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眾安在綫財產保險股份有限公司 ZHONGAN ONLINE P & C INSURANCE CO., LTD.*

(A joint stock limited company incorporated in the People's Republic of China with limited liability and carrying on business in Hong Kong as "ZA Online Fintech P & C")

(Stock Code: 6060)

ANNOUNCEMENT IN RELATION TO KEY SOLVENCY-RELATED INDICATORS

This announcement is made by ZhongAn Online P & C Insurance Co., Ltd. (the "Company") pursuant to the Inside Information Provisions under Part XIVA of the Securities and Futures Ordinance (Chapter 571 of the Laws of Hong Kong) and Rule 13.09(2) of the Rules Governing the Listing of Securities on The Stock Exchange of Hong Kong Limited.

According to the solvency margin requirements of the National Administration of Financial Regulation ("NAFR"), the Company is required to disclose a summary of its solvency report on its official website (www.zhongan.com) and the website of the Insurance Association of China (www.iachina.cn).

The following unaudited data of the Company is disclosed in the said summary:

Solvency margin ratio indicators	As at September 30, 2023
	RMB ten thousand
	(except for percentages)
Actual capital	1,807,555.23
Core capital	1,754,298.33
Minimum capital	794,267.34
Comprehensive solvency margin ratio (%)	227.58%
Core solvency margin ratio (%)	220.87%

Note: Comprehensive solvency margin ratio = actual capital/minimum capital; Core solvency margin ratio = core capital/minimum capital.

Key operation indicators	For the third quarter of 2023
	RMB ten thousand
Insurance business income	851,731.13
Net profit	(12,942.43)

	As at September 30, 2023
	RMB ten thousand
Net asset	1,803,406.17

The above financial information was prepared in accordance with the Chinese Accounting Standards for Business Enterprises and the relevant requirements of the NAFR. Such information has not been audited. Investors should exercise caution not to unduly rely on such information.

Shareholders and potential investors are advised to exercise caution when dealing in the securities of the Company.

By Order of the Board of Directors

ZhongAn Online P & C Insurance Co., Ltd.

Yaping Ou

Chairman

Shanghai, the PRC, October 30, 2023

As at the date of this announcement, the board of directors of the Company comprises two executive directors, namely Mr. Xing Jiang and Mr. Gaofeng Li, five non-executive directors, namely Mr. Yaping Ou, Mr. Liangxun Shi, Mr. Gang Ji, Mr. Shuang Zhang and Mr. Hugo Jin Yi Ou, and four independent non-executive directors, namely Mr. Wei Ou, Ms. Vena Wei Yan Cheng, Ms. Gigi Wing Chee Chan and Mr. Hai Yin.

* For identification purposes only and carrying on business in Hong Kong as "ZA Online Fintech P & C"