

# Green finance - *shaped by regulation, accelerated by technology*

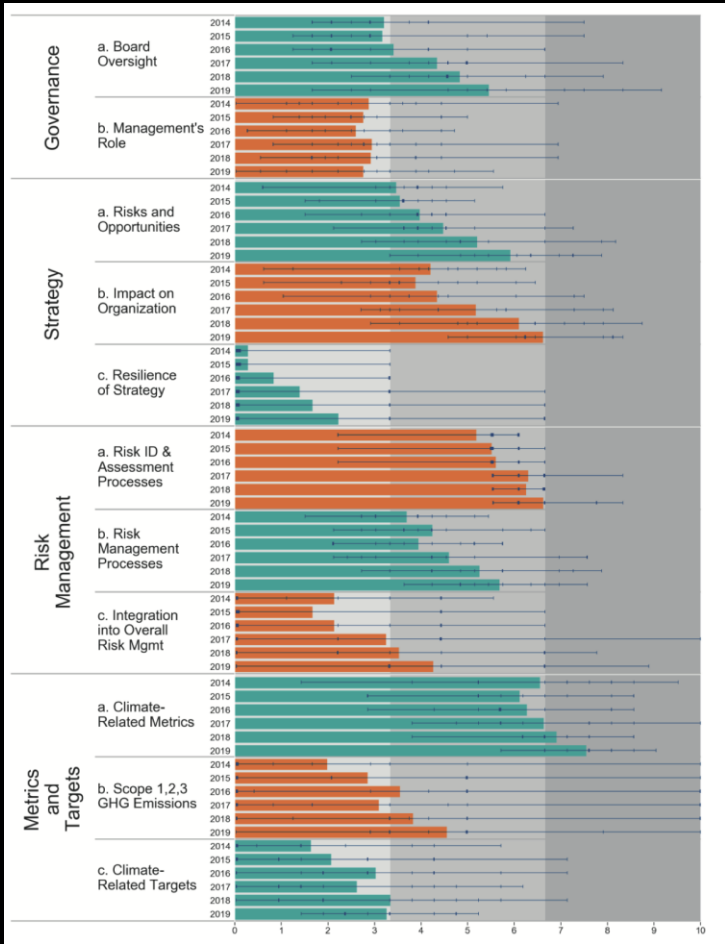
# 3 Trends

Voluntary to **mandatory disclosure** of climate risks

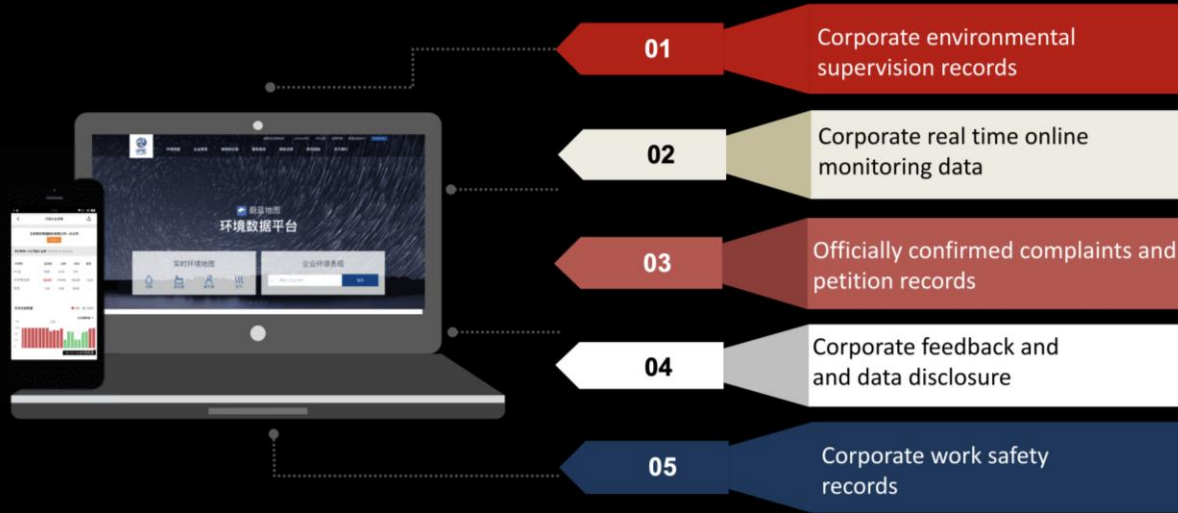
From climate only to climate + **biodiversity**

From pure play instruments to **transition finance**

# From voluntary to mandatory climate risk disclosure



Tracking around **5,000** sources  
of **6 million** companies; more than **2 million** emission data a day



监控的企业

1.北京科勒有限公司 已关注

所在地: 北京 / 北京 环境信用: C

反馈/批露: 无 信用评分: -8.5

最新监管记录: 2018 记录总数: 4

2.北京首钢生物质能源科技有限公司 已关注

所在地: 北京 / 北京 环境信用: D

反馈/批露: 无 信用评分: -191.6

最新监管记录: 2017 记录总数: 7

3. Công ty TNHH công nghiệp Nam Thái 已关注

所在地: 越南 / 兴安省 环境信用: B

反馈/批露: 无 信用评分: -0.2

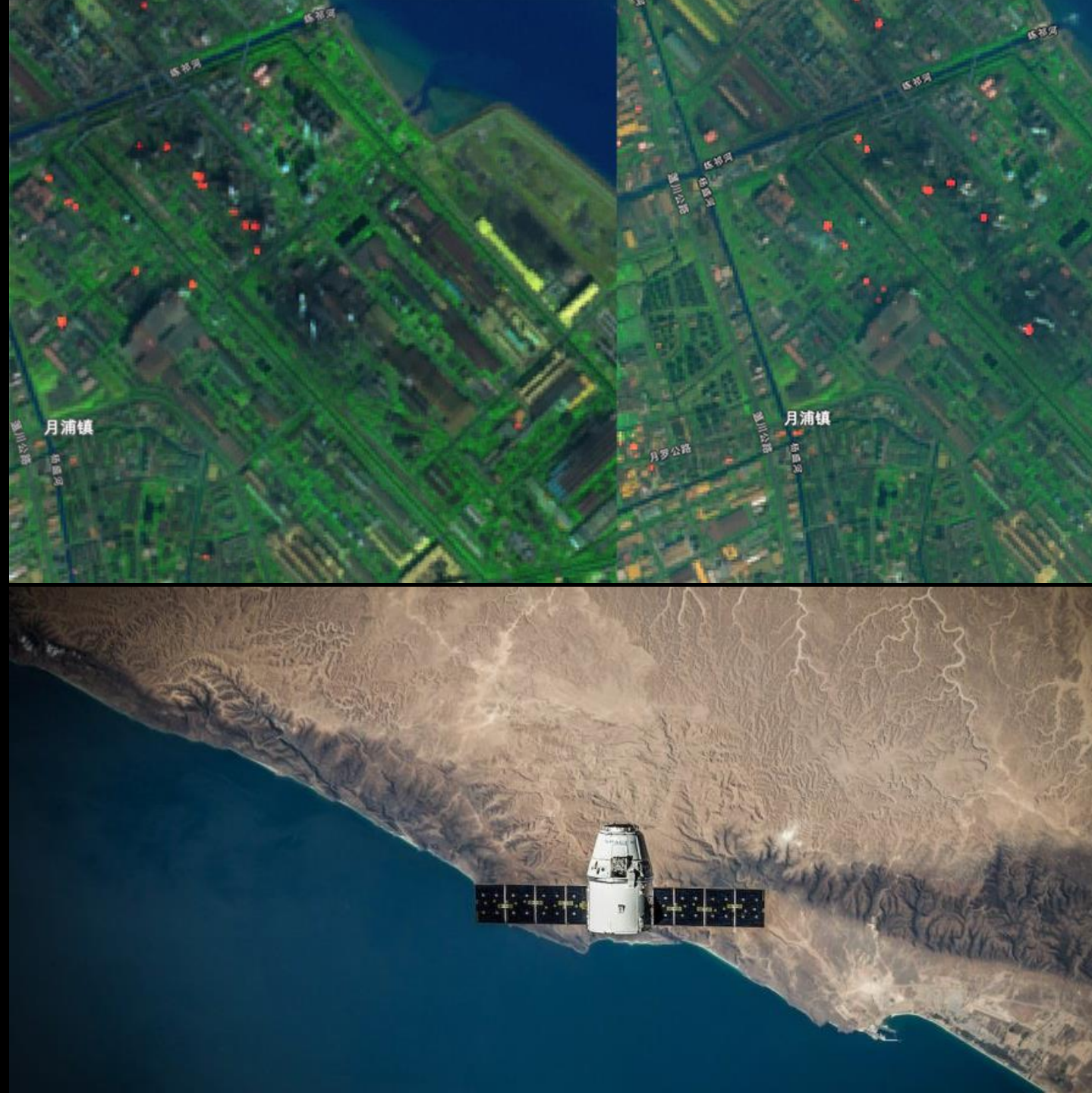
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## Five green finance pilot zones

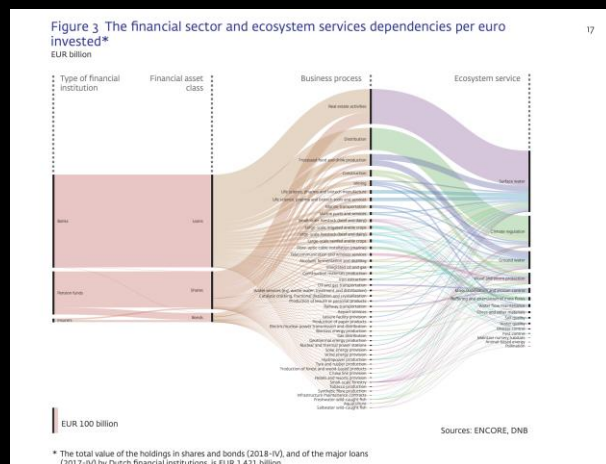
### Digital Green Credit Management System of Huzhou Bank

- cloud platform that uses fintech to identify, evaluate, and classify green projects
- AI and machine learning automatically identify whether a financial transaction meets national or local “green” standards
- Provide “smart green labels”

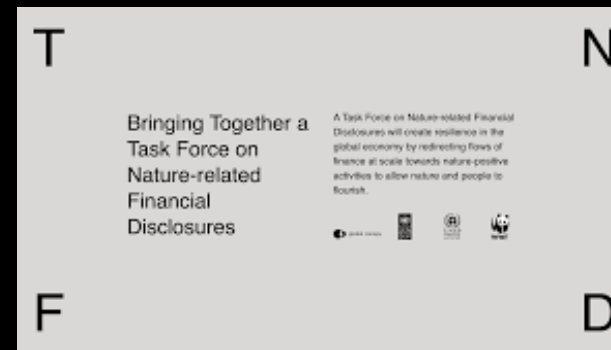
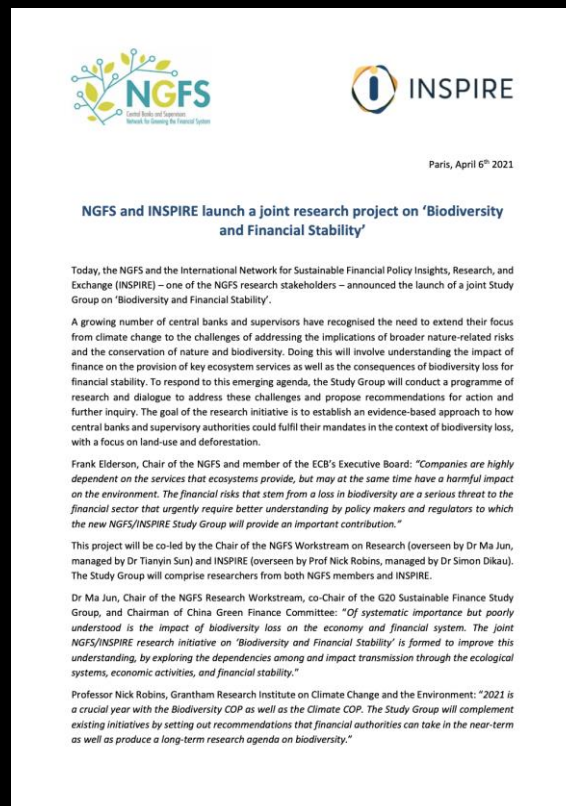


# From climate only to climate + biodiversity

## Research: Transmission pathways of biodiversity loss to financial stability



## TNFD Disclosure Framework



Regulation



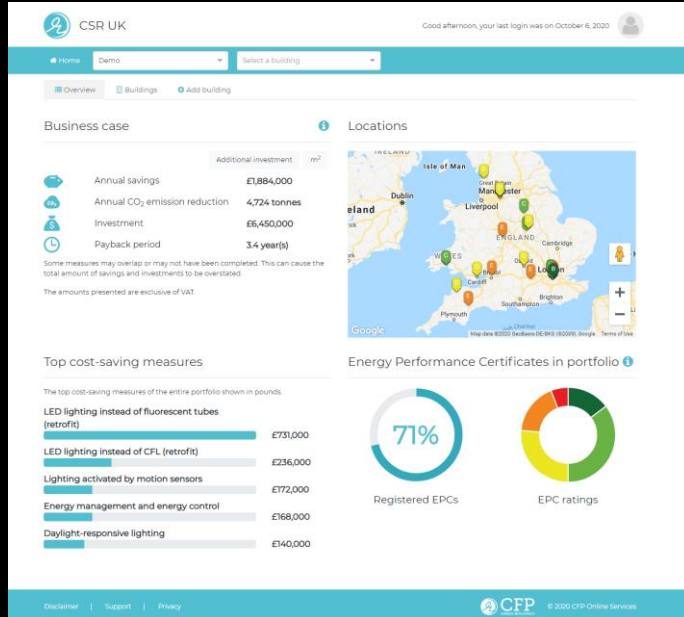
# Measure, disclose and reallocate towards nature positive

	Current practices				Future needs
<b>Measurement tool</b>	Various ESG scores	BFFI – Biodiversity Footprint Financial Institutions	STAR & IBAT	Global Biodiversity Score	A special at risk metric
<b>Metric and level</b>	Policy and/or controversy flags	PDF Total balance sheet, portfolio, index, company site	Risk of extinction at site level – contribution to reduced extinction risk	MSA Portfolio , company & Index	Aggregate scores based on & geolocated risks and impacts
<b>Asset categories</b>	Corporate loans Listed equity Private equity	Corporate loans Listed equity Private equity Corporate bonds Sovereign bonds Mortgages Impact funds Green bonds Project finance Commodity trade	Project finance	Corporate loans Listed equity Private equity Corporate bonds Mortgages Commodity trade	Corporate loans Listed equity Private equity Corporate bonds Sovereign bonds Mortgages Impact funds Green bonds Project finance Commodity trade
<b>Data layer</b>	Web trawling Social media, NGO reports and environment fines	Exiobase or ecoinvent	Redlist, geolocation and scientific literature on pressure – impact links	Globio and Exiobase	Geolocation of assets indexed to ownership All biodiversity pressures
<b>Technology</b>	NLP map sentiment data	Conversion software transform input data into impacts	Software link input data on to the Redlist and 6,000 species maps	Conversion software transform input data into impacts	NLP, AI, intelligent chips, sensors, cloud, satellites

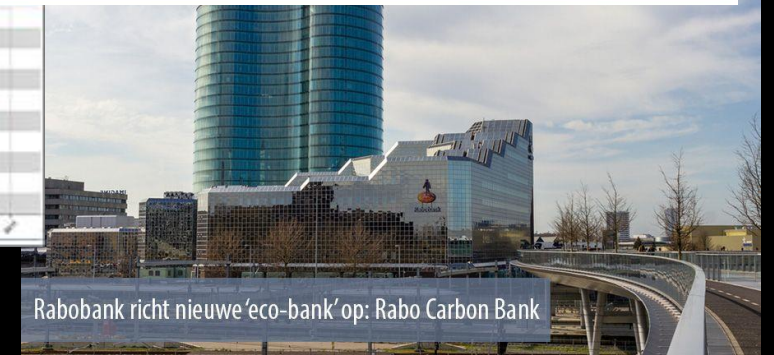
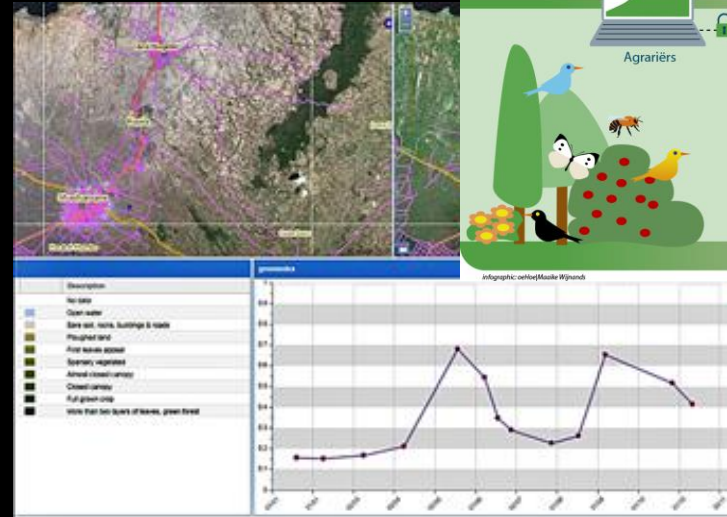
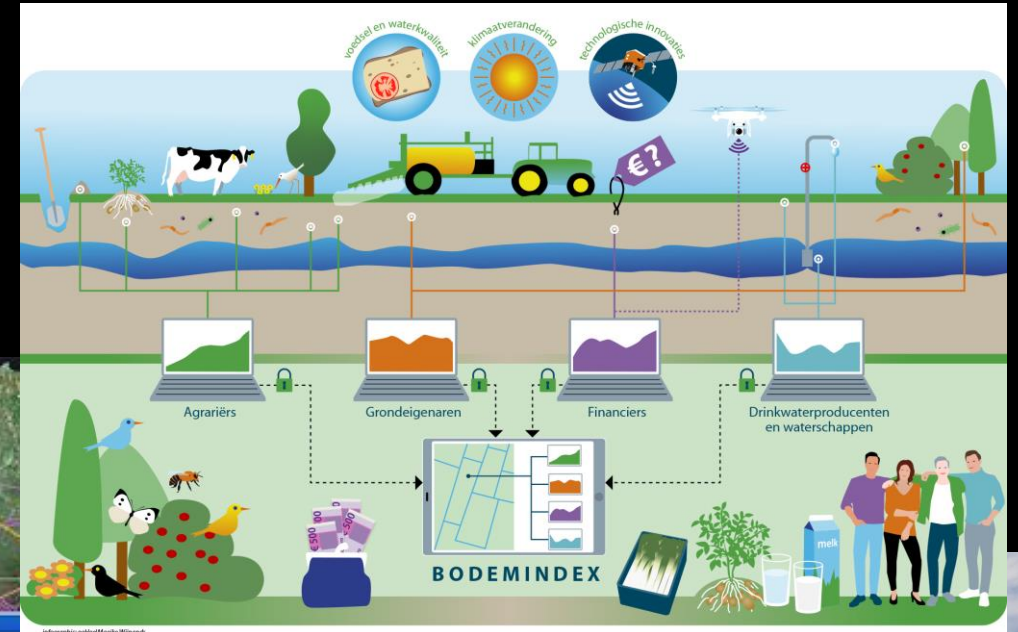


# Transition instruments

## Decarbonisation of real-estate



## Greening agriculture





# Thank you!



Green  
Digital Finance  
Alliance

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