

Introduction and Overview of Ping An's Core Technologies

平安集团核心科技概览



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“Finance + Ecosystem”

“金融+生态”的战略概览

国际领先的科技型个人金融生活服务集团

World-leading technology-powered personal financial services group

大金融资产：Pan financial assets

大医疗健康：Pan health care

金融+科技：Finance + Technology

金融+生态：Finance + Ecosystem

传统金融：Core finance

保险：Insurance

银行：Banking

资管：Asset
management

五大生态圈：Five eco-systems

Finance
金融服务

Healthcare
医疗健康

Auto-services
汽车

Real estate
房产

City
城市

核心科技：Core Technologies

AI人工智能

Blockchain 区块链

Cloud 云

Agenda for the day

今日议题

Ping An Core Technologies

平安核心科技

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

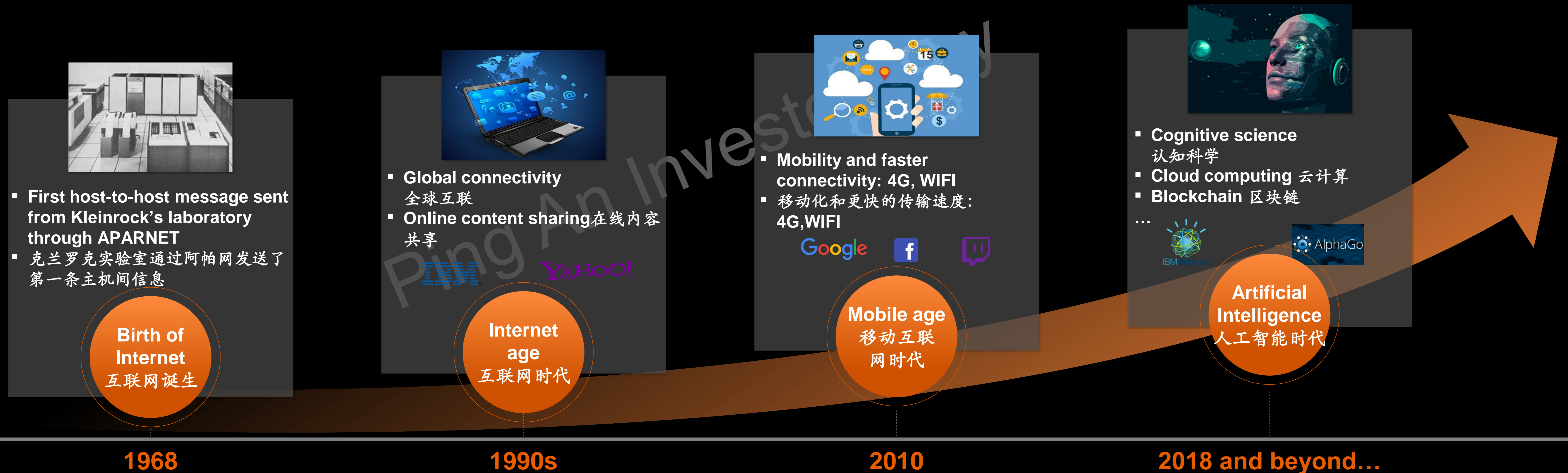
Smart city
智慧城市

**Afternoon
session**

13:20 – 16:00

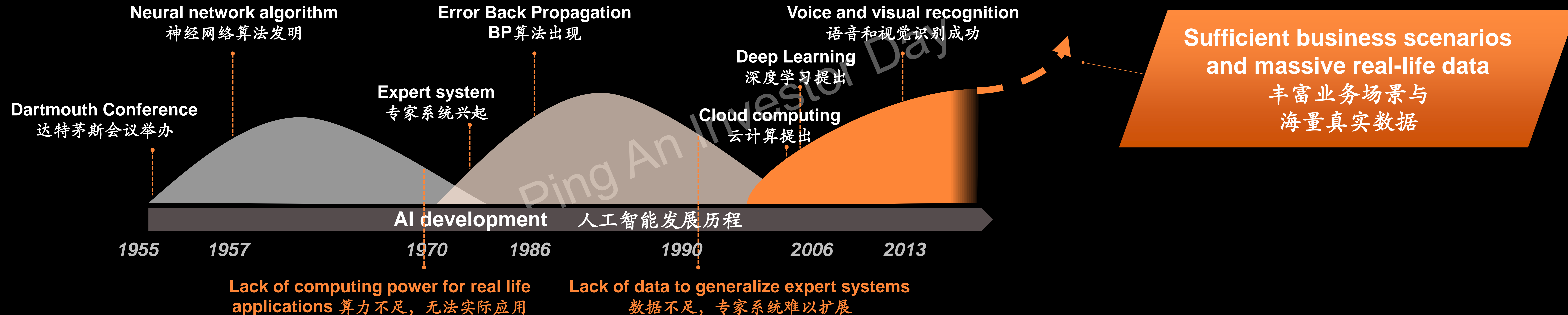
Technology brings fundamental changes to industries

技术发展为众多行业带来了颠覆性改变



The 3rd wave of AI development is propelled by cloud computing and big data

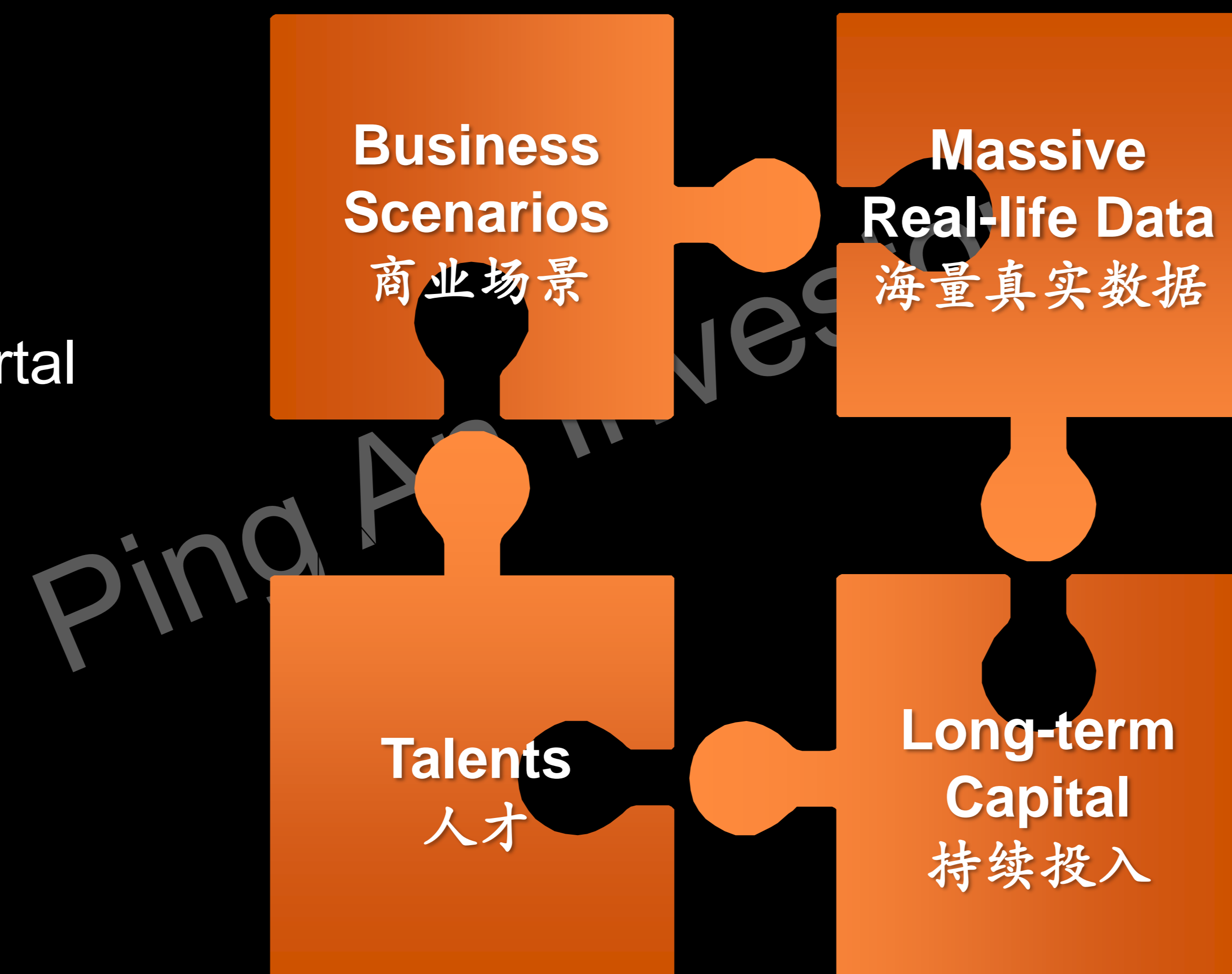
在云计算和大数据的支撑下，人工智能的发展迎来了第三次浪潮



Ping An's four key advantages in technology development

平安发展科技的四大优势

- **Finance:** full license with **28** subsidiaries
金融: **28**家子公司, 全金融牌照
- **Healthcare:** **~3000** hospitals, **~20,000** clinics
医疗: 覆盖**~3000**家医院、**~2万**家诊所
- **Autohome:** China's largest online auto service portal
汽车之家: 中国最大的线上汽车服务平台
- **7** research institutions **7大**研究机构
- **25** research labs **25大**研究实验室
- **23,000+** technical talents **23,000+**技术人员
- **1000+** top scientists **1000+**顶尖科学家



- **880Mn** population coverage across finance, transportation, healthcare, education and daily life
覆盖超过**8.8亿**人口的金融、财政、交通、医疗、教育、生活海量数据
- **84Mn** company coverage
- 8400万企业覆盖
- **~\$7Bn** in the past decade 过去十年累计研发投入**~70亿**美金
- **~\$15Bn** in the next decade **150亿**美金未来十年将持续投入
- **1%** of annual revenue from core finance units high profit and ROE to fund high tech R&D investment 高利润高收益核心金融业务推动科技投资, 占集团年收入**1%**

Ping An's core technologies: AI, Blockchain, Cloud computing (ABC)

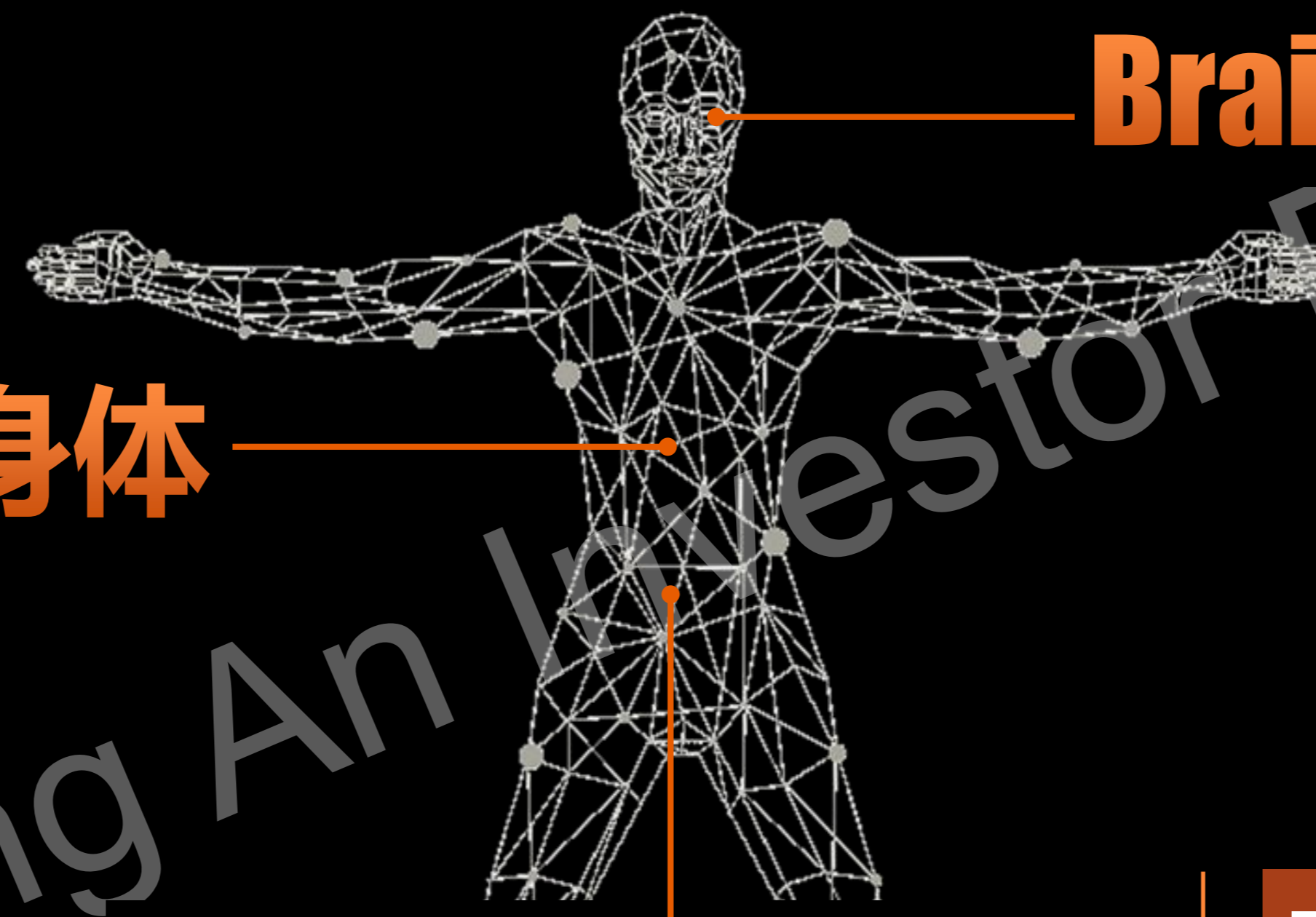
人工智能时代平安三大核心科技：人工智能、区块链、云计算



Cloud computing 云计算

Body muscle and tissues
身体肌肉和组织

Body 身体



Neural network
神经网络

Brain 大脑

Perception, thinking, decision-making
感知、思考、决策

AI 人工智能



Blockchain 区块链

Nerves, arteries and vein system
神经、动脉和静脉系统



Ping An's Core technologies have distinctive advantages

平安核心科技的独特优势



Artificial Intelligence 人工智能

- **#1 globally** in face-print, voice-print, micro-expressions and medical imaging competitions
人脸、声纹、微表情、医疗图像识别在权威国际比赛获世界第1
- **400+ AI real-world applications** across 5 ecosystems
400多个实际落地场景，覆盖5大生态
- **Massive online and offline data** over 880 million people and 84 million enterprises across financial, health, lifestyle, and others
大数据体系覆盖8.8亿人口和8,400万企业，囊括金融、健康、生活等领域



Blockchain 区块链

- **Most comprehensive zero-knowledge proof solution**, <0.05 seconds response time, 100x faster speed vs. China crypto standards 业内最强零知识验证算法库，延时<0.05秒，百倍国密加速方案
- **Largest commercial blockchain platform** in the world with 40,000 nodes, connecting 200 banks, 200,000 corporates, and 500 other commercial and government entities 世界最大商业区块链平台，承载4万个节点，连接200家银行、200,000企业、500其他商业政府机构
- **Dozens of enterprise-grade application solutions**, including HK eTradeConnect platform launched on Sep 2018 and OneConnect's China supply chain and SME financing platform connecting 1Mn+ companies 已有几十个企业级应用解决方案，包括2018年9月上线的香港金管局平台和链接100万+企业的金融壹账通供应链和中小企业融资平台



Cloud computing 云计算

- **9 certifications**, the most certificated finance cloud in China
9项权威认证，中国最高级别认证金融云
- **~100 financial institutes, 50 city partners, 84Mn corporate data**, China's largest and most widely used financial cloud ~100金融机构客户、50个城市合作伙伴、8400万企业数据，国内最大、应用最广金融行业专有云
- **400+ patents** applied on cloud core technologies
400+项云计算科技专利应用

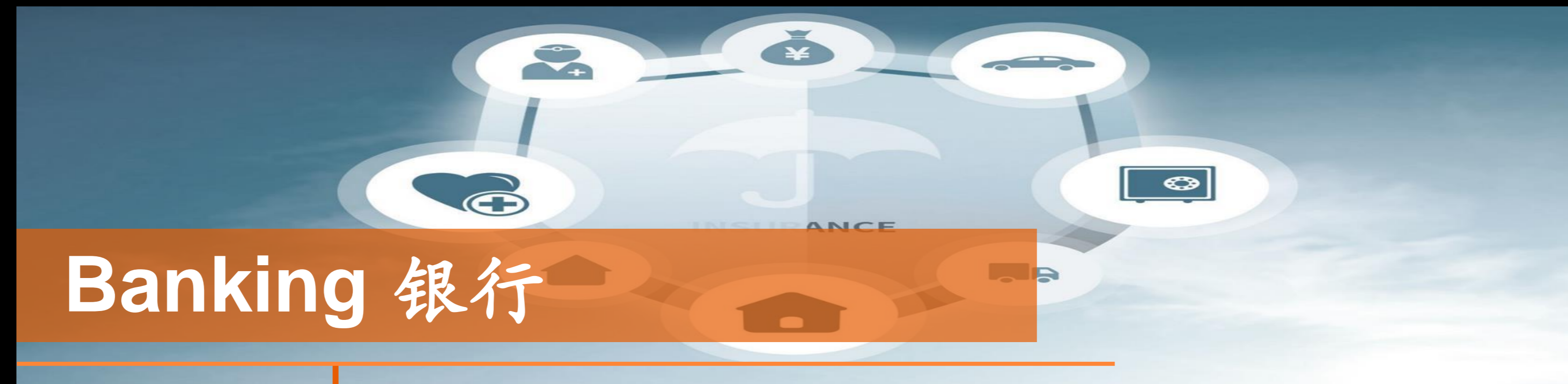
Core technologies empowering Ping An's core financial businesses...

科技赋能平安核心金融业务...



AI+Claims 以智能 理赔为例

- **11+ Mn** annual claims with **98.7%** paid within **1 day** and **60%** self-service
年处理**1100万+**理赔，**98.7%**当天赔付，**60%**为自助理赔



Ping An Puhui 以平安 普惠为例

- 4 years **10x** growth, branches reduced from **886 to 0**, **100%** online, NPL¹ reduced by **67%**
4年增长**10倍**，网点数从**886降至0**，实现**100%**线上化，不良贷款量减少**67%**



Robotic Services 以机器人 客服为例

- **~400 Mn** times/year, **~70%** fully answered by robot, and NPS **89%** consistently **#1** in industry
~4亿次服务/年，机器人解决率~70%，用户净推荐值**89%**保持行业第1

...as well as Ping An's 5 ecosystems

...及平安5大生态圈



Finance
金融服务



Healthcare
医疗健康



Automobile service
汽车服务



Real estate service
房产服务



Smart city
智慧城市

- Lufax-**the largest** online wealth management platform in China with **38+ Mn** users 陆金所-中国**最大**线上财富管理平台，注册用户**3800万+**
- Ping An Puhui-China's **largest** online lending platform **~\$45Bn** loan balance 平安普惠-中国**最大**线上借贷平台，贷款余额**~450亿美金**
- OneConnect-**the largest fintech SaaS platform** in China serving **3000+** institutions 金融壹账通:中国**最大**金融科技平台，服务**3000+**机构

- Good Doctor-**the largest** online healthcare platform with **~250 Mn** users, 平安好医生-中国**最大**互联网医疗健康入口，拥有**~2.5亿**用户
- Social Health Insurance Tech Company – **280+** cities coverage 平安医保科技- **280+**城市覆盖
- HealthTech company-**the largest** AI health and medical imaging provider to **15+** provinces government and **~3000** hospitals for **40+** chronic disease prediction and **40+** AI imaging modules 医疗科技-中国**最大**的AI健康及医疗影像提供商，为**15+**个省级政府及**~3000**家医院提供**40+**种慢性病预测及**40+**智能影像模型

- Autohome-**#1** automobile portal in China with **35.5 Mn** DAU and constituting **74%** of all new car sales 汽车之家-中国**第1**的汽车门户网,拥有**3550万**日活用户，占新车成交量的**74%**
- Autohome-**4** cloud platforms that serves **100** car manufacturers and **25000+** car dealers 汽车之家-**4**个云平台服务**100**家汽车制造商及**25000+**汽车经销商
- Ping An Bank-**#1** car dealer financing player; P&C- **#2** auto insurer 平安银行-中国**第1**大汽车金融服务商；平安险-中国**第2**大车险公司

- To-Consumer: Pinganfang-serving **hundreds of millions** of consumers and **millions** of agents 个人端：平安城科-服务**亿级**C端消费者、**百万级**房产经纪人
- To-Business: Collaborating with **100+** developers 企业端：与**100+**开发商开展合作
- To-Government: Construction Mgt. Cloud- contracted with **~50** big cities 政府端：建管云-签约**~50**个大型城市

- Contracts with **~60** cities governments with **~115** projects 与**~60**个城市政府合作落地**~115**个项目
- The most comprehensive solutions covering **10** pillars(ie.smart finance, smart traffic, smart education...) 最全面的智慧城市解决方案-覆盖包括智慧财政、智慧交管、智慧教育等**10**大支柱板块

Thank You

感谢聆听

Ping An Investor Day