

Hong Kong Exchanges and Clearing Limited and The Stock Exchange of Hong Kong Limited take no responsibility for the contents of this announcement, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this announcement.

PING AN

Insurance • Banking • Investment

中国平安保险(集团)股份有限公司

Ping An Insurance (Group) Company of China, Ltd.

(A joint stock limited company incorporated in the People's Republic of China with limited liability)

(Stock Code: 2318)

OVERSEAS REGULATORY ANNOUNCEMENT

This announcement is made pursuant to Rule 13.10B of the Rules Governing the Listing of Securities on the Stock Exchange of Hong Kong Limited.

“The Announcement of Ping An Insurance (Group) Company of China, Ltd. regarding the Disclosure of Relevant Reports on Ping An Investor Day – Technology”, which is published by Ping An Insurance (Group) Company of China, Ltd. on the website of Shanghai Stock Exchange, is reproduced herein for your reference.

By order of the Board

Yao Jun

Company Secretary

Shenzhen, PRC, November 6, 2018

As at the date of this announcement, the Executive Directors of the Company are Ma Mingzhe, Sun Jianyi, Ren Huichuan, Yao Jason Bo, Lee Yuansiong and Cai Fangfang; the Non-executive Directors are Soopakij Chearavanont, Yang Xiaoping, Liu Chong and Wang Yongjian; the Independent Non-executive Directors are Yip Dicky Peter, Wong Oscar Sai Hung, Sun Dongdong, Ge Ming and Ouyang Hui.

**THE ANNOUNCEMENT OF
PING AN INSURANCE (GROUP) COMPANY OF CHINA, LTD.
REGARDING THE DISCLOSURE OF RELEVANT REPORTS ON
PING AN INVESTOR DAY – TECHNOLOGY**

The board of directors and all directors of Ping An Insurance (Group) Company of China, Ltd. (hereinafter referred to as the "**Company**") confirm that there are no false representations and misleading statements contained in, or material omissions in this announcement, and severally and jointly accept the responsibility for the truthfulness, accuracy and completeness of the contents of this announcement.

The Company will hold the “Ping An Investor Day – Technology” event on Wednesday, November 7, 2018, in which *Introduction and Overview of Ping An’s Core Technologies, Ping An Ecosystem Strategy*, etc. will be reported.

Please refer to the attachments of this announcement as disclosed by the Company on the website of Shanghai Stock Exchange (www.sse.com.cn) on the same day for the details of the above reports.

Attachments of this announcement on the website:

1. Introduction and Overview of Ping An’s Core Technologies
2. Ping An Core Technologies 1: Ping An AI and Deep-dives in Financial Services and Healthcare AI
3. Ping An Core Technologies 2: Ping An Blockchain (FiMAX)
4. Ping An Core Technologies 3: Ping An Cloud
5. Ping An Ecosystem Strategy
6. Ping An Financial Services Ecosystem: OneConnect Deep-dive
7. Ping An Healthcare Ecosystem: Good Doctor Deep Dive
8. Ping An Auto Ecosystem: Autohome Deep-dive
9. Ping An Ecosystems 4: Ping An Smart City Deep Dive

The Board of Directors
Ping An Insurance (Group) Company of China, Ltd.
November 6, 2018

Ping An Ecosystem Strategy

平安生态圈战略



Jessica Tan

陈心颖

Group Deputy CEO, CIO, COO

平安集团副首席执行官、首席信息执行官、首席运营官

Afternoon session: Ping An Ecosystems

下午议题：平安生态圈

Ping An Core Technologies

平安核心科技

**Morning
session**
09:00 – 12:00

AI 人工智能

Blockchain 区块链

Cloud 云技术

Ping An Ecosystems 平安生态圈

**Afternoon
session**
13:20 – 16:00

Financial Services
金融服务

Healthcare 医疗

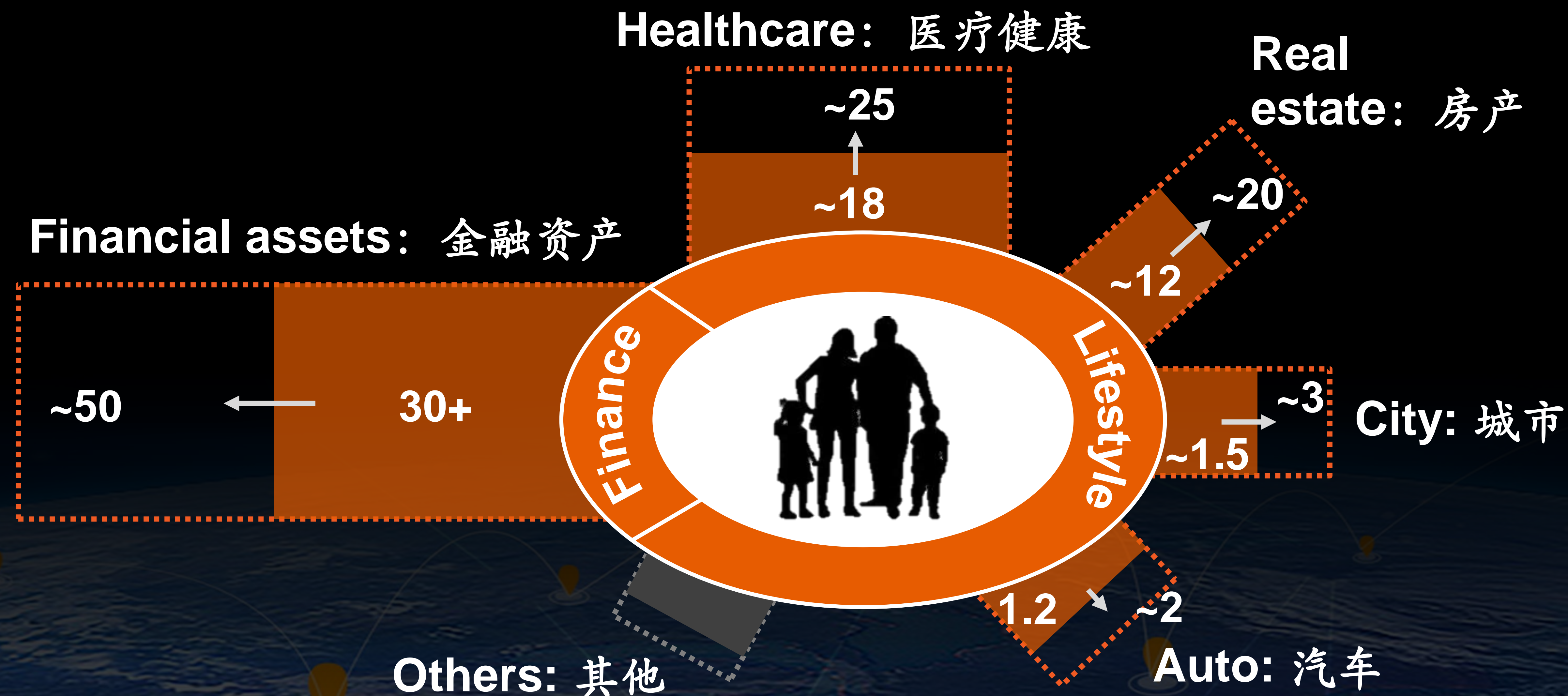
Auto 汽车

Smart City
智慧城市

Ecosystems: Huge market potential

平安的五大生态圈市场潜力巨大

Total addressable market:
总潜在市场
\$60~\$100 trillion



Unit: USD Trillion
单位: 万亿美元

Current market
当前市场规模

Future market
未来市场规模

Each market poses significant demands

市场需求与痛点突出



- ~60%** Unmet personal lending needs
个人融资需求未满足
- ~80%** SME lack funding access
中小企业无法获取贷款
- ~80%** FI lack business and technology knowhow
金融机构缺乏业务与技术能力

- 3+hours** Patient average queue time
病人排队平均时长
- 12+hours** Doctor average work time
医生日均工作时间
- \$680bn** China health expenditure
中国医疗领域支出

- >40%** Dealers incur loss
经销商面临亏损
- <10%** Lead conversion
线索转化率
- ~35%** Auto finance penetration
汽车金融渗透率

- 200+** Local policies
当地出台政策
- ~80%** Leverage ratio
房企平均资产负债率
- ~0.1** Transaction per agent
中介人均交易套数

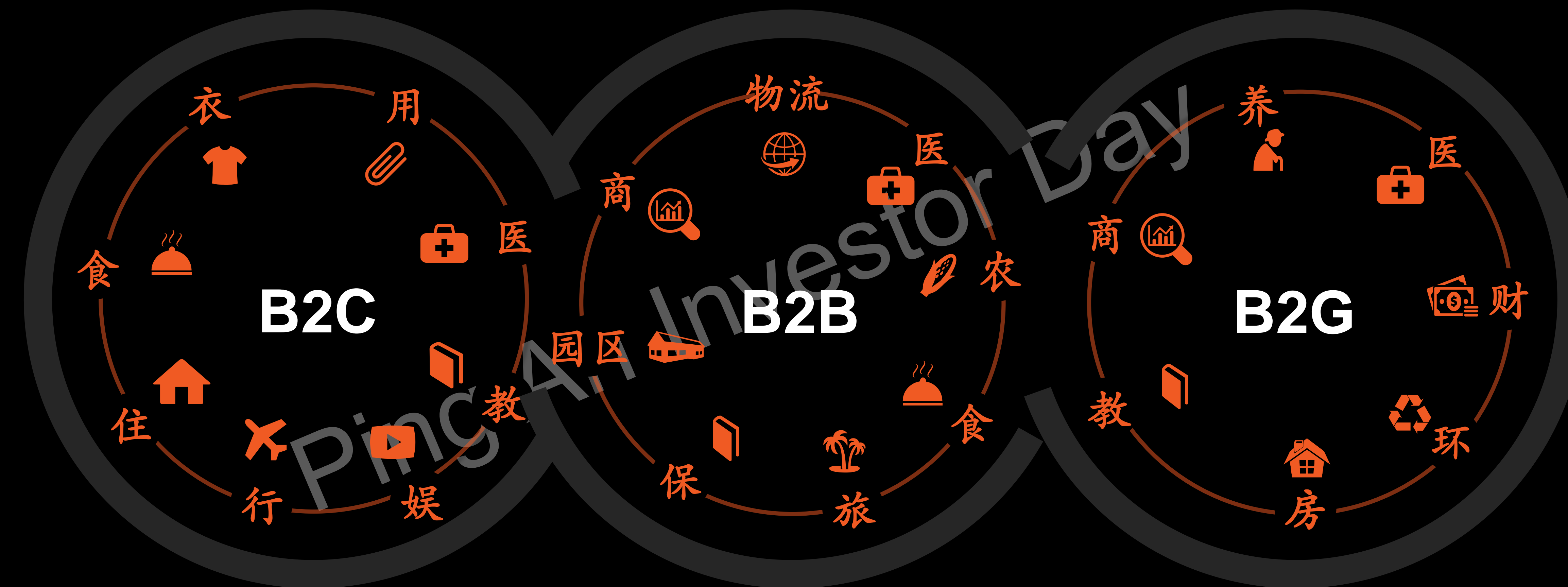
- 6.5mn** Death caused by pollution globally
死于空气污染引发的疾病
- \$2.5tn** Local government debt
地方政府债务规模
- 400days** Days max for project approval
项目审批最长

Ping An provides full suite of offerings to consumers, businesses and government

平安针对个人、企业及政府用户，有的放矢提供产品及服务，探索可持续商业模式

B2C: Smart service around daily needs enabled with technology

从医、食、住、行等场景，为消费者提供智能化服务，用核心科技改变生活



B2G: Government collaboration through technological innovations to enable sustainable development

利用创新科技深化政府合作，助力国家可持续发展

B2B: Integrated platform enabling businesses to address market pain points

从行业痛点切入，搭建综合平台，赋能企业发展

Through 11 subsidiaries within the 5 ecosystems

通过五大生态圈的11家公司子共同实现



Value creation through 4 steps: scenario, traffic, revenues, profits

4步走实现业务价值：场景、流量、收入、利润

1 Scenario
场景切入



2 Traffic
流量取胜



3 Revenues
收入厚积



4 Profits
利润薄发



Four deep-dive examples for today

今日重点介绍4家公司



Financial Services Ecosystem
金融服务生态圈



Healthcare Ecosystem
医疗生态圈



Auto Ecosystem
汽车生态圈



City Ecosystem
城市生态圈



Thank You

感谢聆听

Ping An Investor Day