《倡议》的推广以及相关研究工作的开展。
<b>透明原则：</b> 在不涉密的情况下，我们将披露投资及其对社会、环境和经济的（正面和负面）影响。我们将努力报告这些原则的落实	兴业银行积极通过年度报告、年度可持续发展报告、绿色债券报告、专题报告等形式，在不违反保密原则、制度的情况下披露投资的环境和社会影响，积极与利益相关方展开交流。

进展情况。	
<b>目的性原则：</b> 我们将努力引导资金投向直接有助于实现可持续发展目标（SDG）14（“保护和可持续利用海洋和海洋资源以促进可持续发展”）和其他可持续发展目标的项目和活动，尤其是有助于海洋治理的。	兴业银行通过细化蓝色金融界定标准，建立和健全海洋经济金融服务组织架构，积极开发多元化的金融服务体系和产品，识别和推广具有创新性和环境社会价值的典型案例，满足海洋经济相关主体和项目的多元化融资需求。
<b>影响力原则：</b> 我们将支持那些不仅仅避免损害，更为当代和后代提供海洋所带来的社会、环境和经济效益的投资、项目和活动。	兴业银行通过评估海洋开发利用和海洋环境保护的技术现状，优先支持具有完善核心技术的客户，按照风险可控，环境可持续原则开展蓝色金融投融资活动。
<b>预防原则：</b> 我们将支持那些已根据可靠科学证据评估环境社会风险及影响的海洋相关投资、活动和项目。预防原则优先，特别是在缺乏科学数据的情况下。	兴业银行以赤道原则为基础，结合《倡议》所提供的行业分析指南等，将环境和社会风险评审嵌入海洋相关项目融资的投资决策流程，并制定行动计划。
<b>多元化原则：</b> 中小企业在蓝色经济中发挥着重要作用，我们将努力开发多元化的投资工具，以覆盖更广泛的可持续发展项目，例如传统的和非传统的海洋行业、小型的和大型的项目。	兴业银行深入研究海洋产业和涉海企业的经营特征及融资需求，创设海域使用权抵押、知识产权质押、海洋碳汇质押融资等多种创新金融产品和服务。着力满足中小型涉海相关主体和项目的多元化融资需求。
<b>解决方案导向原则：</b> 我们将努力引导资金投向解决海洋问题（包括陆上和海上）的创新商业方案，为海洋生态系统和依赖海洋的生计带来积极影响。我们将努力识别和培育此类项目的商业案例，并鼓励推广由此形成的最佳实践。	兴业银行结合我国沿海省市海洋经济的战略规划以及重点培育的产业，研究提出兴业银行蓝色金融服务方案，深入研究国内外蓝色金融的最佳实践，梳理汇总形成蓝色金融典型案例集，在全行复制推广。
<b>伙伴原则：</b> 我们将与公共、私营和非政府部门机构合作，加快实现可持续蓝色经济，包括编制和落实沿海及海洋空间规划实施方案。	兴业银行与政府机构、非政府组织、科研院校、金融同业等建立合作机制，参与海洋经济、环境相关的各类研讨交流，分享关于海洋经济、海洋金融的相关信息。作为《倡议》的签署机构，兴业银行积极参与《倡议》开展的各项工作，支持《倡议》的推广以及相关研究工作的开展。
<b>科学引领原则：</b> 我们将积极学习和蓝色经济投资相关的潜在风险和影响、开发相关数据，并鼓励蓝色经济中的可持续投资机会。更广泛地说，我们将努力分享海洋环境相关的科学信息与数据。	兴业银行参与政府机构、非政府组织、科研院校、金融同业等建立合作和交流机制，分享关于海洋经济、海洋金融的信息和实践进展。

## 5. Implementation of the *Sustainable Blue Economy Finance Principles* in 2022

IB signed the Sustainable Blue Economy Finance Initiative (SBEFI) under the United Nations Environment Programme Finance Initiative (UNEP FI) in November, 2020, becoming the 27th signatory and 49th member of the Initiative, as well the first Chinese signatory and member. Since 2020, IB has comprehensively revised and improved its environmental and social risk management system referring to the Equator Principles (Fourth Edition), taking into full account the requirements of SDGs, Paris Agreement and TCFD on climate risk and biodiversity risk management. In October 2021, during the 15th meeting of the Conference of the Parties to the Convention on Biological Diversity, IB signed the *Joint Declaration of Banking Sector to Support Biodiversity Conservation*. As one of the 13 co-sponsors of the “The Partnership of Biodiversity and the Finance” (PBF), IB released the Global Common Initiative on the Partnership of Biodiversity and the Finance. In August 2022, the Bank issued the Notice on Strengthening Biodiversity Conservation, which clearly regards biodiversity conservation as an important part of its sustainable development strategy. During the second phase of the 15th Conference of the Parties to the Convention on Biological Diversity (COP15) in Montreal, the Bank's Wetland carbon sink loan case was released globally through *the Financial Partnership for Biodiversity Blue Paper*.

As a signatory to the Initiative, IB actively promoted the implementation of *The Sustainable Blue Economy Finance Principles* (referred to as the Principles) in 2022. Please refer to the table below for specific practices.



Table: *The Sustainable Blue Economy Finance Principles* and relevant practice of Industrial Bank

The Sustainable Blue Economy Finance Principles	Relevant practice of Industrial Bank
<b>Protective:</b> We will support investments, activities and projects that take all possible measures to restore, protect or maintain the diversity, productivity, resilience, core functions, value and the overall health of marine ecosystems, as well as the livelihoods and communities dependent upon them.	By establishing and improving the organizational structure of financial services for marine economy, IB actively develops diversified financial service systems and products, identifies and promotes innovative cases with environmental and social value, meeting the diversified financing needs of marine economy related entities and projects.
<b>Compliant:</b> We will support investments, activities and projects that are compliant with international, regional, national legal and other relevant frameworks which underpin sustainable development and ocean health.	IB adheres to "compliance first" principle and does not provide financing support for projects that violate the local laws and regulations of the countries and regions. IB conducts environmental and social risk assessment to project in accordance with the "Equator Principles", focusing on the compliant with environmental, health and safety and other aspects of the project.
<b>Risk-aware:</b> We will endeavour to base our investment decisions on holistic and long-term assessments that account for economic, social and environmental values, quantified risks and systemic impacts and will adapt our decision-making processes and activities to reflect new knowledge of the potential risks, cumulative impacts and opportunities associated with our business activities.	Based on the Equator Principles and in conjunction with the industry analysis guide provided by the Initiative, IB embeds the environmental and social risk assessment into the investment decision-making process of ocean-related project financing.
<b>Systemic:</b> We will endeavour to identify the systemic and cumulative impacts of our investments, activities and projects across value chains.	Based on the Equator Principles and in conjunction with the industry analysis guide provided by the Initiative, IB encourages and guides project owners to establish and effectively implement environmental, health, safety (EHS) and other management systems, to indirectly affects enterprises along the value chain to establish and comply with the EHS system accordingly. IB also embeds environmental and social risk assessment into the investment decision-making process of ocean-related project financing.
<b>Inclusive:</b> We will support investments, activities and projects that include, support and enhance local livelihoods, and engage effectively with relevant stakeholders, identifying, responding to, and mitigating any issues arising from affected parties.	Based on the Equator Principles and in conjunction with the industry analysis guide provided by the Initiative, IB promotes local investment growth by supporting marine projects e.g. offshore wind power and seawater desalination project. "Stakeholder engagement" is one of the important reference elements for IB to conduct environmental and social impact assessments of financing.
<b>Cooperative:</b> We will cooperate with other financial institutions and relevant stakeholders to promote and implement these principles through sharing of knowledge about the ocean, best practices for a sustainable Blue Economy, lessons learned, perspectives and ideas.	IB actively establishes cooperation with government agencies, non-governmental organizations, scientific research institutions, leading enterprises in the industry, financial institutions, etc. and promotes the commercialization of scientific and technological achievements relying on national and provincial key laboratories. Also, IB deepens exchanges and shares best practice on the marine economy and marine finance. As a signatory of the Initiative, IB actively participates in various work carried out by the Initiative, supports the promotion of the Initiative and the development of related research.
<b>Transparent:</b> We will make information available on our investments and their social, environmental and economic impacts (positive and negative), with due respect to confidentiality. We will endeavour to report on progress in terms of implementation of these Principles.	IB actively discloses the environmental and social impacts of our investments through annual reports, annual sustainability reports, green bond reports, themed reports, etc. as long as the confidentiality principle and system are not violated, and actively communicates with stakeholders.
<b>Purposeful:</b> We will endeavour to direct investment to projects and activities that contribute directly to the achievement of Sustainable Development Goal 14 ("Conserve and sustainably use the oceans, seas and marine resources for sustainable development") and other Sustainable Development Goals especially those which contribute to good governance of the ocean.	By refining the definition criteria of blue finance, IB has established and improved the organizational structure of marine economy financial services, actively develops diversified financial service systems and products, identifies and promotes innovative cases with environmental and social benefits, meeting the diversified financing needs of marine economy related entities and projects.
<b>Impactful:</b> We will support investments, projects and activities that go beyond the avoidance of harm to provide social, environmental and	IB assesses the technological status of marine development and utilization and marine environmental protection, gives supporting priority to bank clients with perfect core technologies, and carries out blue financial investment and financing activities in accordance with the principles of risk

economic benefits from our ocean for both current and future generations.	control and environmental sustainability.
<b>Precautionary:</b> We will support investments, activities and projects in our ocean that have assessed the environmental and social risks and impacts of their activities based on sound scientific evidence. The precautionary principle will prevail, especially when scientific data is not available.	Based on the Equator Principles and the industry analysis guidelines provided by the Initiative, IB embeds the environmental and social risk assessment into the investment decision-making process of ocean-related project financing, and formulates action plans.
<b>Diversified:</b> Recognising the importance of small to medium enterprises in the Blue Economy, we will endeavour to diversify our investment instruments to reach a wider range of sustainable development projects, for example in traditional and non-traditional maritime sectors, and in small and large-scale projects.	IB conducts comprehensive research regarding the operating characteristics and financing needs of the marine industry and ocean-related enterprises, and has created a variety of innovative financial products and services e.g. sea area utilization rights mortgage, intellectual property pledged loan, blue carbon pledge financing. IB dedicated efforts to meet the diversified financing needs of sea-related SMEs and projects.
<b>Solution-driven:</b> We will endeavour to direct investments to innovative commercial solutions to maritime issues (both land- and ocean-based), that have a positive impact on marine ecosystems and ocean-dependent livelihoods. We will work to identify and to foster the business case for such projects, and to encourage the spread of best practice thus developed.	Considering the strategic planning of the marine economy of China's coastal provinces and cities and the key industries to be cultivated, IB has proposed the blue financial service scheme, conducted research on best practices of blue finance in China and abroad to form a collection of blue finance cases and promoted it throughout the bank.
<b>Partnering:</b> We will partner with public, private and nongovernment sector entities to accelerate progress towards a sustainable Blue Economy, including in the establishment and implementation of coastal and maritime spatial planning approaches.	IB actively partners with government agencies, non-governmental organizations, scientific research institutions, financial institutions, etc. and attends various seminars related to the marine environment and economy, to deepen exchanges and share best practice on the marine economy and marine finance. As a signatory of the Initiative, IB actively participates in various work carried out by the Initiative, supports the promotion of the Initiative and the development of related research.
<b>Science-led:</b> We will actively seek to develop knowledge and data on the potential risks and impacts associated with our investments, as well as encouraging sustainable investment opportunities in the Blue Economy. More broadly, we will endeavour to share scientific information and data on the marine environment.	IB establishes cooperation mechanisms with government agencies, non-governmental organizations, scientific research institutions, financial institutions, etc.. IB also actively shares information regarding the progress on marine economy and marine finance.