

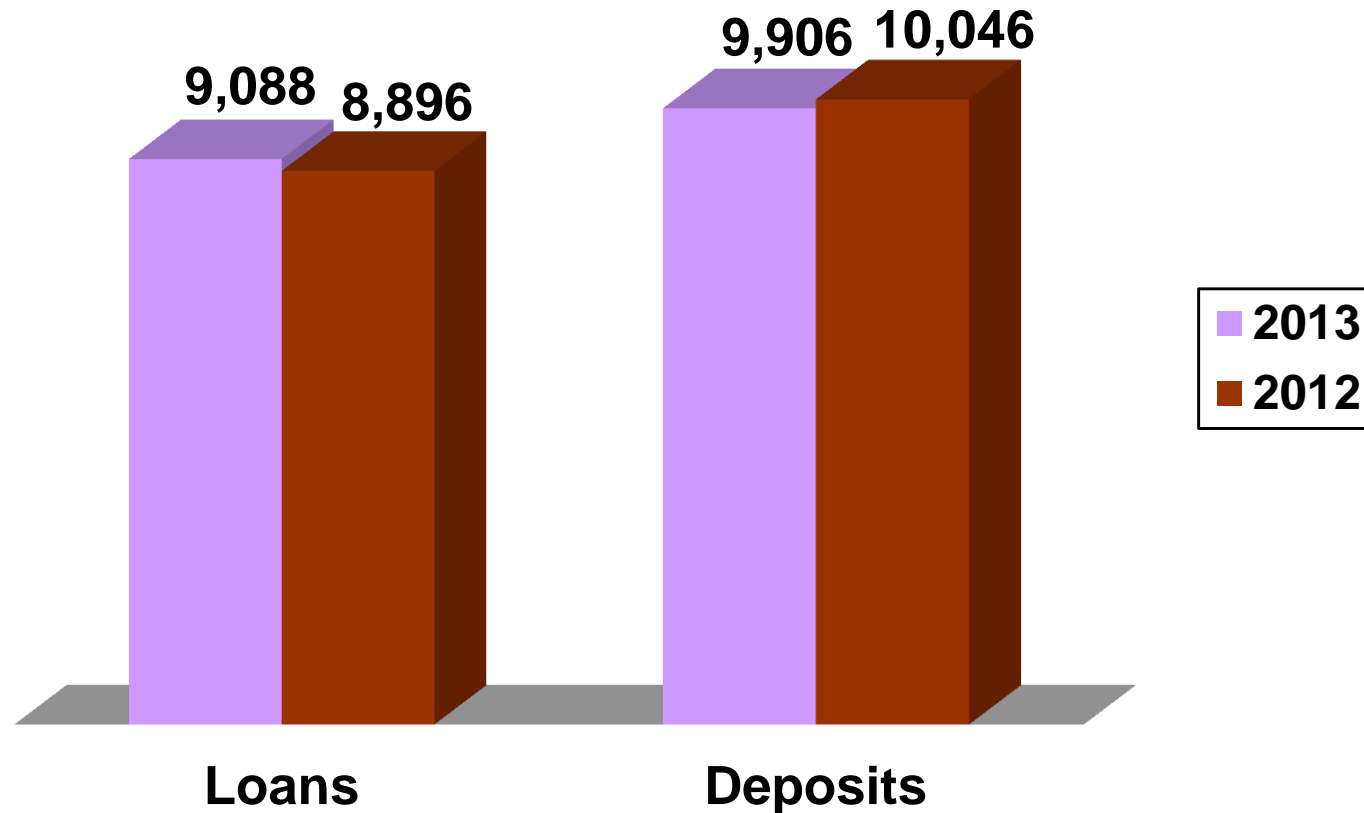


HONG LEONG FINANCE

AGM 2014

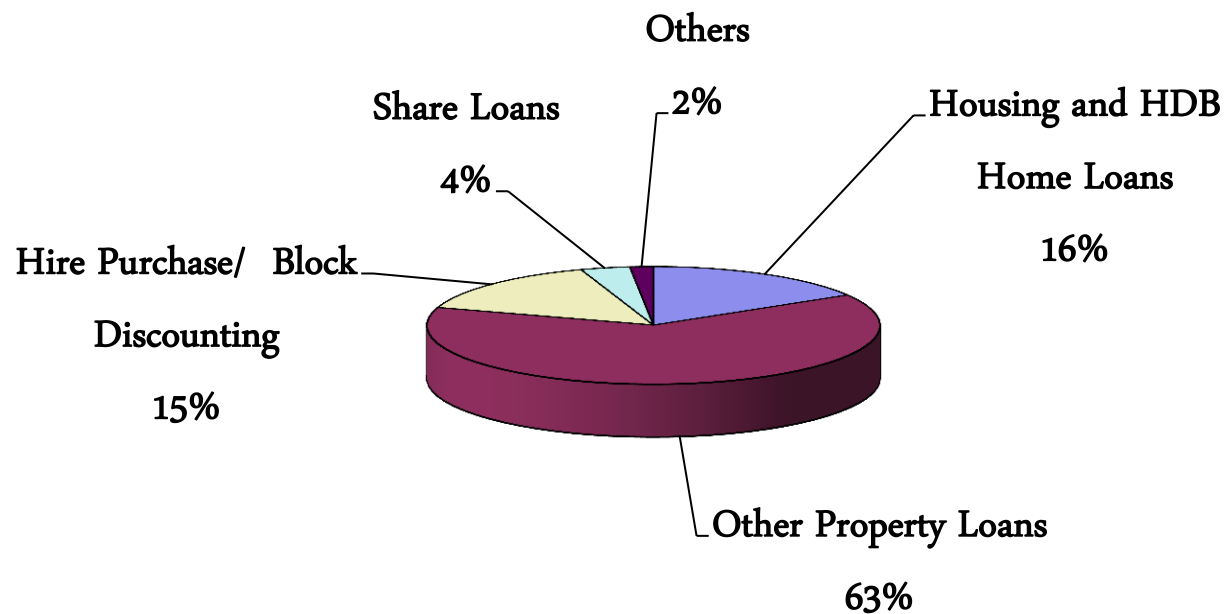


Loans and Deposits – 31.12.13 (S\$m)





Analysis of Loan Portfolio – 31.12.13



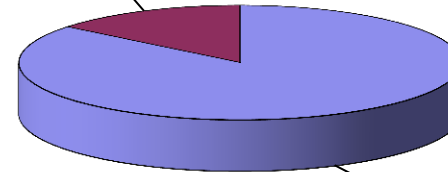


Sources of Funds – 31.12.13

Shareholders' Equity comprises:

	\$ million
Accumulated profits	174
Statutory reserve	586
Other share capital	886
	<hr/>
	1,646

Shareholders' Equity
\$1,646 m
14%



Customer Deposits
\$9,906 m
86%



Assets & Liabilities – 31.12.13

Liabilities	\$ million	Assets	\$ million
Shareholders' equity	1,646	Loan portfolio	9,088
Customer deposits	9,906	Liquid assets	2,545
Other liabilities	123	Other assets	42
Total liabilities	11,675	Total assets	11,675



Income & Expenses - 2013

	2013 \$ million	2012 \$ million	% Change
Interest income	248.9	238.4	+4.4
Interest expense	(100.7)	(84.4)	+19.2
Net interest income	148.2	154.0	-3.7
Fee and other income	16.8	13.8	+21.2
Total income	165.0	167.8	-1.7
Operating expenses	(82.9)	(80.0)	+3.7
Profit before provisions	82.1	87.8	-6.5
Provisions	2.3	(9.3)	-125.2
Profit before tax	84.4	78.5	+7.5
Profit after tax	70.1	77.6	-9.6
Profit after tax excluding prior years' tax provision written back in 2012	70.1	65.7	+6.7



Ratios

	2013	2012
Net assets per share	\$3.72	\$3.68
Basic earnings per share	15.9 cents	17.6 cents
Capital adequacy ratio	17.0%	17.1%



Dividends – FY 2013

	Per share	Tax rate %	\$ million	Date
Interim	4 ¢	Tax exempt one-tier	17.68	Paid 11.9.13
Final	8 ¢	Tax exempt one-tier	35.42	Proposed 26.5.14
Total	12 ¢		53.10	



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Thank You!