

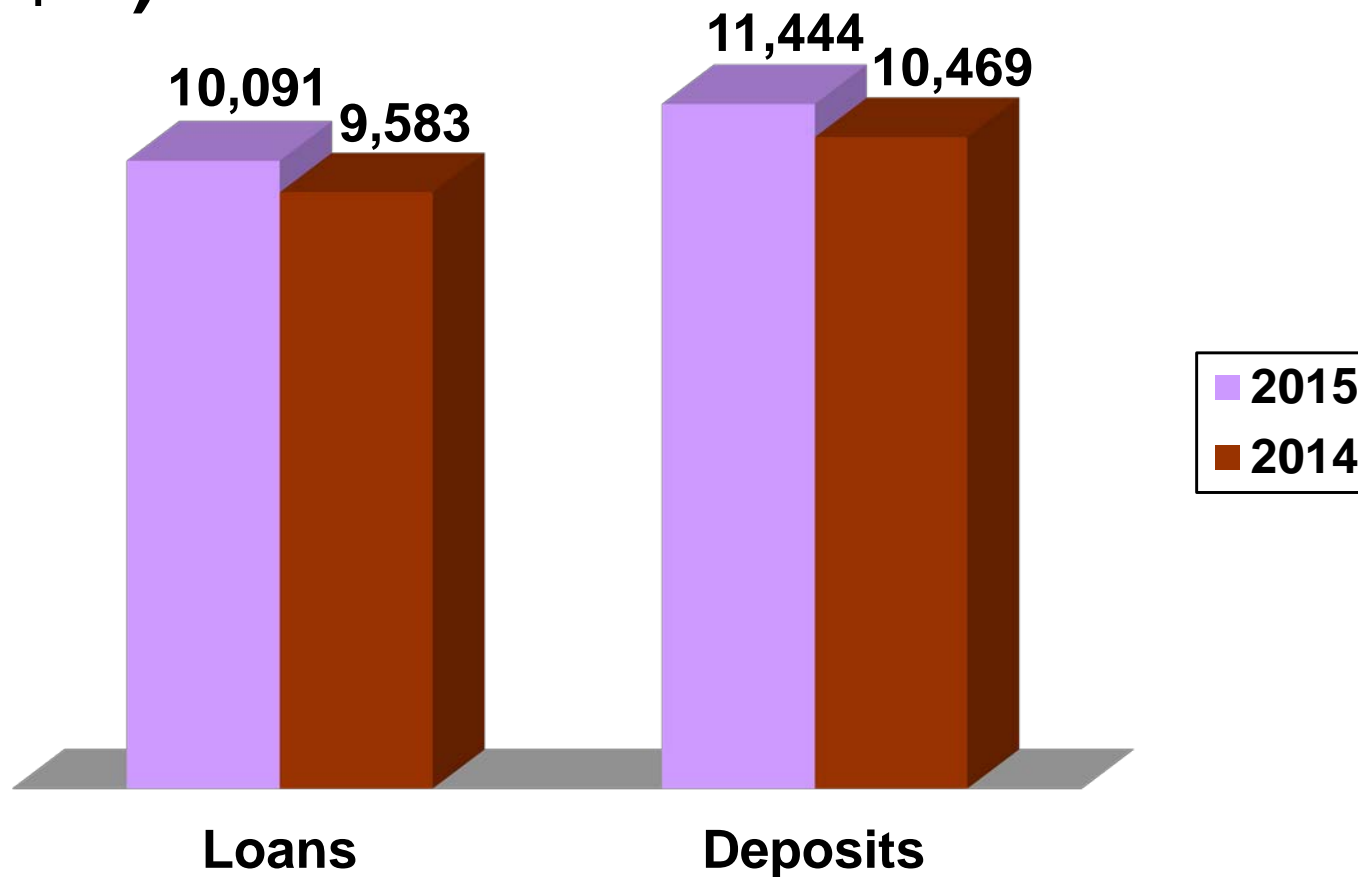


HONG LEONG FINANCE

**AGM 2016**

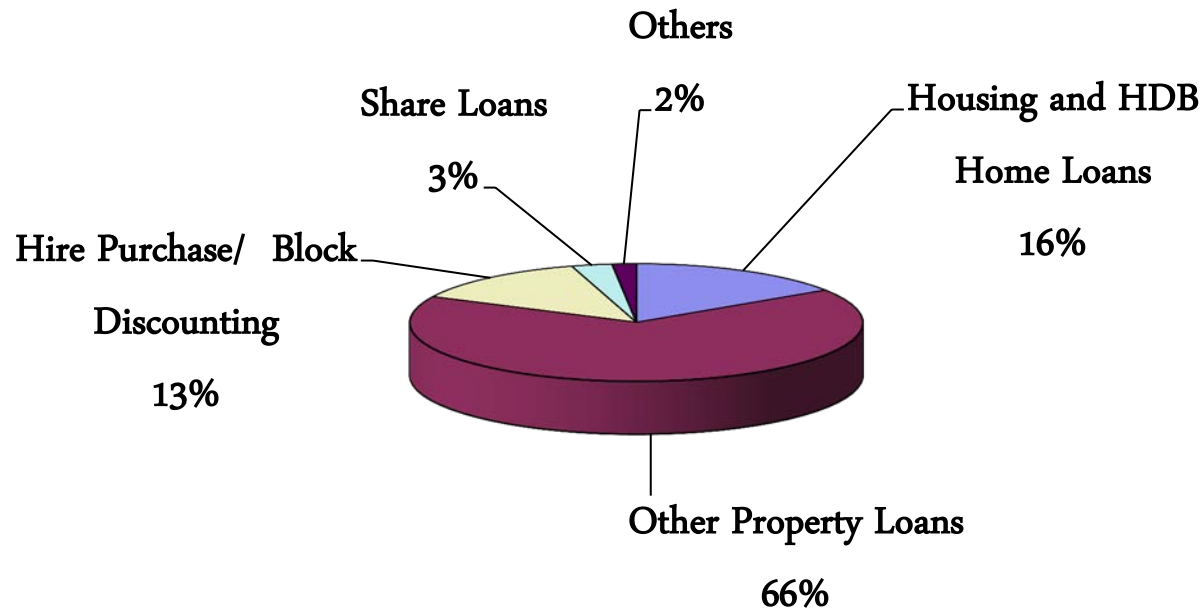


# Loans and Deposits – 31.12.15 (S\$m)





# Analysis of Loan Portfolio – 31.12.15



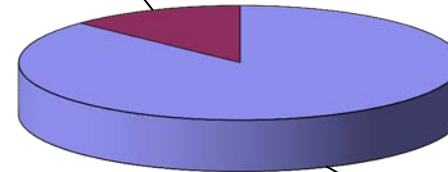


## Sources of Funds – 31.12.15

Shareholders' Equity comprises:

	\$ million
Accumulated profits	179
Statutory reserve	620
Other share capital	889
	<hr/>
	1,688

Shareholders' Equity  
\$1,688 m  
13%



Customer Deposits  
\$11,444 m  
87%



## Assets & Liabilities – 31.12.15

<b>Liabilities</b>	<b>\$ million</b>	<b>Assets</b>	<b>\$ million</b>
Shareholders' equity	1,688	Loan portfolio	10,091
Customer deposits	11,444	Liquid assets	3,129
Other liabilities	155	Other assets	67
<b>Total liabilities</b>	<b><u>13,287</u></b>	<b>Total assets</b>	<b><u>13,287</u></b>



## Income & Expenses - 2015

	<b>2015</b> <b>\$ million</b>	<b>2014</b> <b>\$ million</b>	<b>%</b> <b>Change</b>
Interest income	296.4	254.6	+16.4
Interest expense	(134.3)	(105.6)	+27.1
Net interest income	162.1	149.0	+8.8
Fee and other income	12.8	12.5	+3.0
Total income	174.9	161.5	+8.4
Operating expenses	(91.8)	(83.7)	+9.7
Profit before provisions	83.1	77.8	+6.9
Provisions	3.6	(2.0)	-279.9
Profit before tax	86.7	75.8	+14.6
Profit after tax	72.9	62.8	+16.0



## Ratios

	2015	2014
<b>Net assets per share</b>	<b>\$3.80</b>	<b>\$3.74</b>
<b>Basic earnings per share</b>	<b>16.4 cents</b>	<b>14.2 cents</b>
<b>Capital adequacy ratio</b>	<b>*15.1%</b>	<b>16.4%</b>

\* Under enhanced risk-based capital framework effective from 2015.



## Dividends – FY 2015

	Per share	Tax rate %	\$ million	Date
Interim	4 ¢	Tax exempt one-tier	17.75	Paid 9.9.15
Final	7 ¢	Tax exempt one-tier	31.07	Proposed 23.5.16
Total	11 ¢		48.82	





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**Thank You!**