



和泰集團

和潤企業

TWSE Code 6592



HOTAI FINANCE CO., LTD.

Investor Conference

May 22nd, 2024



Agenda

Company Overview

Operation Performance

ESG Performance

Appendix and Q&A



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HFC

Company Overview

Company Overview

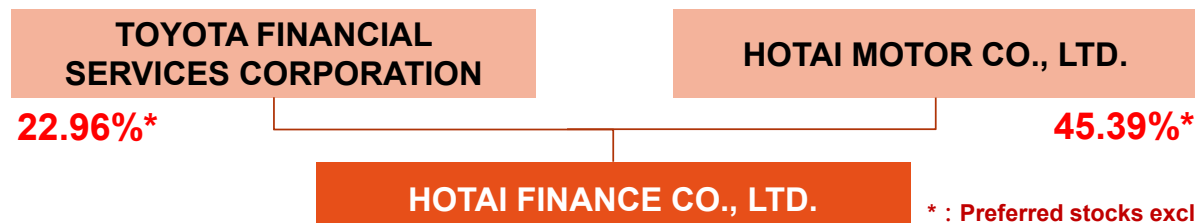
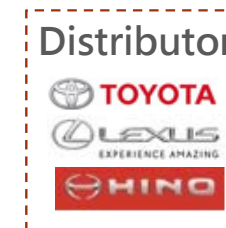
- Established on May 25th, 1999
- Listing date on December 9th, 2019
- Paid-in capital: NT\$ 6.665 billion
- Chairman: Mr. Yuan-San Liu
- President: Mr. Tony Y.L. Lin
- Headcount: 3,016 (including subsidiaries)



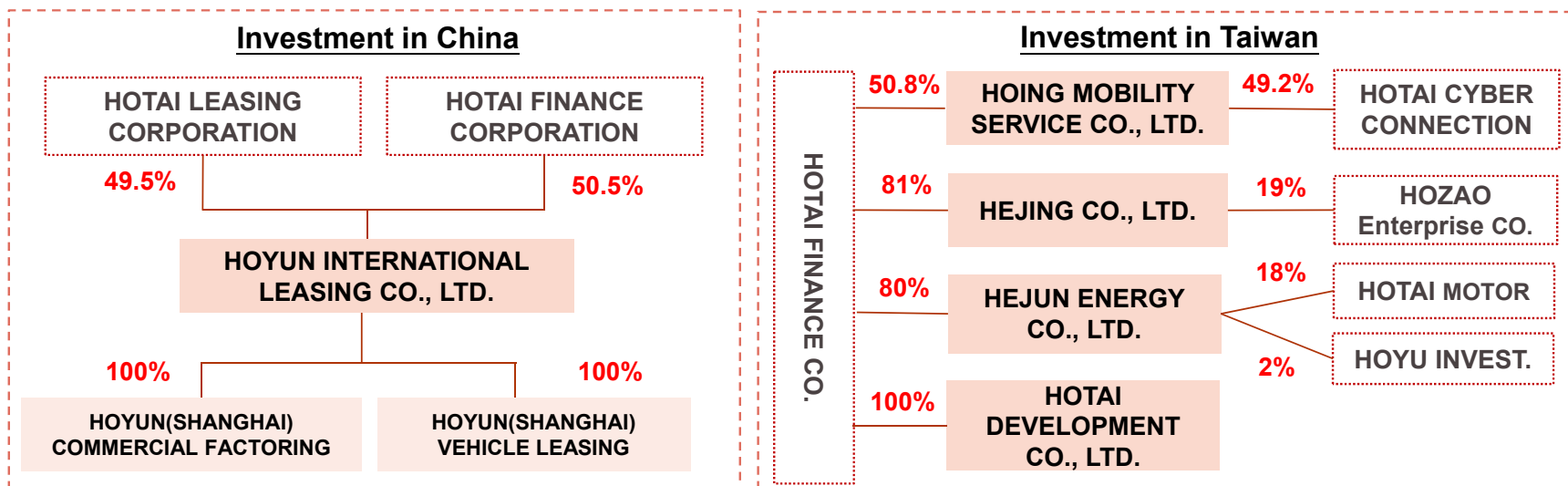
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(As of March 2024)

- Group investment structure:



* : Preferred stocks excluded





Company Overview

Taiwan

HFC

- New & used car installment
- Scooter installment
- Medical / Construction equip.
- Machine tool (CNC) equip.



HiMS

- Vehicle & scooter rental service
- Limousine service
- Parking lot



HEJING

- Truck & bus installment
- Corporation financing



HJE

- Solar energy
- Energy storage
- Charging station



Hotai Devp.

- Corporation financing

China

HOYUN INTERNATIONAL LEASING / COMMERCIAL FACTORING / VEHICLE LEASING

- Vehicle financial leasing / Rental
- CNC and medical equipment leasing
- Solar energy, energy-saving, and electricity storage equipment leasing
- Commercial factoring



HFC is to be affirmed by both domestic and international credit rating agencies

Domestic : TRC

- Long-term : twAA-
- Short-term : twA-1+
- Rating outlooks : Stable

Maintained outstanding corporate credit ratings since 2007

International : S&P Global Ratings

- Long-term : BBB
- Short-term : A-2
- Rating outlooks : Stable

Sustained the credit ratings since the initial application in 2020

Strong funding ability to support the operational growth

	Credit Line	Usage Amount	Usage Rate
Funding outlook	405.6 B	266.9 B	65.8%



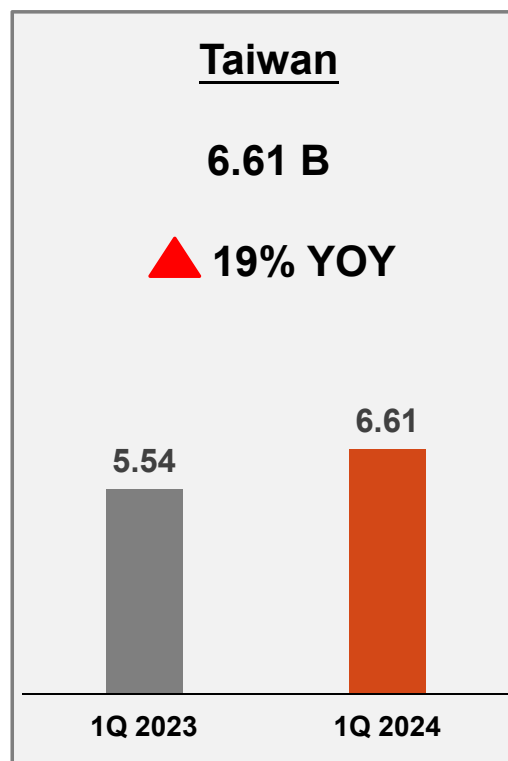
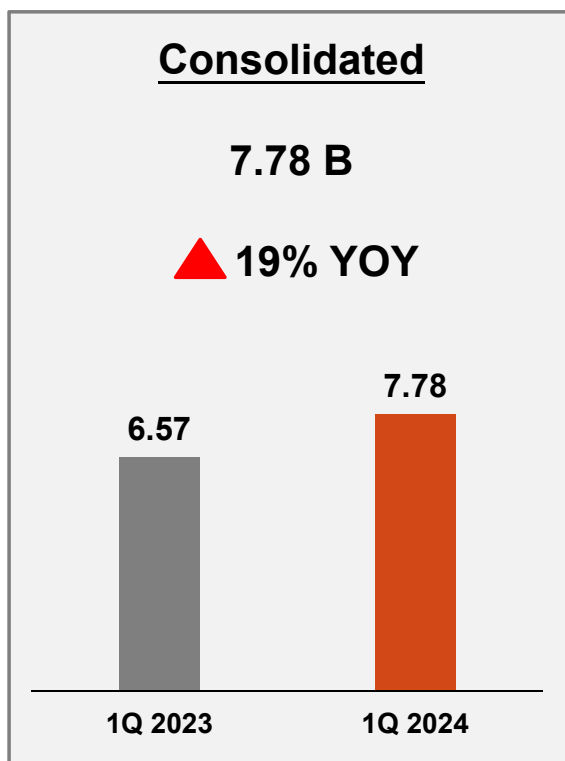
HFC

Operation Performance

Operation Performance Highlights

● 1Q 2024 consolidated operating revenue reached an **increase of 19%** comparing 1Q 2023

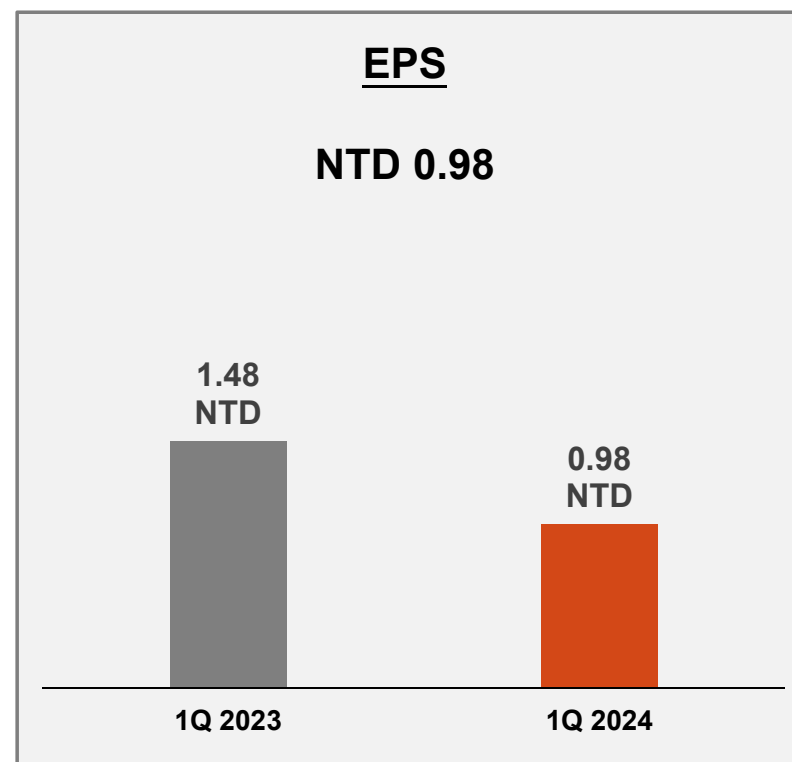
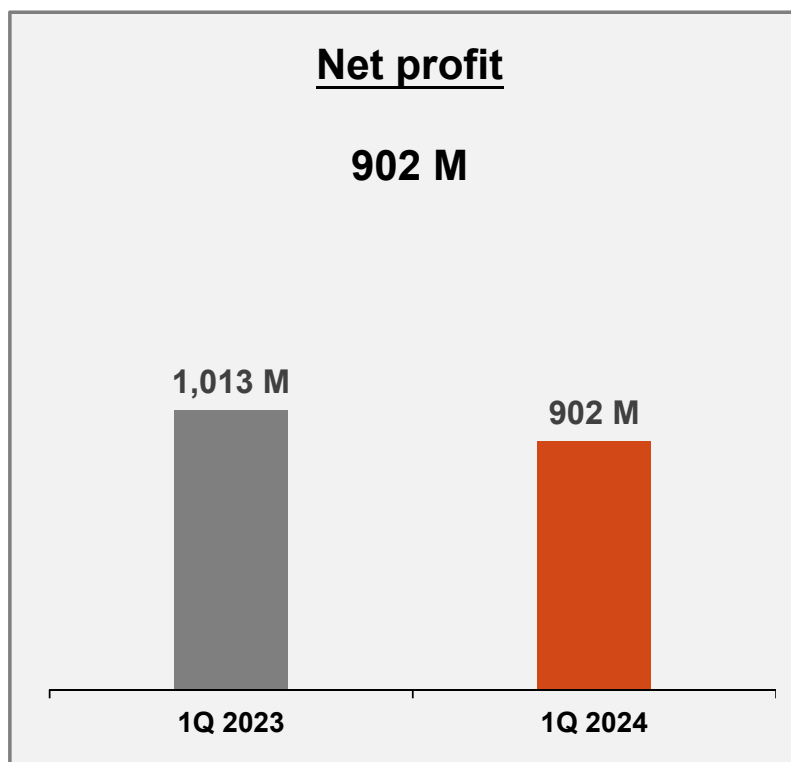
Unit : NT billion



Operation Performance Highlights

● Consolidated net profit and EPS

Unit : NTD



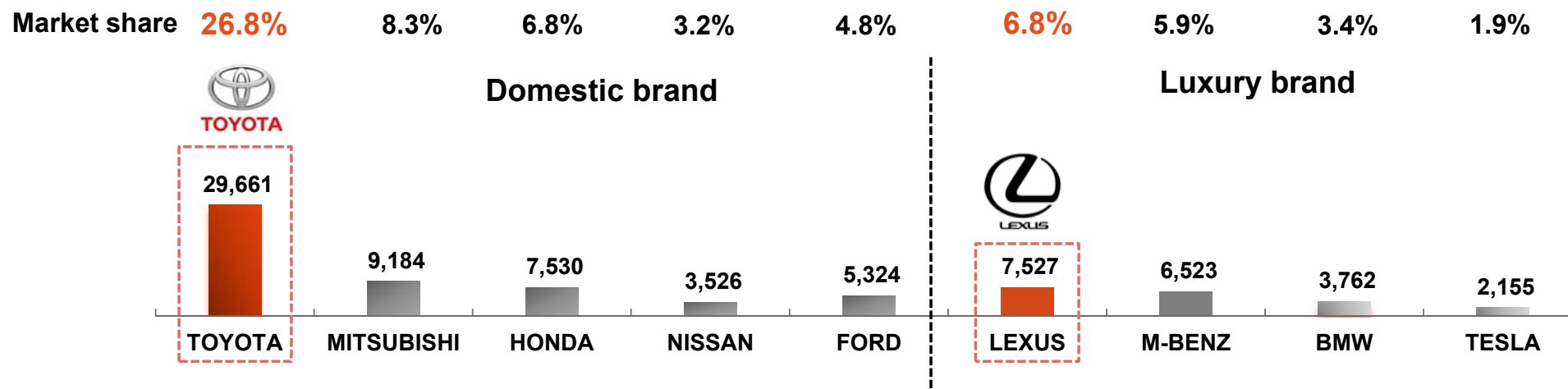
Operation Performance



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TOYOTA and LEXUS accumulated 33.6% of new car market share as 1Q 2024 result

Volume unit: 1 unit



Unit: thousand

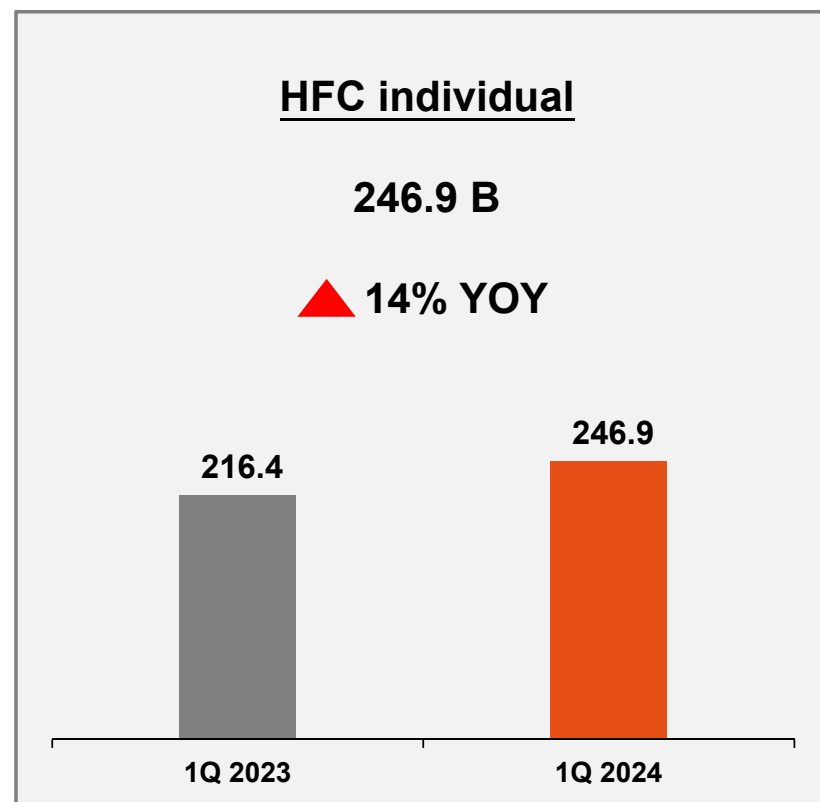
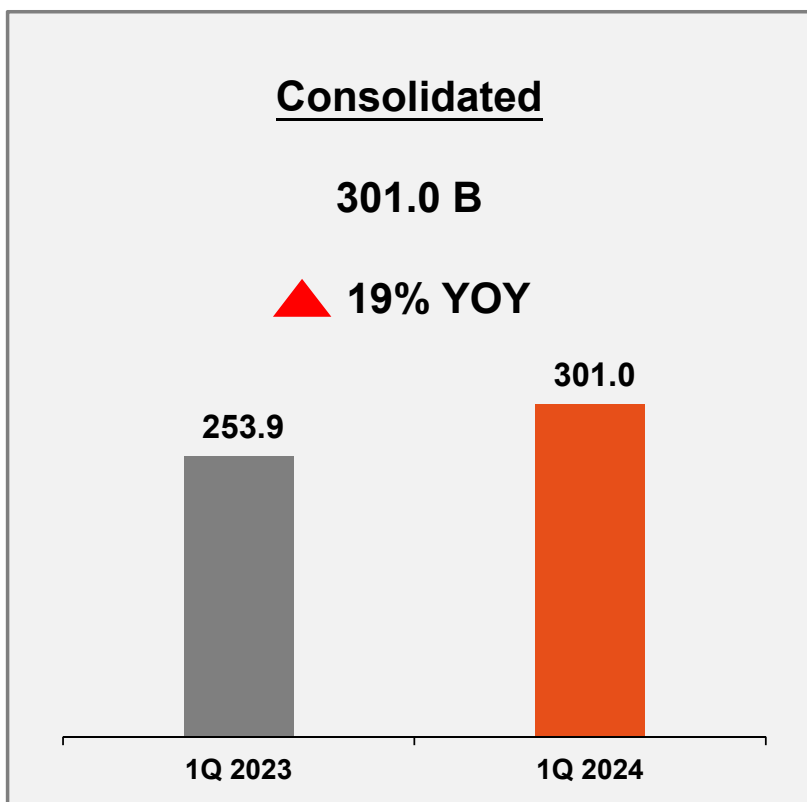
New car	2021	2022	2023	1Q 2024
Sales unit	434	415	466	11.1
Car loan unit	178	171	177	4.3
Car loan ratio	41%	41%	38%	39%
T/L car loan ratio	39%	39%	34%	34%

Note: The data shown in this page excludes truck and bus

Consolidated Financial Indicator

● Accounts receivable

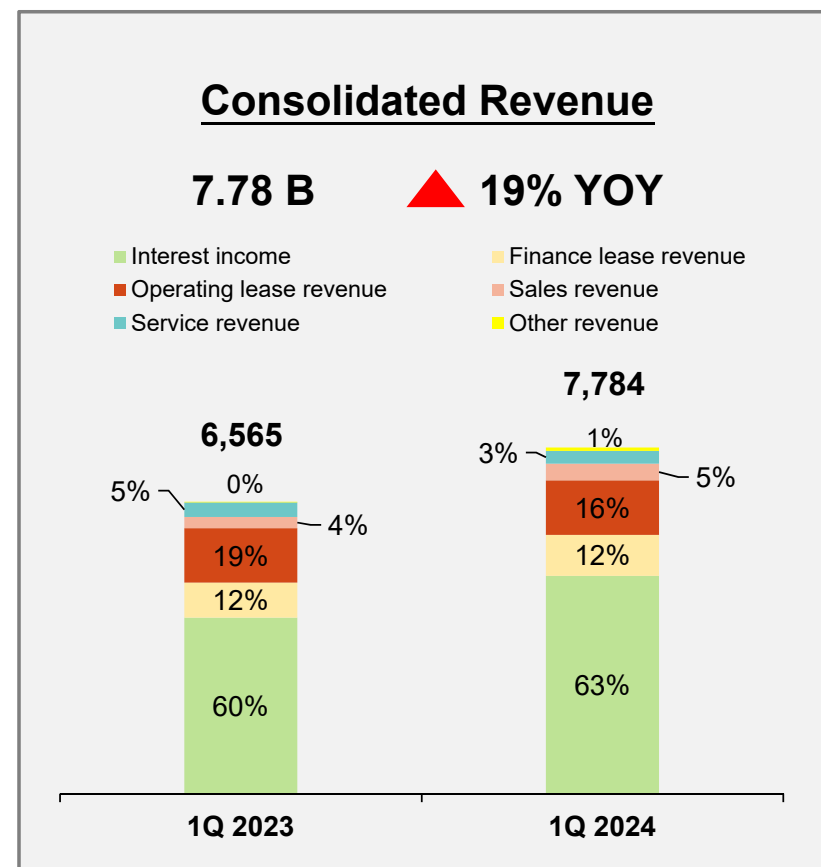
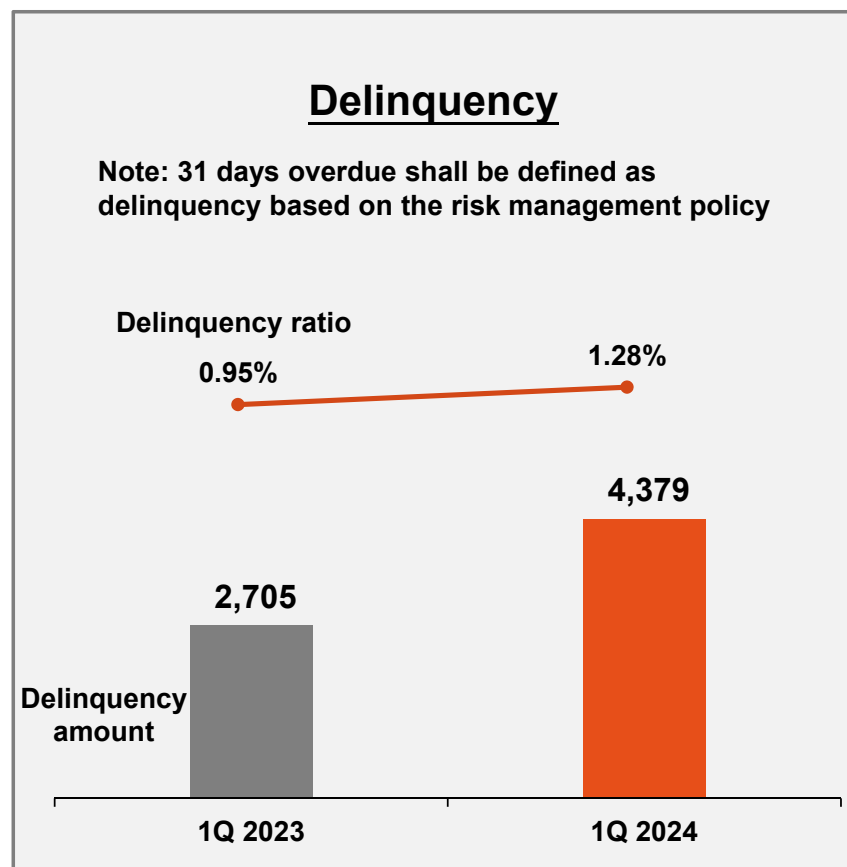
Unit : NT billion



Note: AR amounts include the new car installment and the used car refinance in collaboration with banks

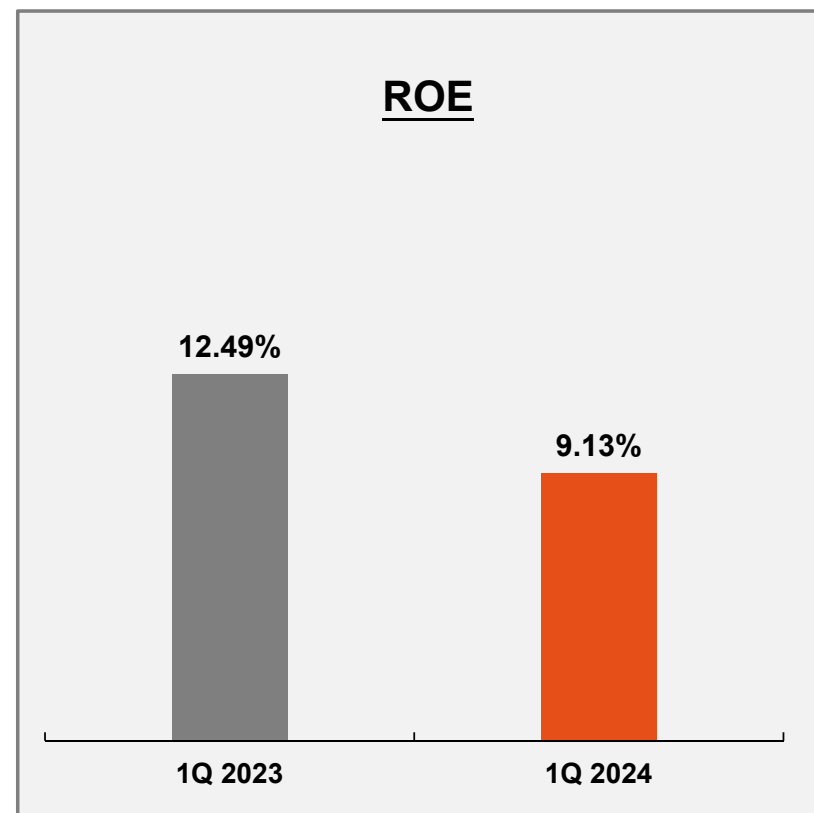
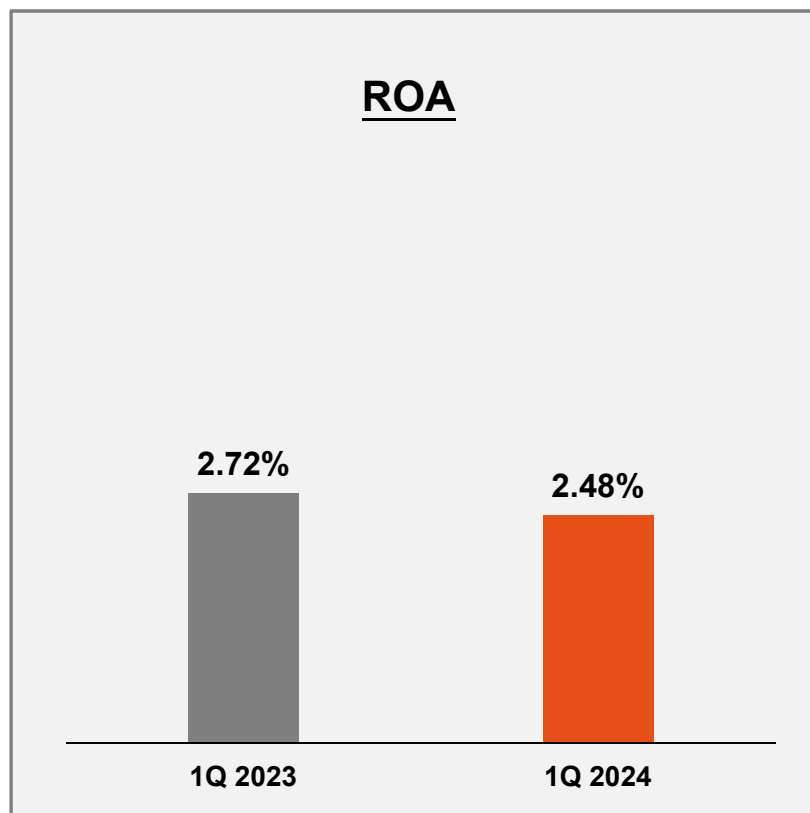
Consolidated Financial Indicator

Unit : NT million



Consolidated Financial Indicator

● ROA and ROE





HFC

ESG Performance

Environment Protection



Beach Cleanup

545 employees participated in a nation-wide beach cleanup, **collecting over 2,520 kg of waste**



Wetland Conservation

- **3 volunteer activities** were conducted
- **57 employees** participated
- **60 kg** of alien plants were removed
- **150m²** aquatic habitat were maintained



Carbon Reduction Initiative

- Connect with **11 partners** to join the Earth Hour movement for **4 consecutive years**
- The initiative video **reached over 93,000 viewers**
- Host a low-carbon diet day resulted in a **reduction of 67 kg of waste** (equivalent to 22 kg of carbon emissions)
- **Adopt 20 trees** on the campus of NCU

Society Inclusion



Culture Support

Support the visually impaired group **EyeMusic Band's** original musical theater production "Artists in the Insulated Box"



Andrew Food Bank

- **2 volunteer activities** were conducted
- **65 Employees** participated in a volunteer activity and **packed over 600 food boxes**





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Customer First, Profession Based

Q&A

Consolidated Income Statement

Unit: NT thousand

Item	1Q 2024		1Q 2023		YOY
	Amount	%	Amount	%	
Interest income	4,898,237	62.9%	3,959,399	60.3%	23.7%
Service revenue	290,850	3.7%	326,111	5.0%	-10.8%
Finance leasing revenue	922,374	11.9%	788,182	12.0%	17.0%
Operating leasing revenue	1,224,482	15.7%	1,220,881	18.6%	0.3%
Sales revenue	373,808	4.8%	254,143	3.9%	47.1%
Other revenue	73,960	1.0%	15,921	0.2%	364.5%
Operating revenue	7,783,711	100.0%	6,564,637	100.0%	18.6%
Operating gross profit	4,538,264	58.3%	3,947,859	60.0%	15.0%
Operating expenses	2,137,076	27.5%	1,933,648	29.5%	10.5%
Expected credit losses	1,176,375	15.1%	721,917	11.0%	63.0%
Operating profit	1,224,813	15.7%	1,292,294	19.7%	-5.2%
Non-operating income	45,808	0.6%	39,665	0.6%	15.5%
Profit before income tax	1,270,621	16.3%	1,331,959	20.3%	-4.6%
Profit after income tax	901,908	11.6%	1,012,696	15.4%	-10.9%