



HONG LEONG FINANCE

The SME Specialist

66th Annual General Meeting

Financial Highlights 2025

23 April 2026



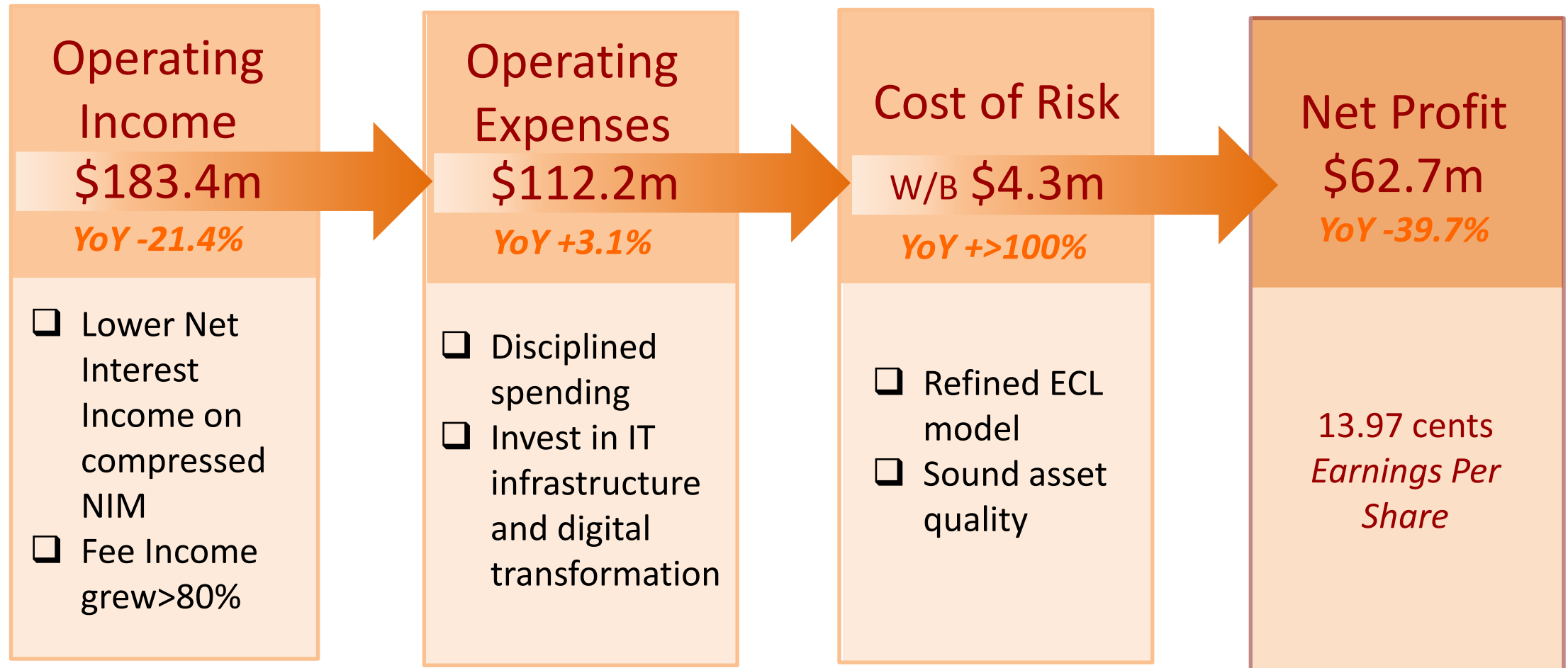
豐隆金融有限公司

HONG LEONG FINANCE

HONG LEONG FINANCE LIMITED

Copyright 2026 Hong Leong Finance Limited. All Rights Reserved.

SOFT INTEREST RATE WEIGH ON FINANCIAL PERFORMANCE AMIDST HEADWINDS



STRONG BALANCE SHEET FUNDAMENTALS

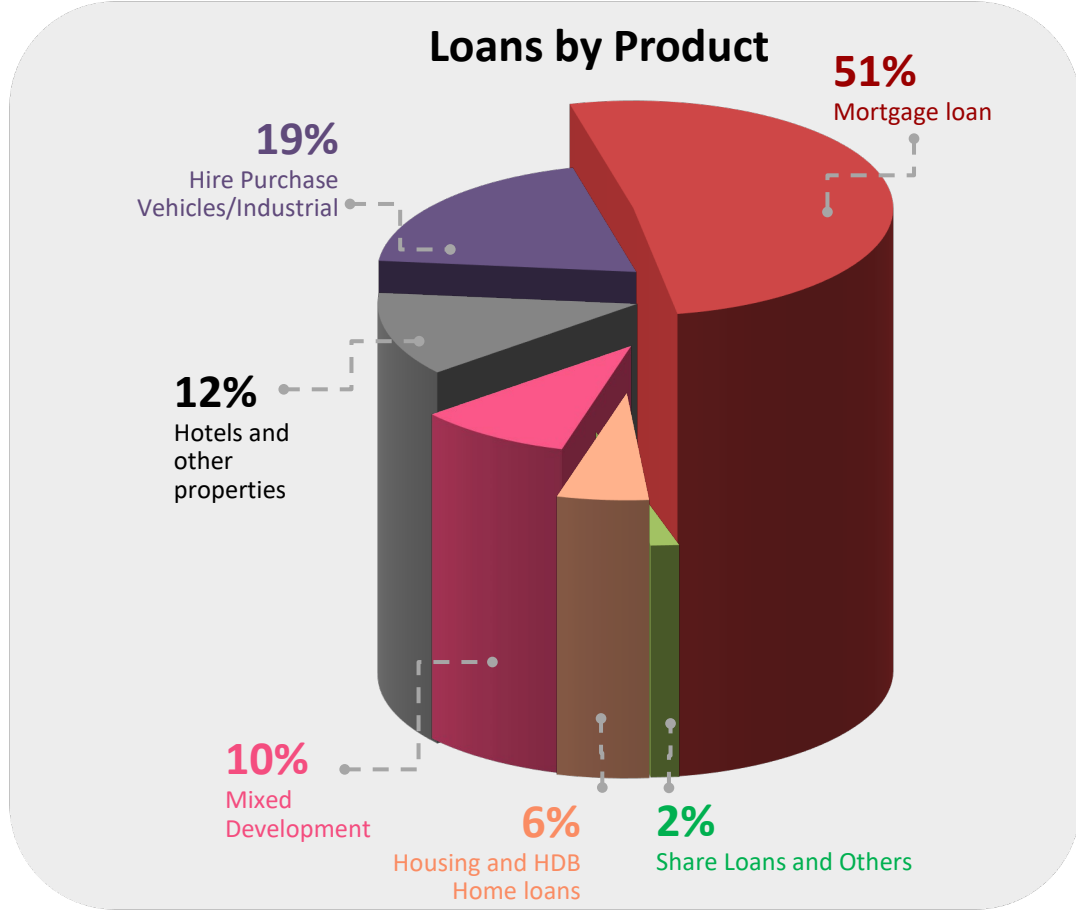
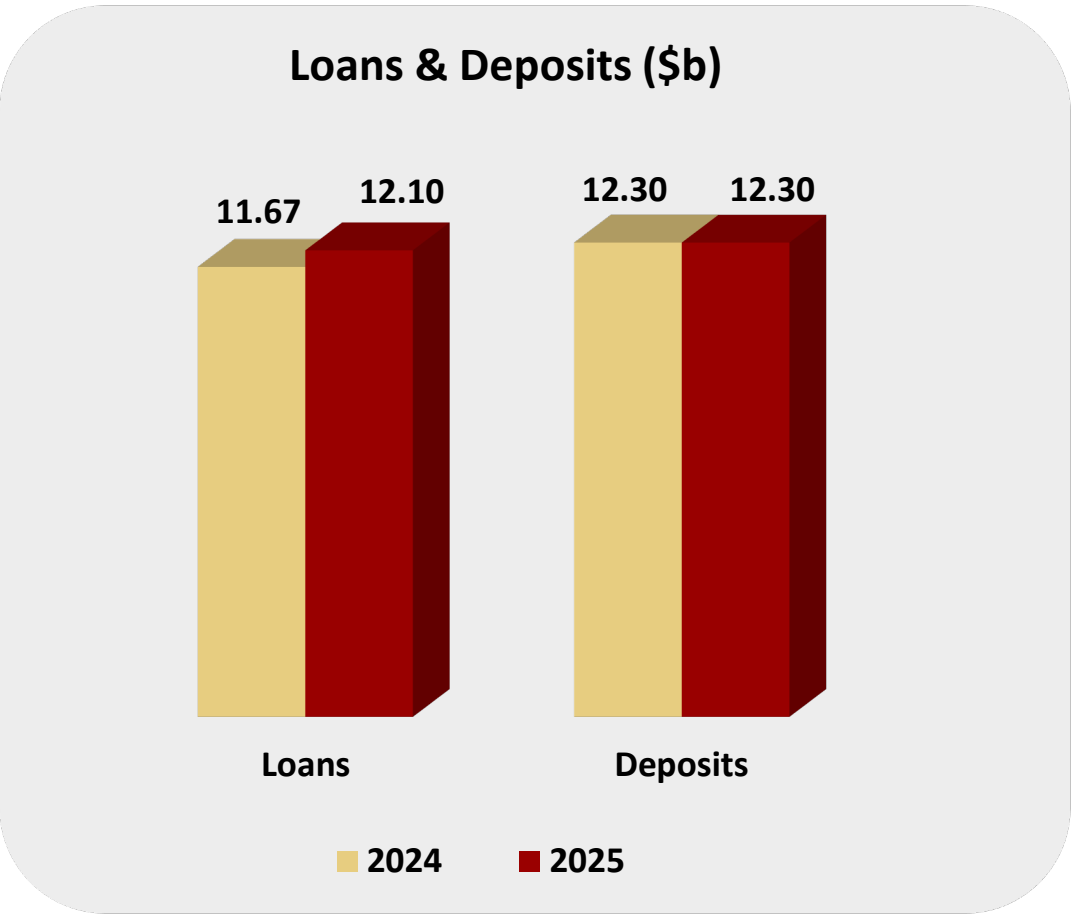
	2025 (\$b)	YoY (%)
Total Assets	14.7	+0.9
Equity	2.1	+0.4
Net Assets Value	\$4.71	

☐ Strong Capital Adequacy Ratio (16.1%)

☐ Sound Minimum Liquid Assets with liquidity buffer



STABLE LOANS, DEPOSITS AND ASSET QUALITY



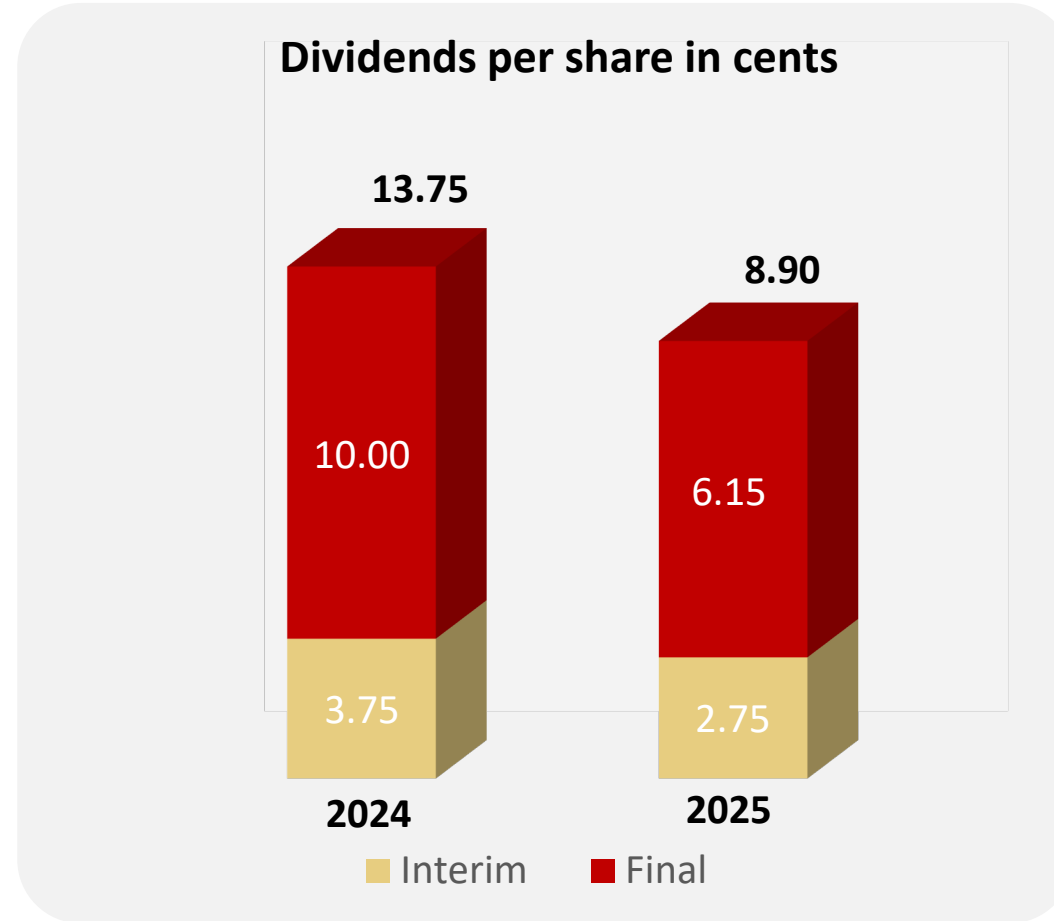
- Stable loan growth
- Optimize deposit to fund loan

- Key pillars of core business remain strong
- Sound asset quality, NPL remained low at 0.4%



HONG LEONG FINANCE

SUSTAINABLE RETURN TO SHAREHOLDERS



	2024	2025
Dividend payout ratio	59.3%	63.8%



HONG LEONG FINANCE

LOOKING AHEAD

- ❖ Growing geopolitical risk and volatile economic conditions
- ❖ Staying agile and resilience in navigating the uncertainty, focusing on our strategic priorities to deliver sustainable long-term value.



AWARDS AND ACCOLADES

RECOGNISED FINANCE PARTNER OF CHOICE

ASEAN FINANCE COMPANY OF THE YEAR

(Twelfth Consecutive Year)
Asian Banking & Finance

TOP 1000 WORLD BANKS

(Eighth Consecutive Year)
The Banker

BEST

AUTOMOBILE FINANCING PRODUCT
IN ASIA PACIFIC
TAB Global Excellence in
Retail Finance Awards
The Asian Banker

TOP 100 MOST VALUABLE SINGAPOREAN BRAND

(Eighth Consecutive Year)
Brand Finance

SBR TECHNOLOGY EXCELLENCE AWARDS

API - Financial Services
Singapore Business Review

COMMITMENT TO TRANSPARENCY, GOVERNANCE AND PURPOSE

MOST TRANSPARENT COMPANY AWARD (BIG CAP)

SIAS Investors' Choice Awards
Securities Investors Association (Singapore)

TOP 5% IN SINGAPORE GOVERNANCE AND TRANSPARENCY INDEX

(Among Singapore-Listed Companies)
CPA Australia, NUS Business Schools Centre for Governance and Sustainability,
Singapore Institute of Directors and The Business Times

COMPANY OF GOOD

(1 Heart)
National Volunteer & Philanthropy Centre

THANK YOU



HONG LEONG FINANCE