

# Green Finance in Huzhou's Low-Carbon Transition

Financial Affairs Office, Huzhou Municipal Government

Dingwei Huang

# Contents

- ◆ About Huzhou

01

Green Finance Cases in Huzhou

- ◆ Main Practices of Green Finance in Huzhou

02

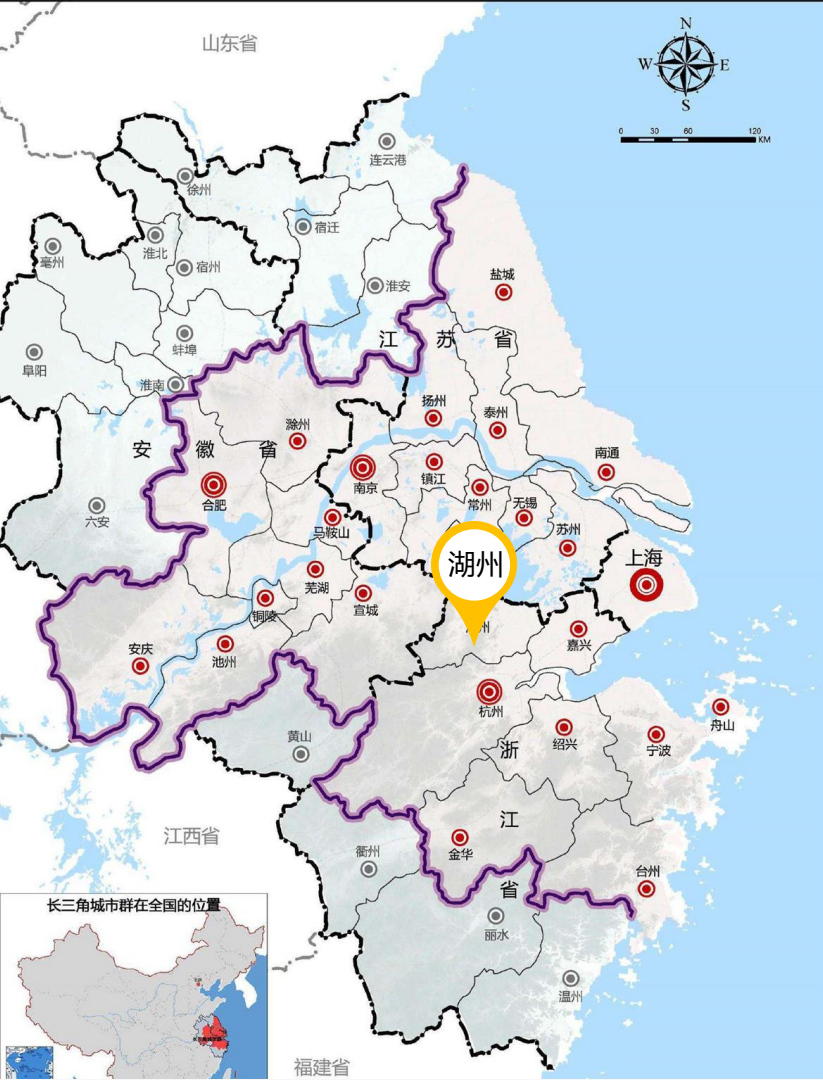
03

# 01

**PART ONE**

**About Huzhou**





Huzhou is located in the central area of China's Yangtze River Delta.

It takes only 21 minutes from Huzhou to Hangzhou by high-speed train, and less than 100km to Shanghai to the east, and 2 hours to Nanjing to the north.

norfu



Huzhou is the birthplace of the development theory *Lucid waters and lush mountains are invaluable assets*.

---

Huzhou is the first prefecture-level demonstration zone for ecological civilization in China, and the birthplace of the target to build *'A Beautiful China'*.



Huzhou is one of pilot zones for green finance reform and innovations.

---

China is the only country in the world that has set up pilot zones for green finance reform and innovations.

# 02

## PART TWO Green Finance Cases in Huzhou





# Green Finance case (Energy) --Photovoltaic (pv) loans




  
Governments

  
Banks

  
Individuals

  
Enterprises

  
Rooftops lend for  
power generation

  
Dual channels to sell  
electricity



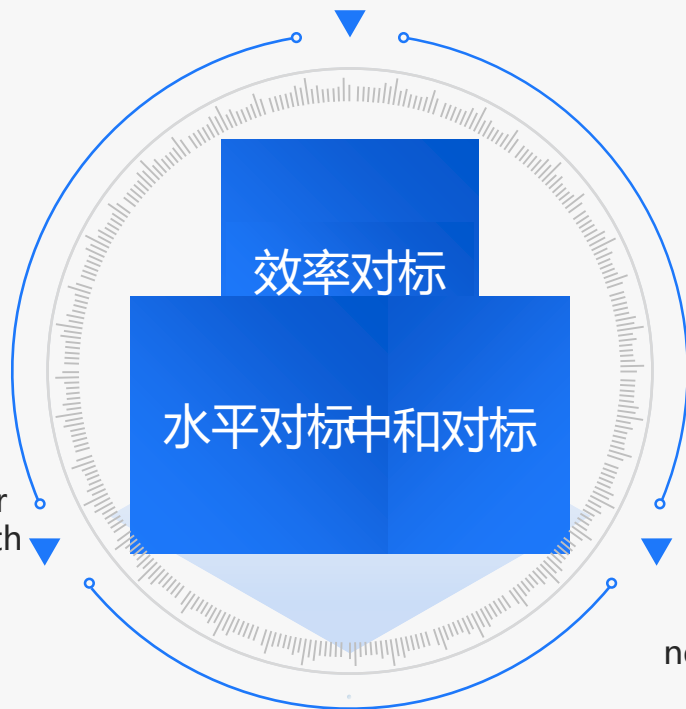
# Green Finance Case (Industry) --Carbon Emission Evaluation

Carbon dioxide emissions per unit value added

Carbon Intensity

Benchmarking evaluation of carbon emission efficiency

To compare the carbon emissions per unit added value for the enterprise with the average carbon emissions of the industry in the same period



Benchmarking evaluation of carbon emission level

Three-level rating (low carbon, medium carbon and high carbon) on the carbon emission per unit added value of the enterprise, according to provincial standards

Carbon neutralization benchmarking evaluation

The carbon neutralization rate is obtained by comparing the carbon neutralization amount in the enterprise cycle with the total carbon emission required by the enterprise in the same period.

## Green Finance case (Building) --South Taihu CBD development and construction

China's first carbon neutral bond for green buildings

- ▶ National three-star standard for green building
- ▶ LEED Platinum certification
- ▶ The annual carbon dioxide reduction can be 2,800 tons



### Demonstration area of green building development

The two-star green building standard is set as a prerequisite for urban planning to ensure the full coverage of high-star green buildings in the region

## Green Finance Case (Transportation) -- "Zero Carbon Auto Insurance"

Set the insurance pricing mechanism targeting emissions reduction and couple the premium with individual voluntary emission reduction actions, resulting in an average 10% - 15% decrease of personal car mileage;

Collaborating with local industrial park, using the premium is used to invest in new PV plants in the park, to offset the remaining carbon emissions by insured vehicles, forming a closed-loop "near-zero



### Main achievements:

1. Carbon emission reduction, air quality improvement
2. Promote high-quality development of the insurance industry
3. Explore new ways to use insurance funds

# 03

## PART THREE

### Main Practices of Green Finance in Huzhou



# ESG评价“湖州模型”和“数字化系统”

## Huzhou ESG evaluation model and digital system



ESG评价“湖州模型”  
ESG evaluation "Huzhou Model"



ESG评价“数字化系统”  
ESG evaluation "Digital Systems"

# Fintech investment and financing platform - Green Lending Platform



## 绿贷通

贷动绿色发展



- Bank order grabbing mechanism

- "139" limited time service

- On-site service mechanism

湖州·绿贷通 绿色金融服务平台

全国中小企业 融资服务平台

湖州站 HUZHOU

首页 公告新闻 司法保障 重大项目 政策兑现 平台介绍

登录

# 贷动绿色发展

申请贷款 信贷超市 担保集市 银税互动

37212 26796 2786.5

已注册企业数 (家) 已授信企业数 (家) 已帮助中小微企业实现融资 (亿元)

# Carbon neutral bank

---

Carbon neutral  
operation of  
Banks

---

Carbon neutral  
investment and  
financing

---

Model example  
for the society  
towards carbon  
neutral

# Environmental information disclosure framework



**1. Annual Overview**



**3. Policies and regulations related to the environment governance of financial institutions**



**5. The environmental impact of financial institutions' business activities**



**7. Green finance innovation and research achievements**



**9. Other environment-related information**

**2. Environment governance structure related to financial institution environment**

**4. Analysis and management of environmental risks and opportunities of financial institutions**

**6. The environmental impact of investment and financing activities of financial institutions**

**8. Green Project Information**



# Green Credit statistics



Green Finance information  
Management system

The main functions are as follows :

1. Green credit data T+1 was registered and collected one by one
2. Precise calculation of energy conservation and emission reduction
3. Automatic evaluation of green credit performance

# Green Bank Rating

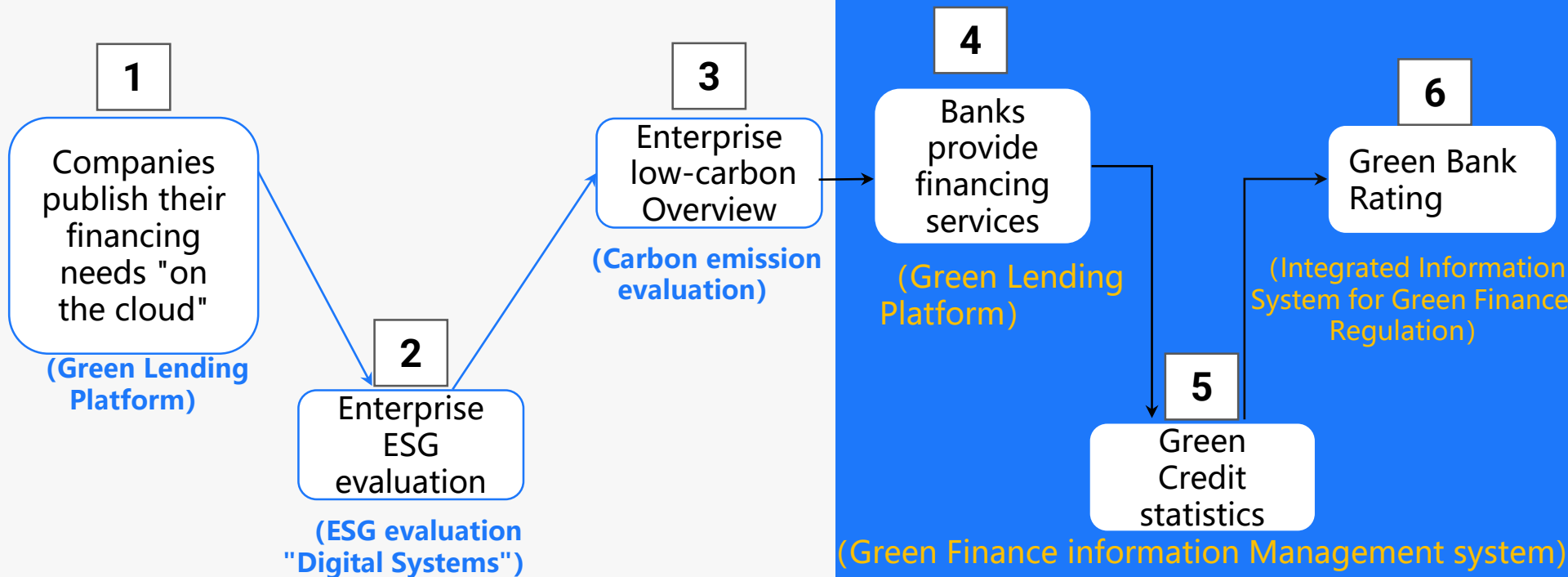


Integrated Information System  
for Green Finance Regulation

The main functions :

The system integrates indicators monitoring, green rating and other functions to monitor and rate banking institutions quarterly and annually as four levels of A, B, C and D to comprehensively show the progress of green transformation, implementation and risk of green credit and green operation of banking institutions.

# Huzhou green finance operation mode



THANK YOU

