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Company
Overview

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Corporate Culture



Who we are



Ranked 1st in asset size among global insurance companies



Ranked 1st in market cap among global insurers⁽¹⁾



One of the 3 largest integrated financial groups

Founded in 1988 in Shenzhen as the first joint-stock insurance company in China, Ping An has grown into one of the three largest integrated financial groups in China. Ping An also has the most comprehensive range of financial licenses and the widest range of products and services among retail financial life services groups in China. It strives to become a world-leading retail financial services group.

The Group is listed on the Main Board of the Hong Kong Stock Exchange (2318.HK) and Shanghai Stock Exchange (601318.SH).



Notes: (1) Forbes announced "Forbes Global 2000 ranking" in 2021 (Forbes Global 2000)

A mixed-ownership company dually listed in Shanghai (A-shares) and Hong Kong (H-shares)



Ping An is a **mixed-ownership company** dually listed on the Shanghai Stock Exchange (A-shares) and the Stock Exchange of Hong Kong (H-shares). The shareholding structure of the Group is relatively scattered. There is no controlling shareholder nor de facto controller.

Shareholders holding more than 5% of equity interest of the Company

Charoen Pokphand Group Co., Ltd.

6.86% of total share capital

Shenzhen Investment Holdings Co., Ltd.

5.27% of total share capital



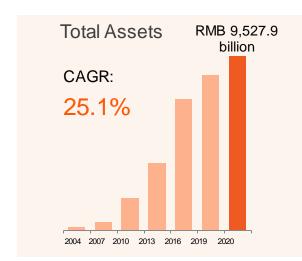
Top 10 Shareholders

Name of shareholder	Nature of shareholding	Shareholding percentage(%)		
Hong Kong Securities Clearing Company Nominees Limited	Overseas legal person	37.07		
Shenzhen Investment Holdings Co., Ltd	State-ow ned	5.27		
Hong Kong Securities Clearing Company Limited	Others	4.70		
China Securities Finance Corporation Limited	Others	2.99		
Central Huijin Asset Management Ltd.	State-ow ned legal person	2.65		
Business Fortune Holdings Limited	Overseas legal person	2.36		
Shum Yip Group Limited	State-ow ned legal person	1.41		
Plenty Ace Investments (SPV) Limited	Overseas legal person	1.20		
Dacheng Fund- Agricultural Bank of China – Dacheng Zhongzheng Financial Asset Management Plan	Others	1.10		
Huaxia Fund - Agricultural Bank of China Huaxia Zhongzheng Financial Asset Management Plan	Others	1.09		

Notes: As of 30 June 2021, Hong Kong Securities Clearing Company Nominees Limited (37.07% Shareholding) is the nominee holder of the shares held by non-registered H shareholders of the Company. The shares held by Hong Kong Securities Clearing Company Limited (4.70% Shareholding) refer to the shares held by non-registered shareholders of the Northbound Trading of the Shanghai-Hong Kong Stock Connect Program

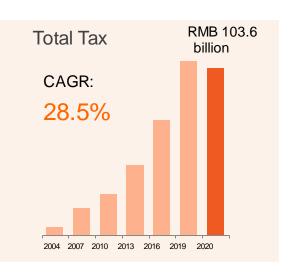
Steady growth since listing with total assets exceeding RMB10 trillion in 2021











In the past 15 years, total assets, net profit and total tax achieved a CAGR of over 25%.

Total revenue achieved a CAGR of over 20%

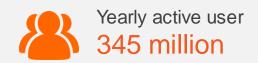
As of 30 September 2021, Ping An serves





Contracts per customer 2.78







A day in Ping An





Revenue:

Daily revenue of over RMB 3.3 billion; 2020 accumulated revenue exceeded RMB 1.2 trillion



Technological R&D:

over 3,700 scientists over 110,000 technology employees



Tax:

Daily tax at RMB 280 million; 2020 accumulated tax exceeded RMB 100 billion



Scale of Employment:

Over <u>1 million</u> staff and agents; <u>1</u> out of <u>1,000</u> Chinese are employed by Ping An



Net Profit:

Daily net profit at RMB 440 million; 2020 accumulated net profit of nearly RMB 160 billion



Scale of Customer:

225 million customers;1 out of 7 Chinese are customers of Ping An



Claims:

Daily claims at over RMB 560 million; total claims in 2020 of nearly RMB 205 billion



95511 Customer Service:

2.52 million service cases are handled per day serving customers on 920 million occasions every year

| Stages of Ping An: Small to big, one step for a decade



Second Decade

- Focusing on insurance development
- Exploring integrated financial module

Third Decade

- Strengthening integrated financial practice
- Exploring "finance + technology"

Forth Decade

- Deepening "finance + technology"
- Exploring "finance + ecosystem"

First Decade

- · Building institutional platform
- · Exploring path for modern insurance

| Milestones of Ping An



	plied		Launc Securi Busine	ities	Morga Goldm becon strate		Premi excee RMB5 Total asset excee	eded 50 bn s	Listed Hong Kong Ping A Annuit founde Launc bankir busine	An y ed hing	opera Platfo estab Ping A	rm lished An t gement	Become Fortun Compo	e 500	Acqui Shenz Devel Bank		ton in		Mark exce RMB 1 trill	}	Retail custon excee 200 m IPO o OneCo	ners d illion f onnect	Total asset exceeds 10 trillion
19	86	China's joint-st insurar compa	ock nce iny hen	Thank name Ping A China	to An of	Ping A Trust Found		Ping A Group Found		Marke exceed RMB1 billion Ping A Health Insurai	ds 00 an ince	2007 Listed share		2009	2011	Complethe consol of Ping Bank a Shenzi	idation g An and	Listed amon Top 50 in For 500	g 0	Launch "Rural Commusuppor prograr IPO of Good D	unities t" n Ping An	ног	
		CAL								Found	led	world's largest insurar IPO	t	Explor "Finan +Techr		Bank							

Honors and awards



Rising on Fortune 500 list

Remained No. 1 among 2021 Ranked 16th Chinese insurers Ranked 21st No. 1 among Chinese insurers Ranked 29th 2019 12 Ranked 41st 2016 55 2015 Ranked 96th 32 2014 Ranked 128th 53 2013 Ranked 181st Ranked 242nd 2012 86 Ranked 328th 55 Ranked 383rd 79 Ranked 462nd

Widely felicitated



Ranked 6th on the 2021 Forbes Global 2000 and remained No. 1 among global diversified insurance companies.



Ranked 49th in 2021 "BrandZ 100" and ranked **Global Banking and Insurance Institution Brand No. 1** for the first time



Ranked No. 1 in Brand Finance "2021 The World's 100 Most Valuable Insurance Brands"



In 2020, Dr. Ma Mingzhe, Chairman of Ping An, was conferred with "National Award for Contribution to Poverty Alleviation" by the State Council Leading Group for Poverty Alleviation and Development



In 2021, Ping An wins China Charity Awards for the third time winning it previously in 2008 before the first time in 2005



01

Company Overview

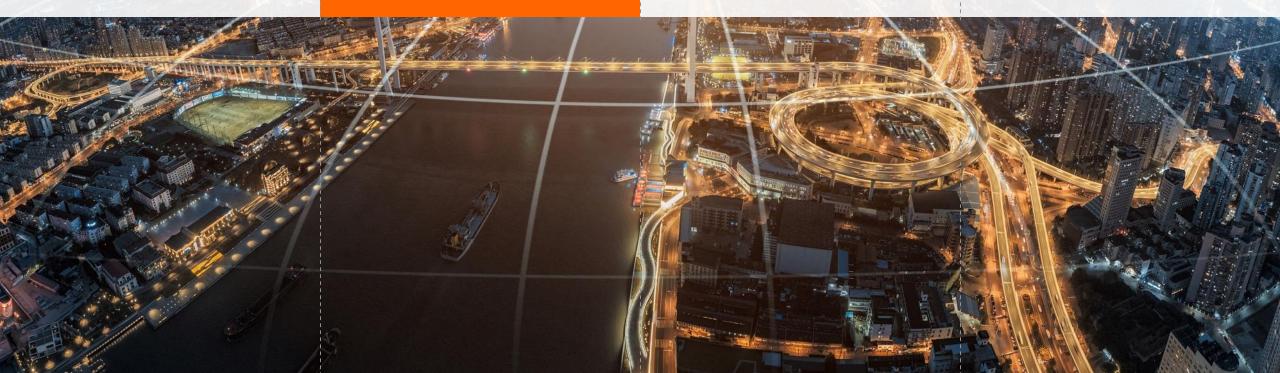
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Corporate Culture



Our vision: to become a world-leading retail financial services group PINGAN







Business



Ping An Group's subsidiaries include Ping An Life, Ping An P&C, Ping An Annuity, Ping An Health Insurance, Ping An Bank, Ping An Trust, Ping An Securities, Ping An Fund etc. covering all aspects of financial services and it has developed into one of the few financial companies in China that can provide customers with all-round financial products and services such as insurance, banking and investment

PINGAN

Finance · Technology

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Ping An Life Insurance

Ping An Property & Casualty

Ping An Annuity Insurance

Ping An Health Insurance

.

Banking

Ping An Bank

Asset Management

Ping An Asset Management

Ping An Trust

Ping An Securities

Ping An Real estate

Ping An Financial Leasing

.

Fintech + Healthcare Business

Ping An Technology Lufax Holding* OneConnect* Ping An Good Doctor*

Ping An HealthKonnect* Autohome

Note: *These business units are associates of Ping An Financial Technology, a subsidiary of Ping An Group

Business



Ping An Life: China's second largest life insurance company

With 42 branches (including seven telemarketing centers) and more than 3,300 outlets in China and a service network all over the country, it provides customers with a full spectrum of life insurance products and services

Ping An P&C: the second largest P&C company in China

Developed and offered more than 1,000 types of main insurance providing risk protection for a total of 70 million individual and corporate users. The Group has a network of 43 branches and more than 2,760 central sub-branches, sub-branches, sales services outlets and business outlets across China

Ping An Annuity: the first professional pension company in China

Ping An Annuity had an AUM of RMB1.3 trillion providing enterprise annuity and insurance services for a total of 3.32 million corporate clients. It also provides annuity, insurance, asset management and medical insurance services to 490,000 corporate users and 213 million individual users

Ping An Health Insurance: one of the first batch of licensed professional health insurance companies in China

Its medical service network covers more than 200 countries and regions around the world providing customers with full-process services of insurance protection + medical services + health management

Ping An Zhenxiang RUN

"Insurance+health"

With the basis of professional family doctors and health files services, the company provides solutions covering four major health service scenarios including health, sub-health, chronic disease and disease, which enables customers with "worry-free, time-saving, and money-saving" health services experience



Ping An Auto Owner app Auto Insurance

"Ping An Auto Owner" is China's largest car service app. The number of registered users has exceeded 144 million, the cumulative number of vehicles that link with the app exceeded 92 million and the number of monthly active users exceed 34 million

Ping An Good Welfare app

Insurance+health+annuity

Ping An provides corporate users with a comprehensive service platform that integrates insurance protection, health management and pension annuities with commitment to providing corporate users with professional, caring and efficient services





"Ping An Pocket Bank" app **Retail Business**

The number of registered users of the "Ping An Pocket Bank" app exceeded 130 million and the number of monthly active users has exceeded 40 million

SAS **Corporate Business**

Connects digital accounts and integrated treasury platforms providing a string of integrated financial and management services for core enterprises and upstream and downstream enterprises in supply chains. It has provided financial services to nearly 600 core enterprises and their upstream and downstream enterprises across their supply chains



"Ping An Hedging" **Interbank Business**

As of the end of September 2021, the transaction volume of "Ping An Hedging" foreign exchange and interest rate derivatives trading volumes was USD22.81 billion, a yearon-year increase of 77.5%; the sales volume of interbank institutions was RMB1,058.967 billion, a year-on-year increase of 90.9%

Business





IIII Banking Business

Established in 2004, Ping An Bank (000001.SZ) is committed to being "China's most outstanding and world-leading smart retail bank". As Shenzhen Stock Exchange's first listed stock, Ping An Bank has now developed into a national commercial bank with 101 branches and 1,110 business institutions in 28 provincial administrative regions

Retail Business

Implemented the "five-in-one" new model of a "comprehensive bank, Al bank, remote bank, offline bank and open bank". As of the end of September 2021, retail assets under management were RMB3.052432 trillion, up 16.3% year to date

Corporate Business

Deployed "Five trump cards" namely supply chain finance, bill, customer development platform, sophisticated investment and financing and ecosystembased cross-selling. As of the end of September 2021, the corporate loan balance was RMB1,142.5 billion, up 7.6% year to date

Interbank Business

Guided by the philosophy of "serving financial markets, interbank clients, and the real economy", Ping An Bank has built a specialized product and service framework of "trading, hedging, interbank, custody and asset management". As of the end of September 2021, the net value of custody was RMB7.32 trillion, up 26.1% year to date.

Business Lines



Asset Management

Ping An Asset Management: one of the largest asset management managers in China

Ping An Asset Management primarily engages in mandate insurance funds management for Ping An Group as well as asset management and investment advisory services for third-party institutional customers. Ping An Asset Management has RMB3.87 trillion in assets under management.

Ping An Trust: one of the top trust companies by financial strength in China

Ping An Trust focuses on four core businesses i.e. special asset investment, infrastructure investment, service trust and private equity investment with RMB462.8 billion in assets under management with ratio of active assets under management increasing to 71.4%.

Ping An Securities is developing a smart securities service platform under the Group's integrated financial business strategy. The "Ping An Securities" app is ranked among the top three brokerage apps by monthly active users and the first by the number of ABS and ranked seventh by underwriting clients in the first three quarters.

Ping An Financial Leasing aims to be a world-leading technology asset-light leasing company serving small and medium-sized customers with real asset management and operations capabilities. It was ranked top three in the industry and its assets under management has exceeded RMB287.4 billion.

KYZ Family

Smart Digital Consultation Service

KYZ digital platform is deeply applied in bond investment and financing businesses and has empowered over RMB3 trillion of assets. KYZ Family smart advisor provides institutional clients with sophisticated and professional solutions to different bond investment scenarios.





Guanghe Expressway Project Public REITs project

Ping An Guangzhou Comm Invest Guanghe Expressway Close-end Infrastructure Fund launched in the first half of 2021 was one of China's first publicly offered real estate investment trusts (REITs).

Family Trust Wealth legacy preserving

With the most comprehensive family trust product system in China, Ping An is committed to helping customers achieve the goal of inheritance planning, risk isolation, asset management and return to society



Technology-as-a-Service Business Technology Cloud Service

Provides four products with "Horizontal full coverage and vertically end-to-end" namely digital retail banking, digital corporate banking, insurance and fintech infrastructure services gamma platform providing financial institutions with a "Technology+business" solution.



"Customer managers with medical knowledge"

Online Medical and Healthcare Service

Ping An Good Doctor has positioned its in-house medical team as "customer managers with medical knowledge". It provides timely and quality online medical services to users through four scenarios, namely health management, sub-health management, disease management and chronic disease management. Ping An Good Doctor has over 40 thousand in-house doctors and external renowned doctors.

"Autohome" APP Smart Auto Ecosystem

Autohome provides auto consumers with diverse products and services across the entire auto lifecycle including Auto Contents, Auto transactions, Auto Finance and Auto lifestyle. Autohome strengthened its leading role among auto service apps in China and structure Smart Auto Ecosystem through data and technology



Business





Fintech and Healthcare Business

Lufax Holding: China's leading technology personal financial services platform

Lufax Holding is committed to addressing the huge unmet demand for loans among small and micro-business owners as well as salaried workers in China providing tailor-made wealth management solutions for China's fast-growing middle class and affluent population with the balance of retail credit facilitated amounting to RMB606.8 billion.

OneConnect: China's leading technology-as-a-service platform for financial institutions

OneConnect serves 641 large banks and 110 insurers and more than 100 financial and official institution clients from over 20 countries or cities.

Ping An Good Doctor: China's leading online medical and healthcare services platform

Leveraging strong medical and healthcare service capabilities, Ping An Good Doctor (1833.HK) empowers payers, serves providers and provides patients with high-quality, convenient and cost-effective healthcare services with a total of 401 million registered users.

Ping An HealthKonnect

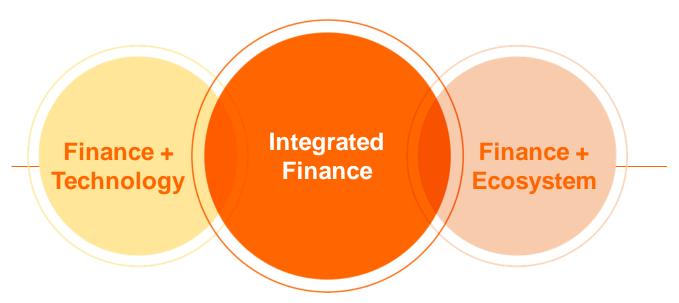
Ping An HealthKonnect strives to be a smart technology company that fully empowers the healthcare ecosystem winning 25+ provincial-level platform construction project bids.

Autohome: China's leading online auto services platform

Autohome strives to provide auto consumers with diverse products and services. Autohome's average daily active users on mobile devices reached 44.1 million as of Jun 2021.



I Three Business Lines



Ping An has continued to pursue steady progress by continuously advancing its integrated financial services, "finance + technology" and "finance + ecosystem" strategies. Ping An promoted its transformation of digital and data-driven operations and further enhanced service efficiency, customer acquisition ability and risk management level.

Ping An promotes innovation in fintech and healthtech and applies innovative technologies to its ecosystems namely financial services, healthcare, auto services and smart city services. Ping An empowers financial services with technologies, empowers ecosystems with technologies and empowers financial services with ecosystems hence creating the brand experience described as "Expertise makes life simple" to customers.



Integrated finance business model: One customer, multiple products and one-stop services



A united touchpoint in front of customer



Products collection rally in a middle platform

Life insurance

Property and casualty insurance

Annuity

Bank

Asset management

Companies rally behind the scenes

Finance centralized

Customer service centralized

IT centralized

Human resources centralized

Backstage support centralized

One customer Multiple products



Retail clients





Institutional clients

Advantages: provide customers with "worry-free, time-saving, and money-saving" services while enhancing service efficiency, user experience, risk management and offering them at a lower cost

Retail integrated finance

"1+N" retail integrated finance

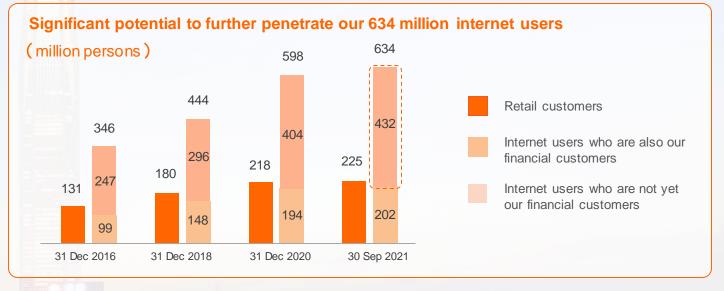
Develop customers, provide the one-stop integrated financial service solutions and develops a heartwarming financial service brand by leveraging advantages in the Group's eco-system and open bank capabilities as well as by strengthening the strategy of "Four connects and One Platform" as the foundation.

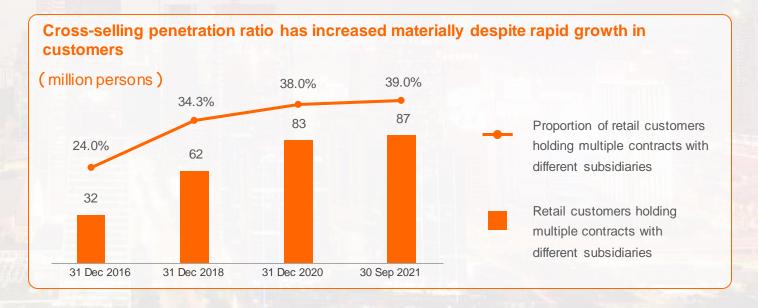
Highlights

Ê	New insurance trust product sales	RMB16.9 bn +142% YoY
¥	Sales during the Ping An Jan 8 Marketing Campaign	RMB5.06 tn +48% YoY
c	AUM in financial master accounts	RMB237.1 bn +71% YTD



Finance · Technology





Corporate integrated finance

PINGAN Finance · Technology

Integrated Finance "1+N"

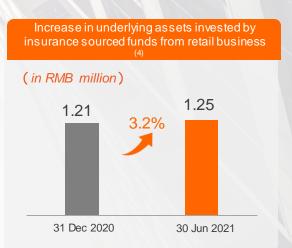
Strategic/large, micro-, small and medium-sized business customers and financial institution customers continue the drive. Meanwhile, innovative breakthroughs in 3 Models - Sophisticated investment and financing model, Simple and standard model and the Transaction collaborations model – has created synergies and significantly improved its efficiency.

New financing scale achieved through corporate business cross-selling increased 29.5% YoY in the first nine months of 2021.









of the corporate channel refers to corporate premiums achieved through cross-selling less that achieved by Ping An Life. In scale achieved through corporate business cross-selling refers to the scale of new financing projects achieved by the Group's me Issets invested by insurance funds sourced from corporate business refer to the assets sourced by the Group's core financial compa (2) The new f

assets invested by insurance funds source (3) The under Ping An Trust for the allocation of the Grou

Isolation of integrated finance:

Established a strict firewall system between the group and its subsidiaries, separate operation and separate supervision





01

Corporate firewall

- As an investment holding company, the group does not operate any business
- Each financial professional company operates independently and accepts the supervision of the financial supervisory authority



02

Financial firewall

- The financial management of each professional company is independent and independent profit and cost accounting are implemented which are audited by their respective appointed external auditors
- Companies' bank accounts, assets and liabilities are strictly differentiated and unfair transfers are prohibited



03

Transaction firewall

- Established a transaction management system; the group's related party transactions are regarded as transactions between independent companies; we abide by contract principles, refer to market pricing and conduct fair transactions
- At the same time, we strictly abide by domestic and overseas listing rules, the "Articles of Association" and the regulations of CBIRC, CSRC and other ministries on related transactions



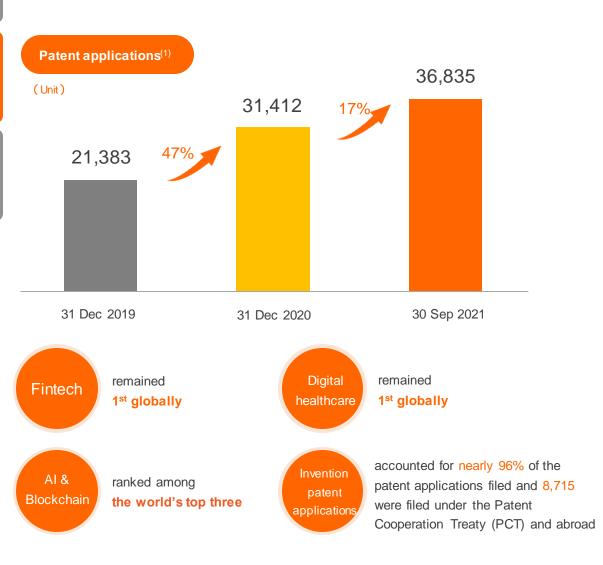
04

Information firewall

- Established a complete information security management system strictly following the principle of "minimization of assigned authority" and strictly assigning authority according to actual work needs
- Each professional company strictly protects its own business information, trade secrets and intellectual property rights; it never cross-uses or shares customer information without the authorization or consent of customers

"Finance + Technology" shapes technological strength: Ping An ranked 1st globally by fintech and digital healthcare patent applications





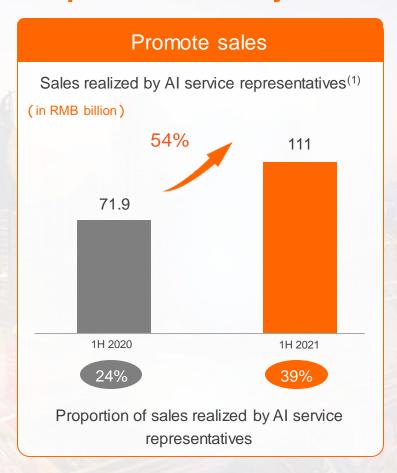
Won 70+ international championships

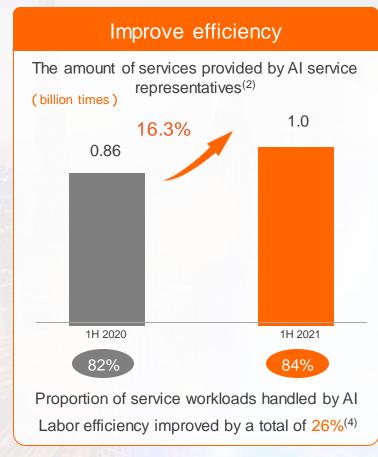


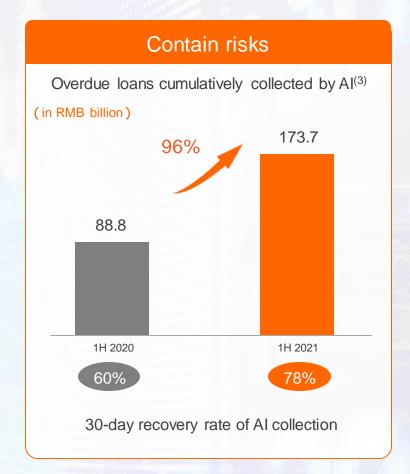


Empower financial services with technology to promote sales, improve efficiency and contain risks









Notes:

- 1) Due to business adjustments, sales realized by Al service representatives in the Reporting Period exclude sales contributed by Ping An Bank and Lufax Holding. Relevant metrics and data for the comparable period have been restated accordingly
- 2) The amount of services provided by Al service representatives refers to the total number of times of inbound and outbound cal services provided by speech robots and text robots for lending, credit card and insurance business lines
- 3) Overdue loans cumulatively collected by AI comprise overdue credit card receivables, auto loans, consumer loans and unsecured loans cumulatively collected by AI
- 4) Labor efficiency improvement for the period of 2018-2020 was reflected by a decline in manpower

"Finance + ecosystem" creates the closed-loop represented by the healthcare ecosystem



Finance • Technology

Empower financial services with ecosystem

- Customer acquisition: Ping An had 634 million internet users, including 25.25 million financial customers acquired in first three quarters of 2021, 34.6% of whom were sourced from internet users with the Group's ecosystems
- Customer stickiness: Among the Group's 225 million+ retail customers, nearly 63% of them have used the services provided by the healthcare ecosystem. The average number of contracts per customer reached 3.2 while AUM per customers reached 40 thousand 1.6 times and 2.9 times respectively for customers who do not use services from the healthcare ecosystem

Healthcare ecosystem

Financial services ecosystem

Auto services ecosystem

Smart city services ecosystem

Results

- Healthcare: covered 40,000+ institutions and served about 950,000 doctors in 170 cities
- Ping An Good Doctor: 400 million users,
 40,000+ in-house and external doctors and
 160,000+ contracted pharmacies
- Ping An HealthKonnect: 25 provincial-level
 social health insurance-platforms

14 service providers
Ping An HealthKonnect
Ping An Smart Healthcare
Ping An Good Doctor

Results

- Retail customers: Lufax Holding served
 14.83 million active investors and a total of
 15.54 million borrowers
- Institutions: OneConnect served 641 banks and covered 110 insurance institutions

12 service providers





Results

B-end:

Dealers: 25 thousand⁽¹⁾ served
Automakers: 92⁽¹⁾ covered

New energy: 20 partner brands

Used cars: leading online auction platform TTP Car Inc.

C-end:

44.1 million daily active users

5 service providers



Results

- Empower governance: launched in 160 cities
- Support industries: covered 1.68 million enterprises
- Advance livelihoods: served 130 million citizens

11 service providers

Ping An Smart City

Note: (1) Data is from Autohome's 2020 Annual Report.

Healthcare ecosystem: empower hospitals, doctors and pharmacies PINGAN through healthcare management authorities, patients, payers and technologies Finance - Technology

Healthcare management authorities

Ping An Smart Healthcare

Health Commissions **Medical Products** Administration

Healthcare Security Administration

Implemented in 170 cities across 30 provinces



Service Provider

Patients

Retail

Ping An Good Doctor Ping An Life

903 thousand daily consultations

401 million registered users

Corporate

Ping An Good Doctor Ping An Annuity

1,100+ enterprises

Institutions **Ping An Good Doctor** Guiding **Ping An Hospital** Online **Management** medical healthcare **Ping An Smart** behaviors Healthcare **Ping An HealthKonnect** 40.000+ Institutions covered

Doctors Ping An Good Doctor Ping An Hospital **Management**

Ping An Smart Healthcare

In-house medical team of 40.000+ member

Pharmacies

Ping An Good Doctor

Ping An HealthKonnect

160.000+ partners pharmacies

¥ Payers

Social Health Insurance **Ping An HealthKonnect**

Ranked 1st by number of SHI service subsystem bids won

Commercial insurance

Ping An Good Doctor Ping An Annuity Ping An Life

- · No.1 health insurer in China
- 65 million+life insurance customers
- RMB140 billion+written premiums of health insurance



Leveraging technologies to empower key businesses



Research institutions

Offline

Ping An Healthcare Technology Research Institute

1.000+

Partner hospitals

across the world

TODA Bio Research

Investment institutions

Ping An Voyager **Global Fund**

Managing

medical

institutions

and

affecting

users

Ping An **Ventures** Ping An **Oveaseas Holdings**



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Corporate Culture





Vision

World-leading retail financial services group



Core philosophy

Expertise creates value

Brand slogan:

Expertise Makes Life Simple

Mission

Responsible for our customers, shareholders, employees and the society



Characteristics

Awareness of crisis, simplicity, inclusiveness





Values

Maximizing value is the standard for examining all work in operations and management of Ping An



Company motto

Leading expertise, credible services, value creation, social responsibility

Ping An supports rural revitalization through Ping An Rural Communities Support program



Village Doctor

Bridging the medical gap between urban and rural areas

Total upgraded village clinics

1,228

Total trained village doctors

11,843

People covered by free medical examination

110,000



Village Officer

Support for self-reliance based on local conditions

Distributed poverty alleviation

37.583 billion

Directly impacted filed low-income

150,200 families

Benefited low-income households over

730,000

PINGAN



Village Teacher

Optimize the allocation of quality education resources

Supported primary schools 1,054

Trained rural school teachers

14,110

Benefited poverty students more than

300,000

In 2018, Ping An launched the "Rural Communities Support" program in directions of "Village Officer, Village Doctors and Village Teacher" to support industry, health and education. In 2020, thanks to its outstanding contribution to poverty alleviation, Ping An won the "National Poverty Alleviation Award" issued by the State Council.

Following national strategies Fostering high-quality development

Ping An launched the first financial Internet of Things (IoT) satellite "Ping An 1" in December 2020

Ping An funded the construction of Baihetan Hydropower Station with a total of RMB5.23 billion for 4 consecutive years to support hydropower station construction, resident migration and resettlement infrastructure.

Ping An provided loan support for the "Changyichang Railway PPP Project", which is an important part of the "one horizontal" Xiamen-Chongqing corridor in the national "eight vertical and eight horizontal" high-speed railway network



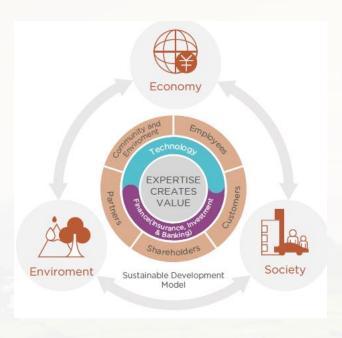
Finance · Technology

Ping An provided services for 689,000 small and microbusinesses



| Sustainability: an ESG leader in China with ongoing positive impacts





Ping An's Sustainable Development Model

	Index & Rating	2H 2021	Description
MSCI ESG Research	MSCI ESG Rating	BBB	The highest level among China insurance companies
FTSE Russell	FTSE4GOOD Index Series	Included	
CDP	CDP Rating	А-	The best rating among financial companies in China
0	Sustainalystics's ESG risk rating	Lower risk	Leading position globally and the best rating among financial companies in Chin.
9	Hang Seng Corporate Sustainability Index	A	Included in the Hang Seng China Enterprise Index ESG Index and the Hang Seng ESG50 Index

Global Partnerships















Green finance



Ping An strives to become a world-leading green finance group. By leveraging its integrated financial services, utilizing green insurance, green investment and green credit and supporting green development with strong measures, it contributes to China's "3060" goal. Ping An has pledged to take the lead in achieving operational carbon neutrality by 2030 and will implement comprehensive policies to support the government's green economy transformation and industrial upgrading. The Group actively supports the development of clean technology, renewable energy, energy efficiency improvement, innovative energy technology, carbon capture, ecological carbon sinks and carbon trading

Responsible investment and insurance



Total amount of responsible investment

Investment over RMB1.2 trillion

Sustainable insurance products



over 1,000 types

Insured amount of Insurance sustainable insurance Approx. RMB237

trillion



Loans

Inclusive and green loans Approx. RMB 0.5

trillion

Green finance plan

- 1. Aim to achieve annual growth rates for green investments in excess of 20%, green insurance premiums should exceed 70% while green credit balance should be no less than 20%.
- 2. By 2025, Ping An aims to achieve the overall targets with investment and credit of RMB400 billion and total green insurance premiums of RMB250 billion. It will actively promote green investment and climate change risk management, provide insurance premiums and offer green channels or preferential interest rate policies on loans to green projects and green companies.

