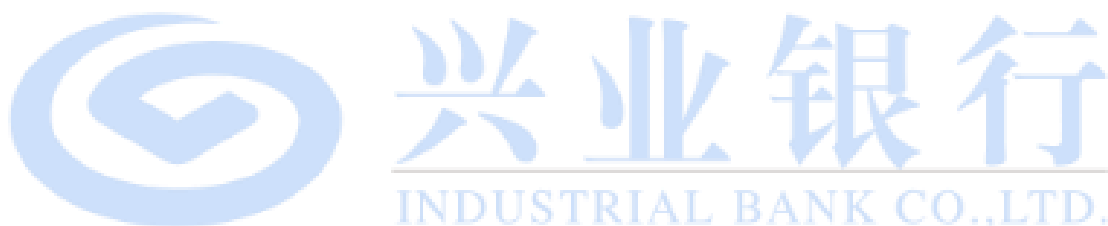


可持续蓝色金融报告 2023¹

兴业银行股份有限公司

Sustainable Blue Finance Report 2023²

Industrial Bank Co., Ltd.



¹ *可持续蓝色金融报告 2023*（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 2023(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.

² 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。

2024 年 3 月

We welcome your feedback and views on this report.

March 2024

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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。

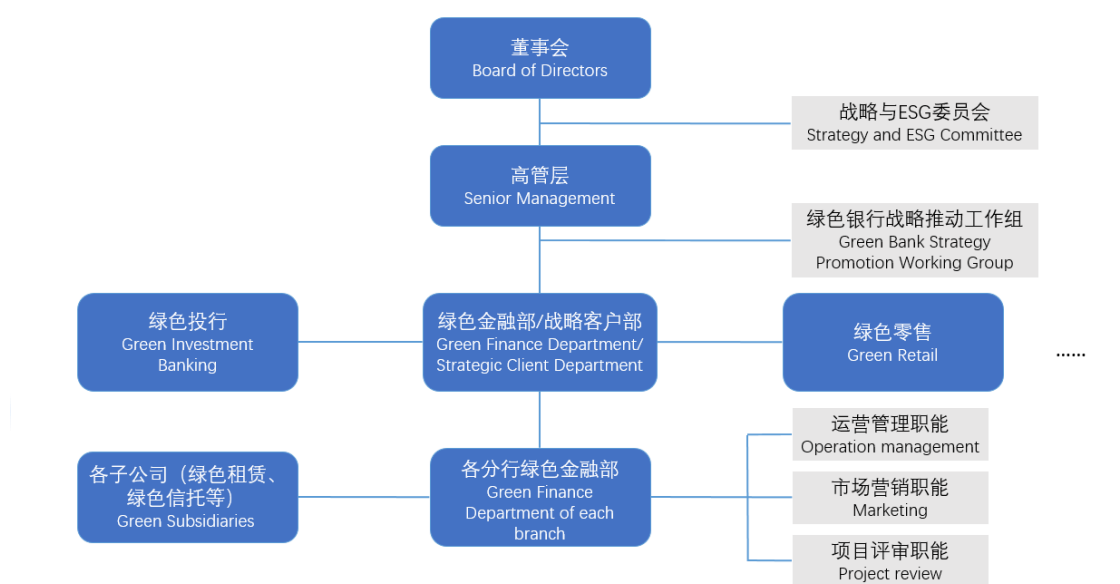
2020 年，兴业银行加入联合国环境署金融倡议《可持续蓝色经济金融倡议》，成为首家中资签署机构和会员单位。此后，兴业银行发布《绿色金融典型案例（蓝色金融专题）》《兴业银行蓝色金融服务方案》，并提出“十四五”期间蓝色金融重点分行业务发展目标。一是建立蓝色金融专业服务能力。建立本行蓝色金融分类与界定标准，形成蓝色金融产品服务体系，重点分行培养 1-2 名蓝色金融业务专长的产品经理，建立蓝色金融营销推动团队。二是推动蓝色金融业务快速发展。重点分行在海洋清洁能源利用，海水淡化与综合利用、海洋交通运输等领域率先发力，力争蓝色金融贷款增速不低于企金贷款增速，蓝色金融贷款增量在区域内保持领先。

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

Industrial Bank (IB) 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. 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. IB will establish the classification and definition standards of blue finance, and form a blue financial product service system, 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, to 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、2023 年度蓝色金融产品服务典型案例

兴业银行积极开发多元化的绿色金融产品和服务体系，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，2023 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 金融+非金融服务支持企业开发运用蓝色碳汇

2023 年，兴业银行为闽江河口湿地公园管理方开展的红树林保护与修复项目提供碳金融综合服务方案，通过红树林碳汇的开发打造“海洋生态效益+绿色经济效益”双赢新局面。一方面，协调客户对接政府部门、碳汇开发机构、碳汇购买方，从碳汇开发到碳汇交易提供全生命周期的专业支持服务。另一方面，兴业银行以红树林碳汇开发进展挂钩借款条件，并运用数字人民币贷款进一步降低碳排放，落地红树林福建林业碳汇项目（FFCER），开发挂钩数字人民币贷款，完成“碳汇开发+交易撮合+融资支持”的蓝色碳汇交易闭环。通过 FFCER 销售，增加红树林保护与修复项目的经济收益，增强项目实施运营的内生动力。

案例 2 盘活企业无形资产，支持海洋科创企业发展

2023 年，兴业银行积极对接海洋科创企业，其中，SHAT 是一家深水工程装备和基于 ROV 技术的水下工程解决方案的研发商，业务包含海底引水工程水管检测、海上风电场基础检测、海底电缆检测、排污口溯源等多场景水下作业。同时，企业还承担多项重点课题和研发计划。11 月，兴业银行为 SHAT 提供流动资金贷款 300 万元，以企业拥有的“一种水下成像设备保护框架”、“一种应用三维图像声纳的有缆水下机器人配置方法”等专利权质押担保，充分实践拓展蓝色金融创新，盘活企业重要的无形资产，支持海洋科创企业发挥创新性、示范性和引领性作用。

案例 3 蓝色金融助力乡村振兴发展

2023 年，兴业银行针对福建霞浦海参养殖户创新推出“兴渔贷”服务方案。“兴渔贷”是基于养殖户真实养殖场景、还原用款真实性并与养殖户用款周期相匹配

的，向海参养殖户发放的个人经营类贷款，采用多层次风险缓释手段，有效满足小微客户短、频、急的用款需求，支持当地渔业产业高质量发展，促进富民强村，助力乡村振兴。9月，“兴渔贷”首笔贷款落地，全年累计批复129笔，年末贷款余额达5292万元。“兴渔贷”作为兴业银行服务蓝色金融+乡村振兴的创新举措，受到行内外高度好评，多次进行业务经验分享。

案例4 承销发行非金融企业境外蓝色债券

2023年10月，兴业银行为某企业承销发行蓝色债券，发行金额5亿美元，期限34个月，募集资金用于绿色及蓝色项目，即支持绿色建筑、可再生能源、可持续的水和废水管理等低碳基础设施。本笔境外蓝色债券由惠誉常青及联合绿色发展公司出具第二方意见。惠誉常青指出企业绿色框架符合《绿色贷款原则》及《绿色债券原则》，属于“良好”等级；联合绿色发展指出企业绿色和蓝色金融框架符合《绿色贷款原则》《绿色债券原则》及《蓝色金融原则》。兴业银行通过支持企业发行蓝色债券吸引责任投资、协调期限错配，为蓝色经济的发展提供有力支持。

2. Typical Cases of Blue Financial Products and Services in 2023

IB actively develops diversified green financial products and service systems, 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 2023, a number of typical cases were launched, adding power to the development of regional blue economy.

Case 1: Financial and Non-financial Services Support Enterprises' Development and Utilization of Blue Carbon Sink

In 2023, IB provided comprehensive carbon finance services for the management of the Minjiang Estuary Wetland Park, supporting the mangrove protection and restoration project. Through the development of mangrove carbon sink, IB aimed to create a win-win situation of "marine ecological benefits + green economic benefits." On one hand, IB coordinated clients to connect with government departments, carbon sink development agencies, and carbon sink buyers, providing professional support services throughout the carbon sink development and trading lifecycle. On the other hand, IB linked loan conditions to the progress of mangrove carbon sink development and further reduced carbon emissions by utilizing digital RMB loans, implemented the Fujian Forestry Certified Emission Reduction (FFCER), developed digital RMB loans, and completed a "carbon sink development + transaction matchmaking + financing support" blue carbon trading loop. Through FFCER sales, IB increased the economic benefits of mangrove protection and restoration projects and enhanced the intrinsic motivation for project implementation and operation.

Case 2: Activating Enterprises' Intangible Assets, Supporting the Development of Marine Science and Technology Enterprises

In 2023, IB actively connected with marine science and technology enterprises. Among them, SHAT is a developer of deep-sea engineering equipment and underwater engineering solutions based on ROV technology, with business including underwater operations in multiple scenarios such as submarine pipeline inspection, offshore wind farm foundation inspection, submarine cable inspection, and pollution source tracing. At the same time, the enterprise undertakes multiple key projects and research and development plans. In November, IB provided SHAT with a working capital loan of 3 million yuan, with patents such as "a protection framework for underwater imaging equipment" and "a method for configuring cable underwater robots using three-dimensional image sonar" are pledged, fully practicing and expanding blue finance innovation, activating important intangible assets of enterprises, and supporting marine science and technology enterprises to play an innovative, demonstrative, and leading role.

Case 3: Blue Finance Supports Rural Revitalization Development

In 2023, IB innovatively launched the "Fishing Prosperity Loan" service plan for sea cucumber farmers in Xiapu, Fujian Province. The "Fishing Prosperity Loan" is a personal operating loan granted to sea cucumber farmers based on the real breeding scene of farmers, restoring the authenticity of the use of funds and matching the funding cycle of farmers. It adopts multi-level risk mitigation measures to effectively meet the short-term, frequent, and urgent funding needs of small and micro customers, support the high-quality development of the local fishery industry, promote rural prosperity, and help rural revitalization. In September, the first loan under the "Fishing Prosperity Loan" was issued, with a total of 129 approvals for the year and a year-end loan balance of 52.92 million yuan. The "Fishing Prosperity Loan," as an innovative measure of IB to serve blue finance and rural revitalization, has been highly praised both internally and externally, and the business experience has been shared multiple times.

Case 4: Underwriting and Issuance of Overseas Blue Bonds for Non-financial Enterprise

In October 2023, IB underwrote and issued blue bonds for an enterprise, with an issuance amount of USD 500 million and a term of 34 months. The funds raised were used for green and blue projects, supporting low-carbon infrastructure such as green buildings, renewable energy, and sustainable water and wastewater management. This overseas blue bond was issued with second-party opinions from Sustainable Fitch and the Lianhe Green Development. Sustainable Fitch concluded that the enterprise's green framework complies with the Green Loan Principles and Green Bond Principles and is rated "good"; the Lianhe Green Development concluded that the enterprise's green and blue finance framework complies with the Green Loan Principles, Green Bond Principles, and Blue Finance Principles. IB provides strong support for the development of the blue economy by supporting enterprises to issue blue bonds to attract responsible investment and coordinate mismatched maturities.

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。

2023 年，兴业银行沿海分行报送 78 笔拟融资项目开展环境与社会风险审查（适用赤道原则），包括水产品加工项目、沿海地区低碳综合能源改造项目、沿海地区污水处理项目、沿海滩涂生态修复项目、沿海铁路项目、港口码头项目等；

对 52 笔沿海分行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 2023, IB determined that a total of 78 proposed financing projects from coastal branches need an conformity of equator principles assessment, including aquatic products processing projects, low-carbon comprehensive energy renovation projects in coastal areas, sewage treatment projects in coastal areas, ecological restoration projects in coastal beaches, coastal railway projects and port projects, 52 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：

2023 年 2 月，兴业银行在福建省宁德市举办海洋蓝碳业务知识讲座，与当地行业主管部门、监管部门就推动宁德海洋蓝碳业务发展进行交流，探讨相关单位如何在实践中开展海洋蓝碳业务工作。

4 月，兴业银行提交的《海南蓝色经济与蓝色金融发展研究》课题荣获海南

自由贸易港金融学会 2022 年度重点研究课题优秀奖。本课题亮点是结合海南省蓝色经济与蓝色金融发展基础与优势，对海南省推动蓝色金融创新发展提出建议。此后，在 8 月，兴业银行参与监管部门组织的“海南蓝碳发展专题座谈会”，介绍蓝碳金融工作成果，分享蓝色金融实践经验和建议。

5 月，兴业银行受邀为威海市金融大讲堂进行“为蓝色经济贡献绿色力量”主题授课，介绍蓝色经济领域的绿色金融业务机会，分享蓝色金融实践经验。

6 月，兴业银行与海峡股权交易中心、福建连江县政府、福州市海渔局联合打造“零碳版 2023 年中国（福州）国际渔业博览会”。会议期间，兴业银行融合蓝碳普惠业务与数字人民币，邀请参会人员试用数字人民币账户，引导大众通过数字人民币支付减少碳排放，向注册用户发放蓝色碳汇，鼓励捐赠给本次会议进行碳中和并颁发证书，引导民众了解并践行绿色低碳生产生活方式。

7 月，兴业银行参加监管部门组织的深圳市蓝色金融指导意见座谈会，介绍蓝色金融实践经验，面临的发展困境以及思考。

11 月，兴业银行参加“2023 年中国海洋经济博览会”，在蓝色金融项目签约环节，与海洋科技企业签订战略合作协议。

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 February 2023, IB held a lecture on marine blue carbon business in Ningde City, Fujian Province, and exchanged views with local industry supervisory departments and regulatory authorities on promoting the development of Ningde's marine blue carbon business and discussed how relevant units could carry out marine blue carbon business practices.

In April, IB's research project "Research on the Development of Hainan Blue Economy and Blue Finance" won the Excellent Research Project Award of the Hainan Free Trade Port Financial Association for the year 2022. The highlight of this project is to propose suggestions for promoting the innovative development of blue finance in Hainan Province based on the foundation and advantages of Hainan's blue economy and blue finance development. Subsequently, in August, IB participated in the "Hainan Blue Carbon Development Symposium" organized by regulatory authorities, introducing the achievements of blue carbon finance work and sharing practical experience and suggestions for blue finance.

In May, IB was invited to give a lecture on "Contributing Green Power to the Blue Economy" in Weihai City, introducing the business opportunities of green finance in the field of blue economy and sharing practical experience in blue finance.

In June, IB, together with the Haixia Equity Exchange, the Government of Lianjiang County, Fujian Province, and the Fuzhou Fisheries Bureau, jointly held the "2023 China (Fuzhou) International Fisheries Expo" with zero carbon emission. During the conference, IB integrated blue carbon inclusive services with digital RMB, invited participants to try out digital RMB accounts, guided the public to reduce carbon emissions through digital RMB payments, distributed blue carbon credits to registered users, encouraged donations to this conference for carbon neutrality and issued certificates, and guided the public to understand and practice green and low-carbon production and lifestyle.

In July, IB participated in the Shenzhen Blue Finance Guidance Opinion Symposium organized by regulatory authorities, introducing practical experience and challenges faced in blue finance development.

In November, IB participated in the "2023 China Ocean Economy Expo." At the signing ceremony of blue finance projects, IB signed a strategic cooperation agreement with marine technology companies.

五、2023 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, 兴业银行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，兴业银行发布《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，兴业银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《可持续蓝色经济金融倡议》签署机构，2023 年度积极推动《可持续蓝色经济金融原则》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
保护原则： 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。
合规原则： 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。
风险意识原则： 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。
系统性原则： 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。
包容原则：	兴业银行以赤道原则为基础，结合《倡议》所

<p>我们将支持那些包含、支持和提高当地生计的投资、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。</p>	<p>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。</p>
<p>合作原则： 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。</p>	<p>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。</p>
<p>透明原则： 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进展情况。</p>	<p>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。</p>
<p>目的性原则： 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。</p>	<p>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。</p>
<p>影响力原则： 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。</p>	<p>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。</p>
<p>预防原则： 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。</p>	<p>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。</p>
<p>多元化原则： 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。</p>	<p>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。</p>
<p>解决方案导向原则： 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。</p>	<p>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。</p>
<p>伙伴原则： 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。</p>	<p>兴业银行与政府机构、非政府组织、科研院所、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</p>

	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。
科学引领原则： 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 2023

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, IB 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, IB'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 2023. 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
Protective: 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.
Compliant: 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.
Risk-aware: 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.
Systemic:	Based on the Equator Principles and in conjunction with the industry

<p>We will endeavour to identify the systemic and cumulative impacts of our investments, activities and projects across value chains.</p>	<p>analysis guide provided by the Initiative, IB encourages and guides 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.</p>
<p>Inclusive: 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.</p>	<p>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.</p>
<p>Cooperative: 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.</p>	<p>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.</p>
<p>Transparent: 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.</p>	<p>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.</p>
<p>Purposeful: 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.</p>	<p>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.</p>
<p>Impactful: We will support investments, projects and activities that go beyond the avoidance of harm to provide social, environmental and economic benefits from our ocean for both current and future generations.</p>	<p>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 control and environmental sustainability.</p>
<p>Precautionary: 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.</p>	<p>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.</p>
<p>Diversified: 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.</p>	<p>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.</p>
<p>Solution-driven: 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.</p>	<p>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.</p>
<p>Partnering: 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.</p>	<p>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.</p>
<p>Science-led: 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.</p>	<p>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.</p>