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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)**

### 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. regarding the Disclosure of Preliminary Financial Information for the Annual Results of 2022 of Ping An Bank”, 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  
**Sheng Ruisheng**  
Company Secretary

Shenzhen, the PRC, January 16, 2023

*As at the date of this announcement, the executive directors of the Company are Ma Mingzhe, Xie Yonglin, Tan Sin Yin, Yao Jason Bo 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 Ouyang Hui, Ng Sing Yip, Chu Yiyun, Liu Hong, Ng Kong Ping Albert and Jin Li.*

**THE ANNOUNCEMENT OF  
PING AN INSURANCE (GROUP) COMPANY OF CHINA, LTD.  
REGARDING THE DISCLOSURE OF  
PRELIMINARY FINANCIAL INFORMATION FOR THE ANNUAL  
RESULTS OF 2022 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 severally and jointly accept the 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, published the "Preliminary Financial Information for the Annual Results of 2022 of Ping An Bank" on the website of Shenzhen Stock Exchange ([www.szse.cn](http://www.szse.cn)).

Please also refer to the "Preliminary Financial Information for the Annual Results of 2022 of Ping An Bank" as attached to this announcement of the Company on the website of Shanghai Stock Exchange ([www.sse.com.cn](http://www.sse.com.cn)).

As the financial information set forth in the "Preliminary Financial Information for the Annual Results of 2022 of Ping An Bank" are preliminary and have not been audited, shareholders and potential investors are advised to exercise caution when dealing in the shares of the Company.

The Board of Directors  
Ping An Insurance (Group) Company of China, Ltd.  
January 16, 2023

## Preliminary Financial Information for the Annual Results of 2022 of Ping An Bank Co., Ltd.

The Ping An Bank Co., Ltd. and all members of the Board of Directors guarantee the authenticity, accuracy and completeness of the contents of the information disclosed, in which there are no false representations, misleading statements or material omissions.

**Special notice:** the 2022 annual financial data contained in this announcement represents the group level performance that initially accounting by Ping An Bank Co., Ltd. (hereinafter referred to as the “Bank”) and has not been audited by accounting firm. The final data to be disclosed in the 2022 Annual Report may be different from the one contained in this announcement, and the investors shall be aware of investment risks therein.

### I. 2022 Annual Key Financial Data and Indicators

In RMB million

Item	2022 (Unaudited)	2021 (Audited)	Change
Operating income	179,895	169,383	6.2%
Operating profit	57,475	45,985	25.0%
Profit before tax	57,253	45,879	24.8%
Net profit attributable to shareholders of the Bank	45,516	36,336	25.3%
Net profit attributable to shareholders of the Bank after non-recurring gains/losses	45,407	36,230	25.3%
Basic earnings per share <sup>(1)</sup> (RMB/share)	2.20	1.73	27.2%
Weighted average return on net assets <sup>(1)</sup> (%)	12.36	10.85	+1.51 percentage points
Item	December 31, 2022 (Unaudited)	December 31, 2021 (Audited)	Change
Total assets	5,321,514	4,921,380	8.1%
Shareholders' equity	434,680	395,448	9.9%
Shareholders' equity attributable to ordinary shareholders of the Bank	364,736	325,504	12.1%
Share capital	19,406	19,406	-
Net asset per share attributable to ordinary shareholders of the Bank (RMB/share)	18.80	16.77	12.1%

NPL ratio (%)	1.05	1.02	+0.03 percentage point
Deviation ratio of loans overdue for more than 60 days <sup>(2)</sup>	0.83	0.85	-0.02
Provision coverage ratio (%)	290.28	288.42	+1.86 percentage points

Notes:

(1) The return on net assets and EPS indicators are calculated in accordance with the Rules No.9 for the Information Disclosure and Compilation of Companies Publicly Issuing Securities - Calculation and Disclosure of Return on Equity and Earnings per Share and Accounting Standard for Business Enterprises No. 34 - Earnings per Share. The impact of payments for dividends on preferred stock and interest on perpetual bonds has been considered.

(2) Deviation ratio of loans overdue for more than 60 days = Balance of loans overdue for more than 60 days/Balance of non-performing loans.

## II. Operational Performance and Financial Position

In 2022, the Bank actively implemented the spirit of the 20th National Congress of the Communist Party of China, enhanced its ability to provide financial services to the real economy, deepened comprehensive digital operation, reshaped asset-liability management, strengthened financial risk prevention and control, and achieved steady growth in operational performance.

In 2022, the group recorded operating income of RMB179,895 million, representing a year-on-year increase of 6.2%, and the net profit was RMB45,516 million with a year-on-year increase of 25.3%. As at the end of 2022, the group's total assets amounted to RMB5,321,514 million, up by 8.1% as compared with the end of last year, including the total amount of loans principal and advances to customers of RMB3,329,161 million, up by 8.7% as compared with the end of last year; the total liabilities amounted to RMB4,886,834 million, up by 8.0% as compared with the end of the last year, of which the total deposits balance due to customers amounted to RMB3,312,684 million, up by 11.8% as compared with the end of the last year. As at the end of 2022, the NPL ratio was 1.05%, up by 0.03 percentage point as compared with the end of last year; the deviation ratio of loans overdue for more than 60 days was 0.83, down by 0.02 as compared with the end of last year; the provision coverage ratio was 290.28%, up by 1.86 percentage points as compared with the end of last year, maintaining a good level of risk resistance and compensation capability.

### **III. Description of Differences from Previous Forecast of Operational Performance**

The Bank has no previous forecast of operational performance.

### **IV. Other Descriptions**

The 2022 annual financial data contained in this announcement represents the group level performance that initially accounting by the Bank and has not been audited by accounting firm. The final data to be disclosed in the 2022 Annual Report may be different from the one contained in this announcement, and the investors shall be aware of investment risks therein.

### **V. List of Documents Available for Inspection**

The comparative balance sheet and income statement were signed and sealed by Xie Yonglin (legal representative), Hu Yuefei (the President), Xiang Youzhi (the Vice President and the CFO) and Zhu Peiqing (the head of the Accounting Department). Announcement is hereby given.

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

January 17, 2023