

FINTECH EMPOWERS CARBON NEUTRALITY

金融科技助力碳中和

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Company Profile

Ant Group is the parent company of Alipay and the world's leading fintech open platform. Ant Group aims to create the infrastructure and platform to support the digital transformation of the service industry. We strive to enable all consumers and small businesses to have equal access to financial and other services that are *inclusive, green* and *sustainable*.

蚂蚁集团

蚂蚁集团是移动支付平台支付宝的母公司，也是全球领先的金融科技开放平台，致力于以科技推动包括金融服务业在内的全球现代服务业的数字化升级，携手合作伙伴为消费者和小微企业提供**普惠、绿色、可持续**的服务，为世界带来微小而美好的改变。

How Does Digital Economy contributes to Carbon Neutrality ?

数字经济如何助力碳中和

**Broader
Participation**
更广泛的参与

**More
Incentives**
更充分的激励

**Credible
Mechanism**
更可信的机制

Digital Technology Contributes to Carbon Neutrality

Facilitates broader participation
in low-carbon actions

数字技术助力碳中和

让更广泛的主体参与低碳行动

Ant Forest: Green and low carbon lifestyle platform for everyone to participate in

蚂蚁森林：人人参与的绿色低碳生活平台

Green Life 绿色生活



Green Public Welfare 绿色公益



Green Knowledge 绿色知识科普



From China to the world Bring changes to the earth

从中国走向世界，给地球带来改变

Users

550+ Million

5.5.亿+用户



Trees Planted

223+ Million

种植2.23亿+棵真树



Gcash Forest Users

1+ Million

GCash森林用户100万+



Data as of April 2021

数据截至2021年4月

Not only promote green, but also facilitate sustainable development such as poverty alleviation

不仅推进绿色，更助力脱贫等可持续发展

100

Bottles
Sold in 1 Second

1秒卖出100瓶

5000

Dollars
8 Times of Annual Revenue

3万元人民币
年收入的8倍

Sea-buckthorn juice
from Qingshuihe County
in Inner Mongolia, China





Digital Technology Contributes to Carbon Neutrality

Incentivize more efficient
green consumption and operations

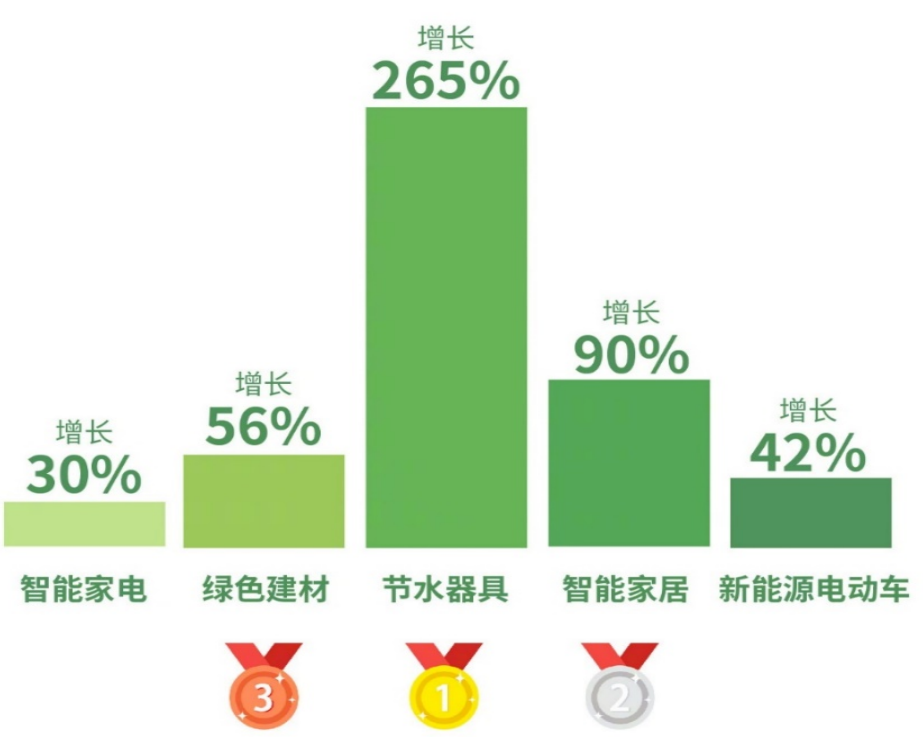
数字技术助力碳中和

更高效地激励绿色消费和绿色经营

Huabei: Interest-free installments and higher credit lines encourage green consumption

花呗“分期免息/减息+提额”，激励用户更多绿色消费

“过去一年，
使用花呗分期
在天猫购买**绿色智能产品**
呈现了显著的**增长趋势**。”



6

Million+
Increased Green
Credit Lines

600万人+
用户绿色提额

160+

Green
Brands

160+个
绿色品牌商

2000+

Green
Goods

2000+种
绿色商品

Data as of Sept. 2020
数据截至2020年9月

MY BANK: Interest rate discounts on SME loans to encourage green operations

网商银行提供贷款利率折扣，激励小微企业更多绿色经营行动

Continuous Incentive Mechanism

持续激励机制

More Green Operation Actions



Higher Green Ratings



Lower Interest Rates

2.5
Million
Applied for rating
250万
小微商户申请绿色评级

1.2
Million
Received 3 or more stars
120万
获得三星及以上评级

65000 +
Received green loan
discounts
6.5万+
小微已使用绿色贷款利率优惠

Data as of the end of 2020

数据截至2020年底



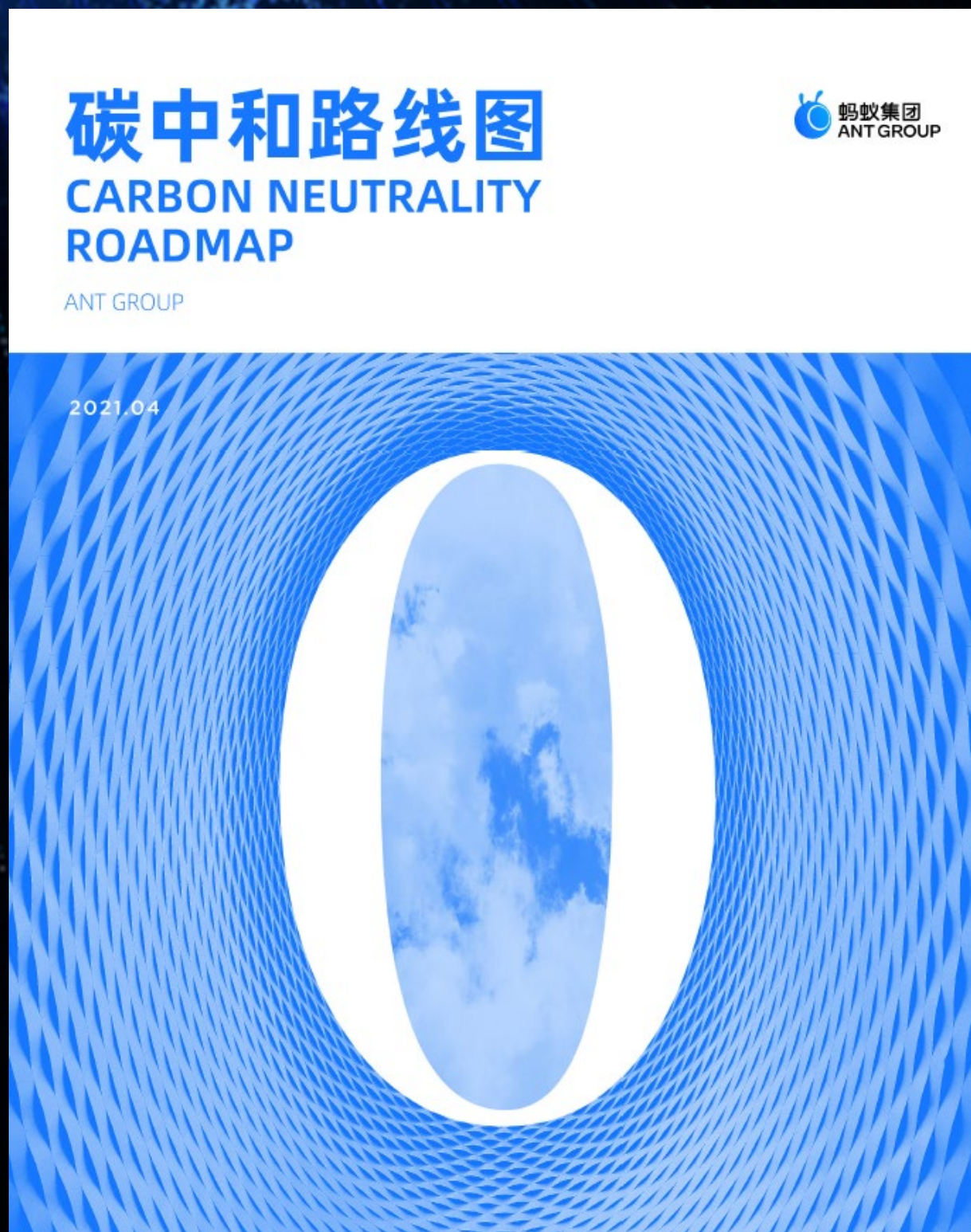
Digital Technology Contributes to Carbon Neutrality

Make carbon information flow more transparent
and credible

数字技术助力碳中和

让碳信息流更加真实可信

ANT GROUP'S COMMITMENT TO CARBON NEUTRALITY



March 12th , Ant Group pledges that:

- achieve carbon neutrality in operations (scope 1 and 2) starting 2021,
- realize net-zero emissions (scopes 1, 2 and 3) by 2030,
- report on our progress toward reaching carbon neutrality on a regular basis.

2021 年3 月12 日，蚂蚁集团郑重承诺：

- 2021 年起，实现运营排放的碳中和(范围一、二)；
- 2030 年实现净零排放（范围一、二、三）；
- 定期披露碳中和进展。

Based on Blockchain: establish a greenhouse gas emissions tracking and monitoring mechanism

- Apply blockchain to trace the carbon neutrality process.
- Move all of emissions and emissions reduction data onto the blockchain
- Further improve our information disclosure mechanism

Records are Traceable and Tamper-proof

- 把区块链技术应用在碳中和的过程
- 将所有碳排放及碳减排数据上链
- 进一步完善信息披露制度，定期披露碳中和成果

实现不可篡改，追溯查证



Explore More for Resilience

探索增强气候韧性的金融科技



Internet Public Welfare

互联网公益



Public Climate Disaster Prevention Education

公众气候防灾教育



Internet climate insurance

互联网气候保险

**For everyone to enjoy inclusive
green and sustainable financial services**

Open Collaboration
Together *Now*

