



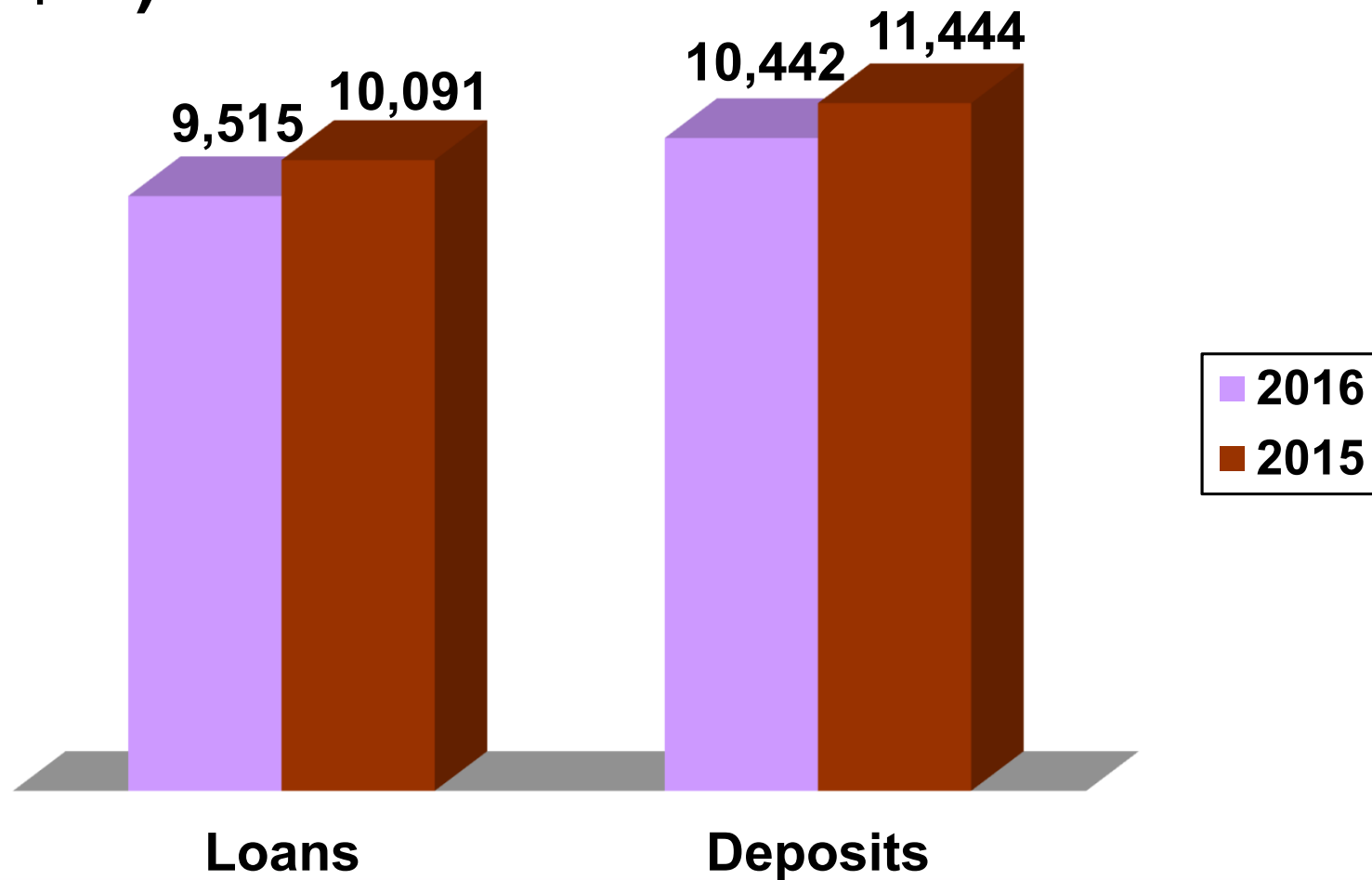
HONG LEONG FINANCE

A large, light-colored watermark of the same stylized dragon logo is centered on the page, behind the main text. The background of the slide features several overlapping circular shapes in shades of beige, cream, and gold, creating a layered effect. The right side of the slide transitions into a solid dark red background.

AGM 2017

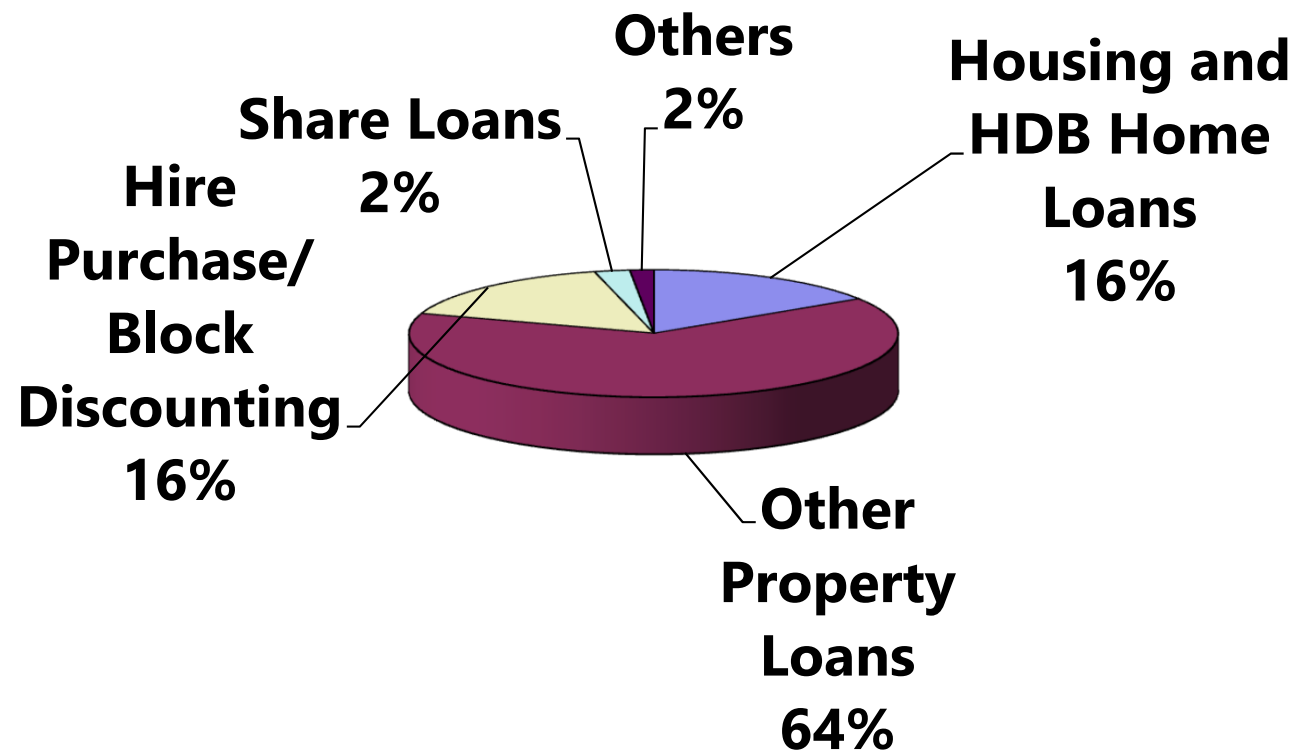


Loans and Deposits – 31.12.16 (S\$m)





Analysis of Loan Portfolio – 31.12.16



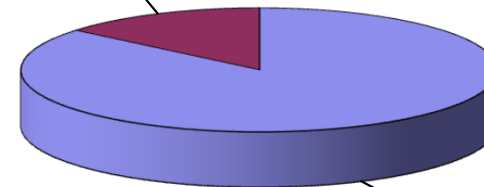


Sources of Funds – 31.12.16

Shareholders' Equity comprises:

	\$ million
Accumulated profits	175
Statutory reserve	633
Other share capital	889
	<u>1,697</u>

Shareholders'
Equity
\$1,697 m
14%



Customer
Deposits
\$10,442 m
86%



Assets & Liabilities – 31.12.16

Liabilities	\$ million	Assets	\$ million
Shareholders' equity	1,697	Loan portfolio	9,515
Customer deposits	10,442	Liquid assets	2,743
Other liabilities	174	Other assets	55
Total liabilities	12,313	Total assets	12,313



Income & Expenses - 2016

	2016 \$ million	2015 \$ million	% Change
Interest income	307.2	296.4	+3.7
Interest expense	(170.5)	(134.3)	+27.0
Net interest income	136.7	162.1	-15.7
Fee and other income	12.7	12.8	-0.9
Total income	149.4	174.9	-14.6
Operating expenses	(84.3)	(91.8)	-8.2
Profit before provisions	65.1	83.1	-21.7
Provisions	(1.1)	3.6	-130.4
Profit before tax	64.0	86.7	-26.2
Profit after tax	53.1	72.9	-27.2



Ratios

	2016	2015
Net assets per share	\$3.82	\$3.80
Basic earnings per share	12.0 cents	16.4 cents
Capital adequacy ratio	16.4%	15.1%



Dividends – FY 2016

	Per share	Tax rate %	\$ million	Date
Interim	3 ¢	Tax exempt one-tier	13.31	Paid 16.9.16
Final	6 ¢	Tax exempt one-tier	26.63	Proposed 23.5.17
Total	9 ¢		39.94	



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Thank You!