

PING AN BANK

Corporate Page

(Shenzhen Stock Exchange Stock Code: 000001)

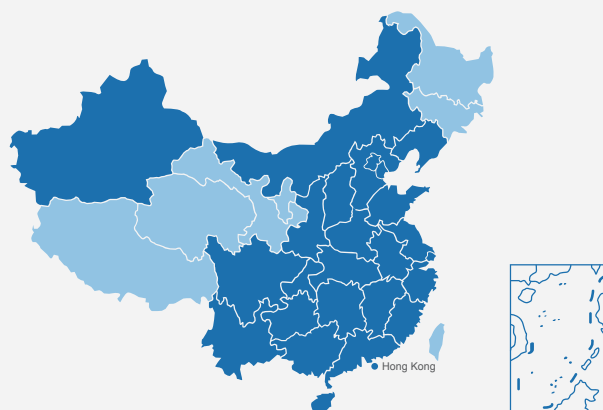
Our vision is to build an intelligent retail bank that is the most excellent in China and one of the best across the globe.

Guiding principle: tech-oriented development, retail breakthroughs, and selective corporate banking.

www.bank.pingan.com 95511-3

About Us

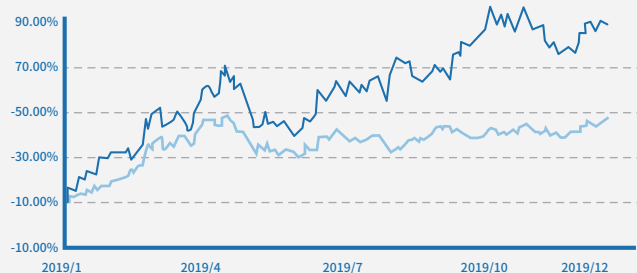
Established in Shenzhen in 1987, Ping An Bank listed on the Shenzhen Stock Exchange (Stock Code: 000001). As of December 31, 2019, the total shares were 19.41 billion, with a total market cap of 319.2 billion yuan. As of today, Ping An Insurance (Group) Company of China, Ltd, along with its holding subsidiaries, is the controlling shareholder, holding 58% of the bank's shares. As of December 31, 2019, the bank owned 91 branches (incl. Hong Kong Branch) nation-wide and 1,058 outlets in total, providing a wide spectrum of financial services to corporate, retail and government clients. As of December 31, 2019, the bank's staff numbered at 34,253.



Market Overview

Share Capital: 19.41 billion shares
Shenzhen Stock Exchange Stock Code: 000001
Market Cap: RMB319.2 billion (December 31, 2019)

— Ping An Bank
— CSI300



52-week stock price fluctuations: Low - RMB 9.15 (Jan. 3, 2019)
High - RMB 17.60 (Oct.14, 2019)

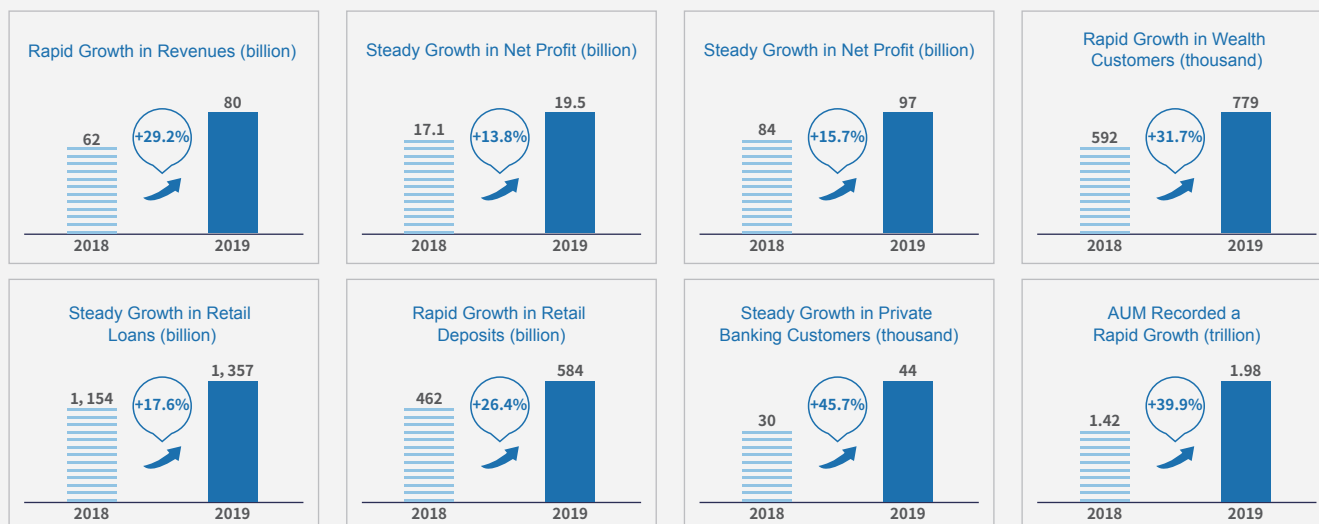
Summary of Profit and Loss

Unit: RMB100 Million	2019	2018	YoY
Revenues	1,380	1,167	18.2%
- Net Interest Income	900	747	20.4%
- Fee and Commissions	367	313	17.4%
- Other Operating Net Income	113	107	5.4%
Operating Expenses	421	365	15.3%
Business Tax	13	11	12.3%
PPOP	958	802	19.5%
Credit & Asset Impairment Losses	595	479	24.3%
Profit Before Tax	362	322	12.4%
Net Profit	282	248	13.6%
Earnings Per Share (yuan)	1.54	1.39	10.8%
Cost-to-income Ratio (excl. business tax)	29.61%	30.32%	-71bp
Actual Income Tax Burden	22.20%	23.00%	-80bp
Average Return on Assets	0.77%	0.74%	3bp
Weighted Average Return on Equity	11.30%	11.49%	-19bp

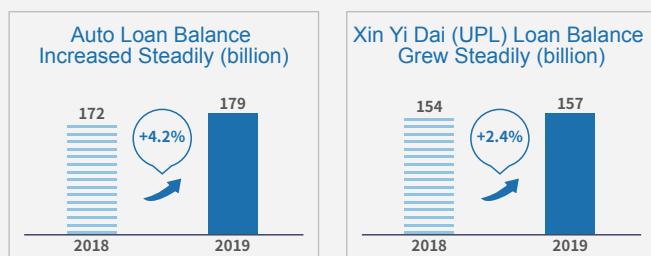
Balance Sheet

Unit: RMB100 Million	2019/12/31	2018/12/31	Growth
Total Assets	39,391	34,186	15.2%
Loans and Advances	23,232	19,975	16.3%
- Corporate Loans	9,660	8,435	14.5%
-- General Loans	8,711	8,018	8.6%
-- Discount Bills	949	417	127.6%
- Retail Loans	13,572	11,540	17.6%
Total Liabilities	36,261	31,786	14.1%
Deposits	24,369	21,286	14.5%
- Corporate Deposits	18,533	16,670	11.2%
- Retail Deposits	5,837	4,616	26.4%
Shareholders' Equity	3,130	2,400	30.4%
Net Asset Per Share Attributable to Ordinary Shareholders (yuan)	14.07	12.82	9.8%

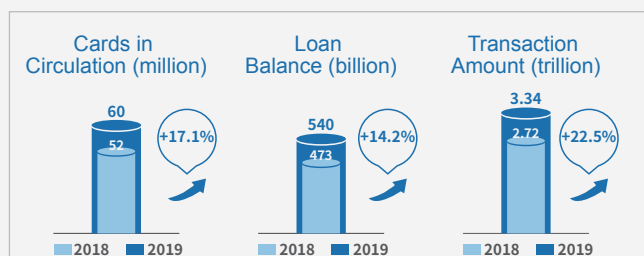
Retail Breakthroughs



The Role of The Three Flagship Products Became More Prominent

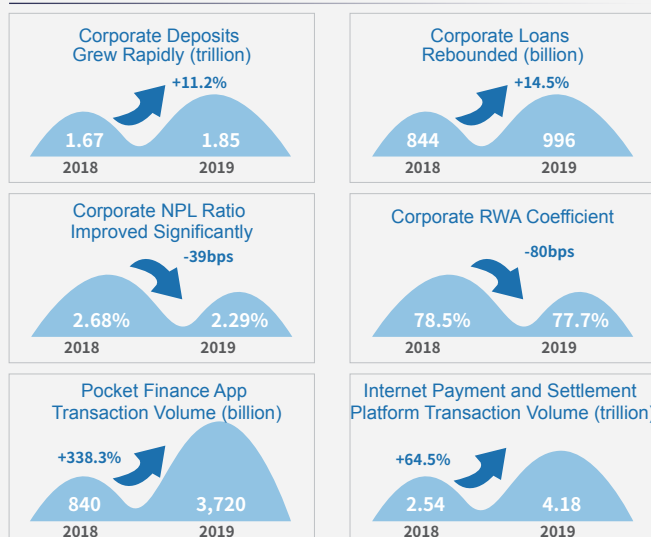


Credit Card Business Scaled Up



Selective Corporate Banking

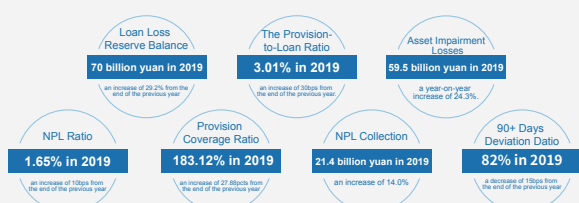
Achieved a leapfrog in building a corporate ecosystem.



Tech-oriented Development

- Pocket Bank APP**
Monthly active user numbered 32.92 million, a year-on-year increase of 23.5%.
- Stronger IT teams**
At end-2019, technical personnel of the Bank (including outsourced) numbered over 7,500, an increase of 34% compared to the end of last year. IT capital expenditures and costs experienced a year-on-year increase of 35.8%.
- Deepening agile transformation**
The Bank implemented the Starlink (development-operation-maintenance integration) and SDLC (safe development life cycle) projects and response to business development demands of the Bank increased by more than 30% year on year.
- Data-driven operation**
In 2019, the Bank formulated over 900 basic data standards and nearly 2,000 indicator standards and put 11 AI middle platforms projects into operation. The conversion effect for marketing via intelligent recommendation was 50% higher than manual delivery.
- Basic technology platforms**
In 2019, the Bank achieved an operation and maintenance automation level of 80% by transformation of tools and platforms, with the number of versions released increasing by 150% year on year and automated testing coverage reaching 55%.
- Innovation and application of financial technologies**
Relying on the core technology and resources of Ping An Group, the Bank accelerated the integration of emerging technologies with banking use cases and built digital customer service systems such as "AI + Marketing" and "AI + CS". The Bank also established a unified block chain integrated service platform with the number of transactions in 2019 exceeded 350,000.
- Various technological patents**
The number of patent applications for intellectual property in technology lines exceeded 150 items in 2019, with 5 projects successfully selected as 2019 Fintech Application Pilot Project by the six national ministries and commissions.

Risk Withstanding Capability



Capital Adequacy Ratios

