



和泰集團

和潤企業

TWSE Code 6592



HOTAI FINANCE CO., LTD.

Investor Conference

August 14th, 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: 2,988 (including subsidiaries)



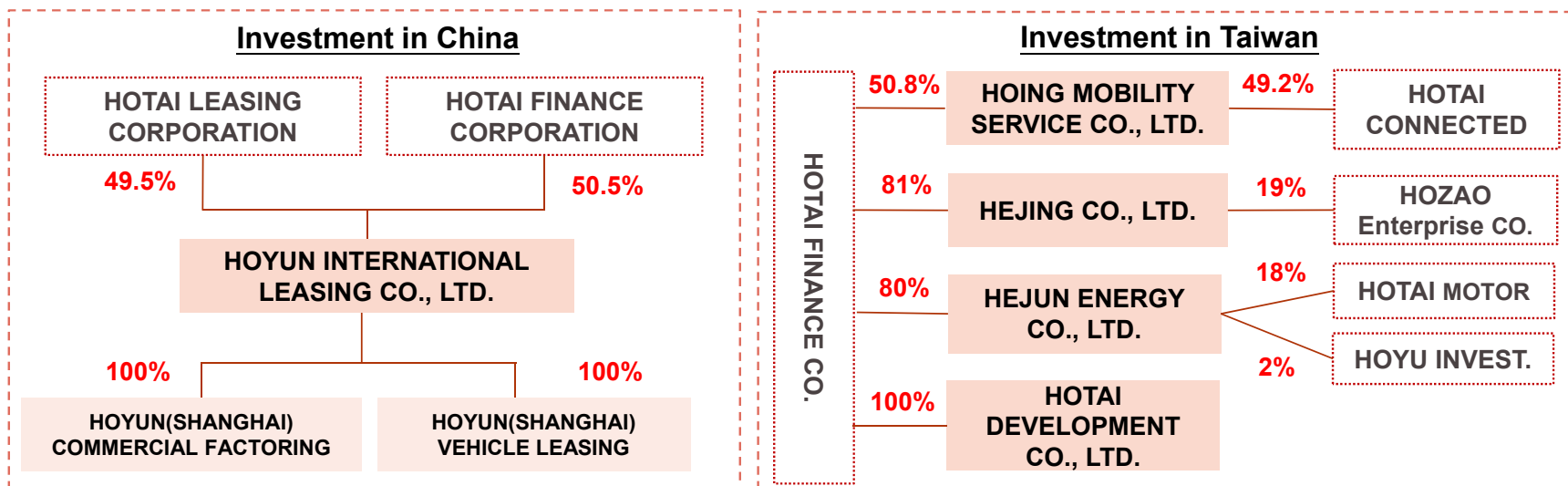
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(As of June 2024)

- 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	411.8 B	272.2 B	66.1%



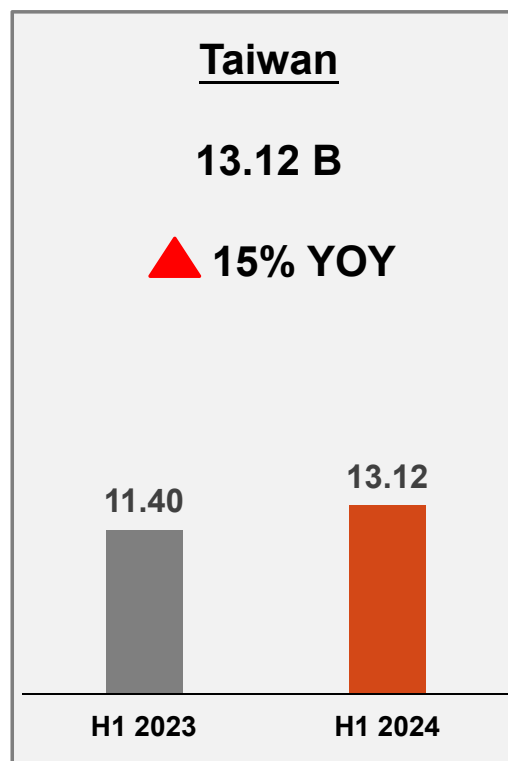
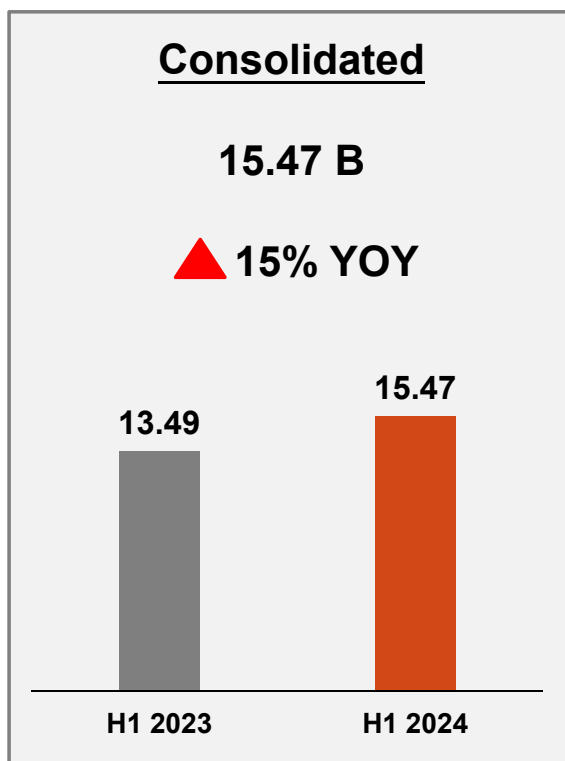
HFC

Operation Performance

Operation Performance Highlights

● H1 2024 consolidated operating revenue reached an **increase of 15%** comparing H1 2023

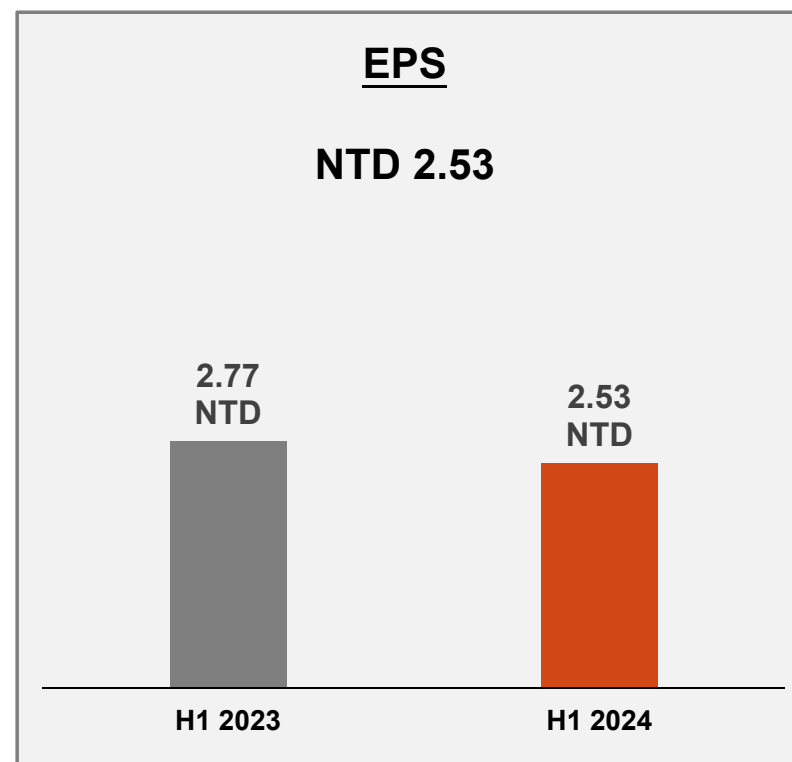
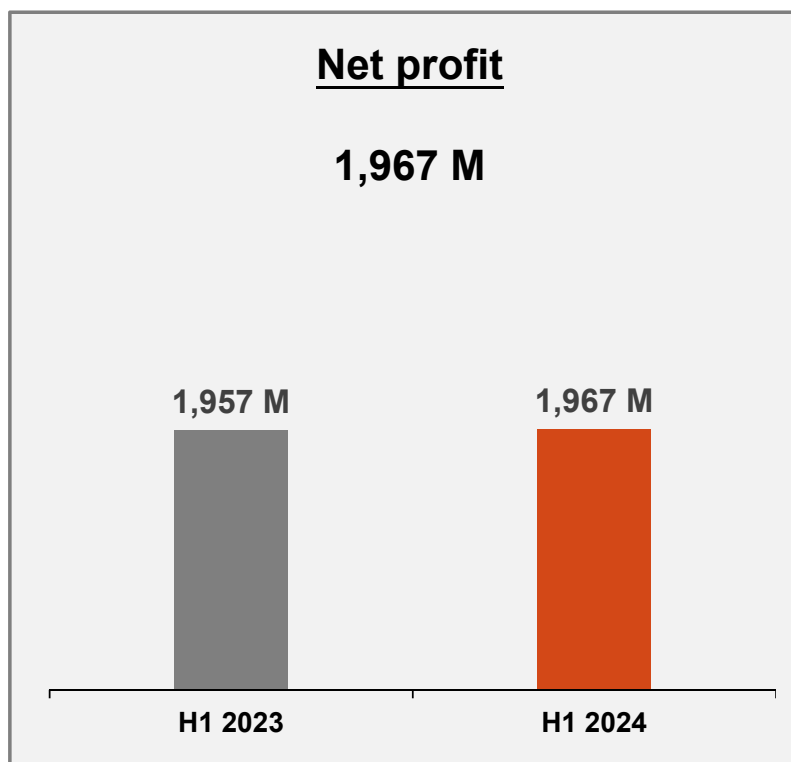
Unit : NT billion



Operation Performance Highlights

● Consolidated net profit and EPS

Unit : NTD



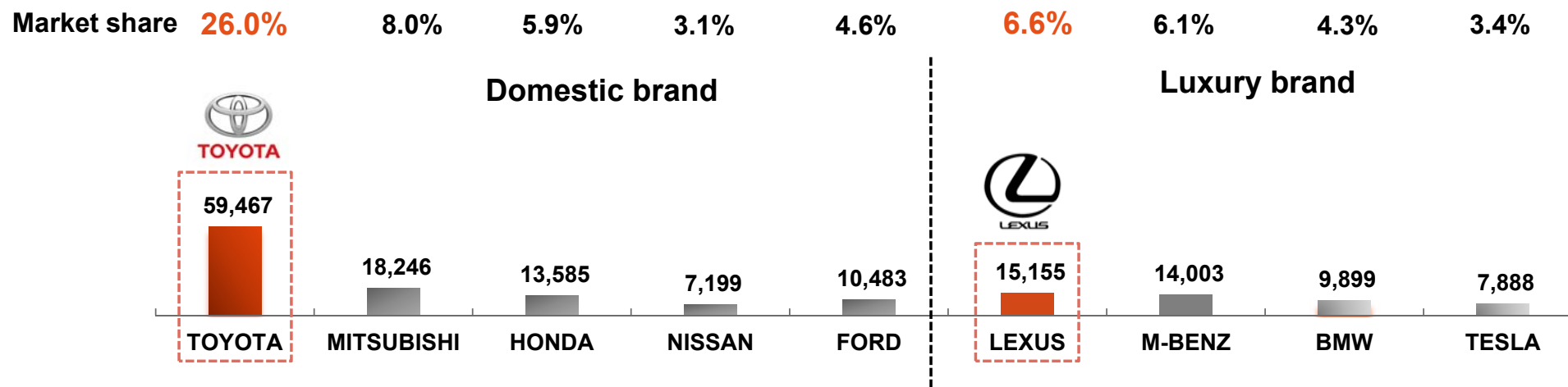
Operation Performance



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TOYOTA and LEXUS accumulated 32.6% of new car market share as H1 2024 result

Volume unit: 1 unit



Unit: thousand

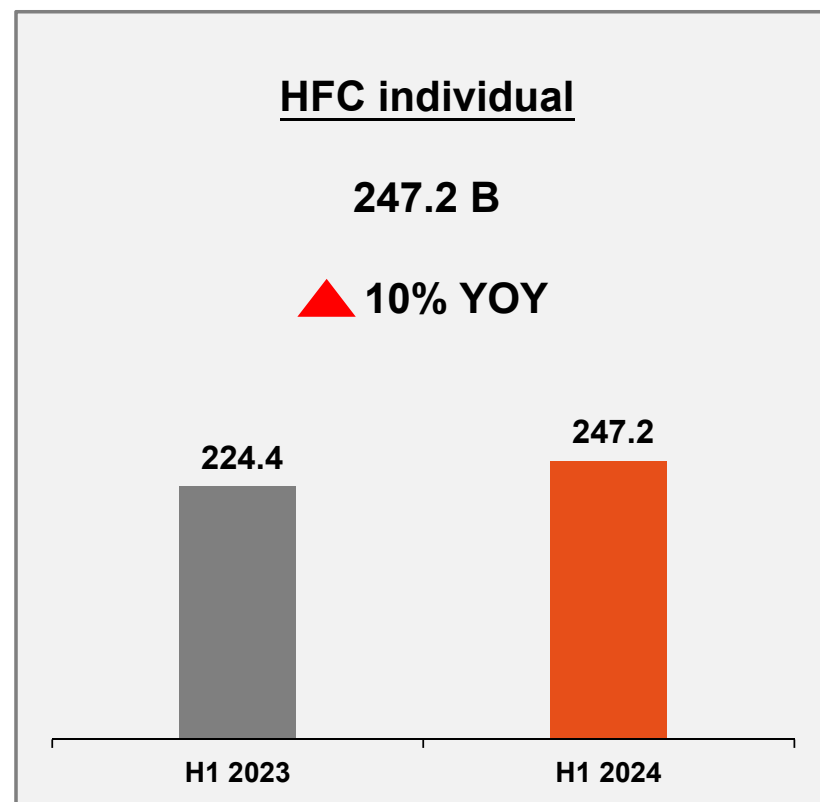
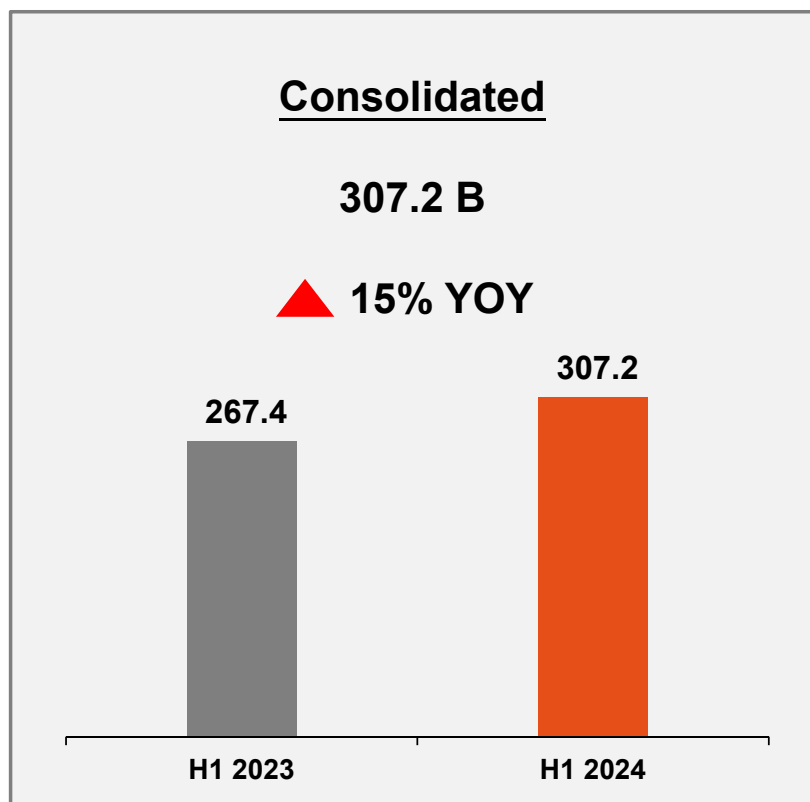
New car	2021	2022	2023	H1 2024
Sales unit	434	415	466	22.9
Car loan unit	178	171	177	8.9
Car loan ratio	41%	41%	38%	39%
T/L car loan ratio	39%	39%	34%	35%

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

Consolidated Financial Indicator

● Accounts receivable

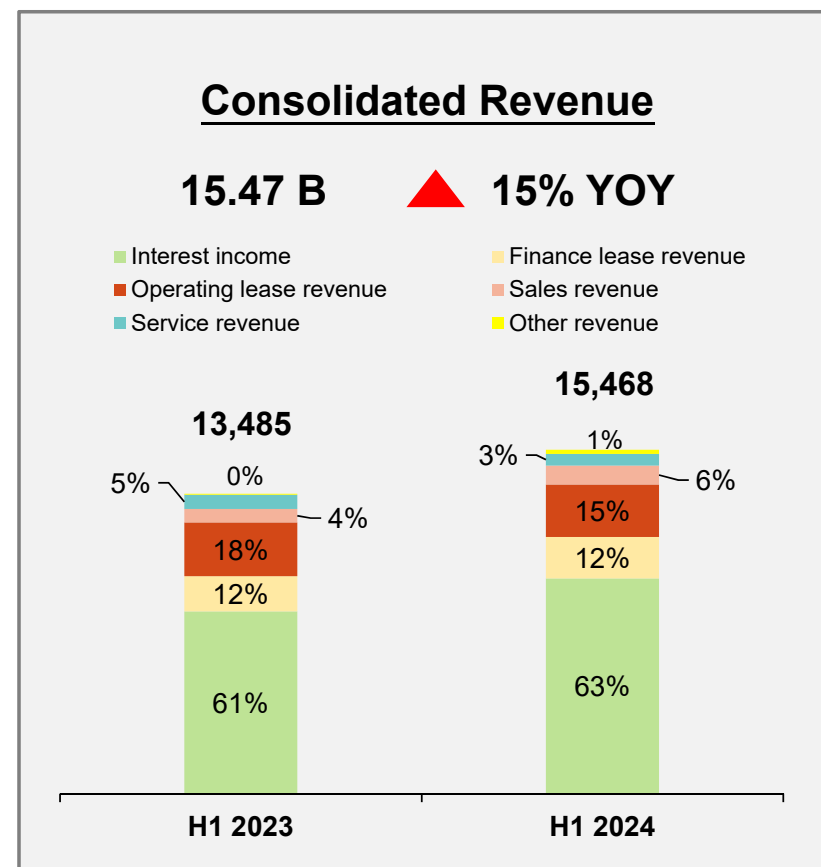
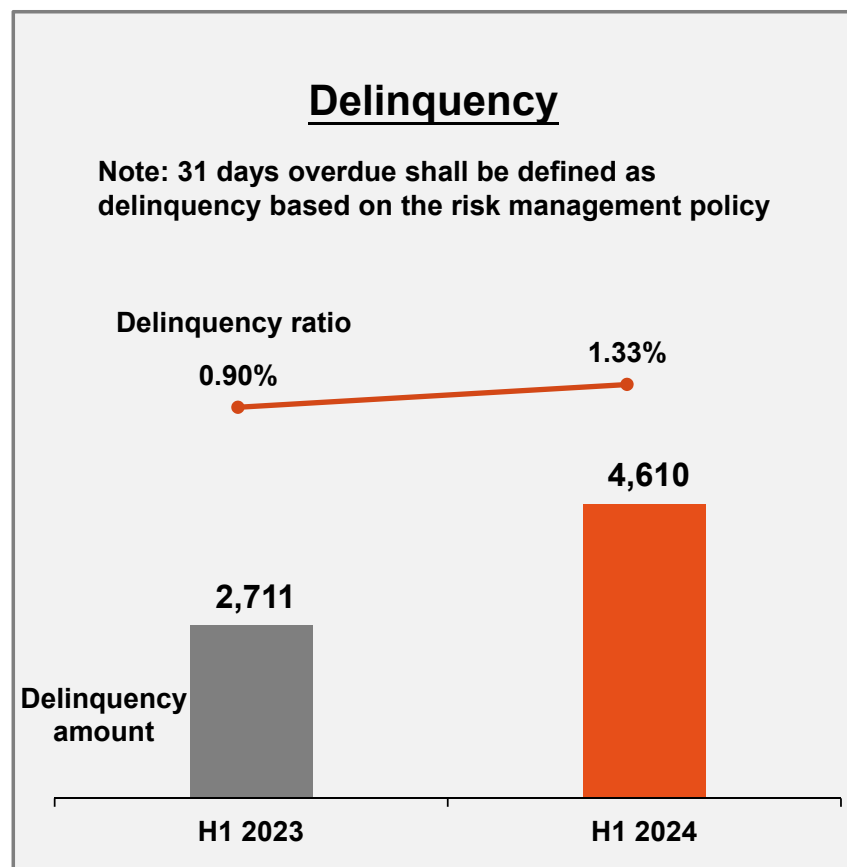
Unit : NT billion



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

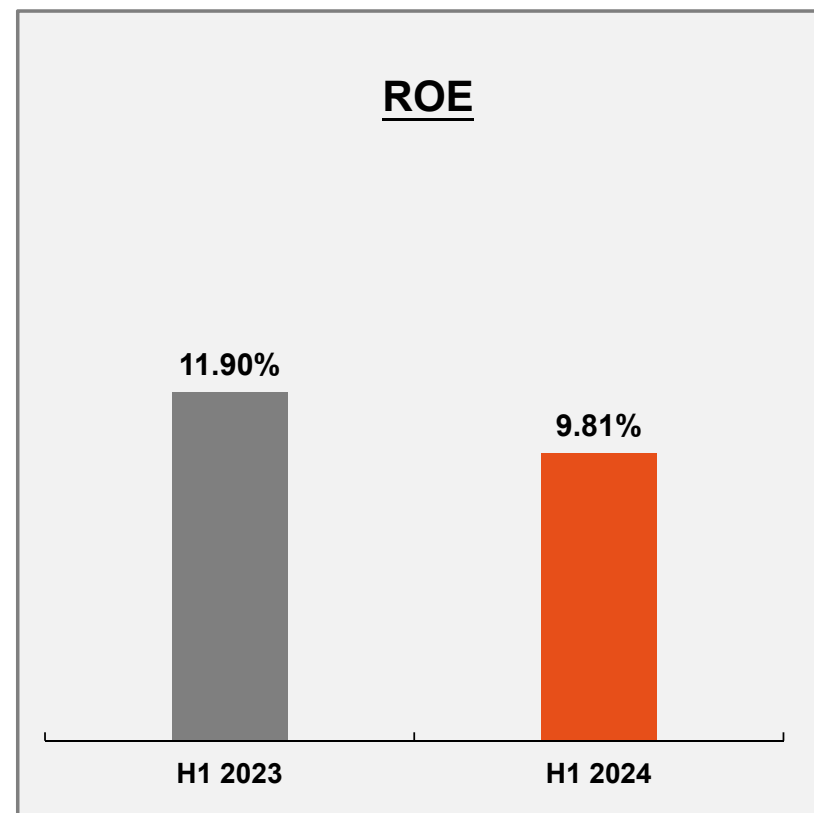
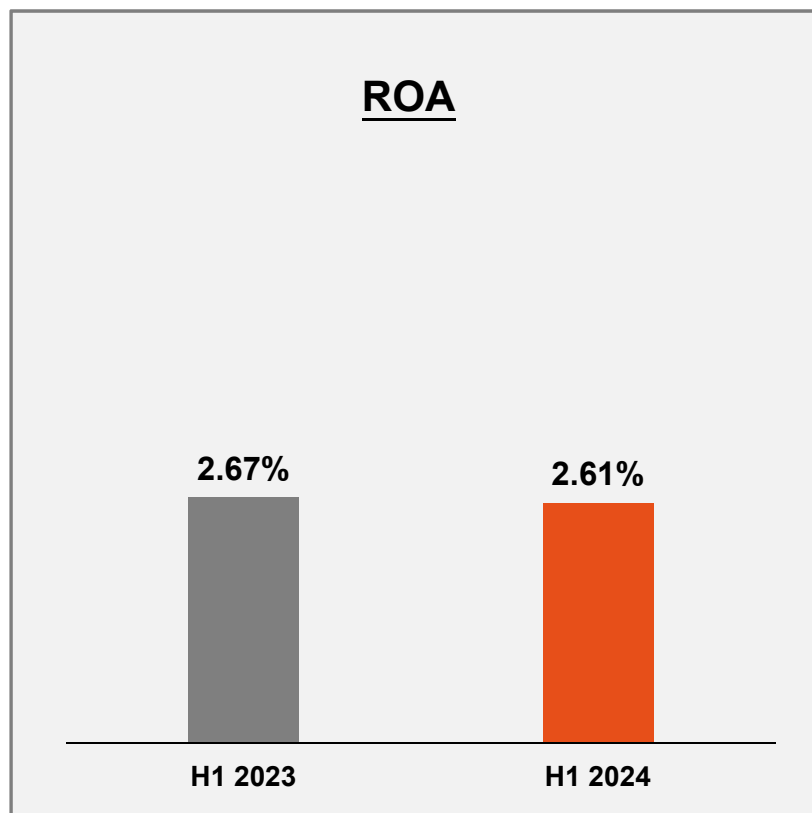
Consolidated Financial Indicator

Unit : NT million



Consolidated Financial Indicator

● ROA and ROE





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HFC

ESG Performance

ESG Performance

Motorcycle Safety

Connect with our business, cooperating with the MOTC for 4 years

1. Driver training subsidy (6/17~10/31)

- ◆ General public/students: Additional \$1,300
- ◆ Low-income: Full subsidy

2. Motorcycle safety video contest (8/1~10/30)

Invite the public to promote traffic safety with the First Prize for \$100,000



25th Anniversary & ESG Family Day

Combine ESG activities with over 1,000 employees and their families participating

1. Online warm-up competition

2. Remotely connected walking & paperless activity

- ◆ Accumulated 91,840,000 steps
- ◆ Reduce carbon emissions 63,063 kg

3. Combine with social welfare

Sponsor NPO performances



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Environment

Actions to protect the environment implementing carbon reduction in daily life

1. Wetlands conservation

Zhanghe, Gaomei, Niaosong Wetland

2. School tree adoption

Adopt 30 trees at NCU and NTU

3. Earth hour

Call on suppliers and clients to join

4. Low-carbon diet day

Reduce 67 kg waste
(= Reduce 22 kg carbon emissions)



Governance

- Ranked among **top 20%** of listed enterprises in Corporate Governance Evaluation for **4 consecutive years**
- Selected as one of the constituent stocks of TWSE Corporate Governance 100 Index for **4 consecutive years**
- **Rated by TRC for 18 consecutive years**
Long-term : twAA-
Short-term : twA-1+
Rating outlooks : Stable
- **2024 Asia Responsible Enterprise Awards (AREA) - Social Empowerment Award**
- **2024 Taiwan Sustainable Action Award (TSAA) - Social Inclusion Category - Silver Award**
- Obtained **Taiwan Intellectual Property Management System certification**





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Customer First, Profession Based

Q&A

Consolidated Income Statement

Unit: NT thousand

Item	H1 2024		H1 2023		YOY
	Amount	%	Amount	%	
Interest income	9,678,086	62.6%	8,193,783	60.8%	18.1%
Service revenue	526,180	3.4%	642,148	4.8%	-18.1%
Finance leasing revenue	1,862,542	12.0%	1,589,003	11.8%	17.2%
Operating leasing revenue	2,364,215	15.3%	2,413,170	17.9%	-2.0%
Sales revenue	850,443	5.5%	604,943	4.5%	40.6%
Other revenue	186,442	1.2%	41,957	0.3%	344.4%
Operating revenue	15,467,908	100.0%	13,485,004	100.0%	14.7%
Operating gross profit	8,632,715	55.8%	7,975,276	59.0%	8.2%
Operating expenses	4,235,278	27.4%	3,936,121	29.2%	7.6%
Expected credit losses	2,460,234	15.9%	1,476,052	10.9%	66.7%
Operating profit	1,937,203	12.5%	2,563,103	19.0%	-24.4%
Non-operating income	580,780	3.8%	104,769	0.8%	454.3%
Profit before income tax	2,517,983	16.3%	2,667,872	19.8%	-5.6%
Profit after income tax	1,966,563	12.7%	1,957,449	14.5%	0.5%