

Hong Kong Exchanges and Clearing Limited and The Stock Exchange of Hong Kong Limited take no responsibility for the contents of this announcement, make no representation as to its accuracy or completeness and expressly disclaim any liability whatsoever for any loss howsoever arising from or in reliance upon the whole or any part of the contents of this announcement.



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 2026 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 14, 2026

As at the date of this announcement, the executive directors of the Company are Ma Mingzhe, Xie Yonglin, Michael Guo and Fu Xin; 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 Kong Ping Albert, Jin Li, Wang Guangqian, Hong Xiaoyuan, Song Xianzhong and Chan Hiu Fung Nicholas.

**THE ANNOUNCEMENT OF
PING AN INSURANCE (GROUP) COMPANY OF CHINA, LTD.
IN RELATION TO THE DISCLOSURE OF
2026 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 "2026 Interim Report of Ping An Bank" on the website of the Shenzhen Stock Exchange (www.szse.cn).

Please also refer to the "2026 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 2026.

The Board of Directors
Ping An Insurance (Group) Company of China, Ltd.
August 14, 2026

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

2026 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 directors and senior management of the Bank guarantee the authenticity, accuracy and completeness 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 information included in this interim report.
4. The 7th meeting of the 13th session of the Board of the Bank deliberated the 2026 Interim Report together with its summary. The quorum of the Board meeting was 12 directors, and 12 directors attended the Board meeting. The Interim Report was approved unanimously at the meeting.
5. The 2026 interim financial report of the Bank was unaudited. The 2026 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 2026, and cash dividends of RMB2.49 (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 inclusive)	Conformity with distribution requirements and procedures	Method of dividend payment	Accumulation of dividend	Participation in surplus profit distribution
9 March 2026	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	Board Secretary	Securities Affairs Representative	
Name	Zhou Qiang	Li Li	
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.	
Facsimile	(0755) 82080386	(0755) 82080386	
Telephone	(0755) 82080387	(0755) 82080387	
E-mail	PAB_db@pingan.com.cn	PAB_db@pingan.com.cn	

III. Accounting data and financial indicators

3.1 Key indicators

(In RMB million)

Item	January to June 2026	January to June 2025	Year-on-year change
Operating income	70,617	69,385	1.8%
Net profit attributable to shareholders of the Bank	25,696	24,870	3.3%
Cost/income ratio	27.06%	27.68%	-0.62 percentage point
Average return on total assets (annualized)	0.86%	0.85%	+0.01 percentage point
Weighted average return on net assets (annualized)	10.56%	10.74%	-0.18 percentage point
Net interest margin (annualized)	1.80%	1.80%	-
Proportion of net non-interest income	37.28%	35.86%	+1.42 percentage points
	30 June 2026	31 December 2025	Change at the end of the period from the end of last year
Deposit principals from customers	3,660,587	3,582,755	2.2%
Total principal of loans and advances to customers	3,452,274	3,390,840	1.8%
Non-performing loan (NPL) ratio	1.05%	1.05%	-
Provision coverage ratio	219.58%	220.88%	-1.30 percentage points
Deviation ratio of loans overdue for more than 60 days	0.84	0.67	+0.17
Core tier 1 capital adequacy ratio	9.32%	9.36%	-0.04 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 2026	31 December 2025	31 December 2024	Change at the end of the period from the end of last year
Total assets	6,028,785	5,925,777	5,769,270	1.7%
Shareholders' equity	548,214	551,184	494,842	(0.5%)
Shareholders' equity attributable to ordinary shareholders of the Bank	468,214	451,231	424,894	3.8%
Share capital	19,406	19,406	19,406	-
Net asset per share attributable to ordinary shareholders of the Bank (RMB/share)	24.13	23.25	21.89	3.8%

Item	January to June 2026	January to June 2025	January to December 2025	Year-on-year change
Operating income	70,617	69,385	131,442	1.8%
Operating profit before impairment losses on credit and other assets	50,761	49,552	91,975	2.4%
Impairment losses on credit and other assets	19,933	19,450	40,567	2.5%
Operating profit	30,828	30,102	51,408	2.4%
Profit before tax	30,795	29,932	51,159	2.9%
Net profit attributable to shareholders of the Bank	25,696	24,870	42,633	3.3%
Net profit attributable to shareholders of the Bank excluding non-recurring gains or losses	25,633	24,930	42,624	2.8%
Net cash flows from operating activities	215,012	174,682	315,858	23.1%
Ratio per share (RMB/share):				
Basic/Diluted earnings per share (EPS)	1.24	1.18	2.07	5.1%
Basic/Diluted EPS excluding non-recurring gains or losses	1.24	1.18	2.07	5.1%
Net cash flows from operating activities per share	11.08	9.00	16.28	23.1%
Financial ratios (%):				
Return on total assets (un-annualized)	0.43	0.42	Not applicable	+0.01 percentage point
Return on total assets (annualized)	0.85	0.85	0.72	-

Average return on total assets (un-annualized)	0.43	0.43	Not applicable	-
Average return on total assets (annualized)	0.86	0.85	0.73	+0.01 percentage point
Weighted average return on net assets (un-annualized)	5.22	5.25	Not applicable	-0.03 percentage point
Weighted average return on net assets (annualized)	10.56	10.74	9.15	-0.18 percentage point
Weighted average return on net assets (excluding non-recurring gains or losses, un-annualized)	5.21	5.27	Not applicable	-0.06 percentage point
Weighted average return on net assets (excluding non-recurring gains or losses, annualized)	10.53	10.77	9.15	-0.24 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 *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 March 2025, 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 RMB681 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)	681,000,000
Fully diluted EPS calculated based on the latest share capital (RMB/share, January to June 2026)	1.24

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 2026	31 December 2025	31 December 2024	Change at the end of the period from the end of last year
Deposit principals from customers	3,660,587	3,582,755	3,533,678	2.2%
Including: Corporate deposits	2,368,751	2,295,255	2,246,498	3.2%
Personal deposits	1,291,836	1,287,500	1,287,180	0.3%
Total principal of loans and advances to customers	3,452,274	3,390,840	3,374,103	1.8%
Including: Corporate loans	1,725,301	1,663,546	1,606,935	3.7%
General corporate loans	1,633,015	1,552,081	1,421,206	5.2%
Discounted bills	92,286	111,465	185,729	(17.2%)
Personal loans	1,726,973	1,727,294	1,767,168	(0.0%)

Note: 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 2026	January to June 2025	January to December 2025
Net gains or losses on disposal of non-current assets	75	83	252
Net gains or losses from contingencies	5	(30)	(25)
Others	6	(91)	(160)
Income tax effect	(23)	(22)	(58)
Total	63	(60)	9

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 2026	January to June 2025	January to December 2025	Year-on-year change
Cost/income ratio	27.06	27.68	29.06	-0.62 percentage point
Credit costs (un-annualized)	0.55	0.71	Not applicable	-0.16 percentage point
Credit costs (annualized)	1.10	1.43	1.38	-0.33 percentage point
Deposit-loan spread (annualized)	2.26	2.27	2.22	-0.01 percentage point
Net interest spread (annualized)	1.81	1.76	1.76	+0.05 percentage point
Net interest margin (un-annualized)	0.89	0.89	Not applicable	-
Net interest margin (annualized)	1.80	1.80	1.78	-

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 2026	31 December 2025	31 December 2024
Liquidity ratio (RMB and foreign currency)	≥ 25	56.23	62.81	68.91
Liquidity ratio (RMB)	≥ 25	55.93	63.14	68.36
Liquidity ratio (foreign currency)	≥ 25	63.51	63.85	81.87
Liquidity matching ratio	≥ 100	134.90	137.82	138.74
Capital adequacy ratio	≥ 10.75 (Note 2)	13.14	13.77	13.11
Tier 1 capital adequacy ratio	≥ 8.75 (Note 2)	10.95	11.49	10.69
Core tier 1 capital adequacy ratio	≥ 7.75 (Note 2)	9.32	9.36	9.12
Ratio of loans to the single largest customer to net capital	≤ 10	1.56	1.64	1.56
Ratio of loans to top 10 customers to net capital	Not applicable	11.39	11.47	11.40
Ratio of accumulated open foreign exchange position to net capital	≤ 20	3.43	3.06	4.97
Standard loan migration ratio	Not applicable	1.39	2.62	2.89
Special-mention loan migration ratio	Not applicable	28.74	48.25	45.49
Substandard loan migration ratio	Not applicable	44.21	72.02	74.50
Doubtful loan migration ratio	Not applicable	53.29	72.31	76.09
Non-performing loan (NPL) ratio	≤ 5	1.05	1.05	1.06
Provision coverage ratio	≥ 130 (Note 3)	219.58	220.88	250.71
Provision to loan ratio	≥ 1.8 (Note 3)	2.30	2.33	2.66

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 Bank-level basis.

(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 implemented the additional capital requirement of 0.25%. In March 2026, the Bank redeemed RMB20 billion of preference shares, resulting in a decline in the tier 1 capital adequacy ratio and the capital adequacy ratio compared to year-end of the previous year.

(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 2026		31 December 2025	
	The Group	The Bank	The Group	The Bank
Net core tier 1 capital	456,075	440,125	437,292	421,951
Net tier 1 capital	536,075	520,125	537,245	521,904
Net capital	643,091	627,131	643,744	628,392
Total risk-weighted assets	4,894,843	4,862,006	4,674,338	4,637,773
Credit risk-weighted assets	4,332,136	4,327,549	4,159,732	4,155,348
On-balance-sheet risk-weighted assets	3,409,802	3,405,215	3,310,790	3,306,406
Off-balance-sheet risk-weighted assets	914,663	914,663	839,706	839,706
Risk-weighted assets of counterparty credit risk exposure	7,671	7,671	9,236	9,236
Market risk-weighted assets	281,038	256,330	232,937	204,298
Operational risk-weighted assets	281,669	278,127	281,669	278,127
Core tier 1 capital adequacy ratio	9.32%	9.05%	9.36%	9.10%
Tier 1 capital adequacy ratio	10.95%	10.70%	11.49%	11.25%
Capital adequacy ratio	13.14%	12.90%	13.77%	13.55%
Balance of mitigated risk exposures of credit risk asset portfolio:				
Balance of mitigated risk exposures of on-balance-sheet credit risk assets	5,355,415	5,344,694	5,262,555	5,252,774
Risk exposures of off-balance-sheet assets after conversion	1,858,480	1,858,480	1,701,394	1,701,394
Counterparty credit risk exposures	7,489,306	7,489,306	7,344,219	7,344,219

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 2026	31 March 2026	31 December 2025	30 September 2025
Leverage ratio	6.81%	6.99%	7.06%	6.80%
Net tier 1 capital	536,075	531,622	537,245	503,338
Balance of on-and off-balance-sheet assets after adjustment	7,866,191	7,604,977	7,608,205	7,398,412

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 declined as compared with that of the end of March, primarily attributable to the growth rate of net tier 1 capital lagging behind that of adjusted on-and off-balance-sheet asset balances. 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 2026	31 March 2026	31 December 2025
Liquidity coverage ratio	132.25%	134.51%	132.87%
High-quality liquid assets	636,714	730,021	597,379
Net cash outflow	481,443	542,712	449,593

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 2026	31 March 2026	31 December 2025
Net stable funding ratio	105.40%	105.93%	106.95%
Available stable funding	3,482,422	3,516,348	3,428,860
Stable funding required	3,304,151	3,319,442	3,206,183

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 2026	January to June 2025	January to June 2026	January to June 2025	January to June 2026	January to June 2025	January to June 2026	January to June 2025
Operating income	Amount	31,571	31,081	32,559	30,425	6,487	7,879	70,617	69,385
	Percentage %	44.7	44.8	46.1	43.8	9.2	11.4	100.0	100.0
Operating expenses	Amount	11,198	11,024	7,911	8,039	747	770	19,856	19,833
	Percentage %	56.4	55.6	39.8	40.5	3.8	3.9	100.0	100.0

Operating profit before impairment losses	Amount	20,373	20,057	24,648	22,386	5,740	7,109	50,761	49,552
	Percentage %	40.1	40.5	48.6	45.2	11.3	14.3	100.0	100.0
Impairment losses on credit and other assets	Amount	17,772	18,845	2,190	1,095	(29)	(490)	19,933	19,450
	Percentage %	89.2	96.9	10.9	5.6	(0.1)	(2.5)	100.0	100.0
Profit before tax	Amount	2,574	1,204	22,454	21,263	5,767	7,465	30,795	29,932
	Percentage %	8.4	4.0	72.9	71.0	18.7	25.0	100.0	100.0
Net profit	Amount	2,148	1,002	18,736	17,668	4,812	6,200	25,696	24,870
	Percentage %	8.4	4.0	72.9	71.0	18.7	25.0	100.0	100.0

(In RMB million)

Item	30 June 2026		31 December 2025		Change at the end of the period from the end of last year
	Balance	Percentage %	Balance	Percentage %	
Total assets	6,028,785	100.0	5,925,777	100.0	1.7%
Including: Retail banking business	1,666,286	27.6	1,665,736	28.1	0.0%
Wholesale banking business	3,148,594	52.3	3,093,400	52.2	1.8%
Other operations	1,213,905	20.1	1,166,641	19.7	4.1%

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 Bank continues to strengthen its comprehensive wealth management and retail lending businesses, with retail business operating income increasing year-on-year. 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 and a year-on-year increase in net profit of retail business.

(In RMB million)

Item	30 June 2026		31 December 2025		Change at the end of the period from the end of last year
	Balance	Percentage %	Balance	Percentage %	
Deposit principals from customers	3,660,587	100.0	3,582,755	100.0	2.2%
Including: Corporate deposits	2,368,751	64.7	2,295,255	64.1	3.2%
Personal deposits	1,291,836	35.3	1,287,500	35.9	0.3%
Total principal of loans and advances to customers	3,452,274	100.0	3,390,840	100.0	1.8%
Including: Corporate loans	1,725,301	50.0	1,663,546	49.1	3.7%
Personal loans	1,726,973	50.0	1,727,294	50.9	(0.0%)

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 2026	31 December 2025	Change at the end of the period from the end of last year
Non-performing loan (NPL) ratio	1.05%	1.05%	-
Including: Corporate loans	0.87%	0.87%	-
Personal loans	1.23%	1.23%	-

IV. Number of shareholders and shareholding conditions of the Company

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	450,712	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	736,878,410	3.80	108,587,261	-	736,878,410	-	-
Ping An Life Insurance Company of China, Ltd. - traditional - ordinary insurance product	Domestic legal entity	440,478,714	2.27	-	-	440,478,714	-	-
Shenzhen Enqing Investment Development Co., Ltd.	Domestic legal entity	115,800,000	0.60	30,000,000	-	115,800,000	-	-
Rui Life Insurance Co., Ltd. - proprietary fund	Domestic legal entity	87,334,148	0.45	79,145,348	-	87,334,148	-	-
China Construction Bank Corporation - Huatai-PineBridge CSI High Dividend Low Volatility Exchange-Traded Open-Ended Index Securities Investment Fund	Domestic legal entity	82,870,993	0.43	20,442,100	-	82,870,993	-	-
Shenzhen Borui Financial Intelligence Holdings Limited	Domestic legal entity	74,920,000	0.39	48,720,000	-	74,920,000	-	-
Rui Life Insurance Co., Ltd. - universal product	Domestic legal entity	70,109,910	0.36	29,312,480	-	70,109,910	-	-
Shenzhen China Electronics Investment Co., Ltd.	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. Shenzhen Enqing Investment Development Co., Ltd. and Shenzhen Borui Financial Intelligence Holdings Limited are acting in concert. 3. 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	1. The Bank’s shareholder, Shenzhen Enqing Investment Development Co., Ltd., holds 500,000 shares through an ordinary securities account and an additional 115,300,000 shares through a customer credit-backed securities trading account under a securities company, with an actual total holding of 115,800,000 shares. 2. The Bank’s shareholder, Shenzhen Borui Financial Intelligence Holdings Limited, holds 8,340,000 shares through an ordinary securities account and an additional 66,580,000 shares through a customer credit-backed securities trading account under a securities company, with an actual total holding of 74,920,000 shares.							

Participation of the shareholders having holdings of 5% or more, the top 10 shareholders and the top 10 shareholders of unrestricted shares in securities lending and borrowing via the refinancing mechanism

☐ Applicable ☒ Not applicable

Changes in the top 10 shareholders and the top 10 shareholders of unrestricted shares 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 controller. 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

The Bank has redeemed all 200 million preference shares on 9 March 2026. As of the end of the reporting period, there are no outstanding preference shares.

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 2026 Interim Report for details.

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

15 August 2026