

# 銀行業推動綠色金融商品與服務之個案研究

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## 摘要

A clear trend emerges in recent years: care for the environment and the need to develop sustainable financial products and services. This study focuses on the concept of the green economy, and further investigates the development of sustainable finance in Taiwan. Using the in-depth interview and secondary data analysis methods, this study details the sustainable finance development in a globalized bank, the HSBC Bank, and a local bank, the Taishin International Bank. We identified several challenges for sustainable finance in Taiwan: the incompatibility of business goal, the lack of organization structural support, the need of business process reengineering, the shortage of green expertise, products and services, the inefficiency of information transmission, and the immaturity of the capital market for sustainable financial products. We further suggest the following opportunities: the development of green loans and other green products (e.g., green bonds, green insurance, carbon fund, carbon futures) and services (e.g., the brokerage of sustainable financial products). This study aims at not only reviewing the development of sustainable finance in Taiwan, but further providing insights into the best strategies for achieving sustainable developments in the financial and banking sector.

關鍵字：Case Study, Banking Sector, Sustainable Finance, Sustainable Financial Products