



和泰集團

和潤企業

TWSE Code 6592



HOTAI FINANCE CO., LTD.

Investor Conference

March 26th, 2024



Agenda

Company Overview

Operation Performance

ESG Performance

Appendix and Q&A



和泰集團

和潤企業



HFC

Company Overview

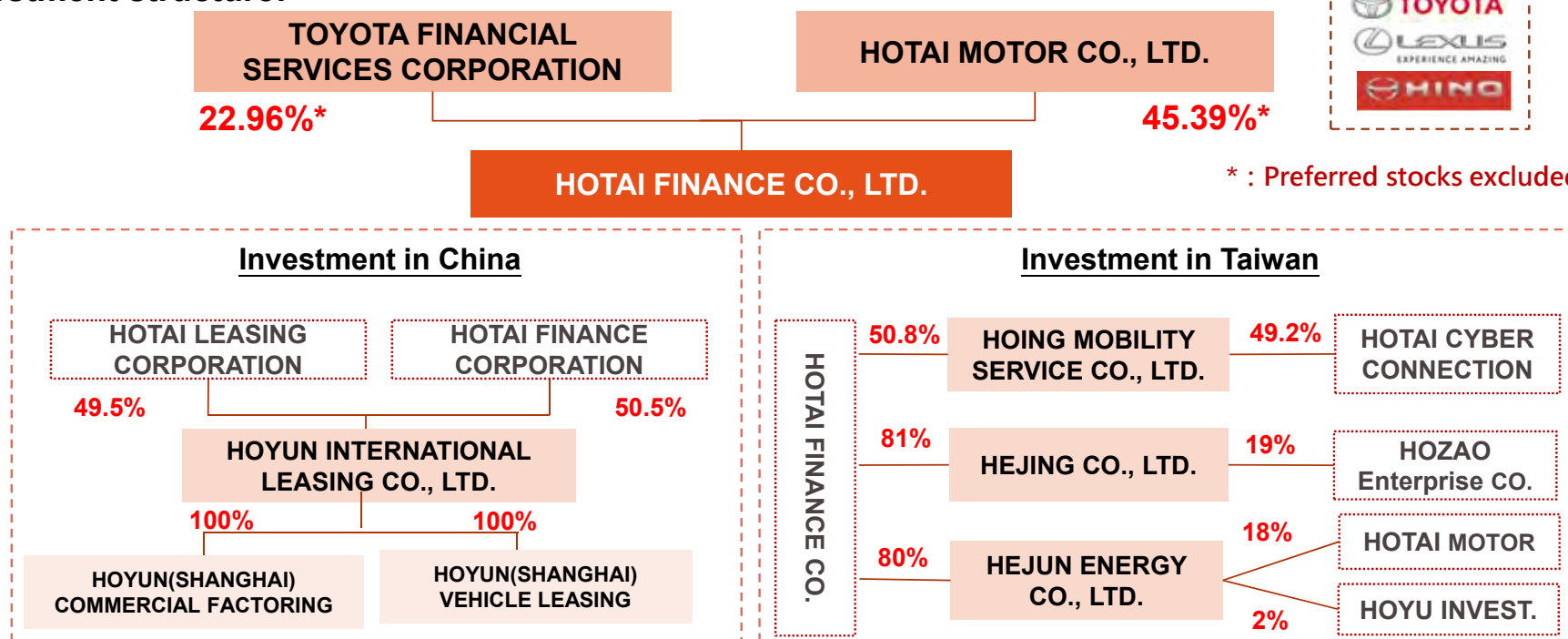
Company Overview

- 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: 2,894 including subsidiaries
- Group investment structure:



和潤企業

(As of D. 2023)



Company Overview



和潤企業

Taiwan

HFC

- New car/ Used car installment
- Motorcycle & scooter installment
- Medical / Construction equipment
- Machine tool (CNC) equipment



HOING MOBILITY

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

i Rent

HEJING

- Truck & bus installment
- Corporation financing



HEJUN ENERGY

- Solar energy
- Energy storage
- Charging station



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	369.5 B	259.3 B	70%



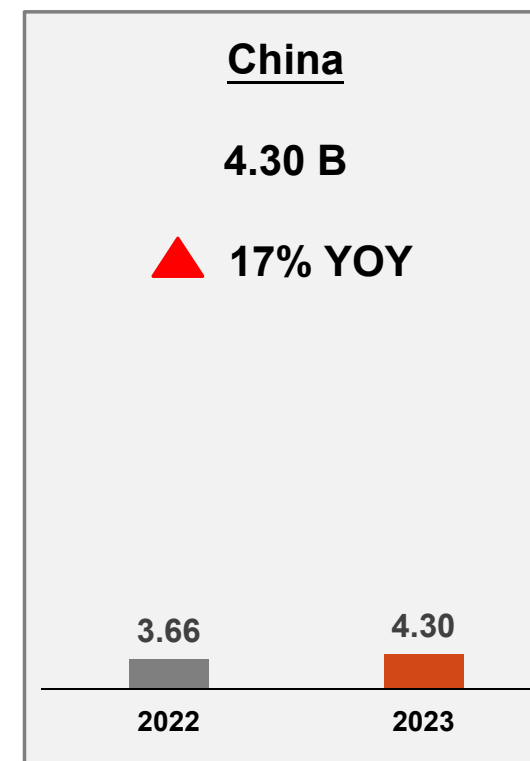
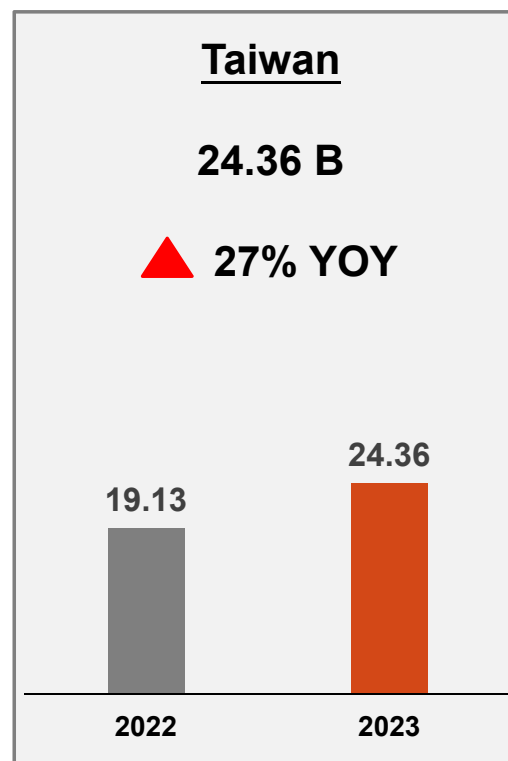
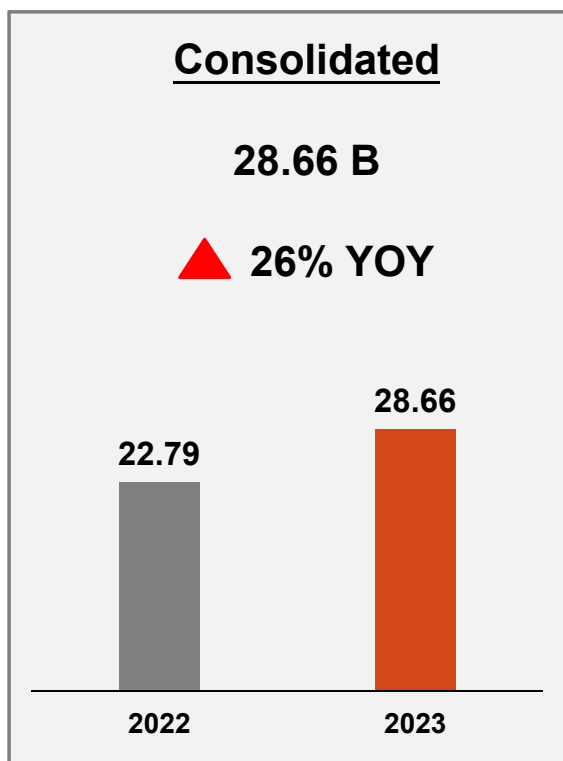
HFC

Operation Performance

Operation Performance Highlights

- 2023 consolidated operating revenue reached an **increase of 26%** comparing 2022

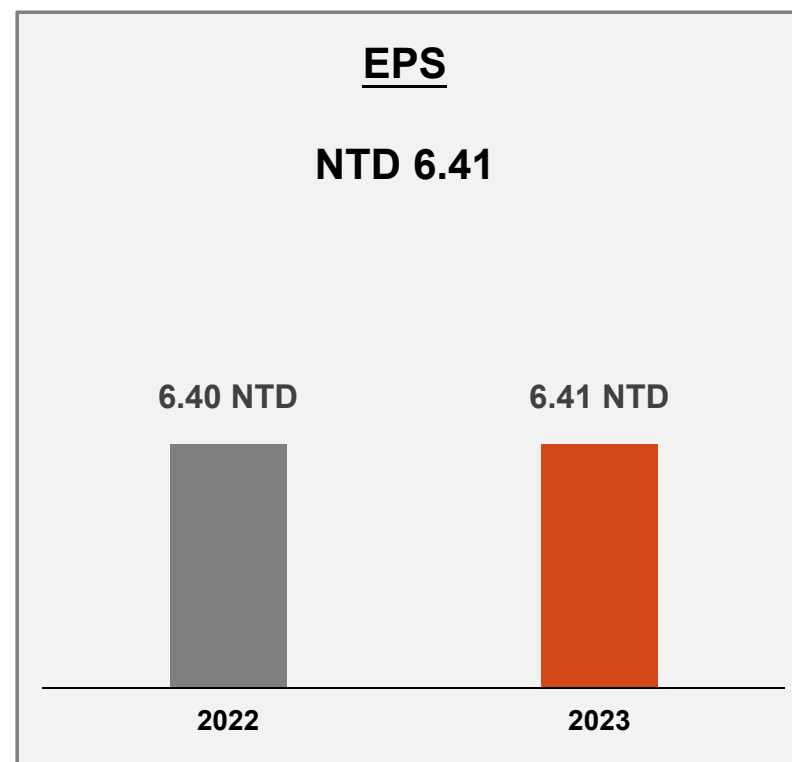
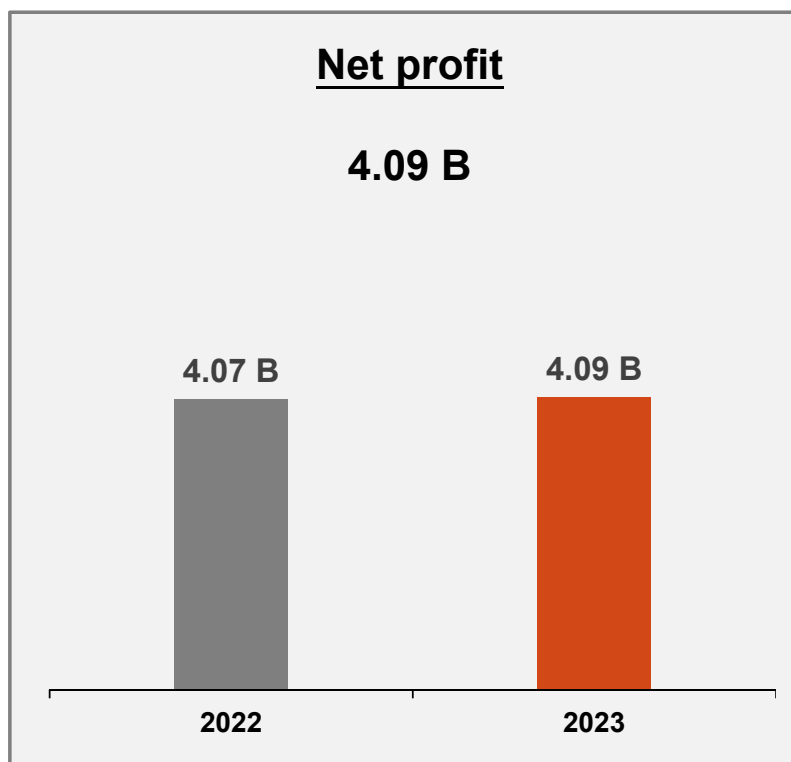
Unit : NT billion



Operation Performance Highlights

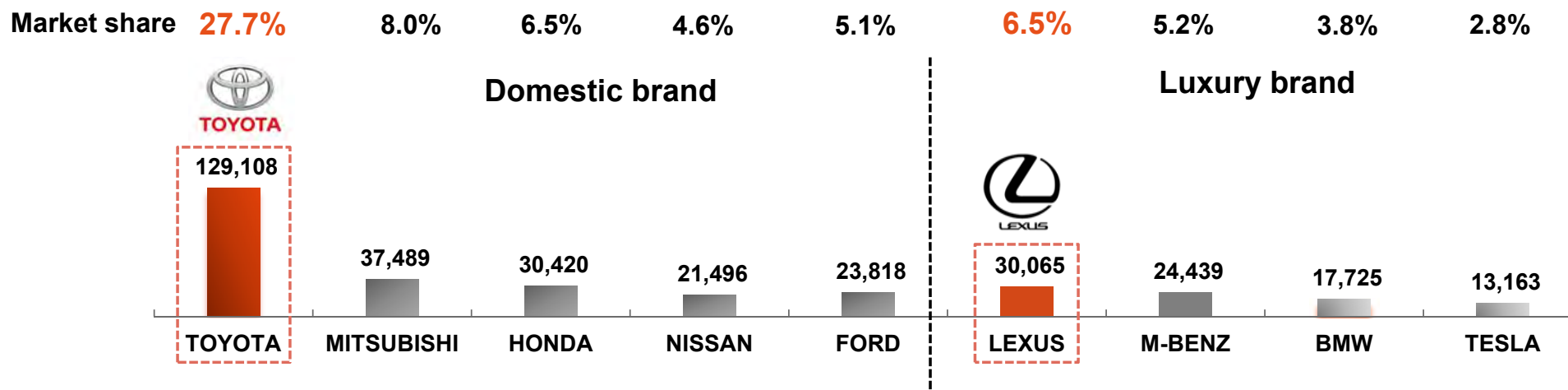
● Consolidated net profit and EPS

Unit : NTD



TOYOTA and LEXUS accumulated 34.2% of new car market share as 2023 result

Volume unit: 1 unit



Unit: thousand

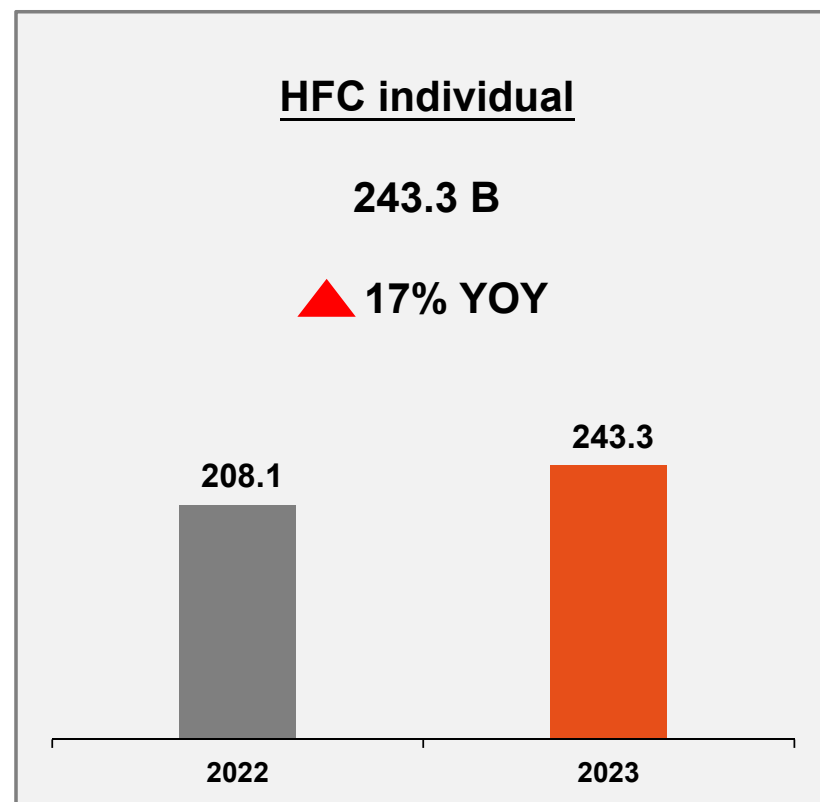
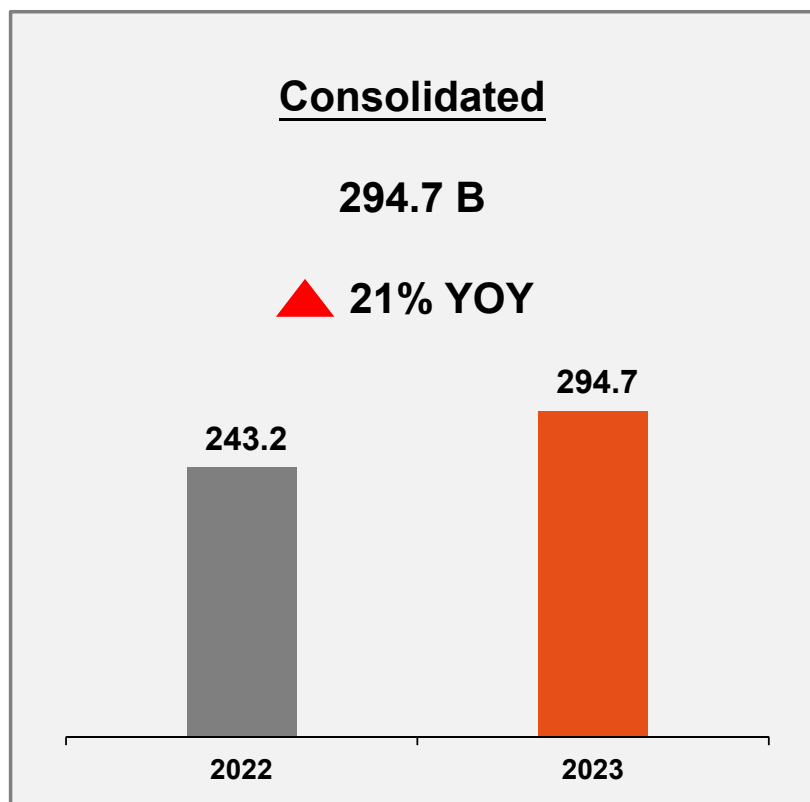
New car	2020	2021	2022	2023
Sales unit	444	434	415	466
Car loan unit	186	178	171	177
Car loan ratio	42%	41%	41%	38%
T/L car loan ratio	38%	39%	39%	34%

Note: The data shown in this page excludes trucks and buses

Consolidated Financial Indicator

● Accounts receivable

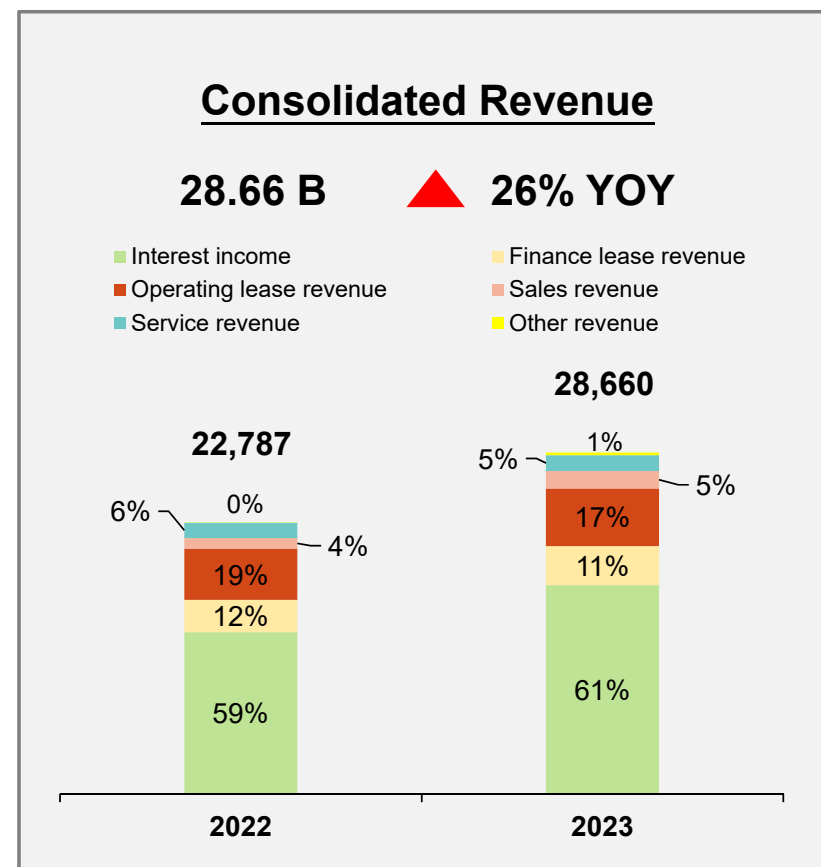
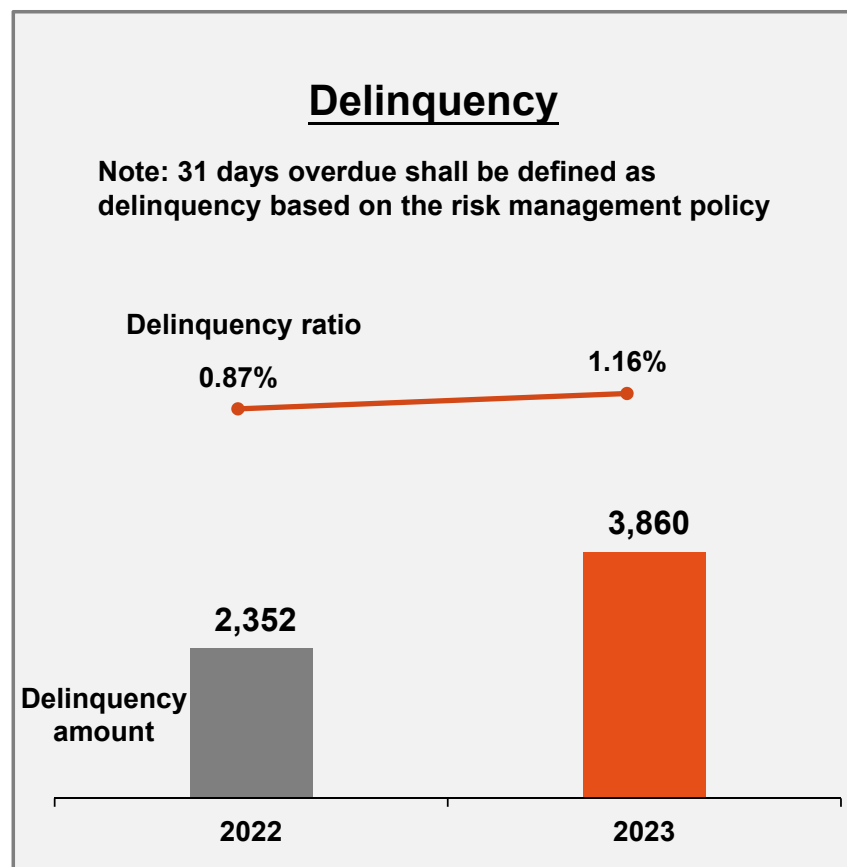
Unit : NT billion



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

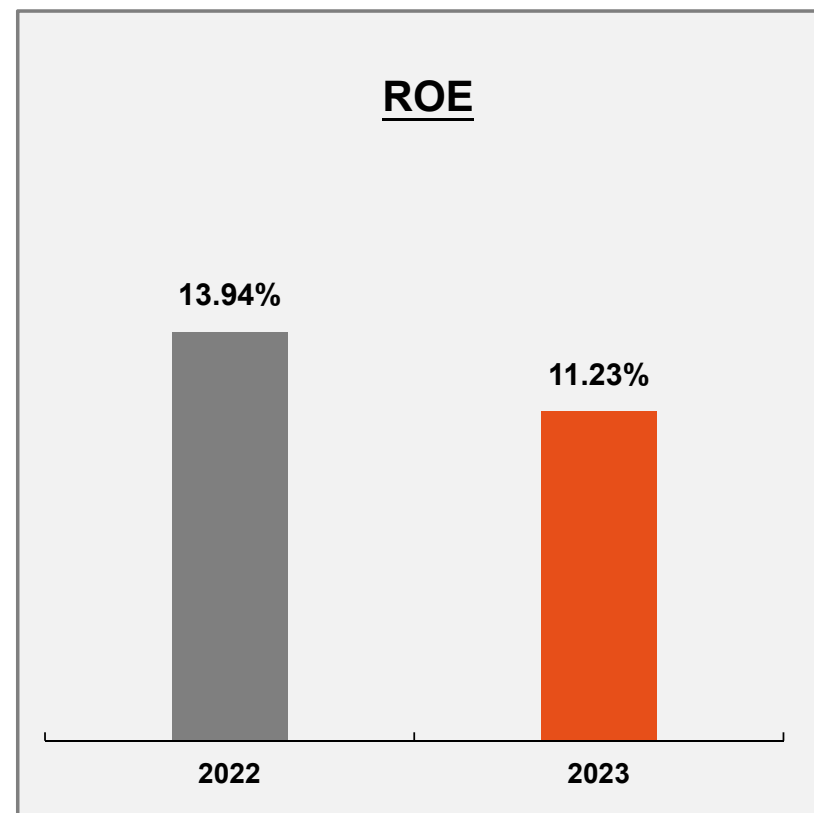
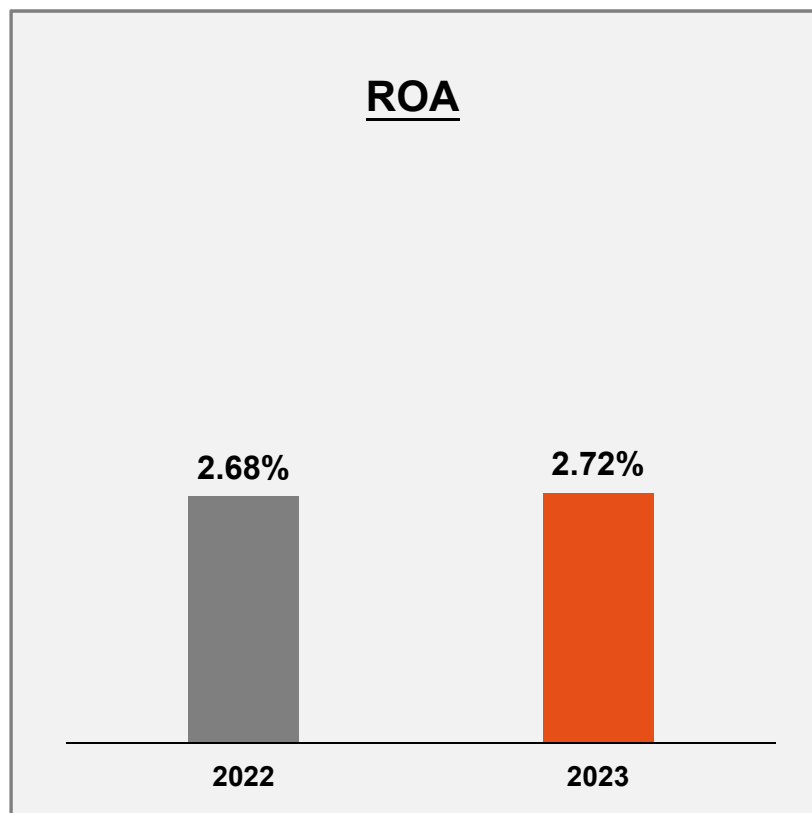
Consolidated Financial Indicator

Unit : NT million



Consolidated Financial Indicator

● ROA and ROE





HFC

ESG Performance

Traffic Safety Awareness

Promote traffic safety awareness

- ◆ Subsidized motorcycle driver training (NT\$1.8M)
- ◆ Collaborated with MOTC for Student Road Safety Video Contest



Society Care

Give back to society, supporting NPOs and vulnerable groups

- ◆ Andrew Food Bank/ community service/ computer donation
- ◆ Culture Support



Environment Protection

Take actions to protect environment and promote sustainable development

- ◆ Wetland conservation
- ◆ Earth Hour/ mountain & beach cleaning



2023 ESG Achievements

Number of volunteer activities

>100 activities

Volunteering contribution

2,861 participants, 12,626 hours

External partners

80 partners

ESG 2023 Performance

Governance

- Ranked among top 20% of enterprises in Corporate Governance Evaluation
- Selected as one of the constituent stocks of TWSE Corporate Governance 100 Index
- Asia Responsible Enterprise Awards - Investment in People Award
- Taiwan Sustainable Action Award - Social Inclusion Category - Bronze Award
- Taiwan Best-in-Class 100
- PwC Sustainability Impact Award
- Taiwan Corporate Sustainability Award - ESG report Category - Gold Award
- Taiwan Carbon Competitiveness 100
- Obtained Taiwan Intellectual Property Management System Certification





和泰集團

和潤企業

Customer First, Profession Based

Q&A

Consolidated Income Statement

Unit: NT thousand

Item	2023		2022		YOY
	Amount	%	Amount	%	
Interest income	17,513,683	61.1%	13,561,273	59.5%	29.1%
Service revenue	1,339,781	4.7%	1,295,591	5.7%	3.4%
Finance leasing revenue	3,291,243	11.5%	2,722,938	11.9%	20.9%
Operating leasing revenue	4,833,219	16.9%	4,297,082	18.9%	12.5%
Sales revenue	1,463,411	5.1%	891,141	3.9%	64.2%
Other revenue	219,098	0.8%	19,225	0.1%	1039.7%
Operating revenue	28,660,435	100.0%	22,787,250	100.0%	25.8%
Operating gross profit	16,693,098	58.2%	14,612,935	64.1%	14.2%
Operating expenses	8,062,789	28.1%	8,020,449	35.2%	0.5%
Expected credit losses	3,404,375	11.9%	1,842,082	8.1%	84.8%
Operating profit	5,225,934	18.2%	4,750,404	20.8%	10.0%
Non-operating income	305,277	1.1%	606,114	2.7%	-49.6%
Profit before income tax	5,531,211	19.3%	5,356,518	23.5%	3.3%
Profit after income tax	4,092,156	14.3%	4,069,584	17.9%	0.6%