

綠色定期存款年報（2024年6月-2025年5月）

上海浦東發展銀行股份有限公司

香港分行

上海浦東發展銀行股份有限公司香港分行（以下簡稱“浦發香港”）堅持秉持可持續發展理念，致力於推動綠色金融創新與實踐。根據國際資本市場協會頒佈的《2021年綠色債券原則》以及貸款市場協會、亞太貸款市場協會和銀團與交易協會聯合發佈的《2021年綠色貸款原則》要求，浦發香港與2022年6月制定《浦發香港綠色存款框架》（“《框架》”）和《綠色定期存款產品管理辦法》（“《管理辦法》”）並委託第三方獨立認證機構香港品質保證局（“HKQAA”）進行核查與認證。自綠色定期存款產品推出后的次一年度起，浦發香港每年進行該年度信息披露，確保綠色資金用途透明、管理體系規範。

過去的一年，浦發香港持續推進並優化綠色金融產品管理體系，綠色定期存款業務穩健運行，資金得到合理運用和有效配置。2025年3月，貸款市場協會、亞太貸款市場協會和銀團與交易協會已公佈更新版《2025年綠色貸款原則》，浦發香港制定的《框架》和《管理辦法》均符合其要求，不受影響。

未來，浦發香港將繼續依照《2021年綠色債券原則》和《2025年綠色貸款原則》要求，就資金用途、項目評估和選擇流程、資金管理以及報告四大核心要素上進一步完善管理機制，深化企業社會責任戰略，助力經濟、社會與環境的可持續發展。

資金用途

浦發香港根據《管理辦法》和《框架》要求，確保綠色存款募集資金專項用於符合資格的綠色項目融資或再融資。合格綠色項目類別包括：

- 可再生能源
- 能效提升
- 污染防治
- 生物資源和土地資源的環境可持續管理
- 陸地與水域生態多樣性保護
- 清潔交通

- 可持續水資源與廢水管理
- 氣候變化適應
- 循環經濟產品、生產技術及流程和/或經認證的生態高效產品
- 綠色建築

項目評估和選擇流程

浦發香港根據《框架》所定義的合格綠色類別，對潛在綠色項目進行初步篩選，並提交浦發香港綠色存款工作組（以下簡稱“綠色存款工作組”）審核和批准。所有入選項目均需符合《2021年綠色債券原則》及《2025年綠色貸款原則》要求。綠色存款工作組每季度對合格綠色資產組合進行動態審查，根據項目進展調整清單內容，包括新增、替換或刪除項目。

截至2025年5月31日，浦發香港共篩選9個合格綠色項目，總規模達8.4280億港元，具體分佈如下：

合資格綠色目錄	資產總額 (等值百萬港元)	比例
可再生能源	164.64	19.50%
能效提升	39.20	4.65%
污染防治	45.08	5.35%
生物資源和土地資源的環境可持續管理	0.00	0.00%
陸地與水域生態多樣性保護	156.80	18.60%
清潔交通	45.08	5.35%
可持續水資源與廢水管理	196.00	23.30%
氣候變化適應	39.20	4.65%
循環經濟產品、生產技術及流程和/或經 認證的生態高效產品	0.00	0.00%
綠色建築	156.80	18.60%
總額	842.80	100.00%

預期環境效益例子如下：

- **垃圾焚燒發電項目（中國惠州）：**該項目通過高效焚燒技術處理城市生活垃圾，日均處理量提升至1,000噸，顯著減少垃圾填埋對環境的影響。同時，該項目成功避免163,328.73

噸二氧化碳當量排放，為減少碳足跡和改善空氣質量作出貢獻。在能源回收方面，該項目通過垃圾焚燒轉化為清潔電力，年發電量達30兆瓦，促進能源結構向更加環保、可持續的方向轉型。

- **綠色產業園項目（中國天津）：**該園區採用海綿城市理念，遵循生態優先、因地制宜的原則，旨在提升水生態功能，增強對氣候變化的適應能力，並最大程度減少建築開發對環境的影響。該園區設計22,300平方米的下凹式綠地及2,245立方米的地下調蓄池，以應對暴雨天氣可能引發的積水問題。此外，這些措施還促進雨水資源的回收利用，在雨季預計可吸納并淨化4,500立方米的雨水。非雨季時，園區內植被根系通過毛細作用提升至土壤層，為植被生長提供水源。

資金管理

浦發香港嚴格執行《管理辦法》，確保持有的綠色定期存款餘額低於對應合資格綠色項目的總規模。並建立獨立的《綠色存款管理表》（以下簡稱“管理表”），實時監控綠色存款與綠色資產規模的匹配情況，每月核查管理表內的綠色存款資金及資產組合的淨值，保證資金專款專用。

報告

浦發香港在綠色定期存款產品推出前，已委託香港品質保證局（“HKQAA”）作為外部審核機構。HKQAA在社會責任、環境保護、綠色和可持續金融等領域擁有豐富經驗¹，對《框架》及綠色項目進行全面審查，確保所有選定項目均符合《框架》架構的標準。浦發香港將持續依據《2021年綠色債券原則》和《2025年綠色貸款原則》及後續更新（如有），通過發佈年度綠色定期存款報告，確保透明度并推進綠色金融發展。

上海浦東發展銀行股份有限公司 香港分行

¹ 香港品質保證局（HKQAA），官方網站，[線上資源]。可訪問：<https://www.hkqaa.org>。[最後訪問：2025年5月]。

Annual Report of Green Time Deposit Shanghai Pudong Development Bank Co., Ltd., Hong Kong Branch (June 2024-May 2025)

Shanghai Pudong Development Bank Co., Ltd. Hong Kong Branch ("SPDBHK") has proactively implemented the concept of green finance development with the continued efforts to innovate green financial products and services. In accordance with the Green Bond Principle 2021 published by the International Capital Market Association ("ICMA"), as well as the Green Loan Principle 2021 published by Loan Market Association ("LMA"), the Asia Pacific Loan Market Association ("APLMA"), and the Loan Syndications and Trading Association ("LSTA"), SPDBHK has established SPDBHK Green Deposit Framework (the "Framework") and the SPDBHK Product Management Policy of Green Time Deposit (the "Policy") in June 2022. Hong Kong Quality Assurance Agency ("HKQAA") has also been commissioned by SPDBHK as the third-party independent assessor to verify the setting of SPDBHK Green Deposit. From the following year after the launch of the scheme, SPDBHK make and keep readily available up-to-date information related to Green Time Deposit public on an annual basis to ensure transparency and compliance.

Over the past year, the Green Time Deposit has operated smoothly and orderly, with all green deposit proceeds were fully allocated to Eligible Green Project in compliance with established criteria. In March 2025, the updated Green Loan Principle 2025 was released by LMA, APLMA, and LSTA. The Framework and the Policy comply with these requirements and remain unaffected.

In the future, SPDBHK will continue to focus on the four core components (i.e. Use of Proceeds, Process for Project Evaluation and Selection, Management of Proceeds and Reporting) of the Green Bond Principle 2021 and the Green Loan Principle 2025 to further align with corporate social responsibility goals and contribute to economic, social, and environmental sustainability.

Use of Proceeds

According to the Policy and the Framework, the proceeds of green deposit will be used exclusively for financing and/or refinancing eligible green projects. Eligible Green Projects include:

- Renewable energy
- Energy efficiency
- Pollution prevention and control
- Environmentally sustainable management of living natural resources and land use
- Terrestrial and aquatic biodiversity conservation
- Clean transportation
- Sustainable water and wastewater management
- Climate change adaptation
- Circular economy adapted products, production technologies and processes; and/or certified eco-efficient products
- Green Buildings

Project Evaluation and Selection

SPDBHK carry out preliminary screening against the potential green projects in accordance with the Eligible Green Categories as defined in the Framework. Potential green projects will then be submitted to SPDBHK Green Deposit Working Group (“Green Deposit Working Group”) for review and approval. All selected projects shall comply with the Green Bond Principle 2021 and the Green Loan Principle 2025.

Green Deposit Working Group will review the eligible green portfolio on a quarterly basis and determine if any changes are necessary, including replacement, deletion, or addition of projects.

As of May 31st 2025, the total value of the 9 Eligible Green Projects selected by SPDBHK was HKD 842.80 million. Information of the Eligible Green Projects is as follows:

Eligible Green Categories	Total Asset Amount (HKD million)	Proportion
Renewable energy	164.64	19.50%
Energy efficiency	39.20	4.65%
Pollution prevention and control	45.08	5.35%
Environmentally sustainable management of living natural resources and land use	0.00	0.00%
Terrestrial and aquatic biodiversity conservation	156.80	18.60%
Clean transportation	45.08	5.35%
Sustainable water and wastewater management	196.00	23.30%
Climate change adaptation	39.20	4.65%
Circular economy adapted products, production technologies and processes; and/or certified eco-efficient products	0.00	0.00%
Green building	156.80	18.60%
Total	842.80	100.00%

Examples of the expected environmental benefits are as follows:

- Waste-to-energy project (Huizhou, China):** This project employs high-efficiency waste incineration technology to process municipal solid waste, increasing the daily processing capacity to 1,000 tons, significantly reducing landfill impacts. Furthermore, the project successfully prevents the emission of 163,328.73 tons of CO₂ equivalent, contributing to carbon footprint reduction and air quality improvement. The project also converts waste into clean electricity, generating 30 megawatts annually, supporting renewable energy transition.
- Green Industrial Park Project (Tianjin, China):** The project integrates the concept of “sponge city” to the industrial park, upholding the principle of giving priority to ecology and adapting to local conditions, so as to enhance water ecological functions, improve the ability to cope with climate change and reduce the impact of building development on the environment. The industrial park features 22,300 square meters

of “sunken greenbelts” and a 2,245 underground detention tanks, which effectively preventing flooding in case of heavy rainfall. Additionally, the facilities can collect and purify rainwater, with an estimated 4,500 cubic meters capacity during the rainy season. In non-rainy seasons, they can also draw underground rainwater to the soil layer through the capillary action of vegetation roots, supporting plant growth.

Management of Proceeds

In line with the Policy, SPDBHK ensures that the total outstanding amount of Green Time Deposits remains below the overall scale of selected Eligible Green Projects. SPDBHK has established a separate “Green Deposit Management Form” (the “Management Form”) to record the deposit amount and the allocation of proceeds to ensure that all net proceeds of the green deposit are used to fund the green projects. SPDBHK will review and update the Management Form on a monthly basis.

Reporting

Prior to product launch, SPDBHK engaged Hong Kong Quality Assurance Agency (HKQAA), an external reviewer with ample experience in the field of social responsibility, environmental protection and green and sustainable finance², to verify the setting of SPDBHK Green Deposit and the underlying themes and activities of the select green projects are aligned with the Framework.

SPDBHK will continue to update information on Green Time Deposit through annual reports as required by the Green Bond Principle 2021 and the Green Loan Principle 2025.

Shanghai Pudong Development Bank Co., Ltd., Hong Kong Branch

² Hong Kong Quality Assurance Agency (HKQAA), Official Website, [Online]. Available: <https://www.hkqaa.org>. . [Accessed May 2025].