

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

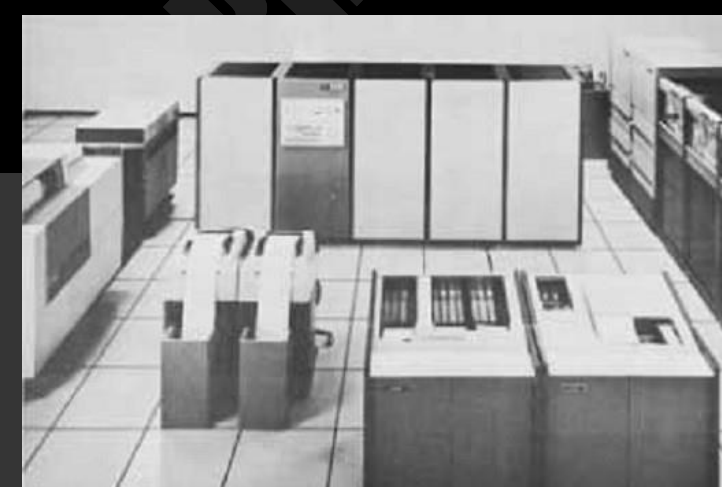
Smart city
智慧城市

*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



- First host-to-host message sent from Kleinrock's laboratory through ARPANET
- 克兰罗克实验室通过阿帕网发送了第一条主机间信息

Birth of Internet
互联网诞生

1968



- Global connectivity 全球互联
- Online content sharing 在线内容共享

IBM

YAHOO!

Internet age
互联网时代

1990s



- Mobility and faster connectivity: 4G, WIFI
- 移动化和更快的传输速度: 4G, WIFI

Google

f

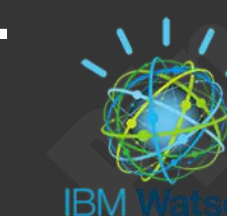
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Mobile age
移动互联网时代

2010



- Cognitive science 认知科学
- Cloud computing 云计算
- Blockchain 区块链
- ...

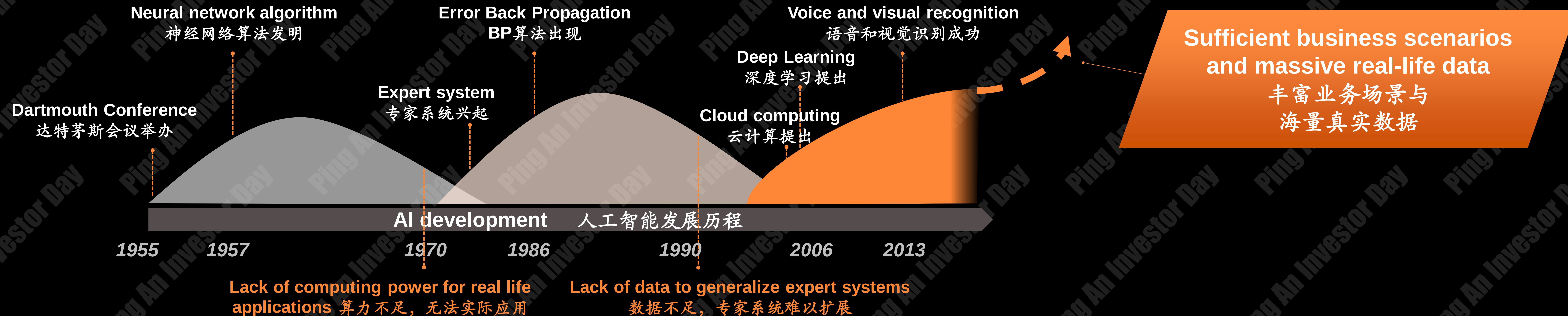


Artificial Intelligence
人工智能时代

2018 and beyond...

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

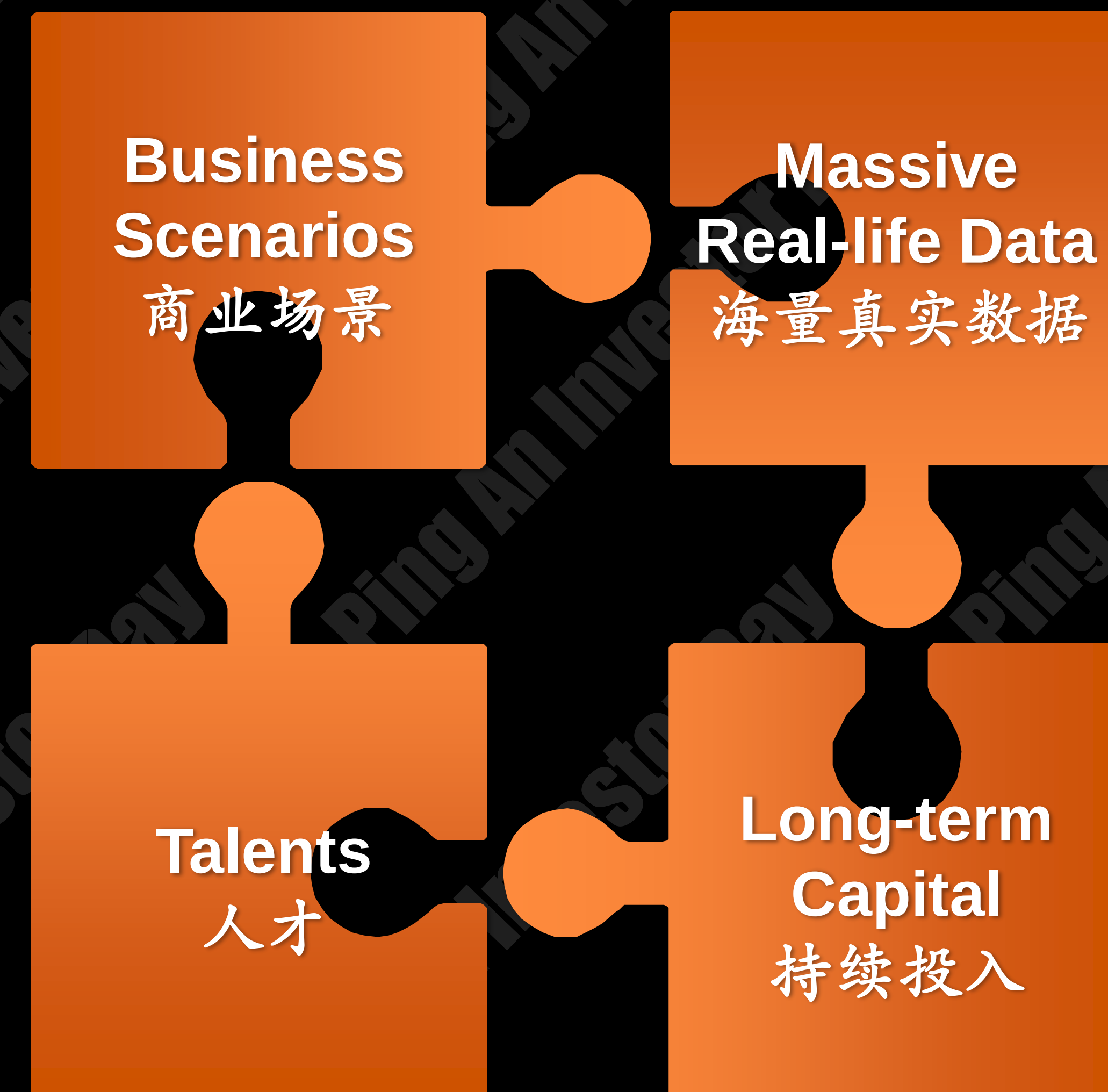
在云计算和大数据的支撑下，人工智能的发展迎来了第三次浪潮



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 过去十年累计科研投入**~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)

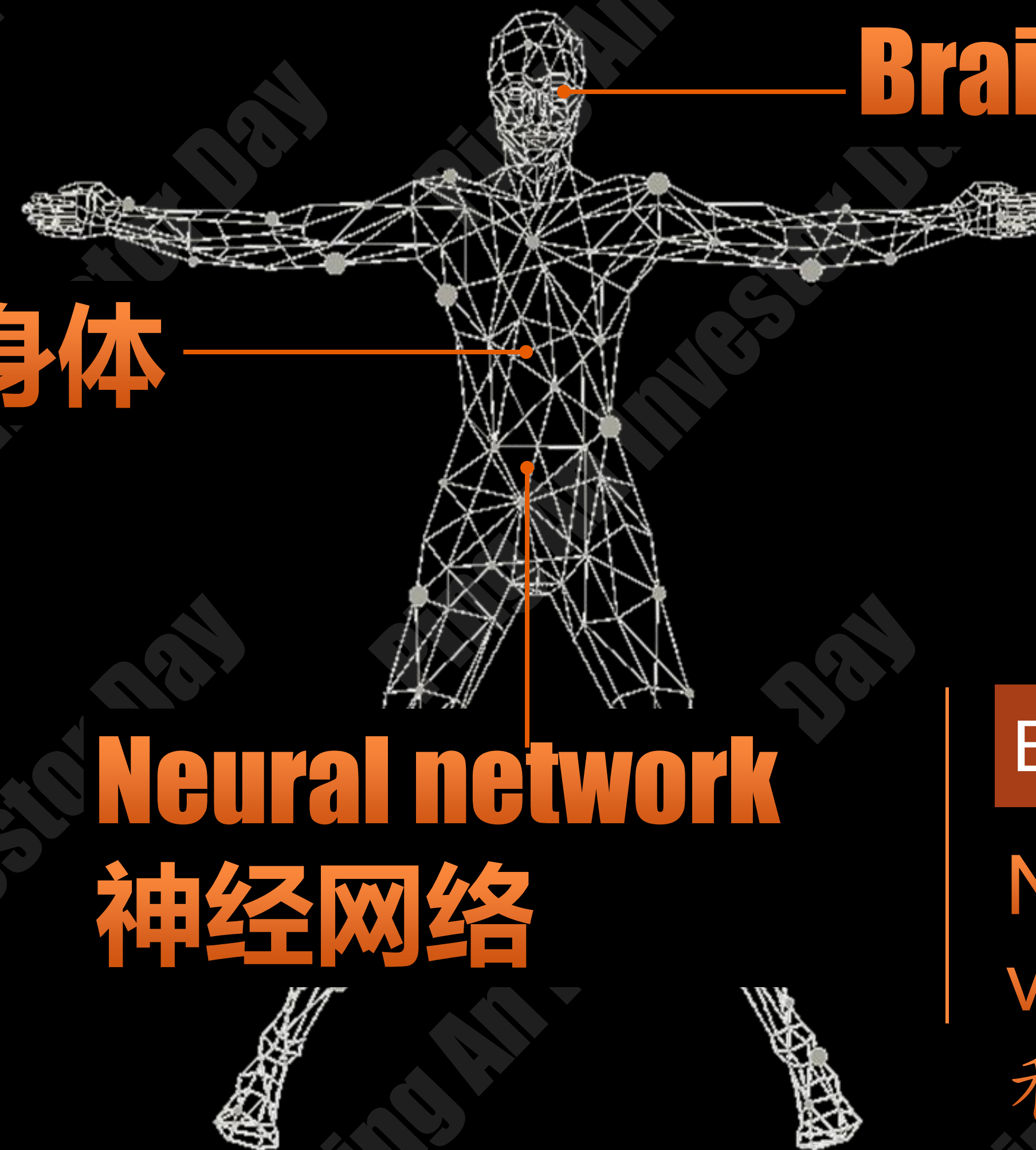
人工智能时代平安三大核心科技：人工智能、区块链、云计算



Cloud computing 云计算

Body muscle and
tissues
身体肌肉和组织

Body 身体

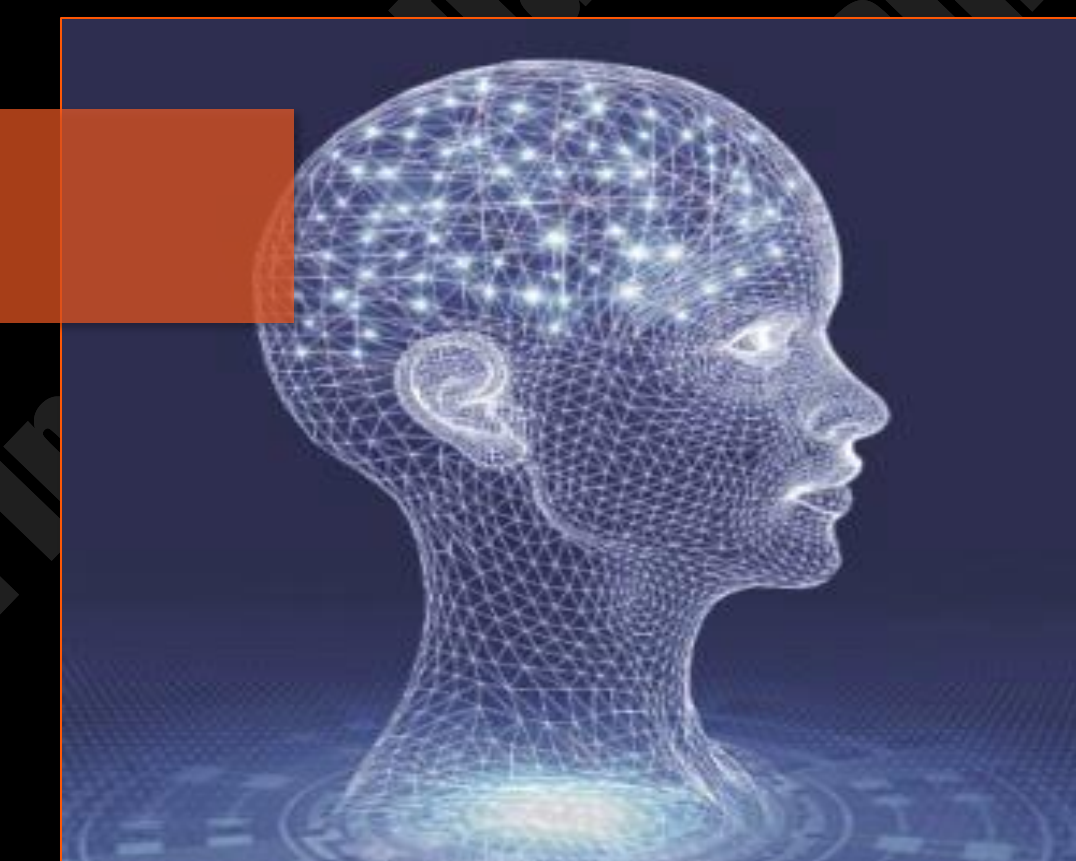


Neural network
神经网络

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

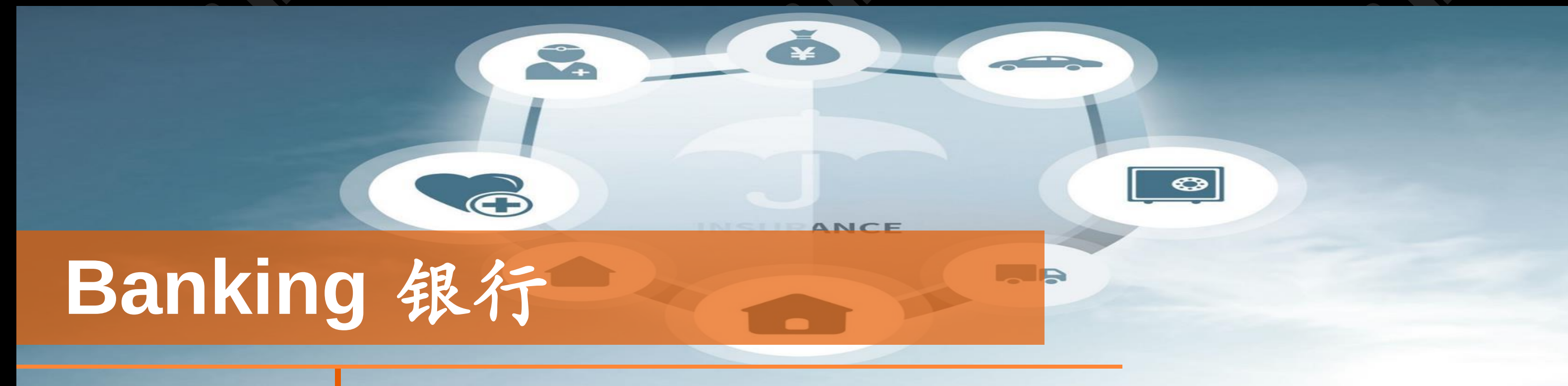
Core technologies empowering Ping An's core financial businesses...

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%**

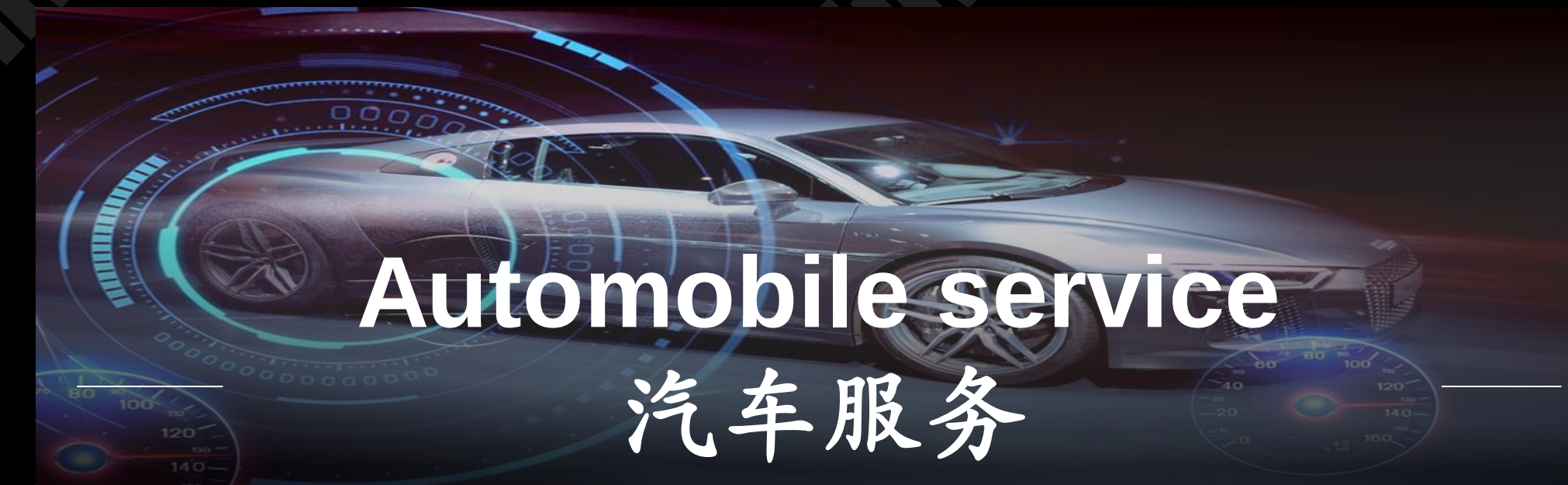


Robotic Services 以机器人 客服为例

- **~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



- 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