

南京银行重点行业授信与投资政策要点

Key Points of Credit Granting and Investment Policies for Priority Industries of Bank of Nanjing

一、目的

I. Purpose

南京银行股份有限公司（简称“本行”）在制定重点行业授信与投资政策时，深入贯彻党的二十大精神及中央经济工作会议部署要求，紧密衔接《“十四五”现代金融体系规划》《数字中国建设整体布局规划》等国家政策方针，严格遵循国务院《关于推动经济高质量发展的若干意见》《关于加快建立健全绿色低碳循环发展经济体系的指导意见》等重要文件精神，积极落实国家发展改革委《产业结构调整指导目录（2024年本）》《“十四五”新型基础设施建设规划》等产业政策要求，参照工业和信息化部《钢铁行业碳达峰实施方案》《“十四五”工业绿色发展规划》等专项行业指引，以及国家发改委等七部门联合印发的《重点行业能效标杆三年行动方案（2023-2025年）》等最新监管规范，持续完善与国家发展战略同频共振的授信管理政策体系。

Bank of Nanjing Co., Ltd. ("the Bank") has developed credit granting and investment policies for priority industries that are aligned with national policies and guidelines such as the *14th Five-Year Plan for Building a Modern Financial System* and the *Overall Planning for Building Digital China*, fully implementing the guiding principles of the 20th National Congress of the Communist Party of China and the requirements of Central Economic Work Conference, and following the guidance of State Council documents including the *Guiding Opinions on Promoting High-Quality Economic Development* and the *Guiding Opinions on Accelerating the Establishment and Improvement of a Green and Low-Carbon Circular Development Economic System*. The policies are formulated based on industrial policies of the *Guidance Catalog for Industrial Structure Adjustment (2024 Edition)* and the *14th Five-Year Plan for New Infrastructure Construction* issued by the National Development and Reform Commission, the sector-specific guidelines of the *Implementation Plan for Carbon Peaking in the Steel Industry* and the *14th Five-Year Plan for Industrial Green Development* issued by the Ministry of Industry and Information Technology, as well as recently introduced regulatory documents such as the *Three-Year Action Plan for Energy Efficiency Benchmarks in Key*

Industries (2023-2025) jointly issued by the National Development and Reform Commission and other six departments. The purpose is to establish a credit management framework consistently aligned with national development strategies.

二、适用范围

II. Scope of Application

本政策适用于公司贷款、项目贷款和投资银行等投融资业务。

The policies apply to corporate loans, project loans, investment banking, and other financing and investment businesses.

三、重点行业授信与投资政策

III. Credit Granting and Investment Policies for Priority Industries

本行针对重点行业板块，制定有针对性的差异化授信与投资政策。

The Bank has formulated credit granting and investment policies that are tailored for priority industries.

(一) 支持类行业

(I) Supported industries

既包括新型能源、绿色能源、先进制造等相关产业，也包括传统高耗能产业向低耗能、低碳转型的相关产业，还包括生态环境改善等生态保护相关产业，具体支持范围包括：

Emerging industries such as new energy, green energy, and advanced manufacturing, as well as traditional energy-intensive sectors transitioning toward low-energy consumption and low-carbon models, alongside ecosystem protection sectors focused on ecological environment improvement. Specifically, the supported industries include:

1. 节能降碳产业

1. Energy saving and carbon reduction industries

(1) 高效节能装备制造

(1) High-efficiency energy-saving equipment manufacturing

包括节能动力装备制造、高效用能装备制造、能源计量监测设备制造等产业。

Energy-saving power equipment manufacturing, high-efficiency energy utilization equipment manufacturing, and energy metering and monitoring equipment manufacturing, etc.

(2) 先进交通装备制造

(2) Advanced transportation equipment manufacturing

支持新能源汽车整车及零部件制造、轨道交通装备制造、高效用能航空装备制造、高效自动化港口设备制造、新型动力船舶制造等产业。

Whole vehicle and component manufacturing of new energy vehicles, rail transit equipment manufacturing, manufacturing of high-efficiency energy utilization equipment for aviation, highly automated port equipment manufacturing, manufacturing of ships with new propulsion system, etc.

(3) 节能降碳改造

(3) Energy saving and carbon reduction transformation

能源供应能效提升、能源输送调配效率提升、能量使用环节节能改造。

Efficiency improvement in energy supply, enhanced efficiency of energy transmission and distribution, and energy-saving upgrades in consumption processes.

(4) 重点工业行业绿色低碳转型

(4) Green and low-carbon transformation of key industrial sectors

支持石化、化工、钢铁、有色、印染、航运、建材、造纸等传统高耗能行业的节能降碳、技改升级、能效提升、工艺改进、流程优化、智能升级等绿色低碳转型活动。

Green and low-carbon transition activities, such as energy saving and carbon reduction, technical upgrading, energy efficiency improvement, process optimization, and intelligent transformation, in traditional energy-intensive industries including petrochemical, chemical, steel, non-ferrous metals, textile printing and dyeing, shipping, building materials, and papermaking.

(5) 温室气体控制

(5) Greenhouse gas control

碳捕捉、碳减排、消耗臭氧层物质替代品开发与利用等。

Carbon capture, carbon emission reduction, development and utilization of substitutes for ozone-depleting substances, etc.

2. 环境保护产业

2. Environmental protection industries

(1) 环保装备制造和环保材料制造

(1) Environmental protection equipment manufacturing and environmental protection material manufacturing

大气、水体、土壤、固废等环境污染治理装备制造及材料制造等产业。

Manufacturing pollution control equipment and materials for air, water, soil, and solid waste.

(2) 污染治理

(2) Pollution control

从事大气污染治理方案提供，包括工业脱硫脱硝，工业水、气排放整治，民用扬尘、油烟整治行业；从事水污染治理方案提供，包括水体保护以及水污染防治与

治理；从事土壤修复治理方案提供，包括耕地、建设用地、林草地、土壤沙化治理等；从事固体废物清除、人居环境整治、河道清淤等。

Air pollution control solutions, including industrial desulfurization and denitrification, industrial water and gas emission treatment, and residential dust and oil fume control; water pollution control solutions, including water body protection and water pollution prevention and control; soil remediation solutions, covering cultivated land, construction land, forest and grassland soil restoration, and desertification control; as well as solid waste removal, human settlement improvement, river dredging, etc.

3. 资源循环利用产业

3. Resource recycling industry

支持从事矿产资源、水资源、工业废料、垃圾回收等装备制造以及提供相应的综合利用方案。

Equipment manufacturing for mineral resources, water resources, industrial waste, and garbage recycling, as well as comprehensive utilization solutions.

4. 能源绿色低碳转型

4. Green and low-carbon energy transition

(1) 新能源与清洁能源装备制造

(1) New energy and clean energy equipment manufacturing

风能、太阳能、生物质能、地热能、海洋油气等新能源与清洁能源装备制造，新型储能产品制造，智能电网产品和装备制造，氢能“制储输用”全产业链装备制造。

Equipment manufacturing for new and clean energies such as wind energy, solar energy, biomass energy, geothermal energy, and offshore oil and gas; new energy storage product manufacturing; smart grid product and equipment manufacturing; equipment manufacturing for the full industry chain of hydrogen, covering production, storage, transportation, and application.

(2) 清洁能源设施建设和运营

(2) Clean energy infrastructure construction and operation

从事清洁能源设施建设和运营方案提供的，包括太阳能、生物质能、地热能、海洋能等清洁能源设施，以及风力、水力发电设施建设和运营。

Infrastructure construction and operation solutions for clean energies, including solar energy, biomass energy, geothermal energy and ocean energy, and for wind power generation and hydropower generation.

(3) 能源系统安全高效运行

(3) Safe and efficient operation of energy systems

支持电力网、荷、储相关领域设施建设和运营，包括一体化及多能互补工程建设和运营，支持能源产业的数字化、智能化升级改造。

Construction and operation of facilities in the fields of power grid, load, and energy storage, including integrated and multi-energy complementary projects, as well as digitalization and intelligent upgrading of the energy industry.

(4) 传统能源清洁低碳转型

(4) Clean and low-carbon transition of traditional energy

支持煤炭、原油、天然气等传统化石燃料清洁生产，支持非常规油气资源、煤层气、油气田甲烷等综合开发利用，支持煤电机组节能降碳改造等。

Clean production of traditional fossil fuels such as coal, crude oil, and natural gas; comprehensive development and utilization of unconventional oil and gas resources, coalbed methane, and oil and gas field methane; and energy saving and carbon reduction retrofits for coal-fired power plants.

5. 生态保护修复与利用

5. Ecological protection, restoration, and utilization

农林牧渔业绿色生产及资源保护利用，“山、水、林、田、湖、草、沙、海”生态修复与治理，地下水超采区、采煤沉陷区、矿产开采区等综合整治。

Green production practices in agriculture, forestry, animal husbandry, and fisheries, as well as resource conservation and utilization; ecological restoration and management of “mountains, rivers, forests, farmland, lakes, grasslands, deserts, and seas”; and comprehensive management of over-exploited groundwater areas, coal mining subsidence zones, and mineral extraction regions.

6. 基础设施绿色升级

6. Green upgrading of infrastructure

(1) 建筑节能与绿色建筑

(1) Energy saving for buildings and green buildings

从事建筑领域绿色化方案提供的，包括绿色建筑的建设与运营，既有建筑的绿色化、低碳化以及智能化改造，建筑可再生能源综合利用等。

Green solutions for the construction sector, including the construction and operation of green buildings, green retrofitting, low-carbon upgrading, and intelligent transformation of existing buildings, as well as the comprehensive utilization of renewable energy in buildings.

(2) 绿色交通

(2) Green transportation

支持公路、铁路、民航、港口、航道等交通基础设施绿色低碳化改造，支持智能交通、共享交通、城乡客运交通等交通体系建设与运营。

Green and low-carbon transformation of transportation infrastructure such as highways, railways, civil aviation, ports, and waterways; and development and operation of transportation systems including intelligent transportation, shared mobility, and urban-rural passenger transport.

(3) 绿色物流

(3) Green logistics

支持物流枢纽、物流园区、物流仓储的绿色化建设运营，支持绿色物流技术设备应用。

Green construction and operation of logistics hubs, logistics parks, and logistics warehousing; and application of green technology and equipment for logistics.

(4) 基础设施建设

(4) Infrastructure construction

园林绿化、污水污泥处理、生活垃圾收运与处理等环境基础设施建设与运营；城乡电力、供能、供热等能源基础设施建设与运营；数据中心、通信网络设施的绿色节能改造。

Environmental infrastructure construction and operation, including landscaping and greening, sewage and sludge treatment, collection, transportation, and treatment of domestic waste; construction and operation of energy infrastructure including urban and rural power grids, energy supply, and heating facilities; and green and energy-efficient retrofitting of data centers and communication network facilities.

7. 绿色服务

7. Green services

包括绿色低碳转型产业的勘察、咨询与设计，能源和资源的绿色低碳管理，能耗、温室气体排放、生态环境等监测检测与评估审核，绿色技术产品的研发、认证、推广与交易，用能权、用水权、排污权等资源环境权益交易。

Survey, consultation, and design for industries subject to green and low-carbon transformation; green and low-carbon management of energy and resources; monitoring, testing, assessment, and auditing of energy consumption, greenhouse gas emissions, and ecological environment; research and development, certification, promotion, and trading of green technology products; and trading of resource and environmental rights such as energy usage rights, water usage rights, and pollution discharge rights.

8. 绿色贸易

8. Green trade

支持涉及高效节能装备、先进交通装备、先进环保装备及原材料、资源循环利用装备、新能源与清洁能源装备、绿色农产品、绿色认证产品等领域的贸易活动。

Trade activities involving high-efficiency energy-saving equipment, advanced transportation equipment, advanced environmental protection equipment and raw materials, resource recycling equipment, new energy and clean energy equipment, green agricultural products, green-certified products, and other fields.

9. 绿色消费

9. Green consumption

包括新能源汽车消费、绿色低碳建筑消费以及购置、购买各类节能装备、设备和绿色产品等消费活动。

Consumption activities such as new energy vehicle purchases, green low-carbon building consumption, and the purchase and acquisition of various types of energy-saving equipment, devices, and green products.

（二）审慎介入类行业

(II) Industries for cautious involvement

审慎介入的行业，主要包括未实现节能、降碳、生态改善等目标的传统高耗能、高排放行业，具体仅为普通新增产能，未能纳入国家、省、市范围内的“先进产能”或“上大压小”等行业主管部门统一部署范围内的项目。

Industries for cautious involvement primarily include traditional high-energy-consuming and high-emission industries that have not yet achieved the goals of energy saving, carbon reduction, and ecological improvement. Specifically, they are limited to ordinary new capacity additions that are not included within unified deployment plans by industry authorities at the national, provincial, or municipal levels (e.g., projects categorized as “advanced capacity” or “larger capacity replacing small capacity”).

（三）禁止介入类行业

(III) Prohibited industries

禁止介入类行业，主要包括存在重大环境风险、不符合国家产业政策以及落后产能的相关行业。具体包括：

Prohibited industries include those with significant environmental risks, non-compliant with national industrial policies, and with outdated production facilities, such as:

1. 存在重大环保瑕疵，受到环保等部门处罚，且违法状态未解除，仍处于环保处罚有效期内的；

1. Industries with significant environmental violations penalized by environmental protection authorities (or relevant departments) that remain in the non-compliant status and within the effective period of the penalty.

2. 不符合国家产业政策，违反国家能源消费双控、碳排放总量控制要求，被省级及以上主管部门通报批评且未完成整改的；未通过国家或地方生态环境主管部门环境影响评价审批，或环保设施未经验收合格即投入生产运营的；属于国家明确要求“严禁新增产能”的；

2. Industries that fail to comply with national industrial policies or violate requirements for control of both the amount and intensity of energy consumption and total control of carbon emissions, and have been criticized in a circulated notice by provincial-level or higher authorities but not yet completed remediation; industries that fail to pass environmental impact assessments by national or local

ecological environment departments, or commence production with environmental facilities not yet approved through acceptance inspections; and industries that are “strictly prohibited from addition of new capacity” by the state.

3. 产能落后，单位产品能耗、水耗、碳排放强度远超国家强制性能耗限额标准、用水定额及碳排放基准水平，且无技术改造空间或拒不实施节能降碳改造的；采用国家已明令禁止使用的落后生产工艺、装备，纳入国家或地方“落后产能退出计划”并明确退出时限的。

3. Industries with outdated production capacity where unit product energy consumption, water usage, and carbon emission intensity far exceed national mandatory limits for energy efficiency, water usage quotas, and carbon emission benchmarks, and which either lack technical upgrading potential or refuse to implement energy-saving and carbon reduction measures; and industries that use obsolete production processes and equipment explicitly banned by the state, and those are included in national or local “outdated capacity phase-out plans” with designated compliance deadlines.

四、检视与更新

IV. Review and Update

本行将根据国家政策、监管要求、行业发展和内部管理需要，适时对本制度进行检视和更新。

Bank of Nanjing will periodically review and update the policies in accordance with national policies, regulatory requirements, industry development and internal operational needs.