



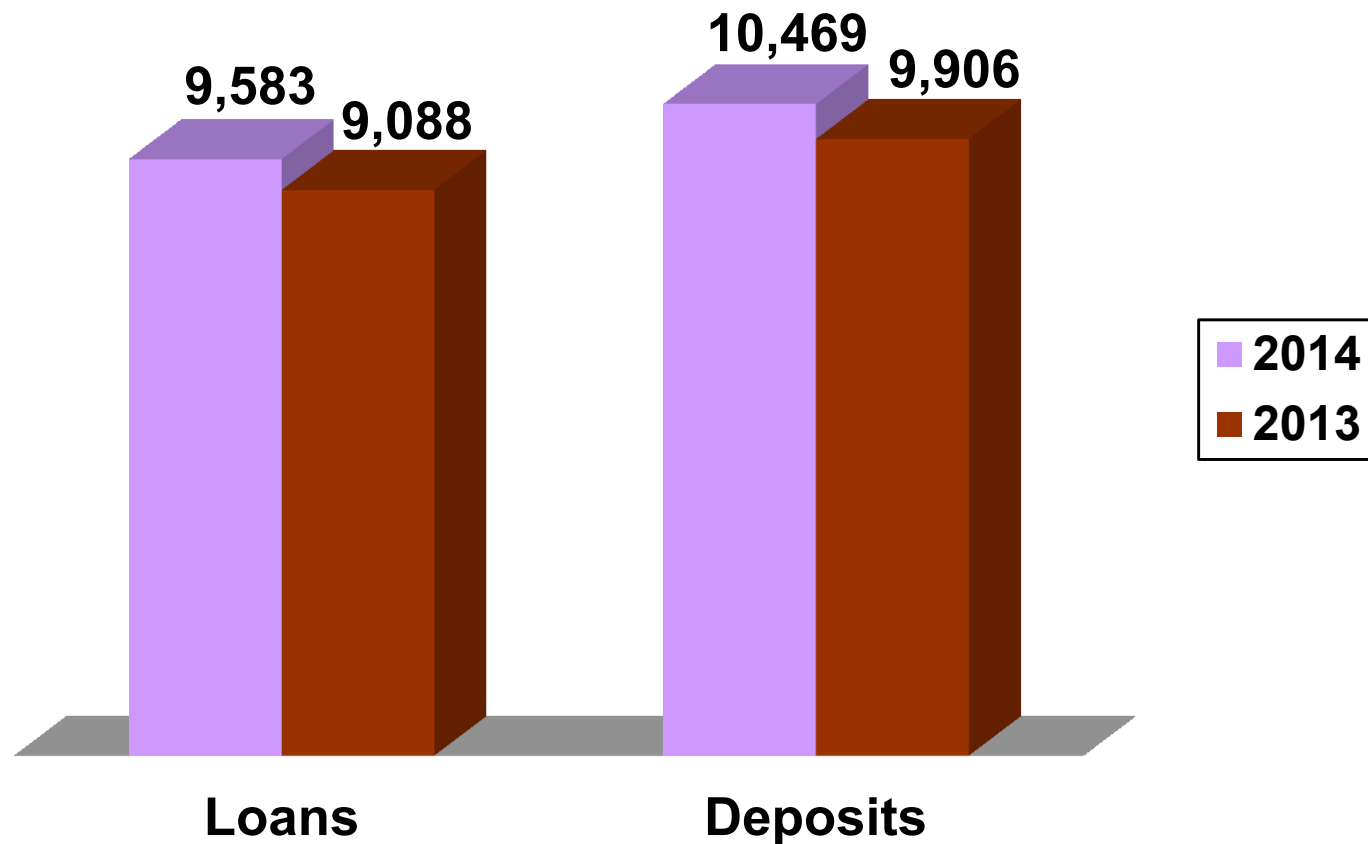
HONG LEONG FINANCE



AGM 2015

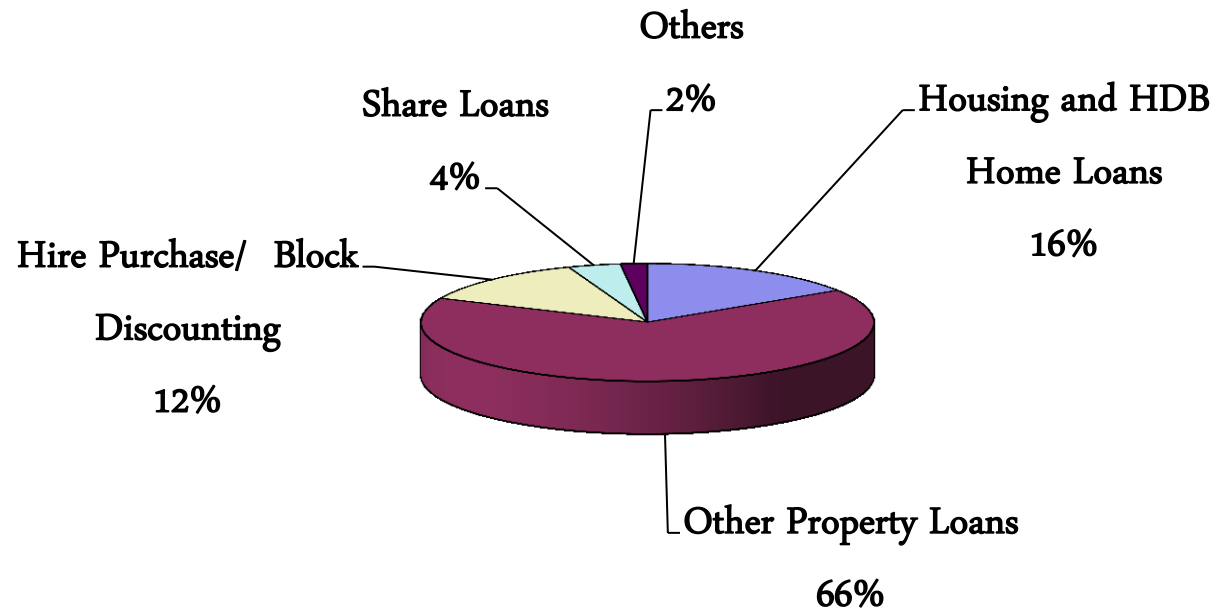


Loans and Deposits – 31.12.14 (S\$m)





Analysis of Loan Portfolio – 31.12.14



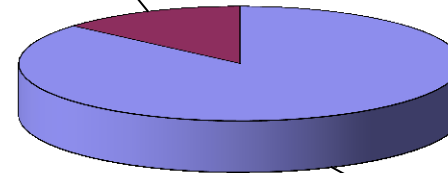


Sources of Funds – 31.12.14

Shareholders' Equity comprises:

	\$ million
Accumulated profits	168
Statutory reserve	602
Other share capital	889
	<u>1,659</u>

Shareholders'
Equity
\$1,659 m
14%



Customer
Deposits
\$10,469 m
86%



Assets & Liabilities – 31.12.14

Liabilities	\$ million	Assets	\$ million
Shareholders' equity	1,659	Loan portfolio	9,583
Customer deposits	10,469	Liquid assets	2,624
Other liabilities	134	Other assets	55
Total liabilities	<u>12,262</u>	Total assets	<u>12,262</u>



Income & Expenses - 2014

	2014 \$ million	2013 \$ million	% Change
Interest income	254.6	248.9	+2.3
Interest expense	(105.6)	(100.7)	+4.9
Net interest income	149.0	148.2	+0.5
Fee and other income	12.5	16.8	-25.6
Total income	161.5	165.0	-2.1
Operating expenses	(83.7)	(82.9)	+0.9
Profit before provisions	77.8	82.1	-5.2
Provisions	(2.0)	2.3	-186.5
Profit before tax	75.8	84.4	-10.3
Profit after tax	62.8	70.1	-10.4



Ratios

	2014	2013
Net assets per share	\$3.74	\$3.72
Basic earnings per share	14.2 cents	15.9 cents
Capital adequacy ratio	16.4%	17.0%



Dividends – FY 2014

	Per share	Tax rate %	\$ million	Date
Interim	4 ¢	Tax exempt one-tier	17.74	Paid 15.9.14
Final	6 ¢	Tax exempt one-tier	26.61	Proposed 25.5.15
Total	10 ¢		44.35	



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Thank You!