



兴业银行股份有限公司
INDUSTRIAL BANK CO.,LTD.

ESG 相关授信政策

ESG-Related Credit Policy

一、总体原则和目标

I. General Principles and Objectives

在“碳中和、碳达峰”背景下，ESG 及绿色金融业务是我行业务转型发展的重要方向。公司要求进一步聚焦重点行业及重点区域，执行“有保、有控、有压”的区别授信政策，积极引导信贷资源投向符合 ESG 相关要求、低能耗、低排放、低污染、高效率、市场前景良好的业务领域，进一步提升风险政策的精细化水平，更好服务业务发展。

Under the background of “carbon neutrality and carbon peaking”, the ESG and green finance business are important directions for IB business transformation and development. IB requires to further focus on key industries and key regions, implement a differentiated credit policy of “guarantee, control and withhold”, and actively guides credit resources to invest in business areas that meet ESG requirements, have low energy consumption, low emission, low pollution, high efficiency and good market prospects, so as to further enhance the refinement level of risk policies and better serve the business development.

一是认真贯彻落实我行绿色信贷政策要求，不断提升贷款环境风险管理能力与水平，确保辖内信贷客户环保合规达标。重点关注辖内客户相关烟气脱硫、工业废水处理以及污水处理、垃圾处理等减排设施的运行情况，及时防范因减排设施运行不正常、排污超标而引发的环境风险。对于存在多次环保违规或无法稳定达标的企业，现有融资应逐步压退。高度重视重金属污染问题引发的环境风险，从严控制涉铅、镉、汞、铬和类金属砷企业的信贷准入与融资发放。

(1) IB conscientiously implements the requirements of green credit policy, continuously improves the ability and level of loan environmental risk management, and ensures the environmental compliance of credit customers within its jurisdiction. It focuses on the operation of emission reduction facilities such as the treatment of flue gas desulfurization, industrial wastewater, sewage and garbage,

and timely prevents environmental risks caused by abnormal operation of emission reduction facilities and excessive sewage discharge. For enterprises that have repeatedly violated environmental protection regulations or failed to meet the standards stably, IB will reduce or suspend their existing financing scales gradually. IB also attaches great importance to the environmental risks caused by heavy metal pollution, and strictly controls the credit access and financing of enterprises involved in lead, cadmium, mercury, chromium and metalloid arsenic businesses.

二是持续加大生态保护重点领域和重点区域支持力度,积极支持生物多样性保护重大工程,支持动植物资源保护、河湖与湿地保护修复、矿山生态环境恢复、国家生态安全屏障保护修复、重点生态区域综合治理等生态保护和修复项目。强化生态保护意识,严格遵守生态保护红线、环境质量底线、资源利用上线和生态环境准入清单等要求,并密切关注项目建设对生态环境及生物多样性等方面的影响。

(2) IB continues to increase support in key sectors and regions of ecological protection, actively supports major biodiversity conservation projects as well as ecological protection and restoration projects such as animal and plant resources protection, rivers, lakes and wetlands protection and restoration, mine ecological environment restoration, national ecological security barrier protection and restoration, and comprehensive management of key ecological areas. IB strengthens the awareness of ecological protection, strictly abides by the requirements of ecological protection red line, environmental quality bottom line, resource utilization online and ecological environment access list, and pays close attention to the impact of project construction on ecological environment and biodiversity.

三是加强高耗能、高排放行业的信贷风险管理,从严控制产能严重过剩行业新增授信,产能过剩行业贷款除应符合一般性授信要求外,企业在生产工艺、能

源消耗、污染物排放、安全生产等方面应符合绿色信贷标准。对产能过剩行业客户不扩产的节能减排贷款采用有区别鼓励政策。对国家明令禁止、不符合环境保护规定的项目和企业，不得发放贷款，并收回已发放的贷款。

(3) IB strengthens its credit risk management in industries with high energy consumption and high emission, and strictly controls new credits for industries with severe overcapacity. Loans for industries with overcapacity should meet general credit requirements, and enterprises should meet green credit standards in terms of production technology, energy consumption, pollutant emission and safe production. IB adopts differentiated incentive policies for energy conservation and emission-reduction loans for customers in industries with overcapacity that do not expand the production scale. No loans shall be granted to the projects and enterprises that are explicitly prohibited by the state or do not conform to the regulations of environmental protection, and the loans previous granted to such projects and enterprises shall be recovered by IB.

二、各行业 ESG 授信政策

II. ESG-related Credit Policy in Various Industries

所有行业均要求符合国家相关环保标准，排污企业须持有《排放污染物许可证》或环保合格证明，各项污染物的排放须达到相关国家和地方标准，近年未出现过重大环境污染事故或重大生态破坏事件；具备健全的安全生产和职业卫生管理体系，符合国家标准或行业标准，近年未发生重大安全责任事故；符合国家产业规划，项目各项审批手续合法、完整、有效；主体生产设备、主导产品、产能、工艺不属于《产业结构调整指导目录（2019 年本）》中的淘汰类；高耗能行业主要产品能效指标需符合《高耗能行业重点领域能效标杆水平和基准水平（2021 年版）》（发改产业〔2021〕1609 号）中的标杆水平或基准水平。具体行业政策如下：

All industries involved in IB' s credit policy are required to meet the relevant national environmental protection standards. Pollutant discharge enterprises must hold the *Pollutant Discharge Permit* or

qualified environmental protection certificate. The discharge of pollutants in such enterprises must meet the relevant national and local standards apart from having no major environmental pollution accidents or major ecological damage events in recent years. Pollutant discharge enterprises must have a sound safety production and occupational health management system, meet the national industry standards, and have not had any major safety accidents in recent years. In line with the national industrial planning, the review and approval procedures of the projects are legal, complete and effective. The main production equipment, leading products, production capacity and process of the enterprises do not belong to the elimination category in the *Catalogue of Industrial Structure Adjustment Guidance (2019 Edition)*. The energy efficiency indicators of major products in high energy-consuming industries should meet the benchmark level or benchmark level in the *Benchmark Level and Benchmark Level of Energy Efficiency in Key Areas of High Energy-consuming Industries (2021 Edition)* (Fa-Gai-Chan-Ye [2021] No. 1609). Specific industrial policies adopted by IB are as follows:

农业: 支持农业能源节约客户, 如农机效率高、耗力少, 应用节肥、节药、节水、节地、节能技术的客户, 对于绿色有机农业执行《有机产品》(GB/T 19630.1-GB/T 19630.4) 以及农业部《绿色食品标志管理办法》等规定。

Agriculture: IB supports agricultural energy-conservation clients, such as those with high efficiency and low labor consumption of agricultural machinery and applying fertilizer-saving, medicine-saving, water-saving, land-saving and energy-saving technologies, and implements the *Organic Products* (GB/T 19630.1-GB/T 19630.4) and the *Measures of the Ministry of Agriculture on the Administration of Green Food Labels* for green organic agriculture.

林业: 支持国家重点林木良种基地, 全国森林经营规划重点建设项目, 积极

支持国土绿化，提升森林蓄积量，增强碳汇能力，对于天然林资源保护项目执行《森林抚育规程》(GB/T 15781)、《天然林资源保护工程建设评价技术规程》(LY/T 1818) 等国家标准和行业标准。

Forestry: IB supports the national base of key forest trees and the key construction projects in the national forest management planning, actively sponsors land greening, increases forestation stock and enhances carbon sequestration capacity. For natural forest protection projects, IB implements national and industrial standards such as the *Regulations on Tendering of Forest* (GB/T 15781) and *Technical Specifications for the Construction Evaluation of Natural Forest Protection Projects* (LY/T 1818).

火电行业: 已经安装脱硫、脱硝、除尘等环保装置，执行《火电厂大气污染物排放标准（GB 13223-2011）》的要求，符合国家相关环保排放标准；上年度单位标准煤耗不高于国内行业平均水平，上年度发电设备利用小时数不低于所在省份行业平均水平。

Thermal power industry: IB requires that: (1) The clients' environmental protection devices such as desulfurization, de-nitration and dust removal have been installed, and the requirements of the *Emission Standard for Air Pollutants from Thermal Power Plants* (GB 13223-2011) shall be implemented by enterprises, which have met the relevant national environmental protection emission standards. (2) Their unit standard coal consumption in the previous year was not higher than the average domestic industrial level, and the utilization hours of power generation equipment in the previous year were not lower than the average industrial level in the province where they are located.

水电行业: 近两年内未发生重大环境污染事故或重大生态破坏事件，包括但不限于：大中型水电项目因淹没土地、搬迁移民、生活生计等引发的征地补偿、移民安置、生产生活改变等社会问题；少数民族地区水电建设项目对文物遗迹、

文化习俗等方面产生重大影响；项目破坏动植物栖息地、引发次生地质灾害、河道水温、水质变化等生态保持和环境保护问题。

Hydropower industry: IB requires that there were no major environmental pollution accidents or major ecological damage events in IB's clients during the previous two years, including but not limited to: (1) social problems such land acquisition compensation, resettlement, production and life changes caused by flooding land, relocation and livelihood of large and medium-sized hydropower projects; (2) great impact of hydropower construction projects in ethnic minority areas on cultural relics and customs; and (3) ecological maintenance and environmental protection problems such as the destruction of the habitat of animals and plants as well as the secondary geological disasters or changes in river water temperature and water quality triggered by the projects.

核电行业: 符合《核电安全规划（2011-2020年）》和《核电中长期发展规划（2011-2020年）》等相关产业政策要求；项目经国务院核准或已获得前期批文；核燃料来源有可靠保障，核辐射和核废料处理等安全、环保指标符合国家标准。

Nuclear power industry: (1) IB's clients must meet the requirements of relevant industrial policies such as the *Nuclear Power Safety Planning (2011-2020)* and the *Medium-and Long-Term Nuclear Power Development Planning (2011-2020)*. (2) Their projects have been approved by the State Council or has obtained the preliminary approval. (3) The clients' sources of nuclear fuel are reliable, and the safety and environmental protection indicators such as nuclear radiation and nuclear waste disposal have met the national standards.

光伏发电行业: 光伏电池组件、逆变器等关键设备经国家有权部门认证机构认证，满足《光伏制造行业规范条件》相关指标要求；已与当地电网企业签定并网调度协议或意向书，或者当地电网企业出具同意接入系统或并网的函件，电力并网、输送及消纳落实。

Photovoltaic power generation industry: According to IB' s credit policy, (1) the client' s key equipment such as photovoltaic cell modules and inverters has been certified by the certification institution of the competent national authority, and has met the requirements of relevant indicators specified in the *Standard Conditions for Photovoltaic Manufacturing Industry*. (2) The client has signed a grid-connected dispatching agreement or letter of intent with the local power grid enterprise, or the latter has issued a letter agreeing to access the system or grid-connection, and the power grid-connection, transmission and consumption have been implemented by the client.

化工行业: 符合国家《石化产业规划布局方案》等相关产业政策要求、符合各细分行业产业政策要求和准入标准, 未列入《市场准入负面清单(2019版)》中的“未获得许可, 不得投资建设特定原材料项目(事项编码 221005)”、“禁止生产和经营国家明令禁止生产的农药、未取得登记证的农药”范围。

Chemical industry: IB' s clients shall comply with the requirements of relevant industrial policies such as the *National Plan for Petrochemical Industry Planning and Layout* and meet the industrial policy requirements and access standards of various sub-sectors, who have not been included in the scope of “having no investment in the construction of specific raw material projects without permission (item code 221005)” or “having no production and operation of pesticides prohibited by the state or pesticides without registration certificate” in the *Negative List for Market Access (2019 Edition)*.

煤化工行业: 应在煤炭资源丰富煤种适宜、水资源有保证、生态环境许可、运输便捷或适宜管道输送的地区开展; 瓦斯、水害、火灾防控管理符合国家相关标准, 企业监测监控、人员定位、紧急避险、压风自救、供水施救和通信联络等安全避险系统等安全保障能力完善。

Coal chemical industry: (1) IB' s clients should carry out the

business in areas where coal resources are abundant and suitable, water resources are guaranteed, ecological environment permits, transportation is convenient or suitable for pipeline transportation.

(2) Their gas, water disaster and fire prevention and control management shall comply with the relevant national standards, and the corporate safety guarantee capabilities in the monitoring, personnel positioning, emergency hedging, wind pressure self-rescue, water supply rescue and communication and other safety hedging systems are sound.

煤炭行业：满足《煤矿安全生产基本条件规定》，并取得安全生产许可证；高瓦斯、煤与瓦斯突出矿井类项目严格执行（国办发〔2011〕26号）规定；能源消耗执行《煤炭井工开采单位产品能源消耗限额（GB29444-2012）》或《煤炭露天开采单位产品能源消耗限额（GB29445-2012）》等规定，煤炭洗选环节应执行《选煤电力消耗限额（GB 29446-2012）》等规定。

Coal industry: (1) IB' s clients shall comply with the *Regulations on Basic Conditions for Coal Mine Safety Production* and obtain the safety production license. (2) Their high gas, coal and gas outburst mine projects shall strictly implement the state regulations (Guo-Ban-Fa [2011] No. 26). (3) Their energy consumption shall be subject to the provisions of *Energy Consumption Limit per Unit Product of Coal Mine Mining (GB29444-2012)* or *Energy Consumption Limit per Unit Product of Coal Open-pit Mining (GB29445-2012)*, and their coal washing and preparation shall be subject to the provisions of *Coal Preparation Power Consumption Limit (GB 29446-2012)*.

其他采矿行业：在批准的开采范围内开采，生产过程中废水、噪音、粉尘得到有效处置、达标排放，降低对周围环境的影响，积极支持绿色、清洁、智能开采；禁止介入存在重大环境与气候风险的客户，禁止介入不符合国家产业政策的违规产能、落后产能以及安全生产不达标企业。

Other mining industries: (1) IB' s clients shall conduct the mining

work within the approved mining scope, the wastewater, noise and dust in the production process are effectively disposed of and discharged up to the standard so as to reduce the impact on the surrounding environment and actively support green, clean and intelligent mining.

(2) It is forbidden to intervene in clients with significant environmental and climate risks or in any enterprises with illegal production capacity, backward production capacity and substandard safety production that do not conform to the national industrial policies.

钢铁行业：配套必要的污染物治理设施，按照国家环保主管部门的规定安装污染源自动监控系统并与当地环保部门联网；已建成钢铁企业主要生产工序单位产品能源消耗指标应执行《粗钢生产主要工序单位产品能源消耗限额》（GB21256—2013）、《焦炭单位产品能源消耗限额》（GB21342—2013）；焦化、氧气及相关气体制备、煤气生产（不包括回收）等危险化学品生产单位须取得危险化学品生产企业安全生产许可证。

Iron and steel industry: (1) IB' s clients shall equip with necessary matching facilities for pollutant treatment, install automatic pollution source monitoring system according to the provisions of the competent national environmental protection authority and network with local environmental protection departments.

(2) The energy consumption index of unit products in the main production processes of completed iron and steel enterprises should implement the *Energy Consumption Limit of Unit Products in the Main Production Processes of Crude Steel (GB21256-2013)* and the *Energy Consumption Limit of Unit Products of Coke (GB21342-2013)*. (3) The clients engaging in the coking, oxygen and related gas preparation, gas production (excluding recovery) and other hazardous chemicals production must obtain the safety production license of hazardous chemicals production enterprises.

铜行业: 污染物排放执行《铜、镍、钴工业污染物排放标准(GB25467-2010)》; 主要生产工序单位产品能源消耗指标应执行《铜冶炼企业单位产品能源消耗限额》(GB21248-2014) 等国家和地方标准所对应的基准水平; 安全设施和职业病防护措施“三同时”手续齐全, 企业人员足额缴纳参加养老、失业、医疗、工伤等各类保险。

Copper industry: (1) The pollutant discharge of IB' s clients shall be subject to the *Emission Standard for Industrial Pollutants of Copper, Nickel and Cobalt (GB25467-2010)*. (2) Their energy consumption index per unit product of main production processes should reach the benchmark level corresponding to the national and local standards such as the *Energy Consumption Limit per Unit Product of Copper Smelting Enterprises (GB21248-2014)*. (3) Their procedures for safety and occupational disease prevention facilities shall be designed, constructed and put into production and use synchronously, which should be complete, and their employees have paid all kinds of insurance premiums in full amount such as the pension, unemployment, medical care and work-related injury.

铝行业: 符合国家《铝工业污染排放标准 (GB25465-2010)》; 主要生产工序单位产品能源消耗指标应执行《铝行业规范条件 (2020 年)》等国家强制性标准和地方标准所对应的基准水平; 相关建设项目必须符合《安全生产法》、《矿山安全法》、《职业病防治法》等法律法规规定; 新建和改造项目安全设施和职业病防护设施必须严格履行“三同时”手续。

Aluminum industry: (1) IB' s clients shall comply with the national *Pollution Emission Standards for Aluminum Industry (GB25465-2010)*. (2) Their energy consumption index per unit product of the main production process should reach the benchmark level corresponding to the national mandatory standards and local standards such as the *Standard Conditions for Aluminum Industry (2020)*. (3) Their relevant construction projects must comply with such laws and regulations as the *Law of the People' s*

Republic of China on Safety Production, Mine Safety Law of the People's Republic of China and Law of the People's Republic of China on the Prevention and Control of Occupational Diseases. (4) The clients' safety and occupational disease prevention facilities of newly built and renovated projects must strictly fulfill the requirement of being designed, constructed and put into production and use synchronously.

水泥行业：执行《水泥工业大气污染物排放标准》(GB 4915-2013)等污染控制标准；主要生产工序能源消耗指标须符合《水泥单位产品能源消耗限额(GB16780-2012)》；利用工业废渣作为水泥混合材的，其废渣品种、品质和掺加量要符合国家标准；执行《水泥行业清洁生产评价指标体系》等制度规定的标准规范。

Cement industry: (1) IB' s clients shall implement the pollution control standards such as the *Emission Standard for Air Pollutants in Cement Industry (GB 4915-2013)*. (2) Their energy consumption index of the main production process must conform to the *Energy Consumption Limit of Cement Unit Product (GB16780-2012)*. (3) If industrial waste residue is used by the clients as cement admixture, the variety, quality and admixture amount of waste residue shall meet the national standards. (4) The clients shall implement the standards and specifications stipulated in such systems as the *Cleaner Production Evaluation Index System of Cement Industry*.

造船行业：符合 CB/T 3000《船舶生产企业生产条件基本要求及评价方法》、AQ/T 7008《造修船企业安全生产标准化基本要求》、《船舶行业规范条件》等相关产业政策的要求；建立环境保护和资源节约利用制度，生产过程产生的废水、废气、固体废弃物以及粉尘、噪声等处理要符合国家规定标准；安全生产执行 AQ/T 7008《造修船企业安全生产标准化基本要求》。

Shipbuilding industry: (1) IB' s clients shall meet the requirements of relevant industrial policies such as the *Basic Requirements and Evaluation Methods for Production Conditions of*

Shipbuilding Enterprises (CB/T 3000), *Basic Requirements for Safety Production Standardization of Shipbuilding and Repairing Enterprises* (AQ/T 7008) and *Standard Conditions for Shipbuilding Industry*. (2) They shall establish a system of environmental protection and resource conservation in utilization, and the treatment of wastewater, waste gas, solid waste, dust and noise generated in the production process shall meet the national standards. (3) Their safety production shall be subject to the *Basic Requirements for Safety Production Standardization of Ship Building and Repairing Enterprises* (AQ/T 7008).

造纸行业: 符合《制浆造纸工业水污染物排放标准》(GB3544-2008)等国家及地方排放标准;耗水、排污水平应符合国家产业政策要求,国家或地方有耗水指标强制性标准的,应符合相关标准;禁止介入未取得相关环保批文或未按要求的配备相应环保设施的造纸项目。

Paper industry: (1) IB' s clients shall comply with the national and local emission standards such as the *Water Pollutant Emission Standard for Pulp and Paper Industry* (GB3544-2008). (2) The clients' level of water consumption and sewage discharge should meet the requirements of national industrial policies. If there are national or local mandatory standards for water consumption indicators, the clients should meet the relevant standards. (3) It is forbidden to intervene in papermaking projects that have not obtained the approval on environmental protection or that are not equipped with corresponding environmental protection facilities as required.

纺织服装行业: 符合《产业结构调整指导目录(2019年本)》《纺织工业调整和振兴规划》《纺织行业“十四五”发展纲要》《印染行业准入条件》《产业关键共性技术发展指南(2013年)》等相关产业政策要求;相关产品符合国家纺织产品基本安全技术规范(GB 18401-2010);耗水、排污水平应符合国家产业政策要求,国家或地方有耗水指标强制性标准的,应符合相关标准。

Textile and garment industry: (1) IB' s clients shall meet the

requirements of relevant industrial policies such as the *Guidance Catalogue for Industrial Structure Adjustment (2019 Edition)*, *Textile Industry Adjustment and Revitalization Plan, Outlines for the Development of Textile Industry in the “14th Five-Year Plan”*, *Access Conditions for Printing and Dyeing Industry* and *Industrial Development Guide for Key Common Technologies (2013)*. (2) Their related products have met the national basic safety technical specifications for textile products (GB 18401-2010). (3) Their level of water consumption and sewage discharge should meet the requirements of national industrial policies. If there are national or local mandatory standards for water consumption indicators, the clients should meet the relevant standards.

污水处理行业：城镇污水处理企业污染物排放至少符合《城镇污水处理厂污染物排放标准》(GB 18918-2002) 一级 B 类标准。若为工业废水处理，则服务区域为《中国开发区审核公告目录》(2018 年版) 中的国家级或省级开发区，项目取得政府授权或许可从事项目建设运营，收费已取得有权部门的批准，污水来源集中、稳定。

Sewage treatment industry: IB' s clients shall at least meet the standard Class B Level I as stipulated in the *Pollutant Discharge Standard for Plants of Urban Sewage Treatment* (GB 18918-2002) in the pollutant discharge of urban sewage treatment. In case of industrial wastewater treatment, the service area of the client shall be the national or provincial development zone listed in the *Approved and Announced Catalogue of China Development Zones* (2018 Edition). The clients' projects have been authorized or licensed by the government to engage in project construction and operation, the fees have been approved by the competent department, and the sewage source is concentrated and stable.

固废处理行业：符合《产业结构调整指导目录 (2019 年本)》等相关政策要求，按政策要求取得相关资质证书或批文，如《危险废物经营许可证》等；项目

符合《生活垃圾焚烧污染控制标准》等相关政策要求，建设前应严格履行环境影响评价公众参与的相关内容和程序，充分征询项目周边公众意见，谨慎评估社会稳定风险并制订相关应急预案。

Solid waste treatment industry: (1) IB' s clients shall comply with the requirements of relevant policies such as the *Industrial Structure Adjustment Guidance Catalogue (2019 Edition)*, and obtain relevant qualification certificates or approvals according to policy requirements, such as the *Hazardous Waste Business License*. (2) The clients' projects shall meet the requirements of relevant policies such as the *Pollution Control Standards for Domestic Waste Incineration*. Before construction, the client' s relevant contents and procedures of public participation in environmental impact assessment should be strictly implemented, public opinions around the project should be fully solicited, social stability risks should be carefully assessed, and relevant emergency plans should be formulated.

节能行业: 产品应列入《国家工业节能技术装备推荐目录（2021）》《“能效之星”产品目录（2021）》，或属于《国家鼓励发展的重大环保技术装备目录》等文件中优先发展的高效节能产业、先进环保产业领域，符合《环保装备制造行业（大气治理）规范条件》等相关规定，列入工信部发布的环保装备制造行业规范企业名单。

Energy saving industry: The products of IB' s clients should be listed in such documents as the *Recommended National Catalogue of Industrial Energy Saving Technologies and Equipment (2021)* and *Catalogue of Energy “Efficiency Star” Products (2021)*, or belong to the high-efficiency and energy-saving industries and advanced environmental protection industries that the priorities are given in the *Catalogue of Major Environmental Protection Technologies and Equipment Encouraged by the State*. Such products have met the relevant regulations such as the *Standard Conditions for Environmental*

Protection Equipment Manufacturing Industry (Atmospheric Treatment), which are included in the *List of Standard Enterprises for Environmental Protection Equipment Manufacturing Industry* issued by the Ministry of Industry and Information Technology.

食品和饮料制造行业：近两年没受到过外部监管机构食品安全处罚/通报，目前不处于监管机构要求的整改期/观察期内；或目前按照要求已整改完毕，通过相关部门核验；企业耗水、排污水平应符合国家产业政策要求，国家或地方有耗水指标强制性标准的，应符合相关标准。

Food and beverage manufacturing industry: (1) There were no penalties or circular for notice on food safety in IB' s clients by any external regulator during the previous two years, who are not currently in the rectification or observation period required by the regulator. (2) Or alternatively, the clients have made rectifications as required and the relevant department has verified such rectifications. (3) The clients' corporate level of water consumption and sewage discharge should meet the requirements of national industrial policies; and if there are national or local mandatory standards for water consumption indicators, the clients should meet the relevant standards.

交通运输行业：支持运输结构绿色转型，重点支持城市公共交通、轨道交通等绿色交通重点项目，支持新能源汽车产业发展和交通工具电气化、清洁化升级换代。新能源汽车生产企业须符合《国务院办公厅关于加快新能源汽车推广应用的指导意见》（国办发〔2014〕35号）、《新能源汽车产业发展规划（2021-2035年）》等相关产业政策。

Transport industry: IB encourages the clients to engage in the green transformation of transport structure, focuses on supporting key green transportation projects such as urban public transport and rail transit, and supports the development of new energy automobile industry and the electrification and clean upgrading of vehicles. The clients

of new energy vehicle manufacturers must comply with the relevant industrial policies such as the *Guiding Opinions of the General Office of the State Council on Accelerating the Popularization and Application of New Energy Vehicles* (Guo-Ban-Fa [2014] No. 35) and the *Development Plan for New Energy Vehicle Industry (2021-2035)*.

绿色建筑产业: 推动绿色金融与绿色城市建设及绿色建筑推广协同发展, 支持建筑领域节能减排; 房地产项目选择上, 同等条件下优先支持绿色建筑项目; 产业园区要求近三年内未发生重大环境污染事故、重大生态破坏事件或重大安全责任事故。

Green building industry: (1) IB' s clients shall promote the coordinated development of green finance, green city construction and green building promotion, and support energy conservation and emission reduction in the construction field. (2) In the selection of real estate projects, IB' s priorities shall be given to supporting green building projects under the same conditions. (3) There are no major environmental pollution accidents, major ecological damage incidents or major safety liability accidents in the industrial parks during the recent three years.