



**和潤企業**

**TWSE Code 6592**

# **HOTAI FINANCE CO., LTD.**

## **Investor Conference**

**August 20<sup>th</sup>, 2025**

## Disclaimer

- This presentation contains forward-looking statements concerning the financial condition, results of operations and businesses of Hotai Finance Co., Ltd. (the “Company”). If there are subsequent changes, the Company will not correct the relevant information. the Company, affiliates and representatives disclaim all liability for any damages (whether caused by negligence or otherwise) resulting from the use of the information in this document.
- This document may contain forward-looking statements, including but not limited to statements that address activities, events or developments that the Company expects or anticipates to occur in the future. All statements are made according to the projection of future operation and various political, economic and market factors beyond the Company’s control. Therefore, the actual results may differ materially from those contained in the forward-looking statements.
- This document is not and cannot be construed as an offer to purchase or sell securities or other financial products or solicitation of an offer.
- Any reproduction, dissemination, transmission, and forwarding is strictly prohibited without the express written permission of Hotai Finance Co., Ltd.

# Agenda

**Company Overview**

**Operation Performance**

**ESG Performance**

**Appendix and Q&A**

# Company Overview

## Company Overview

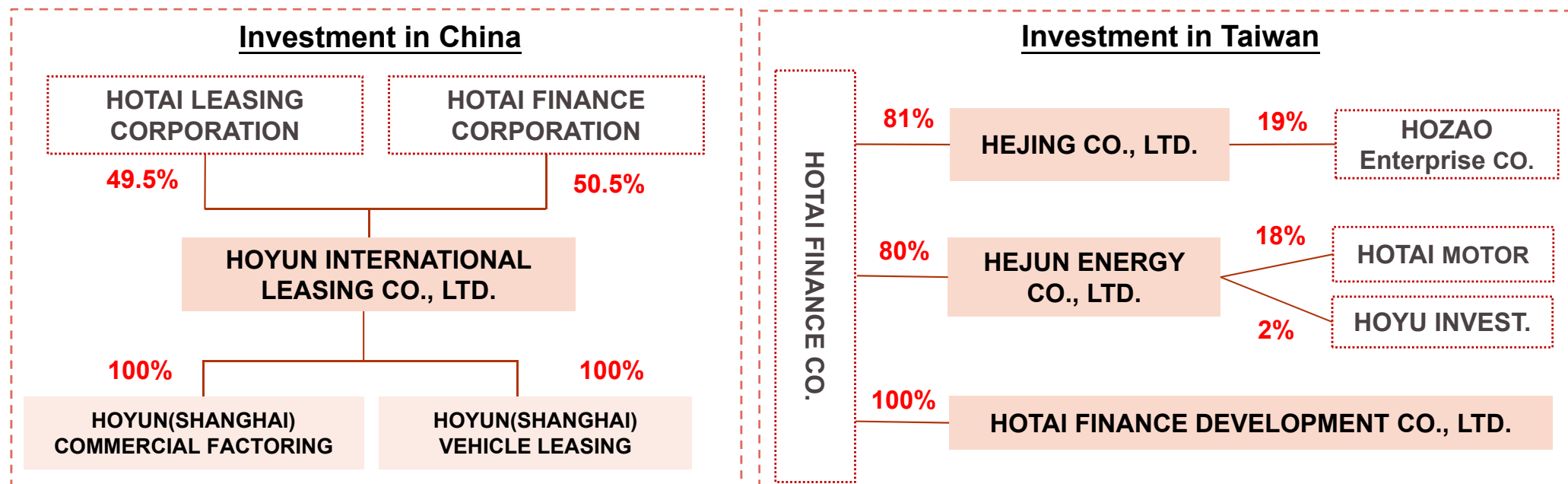
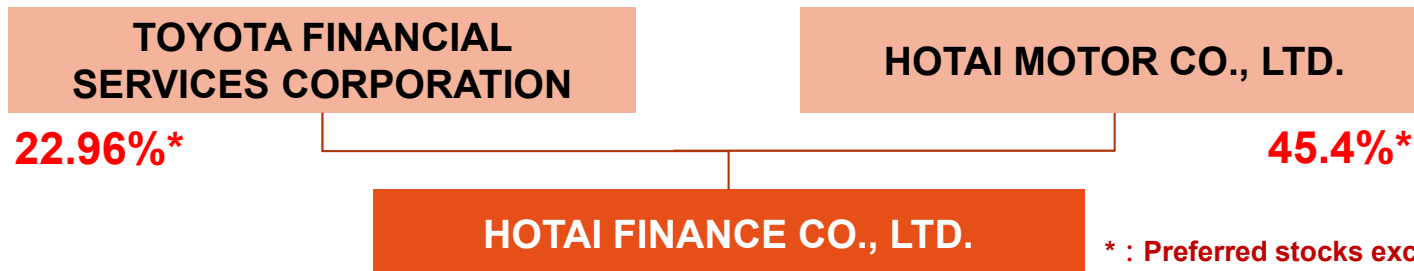
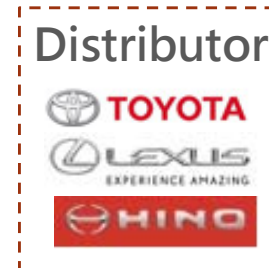
- Established on May 25th, 1999
- Listing date on December 9<sup>th</sup>, 2019
- Paid-in capital: NT\$ 7.232 billion
- Chairman: Mr. Yuan-San Liu
- President: Mr. Tony Y.L. Lin
- Headcount: 2,053 (including subsidiaries)



和潤企業

(As of June 2025)

## Group investment structure:



## Company Overview

Taiwan

### HFC

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



### HEJING

- Truck & bus installment
- Corporation financing



### HJE

- Solar energy
- Energy storage
- Charging station



### HFC 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 from 2007 to 2025

**International : S&P Global Ratings**

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

Sustained the credit ratings from 2020 to 2025

Strong funding ability to support the operational growth

Funding outlook	Credit Line	Usage Amount	Usage Rate
	398.5 B	264.8 B	66%

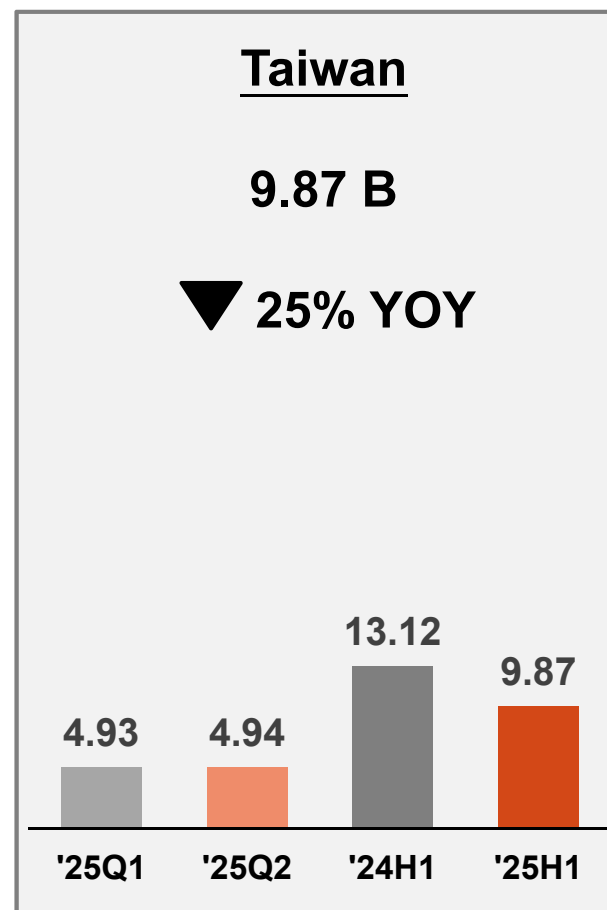
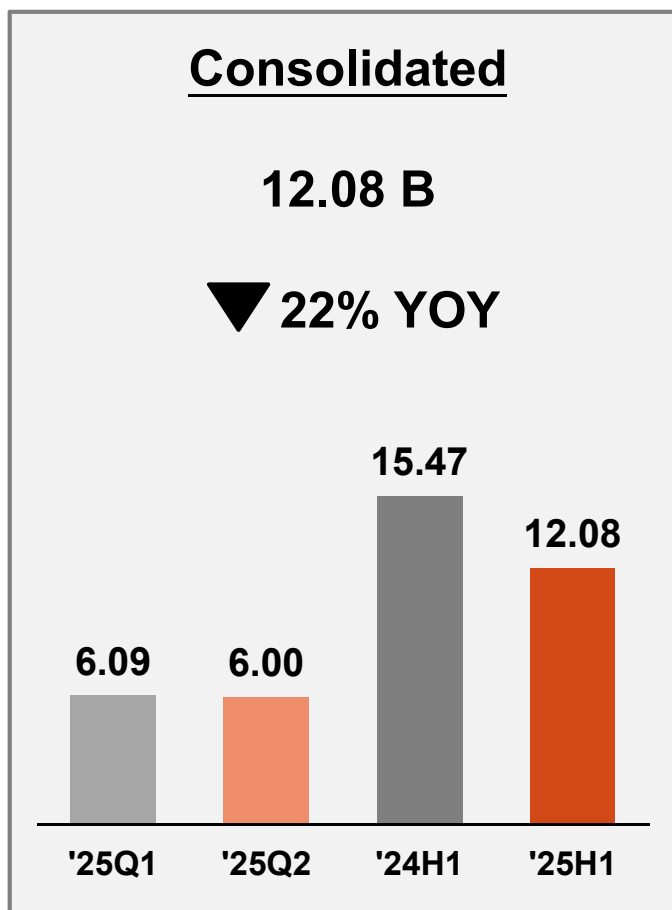
# Operation Performance



## Operation Performance Highlights

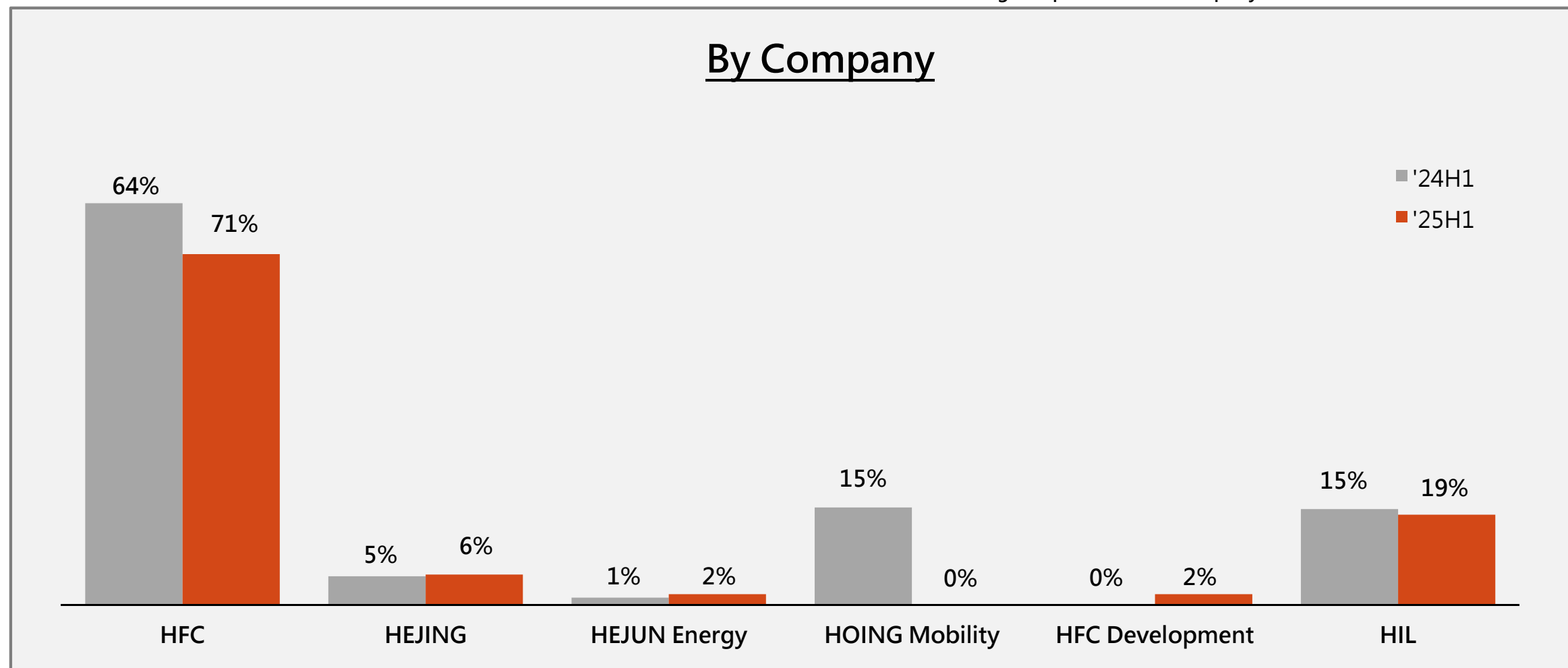
- 2025 H1 consolidated operating revenue reached NT 12.08 billion

Unit : NT billion



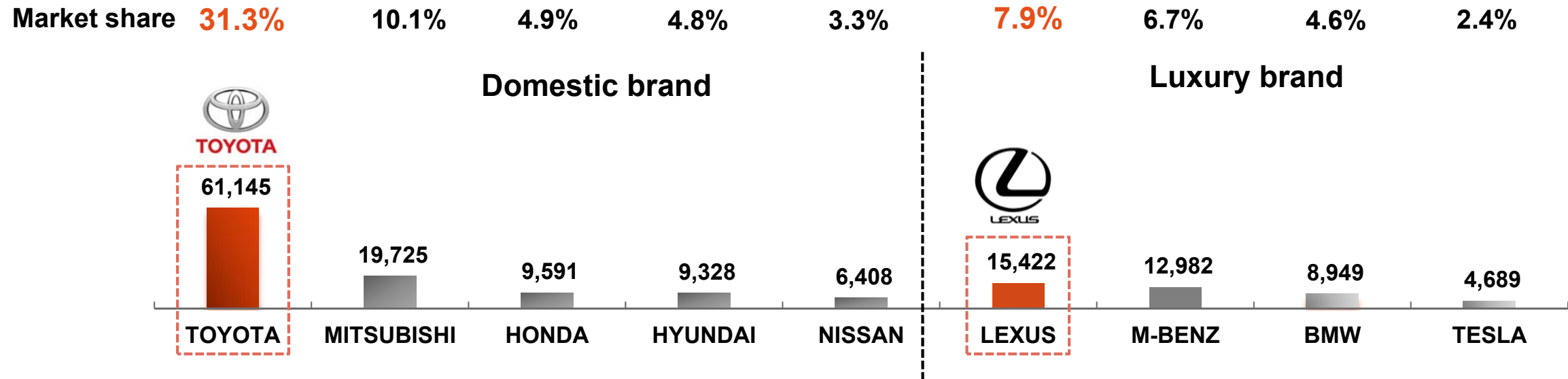
## Operation Performance Highlights

Note: Percentages represent each company's share of consolidated revenue.



## TOYOTA and LEXUS accumulated 39.2% of new car market share as 1~6/'25 result

Volume unit: 1 unit



Unit: thousand

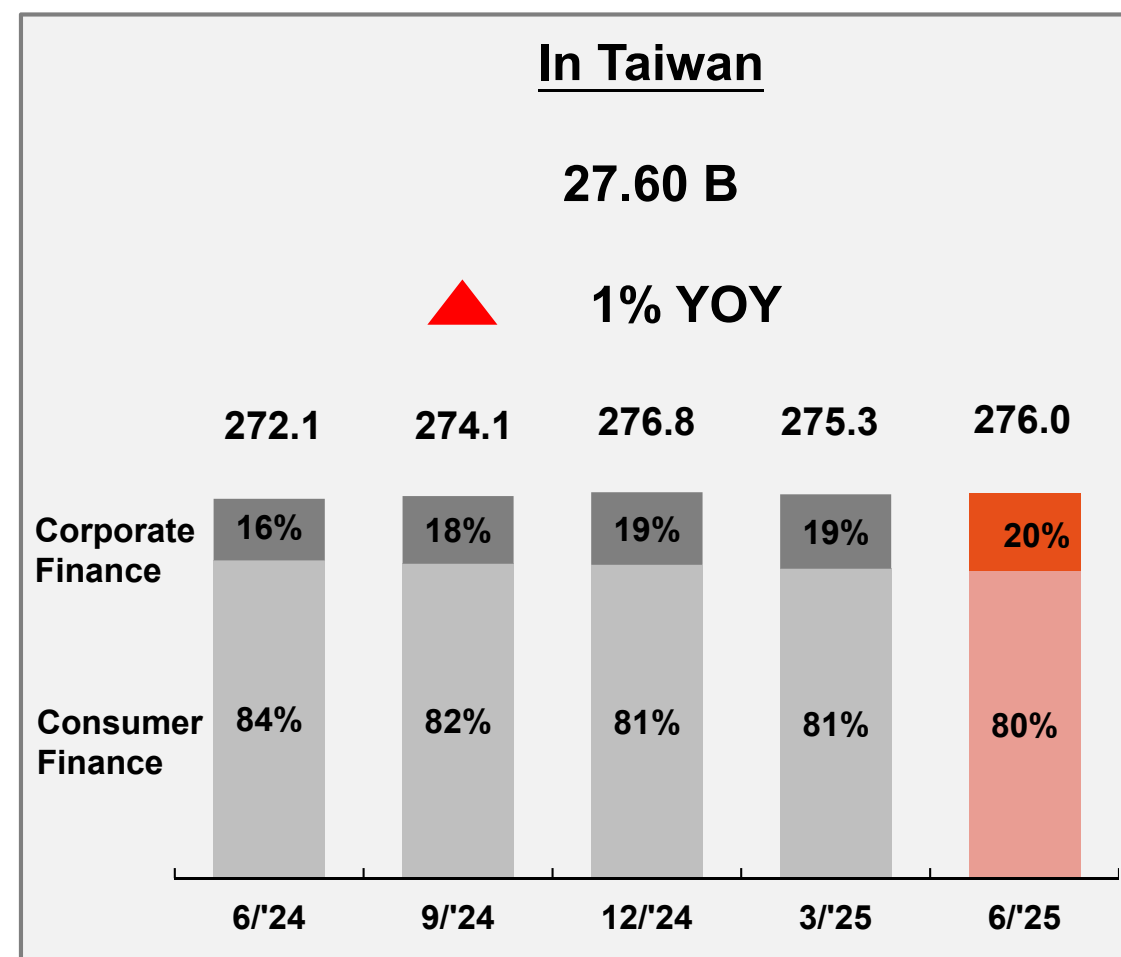
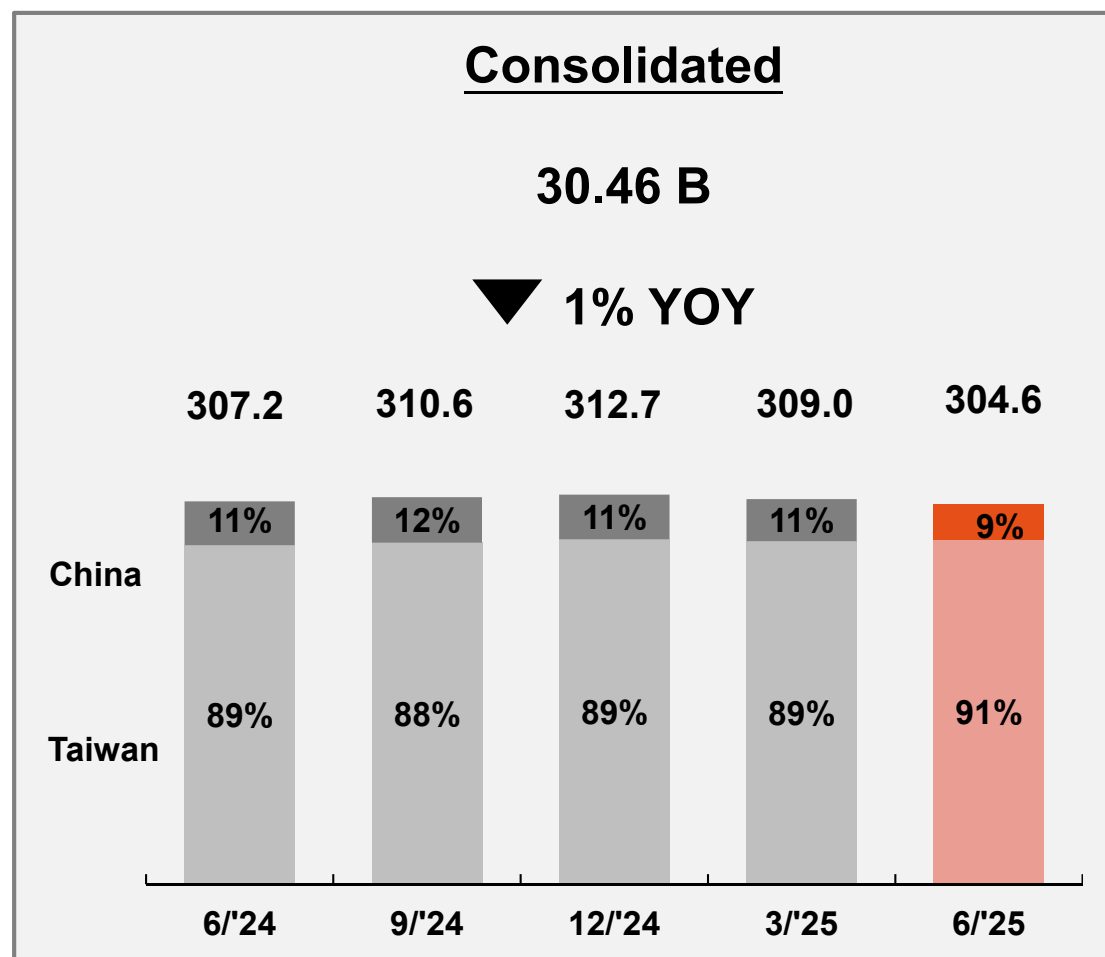
New car	2022	2023	2024	1~6/'25
Sales unit	415	466	449	195
Car loan unit	171	177	179	78
Car loan ratio	41%	38%	40%	40%
T/L car loan ratio	39%	34%	35%	37%

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

## Consolidated Financial Indicator

### ● Accounts receivable

Unit : NT billion



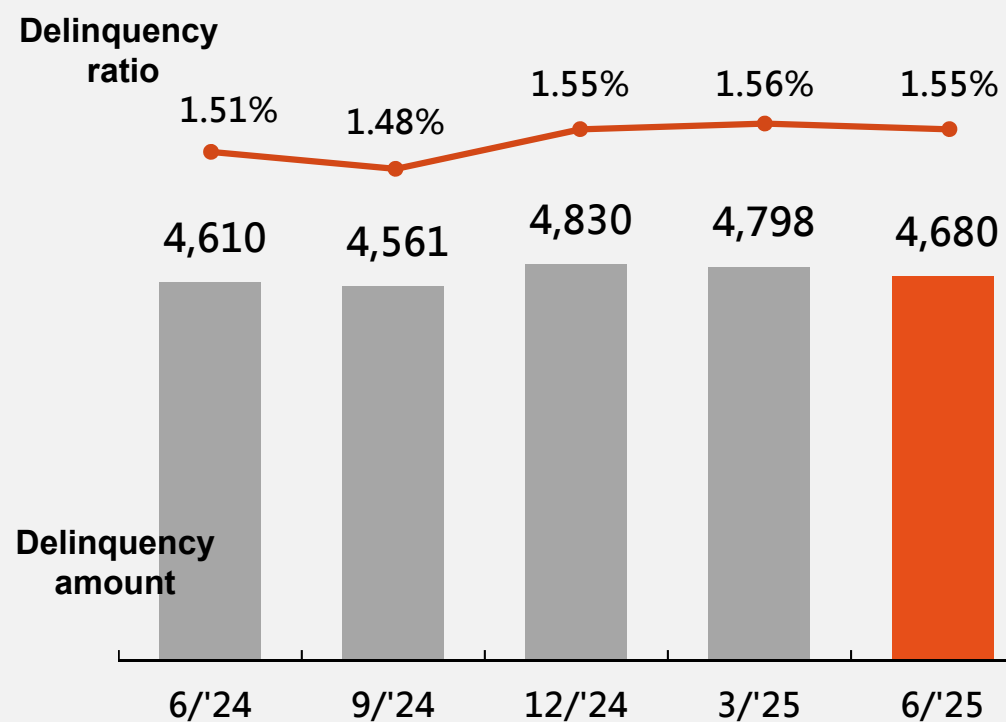
Note: AR amounts include the new car installment and the used car refinance in collaboration with banks

## Consolidated Financial Indicator

Unit : NT million

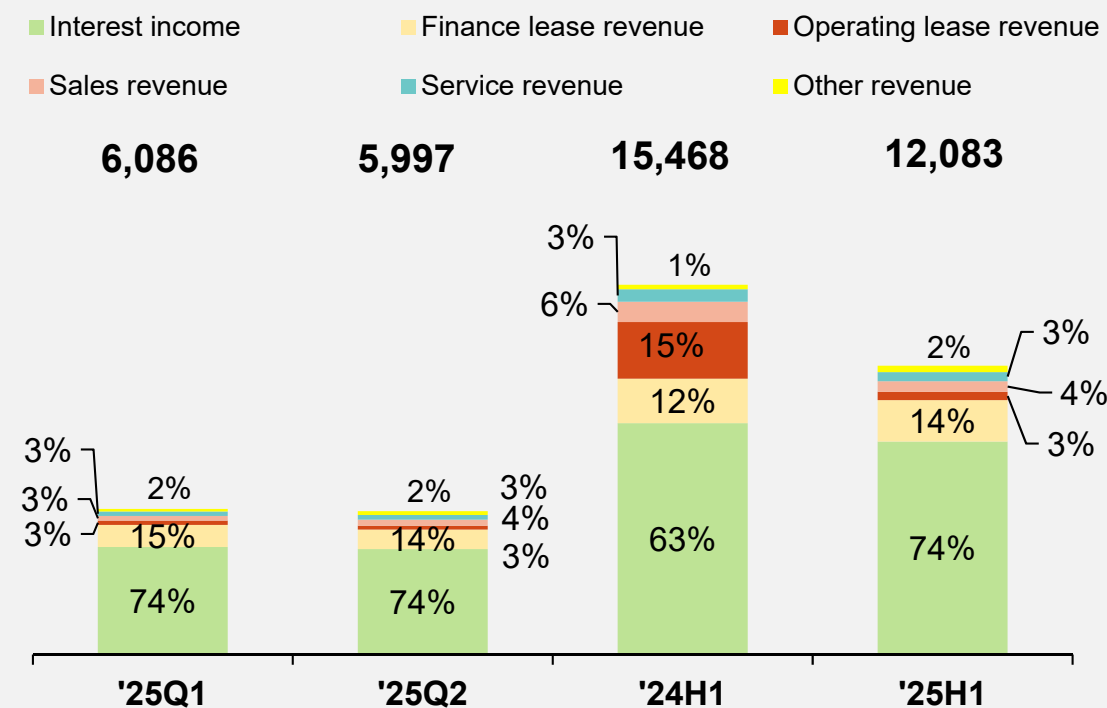
### Delinquency

Note: 31 days overdue shall be defined as delinquency based on the risk management policy



### Consolidated Revenue

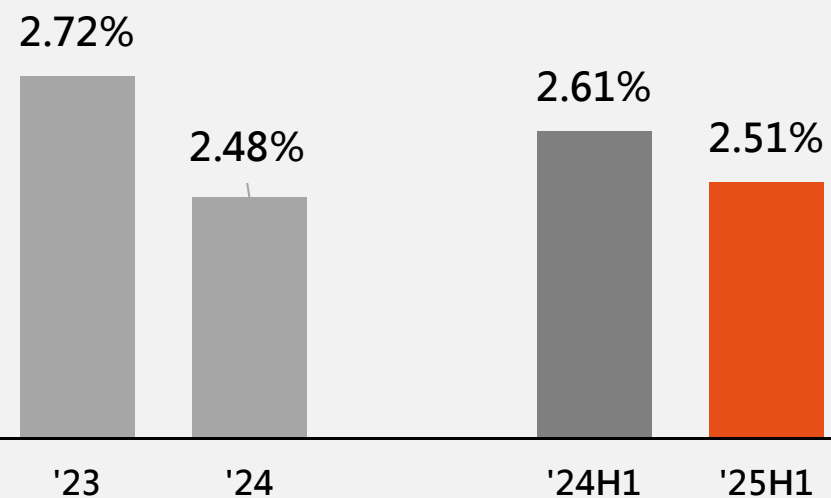
12.083 B ▼ 22% YOY



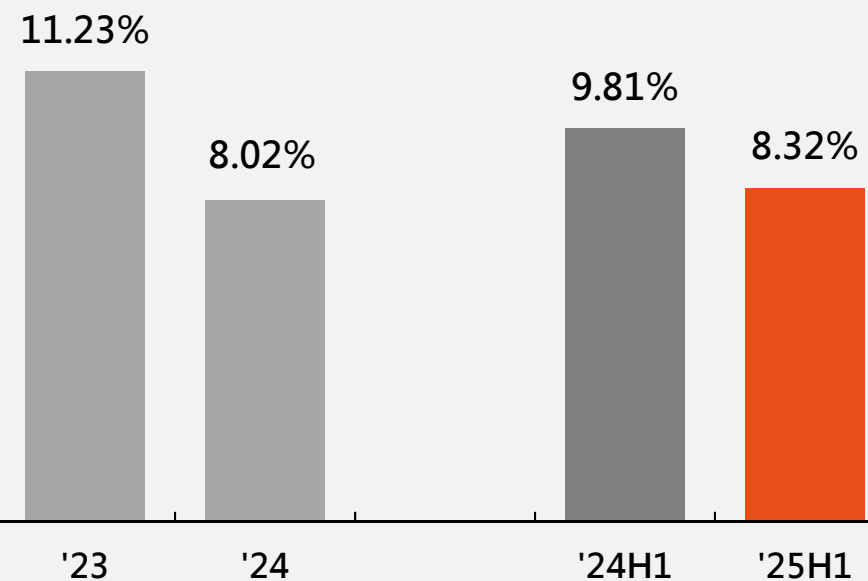
## Consolidated Financial Indicator

### ● ROA and ROE

#### ROA



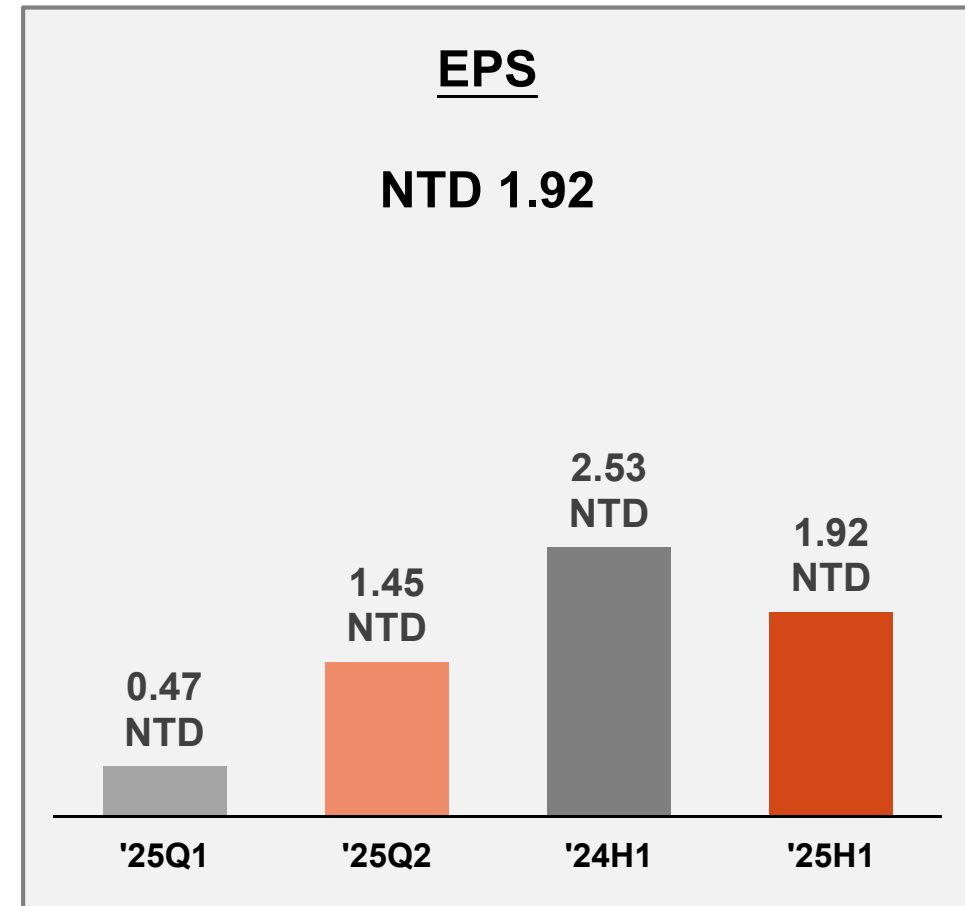
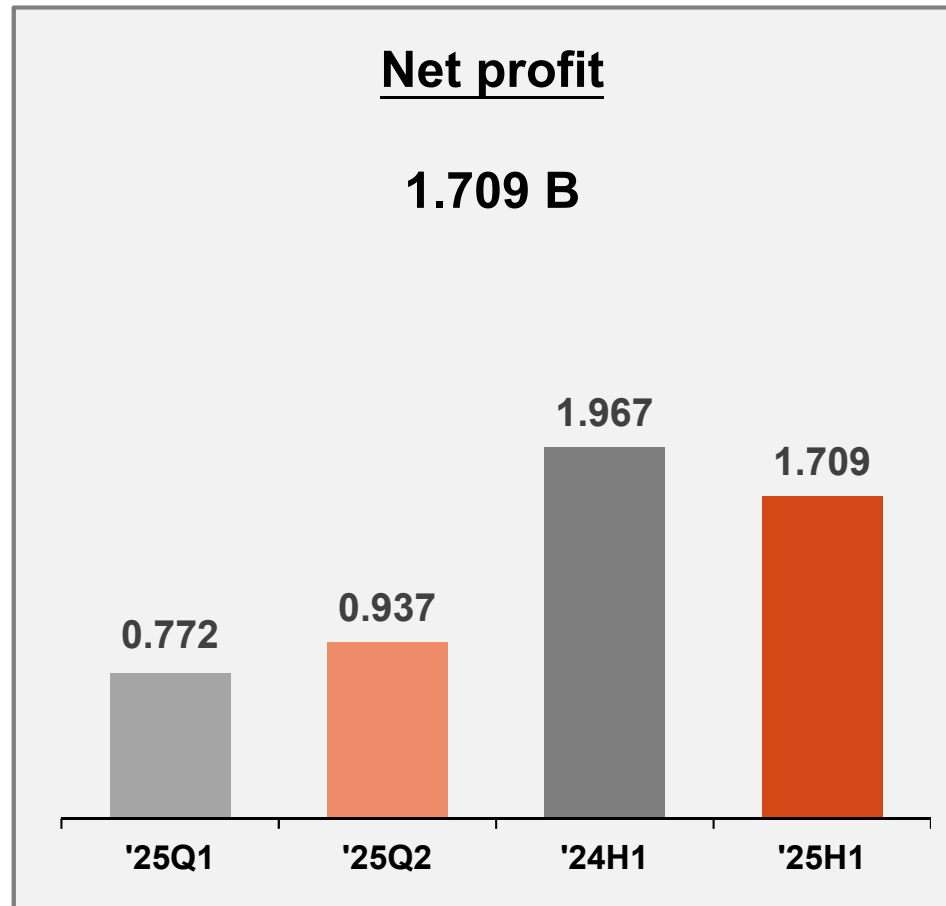
#### ROE



\*ROA & ROE: presented as an annualized

## Operation Performance Highlights

### ● Consolidated net profit and EPS



Unit : NTD billion

# ESG Performance



### S - Anti-Fraud

CSR fulfillment, safeguarding wealth

#### 1. Campus Anti-Fraud

Joint Effort by HFC, Local Government, Police, School, and Celebrity to Promote Early Awareness

#### 2. Elderly Anti-Fraud

Joint Initiative for Elder Care and Anti-Fraud Awareness  
(HFC Volunteers Group × Can Love Foundation × Police)



### E - Environment

Sustain Ecology, Cut Carbon Daily

#### 1. Wetland Conservation

Zhanghe: Invasive species removal  
Gaomei: Crab patrols to prevent roadkill  
Niaosong: Eco tours and habitat care

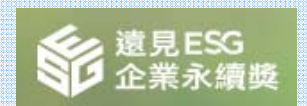
#### 2. Low-Carbon Meal Day

233 eco-friendly meals ordered  
111 kg CO<sub>2</sub>e reduced = 111 hours of air conditioning usage saved



### G - Governance

1. Ranked among top 20% in the Corporate Governance Evaluation for 5 Consecutive Years
2. 2025 Asia Responsible Enterprise Awards 4-time winner ( "Act 4 Green" project honored)
3. Global Views Monthly ESG Awards (First-time finalist)



# Customer First, Profession Based

## Q&A



## Consolidated Income Statement

Unit: NT thousand

Item	2025 H1		2024 H1		YOY
	Amount	%	Amount	%	
Interest income	8,907,977	73.7%	9,678,086	62.6%	-8.0%
Service revenue	380,491	3.1%	526,180	3.4%	-27.7%
Finance leasing revenue	1,733,780	14.3%	1,862,542	12.0%	-6.9%
Operating leasing revenue	345,323	2.9%	2,364,215	15.3%	-85.4%
Sales revenue	445,547	3.8%	850,443	5.5%	-47.6%
Other revenue	270,020	2.2%	186,442	1.2%	44.8%
<b>Operating revenue</b>	<b>12,083,138</b>	<b>100.0%</b>	<b>15,467,908</b>	<b>100.0%</b>	<b>-21.9%</b>
<b>Operating gross profit</b>	<b>7,316,710</b>	<b>60.6%</b>	<b>8,632,715</b>	<b>55.7%</b>	<b>-15.2%</b>
Operating expenses	2,700,007	22.3%	4,235,278	27.4%	-36.2%
Expected credit losses	2,627,337	21.7%	2,460,234	15.9%	6.8%
<b>Operating profit</b>	<b>1,989,366</b>	<b>16.5%</b>	<b>1,937,203</b>	<b>12.5%</b>	<b>2.7%</b>
Non-operating income	119,912	1.0%	580,780	3.8%	-79.4%
<b>Profit before income tax</b>	<b>2,109,278</b>	<b>17.5%</b>	<b>2,517,983</b>	<b>16.3%</b>	<b>-16.2%</b>
<b>Profit after income tax</b>	<b>1,708,626</b>	<b>14.1%</b>	<b>1,966,563</b>	<b>12.7%</b>	<b>-13.1%</b>