

Green Operation Policy

Sept, 2020

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As a world-leading technology-powered integrated financial services group, Ping An has incorporated environmental and ecological protection into corporate development plans since our inception and has practiced green philosophy through both business development and operational enhancements. This policy provides for the Group's green operations. For details about the Group's low-carbon operations, please refer to the *Responsible Investment Policy*, *Sustainable Insurance Policy* and *Low Carbon Business and Operation Policy* of Ping An Group.

As an integrated financial institution, Ping An's business does not have a significant impact on the ecological environment and natural resources. In our operations and service practices, Ping An strictly abides by relevant laws and regulations and actively advocates green operations to reduce the direct impact on the environment.

© Green Operations Commitment

- **Green Building in Workplace:** Give priority to workplaces with LEED/WELL certifications or green design of energy conservation and emission reduction, and adopt green building materials standard. The concept of green building has been fully integrated into the construction and operation of all projects to realize environmental protection, energy conservation and emission reduction in whole lifecycle.
- **Office:** Adopt low-carbon measures in daily office activities to directly achieve carbon emissions goals.
- **Carbon Neutrality:** Encourage employees to participate in environmental protection activities, promoting the use of renewable energy and new energy in architectural design and renewal projects.
- **Education:** Encourage all employees and partners to contribute in reducing carbon emission and advocating low carbon ideas.
- **Target Management and Data Disclosure:** Set environmental targets on a regular basis and publish internal and external monitoring results (annual goals and operation on green business will be disclosed in the Group's annual report).

© Green Operations Measures

Green Building in Workplace:

1. Ping An adheres to the concept of green building and gives priority to workplaces with LEED/WELL certifications or green design of energy conservation and emission reduction on the premise of meeting rental demand. At the same time, Ping An has formulated green building materials standard to add green design, green building materials, etc., to the construction standard.

2. Measures of Ping An in practicing green building are as follow:

(a) Improve energy efficiency by rationalizing the layout and adopting thermal insulation materials to maintain the office temperature, and reducing the use of air conditioners; reduce energy consumption by applying intelligent power supply systems, inductive lighting, energy-saving lamps, solar water heating systems and making full use of natural lighting; reduce water consumption by recycling rainwater and applying water-saving devices. Additionally, we equipped the building with charging parking spaces for electric vehicles.

(b) Improve indoor air quality in the construction process through reasonable materials selection, ventilation, filtration, humidity control, maintenance and operation, pollution prevention and construction processes management. We make efforts to eliminate 95% of PM2.5 by installing customized air filtration system.

(c) Reduce energy and resources consumption in operation process through intelligent operation; for example, reduce the use of plastics and papers by applying information systems such as intelligent access control, online visitors management, intelligent parking, etc.

Office:

Each member of the Group formulates relevant regulations for office environmental management based on its own circumstances. Meanwhile, guide and supervise employees to take active actions in low-carbon travel, energy conservation and emission reduction and garbage recycling sorting. Also promote the use of smart office apps such as Smart Finance, Smart Administration, Smart HR (Happy Ping An, HR-X), etc.

Ping An strictly control the use of plastic bottled water, and advocates employees to use their own cups to reduce the generation of discarded plastic bottles. At the same time, Ping An strictly control the use of printing paper in all workplace, promote cloud-printing and advocate double-sided black-and-white printing and the use of recycled paper. In addition, we encourage employees to use computers reasonably and set energy-saving mode, and advocate extending the replacement cycle of computers.

Carbon Neutrality:

1. Actively organize environmental voluntary activities, such as Earth Day theme events, desertification reduction, public walks for charity and tree planting activities to increase employee participation.
2. Ping An's office buildings encourage the use of renewable energy and energy, management consumption. Major office buildings will achieve green operations goals by applying construction techniques that comply with green building certification.

Education:

1. Ping An provides scientific training to employees and disseminates information promoting low-carbon concepts and lifestyles.
2. Raise employees' awareness of environmental protection by regularly arranging activities in the theme of low-carbon, environmental protection and energy conservation.
3. Monitor the per capita water and electricity consumption of member companies, and reward the member companies with outstanding performance.

Target Management and Data Disclosure:

1. **Internal:** Environmental data is also required when collecting the Group's financial data for disclosure. Ping An regularly sets, monitors and updates low carbon management related targets and KPIs, based on business and environmental status. These include emission density, carbon potential and quantitative annual targets, compatible with certification.
2. **External:** We have an independent third-party ESG assurance and participate in the evaluation of independent third-party ESG rating agencies annually.
3. Ping An developed the following goals for reducing carbon emissions:
 - (a) Carbon emission intensity: Taking 2018 as the base year, we will reduce carbon emission intensity by 5%, 10% and 20% by 2020, 2025 and 2030 respectively.
 - (b) Paper use intensity: Taking 2016 as the base year, we will reduce paper use intensity by 60% and 80% over the next five and ten years respectively.
 - (c) Carbon emissions reduction potential (through electronic operations): Taking 2016 as the base year, we will increase carbon emissions reduction by 80% over the next five years, and ultimately routinize electronic operations.
 - (d) Green building: Ping An pledges that all new buildings of Ping An Group will reach China's Green Building Label (2-star) or equivalent LEED certification. Ping An will renovate buildings of headquarters and obtain green building certificates by 2020.

Ping An scrutinizes this policy in due course or at least once a year.