

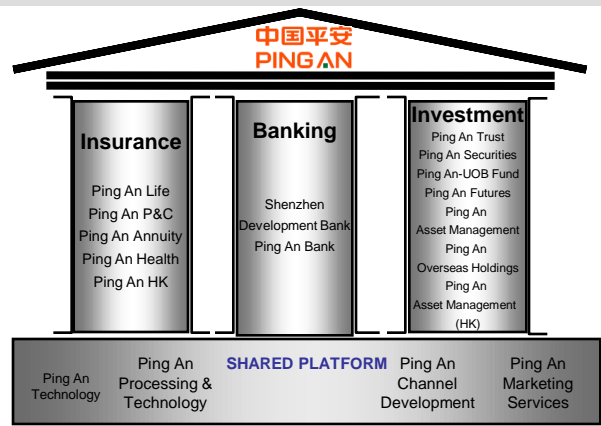
Fact Sheet for Investors (As at December 31, 2011)

Introduction

Since its inception in 1988, thanks to innovation and hard work, Ping An has grown from its roots as a property and casualty insurance company to become one of the foremost providers of diversified financial services and products in China. Our seamless integrated financial structure enables us to serve the insurance, banking and investment needs of more than 60 million customers. In 1H of 2011, we achieved a net profit attributable to shareholders of the parent company of RMB12,757 million, up 32.7% on the same period last year.

Strategic Positioning

Establish a core business structure with the insurance, banking and investment businesses of the Group. Build an integrated financial services platform with a model of "one customer, one account, multiple products and one-stop services"; Grow our customer base and assets to be the market leader; Achieve a sustainable growth of profits and provide shareholders with stable returns on a long-term basis.



Business Structure

Insurance

Maintain a healthy and steady development of property and casualty insurance and life insurance businesses and promote their market competitiveness to achieve a stable increase in market share; Expand new service areas such as corporate annuity business and health insurance business.

Despite the impact brought by a combination of factors such as the growth in life insurance business, volatilities in the capital market and changes in assumptions of the benchmark yield curve for the measurement of insurance contract liabilities, net profit of Ping An's life insurance business increased by 18.5% to RMB9.974 billion. Life insurance achieved written premiums of RMB187.256 billion, representing an increase of 13.9% compared to the previous year. Ping An Property & Casualty has deepened the construction of its sales channels, and vigorously promoted the development of products that were closely correlated with national economic growth. Property and casualty insurance business achieved premium income of RMB83.708 billion, representing an increase of 33.9% compared to the previous year. The market share of Ping An Property & Casualty increased by 2.0 percentage points from 2010 to 17.4%, further consolidating its position as the second largest provider in the market. Ping An Property & Casualty's combined ratio maintained at 93.5%.

Banking

Develop an integrated banking business by fully utilizing various resources including customers, products, channels and platforms to gradually capture synergies across our businesses; Build the banking business into a core pillar of the Group's integrated financial services business that will offer customers a one-stop service for multiple financial products.

Ping An's major asset restructuring through transactions to gain control of SDB was completed in July 2011. The financial statements of SDB were consolidated into that of the Group's along with its operating results for the second half of 2011. This led to a substantial increase in profit contribution from the banking business by 176.8% to RMB7.977 billion. If based on the merger of the two banks in the same terms, total deposits and total loans would have maintained steady growth rates of 14.2% and 15.3%, respectively. Asset quality remained stable while capital adequacy ratio strengthened further, non-performing loan ratio and provision coverage ratio of the banking business were 0.53% and 320.66%, respectively. The total number of circulated credit cards issued by SDB and Ping An Bank reached 9.04 million, with over one million new cards issued coming from cross-selling, marking a new phase in the development of the banking business.

Investment

Build and grow investment capabilities and establish an advanced investment platform; Strengthen the asset-liability-management process and implement a sophisticated risk control mechanism; Develop and strengthen third-party assets management business to provide customers with multiple and high-quality investment products and to become the leader in China's wealth management market.

Ping An Trust achieved rapid and stable growth in its private wealth management business, the number of high net-worth customers grew to more than 13,000 cumulatively; while monthly average fund raised RMB6 billion, representing an increase year-on-year 200.0%. Ping An Securities maintained leading position in the SMEs and GEM underwriting markets through successfully sponsored 34 IPOs and 7 refinancing projects as the lead underwriter, ranking first in the number of deals and underwriting revenue for IPO transactions; the fixed income business developed rapidly as Ping An Securities acted as the lead underwriter and completed 17 corporate bond issuances, marking a new record in its history. Net investment income of insurance funds for the whole year reached RMB33.148 billion in 2011, representing an increase of 30.8% 2010; net investment yield increased to 4.5% in 2011 from 4.2% in 2010.

Vision

Businesses Highlights

Company Network



■ Cities where the branches of the principal businesses of Ping An are located.

DISTINCTIVE COMPETITIVE ADVANTAGES

Business maintains a healthy and rapid growth; Actively driving reform and innovation in various areas; Offer a diversified range of financial products and services, reinforcing customer loyalties and increasing brand awareness; Highly sophisticated centralized back office platform delivers effective cost control and synergies across our businesses; With the full licenses of operation, unrivalled range of financial services and closest governance relationship, Ping An is dedicated to being a leading national integrated financial services group.

SOUND CORPORATE GOVERNANCE SYSTEM

Corporate duties served by our comprehensive system: the Three Committees operate independently and in compliance with the law; the professional committees and the Executive Committee under the Board conduct decision-making and implementation, respectively; A clear development strategy, a unique corporate culture, and an international and professional management team; A leading and comprehensive risk management system; A disclosure mechanism characterized by truthfulness, accuracy, completeness, timeliness and fairness; An investor relations function that operates with rigor, enthusiasm and effectiveness.

FULL COMMITMENT TO SOCIAL CORPORATE RESPONSIBILITY

Commitment to shareholders: increase asset value and generate stable returns
Commitment to clients: ensure trust with solid service
Commitment to employees: career development with more opportunities
Commitment to communities: reciprocate the society and build our nation
Commitment to business partners: achieve win-win with mutually beneficial partnership

[AAA]: China Chengxin International Credit Rating Co., Ltd.
[AAA]: Dagong Global Credit Rating Co., Limited

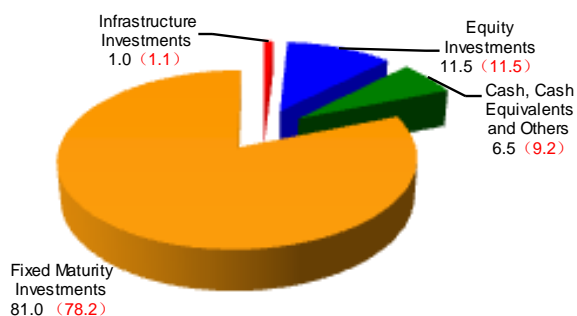
Investment Value

Ratings



Fact Sheet for Investors (Updated as at Dec 31, 2011)

Investment Portfolio (%)



Dec 31, 2011 (Jun 30, 2011)

Key Figures

(RMB Million)	2011 Dec 31	2011 Jun 30	Change
Total Assets	2,285,424	1,310,064	74.4%
Total Liabilities	2,114,082	1,170,639	80.6%
Total Equity	171,342	139,425	22.9%
Embedded Value	235,627	233,966	0.7%
Group solvency margin ratio (%)	166.7	200.0	(33.3pp)

For the year ended Dec 2011, (RMB Million)	2011	2010	Change
Total Income	272,244	195,814	39.0%
Net Profit attributable to shareholder of the Parent Company	19,475	17,311	12.5%
Basic Earnings Per Share (in RMB)	2.50	2.30	8.70%
Net Investment Yield (%)	4.50	4.20	0.3pp
Total Investment Yield (%)	4.0	4.90	(0.9pp)

Main Indexes

(RMB million)	For the Year ended Dec. 31, 2011	For the Year ended Dec. 31, 2010	Change
Life Insurance Business			
Written premiums	187,256	164,448	13.9%
Net profit	9,974	8,417	18.50%
Embedded value	144,400	121,086	19.3%
Solvency margin ratio – Ping An Life (%)	156.1	180.2	
P&C Insurance Business			
Premium income	83,708	62,507	33.9%
Net profit	4,979	3,865	28.82%
Combined ratio (%)	93.5	93.2	0.3pp
Solvency margin ratio – Ping An P&C (%)	166.1	179.6	
Banking Businesses			
Net interest income	18,371	5,438	237.83%
Net profit*	7,977	2,882	176.79%
Net interest spread (%)	2.33	2.18	0.15pp
Capital adequacy ratio (%)	11.51	10.96	0.55pp
Non-performing loan ratio (%)	0.53	0.41	0.12pp
Securities Business			
Total income	3,080	3,850	(20.0%)
Net profit	963	1,594	(39.6%)
Trust Business			
Total income	2,407	2,155	11.7%
Net profit	1,063	1,039	2.3%

Note: financial figures shown in this document are prepared according to the Company's accounting policies after adoption of No.2

H Shares Outstanding 3,130 million (39.54%)

HKEx Stock Code: 2318

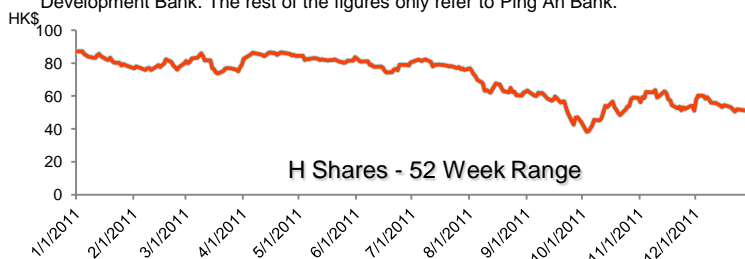
H Shares Market Cap: 143.66 billion (Dec 31, 2011)

52 Week Range

Low – HK\$37.35 (Mar 10, 2011)

High – HK\$86.80 (Jan 4, 2011)

*Net profit includes investment income based on the equity method from Shenzhen Development Bank. The rest of the figures only refer to Ping An Bank.



Markets Facts

A Shares Outstanding 4,786 million (60.46%)

SSE Stock Code: 601318

A Shares Market Cap: 219.66 billion (Dec 31, 2011)

52 Week Range

Low – RMB33.39 (Sept 30, 2011)

High – RMB56.50 (Jan 4, 2011)

