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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 (HKD counter) and 82318 (RMB counter)
(Debt Stock Code: 5131)

OVERSEAS REGULATORY ANNOUNCEMENT

This announcement is made pursuant to Rules 13.09 and 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. in relation to the Disclosure of 2024 Interim Report Summary of Ping An Bank", which is published by Ping An Insurance (Group) Company of China, Ltd. on the website of the Shanghai Stock Exchange, is reproduced herein for your reference.

By order of the Board
Sheng Ruisheng
Company Secretary

Shenzhen, the PRC, August 15, 2024

As at the date of this announcement, the executive directors of the Company are Ma Mingzhe, Xie Yonglin and Cai Fangfang; the non-executive directors of the Company are Soopakij Chearavanont, Yang Xiaoping, He Jianfeng and Cai Xun; the independent non-executive directors of the Company are Ng Sing Yip, Chu Yiyun, Liu Hong, Ng Kong Ping Albert, Jin Li and Wang Guangqian.

**THE ANNOUNCEMENT OF
PING AN INSURANCE (GROUP) COMPANY OF CHINA, LTD.
IN RELATION TO THE DISCLOSURE OF
2024 INTERIM REPORT SUMMARY OF PING AN BANK**

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 from this announcement, and assume legal responsibility for the truthfulness, accuracy and completeness of the contents of this announcement.

Ping An Bank Co., Ltd. (hereinafter referred to as "Ping An Bank"), a subsidiary of the Company, has published the "2024 Interim Report of Ping An Bank" on the website of the Shenzhen Stock Exchange (www.szse.cn).

Please also refer to the "2024 Interim Report Summary of Ping An Bank" disclosed by the Company on the website of the Shanghai Stock Exchange (www.sse.com.cn) for the operating performance of Ping An Bank for the first half of 2024.

The Board of Directors
Ping An Insurance (Group) Company of China, Ltd.
August 15, 2024

[English translation for reference only. Should there be any inconsistency between the Chinese and English versions, the Chinese version shall prevail.]

Summary of 2024 Interim Report of Ping An Bank Co., Ltd.

I. Important notes

1. This Summary of 2024 Interim Report is extracted from the full text of the 2024 Interim Report. Investors are advised to carefully read the full interim report published on the news media designated by the China Securities Regulatory Commission to have a comprehensive understanding of the business performance, financial position and future development plan of Ping An Bank Co., Ltd. (hereinafter referred to as “Ping An Bank” or the “Bank”).
2. The board of directors (hereinafter referred to as the “Board”), the supervisory committee, the directors, the supervisors and senior management of the Bank guarantee the authenticity, accuracy and completeness of the contents of this Interim Report, in which there are no false representations, misleading statements or material omissions, and are severally and jointly liable for its contents.
3. Xie Yonglin (the Bank’s Chairman), Ji Guangheng (the President), Xiang Youzhi (the Vice President and the Chief Financial Officer) and Yu Chen (the head of the Accounting Department) declare that they guarantee the authenticity, accuracy and completeness of the financial report included in this Interim Report.
4. The 29th meeting of the 12th session of the Board of the Bank deliberated the 2024 Interim Report together with its summary. The quorum of the Board meeting was 13 directors, and 13 directors attended the Board meeting. The Interim Report was approved unanimously at the meeting.
5. The 2024 interim financial report of the Bank was unaudited. The 2024 interim financial report of the Bank was reviewed by Ernst & Young Hua Ming LLP.
6. The Bank’s interim profit distribution plan which has been approved at the Board meeting is based on the total share capital of 19,405,918,198 shares as at 30 June 2024. Cash dividends of RMB2.46 (tax inclusive) will be distributed to all shareholders for every 10 shares. There was no proposal to issue bonus shares or to convert reserve funds into share capital.

The proposal for the profit distribution of preference shares for the reporting period approved by the Board

Applicable Not applicable

Time of distribution	Dividend yield	Amount of distribution (RMB)	Conformity with distribution	Method of dividend	Accumulation of dividend	Participation in surplus profit
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		(tax inclusive)	requirements and procedures	payment		distribution
7 March 2024	4.37%	874,000,000.00	Yes	Paid in cash per annum	No	No

II. Company profile

Stock abbreviation	Ping An Bank	Stock code	000001
Traded on	Shenzhen Stock Exchange		
Contact information	Secretary of the Board	Representative of Securities Affairs	
Name	Zhou Qiang	Lv Xuguang	
Office address	Board Office of Ping An Bank, Block B, Ping An Financial Center, No. 5023, Yitian Road, Futian District, Shenzhen, Guangdong, the PRC.	Board Office of Ping An Bank, Block B, Ping An Financial Center, No. 5023, Yitian Road, Futian District, Shenzhen, Guangdong, the PRC.	
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III. Accounting data and financial indicators

3.1 Key indicators

(In RMB million)

Item	January to June 2024	January to June 2023	Year-on-year change
Operating income	77,132	88,610	(13.0%)
Net profit attributable to shareholders of the Bank	25,879	25,387	1.9%
Cost/income ratio	27.37%	26.45%	+0.92 percentage point
Average return on total assets (annualized)	0.91%	0.94%	-0.03 percentage point
Weighted average return on net assets (annualized)	11.88%	12.65%	-0.77 percentage point
Net interest margin (annualized)	1.96%	2.55%	-0.59 percentage point
Proportion of net non-interest income	36.36%	29.31%	+7.05 percentage points
	30 June 2024	31 December 2023	Change at the end of the period from the end of last year
Deposit principals from customers	3,570,812	3,407,295	4.8%
Total principal of loans and advances to customers	3,413,474	3,407,509	0.2%
Non-performing loan (NPL) ratio	1.07%	1.06%	+0.01 percentage point
Provision coverage ratio	264.26%	277.63%	-13.37 percentage points
Deviation ratio of loans overdue for more than 60 days	0.79	0.74	+0.05
Core tier 1 capital adequacy ratio	9.33%	9.22%	+0.11 percentage point

3.2 Key accounting data and financial indicators

Whether the Bank needs to adjust or restate retrospectively the accounting data for previous years

Yes No

(In RMB million)

Item	30 June 2024	31 December 2023	31 December 2022	Change at the end of the period from the end of last year
Total assets	5,754,033	5,587,116	5,321,514	3.0%
Shareholders' equity	481,869	472,328	434,680	2.0%
Shareholders' equity attributable to ordinary shareholders of the Bank	411,925	402,384	364,736	2.4%
Share capital	19,406	19,406	19,406	-
Net asset per share attributable to ordinary shareholders of the Bank (RMB/share)	21.23	20.74	18.80	2.4%

Item	January to June 2024	January to June 2023	January to December 2023	Year-on-year change
Operating income	77,132	88,610	164,699	(13.0%)
Operating profit before impairment losses on credit and other assets	55,240	64,298	117,022	(14.1%)
Impairment losses on credit and other assets	23,153	32,361	59,094	(28.5%)
Operating profit	32,087	31,937	57,928	0.5%
Profit before tax	31,977	31,933	57,718	0.1%
Net profit attributable to shareholders of the Bank	25,879	25,387	46,455	1.9%
Net profit attributable to shareholders of the Bank less non-recurring gains/losses	25,880	25,216	46,431	2.6%
Net cash flows from operating activities	113,722	44,241	92,461	157.1%
Ratio per share (RMB/share):				
Basic/Diluted earnings per share (EPS)	1.23	1.20	2.25	2.5%
Basic/Diluted EPS less non-recurring gains/losses	1.23	1.19	2.25	3.4%
Net cash flows from operating activities per share	5.86	2.28	4.76	157.0%
Financial ratios (%):				
Return on total assets (un-annualized)	0.45	0.46	N/A	-0.01 percentage point
Return on total assets (annualized)	0.90	0.92	0.83	-0.02 percentage point
Average return on total assets (un-annualized)	0.46	0.47	N/A	-0.01 percentage point

Average return on total assets (annualized)	0.91	0.94	0.85	-0.03 percentage point
Weighted average return on net assets (un-annualized)	5.79	6.22	N/A	-0.43 percentage point
Weighted average return on net assets (annualized)	11.88	12.65	11.38	-0.77 percentage point
Weighted average return on net assets (less non-recurring gains/losses, un-annualized)	5.79	6.18	N/A	-0.39 percentage point
Weighted average return on net assets (less non-recurring gains/losses, annualized)	11.88	12.56	11.38	-0.68 percentage point

Note: The return on net assets and EPS indicators are calculated in accordance with the *Compilation Rules for Information Disclosure by Companies Offering Securities to the Public No. 9 - Computation and Disclosure of Return on Net Assets and Earnings per Share (2010 Revision)* (《公開發行證券的公司信息披露編報規則第 9 號——淨資產收益率和每股收益的計算及披露》(2010 年修訂)) and the *Accounting Standards for Business Enterprises No. 34 - Earnings per Share* (《企業會計準則第 34 號——每股收益》). The Bank issued non-cumulative preference shares of RMB20 billion in private placement on 7 March 2016 and non-fixed term capital bonds (“Perpetual Bond”) of RMB30 billion in February 2020, which are all classified as other equity instruments. In the calculation of the “weighted average return on net assets” and “EPS”, the paid dividends on preference shares of RMB874 million and the interests on perpetual bonds of RMB1,155 million have been deducted from the “Net profit attributable to shareholders of the Bank”.

Total share capital of the Bank as at the trading day prior to disclosure and fully diluted EPS calculated based on the latest share capital:

Total share capital of the Bank as at the trading day prior to disclosure (in shares)	19,405,918,198
Payment of dividends on preference shares (RMB)	874,000,000
Payment of interests on perpetual bonds (RMB)	1,155,000,000
Fully diluted EPS calculated based on the latest share capital (RMB/share, January to June 2024)	1.23

Accounting data differences under domestic and overseas accounting standards

1. Differences in net profit and net assets between financial reports under the international accounting standards and the Chinese accounting standards

Applicable Not applicable

During the reporting period of the Group, there was no difference in net profit and net assets between financial reports under the international accounting standards and the Chinese accounting standards.

2. Differences in net profit and net assets between financial reports under the overseas accounting standards and the Chinese accounting standards

Applicable Not applicable

During the reporting period of the Group, there was no difference in net profit and net assets between financial reports under the overseas accounting standards and the Chinese accounting standards.

3. Reasons for differences in accounting data under domestic and overseas accounting standards

Applicable Not applicable

Information of loans and deposits

(In RMB million)

Item	30 June 2024	31 December 2023	31 December 2022	Change at the end of the period from the end of last year
Deposit principals from customers	3,570,812	3,407,295	3,312,684	4.8%
Including: Corporate deposits	2,280,467	2,199,677	2,277,714	3.7%
Personal deposits	1,290,345	1,207,618	1,034,970	6.9%
Total principal of loans and advances to customers	3,413,474	3,407,509	3,329,161	0.2%
Including: Corporate loans	1,592,139	1,429,790	1,281,771	11.4%
General corporate loans	1,411,297	1,214,991	1,084,224	16.2%
Discounted bills	180,842	214,799	197,547	(15.8%)
Personal loans	1,821,335	1,977,719	2,047,390	(7.9%)

Note: Pursuant to the *Circular on Revising and Issuing 2018 Versions of Financial Statement Templates for Financial Enterprises* (Cai Kuai [2018] No. 36) (《關於修訂印發 2018 年度金融企業財務報表格式的通知》(財會〔2018〕36 號)) issued by the Ministry of Finance, interests accrued using the effective interest method are included in the carrying amount of financial instruments, and interests not received or paid as at the balance sheet date are presented in “Other assets” or “Other liabilities”. Unless otherwise stated, “Loans and advances to customers”, “Deposits from customers” and their breakdowns mentioned in this report are all amounts net of interests.

Items and amounts of non-recurring gains/losses

Applicable Not applicable

(In RMB million)

Item	January to June 2024	January to June 2023	January to December 2023
Net gains or losses on disposal of non-liquidity assets	24	38	20
Gains/losses from contingencies	4	42	(64)
Others	(1)	148	88
Income tax effect	(28)	(57)	(20)
Total	(1)	171	24

Note: The non-recurring gains/losses are calculated in accordance with the definitions in the *Explanatory Announcement No. 1 on*

Information Disclosure of Companies Publicly Issuing Securities - Non-recurring Profit and Loss (《公開發行證券的公司信息披露解釋性公告第 1 號——非經常性損益》).

During the reporting period, the Group had no recurring gains/losses items that are listed as non-recurring gains/losses in the *Explanatory Announcement No. 1 on Information Disclosure of Companies Publicly Issuing Securities - Non-recurring Profit and Loss* (《公開發行證券的公司信息披露解釋性公告第 1 號——非經常性損益》).

3.3 Supplementary financial ratios

(Unit: %)

Item	January to June 2024	January to June 2023	January to December 2023	Year-on-year change
Cost/income ratio	27.37	26.45	27.90	+0.92 percentage point
Credit costs (un-annualized)	0.70	0.82	N/A	-0.12 percentage point
Credit costs (annualized)	1.40	1.65	1.85	-0.25 percentage point
Deposit-loan spread (annualized)	2.61	3.45	3.23	-0.84 percentage point
Net interest spread (annualized)	1.91	2.49	2.31	-0.58 percentage point
Net interest margin (un- annualized)	0.97	1.26	N/A	-0.29 percentage point
Net interest margin (annualized)	1.96	2.55	2.38	-0.59 percentage point

Note: Credit costs = impairment losses on loans/average balance of loans and advances to customers; Net Interest Spread (NIS) = average yield of interest-earning assets – average interest rate of interest-bearing liabilities; and Net Interest Margin (NIM) = net interest income/average balance of interest-earning assets.

3.4 Supplementary regulatory indicators

3.4.1 Key regulatory indicators

(Unit: %)

Item	Standard level of indicator	30 June 2024	31 December 2023	31 December 2022
Liquidity ratio (RMB and foreign currency)	≥25	66.39	68.01	55.19
Liquidity ratio (RMB)	≥25	66.55	67.17	54.16
Liquidity ratio (foreign currency)	≥25	67.02	89.76	79.51
Liquidity matching ratio	≥100	143.85	144.66	140.39
Capital adequacy ratio	≥10.75 (Note 2)	12.76	13.43	13.01
Tier 1 capital adequacy ratio	≥8.75 (Note 2)	10.97	10.90	10.40
Core tier 1 capital adequacy ratio	≥7.75 (Note 2)	9.33	9.22	8.64
Ratio of loans to the single largest customer to net capital	≤10	1.70	2.58	2.74
Ratio of loans to top 10 customers to net capital	N/A	12.87	12.77	13.93
Ratio of accumulated open foreign exchange position to net capital	≤20	3.39	4.42	2.28
Standard loan migration ratio	N/A	1.54	2.76	2.70
Special-mention loan migration ratio	N/A	32.07	41.23	45.54
Substandard loan migration ratio	N/A	52.55	80.18	73.89
Doubtful loan migration ratio	N/A	73.73	85.89	77.08
Non-performing loan (NPL) ratio	≤5	1.07	1.06	1.05
Provision coverage ratio	≥130 (Note 3)	264.26	277.63	290.28
Provision to loan ratio	≥1.8 (Note 3)	2.82	2.94	3.04

Notes: (1) Above-mentioned regulatory indicators are calculated in accordance with the regulatory requirements. Except for the capital adequacy ratio indicator, which represents the position at the Group level, all other indicators represent the position at the Bank level as reported to the regulatory authorities.

(2) According to the *Additional Regulatory Requirements for Systemically Important Banks (for Trial Implementation)* (《系統重要性銀行附加監管規定（試行）》) and the list of China's systemically important banks in 2023, the Bank was in the first group of the list and implemented the additional capital requirement of 0.25%. In April 2024, the Bank redeemed all of Tier 2 capital bonds amounting to RMB30 billion issued in 2019. At the end of June, the capital adequacy ratio decreased accordingly. On 9 July 2024, the Bank issued Tier 2 capital bonds amounting to RMB30 billion as an addition. After such replenishment, the capital adequacy ratio remained stable.

(3) In accordance with the provisions of *Circular on Adjusting the Regulatory Requirements for Loss Provisions for Loans of Commercial Banks* (Yin Jian Fa [2018] No. 7) (《關於調整商業銀行貸款損失準備監管要求的通知》(銀監發〔2018〕7號)), various joint-stock banks have implemented regulatory policies of differentiated and dynamically adjusted provision.

3.4.2 Capital adequacy ratio

(In RMB million)

Item	30 June 2024		31 December 2023	
	The Group	The Bank	The Group	The Bank
Net core tier 1 capital	400,208	388,455	384,886	373,325
Other tier 1 capital	69,944	69,944	69,944	69,944
Net tier 1 capital	470,152	458,399	454,830	443,269
Tier 2 capital	77,115	77,082	105,943	105,896
Net capital	547,267	535,481	560,773	549,165
Total risk-weighted assets	4,287,434	4,261,523	4,174,044	4,163,832
Credit risk-weighted assets	3,816,584	3,813,873	3,722,711	3,718,869
On-balance-sheet risk-weighted assets	3,143,983	3,141,272	3,118,974	3,115,132
Off-balance-sheet risk-weighted assets	661,178	661,178	594,788	594,788
Risk-weighted assets of counterparty credit risk exposure	11,423	11,423	8,949	8,949
Market risk-weighted assets	186,242	164,625	128,970	128,130
Operational risk-weighted assets	284,608	283,025	322,363	316,833
Core tier 1 capital adequacy ratio	9.33%	9.12%	9.22%	8.97%
Tier 1 capital adequacy ratio	10.97%	10.76%	10.90%	10.65%
Capital adequacy ratio	12.76%	12.57%	13.43%	13.19%
Balance of mitigated risk exposures of credit risk asset portfolio:				
Balance of mitigated risk exposures of on-balance-sheet credit risk assets	5,131,256	5,125,939	4,999,649	4,993,873
Risk exposures of off-balance-sheet assets after conversion	1,381,380	1,381,380	1,402,829	1,402,829
Counterparty credit risk exposures	8,144,162	8,144,162	6,093,103	6,093,103

Note: From 2024 onwards, the Group uses the methods required in the *Administrative Measures for the Capital Management of Commercial Banks* (《商業銀行資本管理辦法》) to calculate the capital adequacy ratio. The Bank adopted the weighting approach to measure credit risk-weighted assets and adopted the standardized approach to measure market risk-weighted assets, as well as operational risk-weighted assets. For more details on capital management, please refer to the Bank's website (<http://bank.pingan.com>).

3.4.3 Leverage ratio

(In RMB million)

Item	30 June 2024	31 March 2024	31 December 2023	30 September 2023
Leverage ratio	6.61%	6.74%	6.43%	6.44%
Net tier 1 capital	470,152	471,005	454,830	446,615
Balance of on-and off-balance sheet assets after adjustment	7,114,931	6,983,621	7,070,387	6,930,626

Note: The above data represent the Group level performance. From 2024 onwards, the Group uses the methods required in the *Administrative Measures for the Capital Management of Commercial Banks* (《商業銀行資本管理辦法》) to calculate the leverage ratio. At the end of June, the leverage ratio decreased as compared with the end of March mainly due to the increase in

balance of on-and off-balance sheet assets after adjustment. For more details on leverage ratio, please refer to the Bank's website (<http://bank.pingan.com>).

3.4.4 Liquidity coverage ratio

(In RMB million)

Item	30 June 2024	31 March 2024	31 December 2023
Liquidity coverage ratio	130.47%	106.08%	112.34%
Qualified liquidity assets with high quality	686,013	649,044	604,708
Net cash outflow	525,798	611,824	538,304

Note: The above data represent the Group level performance. The Group discloses the information on liquidity coverage ratio according to the *Measures for the Disclosure of Information on Liquidity Coverage Ratio of Commercial Banks* (《商業銀行流動性覆蓋率信息披露辦法》).

3.4.5 Net stable funding ratio

(In RMB million)

Item	30 June 2024	31 March 2024	31 December 2023
Net stable funding ratio	109.09%	106.25%	105.49%
Available stable funding	3,453,600	3,357,890	3,212,627
Stable funding required	3,165,854	3,160,443	3,045,293

Note: The above data represents the Group level performance. The Group discloses the information on net stable funding ratio according to the *Measures for the Disclosure of Information on Net Stable Funding Ratio of Commercial Banks* (《商業銀行淨穩定資金比例信息披露辦法》).

3.5 Data on operations of segments

3.5.1 Profit and scale

(In RMB million)

Item		Retail banking business		Wholesale banking business		Other operations		Total	
		January to June 2024	January to June 2023	January to June 2024	January to June 2023	January to June 2024	January to June 2023	January to June 2024	January to June 2023
Operating income	Amount	39,091	52,631	33,096	27,918	4,945	8,061	77,132	88,610
	Percentage %	50.7	59.4	42.9	31.5	6.4	9.1	100.0	100.0
Operating expenses	Amount	12,447	16,269	8,766	8,043	679	-	21,892	24,312
	Percentage %	56.9	66.9	40.0	33.1	3.1	-	100.0	100.0
Operating profit before impairment losses	Amount	26,644	36,362	24,330	19,875	4,266	8,061	55,240	64,298
	Percentage %	48.2	56.6	44.1	30.9	7.7	12.5	100.0	100.0
Impairment losses on credit and other assets	Amount	24,393	25,433	(1,152)	7,225	(88)	(297)	23,153	32,361
	Percentage %	105.4	78.6	(5.0)	22.3	(0.4)	(0.9)	100.0	100.0
Profit before tax	Amount	2,229	10,890	25,477	12,645	4,271	8,398	31,977	31,933
	Percentage %	7.0	34.1	79.6	39.6	13.4	26.3	100.0	100.0
Net profit	Amount	1,804	8,658	20,618	10,053	3,457	6,676	25,879	25,387
	Percentage %	7.0	34.1	79.6	39.6	13.4	26.3	100.0	100.0

(In RMB million)

Item	30 June 2024		31 December 2023		Change at the end of the period from the end of last year
	Balance	Percentage %	Balance	Percentage %	
Total assets	5,754,033	100.0	5,587,116	100.0	3.0%
Including: Retail banking business	1,729,716	30.1	1,948,994	34.9	(11.3%)
Wholesale banking business	2,779,060	48.3	2,357,660	42.2	17.9%
Other operations	1,245,257	21.6	1,280,462	22.9	(2.7%)

Notes: (1) The retail banking business segment covers the provision of financial products and services to individual customers and some small enterprises, including personal loans, personal deposits, bank cards and various personal intermediary businesses.

The wholesale banking business segment covers the provision of financial products and services to corporate customers, government organizations, banks and other financial institutions, as well as some small enterprises. The products and services include corporate loans, corporate deposits, trade financing, various corporate intermediary businesses, various inter-bank capital businesses and Ping An wealth management related businesses.

Other business segments refer to the bond investments and some monetary market activities based on its liquidity

management needs, centrally managed equity investments, and assets, liabilities and income which cannot be directly attributed to any business segment.

- (2) The operating income and net profit of retail business showed year-on-year decline, due to factors such as continued profit concession to the real economy, adjustment in asset structure and fee reductions in the bancassurance channel, while some individual customers remain under pressure to repay loans, and the Bank continued to step up its efforts in retail asset write-off and provision.

(In RMB million)

Item	30 June 2024		31 December 2023		Change at the end of the period from the end of last year
	Balance	Percentage %	Balance	Percentage %	
Deposit principals from customers	3,570,812	100.0	3,407,295	100.0	4.8%
Including: Corporate deposits	2,280,467	63.9	2,199,677	64.6	3.7%
Personal deposits	1,290,345	36.1	1,207,618	35.4	6.9%
Total principal of loans and advances to customers	3,413,474	100.0	3,407,509	100.0	0.2%
Including: Corporate loans	1,592,139	46.6	1,429,790	42.0	11.4%
Personal loans	1,821,335	53.4	1,977,719	58.0	(7.9%)

Note: Items above are classified based on the nature of the customers, where the corporate service to small enterprises is attributable to corporate deposits and corporate loans business, and the individual service to small enterprises is attributable to personal deposits and personal loans business. The same approach applies below.

3.5.2 Asset quality

Item	30 June 2024	31 December 2023	Change at the end of the period from the end of last year
Non-performing loan (NPL) ratio	1.07%	1.06%	+0.01 percentage point
Including: Corporate loans	0.66%	0.63%	+0.03 percentage point
Personal loans	1.42%	1.37%	+0.05 percentage point

IV. Number of shareholders and shareholding conditions of the Bank

4.1 Number of ordinary shareholders and of preference shareholders with restored voting rights, and shareholdings of the top 10 shareholders

(Unit: Share)

Total number of ordinary shareholders as at the end of the reporting period	546,413			Total number of preference shareholders with restored voting rights as at the end of the reporting period	-			
Shareholdings of the top 10 shareholders								
Name of shareholder	Nature of shareholder	Total number of shares held	Shareholding (%)	Changes during the reporting period	Number of restricted shares held	Number of unrestricted shares held	Pledged, tagged or frozen	
							Status of shares	Number of shares
Ping An Insurance (Group) Company of China, Ltd. - the Group - proprietary fund	Domestic legal entity	9,618,540,236	49.56	-	-	9,618,540,236	-	-
Ping An Life Insurance Company of China, Ltd. - proprietary fund	Domestic legal entity	1,186,100,488	6.11	-	-	1,186,100,488	-	-
Hong Kong Securities Clearing Company Limited	Overseas legal entity	698,756,824	3.60	(41,158,762)	-	698,756,824	-	-
Ping An Life Insurance Company of China, Ltd. - traditional - ordinary insurance product	Domestic legal entity	440,478,714	2.27	-	-	440,478,714	-	-
China Securities Finance Corporation Limited	Domestic legal entity	429,232,688	2.21	-	-	429,232,688	-	-
Industrial and Commercial Bank of China Limited - Huatai-PineBridge CSI 300 ETF	Domestic legal entity	114,458,038	0.59	42,749,600	-	114,458,038	-	-
China Construction Bank Corporation - E Fund Seeded CSI 300 ETF	Domestic legal entity	76,260,746	0.39	49,111,600	-	76,260,746	-	-
China Electronics Investment Shenzhen Company	Domestic legal entity	62,523,366	0.32	-	-	62,523,366	-	-
Hexie Health Insurance Co., Ltd. - universal product	Domestic legal entity	58,894,176	0.30	-	-	58,894,176	-	-
Bank of China Limited - Harvest CSI 300 ETF	Domestic legal entity	56,102,023	0.29	33,977,454	-	56,102,023	-	-
Explanations of the related party relationship or acting in concert relationship among the above shareholders	<p>1. Ping An Life Insurance Company of China, Ltd. is a controlled subsidiary and person acting in concert of Ping An Insurance (Group) Company of China, Ltd. “Ping An Insurance (Group) Company of China, Ltd. - the Group - proprietary fund”, “Ping An Life Insurance Company of China, Ltd. - proprietary fund” and “Ping An Life Insurance Company of China, Ltd. - traditional - ordinary insurance product” are related.</p> <p>2. The Bank is not aware of any related-party relationship or parties acting in concert among other shareholders.</p>							
Explanations of the top 10 ordinary shareholders who engage in securities margin trading business	None							

Participation of the shareholders holding more than 5%, the top 10 ordinary shareholders and the top 10 ordinary shareholders not subject to restrictions in the refinancing of shares

√ Applicable □ Not applicable

(Unit: Share)

Shareholders holding more than 5%, top 10 ordinary shareholders and top 10 ordinary shareholders not subject to restrictions								
Name of shareholder (full name)	Shareholding in ordinary account and credit account at the beginning of the period		Shares lent through refinancing and not yet returned at the beginning of the period		Shareholding in ordinary account and credit account at the end of the period		Shares lent through refinancing and not yet returned at the end of the period	
	Total quantity	% of total equity	Total quantity	% of total equity	Total quantity	% of total equity	Total quantity	% of total equity
Industrial and Commercial Bank of China Limited - Huatai-PineBridge CSI 300 ETF	71,708,438	0.37	921,100	0.00	114,458,038	0.59	8,100	0.00
China Construction Bank Corporation - E Fund Seeded CSI 300 ETF	27,149,146	0.14	42,600	0.00	76,260,746	0.39	0	0.00
Bank of China Limited - Harvest CSI 300 ETF	22,124,569	0.11	869,100	0.00	56,102,023	0.29	0	0.00

Changes in the top 10 ordinary shareholders and the top 10 ordinary shareholders not subject to restrictions arising from lending through refinancing/returning as compared with the prior period

□ Applicable √ Not applicable

4.2 Changes in controlling shareholders or actual controller

The Bank has no actual controlling shareholder. During the reporting period, there were no changes to the controlling shareholders of the Bank.

4.3 Total number and shareholdings of preference shareholders of the Bank

(Unit: Share)

Total number of preference shareholders at the end of the reporting period		33				
Shareholding of shareholders holding more than 5% preference shares or the top 10 preference shareholders						
Name of shareholder	Nature of shareholder	Shareholding (%)	Number of shares held at the end of the reporting period	Changes during the reporting period	Pledged or frozen	
					Status of shares	Number of shares
Ping An Life Insurance Company of China, Ltd. - dividend - dividends for individual insurance	Domestic legal entity	29.00	58,000,000	-	-	-
Ping An Life Insurance Company of China, Ltd. - universal - individual universal insurance	Domestic legal entity	19.34	38,670,000	-	-	-
Ping An Property & Casualty Insurance Company of China, Ltd. - traditional - ordinary insurance product	Domestic legal entity	9.67	19,330,000	-	-	-
Bank of Communications Schroder Asset Management - Bank of Communications - Bank of Communications Schroder Asset Management Zhuoyuan No. 1 Collective Asset Management Plan	Domestic legal entity	8.45	16,905,000	-	-	-
CITIC Securities - Postal Savings Bank of China - CITIC Securities Star No. 28 Collective Asset Management Plan	Domestic legal entity	5.48	10,950,000	-	-	-
Bank of China Limited Shanghai Branch	Domestic legal entity	4.22	8,430,000	(200,000)	-	-
Jiangsu International Trust Co., Ltd. - Jiangsu Trust - Hexiang Tianli No. 1 Collective Capital Trust Plan	Domestic legal entity	3.66	7,325,000	-	-	-
Everbright Securities Asset Management (“EBSAM”) - China Everbright Bank - EBSAM Xinyou Collective Asset Management Plan	Domestic legal entity	3.05	6,105,000	-	-	-
Sun Life Everbright Asset Management (“SLEBAM”) - China Everbright Bank - SLEBAM Juyou No. 1 Equity asset management products	Domestic legal entity	2.40	4,800,000	-	-	-
BOC International (China) Co., Ltd. - Bank of China - BOCIC China Red - Huizhong No. 32 Collective Asset Management Plan	Domestic legal entity	2.23	4,465,000	-	-	-
Description of different requirements on other terms of preference shares held other than dividend distribution and residual property distribution	Not applicable					
Explanations of the related party relationship or person acting in concert among top 10 preference	1. Ping An Life Insurance Company of China, Ltd. and Ping An Property & Casualty Insurance Company of China, Ltd. are controlled subsidiaries and persons acting in concert of the Ping An Insurance (Group) Company of China, Ltd. “Ping An Insurance (Group) Company of China, Ltd. -					

shareholders and between top 10 preference shareholders and top 10 ordinary shareholders	the Group - proprietary fund”, “Ping An Life Insurance Company of China, Ltd. - proprietary fund”, “Ping An Life Insurance Company of China, Ltd. - traditional - ordinary insurance product”, “Ping An Life Insurance Company of China, Ltd. - dividend - dividends for individual insurance”, “Ping An Life Insurance Company of China, Ltd. - universal - individual universal insurance” and “Ping An Property & Casualty Insurance Company of China, Ltd. - traditional - ordinary insurance product” are related. 2. The Bank is not aware of any related-party relationship or parties acting in concert among other shareholders.
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V. The existing bonds of the Bank on the date of approval of the Interim Report

Applicable Not applicable

VI. Significant matters

Please see the full text of the Bank’s 2024 Interim Report for details.

The Board of Directors of Ping An Bank Co., Ltd.

16 August 2024