

2015 Interim Financial Highlights

| (RMB'000) | 2015 1H | 2014 2H | HoH Change | 2014 1H | YoY Change |
|--|------------|------------|---------------|------------|---------------|
| Turnover | 873,761 | 698,833 | +25.0% | 822,236 | +6.3% |
| —Embedded software and secure payment products | 724,058 | 561,999 | +28.8% | 702,384 | +3.1% |
| —Personalization services | 81,453 | 69,979 | +16.4% | 70,352 | +15.8% |
| —Card issuance system solutions | 68,250 | 66,855 | +2.1% | 49,500 | +37.9% |
| Gross profit | 235,226 | 179,865 | +30.8% | 238,639 | -1.4% |
| Gross profit margin (%) | 26.9% | 25.7% | +1.2 P.P. | 29.0% | -2.1 P.P. |
| Expense ratio (%) | 12.6% | 15.9% | -3.3 P.P. | 12.5% | +0.1 P.P. |
| Profit for the period | 125,892 | 95,390 | +32% | 118,117 | +6.6% |
| Profit for the period (%) | 14.4% | 13.6% | +0.8 P.P. | 14.4% | Flat |
| Earnings per share (RMB Cents) | | | | | |
| —Basic | 15.2 | 11.5 | +32.1% | 14.2 | +7.0% |
| —Diluted | 15.0 | 11.2 | +33.9% | 14.0 | +7.1% |

Key Financial Indicators

| | 2015 30 Jun | 2014 30 Jun | 2014 31 Dec | YoY Change |
|---|----------------|----------------|----------------|---------------|
| Inventory turnover (days) | 82 | 86 | 92 | -4 days |
| A/R turnover (days) | 113 | 93 | 67 | +20 days |
| A/P turnover (days) | 165 | 141 | 162 | +24 days |
| Cash conversion cycle (days) | 30 | 38 | -3 | -8 days |
| Current ratio (times) | 2.8 | 3 | 3 | Slight Drop |
| Gearing ratio (total debt / total equity) | 47% | 45% | 44% | +2 P.P. |

Balance Sheet Highlights

| (RMB million) | 2015 30 Jun | 2014 30 Jun | 2014 31 Dec | YoY Change |
|--------------------------------|----------------|----------------|----------------|---------------|
| Non-current assets | 321 | 180 | 215 | 49.3% |
| -Fixed bank deposits | 100 | 0 | 0 | #DIV/0! |
| Current assets | 2,154 | 1,995 | 2,102 | 2.5% |
| -Inventory | 299 | 285 | 285 | 4.9% |
| -Bank balances and cash | 228 | 74 | 125 | 82.4% |
| -Structured bank deposit | 200 | 0 | 0 | #DIV/0! |
| -Fixed bank deposits | 597 | 771 | 618 | -3.3% |
| -Other financial assets | 0 | 165 | 740 | #DIV/0! |
| Current liabilities | 777 | 665 | 693 | 12.1% |
| Net current assets | 1,377 | 1,329 | 1,409 | -2.3% |
| Non-current liabilities | 18 | 10 | 13 | 38.5% |
| Net assets | 1,680 | 1,500 | 1,611 | 4.3% |
| Cash available for use | 1125 | 1010 | 1483 | 11.3% |

Cost Structure

| | 2015 1H | 2014 2H | 2014 Annual |
|------------------------------------|------------|------------|----------------|
| Costs of sales | 73.1% | 74.3% | 72.5% |
| R&D costs | 4.8% | 5.4% | 4.6% |
| Selling & distribution expenses | 6.0% | 8.6% | 7.6% |
| Administrative expenses | 1.7% | 1.9% | 1.8% |
| Financial costs | 0.0% | 0.1% | 0.1% |
| Others | 0.0% | -3.7% | -0.6% |
| Net profit | 14.4% | 13.4% | 14.0% |
| Total | 100.0% | 100.0% | 100.0% |