

2019 INVESTOR DEZY

September 23-24, 2019 Hangzhou, China

Ant Financial - A Global Leading TechFin Company

Eric JING, Chairman and CEO of Ant Financial









Our Business - Three Growth Pillars

Digital Payment & Digital Finance

Globalization

Technology Service





Fast Growing Global User Base

~900 million In China

Alipay AAU1

~1.2 billion Globally

Alipay & Local Wallets AAU²

1 Annual active users of Alipay in China, as of June 30, 2019

2 Global AAU include annual active users of Alipay in China, and overseas annual active payment users served by Ant Financial and its strategic local wallet partners during the twelve months ended June 30, 2019





Global Leader in Digital Finance

Serving Both Consumers and SMBs











of Consumers¹

740 million 28 million

of SMBs¹





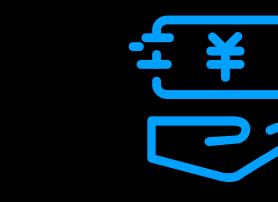
Product Innovation Fuels Strong Consumer Adoption







Wealth Management

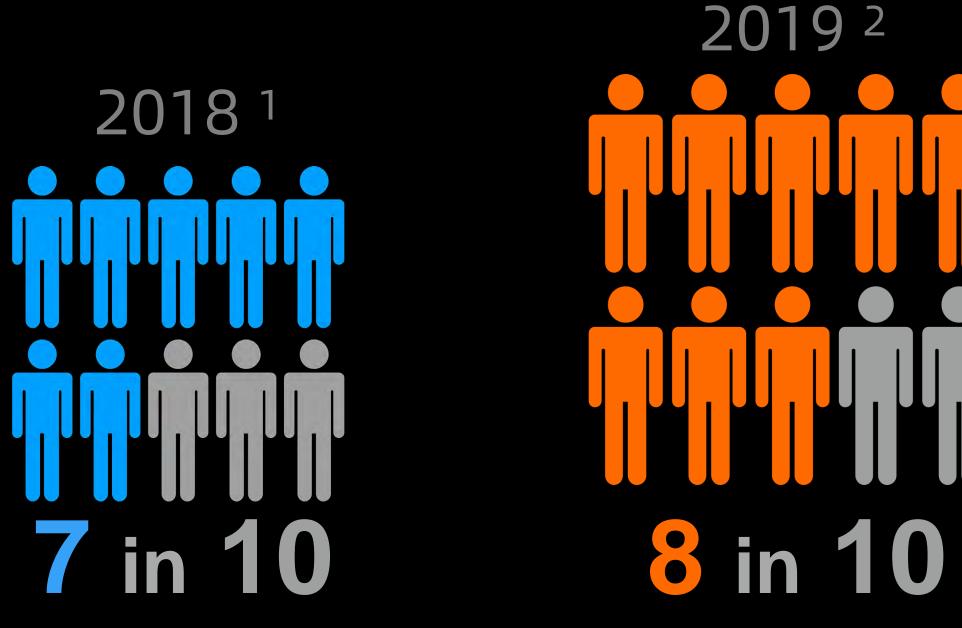


Micro Financing



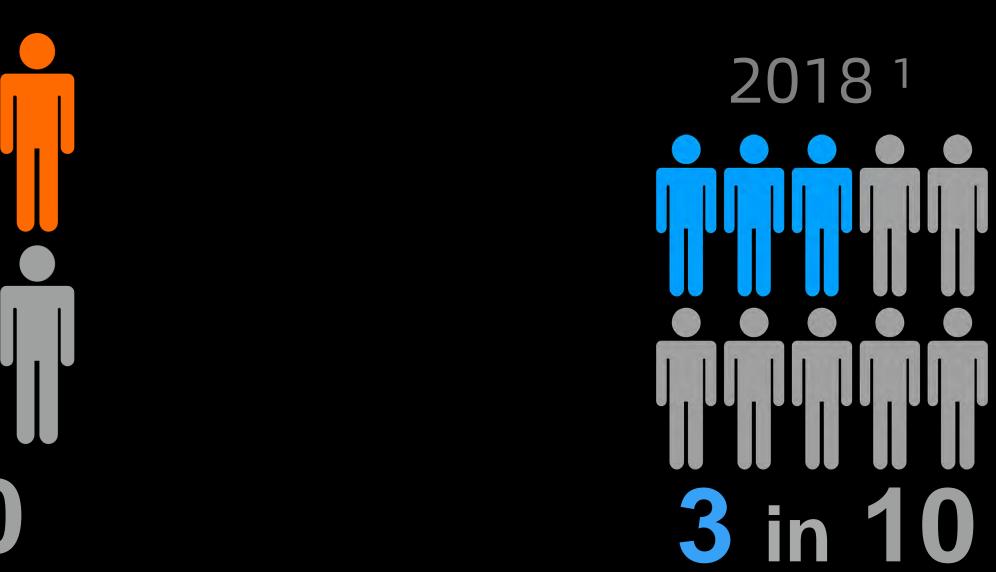
Insurance

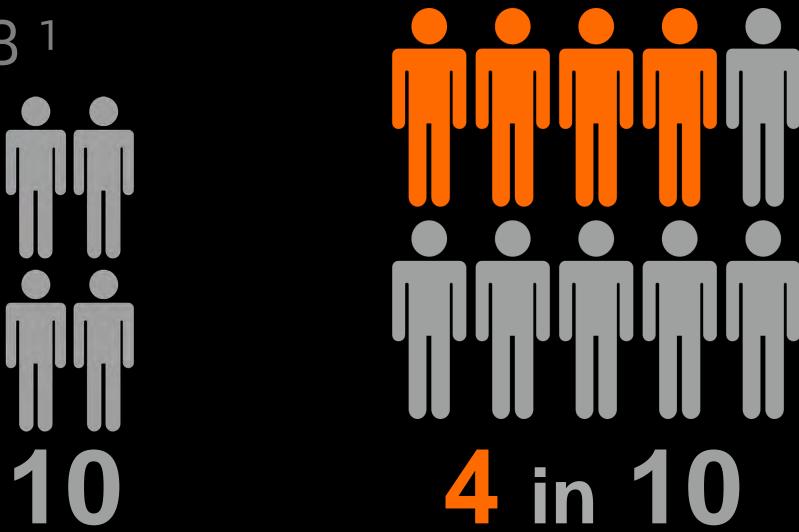
Credit Service



using

3+ categories of services





2019²

using

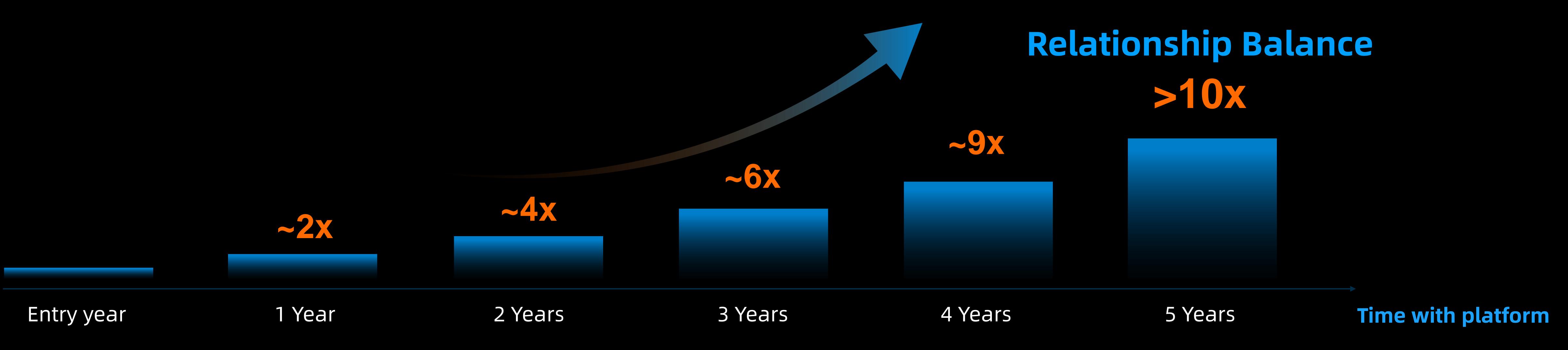
all 5 categories of services

1 Figures presented at Investor Day 2018 2 Services penetration out of transacting users, figures as of June 30, 2019





Increasing User Relationship Balance Driven by Trust

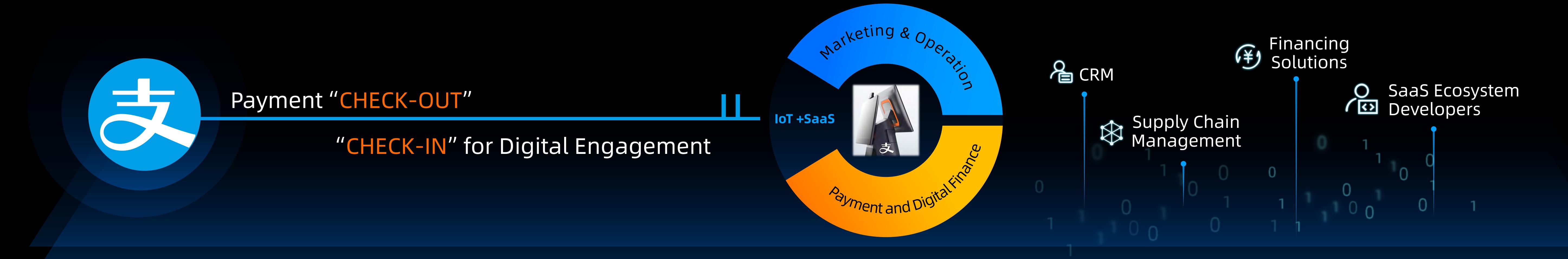


Notes:
1 Relationship balance is defined as the sum of the average balance of Yu'E Bao, Huabei, Jiebei, and annualized insurance premium during January to June 2019





Opportunities in Merchant Services Unlocked by Our Technology



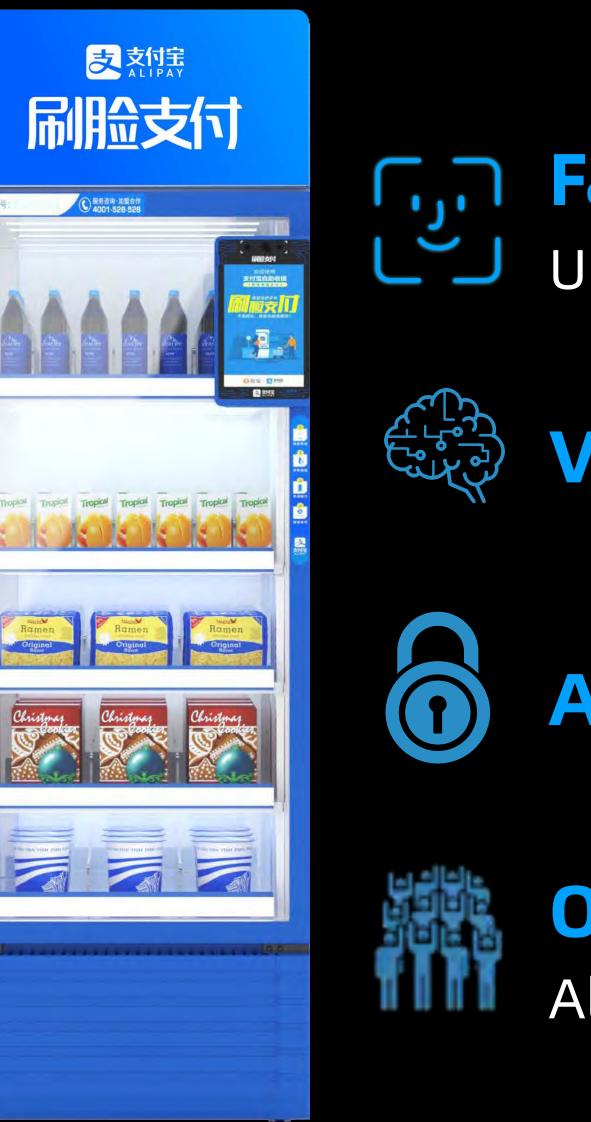




Traditional Vending Machine



Case Study: Re-defining Smart Vending Industry

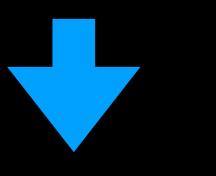




Visual Computing

Auto-Debit + Credit Pay

Omni - channel Access Alipay Mini-Program + Offline



















Data-driven





Unit Economics & Point of Sales







Globalization

Technology Service





Globalization of Ant Financial

Enable

Consumers to Buy

Globally

Enable

Merchants to Sell

Globally

Enable

Users to Transfer

Globally



Globalization: A Differentiated Digital Global Platform



Techfin Open Platform Enabler





Globalization: One-stop Access to the World - Initial Progress

Consumers



支京付宝" in Mainland China

can now enjoy



Offline payment in 56 markets



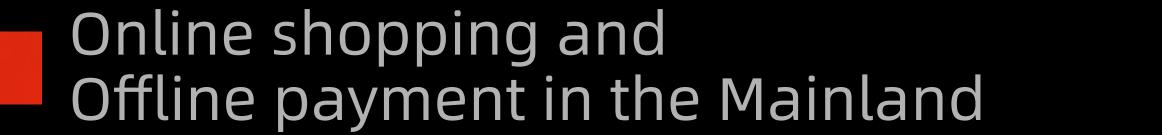
Online shopping around the world

Consumers

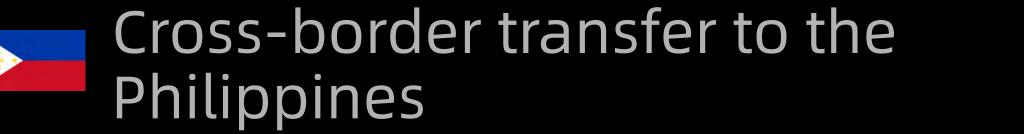


Alipayhk[™] in Hong Kong, China

can now enjoy









Offline Merchants



in Japan

can now accept









Online Merchants



can now accept





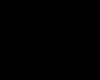
















Globalization Strategy: Fully Aligned with Alibaba Digital Economy





Inclusive Cross-border e-Trade





Travel Case Study: Significant Value-Add to Consumers & Merchants Far Beyond Payment











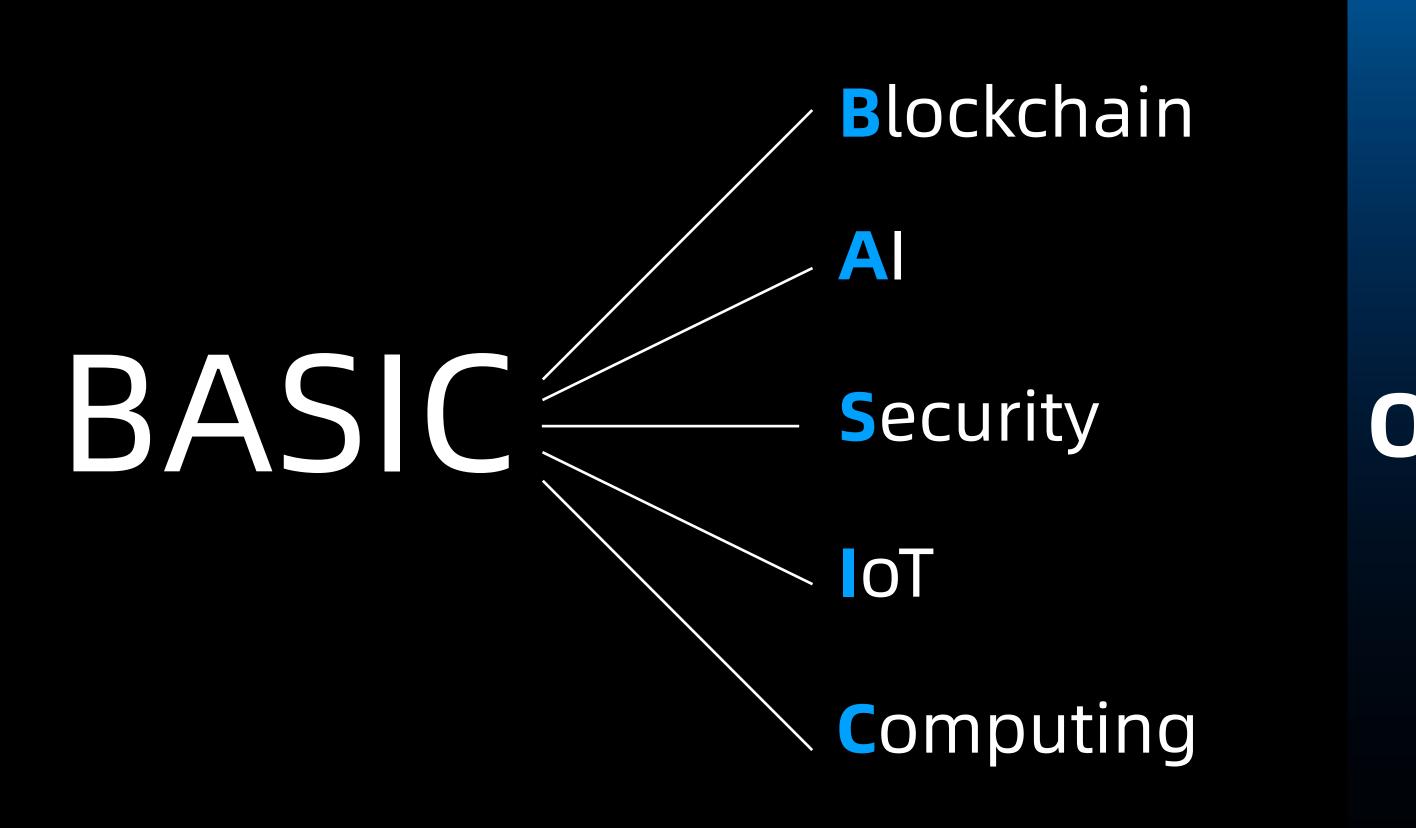








Technology: Proprietary & Proven Technology for All



Empowering Our Businesses

Opening Up Our Technology

AlphaRisk OceanBase \$ 50FASTACK

CreditTECH

AMTECH

5 secs to generate marketing reports

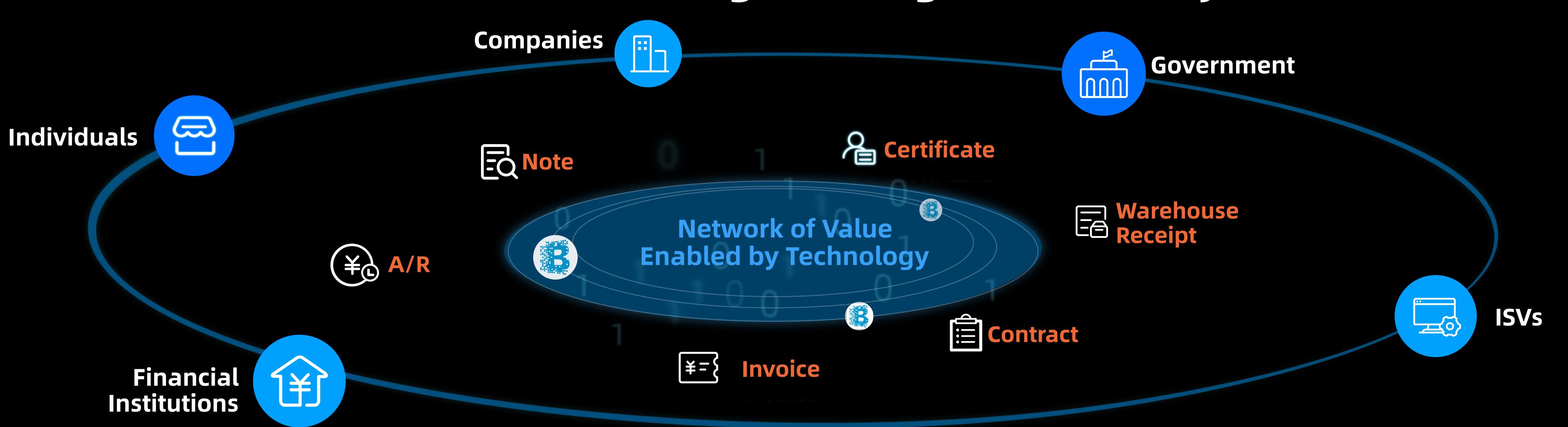
secs to identify key issues

Developing New Business





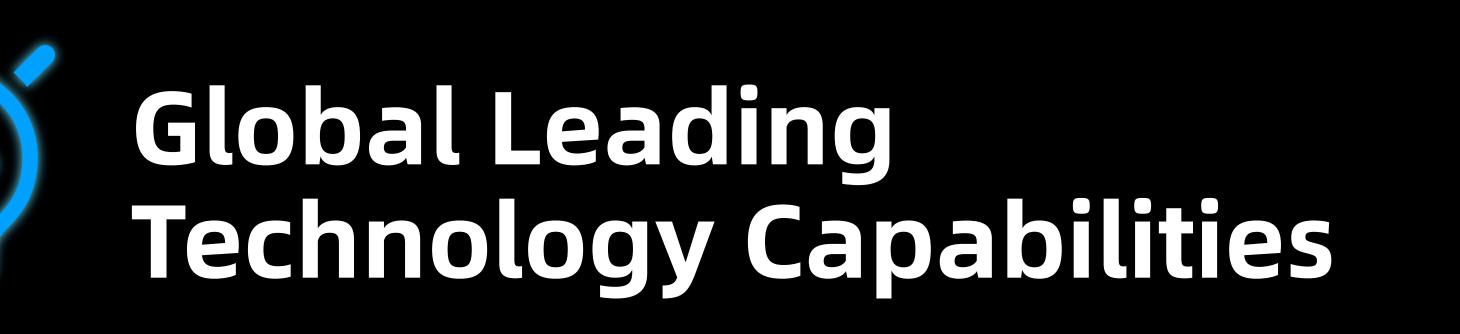
Blockchain: Ledger of Digital Economy



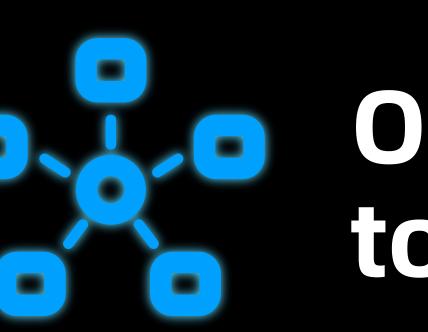




Ant Blockchain Differentiation







Open Ecosystem to All





Global Leading Blockchain Platform

Blockchain Patent

Globally for Three Consecutive Years¹

Differentiated Capabilities









Leader in Commercial Application

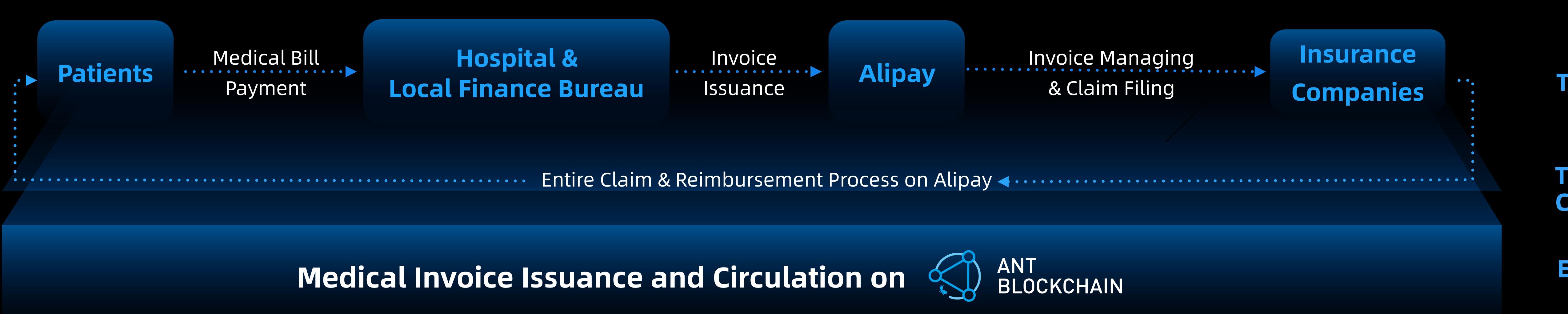
>40 million Daily Upload Items²

1 Clarivate Analytics, IPRdaily 2 Figure as of September 20, 2019





Case Study: Medical Invoices



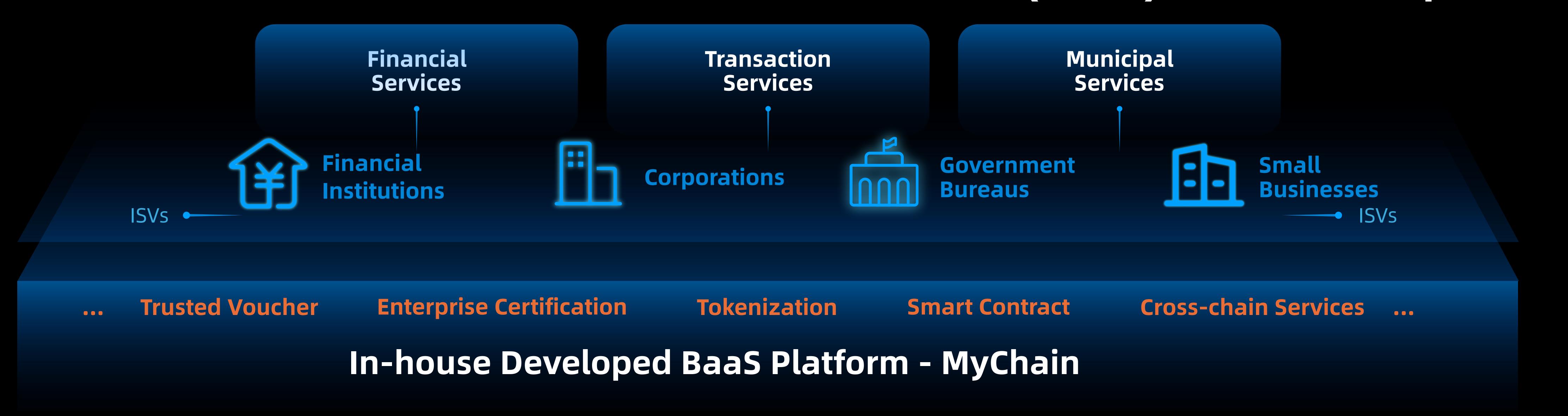
Security On-chain Encryption **Privacy Protection** Off-line to Real-time Transparency Access to Invoices ~Rmb 100 to ~Rmb 1 Trusted Circulation Claim Processing Cost Efficiency Days to Minutes

Reimbursement Time





Blockchain-as-a-Service (BaaS) Platform - Open Ecosystem



High Compatibility

Financial-grade Infrastructure

Gateway to Ant Financial Ecosystem

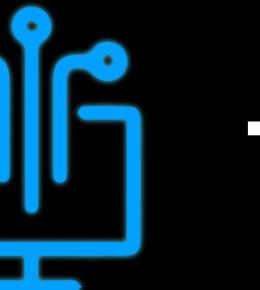




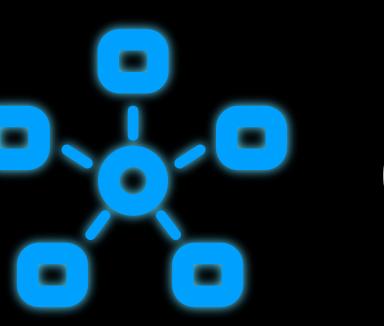
Our Principles



Continuous Innovation



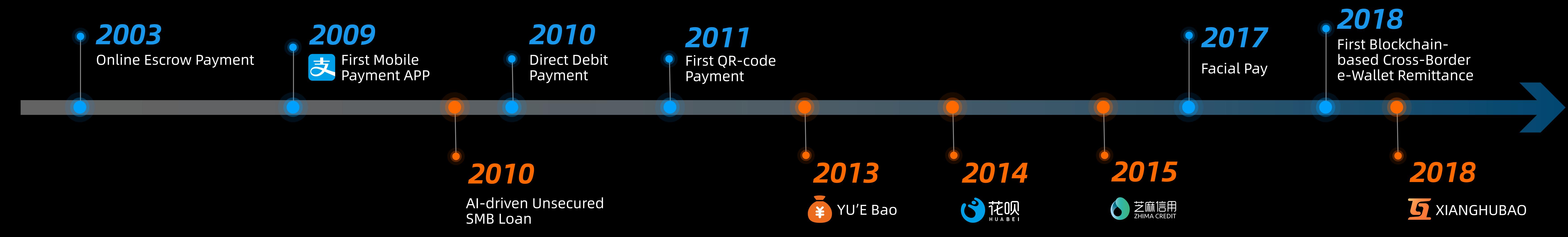
Technology Focused



Open Platform



Continuous Innovation: Lead Every Single Milestone in the History of Inclusive Finance in China







Technology Focused

Investing Technology

> 60% Technology Employee

Leading the Future Technology



Open Platform: Extensive Partnership with Financial Institutions

Wealth Management Output Output Description Ou





120 Asset Management Institution Partners

Micro Financing









Insurance



Scenario-based Insurance





Healthcare Insurance

Win-win Partnership

Healthier Ecosystem Sustainable Inclusive Finance

O Insurance Partners





Our Mission

TO MAKE IT EASY TO DO BUSINESS ANYWHERE







