

[Immediate Release]

**Ping An Digital Bank Celebrates 6<sup>th</sup> Anniversary**  
**Total Assets and Customer Deposits Both Surge Over 130% YoY**  
**Net Interest Income Rises 55% YoY**

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**Demonstrated Full-Licence Advantages, Strengthened Fee Income Capabilities**  
**Expanding into High-End Wealth Management Segment to Forge New Growth Engines**

**Deepening Trade Finance to Support Government Initiatives**  
**Serving the Real Economy via Financial Services**

- *As of 30 June 2026, Ping An Digital Bank's total assets exceeded HK\$15.6 billion, while total customer deposits reached nearly HK\$13.7 billion, both surging over 130% year-on-year.*
- *Capitalising on its full-licence advantage, investment commissions have emerged as a new driver for fee income, boosting core profitability with net interest income rising 55% year-on-year to HK\$140 million.*
- *PingAnDB will continue to uphold its "Customer Experience First" vision, providing all retail customers with a user-friendly digital banking service. Meanwhile, the Bank will continuously deepen its wealth services and expand into the high-end wealth management to meet customers' diversified asset allocation needs.*
- *Responding to the government's initiative to "take forward 'Finance+' to serve the real economy," Business Banking remains committed to serving trade SMEs. Leverages fintech and alternative data to strengthen trade finance, PingAnDB empowers trade SMEs and cross-border e-commerce in global expansion.*

**29 September 2026, Hong Kong** – Ping An Digital Bank (International) Limited ("Ping An Digital Bank" / "PingAnDB") enters its 6th anniversary with strong upward momentum and standout operational performance across key indicators. Total assets and customer deposits both surged over 130% year-on-year, while net interest income rose approximately 55% year-on-year to over HK\$140 million. Following the branding revamp and the launch of investment services, Ping An Digital Bank has fully leveraged its full-licence advantages, making investment commissions a new growth engine for service fee revenue. Moving forward, Ping An Digital Bank will continue to uphold its "Customer Experience First" vision, delivering a seamless and all-in-one digital banking solution through a single app. PingAnDB will also elevate its wealth platform by introducing a broader suite of investment offerings and high-end wealth management services, assisting them with diversified asset allocation and management.

Since accelerating its retail banking expansion, Ping An Digital Bank has launched wealth and offline insurance services, driven business scale and strengthening core profitability. As of 30 June 2026, total assets surged 133% year-on-year to over HK\$15.6 billion, while total customer deposits reached HK\$13.7 billion, increased 131% year-on-year. Following the official launch of wealth services in March this year, PingAnDB has achieved initial success in opening new channels to boost fee and commission income. As of June 30, 2026, fee and commission income grew sevenfold year-on-year to HK\$6.5 million, with service fee income expected to gradually become another growth engine of the PingAnDB's revenue.

**Mr. Ronald lu, Chief Executive of Ping An Digital Bank**, said, "Ping An Digital Bank has accelerated the expansion of its retail banking arm recently. As a rising star in retail banking, we adhere to our brand vision of 'Always with You. Always Ahead.' By delivering precise product and service strategies, we comprehensively meet customers' needs, driving significant leaps in asset and deposit scale, with fee income set to become another key revenue driver for us. Furthermore, Ping An Digital Bank is set to elevate its wealth services. Centered on the "Customer Experience First" vision, the Bank will continuously diversify the suite of investment offerings and introduce high-end wealth management services, creating a digital wealth management experience that balances flexibility with professional expertise."

**Mr. lu**, added, "In Business Banking, we remain steadfast in our commitment to trade SMEs. By leveraging fintech and alternative data to strengthen trade finance, we actively respond to the government's mandate to 'leverage financial services to support the real economy.' As of 30 June 2026, our loan assets grew steadily, with total loans reaching HK\$4.14 billion. Moving forward, we will continue to navigate global expansion for trade SMEs and cross-border e-commerce, further deepening trade finance application scenarios to serve as a robust pillar for SMEs."

Ping An Digital Bank's Retail Banking centers its design on usability with a "Customer Experience First" approach. Backed by Ping An Group's strengths and its full-licence advantages, PingAnDB actively builds an exclusive financial ecosystem and integrated financial platform. Customers can enjoy a one-stop suite of financial services—including deposits, foreign exchange, cross-border remittances, wealth, and insurance—all via a single app. Additionally, Ping An Digital Bank offers a dual-strength wealth services feature enabling retail banking customers to seamlessly switch funds between investments and savings deposits. US stock trades carry a flat brokerage fee of USD0.88<sup>1</sup> per transaction regardless of transaction value or share count. Combined with a USD savings yield of up to 3.28% p.a.<sup>2</sup>, customers can park liquidity to earn interest and pivot instantly when market opportunities arise. Together with comprehensive online and offline insurance services, Ping An Digital Bank delivers smart financial experiences with a human touch.

While deepening retail financial services, as the first digital bank tailored for SMEs, Ping An Digital Bank extends its financial capability into the business banking sector, comprehensively covering business banking account, cross-border remittance, currency exchange, and loan services. As a core supporter of trade enterprises, Ping An Digital Bank has unlocked the potential of commercial data over the years to revamp account opening and credit assessment process, solving previous pain points of SMEs to achieve fast and accurate evaluations. This fully empowers enterprises to capture global market opportunities and builds a robust digital financial ecosystem.

For the interim report 2026 of Ping An Digital Bank, please visit <https://www.pingandb.com/en/financial-report.html>

<sup>1</sup> Brokerage fee excludes any custody fee, securities deposit charges, nominee services fee and any third-party transaction charges such as transaction levy, stamp duty and trading fee, handling fee, securities management fee, transfer fee, capital gain tax and SEC Fee, etc.

<sup>2</sup> Applicable only to USD savings deposits between USD 15,000 and USD 60,000 and subject to the "USD Savings Interest Rate Offer" terms and conditions. Interest on USD deposits will be calculated on a daily basis on a 360-day year and is determined at the Bank's discretion from time to time.

| USD Savings Balance  | Interest Rate (p.a.) |
|----------------------|----------------------|
| First US\$14,999.99  | 0.50%                |
| US\$15,000 to 60,000 | 3.28%                |
| Above US\$60,000     | 2.00%                |

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### **About Ping An Digital Bank**

Ping An Digital Bank (International) Limited ("Ping An Digital Bank," "PingAnDB") is a wholly-owned subsidiary of Lufax Holding Ltd ("Lufax") (SEHK: 6623; NYSE: LU) and a member of Ping An Insurance (Group) Company of China, Ltd. ("Ping An") (SEHK: 2318; SSE: 601318). Ping An Digital Bank was granted a banking licence by the Hong Kong Monetary Authority in May 2019 to offer retail banking and business banking services. Backed by Ping An's advanced technology, Ping An Digital Bank is elevating banking experience, serving customers in Hong Kong and the Greater Bay Area, establishing itself as Ping An Group's integrated financial platform in Hong Kong.