

ESG Issues: A Growing Imperative for Banks

環境、社會及管治事宜： 銀行務須關注



As ESG increasingly moves into the mainstream of business strategies at all levels, banks need to incorporate ESG factors into their financial metrics to identify, assess and manage environmental and social risks in their project financing activities. The following article seeks to outline some of the costs and benefits involved in investing in ESG – for both banks and their clients – and how the costs can become more manageable and the benefits more advantageous.

環境、社會及管治 (ESG) 逐漸進入各行各業的業務策略主流，銀行也須在財務方面融入 ESG 元素，以便在項目融資活動中識別、評估及管理環境和社會方面的風險。本文簡略介紹銀行及其客戶投資於 ESG 的成本和效益，說明如何使成本更可控，使效益更彰顯。

At the opening of the 2023 Asian Financial Forum, PwC's Asia-Pacific Chairman, Raymund CHAO, was invited to present the findings of a survey jointly carried out by PwC and the Hong Kong Trade Development Council.^[1] The findings underline the growing awareness of Environmental, Social and Governance (ESG) issues among Hong Kong companies. For example, 57% of respondents are adopting alternative energy sources to reduce their carbon footprint, while 48% are readjusting their supply chains.

However, the survey also suggests some hesitation among respondents as to how to move forward with their ESG goals. 76% plan to increase ESG investment over the next five years – down from 89% when the survey was carried out the previous year.

Over all, the survey highlights the sense that while ESG continues to grow in importance, progress in some aspects has been static. Many banks and their clients remain unsure about how to improve their understanding of ESG issues and what investments they should be making in technology and talent. There are push factors for becoming more ESG-compliant, clearly. But it is also evident that there are obstacles.

Inaction is not an option

It is important to state that there are also costs involved in not taking action. There are widespread geopolitical uncertainties, and the speed of post-Covid economic recovery is still far from guaranteed. Against this background, corporates could well argue that now is not the time to make major investments with returns that may be hard to quantify.

2023年亞洲金融論壇開幕當天，羅兵咸永道亞太區主席趙柏基獲邀講解羅兵咸永道聯同香港貿易發展局進行的一項調查的結果。^[1] 據該調查顯示，香港公司對 ESG 事宜的意識日漸提高。例如 57% 受訪者表示其公司已使用替代能源，以減少碳足跡；48% 正調整供應鏈。

然而，調查也顯示受訪者對於如何積極推展 ESG 目標有所卻步。76% 計劃在未來五年增加 ESG 投資，低於前一年進行調查時所得的 89%。

整體而言，調查帶出一個訊息：縱使 ESG 的重要性繼續提高，有些方面的進展卻停滯不前。許多銀行及其客戶仍不清楚如何增進對 ESG 事宜的瞭解，以及在科技和人才方面應作哪些投資。顯然易見，有一些外在因素正推動他們遵守 ESG 方面的要求，但企業 ESG 轉型的相關工作仍有障礙。

毫無作為絕不可取

要清楚指出的是，不採取行動也會牽涉成本。目前地緣政治局勢不穩，疫後經濟復甦的速度也難以保證；在此背景下，要作大額投資，而回報又可能難以量化，因此企業很可能認為目前並不是合適時機。

While we accept that corporates are best placed to judge whether they need to trim investment in the short term, we would also suggest that they should not lose sight of their ultimate goal and should strive to make up any investment shortfalls over the longer term. They should also bear in mind that the cost of not taking action will increase as carbon taxes, pressures from customers and investors, and other counter measures inevitably kick in. A further incentive not to lose sight of their ESG goals is that valuation premiums for ESG-compliant firms are certain to be more and more pronounced in the coming years.

While banks generally have been investing in developing and providing green and sustainable finance solutions to clients, this does not come without challenges. To name a couple, fragmented taxonomies (i.e. lack of common definition of green or transition activities) and the lack of trusted data to both evaluate risks and measure clients' ESG performance make it challenging for banks to scale up these financing solutions. In addition, risks – such as greenwashing, as well as traditional financial risks – may also outweigh the returns from providing financing to clients.

Banks have been proactively advocating for interoperability of taxonomies and for the adoption of internationally recognised disclosure standards and frameworks in order to increase the transparency and comparability of ESG information. In the context of this survey, what more can be done?

Incentives

More incentives can be provided to encourage corporates to focus more on green and sustainable investments and activities. In December 2022, the Hong Kong government launched a Green and Sustainable Finance Grant Scheme subsidising eligible bond issuers and loan borrowers to cover their expenses on bond issuance and external review services. In the US, the Inflation Reduction Act provides tax credits for green and sustainable investments or activities. Given the rising interest rates, the cost of funding for banks has also increased. Room to provide interest rate reductions for green and sustainable activities may also be narrowed. Other types of incentives, such as tax credits or exemptions, may encourage corporates to bring forward their intended ESG investments.

For instance, the Hong Kong government has proposed a loan scheme with 100% guarantees to incentivise taxi owners to replace their existing vehicles with electric ones.^[2] It is estimated that the proposed measure will involve a loan guarantee of about HKD6.4 billion. The SME Financing

“Capacity building will not be possible without upskilling people, so that the whole organisation and community can understand sustainability, climate challenges and mitigation possibilities, as well as identify potential value-creation business opportunities.”

我們同意企業最能判斷短期內是否需要縮減投資，但也建議他們不要忽略最終目標，長遠而言應致力補足投資。企業也應謹記，不採取行動所涉的成本會上升，包括碳稅、來自客戶和投資者的壓力等，而其他反制措施也會無可避免地接踵而來。不忘ESG目標的另一誘因，就是在未來的日子，符合ESG法規要求的企業，估值將肯定有所提高。

一般而言，銀行一直有投放資源，為客戶開發和提供綠色及可持續融資方案，但這當中亦不乏挑戰。例如分類方法欠缺統一（亦即綠色或轉型活動沒有通用的定義），也沒有可信的數據，用以評估風險和量度客戶的ESG表現，這都讓銀行提供這些融資方案時遇到困難。此外，銀行為客戶提供融資服務的回報，可能亦不足以抵消來自漂綠風險和傳統金融風險等因素的影響。

銀行一直積極提倡不同地區的分類方法要能互通，並提倡採納國際認可的披露準則和框架，以增加ESG資料的透明度和一致性，以便比較。就這項調查所得而言，機構還有哪些方面可以做得更多？



“機構在建構能力的過程中，提升員工技能是不可或缺的一環，這樣整個機構和社會才會認識到可持續發展、氣候挑戰和緩解風險的可行方法，繼而洞悉創造價值的商機。”

提供誘因

可提供更多誘因，鼓勵企業更注重綠色及可持續投資及活動。2022年12月，香港政府推出綠色及可持續金融資助計劃，資助合資格的債券發行人和借款人的發債及外部評審服務支出。美國方面，《降低通脹法》為綠色及可持續投資或活動提供稅務抵免。由於息口上升，銀行的資金成本也有所增加，為綠色及可持續活動融資減低息率的空間可能因而收窄。其他誘因如稅務抵免或豁免等，也可鼓勵企業提前落實ESG投資。

例如香港政府早前提出了百分百擔保貸款計劃，鼓勵的士車主將現有的士更換為電動車，^[2] 預計涉及貸款總擔保額約64億港元。香港按揭證券公司的中小企融資擔保計劃，^[3] 也可為規模較小的企業提供資金，助其推行綠色及可持續活動。中小企一般專注於疫後復甦，以及處理可能出現的經濟逆境，上述計劃可鼓勵中小企採用環保措施，使業務更能應對未來的變化；同時藉着把融資風險降至可接受水平，可吸引私營機構的資金。

創新融資方式

有些綠色及可持續資產／活動，未必符合融資者和投資者的風險胃納和風險回報預期，這時便可能要採取創新的融資方式。為吸引私營機構參與，精心安排融資結構、由政府及多邊開發銀行支持，以重新分佈風險，這是一個可行的方法。以數碼方式安排融資，同時追蹤數據來源並核實其真實性和可信性，也有助增加ESG數據透明度。例如香港政府在2023年2月宣布計劃發行代幣化綠色債券，供機構投資者認購；僅一個月後，便成功售出1.02億港元數碼綠色債券，成為全球首批由政府發行的代幣化綠色債券。

Guarantee Scheme operated by the Hong Kong Mortgage Corporation^[3] can also serve as a foundation to support smaller enterprises to finance green and sustainable activities. As SMEs focus on recovering from COVID and dealing with potential economic headwinds, these programmes will incentivise SMEs to go green and to future-proof their businesses, while attracting private sector money by bringing down the risks of financing to acceptable levels.

Innovations in financing

Innovative approaches to financing may be required where certain green and sustainable assets/activities may not fit within the risk appetite and risk-and-return expectations of financiers and investors. To encourage private sector participation, financial structuring and support from governments and multilateral development banks aiming to achieve risk re-distribution may be the way to go. Tokenisation, underpinned by tracking the origin of the data and verifying its authenticity and credibility, could also play a role in increasing ESG data transparency. For instance, just a month after the Hong Kong Government announced in February 2023 it is looking to launch tokenised green bonds for institutional investors, it has successfully sold \$102 million worth of digital green bonds, marking the first tokenised green bond issued by a government.

Blended finance, which can take many forms, can support green and sustainable activities where the risk-and-return profile needs re-distribution in order to “crowd in” the private sector, which tends to have varying desired risk-return profiles. Examples include: structured finance for public-private partnerships; structures with subordination, first loss absorption capital and/or guarantee features; and financing schemes blended with technical assistance on impact objectives and measurements, as well as risk mitigation advice. However, it should be noted the cost of establishing these structures can be significant, and therefore may be more suitable for larger-scale green and sustainable investments and activities (e.g. infrastructure) or where there is a large pool of assets ready to be injected into the structure. Marrying up blended finance innovations and the needs of SMEs (e.g. microfinance) can be a solution to support corporates that are struggling to finance their green and sustainability activities.

Importantly, banks possess the technical skill sets and know-how for financial structuring and innovations. However, to further scale up these solutions, increased collaboration with

不同形式的混合融資，可支持綠色及可持續活動，藉着重新分配風險回報狀況，吸引有不同風險回報期望的私營機構參與。例子包括：為公私營合作模式而設的結構性融資；具備後償安排、最先彌補虧損資金及／或保證特點的結構；以及結合影響力投資目標及效益量度的技術支援以及風險緩解建議的融資計劃。然而，須留意的是，這些結構性融資的設立成本頗高，因此較適用於較大規模的綠色及可持續投資和活動（例如基建項目），又或有大量現成資產已可注入結構內。以創新的混合融資方式，配合中小企的需要（例如微額信貸），此方法有助解決企業為其綠色和可持續活動進行融資的燃眉之急。

重要的是，銀行具備開發創新的結構性融資方案所需的技術和知識。然而，要擴大這些方案的規模，便須與可持續發展領域的專家、業界領袖、政府、監管機構、投資者和其他社會人士加強合作，建立有系統和協調一致的做法，使結構性融資成為主流。

sustainability experts, industry sector leaders, governments, regulators, investors and others will be needed to create a structured and coordinated approach to make this mainstream.

Data

ESG reporting and disclosures can prove onerous for corporates, particularly when some of the data required are not traditionally captured through typical reporting processes. These include GHG emissions (particularly scope 3 emissions, which are a consequence of the activities of the company, but occur from sources not owned or controlled by it); waste related data; or energy consumption. Increasingly, financiers, investors and ESG rating agencies are using ESG-related data to assess risks and evaluate corporates' ESG performance. On the one hand, corporates will need to upskill themselves on these topics and establish processes and controls to gather and report these data. On the other hand, mechanisms that can facilitate gathering, reporting and sharing data more efficiently and more reliably would be a win-win situation for everyone.

數據

對一般企業而言，ESG匯報和披露工作可能相當繁重，尤其是當中所需的一些數據，並非可以用傳統方式從一般的匯報途徑取得。這包括溫室氣體排放（尤其是範圍3排放，這是公司活動的結果，來源並非由公司擁有或控制）；與廢物相關的數據；或能源耗量。越來越多融資者、投資者和ESG評級機構運用ESG相關數據評估風險，評核企業的ESG表現。一方面，企業須提升自己在這些方面的技能，設立收集和匯報這些數據的程序和管控措施；另一方面，有助更有效率和更準確地收集、匯報和分享數據的機制，對各方來說都是雙贏方案。

試想像有這樣的一個中央數據庫：採用標準化的數據集和量度方法，企業可向這數據庫提交數據，不同用家／持份者可同時讀取當中的數據。因數據需經過核證，用家對數據更添信心。若當部分數據可從來源直接取得（例如經客戶同意後，由電力公司直接提供耗電資料），又可使用區塊鏈等科技，便可消除人為操縱或錯誤的風險。

Key findings from the survey:

- While ESG remains high on the corporate agenda, only 15% of Hong Kong companies have made a climate change commitment with a science-based target. 30% said their climate change commitments are not aligned with a science-based target. 21% are working towards making such commitments, whether scientific or not.
- 57% are adopting alternative energy sources to reduce their carbon footprint. 48% are readjusting their supply chains.
- 60% believe ESG transformation can strengthen their competitive advantage in the longer term. 57% expect to see an improvement in brand awareness and reputation.
- Lack of expertise (55%), lack of government incentives (48%) and insufficient resources (46%) are major hurdles to ESG transition.
- 76% plan to increase ESG investment over the next five years compared to 89% the year prior.
- Fewer companies are looking to fund their ESG projects through bank loans, green bond issuance and other sustainability-linked instruments compared to 2022. Funding from internal cash flow has jumped from 52% to 77% of respondents.
- Obstacles to getting external funding include immature market infrastructure for green finance (48%), higher financing costs due to no or a weak ESG rating (42%) and lack of professional advice (39%).
- The main opportunities for developing green finance in HK are a common taxonomy for ESG reporting and disclosure (43%), growth of ESG and sustainability funds (42%) and green bonds (41%)

- 63% of respondents cite the need for the Hong Kong government to update tax policies and subsidy schemes to improve the city's competitiveness. Digital solutions to improve ESG reporting and risk analysis jumped from 32% to 52% of respondents.
- 63% of respondents cite the need for the Hong Kong government to update tax policies and subsidy schemes to improve the city's competitiveness. Digital solutions to improve ESG reporting and risk analysis jumped from 32% to 52% of respondents.
- 76%計劃在未來五年增加ESG投資，前一年則有89%。
- 與2022年相比，較少公司準備以銀行貸款、發行綠色債券及其他與可持續發展相關的工具為其ESG項目提供資金。表示以內部現金流作為融資途徑的受訪者比例，由52%躍升至77%。
- 從外間獲得資金的障礙，包括仍未成熟的綠色融資市場基礎設施（48%）、因欠缺ESG評級或ESG評級低而導致融資成本較高（42%），以及欠缺專業意見（39%）。
- 香港發展綠色金融的主要方向包括為ESG報告及披露建立統一的分類法（43%）、增加ESG和可持續發展基金（42%）及綠色債券（41%）。
- 63%受訪者認為香港政府有需要更新稅務政策和資助計劃，以提升本港的競爭力。另外，正利用數碼方案改善ESG匯報及風險分析的受訪者比例，由32%激增至52%。

調查主要結果：

- 企業仍十分重視ESG，但僅有15%受訪香港公司的氣候變化相關承諾中已納入以科學為基礎的目標。30%表示其氣候變化相關承諾並沒有納入以科學為基礎的目標。21%正準備作出氣候變化相關承諾，不論是否以科學為基礎。
- 57%受訪者已使用替代能源，以減少碳足跡；48%正調整其供應鏈。
- 60%受訪者相信ESG轉型長遠而言可加強其競爭優勢，57%則預期可提升品牌知名度和聲譽。
- 欠缺專業知識（55%）、缺乏政府提供的誘因（48%）、資源不足（46%），均是ESG轉型的主要障礙。

Imagine a central data repository with standardised data sets and measurement methodologies into which corporates can submit their data and different users/stakeholders can access at the same time. Verified data adds trust to the equation. If some of it can be captured directly from sources (e.g. electricity consumption data directly provided by utility companies, subject to the consent of customers) and technology such as blockchain can be used, this will eliminate the risks of manipulation or human error.

Blockchain could help to simplify the process of filling out questionnaires or templates in the varying formats required by different data users. However, for this to happen, there are quite a lot of hurdles to overcome: data privacy and other legal considerations; standardising data sets and measurement methodologies; verification standards; building a secure IT platform; identifying an operator for the platform; cross-border data transfer considerations; technical supports to corporates; etc.

Can all this be achieved? I would argue – yes. Trade Link has established a platform for electronic data interchange. The Green and Sustainable Finance Cross-Agency Steering Group has entered into a collaboration arrangement with CDP, an international non-profit organisation that runs the global environmental disclosure system for companies, to jointly enhance climate data availability and sustainability reporting in Hong Kong. In December 2022, they launched a set of standardised questionnaires to facilitate the gathering of climate-related data from corporates – targeting the SME sector. These lay a great foundation for what the future may look like.

Inclusiveness

As Eugene WONG, Chief Executive Officer of the Sustainable Finance Institute Asia, recently remarked at a conference organised by the Asia Securities Industry & Financial Markets Association (ASIFMA^[4]), “...we should not make it more difficult or expensive to transition out....” Ultimately, it is the sustainability and well-being of our people and communities that matters. It is important not to underestimate the significant support that SMEs need – from both a resources and a know-how standpoint. Aside from financial support, these corporates will need talent, the means to upskill and access to professional support when needed. They will also need training programmes, subsidies for upskilling investments, free access to basic tools (e.g. a GHG emissions calculator), a centralised repository for the latest information and trends, and more.

不同的數據使用者會要求填寫不同形式的問卷或表格，而區塊鏈的應用有助簡化填寫過程。惟做到這點，需要克服許多障礙：數據私隱及其他法律考慮；為數據集和量度方法制定統一標準；核證標準；建造安全的資訊科技平台；為平台物色營運者；跨境轉移數據的考慮；為企業提供技術支援等。

這些全都可以付諸實行嗎？我認為可以。貿易通已設立了電子數據交換平台。綠色和可持續金融跨機構督導小組已與推行全球公司環境披露系統的國際非牟利組織CDP簽訂合作協議，聯手收集香港可得的氣候數據，加強本港的可持續事宜匯報。2022年12月，兩個組織推出一套標準化問卷，以便向中小企收集氣候相關數據。這都為未來打下很好的基礎。

包容性

正如亞洲可持續金融學會行政總裁 Eugene WONG在亞洲證券業與金融市場協會最近舉辦的一個研討會^[4]上所稱：「……我們不要讓轉型

Capacity building

Capacity-building is defined as “the process of developing and strengthening the skills, instincts, abilities, processes and resources that organisations and communities need to survive, adapt, and thrive in a fast-changing world. An essential ingredient in capacity-building is transformation that is generated and sustained over time from within; transformation of this kind goes beyond performing tasks to changing mind-sets and attitudes”.^[5] Technology and innovations are fundamental to lead us through the transition to a low-carbon economy. We need an ecosystem that fosters research and development, as well as financial and technical support for commercialisation and expansion. Climate tech and green Fintech are examples. Hong Kong has the ambition to become an international green technology and green finance centre. This is not just to make the city “climate ready”, but also to future-proof our economic development.

For banks, investing in or lending to start-ups does not normally fall within their risk appetite. Recently, the trend has been further heightened by high-profile bank failures and

變得困難或昂貴……」最終，可持續發展和市民的福祉才是最重要。我們不可低估中小企所需的強力支援，包括資源和知識上的支援。除了資金支持外，這些企業還需要人才，在有需要時要找方法提升技能，取得專業支援。這些企業也需要多方支援，包括培訓計劃、技能提升津貼、免費的基本工具（例如溫室氣體排放計算器）、匯集最新訊息和趨勢的中央數據庫等。

建構能力

建構能力是指「建立和加強機構和社會為適應瞬息萬變的世界和在當中求生存所需的技能、本能、能力、程序和資源。建構能力的一項不可的元素，就是發自內部並且長期維持的轉型；這種轉型不限於執行某些任務，還包括思想和態度的改變。」^[5] 科技與創新，是帶領我們轉型至低碳經濟的基本條件。我們需要有利研究與發展的生態系統，也需要財務和技術支援，以便進行商品化和持續擴展。氣候科技和綠色金融科技都是例子。這不僅讓社會準備好應對氣候變化，也讓經濟發展能更好應付未來的轉變。

“Banks have been proactively advocating for interoperability of taxonomies and for the adoption of internationally recognised disclosure standards and frameworks in order to increase the transparency and comparability of ESG information.”



uncertainties in the market. However, with the financial innovations mentioned above, this can be possible. Other ways to support this community can include providing financial advisory services to start-ups at a lower cost, co-creating solutions that would benefit the banking industry (e.g. green Fintech) and trialling prototypes and solutions to decarbonise their own operations or to support their green and sustainable finance product offering – particularly on verification and measurement of impacts.

Given a fast-changing world, delaying ESG/sustainability investments may mean slowing down an organisation's capacity to withstand turbulence. With new regulations and greater awareness, we observe that some banks have been making significant investments in integrating climate risk into their enterprise risk management framework and developing green and sustainable financing. Through this process, banks should share with the government and regulators what they observe in the corporate world – such as the level of maturity on the part of corporates in dealing with climate change. They can also suggest what more the government and the community can do collectively to build up capacity. In the end, banks will also benefit from a vibrant city which is armed to mitigate the risks that are coming our way.

Human capital

Capacity building will not be possible without upskilling people, so that the whole organisation and community can understand sustainability, climate challenges and mitigation possibilities, as well as identify potential value-creation business opportunities. This will require training programmes, the establishment of enhanced competency standards and collaboration within the organisation and with other stakeholders in the ecosystem (e.g. cross-sector, upstream/downstream, governments and regulators, financiers/investors).

Technology can supplement and enhance operational efficiency and effectiveness. New AI tools, machine learning, etc., hold great promise to accelerate our speed of transformation. These can help alleviate talent shortages while allowing talent to focus on higher value-added tasks. As we embrace technology as part of our day-to-day life, we should also be mindful of supporting those who may be displaced as a result. Upskilling and supporting them to acquire new skills is important to achieve an inclusive transition.

“銀行一直積極提倡不同地區的分類方法要能互通，並提倡採納國際認可的披露準則和框架，以增加ESG資料的透明度和一致性，以便比較。”

投資於或貸款給初創企業，一般不符合銀行的風險胃納。近期的銀行倒閉事件和市場不明朗的情況，更突顯了這現象。然而，有了上述的金融創新，對初創企業的投資或貸款便變得可能。其他支持方式，包括為初創企業提供可負擔的財務諮詢服務、共同開發有利銀行業的方案（例如綠色金融科技）、試驗各種有助其業務運作脫碳的原型及方案，或支持這些企業推出綠色和可持續金融產品，特別是有關核證和量度影響力的產品。

世界瞬息萬變，遲遲不作ESG／可持續發展方面的投資，便可能影響企業抵抗市場洪流的能力。隨着各種新法規的推出，加上人們的環保意識有所提高，我們留意到有些銀行已投入大量資源，在企業風險管理框架內加入氣候風險元素，並開拓綠色和可持續融資業務。透過這過程，銀行應與政府和監管機構分享從企業世界的觀察所得，例如企業處理氣候變化的成熟程度。銀行也應建議政府和市民加強合作，積極行動以建構能力。活力充裕的社會有條件和能力緩減未來風險，銀行業最終也會受惠。

人力資源

機構在建構能力的過程中，提升員工技能是不可或缺的一環，這樣整個機構和社會才會認識到可持續發展、氣候挑戰和緩解風險的可行方法，繼而洞悉創造價值的商機。這牽涉到提供



Conclusion

The banking industry has been contributing significantly to the development of green and sustainable financing solutions. However, to be more effective it is necessary for other parts of this ecosystem to work in tandem so as to scale up faster and to support corporates as they move into a greener and more sustainable future. Collaboration among all parties in the ecosystem, embracing and nourishing the advance of technologies and investing in capacity building are imperative to drive innovations and ensure a just, inclusive and value-creating transition. As Hong Kong aims to supercharge its economic development and invest to become an international green technology and green finance centre, it is crucial that corporates also take the opportunity to re-evaluate their strategies and business operations in order to boost their sustainability for a new and prosperous future. **BT**

[1] About the PwC/HKTDC Survey

The survey fieldwork was conducted in December 2022. The views of 125 senior executives based in Hong Kong were collected through a short online survey. Over a third of respondents come from firms with over 500 employees. The biggest sectors represented were financial and professional services (38%), retail & consumer (15%) and technology, media & telecommunications (11%).

[2] https://www.news.gov.hk/eng/2023/02/20230222/20230222_092747_290.html

[3] https://www.hkmc.com.hk/eng/our_business/sme_financing_guarantee_scheme.html

[4] https://www.asifma.org/wp-content/uploads/2023/01/asifma_sustainable-finance-in-asia_working-agenda_2023.pdf

[5] <https://www.un.org/en/academic-impact/capacity-building>

培訓課程、提升能力標準，還有加強機構內部以及與其他持份者（例如跨界別、上游／下游機構、政府及監管機構、融資者／投資者）之間的合作。

科技可補充及加強運作效率及效能。新的人工智能工具、機器學習等，有望加快我們轉型的速度。這些工具有助減輕人才短缺的問題，並且讓人才專注於處理高增值的工作。人類擁抱科技，視之為日常生活的一部分，同時也應關注並支援可能被科技淘汰的一群。當務之急是提升他們的技能及支持他們學習新技能，這樣才能達至整個社會的共同轉型。

結論

在開發綠色和可持續融資方案方面，銀行業一直發揮擔當的角色。然而，生態系統中的其他部分也需要共同努力，才能更有效、更迅速地發展，為企業提供支援，向更綠色、更可持續發展的未來邁進。生態系統內各方合作、擁抱和滋養科技發展、投資於能力建構，均至關重要，可推動創新，確保轉型過程公平、包容，並能創造價值。香港銳意增強經濟發展，且積極投入資源，要發展為國際綠色科技和綠色金融中心；企業也必須把握機遇，重新評估其策略和業務運作，以增強可持續發展的能力，與業界携手建構欣欣向榮的綠色未來。 **BT**

[1] 關於羅兵咸永道／香港貿易發展局的調查實地調查工作在2022年12月進行，透過簡短的網上調查，收集了125名香港高級行政人員的意見。超過三分之一受訪者的公司員工數

[2] https://www.news.gov.hk/chi/2023/02/20230222/20230222_092747_290.html

[3] https://www.hkmc.com.hk/chi/our_business/sme_financing_guarantee_scheme.html

[4] https://www.asifma.org/wp-content/uploads/2023/01/asifma_sustainable-finance-in-asia_working-agenda_2023.pdf

[5] <https://www.un.org/en/academic-impact/capacity-building>

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