

綠色定期存款年報（2025年6月-2026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”）始終踐行可持續發展理念，積極推動綠色金融領域的創新與實踐。依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》，浦發香港於2022年6月制定了《浦發香港綠色存款框架》（以下簡稱“《框架》”）及《綠色定期存款產品管理辦法》（以下簡稱“《管理辦法》”），並委聘第三方獨立認證機構——香港品質保證局（以下簡稱“HKQAA”）進行核查與認證。自綠色定期存款產品推出後的次年起，浦發香港每年對外披露信息，以確保綠色資金的運用透明、管理合規。

過去一年，浦發香港持續優化綠色金融產品的管理體系，綠色定期存款業務保持穩健運作，所募資金得到合理配置與有效運用。2025年6月，國際資本市場協會公佈了更新後的《2025年綠色債券原則》，而《2025年綠色貸款原則》自2025年3月公佈更新版后，並無進一步修訂。經評估，浦發香港制定的《框架》與《管理辦法》完全符合該等最新權威版本的原則要求，未受任何影響。

展望未來，浦發香港將繼續遵循《2025年綠色債券原則》及《2025年綠色貸款原則》，圍繞資金用途、項目評估與遴選、資金管理及報告這四大核心要素，進一步完善管理機制，深化企業社會責任策略，為經濟、社會及環境的可持續發展貢獻力量。

資金用途

根據《管理辦法》與《框架》的規定，浦發香港確保綠色存款所募集的資金專項用於合格綠色項目的融資或再融資。符合資格的綠色項目類別如下：

- 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

浦發香港依據《框架》所界定的合格綠色類別，對潛在綠色項目進行初步篩選，隨後將候選項目提交至浦發香港綠色存款工作組（以下簡稱“綠色存款工作組”）進行審核與批准。所有入選項目均須符合《2025年綠色債券原則》及《2025年綠色貸款原則》的要求。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，根據項目進展情況適時調整項目清單（包括增補、替換或移除項目）。

截至2026年5月31日，浦發香港共篩選9個合格綠色項目，總規模達10.99億港元，各類別分佈情況如下：

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	14.98%
能效提升	392.00	35.66%
污染防治	8.34	0.76%
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	14.26%
清潔交通	90.16	8.20%
可持續水資源與廢水管理	130.54	11.88%
氣候變化適應	0.00	0.00%
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	14.26%

總額	1099.27	100.00%
----	---------	---------

預期環境效益示例：

- **綠色建筑項目（中國香港）：**該項目透過高效能製冷機、熱泵、三聯供系統、太陽能熱水及光伏板等技術顯著節能減碳，同時藉由綠化天台、天窗及庭園設計引入天然光並促進空氣流通，玻璃幕牆搭配室外遮陽以減少熱源進入；此外，項目將工地移除樹木升級改造為傢俬以推動資源循環，並設置電動車供電設備及於有蓋行人通道加裝空氣淨化太陽能玻璃天幕，從而改善空氣質量，全面提升能源效率、減少碳足跡並增強對氣候變化的適應能力。
- **適應氣候變化項目（中國香港）：**香港天文台為應對氣候變化加劇的高影響天氣（如熱帶氣旋與暴雨），安裝了新一代高性能電腦系統，其運算能力達每秒 1.3×10^{15} 次浮點運算，可運行更高分辨率的數值天氣預報模式，更有效掌握香港的區域差異與地形細節，從而提升對溫度、風力及暴雨等短暫天氣現象的預報準確度；該系統還能以多組不同設定重複運算，強化對熱帶氣旋及暴雨等天氣的機率預報，並與香港國際機場的現有系統協同運作，為惡劣天氣下的飛機航線提供概率預報，顯著提升航空界及特殊用戶的天氣服務能力，增強社會對氣候變化的適應能力。

資金管理

浦發香港嚴格執行《管理辦法》，確保綠色定期存款餘額始終低於所對應合格綠色項目的總規模。同時，建立獨立的《綠色存款管理表》（下稱“管理表”），對綠色存款與綠色資產規模的匹配情況進行實時監控，每月核查管理表中的綠色存款資金及資產組合淨值，以確保資金專款專用。

報告

在推出綠色定期存款產品之前，浦發香港已委任HKQAA擔任外部審核機構。HKQAA在社會責任、

環境保護及綠色與可持續金融領域積累了豐富經驗¹，對《框架》及選定的綠色項目進行全面審查，確保所有項目均符合《框架》所訂標準。浦發香港將繼續依據《2025年綠色債券原則》及《2025年綠色貸款原則》（及其後續更新版本，如有），通過每年發佈綠色定期存款年度報告，保持資訊透明度，推動綠色金融持續發展。

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：2026年5月]。

Annual Report of Green Time Deposit Shanghai Pudong Development Bank Co., Ltd., Hong Kong Branch (June 2025-May 2026)

Shanghai Pudong Development Bank Co., Ltd. Hong Kong Branch ("SPDBHK") has consistently pursued the concept of sustainable development and actively promoted innovation and practice in green finance. In reference to the Green Bond Principle 2021 published by the International Capital Market Association ("ICMA"), as well as the Green Loan Principle 2021 jointly issued 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 independent third-party verification institution to conduct review and certification. Starting from the year following the launch of the green time deposit product, SPDBHK has disclosed information annually to ensure transparent use of green proceeds and compliant management.

Over the past year, SPDBHK continued to optimise its management system for green financial products. Its green time deposit business remained stable and well-operated, with the funds raised being properly allocated and effectively utilised. In June 2025, ICMA published the updated Green Bond Principles 2025, while the Green Loan Principles 2025 have not been further amended since the updated version was published in March 2025. Upon assessment, the Framework and the Policy established by SPDBHK were found to be fully aligned with these principles and unaffected by the update.

Looking ahead, SPDBHK will continue to follow the Green Bond Principles 2025 and the Green Loan Principles 2025, focusing on the four core components (i.e. Use of Proceeds, Process for Project Evaluation and Selection, Management of Proceeds and Reporting) to improve its management mechanisms, deepen its corporate social responsibility strategy,

and contribute to the sustainable development of the economy, society and the environment.

Use of Proceeds

In accordance with the Policy and the Framework, SPDBHK ensures that the funds raised from green time deposits are exclusively used for the financing or refinancing of eligible green projects. The eligible green project categories are as follows:

- 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

Based on the eligible green categories defined in the Framework, SPDBHK conducts a preliminary screening of potential green projects. Potential green projects are then submitted to SPDBHK Green Deposit Working Group (“Green Deposit Working Group”) for review and approval. All selected projects must comply with the Green Bond Principle 2025 and the Green Loan Principle 2025.

Green Deposit Working Group performs a dynamic review of the eligible green asset portfolio on a quarterly basis, adjusting the project list as appropriate (including adding, replacing or removing projects) according to project progress.

As of May 31st 2026, the total value of the 9 Eligible Green Projects selected by SPDBHK

was HKD 1.09 billion. Information of the Eligible Green Projects is as follows:

Eligible Green Categories	Total Asset Amount (HKD million)	Proportion
Renewable energy	164.64	14.98%
Energy efficiency	392.00	35.66%
Pollution prevention and control	8.34	0.76%
Environmentally sustainable management of living natural resources and land use	0.00	0.00%
Terrestrial and aquatic biodiversity conservation	156.80	14.26%
Clean transportation	90.16	8.20%
Sustainable water and wastewater management	130.54	11.88%
Climate change adaptation	0.00	0.00%
Circular economy adapted products, production technologies and processes; and/or certified eco-efficient products	0.00	0.00%
Green building	156.80	14.26%
Total	1099.27	100.00%

Examples of the expected environmental benefits are as follows:

- Green Building Project (Hong Kong, China):** This project significantly reduces energy consumption and carbon emissions through technologies such as high-efficiency chillers, heat pumps, combined cooling, heating and power (CCHP) systems, solar water heating and photovoltaic panels. Green roofs, skylights and courtyard designs introduce natural light and improve air circulation, while the glass curtain wall with external shading reduces heat gain. Trees removed from the construction site are upcycled into furniture to promote resource circulation. Electric vehicle charging facilities are installed, and an

air-purifying solar glass canopy is added to the covered walkway at the main entrance, thereby improving air quality. Overall, the project comprehensively enhances energy efficiency, reduces the carbon footprint, and strengthens climate change adaptation capacity.

- **Climate Change Adaptation Project (Hong Kong, China):** To address the increasing impact of high-impact weather events caused by climate change (such as tropical cyclones and heavy rainstorms), the Hong Kong Observatory has installed a new generation high-performance computer system. With a computing capacity of 1.3×10^{15} floating-point operations per second, the system can run higher-resolution numerical weather prediction models, enabling more effective capture of regional differences and topographical details in Hong Kong, thereby improving forecast accuracy for temperature, wind, heavy rain and other short-lived weather phenomena. The system can also perform repeated calculations with different parameter sets to enhance probabilistic forecasting of tropical cyclones and heavy rainstorms. It works in coordination with the existing system at Hong Kong International Airport to provide probabilistic forecasts of flight routes under severe weather conditions, significantly improving weather services for the aviation sector and specialized users, and strengthening society's adaptive capacity to climate change.

Management of Proceeds

SPDBHK strictly follows the Policy to ensure that the outstanding balance of green time deposits always remains below the total size of the corresponding eligible green projects. At the same time, an independent "Green Deposit Management Form" (the "Management Form") is established to monitor in real time the matching between green deposit proceeds and green assets. The Management Form is reviewed monthly to verify the balance of green deposit funds and the net value of the asset portfolio, ensuring that the funds are used exclusively for their designated purposes.

Reporting

Prior to launching the green time deposit product, SPDB Hong Kong appointed HKQAA as its external review body. HKQAA has extensive experience in social responsibility, environmental protection, and green and sustainable finance². It conducted a comprehensive review of the Framework and the selected green projects to ensure that all projects met the standards set out in the Framework.

SPDBHK will continue to follow the Green Bond Principles 2025 and the Green Loan Principles 2025 (and any subsequent updates thereof) and will maintain transparency by issuing an annual report on its green time deposit each year, thereby promoting the sustained development of green finance.

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 2026].