

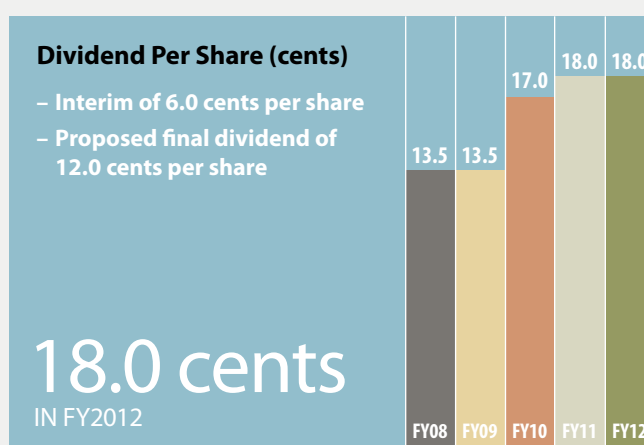
## ▶ INVESTOR RELATIONS

F&N Group is committed to providing the investment community with accurate and complete information in a timely and consistent way. It has consistently communicated its business strategies, growth drivers and operational direction to investors and analysts on an on-going basis via multiple communications platforms, including analyst and media briefings, press releases, annual reports and website. Such commitment is to ensure investors have easy access to information on the Group so that they can effectively evaluate the company and make informed investment decisions.

Besides communicating regularly with Shareholders and the investment community via disclosures of material and other pertinent information through regular dialogues and announcements to SGX-ST, the Investor Relations team undertakes road shows (together with key senior management), investor seminars and conferences to keep the market and investors apprised of the F&N Group's corporate developments and financial performance.

Total shareholder returns ("TSR") for the year under review improved 54%. Cumulatively over a five-year period, TSR improved 90%, and 158% over a three-year period. The F&NL share price has also outperformed the Straits Times Index over the recent five-year, three-year and one-year period by 88% points, 141% points and 46% points, respectively.

The Group maintained a healthy track record of generous shareholder distributions. For the financial year ended 30 September 2012, the directors have recommended a final dividend of 12.0 cents per share, which together with the interim dividend of 6.0 cents paid earlier brings total dividend for the year to 18.0 cents per share.



### **Analyst coverage:**

10 brokerage houses provide research coverage on F&N

Bank of America Merrill Lynch International

CIMB Research

CLSA Limited

DBS Vickers Securities Pte Ltd

Deutsche Bank Securities

Goldman Sachs & Co.

HSBC Global Research

IIFL Capital

Nomura Research

OSK Research

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