

Ping An Ecosystem Strategy

平安生态圈战略



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陈心颖

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Afternoon session: Ping An Ecosystems

下午议题：平安生态圈

Ping An Core Technologies

平安核心技术

AI 人工智能

Blockchain 区块链

Cloud 云技术

**Morning
session**
09:00 – 12:00

Ping An Ecosystems 平安生态圈

Financial Services
金融服务

Healthcare 医疗

Auto 汽车

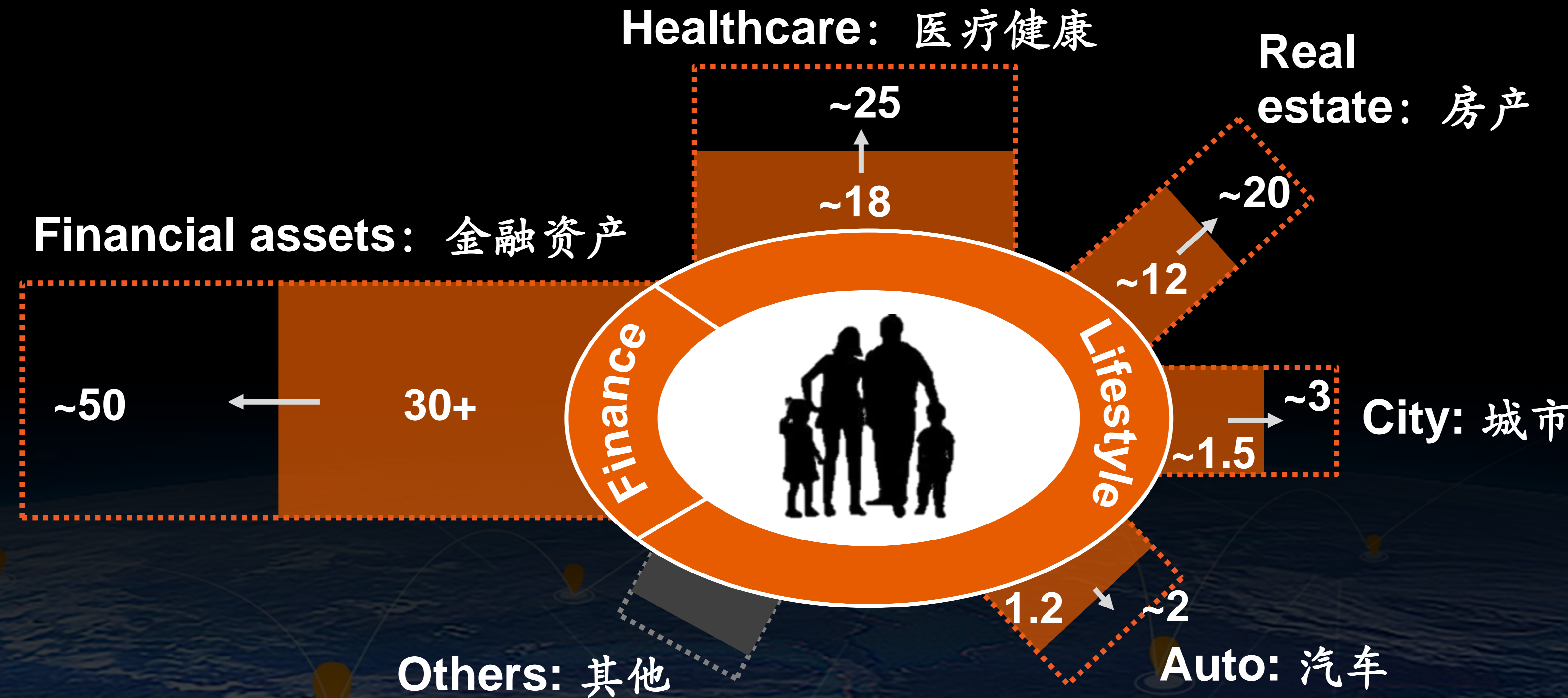
Smart City
智慧城市

**Afternoon
session**
13:20 – 16:00

Ecosystems: Huge market potential

平安的五大生态圈市场潜力巨大

Total addressable market:
总潜在市场
\$60~\$100 trillion



Unit: USD Trillion
单位: 万亿美元

Current market
当前市场规模

Future market
未来市场规模

Each market poses significant demands

市场需求与痛点突出



- ~60%** Unmet personal lending needs
个人融资需求未满足
- ~80%** SME lack funding access
中小企业无法获取贷款
- ~80%** FI lack business and technology knowhow
金融机构缺乏业务与技术能力

- 3+hours** Patient average queue time
病人排队平均时长
- 12+hours** Doctor average work time
医生日均工作时间
- \$680bn** China health expenditure
中国医疗领域支出

- >40%** Dealers incur loss
经销商面临亏损
- <10%** Lead conversion
线索转化率
- ~35%** Auto finance penetration
汽车金融渗透率

- 200+** Local policies
当地出台政策
- ~80%** Leverage ratio
房企平均资产负债率
- ~0.1** Transaction per agent
中介人均交易套数

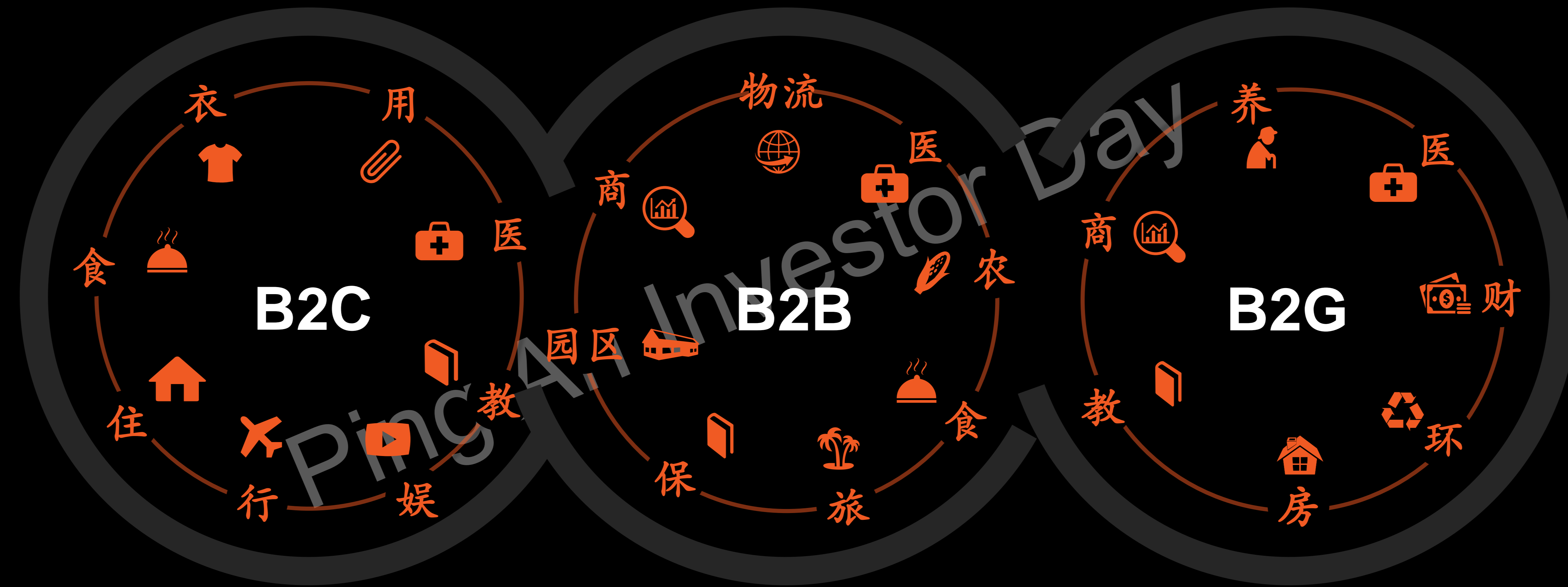
- 6.5mn** Death caused by pollution globally
死于空气污染引发的疾病
- \$2.5tn** Local government debt
地方政府债务规模
- 400days** Days max for project approval
项目审批最长

Ping An provides full suite of offerings to consumers, businesses and government

平安针对个人、企业及政府用户，有的放矢提供产品及服务，探索可持续商业模式

B2C: Smart service around daily needs enabled with technology

从医、食、住、行等场景，为消费者提供智能化服务，用核心技术改变生活



B2G: Government collaboration through technological innovations to enable sustainable development

利用创新科技深化政府合作，助力国家可持续发展

B2B: Integrated platform enabling businesses to address market pain points

从行业痛点切入，搭建综合平台，赋能企业发展

Through 11 subsidiaries within the 5 ecosystems

通过五大生态圈的11家公司子共同实现



An Investor Day

Value creation through 4 steps: scenario, traffic, revenues, profits

4步走实现业务价值：场景、流量、收入、利润

1 Scenario
场景切入



2 Traffic
流量取胜



3 Revenues
收入厚积



4 Profits
利润薄发



Four deep-dive examples for today

今日重点介绍4家公司



Financial Services Ecosystem
金融服务生态圈



Healthcare Ecosystem
医疗生态圈



Auto Ecosystem
汽车生态圈



City Ecosystem
城市生态圈



Thank You

感谢聆听

Ping An Investor Day