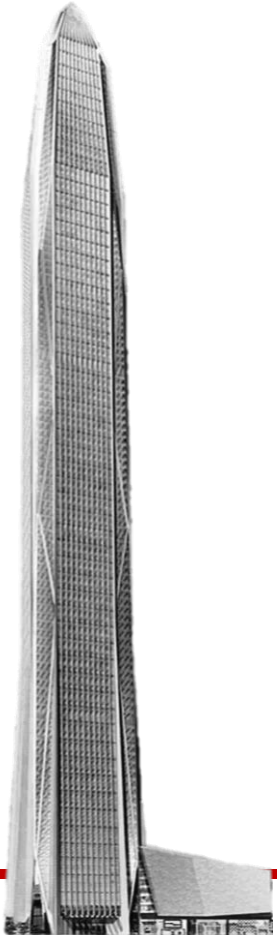


Ping An's Path to FinTech

2016.09.28



Asian Fintech Innovations

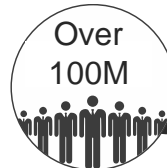
Ping An strives to become a world-leading personal financial services provider. The number of individual core finance customers has reached **119 million**



China's first integrated financial services group with insurance as its core business



A+H listed company with stock code 601318 and 2318



Over 100M

Offering insurance, banking, investment and internet financial services to over 119 million customers



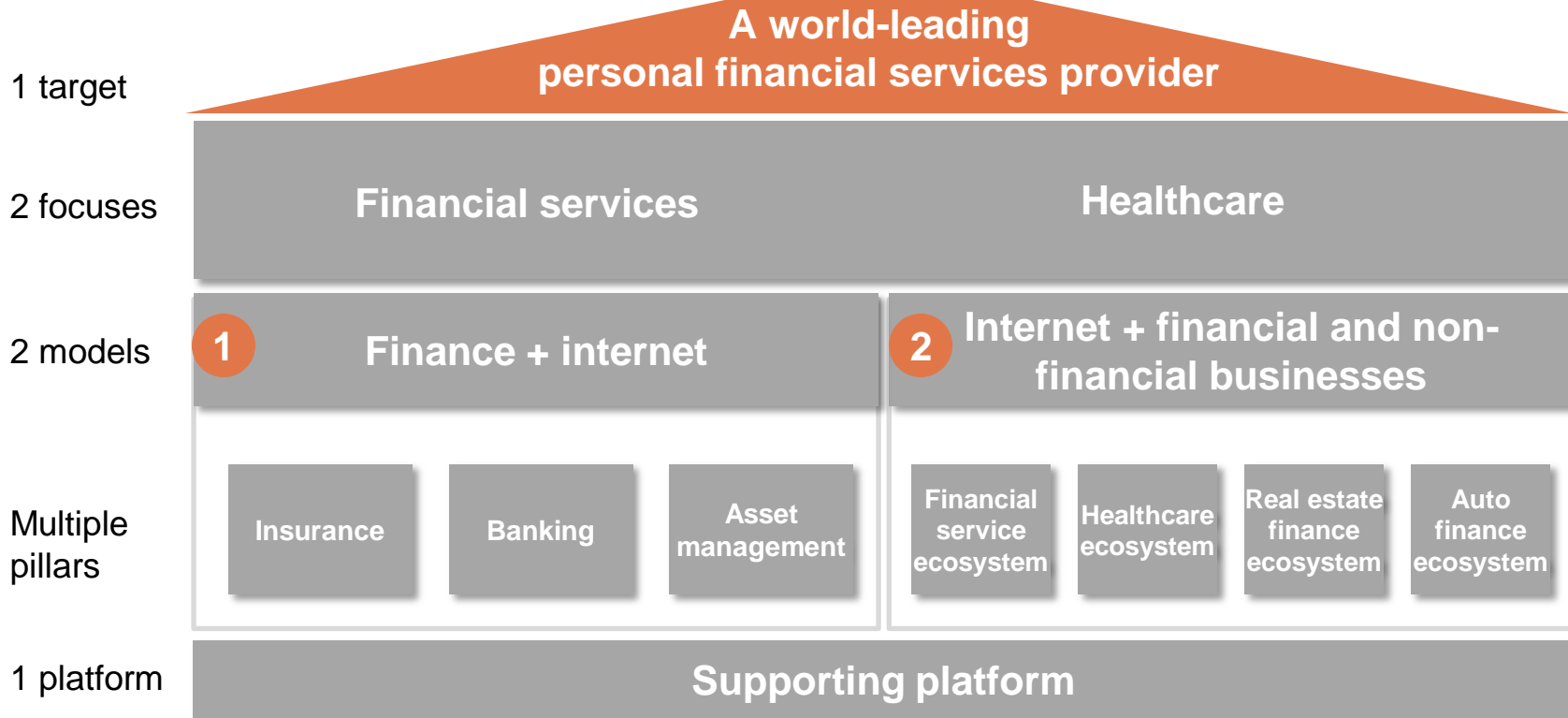
Ranked No. 41 in "Fortune Global 500", No. 8 in "Fortune China 500" and No. 1 among China's non-state-owned enterprises

Total revenue in 2015
RMB **619.99 billion**



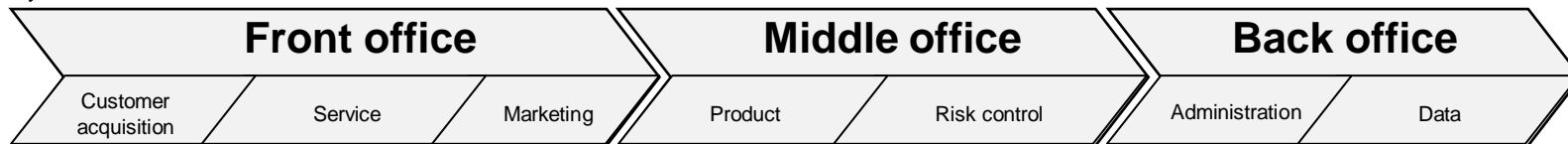
Asian Fintech Innovations

Ping An aims to be a world-leading personal financial services provider, by developing internet + financial and non-financial online businesses rapidly



Asian Fintech Innovations

1 Internet and technology are reshaping the whole business process of Ping An's front, middle and back offices



Innovation Points

Diversify channels
Lower cost
Improve efficiency

Life services
Excellent experience
Online convenience

Precision
Migration
O2O

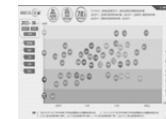
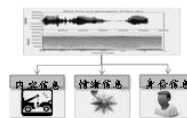
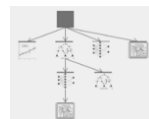
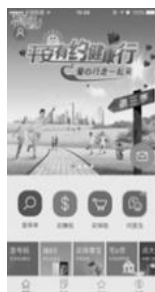
Customized
Tailored

Credit rating
Risk pricing
Dynamic monitoring

Remote administration
Sales support
Cost reduction

Security
Transparency
Sharing

Ping An's practice



- 300 million internet users
- 180 million + app users

- One-stop online services
- 60 million monthly active users

- Covering 90%+ of traffic on apps

- Precision pricing
- Reducing loss ratio

- Face recognition accuracy of 99%+
- Multi-biometric factor recognition (voiceprint, fingerprint etc.)

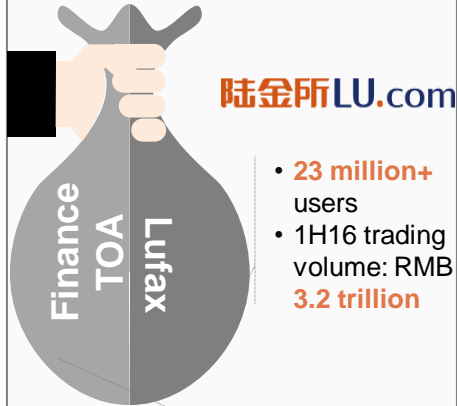
- Enhancing remote smart administration based on data modeling and visualization

- Big data fully covering finance/life, with large-scale sub-second analysis experience
- 40% of the financial systems migrated to the cloud

Asian Fintech Innovations

2 Leverage technical strengths to rapidly develop 4 ecosystems

Financial assets



陆金所LU.com

- **23 million+** users
- 1H16 trading volume: RMB **3.2 trillion**

Finance TOA

- TOA users totaled **130 million+**
- **70 million+** inquiries at credit reference platform
- **155** partner banks and **1,300** partner non-bank financial institutions

Healthcare



- **89 million+** users
- Around **1,000** internal doctors, and **50,000+** external doctors
- **1,500** partner hospitals, **500** partner check-up institutions



To develop massive EHRs database



To become the top brand among chain healthcare



A "Smart Social Health Insurance" platform integrating management, services, protection and processing

Real estate



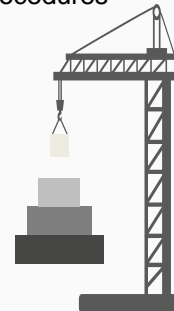
Over **10 million** users

New homes

70+ real estate developers, covering **125** cities

Pre-owned homes

Launched channels for **5** cities, covering the whole O2O trading procedures



Auto

"Ping An Auto Owner" app

- One-stop O2O services
- **4 million+** users

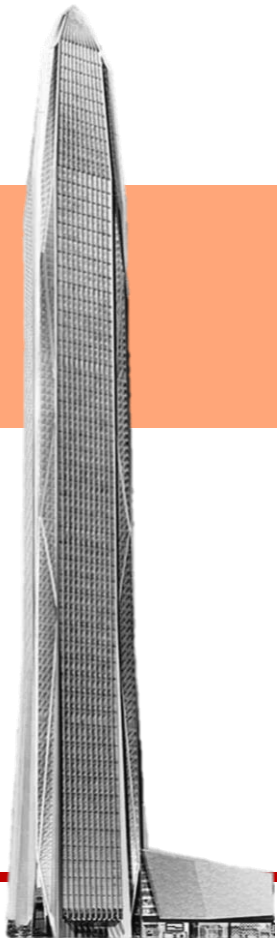


Ping An Map

Covering automobile sales service shops, garages and gas stations



- **100 million+** users, **10 million+** daily active users
- News info, evaluation, shopping guide, purchase and selling of auto



Thank you

中国平安
PING AN