

Financial Highlights

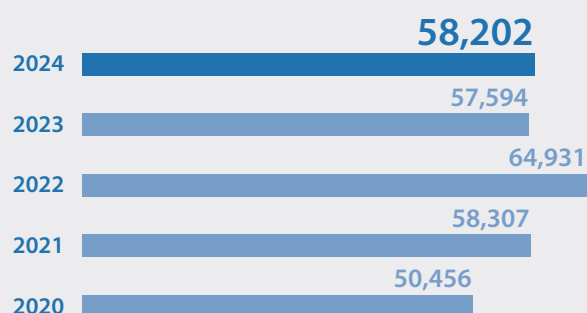
Five Year Review

<i>RMB million</i>	2020	2021	2022	2023	2024
Revenue	492,678	588,651	663,438	680,832	752,870
Profit before taxation	87,067	100,587	127,292	123,287	132,657
Net profit	72,107	83,264	105,823	105,274	107,755
Profit attributable to ordinary shareholders	50,456	58,307	64,931	57,594	58,202
Basic earnings per share (RMB)	1.73	2.00	2.23	1.98	2.00
Diluted earnings per share (RMB)	1.73	2.00	2.23	1.98	1.97
Dividend per share (HK\$)	0.488	0.606	0.651	N/A	N/A
Dividend per share (RMB)	N/A	N/A	N/A	0.515	0.55
Return on total assets (%)	1.2%	1.3%	1.4%	1.2%	1.2%
Return on net assets (%)	9.2%	9.9%	10.2%	8.4%	8.0%
Dividend payout ratio (%)	25%	25%	25%	26%	27.5%
Capital expenditure	26,388	35,069	30,336	40,000	26,677

<i>RMB million</i>	As at 31 December 2020	As at 31 December 2021	As at 31 December 2022	As at 31 December 2023	As at 31 December 2024
Total assets	8,198,270	8,736,482	10,542,043	11,330,920	12,075,425
Total liabilities	7,349,357	7,783,496	9,307,366	9,994,138	10,652,411
Total ordinary shareholder funds	567,498	614,350	660,109	703,178	757,487
Ordinary shareholders' funds per share (RMB)	19.51	21.12	22.69	24.17	26.04
Credit Ratings					
– Standard & Poor's	BBB+/Stable	BBB+/Positive	BBB+/Stable	BBB+/Positive	A-/Stable
– Moody's	A3/Stable	A3/Stable	A3/Stable	A3/Stable	A3/Stable
Staff employed	135,304	136,637	161,408	188,862	190,763

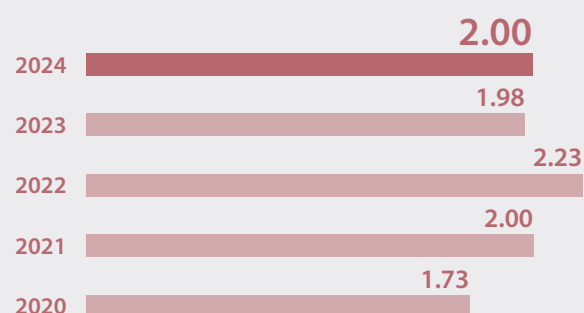
Profit attributable to ordinary shareholders

RMB million



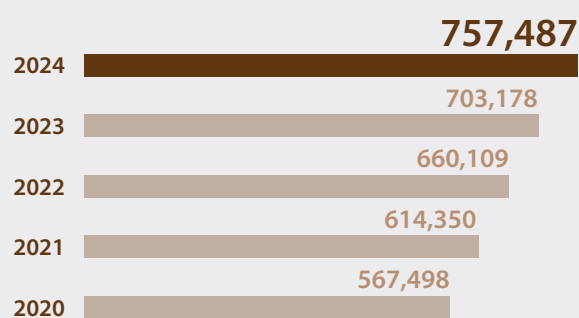
Earnings per share

RMB



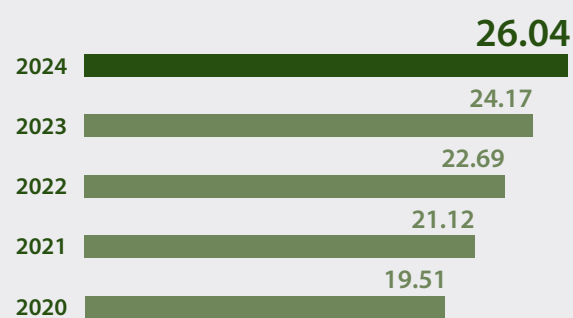
Total ordinary shareholders' funds

RMB million



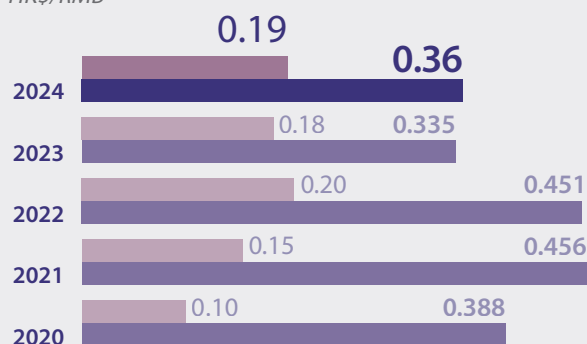
Ordinary shareholders' funds per share

RMB



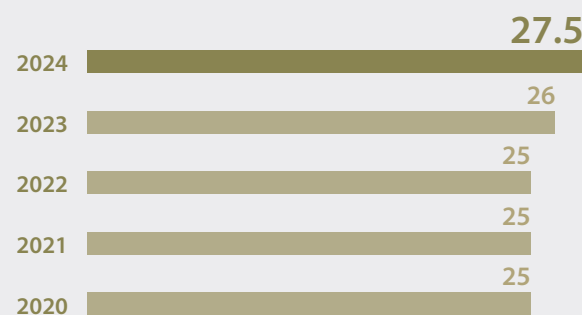
Dividend per share

HK\$/RMB



Dividend payout ratio

%



■ Interim dividend per share ■ Final dividend per share

Note: The currency of dividend per share for 2023-2024 is RMB and for 2020-2022 is HKD.

Financial Highlights

By Segment Revenue

RMB million	Year ended 31 December		Increase/(Decrease)	
	2024	2023	Amount	%
Comprehensive Financial Services	279,469	268,048	11,421	4.3%
Advanced Intelligent Manufacturing	50,793	50,434	359	0.7%
Advanced Materials	325,615	267,513	58,102	21.7%
New Consumption	49,872	51,422	(1,550)	(3.0%)
New-type Urbanisation	46,987	43,367	3,620	8.3%

Profit attributable to ordinary shareholders

RMB million	Year ended 31 December		Increase/(Decrease)	
	2024	2023	Amount	%
Comprehensive Financial Services	52,649	50,496	2,153	4.3%
Advanced Intelligent Manufacturing	865	827	38	4.6%
Advanced Materials	10,310	12,731	(2,421)	(19.0%)
New Consumption	42	1,032	(990)	(95.9%)
New-type Urbanisation	5,135	2,163	2,972	137.4%

Total assets

	As at 31 December 2024	As at 31 December 2023	Increase/(Decrease)	
			Amount	%
Comprehensive Financial Services	11,369,787	10,609,132	760,655	7.2%
Advanced Intelligent Manufacturing	63,576	60,415	3,161	5.2%
Advanced Materials	357,614	363,781	(6,167)	(1.7%)
New Consumption	56,193	56,858	(665)	(1.2%)
New-type Urbanisation	343,031	338,424	4,607	1.4%

Capital expenditure

RMB million	Year ended 31 December		Increase/(Decrease)	
	2024	2023	Amount	%
Comprehensive Financial Services	9,017	9,889	(872)	(8.8%)
Advanced Intelligent Manufacturing	1,109	2,032	(923)	(45.4%)
Advanced Materials	11,828	20,123	(8,295)	(41.2%)
New Consumption	1,198	4,345	(3,147)	(72.4%)
New-type Urbanisation	3,525	3,611	(86)	(2.4%)