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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 2025 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 22, 2025

As at the date of this announcement, the executive directors of the Company are Ma Mingzhe, Xie Yonglin, Michael Guo, Fu Xin 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
2025 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 "2025 Interim Report of Ping An Bank" on the website of the Shenzhen Stock Exchange (www.szse.cn).

Please also refer to the "2025 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 2025.

The Board of Directors
Ping An Insurance (Group) Company of China, Ltd.
August 22, 2025

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

2025 Interim Report Summary of Ping An Bank Co., Ltd.

I. Important notes

1. This summary of interim report is extracted from the full text of the 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 42nd meeting of the 12th session of the Board of the Bank deliberated the 2025 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 2025 interim financial report of the Bank was unaudited. The 2025 interim financial report was reviewed by Ernst & Young Hua Ming LLP.
6. The interim profit distribution plan of the Bank which has been approved at the Board meeting is based on the total share capital of 19,405,918,198 shares of the Bank as at 30 June 2025, and cash dividends of RMB2.36 (tax inclusive) will be distributed to all ordinary 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) (tax	Conformity with distribution requirements and	Method of dividend payment	Accumulation of dividend	Participation in surplus profit distribution
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		inclusive)	procedures			
7 March 2025	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 2025	January to June 2024	Year-on-year change
Operating income	69,385	77,132	(10.0%)
Net profit attributable to shareholders of the Bank	24,870	25,879	(3.9%)
Cost/income ratio	27.68%	27.37%	+0.31 percentage point
Average return on total assets (annualized)	0.85%	0.91%	-0.06 percentage point
Weighted average return on net assets (annualized)	10.74%	11.88%	-1.14 percentage points
Net interest margin (annualized)	1.80%	1.96%	-0.16 percentage point
Proportion of net non-interest income	35.86%	36.36%	-0.50 percentage point
	30 June 2025	31 December 2024	Change at the end of the period from the end of last year
Deposit principals from customers	3,694,471	3,533,678	4.6%
Total principal of loans and advances to customers	3,408,498	3,374,103	1.0%
Non-performing loan (NPL) ratio	1.05%	1.06%	-0.01 percentage point
Provision coverage ratio	238.48%	250.71%	-12.23 percentage points
Deviation ratio of loans overdue for more than 60 days	0.79	0.80	-0.01
Core tier 1 capital adequacy ratio	9.31%	9.12%	+0.19 percentage point

3.2 Key accounting data and financial indicators

Whether the Bank needs to retroactively adjust or restate the accounting data of previous years

☐ Yes ☒ No

(In RMB million)

Item	30 June 2025	31 December 2024	31 December 2023	Change at the end of the period from the end of last year
Total assets	5,874,961	5,769,270	5,587,116	1.8%
Shareholders' equity	510,062	494,842	472,328	3.1%
Shareholders' equity attributable to ordinary shareholders of the Bank	440,109	424,894	402,384	3.6%
Share capital	19,406	19,406	19,406	-
Net asset per share attributable to ordinary shareholders of the Bank (RMB/share)	22.68	21.89	20.74	3.6%

Item	January to June 2025	January to June 2024	January to December 2024	Year-on-year change
Operating income	69,385	77,132	146,695	(10.0%)
Operating profit before impairment losses on credit and other assets	49,552	55,240	104,634	(10.3%)
Impairment losses on credit and other assets	19,450	23,153	49,428	(16.0%)
Operating profit	30,102	32,087	55,206	(6.2%)
Profit before tax	29,932	31,977	54,738	(6.4%)
Net profit attributable to shareholders of the Bank	24,870	25,879	44,508	(3.9%)
Net profit attributable to shareholders of the Bank less non-recurring gains or losses	24,930	25,880	44,838	(3.7%)
Net cash flows from operating activities	174,682	113,722	63,336	53.6%
Ratio per share (RMB/share):				
Basic/Diluted earnings per share (EPS)	1.18	1.23	2.15	(4.1%)
Basic/Diluted EPS less non-recurring gains or losses	1.18	1.23	2.16	(4.1%)
Net cash flows from operating activities per share	9.00	5.86	3.26	53.6%
Financial ratios (%):				
Return on total assets (un-annualized)	0.42	0.45	Not applicable	-0.03 percentage point
Return on total assets (annualized)	0.85	0.90	0.77	-0.05 percentage point

Average return on total assets (un-annualized)	0.43	0.46	Not applicable	-0.03 percentage point
Average return on total assets (annualized)	0.85	0.91	0.78	-0.06 percentage point
Weighted average return on net assets (un-annualized)	5.25	5.79	Not applicable	-0.54 percentage point
Weighted average return on net assets (annualized)	10.74	11.88	10.08	-1.14 percentage points
Weighted average return on net assets (less non-recurring gains or losses, un-annualized)	5.27	5.79	Not applicable	-0.52 percentage point
Weighted average return on net assets (less non-recurring gains or losses, annualized)	10.77	11.88	10.16	-1.11 percentage points

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 *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 bonds”) 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 Company 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 2025)	1.18

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 2025	31 December 2024	31 December 2023	Change at the end of the period from the end of last year
Deposit principals from customers	3,694,471	3,533,678	3,407,295	4.6%
Including: Corporate deposits	2,367,133	2,246,498	2,199,677	5.4%
Personal deposits	1,327,338	1,287,180	1,207,618	3.1%
Total principal of loans and advances to customers	3,408,498	3,374,103	3,407,509	1.0%
Including: Corporate loans	1,682,520	1,606,935	1,429,790	4.7%
General corporate loans	1,538,649	1,421,206	1,214,991	8.3%
Discounted bills	143,871	185,729	214,799	(22.5%)
Personal loans	1,725,978	1,767,168	1,977,719	(2.3%)

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 or losses

☒ Applicable ☐ Not applicable

(In RMB million)

Item	January to June 2025	January to June 2024	January to December 2024
Net gains or losses on disposal of non-current assets	83	24	10
Net gains or losses from contingencies	(30)	4	65
Others	(91)	(1)	(356)
Income tax effect	(22)	(28)	(49)
Total	(60)	(1)	(330)

Note: The non-recurring gains or 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 situation in which non-recurring gains or losses were defined as recurring gains or losses in accordance with 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 2025	January to June 2024	January to December 2024	Year-on-year change
Cost/income ratio	27.68	27.37	27.66	+0.31 percentage point
Credit costs (un-annualized)	0.71	0.70	Not applicable	+0.01 percentage point
Credit costs (annualized)	1.43	1.40	1.56	+0.03 percentage point
Deposit-loan spread (annualized)	2.27	2.61	2.47	-0.34 percentage point
Net interest spread (annualized)	1.76	1.91	1.83	-0.15 percentage point
Net interest margin (un-annualized)	0.89	0.97	Not applicable	-0.08 percentage point
Net interest margin (annualized)	1.80	1.96	1.87	-0.16 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 2025	31 December 2024	31 December 2023
Liquidity ratio (RMB and foreign currency)	≥25	62.04	68.91	68.01
Liquidity ratio (RMB)	≥25	62.30	68.36	67.17
Liquidity ratio (foreign currency)	≥25	62.96	81.87	89.76
Liquidity matching ratio	≥100	141.73	138.74	144.66
Capital adequacy ratio	≥10.75 (Note 2)	13.26	13.11	13.43
Tier 1 capital adequacy ratio	≥8.75 (Note 2)	10.85	10.69	10.90
Core tier 1 capital adequacy ratio	≥7.75 (Note 2)	9.31	9.12	9.22
Ratio of loans to the single largest customer to net capital	≤10	1.66	1.56	2.58

Ratio of loans to top 10 customers to net capital	Not applicable	11.43	11.40	12.77
Ratio of accumulated open foreign exchange position to net capital	≤20	4.40	4.97	4.42
Standard loan migration ratio	Not applicable	1.43	2.89	2.76
Special-mention loan migration ratio	Not applicable	37.40	45.49	41.23
Substandard loan migration ratio	Not applicable	66.07	74.50	80.18
Doubtful loan migration ratio	Not applicable	71.31	76.09	85.89
Non-performing loan (NPL) ratio	≤5	1.05	1.06	1.06
Provision coverage ratio	≥130 (Note 3)	238.48	250.71	277.63
Provision to loan ratio	≥1.8 (Note 3)	2.51	2.66	2.94

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 positions 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, the Bank was in the first group of the list and implemented the additional capital requirement of 0.25%.

(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 2025		31 December 2024	
	The Group	The Bank	The Group	The Bank
Net core tier 1 capital	423,578	409,084	405,333	391,556
Net tier 1 capital	493,531	479,037	475,237	461,399
Net capital	603,002	588,455	582,713	567,693
Total risk-weighted assets	4,547,880	4,513,215	4,445,117	4,421,385
Credit risk-weighted assets	4,007,591	4,003,271	3,912,348	3,908,299
On-balance-sheet risk-weighted assets	3,215,676	3,211,356	3,130,715	3,126,666
Off-balance-sheet risk-weighted assets	781,581	781,581	771,534	771,534
Risk-weighted assets of counterparty credit risk exposure	10,334	10,334	10,099	10,099
Market risk-weighted assets	241,307	213,610	237,070	220,034
Operational risk-weighted assets	298,982	296,334	295,699	293,052
Core tier 1 capital adequacy ratio	9.31%	9.06%	9.12%	8.86%
Tier 1 capital adequacy ratio	10.85%	10.61%	10.69%	10.44%
Capital adequacy ratio	13.26%	13.04%	13.11%	12.84%

Balance of mitigated risk exposures of credit risk asset portfolio:				
Balance of mitigated risk exposures of on-balance-sheet credit risk assets	5,209,635	5,202,007	5,116,207	5,109,190
Risk exposures of off-balance-sheet assets after conversion	1,576,913	1,576,913	1,630,110	1,630,110
Counterparty credit risk exposures	7,093,718	7,093,718	7,949,215	7,949,215

Note: The capital adequacy ratio is calculated in accordance with the *Administrative Measures for the Capital Management of Commercial Banks* (《商業銀行資本管理辦法》). Credit risk-weighted assets are based on the weighting approach. Market risk-weighted assets and operational risk-weighted assets are based on the standardized approach. 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 2025	31 March 2025	31 December 2024	30 September 2024
Leverage ratio	6.64%	6.73%	6.47%	6.58%
Net tier 1 capital	493,531	487,424	475,237	479,196
Balance of on-and off-balance sheet assets after adjustment	7,428,690	7,238,354	7,342,733	7,278,703

Note: The above data represents the performance at the Group level. The leverage ratio is calculated in accordance with the *Administrative Measures for the Capital Management of Commercial Banks* (《商業銀行資本管理辦法》). At the end of June, the Group's leverage ratio decreased as compared with that of the end of March, mainly because the growth rate of adjusted on-and off-balance sheet assets exceeded that of net tier 1 capital. 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 2025	31 March 2025	31 December 2024
Liquidity coverage ratio	134.29%	110.89%	136.15%
Qualified current assets with high quality	636,248	622,633	661,716
Net cash outflow	473,795	561,496	486,021

Note: The above data represents the performance at the Group level. 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 2025	31 March 2025	31 December 2024
Net stable funding ratio	107.83%	109.90%	106.89%
Available stable funding	3,420,705	3,437,426	3,349,490

Stable funding required	3,172,364	3,127,635	3,133,535
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Note: The above data represents the performance at the Group level. 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 2025	January to June 2024	January to June 2025	January to June 2024	January to June 2025	January to June 2024	January to June 2025	January to June 2024
Operating income	Amount	31,081	39,091	30,425	33,096	7,879	4,945	69,385	77,132
	Percentage %	44.8	50.7	43.8	42.9	11.4	6.4	100.0	100.0
Operating expenses	Amount	11,024	12,447	8,039	8,766	770	679	19,833	21,892
	Percentage %	55.6	56.9	40.5	40.0	3.9	3.1	100.0	100.0
Operating profit before impairment losses	Amount	20,057	26,644	22,386	24,330	7,109	4,266	49,552	55,240
	Percentage %	40.5	48.2	45.2	44.1	14.3	7.7	100.0	100.0
Impairment losses on credit and other assets	Amount	18,845	24,393	1,095	(1,152)	(490)	(88)	19,450	23,153
	Percentage %	96.9	105.4	5.6	(5.0)	(2.5)	(0.4)	100.0	100.0
Profit before tax	Amount	1,204	2,229	21,263	25,477	7,465	4,271	29,932	31,977
	Percentage %	4.0	7.0	71.0	79.6	25.0	13.4	100.0	100.0
Net profit	Amount	1,002	1,804	17,668	20,618	6,200	3,457	24,870	25,879
	Percentage %	4.0	7.0	71.0	79.6	25.0	13.4	100.0	100.0

(In RMB million)

Item	30 June 2025		31 December 2024		Change at the end of the period from the end of last year
	Balance	Percentage %	Balance	Percentage %	
Total assets	5,874,961	100.0	5,769,270	100.0	1.8%
Including: Retail banking business	1,658,351	28.2	1,693,154	29.4	(2.1%)
Wholesale banking business	3,002,709	51.1	2,874,621	49.8	4.5%
Other operations	1,213,901	20.7	1,201,495	20.8	1.0%

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 operations refer to the bond investments and some monetary market activities based on its liquidity management needs, centrally managed equity investments, and assets, liabilities, income and expenses which cannot be directly attributed to any business segment.

(2) The operating income of retail business showed year-on-year decline, due to factors such as the decline of market interest rates and the adjustment of asset structure. As the asset structure and customer base structure continued to optimize, the asset quality of retail business has gradually improved, leading to a year-on-year decrease in impairment losses for the retail segment.

(In RMB million)

Item	30 June 2025		31 December 2024		Change at the end of the period from the end of last year
	Balance	Percentage %	Balance	Percentage %	
Deposit principals from customers	3,694,471	100.0	3,533,678	100.0	4.6%
Including: Corporate deposits	2,367,133	64.1	2,246,498	63.6	5.4%
Personal deposits	1,327,338	35.9	1,287,180	36.4	3.1%
Total principal of loans and advances to customers	3,408,498	100.0	3,374,103	100.0	1.0%
Including: Corporate loans	1,682,520	49.4	1,606,935	47.6	4.7%
Personal loans	1,725,978	50.6	1,767,168	52.4	(2.3%)

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 2025	31 December 2024	Change at the end of the period from the end of last year
Non-performing loan (NPL) ratio	1.05%	1.06%	-0.01 percentage point
Including: Corporate loans	0.83%	0.70%	+0.13 percentage point
Personal loans	1.27%	1.39%	-0.12 percentage point

IV. Number of shareholders and shareholding conditions

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

(Unit: Share)

Total number of ordinary shareholders as at the end of the reporting period	443,583		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	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	829,114,531	4.27	82,232,808	-	829,114,531	-	-
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	172,469,003	0.89	4,951,500	-	172,469,003	-	-
China Construction Bank Corporation - E Fund Seeded CSI 300 ETF	Domestic legal entity	123,218,944	0.63	7,668,100	-	123,218,944	-	-
Industrial and Commercial Bank of China Limited - Hua Xia CSI 300 ETF	Domestic legal entity	90,351,777	0.47	13,540,700	-	90,351,777	-	-
Bank of China Limited - Harvest CSI 300 ETF	Domestic legal entity	77,874,792	0.40	5,102,530	-	77,874,792	-	-
China Electronics Investment Shenzhen Company	Domestic legal entity	62,523,366	0.32	-	-	62,523,366	-	-
Explanations of the related party relationship or acting-in-concert relationship among the above shareholders	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. 2. The Bank is not aware of any related-party relationship or parties acting in concert among other shareholders.							
Description 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

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 Controlling shareholders or changes in actual controller

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

4.3 Number of preference shareholders and the shareholdings of the top 10 preference shareholders of the company

(Unit: Share)

Total number of preference shareholders at the end of the reporting period		38				
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	-	-	
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 Communications Schroder Asset Management - Bank of Communications - Bank of Communications Schroder Asset Management Zhuoyuan No. 1 Collective Asset Management	Domestic legal entity	3.86	7,720,000	(7,650,000)	-	

Plan						
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	-	-	-
Zhongcheng Trust Co., Ltd. - Zhongcheng Trust - Huiying No. 128 Collective Capital Trust Plan	Domestic legal entity	2.36	4,720,000	4,720,000	-	-
China Fund - Bank of China - China Fund - BOC Youxiang No. 32 Collective Asset Management Plan	Domestic legal entity	2.23	4,465,000	-	-	-
China Fund - Bank of China - China Fund - BOC Youxiang No. 33 Collective Asset Management Plan	Domestic legal entity	1.86	3,710,000	3,710,000	-	-
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 shareholders and between top 10 preference shareholders and top 10 ordinary shareholders	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. - 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.					

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 2025 Interim Report for details.

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

23 August 2025