

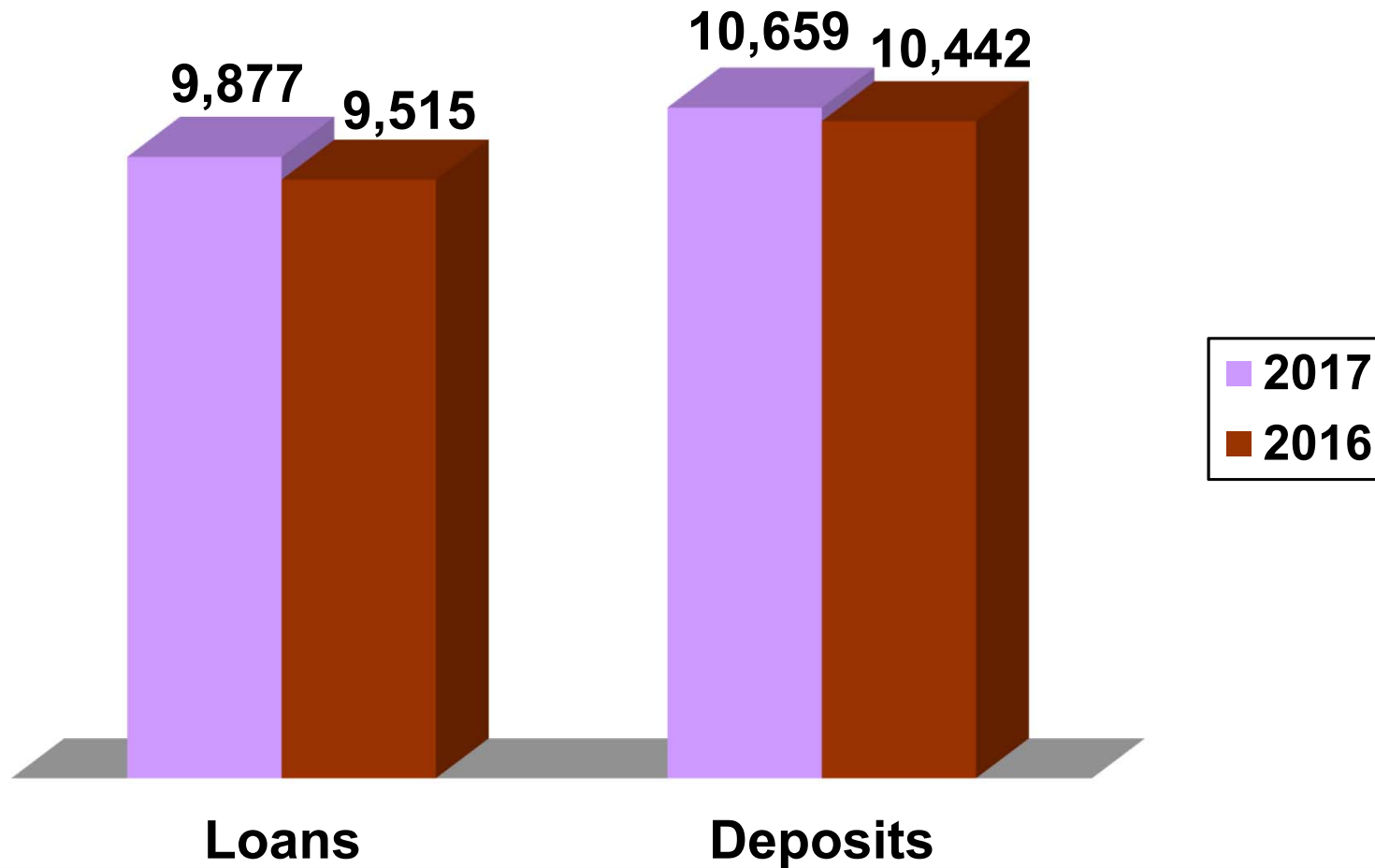


HONG LEONG FINANCE

AGM 2018

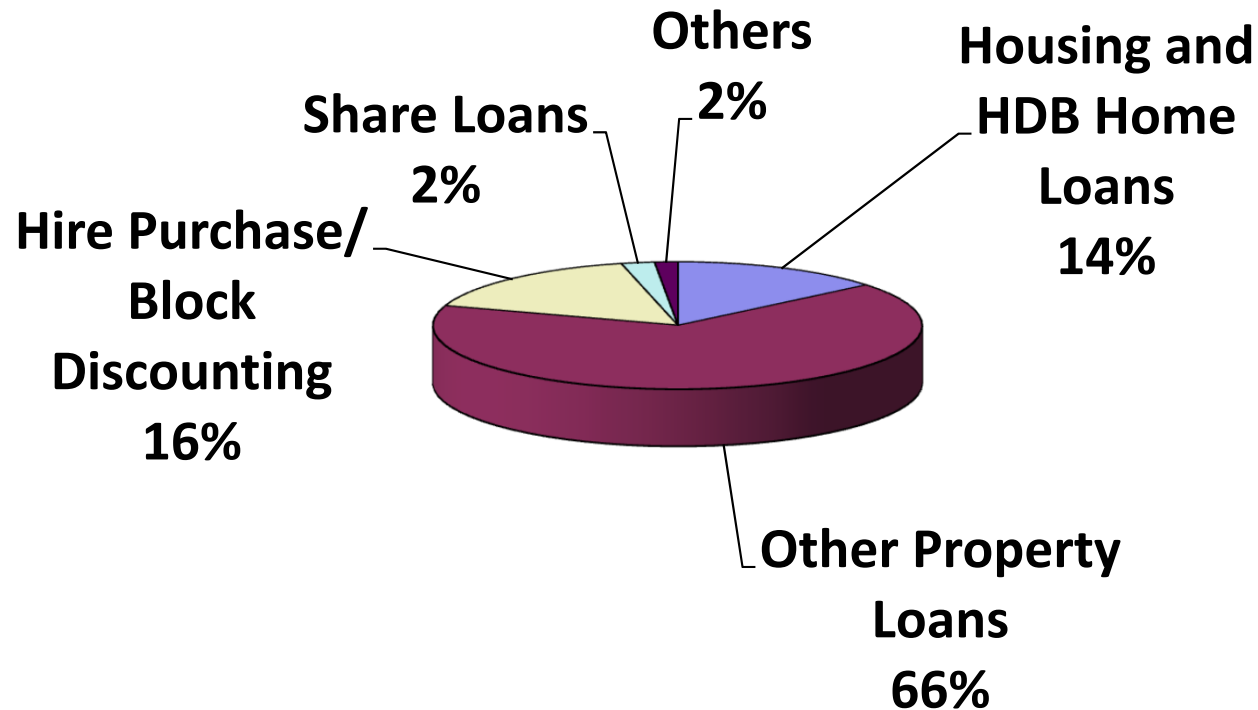


Loans and Deposits – 31.12.17 (S\$m)





Analysis of Loan Portfolio – 31.12.17



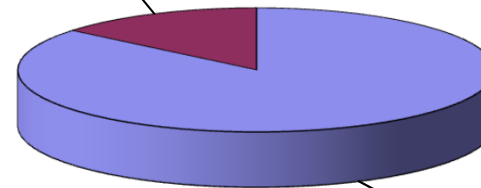


Sources of Funds – 31.12.17

Shareholders' Equity comprises:

	\$ million
Accumulated profits	196
Statutory reserve	655
Other share capital	891
	<u>1,742</u>

Shareholders'
Equity
\$1,742 m
14%



Customer
Deposits
\$10,659 m
86%



Assets & Liabilities – 31.12.17

Liabilities	\$ million	Assets	\$ million
Shareholders' equity	1,742	Loan portfolio	9,877
Customer deposits	10,659	Liquid assets	2,623
Other liabilities	142	Other assets	43
Total liabilities	12,543	Total assets	12,543



Income & Expenses - 2017

	2017 \$ million	2016 \$ million	% Change
Interest income	301.8	307.2	-1.8
Interest expense	(126.4)	(170.5)	-25.9
Net interest income	175.4	136.7	+28.3
Fee and other income	14.2	12.7	+11.1
Total income	189.6	149.4	+26.9
Operating expenses	(82.8)	(84.3)	-1.8
Profit before provisions	106.8	65.1	+63.9
Provisions	(3.8)	(1.1)	+244.7
Profit before tax	103.0	64.0	+60.8
Profit after tax	85.7	53.1	+61.5



Ratios

	2017	2016
Net assets per share	\$3.91	\$3.82
Basic earnings per share	19.3 cents	12.0 cents
Capital adequacy ratio	15.8%	16.4%



Dividends – FY 2017

	Per share	Tax rate %	\$ million	Date
Interim	4 ¢	Tax exempt one-tier	17.79	Paid 12.9.17
Final	9 ¢	Tax exempt one-tier	40.07	Proposed 23.5.18
Total	13 ¢		57.86	



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Thank You!