



北京绿色金融与可持续发展研究院
INSTITUTE OF FINANCE AND SUSTAINABILITY



推动中国生物多样性融资 ADVANCING BIODIVERSITY FINANCE IN CHINA

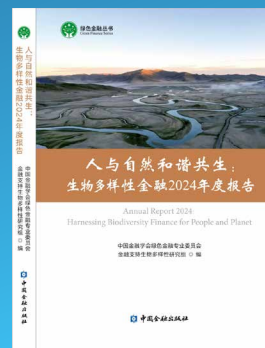
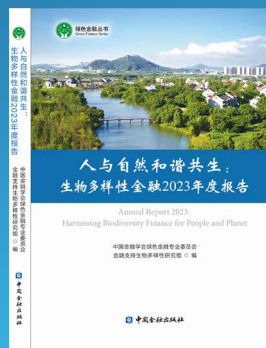
中国金融学会绿色金融专业委员会
金融支持生物多样性研究组

Taskforce on Biodiversity Finance of The Green Finance
Committee of China Society for Finance and Banking (GFC)





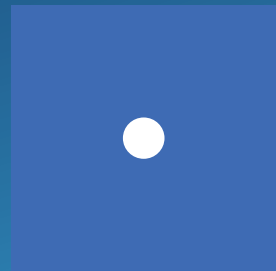
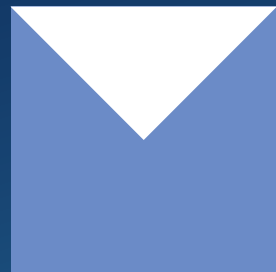
由北京绿色金融与可持续发展研究院牵头的中国金融学会绿色金融专业委员会金融支持生物多样性研究组（以下简称研究组）作为国内首个推动生物多样性金融的行业共建平台，持续推动前沿课题研究，并关注研究成果的落地转化。目前，已有超过39家来自金融机构、智库、高校、环保组织以及咨询机构的成员以课题方式参与其中，课题研究聚焦生物多样性金融标准、产品创新、案例与机制、信息披露、方法论和工具开发、国际合作等多个议题。研究组不仅成功推动了二十余项重点课题的研究，还举办了十余场研讨与培训活动。这些成果为二十国集团可持续金融工作组（G20 SFWG）和国家相关部门的政策研究提供有力支撑的同时，也使中国在金融支持生物多样性方面的前沿研究和创新实践得以在国际上广泛传播和推广。



人与自然和谐共生：生物多样性金融2023-2024年度报告
Annual Report 2023-2024: Harnessing Biodiversity Finance for People and Planet



The Taskforce on Biodiversity Finance of GFC (hereinafter referred to as the taskforce), led by the Institute of Finance and Sustainability, is the first industry co-construction platform to promote biodiversity finance in China. The taskforce focuses on cutting-edge research topics and aims to apply the research results in practical settings. It consists of more than 39 members from financial institutions, think tanks, universities, environmental protection organizations, and consulting agencies. Members are engaged in project-based research, focusing on various topics such as biodiversity-related finance standards, product innovation, case studies and mechanisms, information disclosure, methodology and tools development, and international cooperation. The taskforce's results support policy research by G20 Sustainable Finance Working Group (G20 SFWG) and relevant national departments. They also contribute to the dissemination and popularization of China's advanced research and innovative practices in biodiversity finance on the international stage.





北京绿色金融与可持续发展研究院
INSTITUTE OF FINANCE AND SUSTAINABILITY

我们是一家非营利研究机构，其业务聚焦自然资本投融资、生物多样性金融、蓝色金融、ESG投融资、低碳与能源转型等多个领域，致力于为中国与全球绿色金融与可持续发展提供政策、市场与产品的研究，并推动绿色金融的国际合作。北京绿金院旨在发展成为具有国际影响力的智库，为推动生物多样性主流化、改善全球环境与应对气候变化做出实质贡献。



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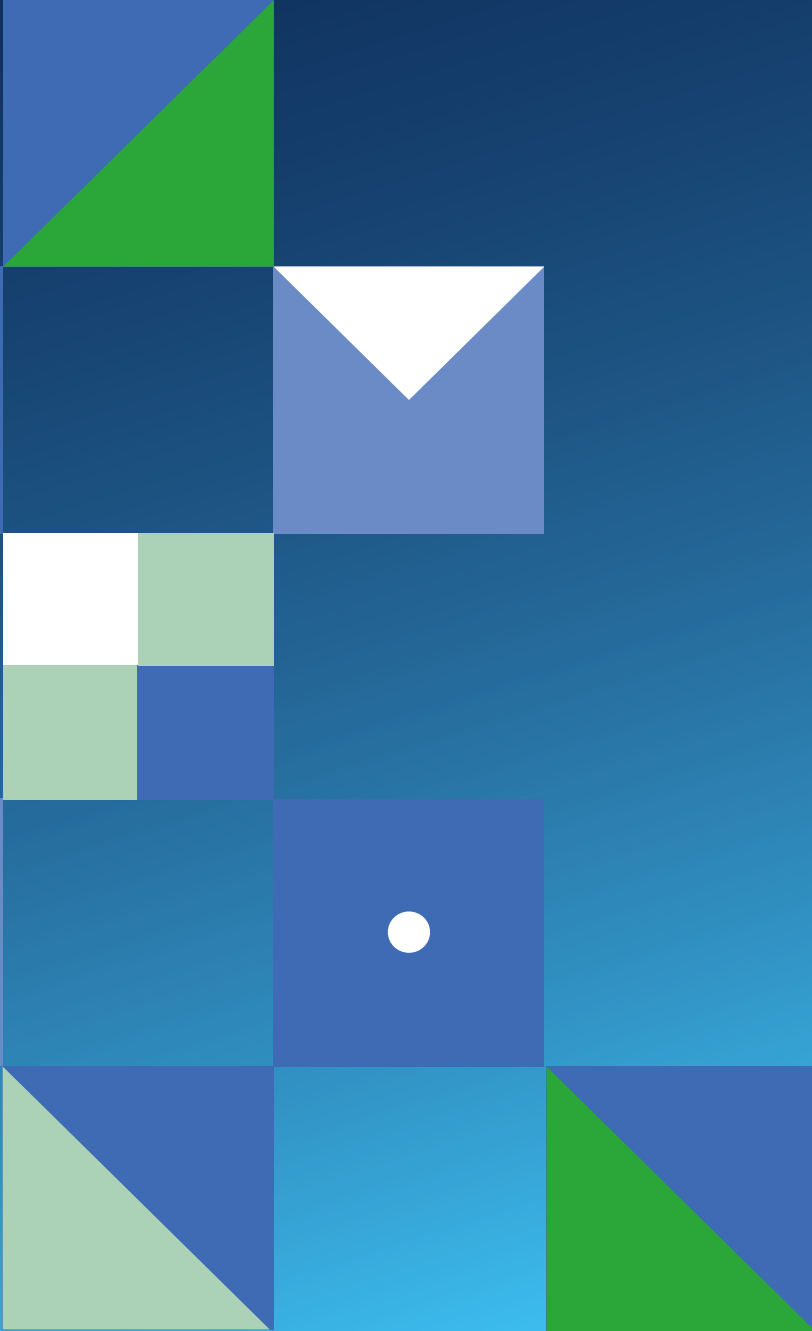


北京绿色金融与可持续发展研究院
INSTITUTE OF FINANCE AND SUSTAINABILITY

IFS is a non-profit research institution focusing on various fields such as natural capital, biodiversity finance, blue finance, ESG investment, and the low-carbon transition. Its mission is to advance green finance and sustainable development in China and beyond, through high-quality research on green finance policies, markets and products. IFS aims to become a globally recognized think tank and make substantial contribution to biodiversity mainstreaming, global environment improvement, and climate change mitigation and adaption.

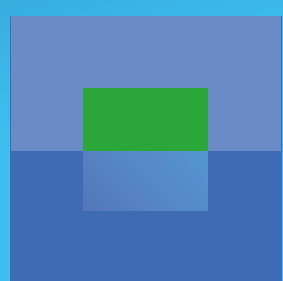


About Us:
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本宣传册选取了研究组2023—2024年的阶段性课题成果，覆盖生物多样性金融相关的标准与披露指标、投融资项目生物多样性风险识别和管理、乳业企业自然向好转型、自然资本核算、流域湿地保护修复融资机制等议题。

Below is a summary of the Taskforce on Biodiversity Finance's achievements for 2023-2024, including biodiversity financial standards and disclosure indicators, biodiversity risk identification and management for investment and financing projects, nature-friendly transformation of dairy enterprises, natural capital accounting, and financing mechanisms for watershed wetland conservation and restoration.



课题一 | Research 1

烟台市蓝色产业投融资支持目录

牵头单位:山东省烟台市财政局

成员单位:北京绿色金融与可持续发展研究院

成果介绍

《烟台市蓝色产业投融资支持目录》(以下简称《目录》)是中国首个蓝色金融地方标准。《目录》在充分考虑中国、山东省以及烟台市海洋发展规划要求并参考国内外现有蓝色金融指导原则、界定框架以及可持续分类目录的基础上,提出一套全面的蓝色产业分类和包含定性和定量指标在内的蓝色经济活动界定体系,旨在弥补蓝色金融标准缺失的同时,帮助地方政府、金融机构等精准识别蓝色产业,进而动员更多金融资源投入其中,推动海洋经济高质量发展,实现海洋资源可持续开发和利用。

Blue Industry Investment and Financing Support Catalog for Yantai City, Shandong Province

■ Yantai Finance Bureau, Shandong Province

■ Institute of Finance and Sustainability (IFS)

Research Summaries

As the first local standard for blue finance in China, the *Yantai Blue Industry Investment and Financing Support Catalog* proposes a comprehensive classification of blue industries and a definition system for blue economic activities including qualitative and quantitative indicators, based on the requirements of the marine development plans of China, Shandong Province, and Yantai City, as well as references to existing domestic and international guiding principles for blue finance and taxonomy for sustainable activities. The aim is to address the lack of blue



《目录》五大要素
Five Factors
of the Catalog

financial standards and to assist local governments and financial institutions in accurately identifying blue industries. This will enable them to mobilize more financial resources to invest in these industries, promoting the high-quality development of the marine economy and realizing the sustainable development and utilization of marine resources.



蓝色产业分类
Blue Industry
Classification



课题二 | Research 2

银行业金融机构支持生物多样性研究

牵头单位:华夏银行

成员单位:北京绿色金融与可持续发展研究院

成果介绍

本研究通过梳理全球生物多样性治理进程和金融支持生物多样性面临的挑战,提出了金融支持生物多样性的方法路径。以某商业银行为例,从区域和行业角度进行生物多样性风险筛查,评估业务对生态系统的依赖性和影响,识别生物多样性敏感行业并测算其风险敞口,帮助商业银行在拓展和实施业务过程中更好地防控生物多样性相关风险。研究总结了国内外生物多样性相关的金融创新案例,为金融机构开发支持生物多样性的产品提供参考。同时结合国家生态保护战略规划及区域自然资源禀赋,提出该商业银行可拓展的生物多样性友好型业务。最后,研究从治理、战略、风险管理和指标目标四个层面制定了商业银行支持生物多样性的工作方案,推动金融支持生物多样性的进程。

Banking Sector for Biodiversity Finance

■ Huaxia Bank

■ Institute of Finance and Sustainability (IFS)

Research Summaries

This study proposes approaches for biodiversity finance by sorting out the global biodiversity governance process and the challenges of financial support for biodiversity. Taking a commercial bank as an example, biodiversity risk screening was conducted from the regional and sector perspectives to assess the dependency and impact of the business on the ecosystem, identify biodiversity-sensitive sectors and measure their risk exposure, and help commercial banks better prevent and control biodiversity-related risks in the process of business expansion and implementation. The study reviews the domestic and foreign biodiversity-related





financial innovation cases to offer insights for financial institutions in developing biodiversity-supportive products. Additionally, it proposes biodiversity-friendly businesses that commercial banks can expand in alignment with national ecological protection strategic planning and regional natural resources. Lastly, the study formulates a work plan for commercial banks to support biodiversity from four levels: governance, strategy, risk management, and indicators, to advance biodiversity finance.



**The study formulates
a work plan for
commercial banks to
support biodiversity
from four levels:
governance, strategy,
risk management, and
indicators, to advance
biodiversity finance.**

课题三 | Research 3

中国工商银行湖州分行投融资项目生物多样性风险管理研究

牵头单位:中国工商银行湖州分行

成员单位:湖州绿色金融与可持续发展研究院

成果介绍

在全球生态环境挑战加剧的背景下,全球央行和金融机构逐渐重视生物多样性相关风险的识别和管理,但由于缺乏风险评估方法和工具,多数金融机构尚未将其纳入内部风险管理体系。基于此,本研究聚焦金融机构投融资项目生物多样性相关风险管理,旨在通过卫星遥感技术等现代科技手段,绘制生物多样性重点区域图、筛查生物多样性敏感行业,构建一套科学系统的生物多样性风险评估和管理方法,为金融机构提供一个全信贷流程的生物多样性风险管理框架,帮助金融机构在项目层面管理和降低生物多样性风险。

Biodiversity Risk Management for Investment and Financing Projects of Industrial and Commercial Bank of China Huzhou Branch

■ Industrial and Commercial Bank of China Huzhou Branch

■ Huzhou Green Finance Institute (HZGF)

Research Summaries

Against the backdrop of intensifying global ecological challenges, central banks and financial institutions worldwide are increasingly focusing on the identification and management of biodiversity-related risks. However, due to the lack of risk assessment methods and tools, most financial institutions have not yet incorporated them into their internal risk management systems. Based on this, this study focuses on the management of biodiversity-related risks in financial





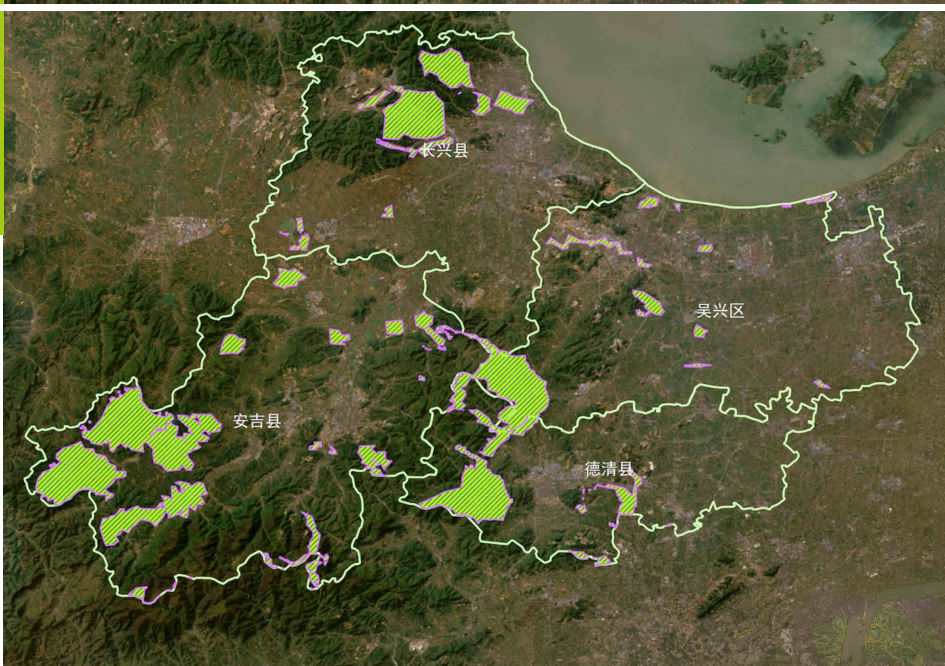
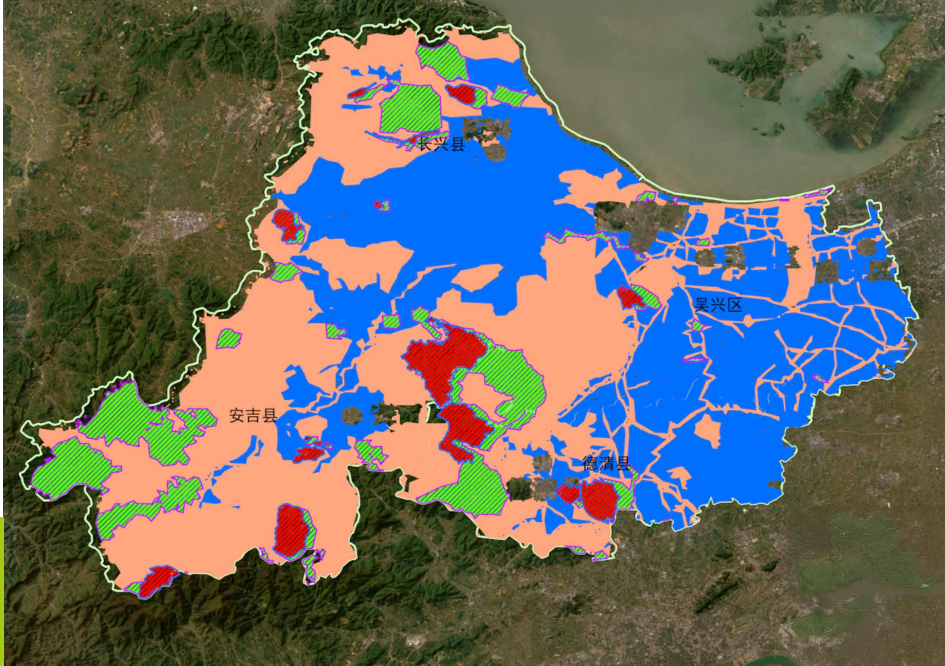
institutions' investment and financing projects. It aims to map key biodiversity areas and screen biodiversity-sensitive industries through modern scientific and technological tools such as satellite remote sensing technology, and to build a scientific and systematic biodiversity risk assessment and management method, providing financial institutions with a biodiversity risk management framework throughout the entire credit process and mitigating biodiversity risks at the project level.



湖州市生物多样性重点区域图
Map of Biodiversity Focus Areas in Huzhou City



湖州市生物多样性高度重要区域分布情况
Distribution of highly important areas for biodiversity in Huzhou City



课题四 | Research 4

企业生物多样性相关风险评估与管理研究—— 构建乳业企业与生物多样性相关风险量化与 财务影响的评估体系

牵头单位：北京绿色金融与可持续发展研究院

成员单位：绿维易新(上海)生态科技有限公司

成果介绍：

乳业行业是农业的重要组成部分，也是保障国家粮食安全的重要产业。乳业企业的业务活动不仅高度依赖生态系统服务，也会对生物多样性产生负面影响。基于此，本研究参考国内外相关政策、标准、风险评估方法，以及实践案例，结合中国乳业企业的实际情况和转型趋势，基于压力-状态-响应(PSR)等模型构建了生物多样性风险量化评估和财务影响评估框架，并基于自然相关财务信息披露工作组(TNFD)的LEAP方法论构建了风险评估流程，同时针对乳业企业对生物多样性的影响和依赖风险，构建了风险量化评估指标体系，从而帮助中国乳业企业量化评估生物多样性风险和财务影响，识别转型风险与机遇，也为金融机构引导资本流向生物多样性向好领域奠定基础。

Biodiversity-Related Risk Assessment and Management in enterprises: Constructing an Assessment System to Quantify Biodiversity-Related Risks and Financial Impacts of Dairy Enterprises

■ Institute of Finance and Sustainability (IFS)

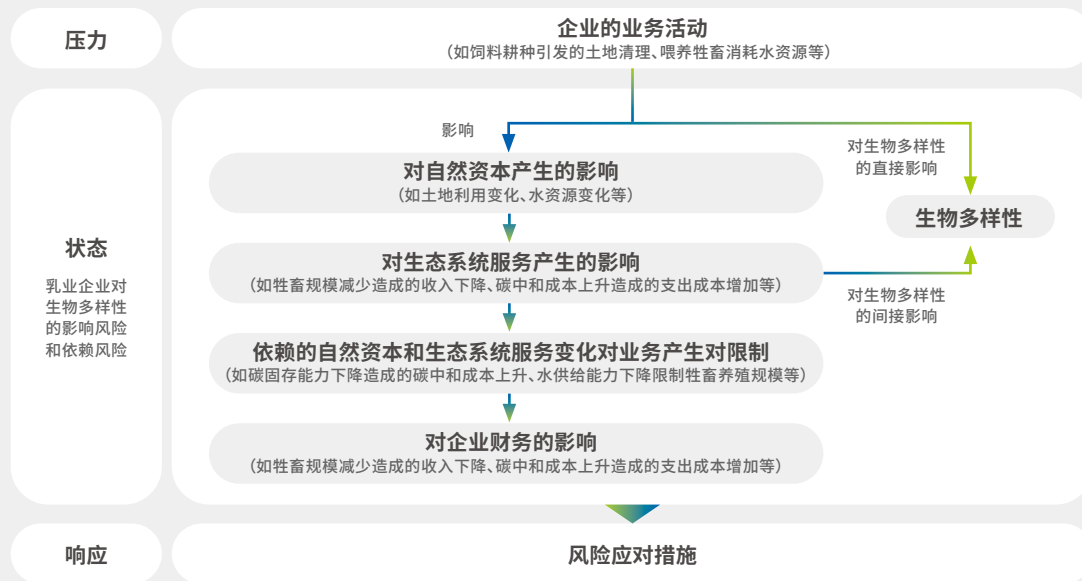
■ Greenverse (Shanghai) Eco- Technology Co., Ltd.

Research Summaries:

The dairy industry plays a crucial role in agriculture and national food security. However, it has both positive and negative impacts on the environment. This study aims to develop a framework for assessing the biodiversity risks and financial impacts of Chinese dairy enterprises. It takes into account relevant domestic and international policies, standards, risk assessment methods, and practical cases, using models such as Pressure-State-Response (PSR) and the LEAP methodology of the Taskforce on Nature-

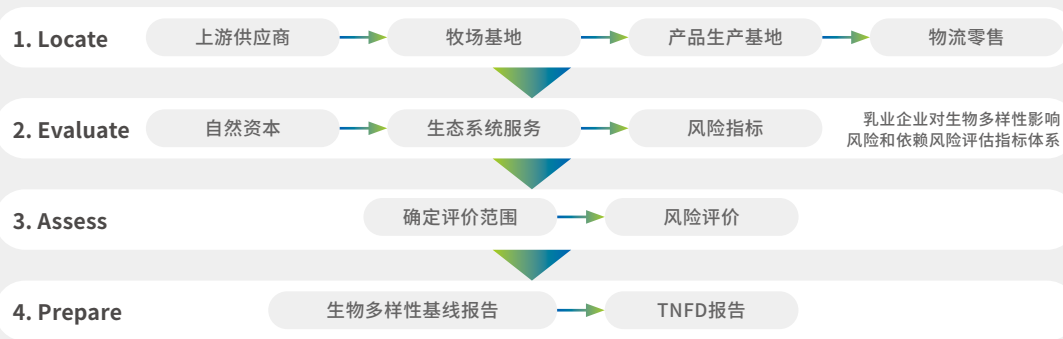


related Financial Disclosures (TNFD). The goal is to help dairy enterprises quantify their biodiversity risks and financial impacts, identify transition risks and opportunities, and guide capital flows to areas with positive biodiversity impacts.



乳业企业对生物多样性的影响风险和财务影响评估框架
A framework for assessing the risk and financial impacts of dairy business impacts on biodiversity

乳业企业对生物多样性影响风险和财务影响评估流程
Risk and Financial Impact Assessment Process for Dairy Business Impacts on Biodiversity



课题五 | Research 5

基于《绿色低碳转型产业指导目录》的生物多样性保护项目研究

牵头单位:中央国债登记结算有限责任公司

成员单位:中证鹏元绿融(深圳)科技有限公司、江苏银行

成果介绍

科学明确的生物多样性保护项目目录和规范完善的环境信息披露指标,对提升市场机构参与生物多样性保护的积极性,促进我国生态文明建设具有重要作用。本报告对国内外生物多样性保护项目及环境信息披露情况进行总结,结合《绿色低碳转型产业指导目录(2024年版)》,明确提出46个生物多样性保护项目,针对每一个具体生物多样性保护项目分别设置应选和宜选环境信息披露指标,进而提出关于促进生物多样性环境信息披露相关的政策建议。

Biodiversity conservation based on the *Guidance Catalogue for Green and Low-Carbon Transition Industry*

■ China Central Depository & Clearing Co., Ltd. (CCDC)

■ ZhongzhengPengyuan Lvrong (Shenzhen) Technology Co., Ltd, Bank of Jiangsu

Research Summaries

A clear and precise list of biodiversity projects and scientific environmental benefit information disclosure indicators play an important role in enhancing the enthusiasm of market members to participate in biodiversity conservation, thus promoting the construction of ecological civilization. This report summarizes the classification of biodiversity projects and disclosure of environmental benefits at home





and abroad, and selects 46 biodiversity projects based on the “Guidance Catalogue for Green and Low-Carbon Transition Industry”. For each project, mandatory and optional environmental benefit indicators are set. Policy recommendations are proposed to promote the disclosure of biodiversity environmental benefits information.



课题六 | Research 6

探索中国自然资本发展的现状、挑战与机遇

牵头单位:北京绿研公益发展中心

成员单位:北京绿色金融与可持续发展研究院

成果介绍

自然资本作为国际上较新出现的概念,其在决策中的主流化正加速向前推动,金融领域的创新实践也处于加速发展的态势。课题组从政策进展、核算体系、市场机制、金融支持、治理体系、创新实践等方面梳理了中国自然资本发展的现状和面临的挑战,并以英国和中国浙江省为例介绍了国际和国内的相关经验和实践,最后针对包括金融部门在内的相关政策部门提出建议,希望可以加深各利益相关方对自然资本的理解,为后续推动相关工作提供思路。

Exploring the Current Situation, Challenges and Opportunities of China's Natural Capital Development

■ Greenovation Hub (GHub)

■ Institute of Finance and Sustainability (IFS)

Research Summaries

As an emerging concept internationally, natural capital and its mainstreaming in policy and decision-making process are accelerating forward, as well as relevant innovative practices in the financial sector. The report summarizes the development and challenges of natural capital in China, in terms of policy progress, accounting system, market mechanism, financial support, governance structure and innovative practices. It further introduces relevant international and domestic experiences and practices with the examples of the

United Kingdom and Zhejiang Province, China. Finally, it puts forward suggestions for policy makers, including those in the financial sector, with the hope to deepen the understanding of natural capital among various stakeholders and provide ideas for the subsequent promotion of related work.



课题七 | Research 7

国家公园创新资金机制的国际案例研究

牵头单位：北京绿研公益发展中心、大自然保护协会

成员单位：中国绿色碳汇基金会、
国家公园国家创新联盟

成果介绍

本报告系统梳理了国际上成熟的国家公园多元化和创新性资金机制，并从两个维度分析相关案例经验。首先，多元参与的融资策略对国家公园的可持续发展至关重要，涵盖政府、私营部门、慈善机构和环保组织的合作。其次，创新的投融资模式利用绿色金融来调动资金，促进自然资本转化。报告还结合中国国家公园的现状与需求，提出鼓励社会资本支持国家公园建设的政策建议。

International Case Study on Innovative Funding Mechanisms for National Parks

■ Greenovation Hub (GHub), The Nature Conservancy (TNC)
■ China Green Carbon Foundation (CGCF),
National Park Innovation Alliance of China

Research Summaries

This report reviews established diversified and innovative funding mechanisms for national parks internationally and analyzes case studies from two perspectives. Firstly, diverse financing strategies involving government, private sector, charities, and conservation groups are crucial for sustainable development. Secondly, innovative investment models use green finance to mobilize funds and enhance natural capital. The report also provides





大提顿国家公园，
美国怀俄明州
Grand Teton
National Park,
Wyoming, USA

policy recommendations
for encouraging social
capital to support
the development of
national parks in China,
considering the current
state and needs of the
country's national parks.



The report provides policy
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and needs of the country's
national parks.



课题八 | Research 8

金融支持国家公园建设相关研究

牵头单位:四川省阿坝州金融学会

成员单位:北京绿色金融与可持续发展研究院

成果介绍

《金融支持国家公园建设相关研究》立足四川国家公园建设特点、问题和需求,通过对国家公园建设项目目录、金融支持政策、风险防控以及市场化生态补偿和GEP核算等关键问题的研究,提出金融参与国家公园建设的基本路径和相关建议,为推动四川国家公园建设和生物多样性保护提供宏观政策层面的金融支持方案。此外,项目通过分析国际创新投融资案例,总结创新投融资模式和经验,为拓宽四川国家公园多元化融资渠道提供参考和借鉴。

Financial Support for the Construction of National Parks

■ Aba Finance Society, Sichuan Province, China

■ Institute of Finance and Sustainability (IFS)

Research Summaries

The study provides detailed paths and recommendations for financial involvement, based on the characteristics, problems and needs of national park construction in Sichuan. It focuses on project catalogs, financial support policies, risk management, and key issues such as market-based ecological compensation and GEP accounting. The goal is to offer a comprehensive, macro-level financial support program that promotes the construction of national parks and the protection of biodiversity in Sichuan. The study delves into international innovative investment and financing cases,



thoroughly analyzing and summarizing successful models and experiences. These insights serve as valuable references for broadening and diversifying the financing channels available to Sichuan's national parks, ultimately enhancing their development and sustainability.



The goal is to offer a comprehensive, macro-level financial support program that promotes the construction of national parks and the protection of biodiversity in Sichuan.



课题九 | Research 9

金融支持国家公园建设研究

牵头单位:阿坝农村商业银行股份有限公司

成员单位:北京绿色金融与可持续发展研究院、
湖州绿色金融与可持续发展研究院

成果介绍

中国全面推进以国家公园为主体的自然保护地体系建设离不开金融支持,本研究通过对国家公园建设资金模式的研究,从不同角度提出当前金融支持国家公园面临问题,聚焦四川省阿坝州,结合当地自然资源禀赋以及产业发展现状,从增加正向支持和降低负面影响两个方面对金融支持国家公园建设举措展开论述,提炼多个金融创新案例,并提出对应建议措施,希望探索出在“大保护”格局下的高质量发展道路。

Financial institutions' support for National Parks

■ Aba Rural Commercial Bank Co., Ltd

■ Institute of Finance and Sustainability (IFS),
Huzhou Green Finance Institute (HZGF)

Research Summaries

The comprehensive advancement of a national park-centered nature reserve system in China relies on financial support. This study explores the funding models for national park development, and identifies current challenges in securing financial support for national parks from various perspectives. Focusing on Aba Prefecture in Sichuan Province, and taking into account the local natural resource endowments and industrial development status, the study discusses ways

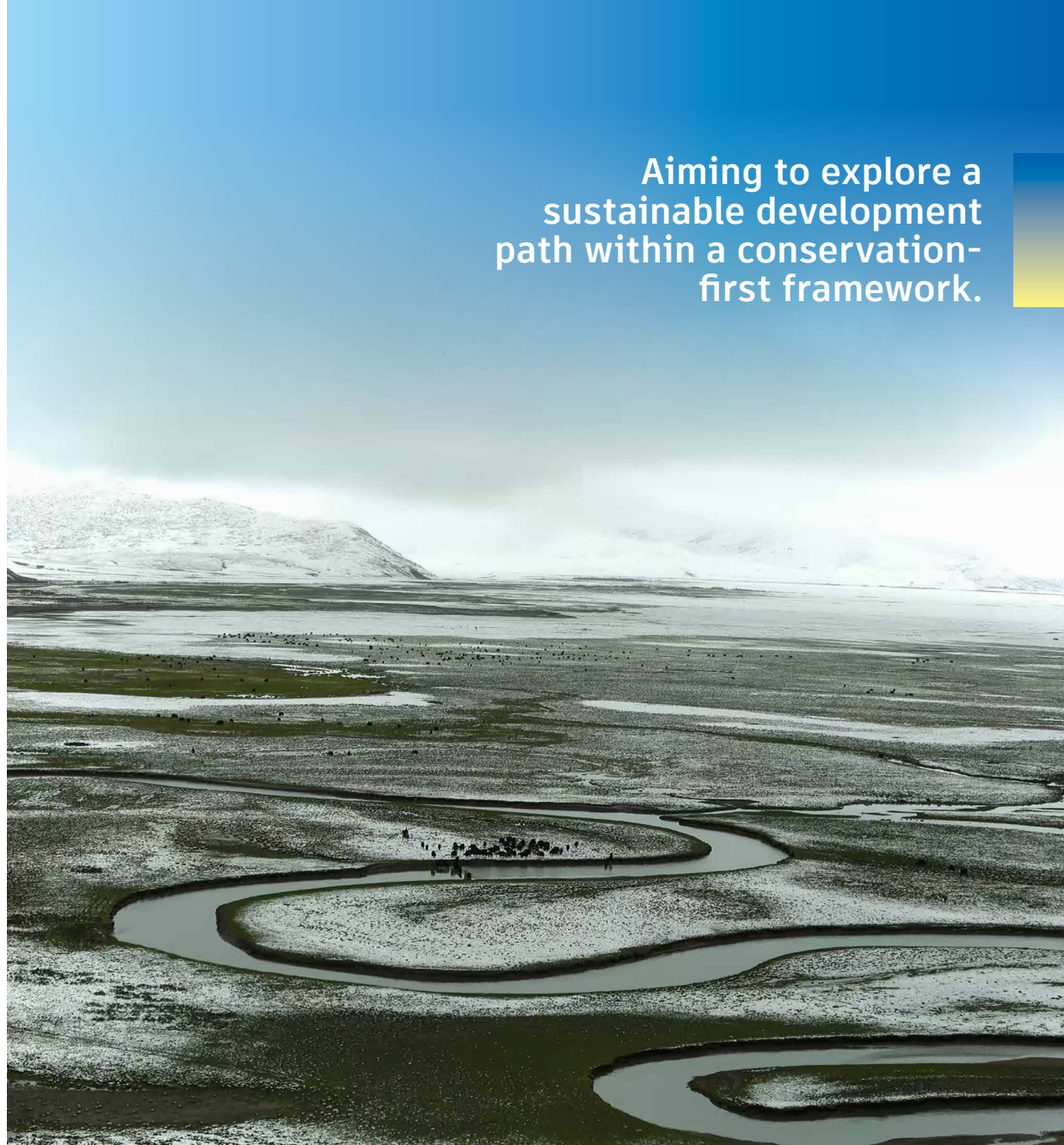




to finance national park construction from two angles: increasing positive support and reducing negative impacts. It extracts several innovative financial case studies and proposes corresponding recommendations, aiming to explore a sustainable development path within a conservation-first framework.



Aiming to explore a sustainable development path within a conservation-first framework.



课题十 | Research 10

银行业金融机构生物多样性绩效评价体系研究

牵头单位:江苏银行

成员单位:世界资源研究所

成果介绍

为有效发挥金融机构在生物多样性保护领域的作用,建立科学的生物多样性绩效评价体系显得尤为关键。本课题的核心目标是为我国银行业金融机构建立适合自身特点的生物多样性绩效评价体系。首先结合具体应用案例对比分析了国内外生物多样性绩效评价体系。在此基础上,为我国银行业构建生物多样性绩效评价体系提出建议,涵盖了治理体系构建、评价实施、投融资策略、风险管理和信息披露等关键环节,并探讨其与银行日常经营管理的有效结合。

Biodiversity Performance Evaluation System for Banking Sectors

■ Bank of Jiangsu

■ World Resources Institute

Research Summaries

This research aims to develop a framework for evaluating the biodiversity performance of the Chinese financial sector to provide guidance and promote actions that contribute to biodiversity conservation. The research starts by comparing domestic and international biodiversity evaluation frameworks, using practical examples for illustration. Based on this analysis, the research proposes recommendations for creating a comprehensive biodiversity performance evaluation framework, including governance, evaluation, investment strategies, risk management, and information disclosure.





The research
proposes
recommendations
for creating a
comprehensive
biodiversity
performance
evaluation
framework.

课题十一 | Research 11

企业生物多样性信息披露方法研究 ——以出海企业面临的地方人文、政策和价值 链环节压力分析为例

牵头单位：中央财经大学绿色金融国际研究院

成员单位：山水自然保护中心

成果介绍

课题组基于在企业 and 项目层面诸多生物多样性实践经验、披露框架和工具研究，识别出包括但不限于：企业在生物多样性与自身产业链面临的环节压力尚不明晰；基于披露指南下的企业管理行动、工具应用存在断层的困境；中国出海企业面临的生物多样性相关保护社会需求与国内的政策主导环境差异较大等问题。本课题拟从中国出海企业几大行业切入，围绕重点市场区域（东南亚、非洲等“一带一路”国家）的地方人文、政策、多双边国际组织等对生物多样性的诉求展开分析，旨在为中国企业在“走出去”时提供生物多样性从管理到披露的实践参考。

The Methodology of Corporate Biodiversity Information Disclosure: Taking the Analysis of Local Humanities, Policies, and Value Chain Pressures of Sea-going Enterprises as an example

■ International Institute of Green Finance (IIGF)

■ Shan Shui Conservation Center

Research Summaries

This project is a two-year study, and here is a brief summary of the first year's achievement. Based on research on biodiversity field experiences, disclosure practices and tools study, the research team found the following challenges: Companies do not see a clear link between their value chain pressures and biodiversity; Companies facing gaps in the application of biodiversity





in their corporate management actions and tools under the Disclosure Guidelines; Chinese overseas companies face a serious social understanding divide between the need for biodiversity-related conservation in overseas markets and China's policy-led approach. This project aims to analyze the biodiversity management needs of local society, policies, and multilateral and bilateral international organizations in key market areas (Southeast Asia, Africa and other Belt and Road countries) from several major industries of Chinese companies going global, in order to provide some practical reference for Chinese enterprises in biodiversity management and disclosure when they "go global".



课题十二 | Research 12

绿色金融支持开化国家公园城市建设规划

牵头单位:中国人民大学生态环境学院

成员单位:中国人民银行衢州市分行、野生生物保护学会、浙江省开化县人民政府

成果介绍

规划建议开化应通过绿色金融传统工具、国际生物多样性金融创新工具及绿色金融优惠政策等,进一步完善绿色金融基础设施和构建国家公园城市建设的绿色金融政策体系,打造绿色金融示范城市。具体行动上,一方面,规划中提出应探索生物多样性金融创新工具、建立保护钱江源国家公园的绿色基金以及帮助区域EOD项目融资的生态基金,推动混合金融落地;另一方面应开展绿色金融创新,推动优势绿色产业闭环发展,为开化国家公园城市建设提供阶段性金融支持,助力开化打造中国第一个国家公园城市。

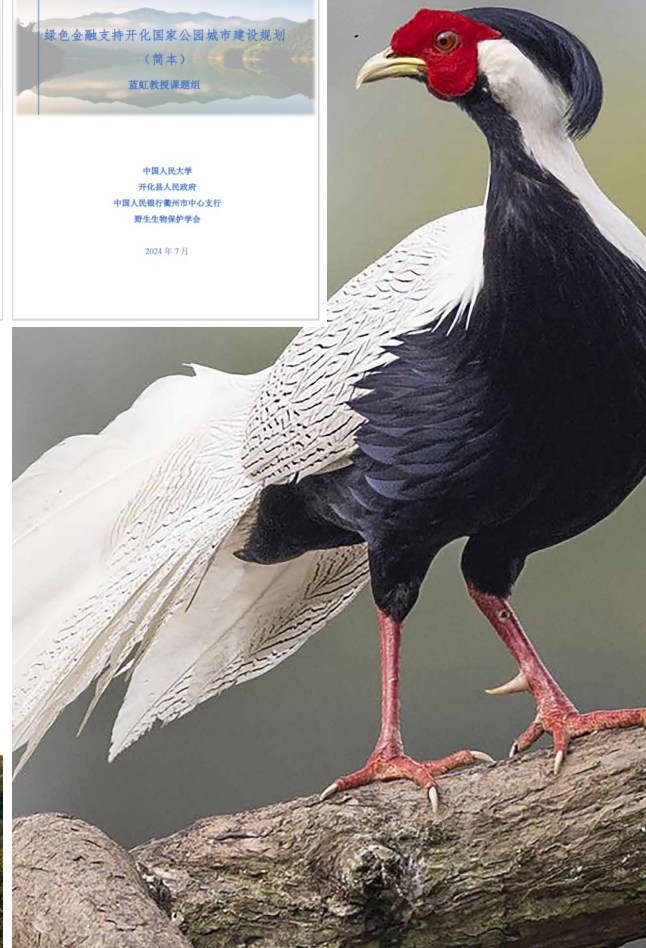
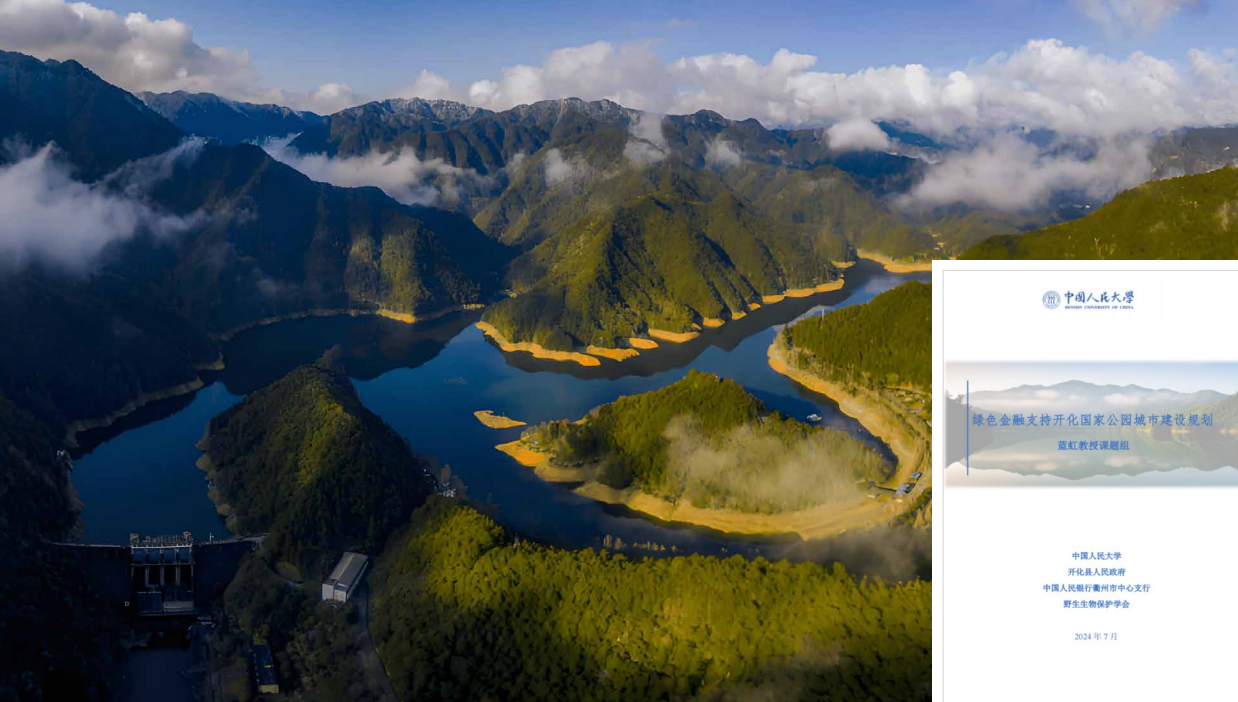
Green Finance Supports the Urban Construction Planning of Kaihua Country National Park

- School of Ecology & Environment, Renmin University of China
- Quzhou Branch of People's Bank of China, Wildlife Conservation Society (WCS), The People's Government of Kaihua County

Research Summaries

The plan recommends that Kaihua should enhance its green financial infrastructure and establish a policy system to support the development of a national park city. This will be achieved through traditional and innovative green finance tools to create a model city for green financial reform. Specific actions include exploring biodiversity financial innovation tools, establishing a





green fund for the Qianjiangyuan National Park, and setting up an eco-fund for regional environmental and ecological protection and restoration projects to promote blended finance initiatives. Additionally, green financial innovation will support the development of environmentally friendly industries, providing staged financial support for the construction of a national park city in Kaihua, thus helping Kaihua become China's first national park city.



课题十三 | Research 13

银行业生物多样性风险管理指南

牵头单位:中国人民大学生态环境学院

成员单位:中国人民银行衢州市分行、野生生物保护学会、浙江省开化县人民政府

成果介绍

本指南规范了银行机构在尽职调查中必须纳入生物多样性风险管理,并贯穿于信贷管理整个流程,包括贷前贷中和贷后管理,为银行机构生物多样性风险管理提供了标准和执行依据。本指南识别了可能存在生物多样性风险的高敏感行业和地区,并提供了各行业的风险审核清单及管理方法明细。其中,审核要点供银行机构审核拟贷款对象与行业相关的潜在风险;管理方法明细供银行机构审核融资对象的经营行为。

Biodiversity risk management Guidelines for the Banking Sector

- School of Ecology & Environment, Renmin University of China
- Quzhou Branch of People's Bank of China, Wildlife Conservation Society (WCS), The People's Government of Kaihua County

Research Summaries

This guidance recommends that biodiversity risk management of banks should be considered in the due diligence and carried out during the entire processes of credit management including loan origination, maintenance and delinquency management. It identifies those industries and regions with high biodiversity risks and provides assessment checklists of risks and details of management methods for each industry. The checklists help banks assess potential biodiversity risks related to specific industries and the details of management methods are used to examine the business conducts of lenders.



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银行业生物多样性风险管理指南
Guidelines on Biodiversity Risk Management for Banks

2024-08-08 发布

2024-08-08 实施

浙江省金融学会 发布



课题十四 | Research 14

银行业生物多样性风险评估系统

牵头单位:中国人民大学生态环境学院

成员单位:中国人民银行衢州市分行、野生生物保护学会、浙江省开化县人民政府

成果介绍

本系统为银行机构在信贷管理流程中纳入生物多样性风险管理提供在线智能化辅助解决方案。本评估系统基于人民大学生态环境学院牵头编制、联合人民银行衢州分行、开化县政府、野生生物保护学会编制的《银行业生物多样性风险管理指南》开发,通过大数据系统分析拟贷款客户的可行性研究报告以及要求提交的相关信息和资料,对拟贷款项目的潜在生物多样性风险进行智能化风险分级,根据审核要点快速定位项目潜在风险环节,并检查项目是否报告了所必须的管理措施,并生成相应的报告供银行进一步执行风险管理措施。本系统可为银行机构管理客户生物多样性风险提高管理效率,降低管理成本,也可降低银行机构应用《指南》的门槛和难度,并尽可能减少纯人工管理造成的潜在遗漏和差错,帮助《指南》更好地落地并服务于银行生物多样性风险管理。

Biodiversity Risk Assessment System for the Banking Sector

- School of Ecology & Environment, Renmin University of China
- Quzhou Branch of People's Bank of China, Wildlife Conservation Society (WCS), The People's Government of Kaihua County

Research Summaries

The Biodiversity Risk Assessment System for banks provides an online intelligent solution for banks' biodiversity risk management during credit management. It was developed based on Guidelines on Biodiversity Risk Management for Banks authored by School of Ecology and Environment Renmin University of China, jointly authored by the People's Bank of China Quzhou Branch, the People's Government of Kaihua County and Wildlife Conservation Society, which intelligently provides biodiversity risk ranking for projects to be financing, by analyzing feasibility study reports and



required materials and documents through big data system. It can quickly troubleshoot sections with potential biodiversity risks on the basis of the guidelines, confirm whether the projects to be financing have announced necessary management measures, and generate biodiversity risks reports for banks to conduct further risk

management. It can promote efficiency for banks to manage biodiversity risks from their clients, reduce management costs, lower the barriers for banks to execute the guidelines, and prevent omissions and errors from manual processes, which help the guidelines better apply for banks' biodiversity management.



课题十五 | Research 15

欧盟生物多样性金融监管、同业经验及前沿策略建议

牵头单位:中国银行巴黎分行

成员单位:创新研发基地(新加坡)

成果介绍

近年来,欧盟在绿色及可持续金融领域推出了许多前瞻性举措,在生物多样性保护领域,欧盟的监管实践也为全球监管机构提供了颇有价值得顶层设计参考,在实践成果层面,欧盟银行业也为全球金融机构在探索应对生物多样性保护领域提供了优秀范式和有益借鉴,本课题不仅对欧盟相关金融监管政策和同业经验进行了深入的研究,并在此基础上,在战略与商业模式、治理与风险偏好、风险管理、产品与披露层面提出了系统性提升金融机构生物多样性治理的策略与建议。

Financial regulation, peer experience and cutting-edge strategy suggestions for biodiversity in the EU

■ Bank of China Paris Branch

■ Innovation and R&D Base (Singapore)

Research Summaries

In recent years, the European Union has launched forward-looking initiatives in green and sustainable finance. In biodiversity conservation, the EU's regulatory practices offer valuable top-level design references for global regulators, while the EU banking sector provides exemplary models and insights for financial institutions worldwide. This study conducts a detailed analysis of EU financial





regulatory policies and industry experiences in biodiversity. Based on these insights, it proposes systematic strategies and recommendations to enhance biodiversity governance in financial institutions, focusing on strategy and business models, governance and risk appetite, risk management, product and disclosure.



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课题十六 | Research 16

助力黄河流域生态保护和高质量发展： 国际流域湿地保护修复融资机制及案例研究

牵头单位：保尔森基金会

成果介绍

为加强黄河流域湿地保护修复的资金保障，助力黄河流域高质量发展，本研究系统梳理了国际上广泛应用于河流、水质、流域湿地保护和修复的各类融资机制，包括基于政府财政的湿地保护修复资金机制、赋能生态保护或避免生态损害的政府政策、支持生态系统保护修复的市场化融资机制、企业或个人资助湿地保护修复的慈善捐款和营利性投资等。研究还选取了与黄河流域在生态、生物和水文方面具有相似特征的两个流域的国际案例，总结经验得失，并提出了在充分考虑生态需水的基础上完善水权交易，加强绿色基础设施建设，推广包括林业碳汇、湿地缓解银行、绿色债券及信贷、按绩效付款合同机制等在内的市场化融资机制的政策建议。

Assisting Ecological Conservation and High-Quality Development in the Yellow River Basin: Financing Mechanisms and Case Studies of Wetland Conservation and Restoration in International Basins

Paulson Institute

Research Summaries

This study aims to enhance financial support for the protection and restoration of wetlands in the Yellow River Basin and promote its high-quality development. It compiles various international financing mechanisms used for wetland and watershed conservation, such as government-funded mechanisms, policies for ecological protection, market-based tools, and charitable donations.





The study also examines financing mechanisms relevant to the Yellow River Basin, highlighting international cases from river basins with similar ecological and hydrological features. Based on lessons learned, the study proposes policy recommendations including improving water rights trading while considering ecological water needs, developing green infrastructure, and advancing market-based financing tools like forestry carbon credits, wetland mitigation banks, green bonds, and pay-for-performance contracts.





北京绿色金融与可持续发展研究院
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