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社会環境問題

Policy Planning Note

国連環境計画金融イニシアティブ
(UNEP FI)
年次総会 (2002年3月:リオ)

日本政策投資銀行
社会環境グループ

国際協力部
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国連環境計画金融イニシアティブ 年次総会 アジェンダ

1. 日程 平成 14 年 3 月 14 日(木)、15 日(金)
2. 開催地 リオデジャネイロ(ブラジル)
3. 主催 ブラジル国立経済社会産業開発銀行(BNDES)
4. テーマ 「持続可能な未来に向けての戦略、パートナーシップ、機会」
“Financing a Sustainable Future: Strategies, Partnerships, and Opportunities...on the way to Johannesburg 2002”

前回ドイツ・フランクフルトにおける総会においては、グローバルゼーションと持続可能な開発という文脈で金融機関のリスクと機会を論じたが、ヨハネスブルグ会議(リオ+10)を半年後に控えた今回はより一歩進んだ金融機関の戦略を議論し、今後に向けた具体的提言を目指した。これまで、UNEP FI では民間金融機関の活動を中心としてきたが、今回は次なるステップとして官民等による「パートナーシップ」をキーワードとしたものである。

【第一日目】

- | | |
|-------------|---|
| 9:00-9:30 | 開会式: ブラジル国立経済社会産業開発銀行 CEO 及び
UNEP アロワジ事務局次長兼技術・産業・経済局長挨拶 |
| 9:30-11:00 | 基調講演 ブラジル環境大臣
UNCTAD 代表
アンデス開発公社副社長
日本政策銀行副総裁 松川隆志 |
| 11:45-12:45 | 全体会議- UNEP FI: Innovative Financing for Sustainability |
| 14:30-16:30 | 分科会
資産運用、環境マネジメント及び環境報告、気候変動、環境
技術投資への貢献 |
| 17:00-18:00 | 共同報告会 |

【第二日目】

- | | |
|-------------|---|
| 9:00-10:15 | ラテンアメリカ地域の観点 |
| 11:00-13:15 | 分科会(持続可能な発展をファイナンスする具体的ツール等 6 グループ) |
| 14:30-15:45 | 共同報告会 |
| 15:45-16:15 | 講演: 金融セクターとステークホルダーグループ |
| 16:15-17:15 | パネル討議: さらなる道 - 国連開発資金会議(モンテレー)及び
国連環境会議(ヨハネスブルグ)への提言 |
| 17:15 | 閉会式 |

国連環境計画金融イニシアティブ（UNEP FI）年次総会参加について

- UNEP FI は、UNEP と声明署名金融機関を中心として、金融機関（銀行、保険）の環境配慮のあり方につき提言・啓蒙等を行う国際的なイニシアティブ。
- 3月14日、15日に開催されたりオ総会は、銀行、保険合同で開催する総会としては2000年ドイツ・フランクフルト総会に次ぐ2回目。署名金融機関、羅米金融機関、世銀、OECDなどの国際機関、NGO等、約300名が出席。総会では、羅米からの出席者に向けて、UNEP FIの活動を紹介し、金融機関による環境配慮の重要性がうたえられるとともに、「持続可能性」にかかる各種のワークショップが行われた。また、ヨハネスブルグ環境開発サミットに向けて環境問題を考える上で金融機関の果たす役割について広く知らしめる必要性についてコンセンサスが得られた。
- 当行は、昨年6月にUNEP金融機関声明に署名、同年10月「UNEP環の国金融機関環境会議」を主催する等UNEPとの連携を強化し、我が国及びアジアの金融機関の環境配慮向上に資すべく努めている（例：滋賀銀行が本行に続き署名）。UNEP FIからはアクティブ・メンバーとしての貢献が求められ、今次総会にて、副総裁松川隆志が「日本における持続的発展と官民パートナーシップ」と題し、基調講演*を行った。
 - * 基調講演骨子
 - 環境は、企業活動の重要な要素となり、これは金融機関も同様。金融機関は、顧客やステークホルダーが環境を前向きにとらえるべく啓蒙していく役割もある。
 - 当行は、日本の公害防止の経験を世銀と協力して途上国に提供する、環境をテーマとする研修を実施する等、環境面での情報受発信に努めている。
 - 当行は、持続的発展を重点分野と位置付け、地球温暖化対策からISO取得まで広範に持続的発展を金融面から支援している。その中では、官民パートナーシップを重視して投融資を行っている（市原エコセメント、PFI事業）。UNEPにおいても、今後パートナーシップについても考えていくべき。
- スピーチは、ポルトガル語による挨拶に続き英語で行われ、スピーチ中で紹介をした市原『エコ・セメント』ゼロ・エミッション・プロジェクトに対しては、更に詳しい情報を得たいとの要請が多々寄せられた。



Sustainable Development and Partnership in Japan

Annual Global Roundtable Meeting
on Finance and Sustainability

March 14-15, 2002
Rio de Janeiro, Brazil

Takashi Matsukawa, Deputy Governor
Development Bank of Japan

Senhoras e Senhores,

Com grande satisfação que tenho a honra de me dirigir aos participantes deste importante Encontro, nesta mesma Cidade do Rio de Janeiro, onde há dez (10) anos atrás, se realizou a Conferência das Nações Unidas para o Meio Ambiente e Desenvolvimento Sustentável, também conhecida como Rio- noventa e dois (92).

Perdoem-me o enfoque pessoal, entretanto, incontáveis emoções povoam o meu pensamento, uma vez que este país, o Brasil, vem a ser a minha segunda pátria.

Passei três anos plenos de alegrias e realizações em Brasília há quase trinta (30) anos atrás, trabalhando sem descanso na Embaixada Japonesa, a fim de construir uma ponte entre o Brasil e o Japão. Assim sendo, tenho particular estima por este país.

Sou extremamente grato a UNEP por me conceder a oportunidade de contribuir para o setor financeiro internacional nesta terra inesquecível.

As the tenth anniversary of the Earth Summit approaches,

we are all aware of the enormous challenges that still lie ahead. Various steps have been taken—in Japan’s case, they include the decision to ratify the Kyoto protocol—but we need to tap more of the potential contribution of the financial sector, which is huge given the intermediary function it has long played within national economies and in the international arena. We realize that to thrive in the new era, institutions must embrace sustainable development and pay attention to a “TRIPLE bottom line”—that is, one that considers not only financial results, but also social and environmental performance. As part of this we are seeing a “greening of finance,” attested to by the fact that, to date, nearly 200 financial institutions have signed the UNEP FI Statement. But how should the “greening of finance” be defined? Well, financial institutions should look at risks and opportunities as indispensable elements in their policies toward environmental sustainability. Additionally, they should address their own environmental performance issues. These actions are believed to be what it takes to be a green financial institution.

However, I would like to propose that we as world-leading financial institutions and Statement signatories aspire to go further. We should guide our customers and stakeholders to become environmentally proactive—for example, by showing them that environmental improvement should be viewed as an economic and competitive opportunity, not as a burden or inevitable threat. One example of efforts to encourage environmentally responsible corporate behavior is the “green fund” of Nikko Asset Management, which is the first institution to offer such a fund in Japan. But taking this opportunity, I would like to introduce the Development Bank of Japan’s journey toward environmental sustainability—a journey that started almost half a century ago—because DBJ, an early Japanese signatory to the UNEP FI statement, is endeavoring to be the frontrunner in this field.

Japan’s early environmental policy can be summarized in

terms of tragedy and response. In the process of its rapid economic growth, Japan incurred tragedies such as *Minamata Disease* (disease caused by mercury contamination), and these tragedies necessitated appropriate responses that would effectively stem industrial pollution thereafter. But even before Japan's Environment Agency was established, DBJ was already complementing its industrial-promoting loan programs with a series of anti-pollution loan programs, starting from 1960. Our activities were in line with government policy to lessen the financial burden for investment in anti-pollution equipment and facilities.

We believe that Japan's experience in tackling brown issues is a source for a number of positive suggestions for developing countries. DBJ has been quite active in disseminating information on Japan's experiences in environment management: in collaboration with the World Bank and the Ministry of the Environment, we conducted a three-year program introducing Japan's best practices in this field, promoting dialogue on environmental issues in developing countries.

And this year, our two-week development finance course, held annually in Tokyo for thirty-five years, focused on environment: an inevitable theme for all development financial institutions in the 21st century. Latin American institutions participating in this year's course were BNDES, the National Bank of Costa Rica, and Nacional Financiera of Mexico. I assure you that DBJ will continue to disseminate information on Japan's experience in the field of environment, failures as well as success stories.

Here, I would like to re-emphasize that environmental control or regulation does not necessarily erode industry's competitiveness.

Professor Michael Porter of Harvard Business School—that's Michael Porter of Harvard, not Harry Potter of Hogwarts—has long asserted this hypothesis, and he cited Japanese and German auto manufacturers as examples. Japanese and German car manufacturers captured early-

mover advantages in the 1970s, developing lighter, fuel-efficient cars to respond to new fuel consumption standards. This clinched their status as leading auto makers in the world, whereas U.S. auto manufacturers chose to fight the regulations and consequently faced serious business-risk issues. An important lesson here is that those adopting proactive environmental strategies can reap great benefits. I believe that financial institutions are not an exception to this precept.

So let me now turn to DBJ's approach to helping build *sustainable society* via financing. Our target area has in recent years become much wider, deeper, and complicated than in the days when we combated just domestic brown issues, like industrial pollution. Our scope has become global as well as comprehensive, covering from global warming to environmental management systems. No challenge in the new millennium is greater than that of transforming the economy into one that is environmentally sustainable. That is why the term, "*sustainable development*," was introduced anew into the Development Bank of Japan Law in 1999.

The Japanese government is implementing policy to transform Japan into a recycling-based nation—one that values simplicity, quality and sustainability. In this campaign, the government coined a Japanese phrase—*Wa-no-kuni*—which is essentially the opposite of "mass production, mass consumerism, and mass disposal."

The case that best illustrates Japan's quest for eco-efficiency in sustainable society is a zero-emissions project, the DBJ-financed "Eco-cement" project of Taiheiyo Cement Corporation. By "zero emissions" we mean a 100 percent closed-loop local economy. But first, a little background: Japan generates 450 million metric tons of waste a year; however, the construction of new landfills is almost impossible due to the syndrome whereby everyone says "Not In My Back Yard". To address the waste issue, the Japanese cement industry began using up to 24 million metric tons of industrial waste per year for making mixed

and ordinary cement. However, this did not include urban waste and incinerated ash. Taiheiyo, seeking a new business opportunity, initiated the “Eco-cement” project in 1990 both to further address the waste problem and to explore the opportunities of using urban waste for cement production. There were two objectives: one, to develop technologies that utilize urban wastes, thus ultimately prolonging the life of landfill sites in areas suffering waste disposal problems, and two, to design a process for removing toxic and other harmful elements from the waste products being used for cement production.

Regarded as one of Japan’s priority projects, the Eco-cement project’s stakeholders involved consumers, local government, and five ministries (including METI). Taiheiyo made never-tiring efforts in order to reach consensus on the projects various issues, including burden sharing. Without these efforts, this project would not have been completed. The view of the company’s management is that it is important to have open discussions and come to a consensus on cost sharing, so that the triple bottom line is easily obtained. So with every stakeholder aiming at the common goal, the first Eco-cement plant started operations in the year 2000 to address serious waste disposal problems in Chiba Prefecture. The Eco-cement process has successfully converted urban wastes into a product whose quality has been recognized by research scientists and engineers. This, I believe, is a model for bringing together various stakeholders to implement environmental solutions, and we at DBJ are very proud to have been a part of it. This “Eco-cement” project, a shining zero-emissions case, clearly demonstrates the need for cooperation and coordination, and the more involved I am in sustainable issues, the more convinced I am of that belief.

Let me add another Japanese example of cooperation and partnership, a case in which DBJ took the lead. DBJ applied the UK-derived private finance initiative model to a general waste-processing project in Kazusa, Japan. This was Japan’s first use of the PFI, a scheme to introduce private capital and expertise into the provision of public

infrastructure and services.

Project Finance magazine awarded this project the Asia-Pacific PFI/PPP Deal of the Year. The reason the magazine gave for citing the Kazusa project is eloquent proof of the importance of cooperation and partnership. And I quote: “precedent was set at the interface of public and private bodies throughout this deal, paving the way for a new relationship facilitating the future development of PFI in Japan.” Unquote.

DBJ has since then applied this PFI model to various sustainability-related projects such as a wind power generation plant, a composting project to recycle organic materials, and so on.

Speaking of wind power generation, such projects are developing rapidly in Japan, and DBJ is playing a leading role in financing them, including the six largest ones.

Financial institutions can play a pivotal role in building a sustainable globe. However, financial institutions alone cannot alter the course of “Spaceship Earth.” As Woodrow Wilson put it, “Power consists in one's capacity to link his will with the purpose of others, to lead by reason and a gift of cooperation.” I very much hope that UNEP FI will take the concept of *cooperation and partnership* into its activities.

Ladies and gentlemen, we all know the goal. We should try to craft financial measures to help achieve it. On behalf of the Japanese signatories to the UNEP FI statement, I pledge that Japanese signatories will do their best to meet our responsibility to the future with courage, intelligence, and integrity.

Thank you very much.

【参 考】

国連環境計画(UNEP:UNITED NATIONS ENVIRONMENT PROGRAMME)とは

- ストックホルム国連人間環境会議(1972年6月)において採択された「人間環境宣言」および「環境国際行動計画」の実行機関として国連総会決議に基づき設立(1972年)。
- 将来世代の生活環境を損なうことなく、現在の生活環境を改善することを目的として、国家や人々に対して啓発・情報提供・支援等を実施。
(ホームページアドレス) <http://unepfi.net/>

UNEP金融機関声明とは

金融機関が経済発展と環境保全の調和を目指し、協力して環境問題の解決に努力することを宣言したもの(1992年にUNEPと欧州等の主要銀行で作成)であり、以下の3つを柱としている。

1. 「持続可能な発展」へのコミットメント
「持続可能な発展」に向けた金融機関の責任の自覚
2. 環境経営と金融機関
与信等業務活動を通じた「持続可能な発展」の実現
3. 社会的認知とコミュニケーション
取引先等に対し、環境に関する情報の提供、コミュニケーションの実施

UNEP金融機関声明署名機関

46カ国190機関(平成14年3月現在)

ドイチェバンク、シティ、UBS、KfW(ドイツ復興金融公庫)

日本においては日本政策投資銀行(2001年6月署名)、日興コーディアル証券(株)、滋賀銀行(2001年10月、当行で開催された「国連環境計画環の国金融機関環境会議」終了後に署名)ほか。