



和潤企業

TWSE Code 6592

HOTAI FINANCE CO., LTD.

Investor Conference

May 21st, 2025

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Agenda

Company Overview

Operation Performance

ESG Performance

Appendix and Q&A

Company Overview

Company Overview

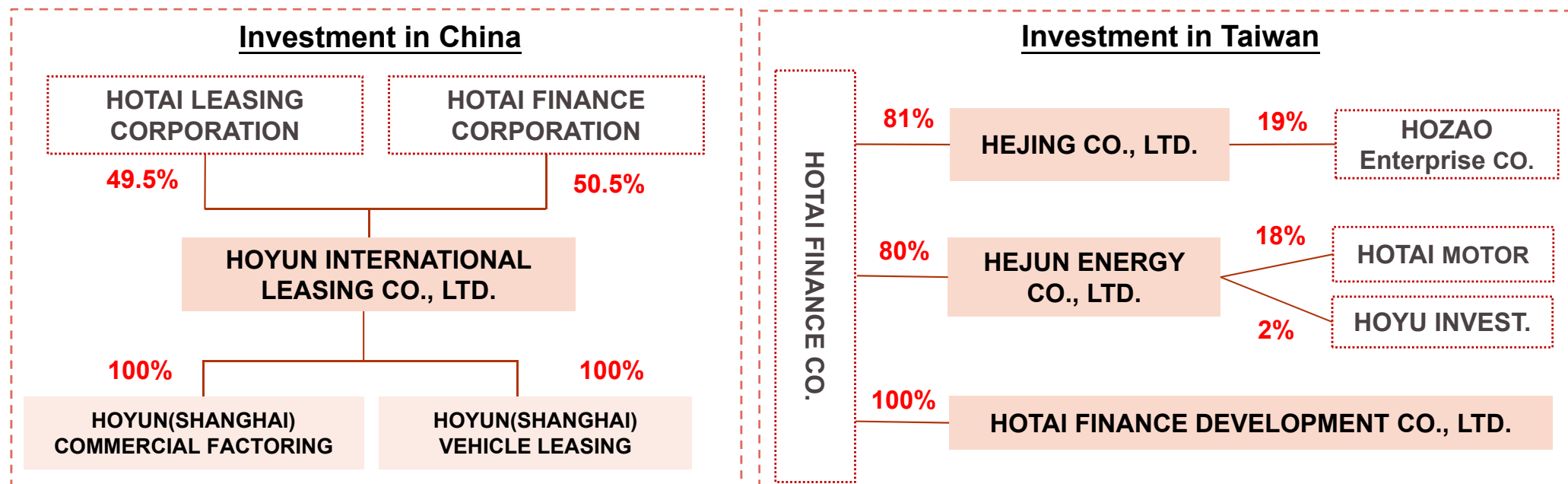
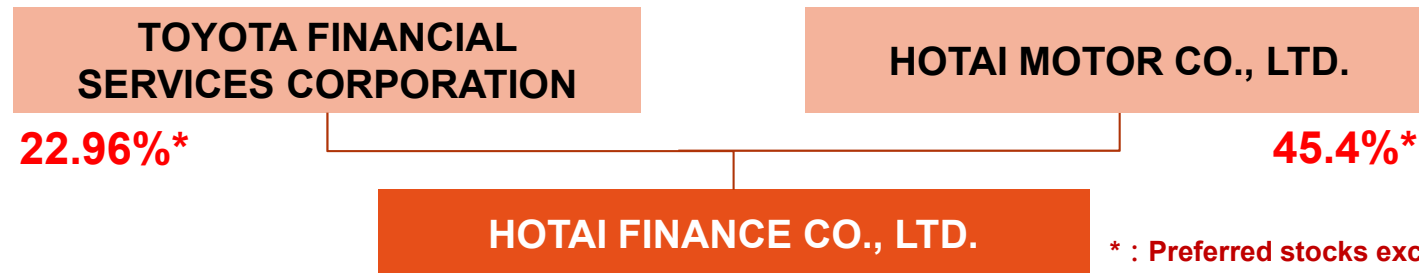
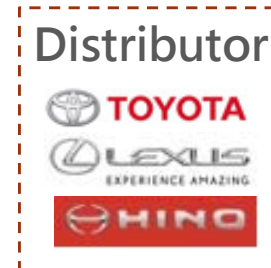
- Established on May 25th, 1999
- Listing date on December 9th, 2019
- Paid-in capital: NT\$ 7.232 billion
- Chairman: Mr. Yuan-San Liu
- President: Mr. Tony Y.L. Lin
- Headcount: 2,141 (including subsidiaries)



和潤企業

(As of Mar. 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 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

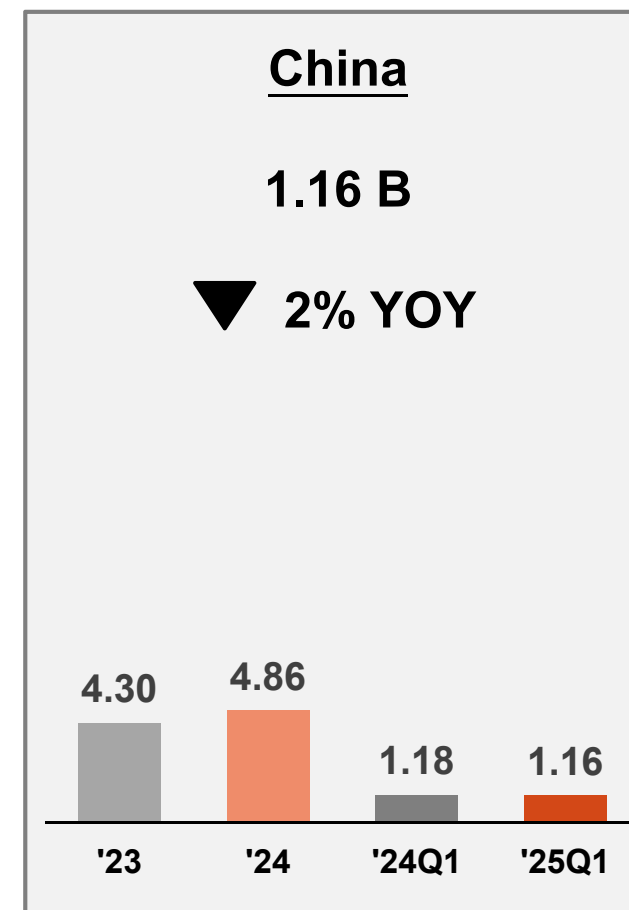
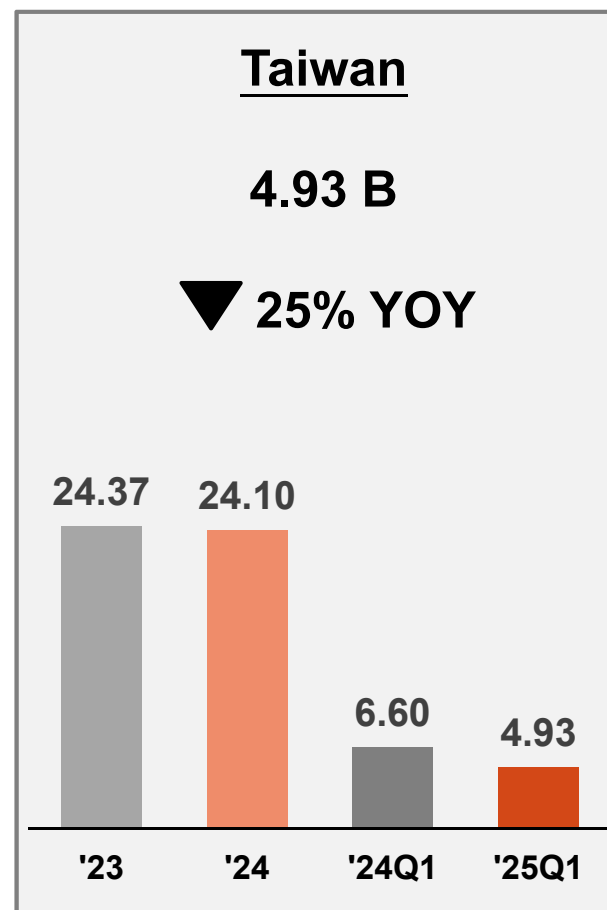
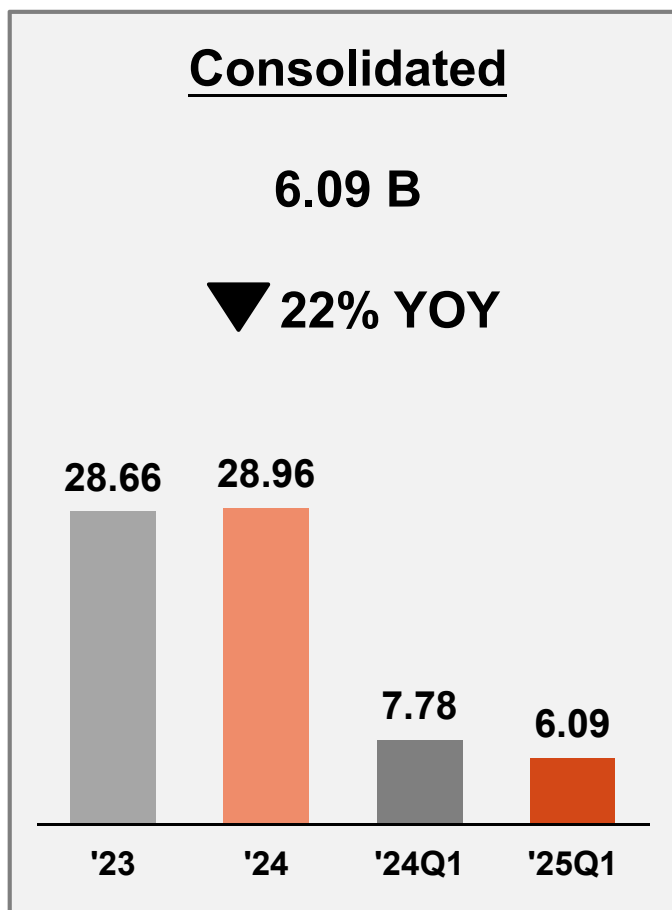
	Credit Line	Usage Amount	Usage Rate
Funding outlook	425.0 B	270.0 B	64%

Operation Performance

Operation Performance Highlights

- 2025 Q1 consolidated operating revenue reached NT 6.09 billion

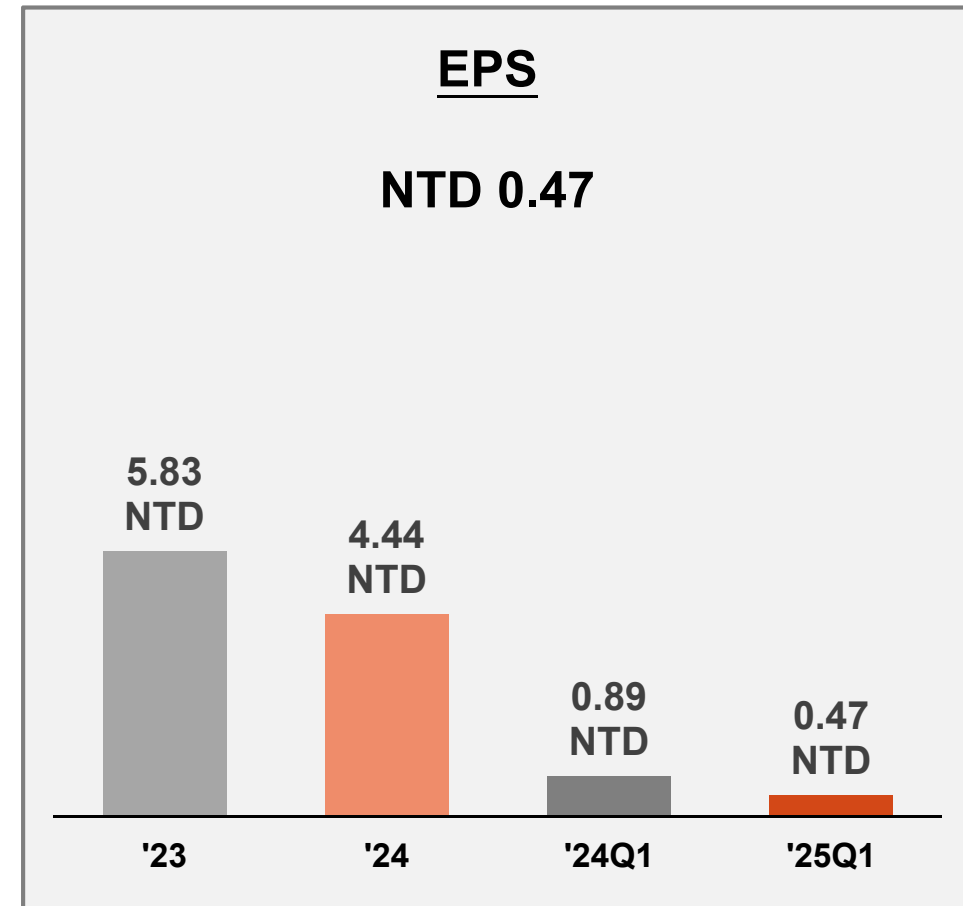
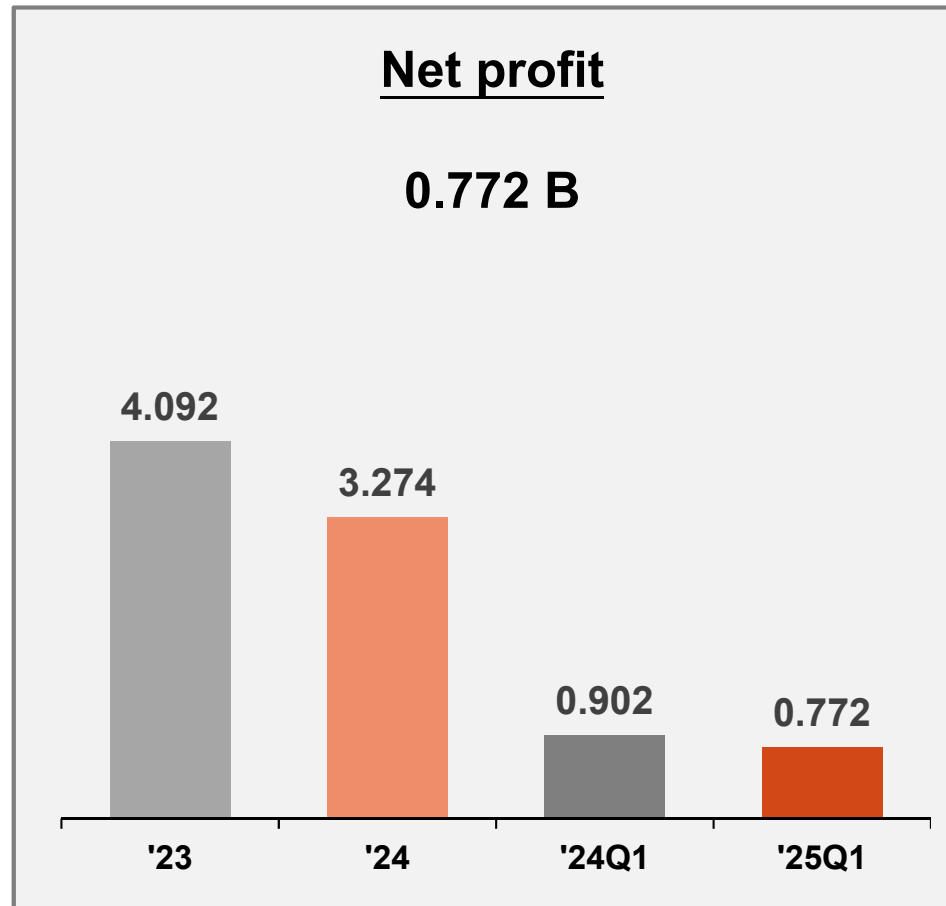
Unit : NT billion



Operation Performance Highlights

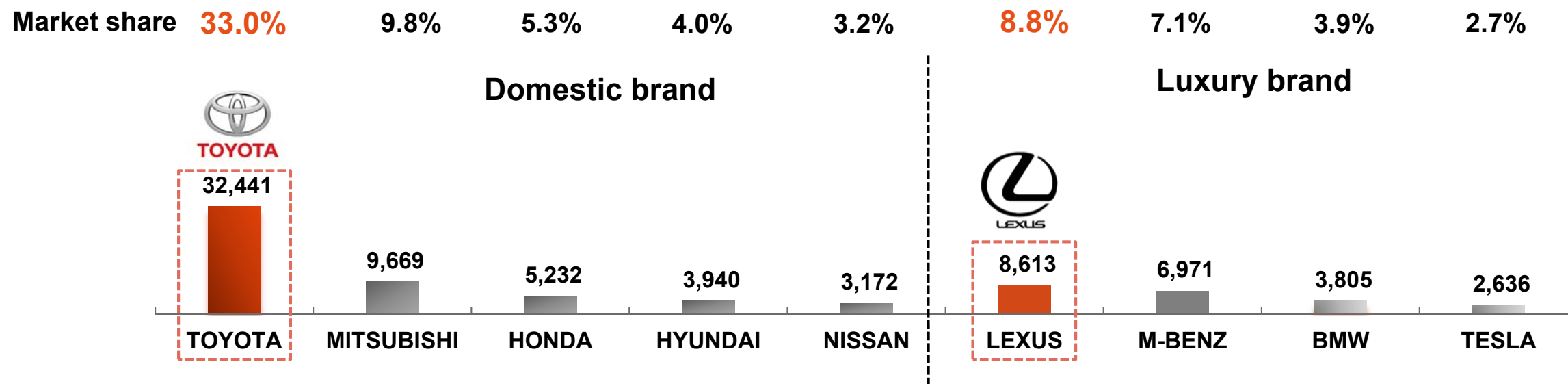
● Consolidated net profit and EPS

Unit : NTD



TOYOTA and LEXUS accumulated 41.8% of new car market share as 1~3/'25 result

Volume unit: 1 unit



Unit: thousand

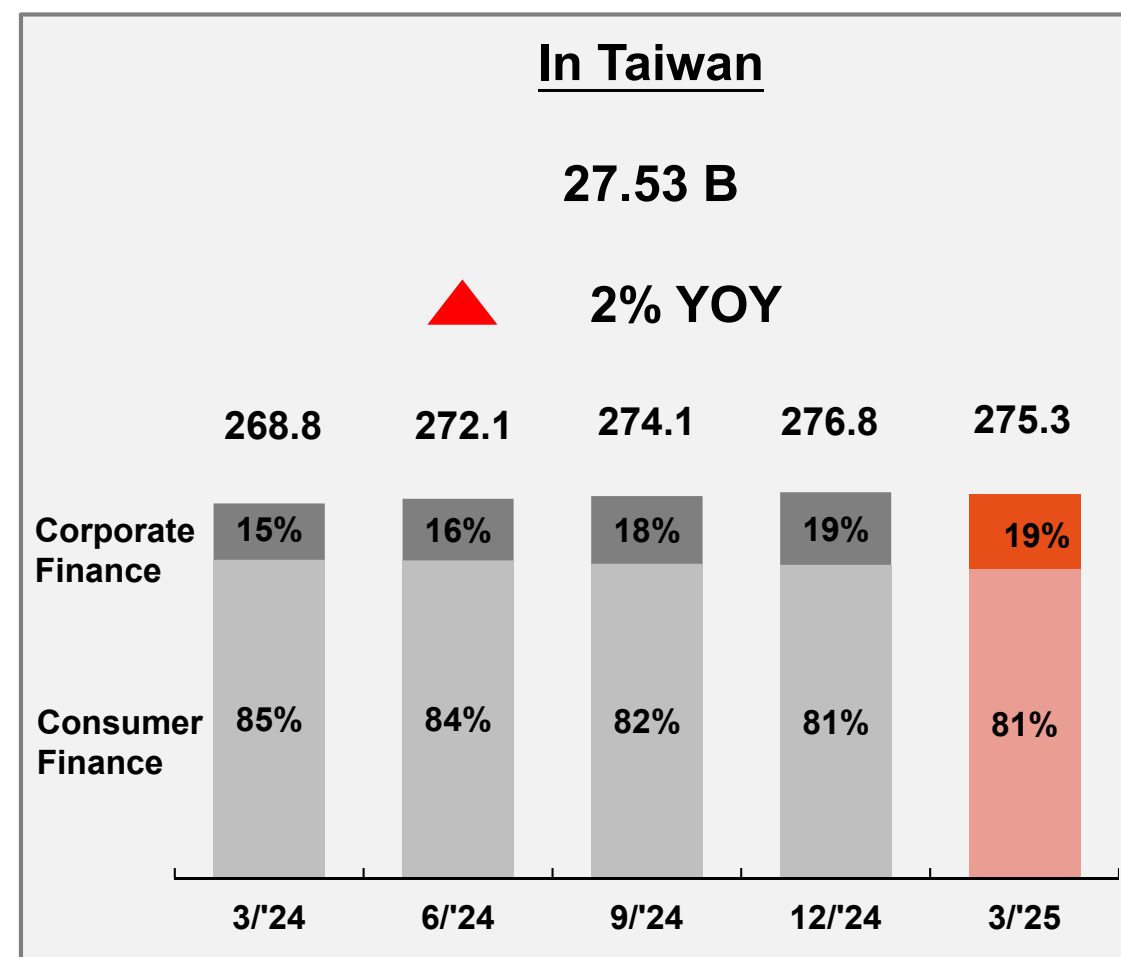
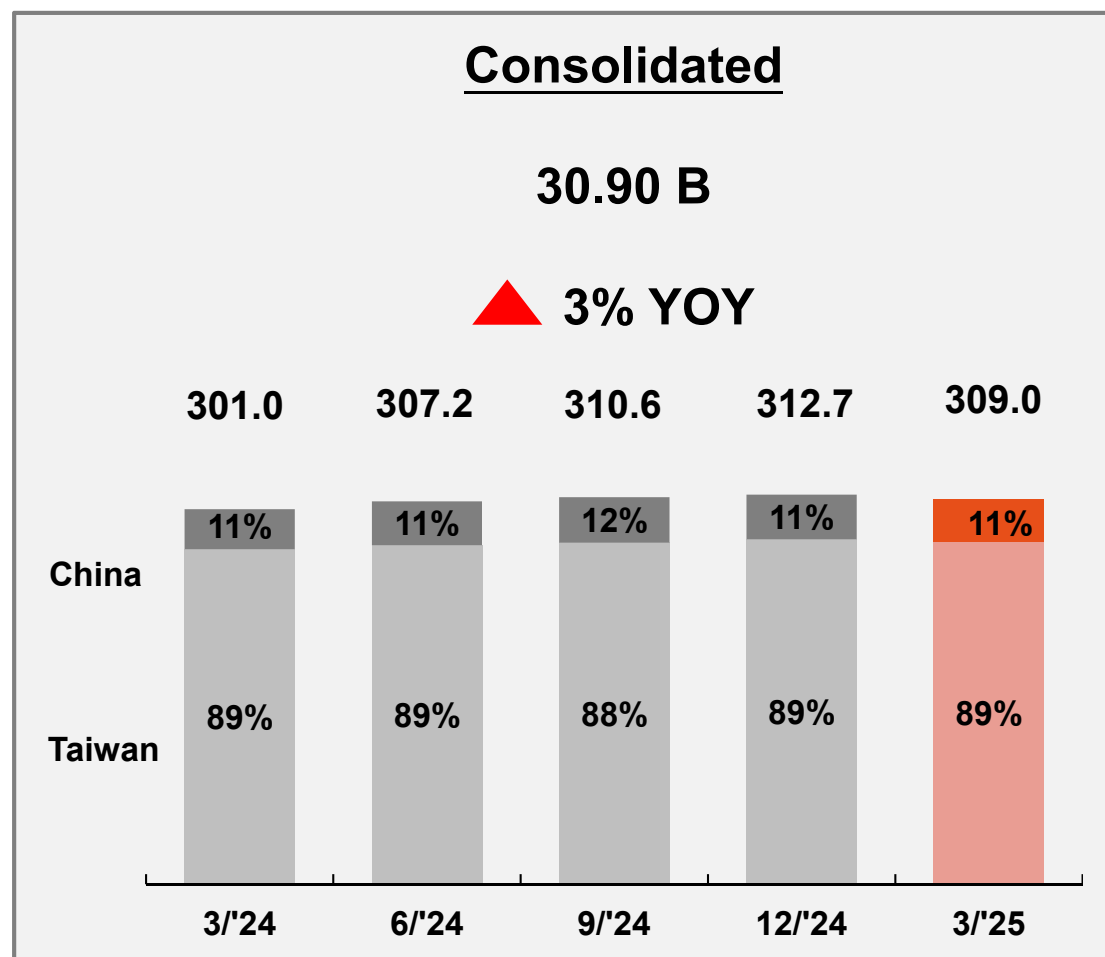
New car	2022	2023	2024	1~3/'25
Sales unit	415	466	449	98
Car loan unit	171	177	179	39
Car loan ratio	41%	38%	40%	39%
T/L car loan ratio	39%	34%	35%	36%

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

Consolidated Financial Indicator

● Accounts receivable

Unit : NT billion



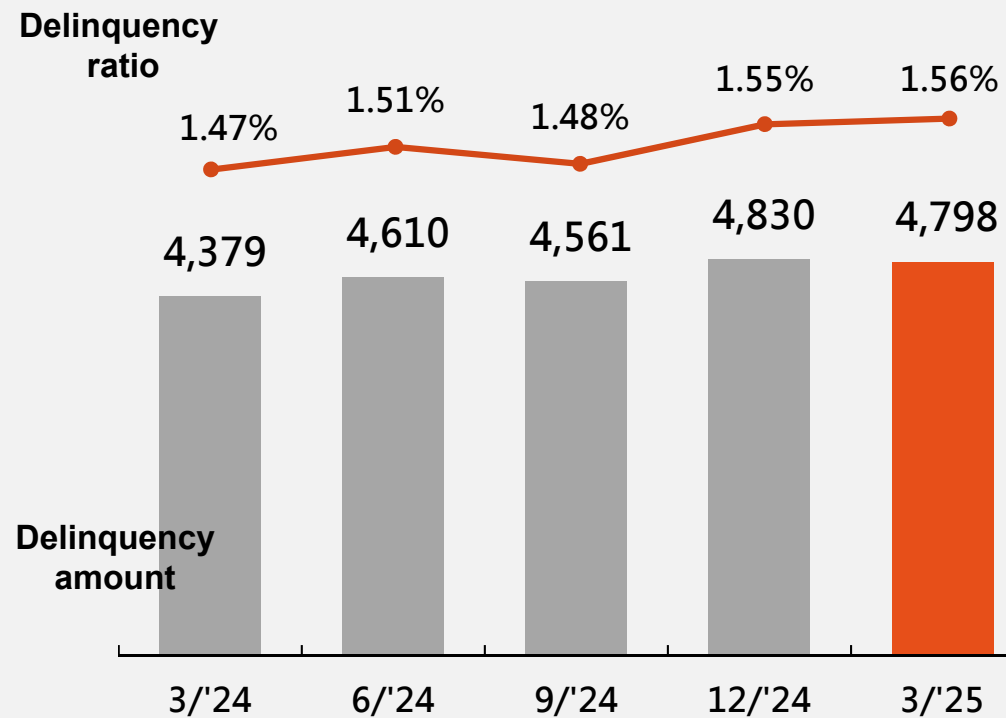
Note: AR amounts include the new car installment and the used car refinance in collaboration with banks

Consolidated Financial Indicator

Unit : NT million

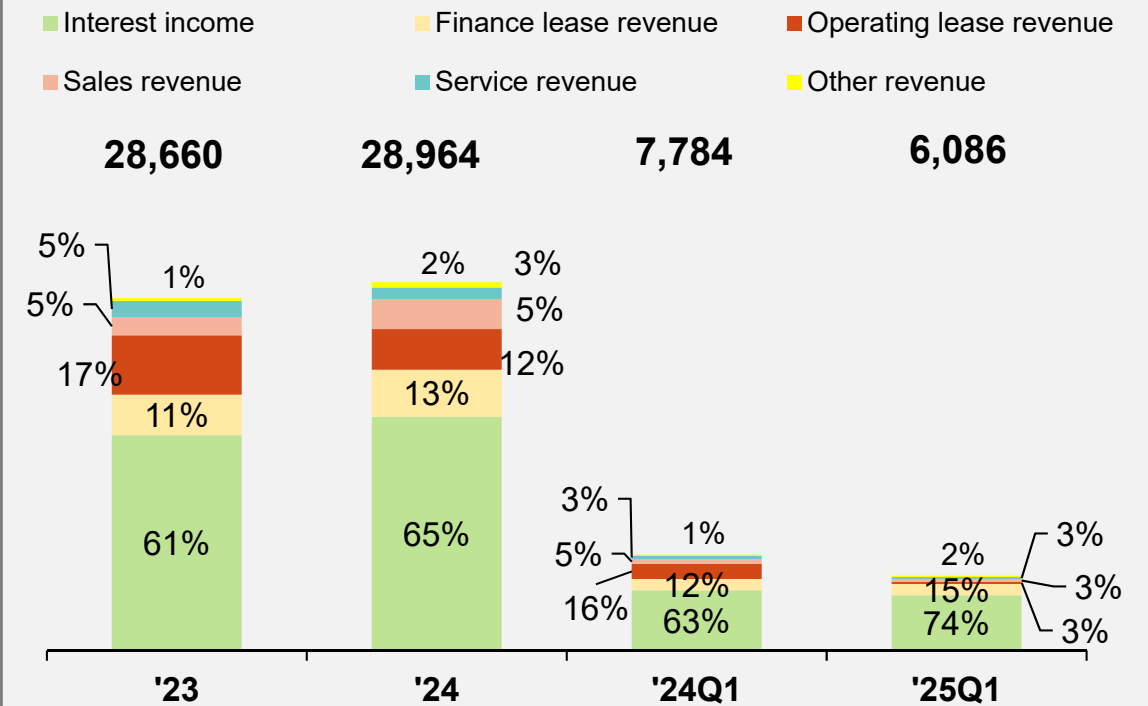
Delinquency

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



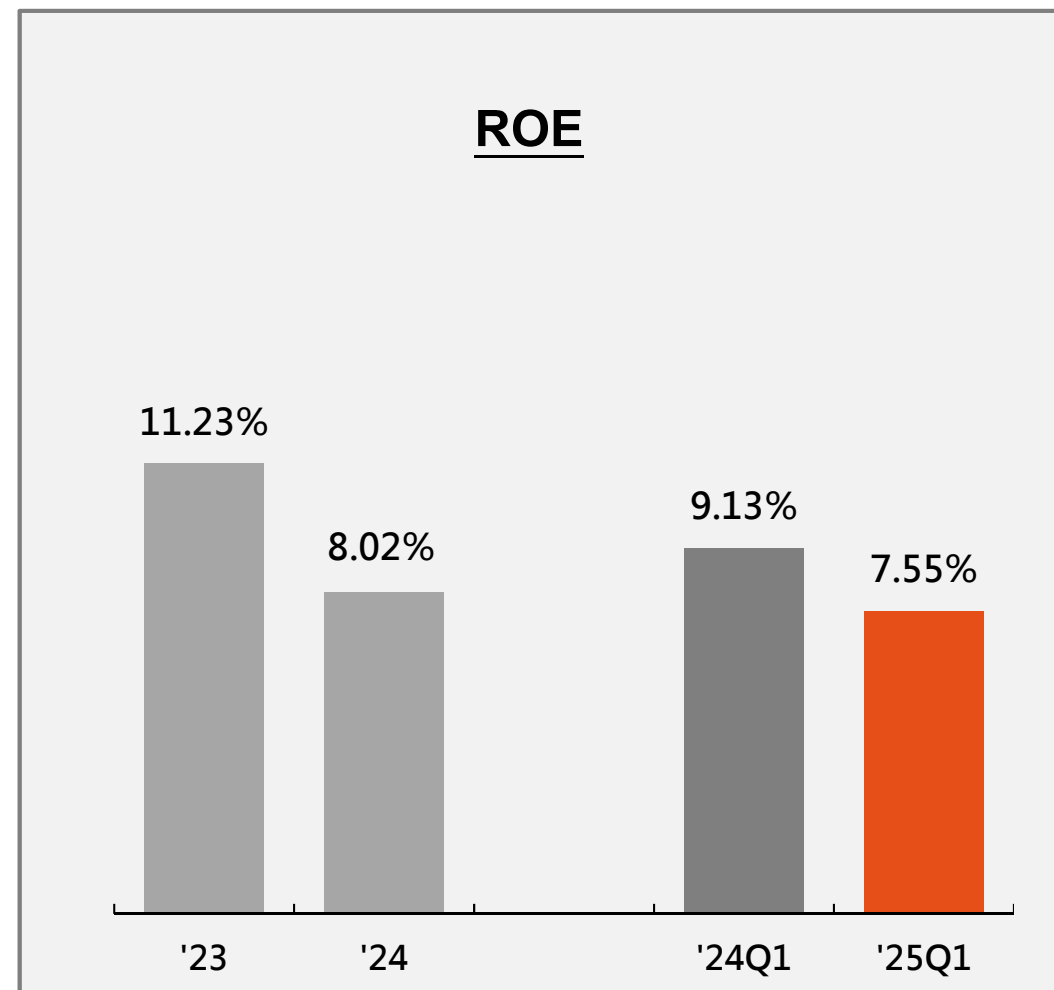
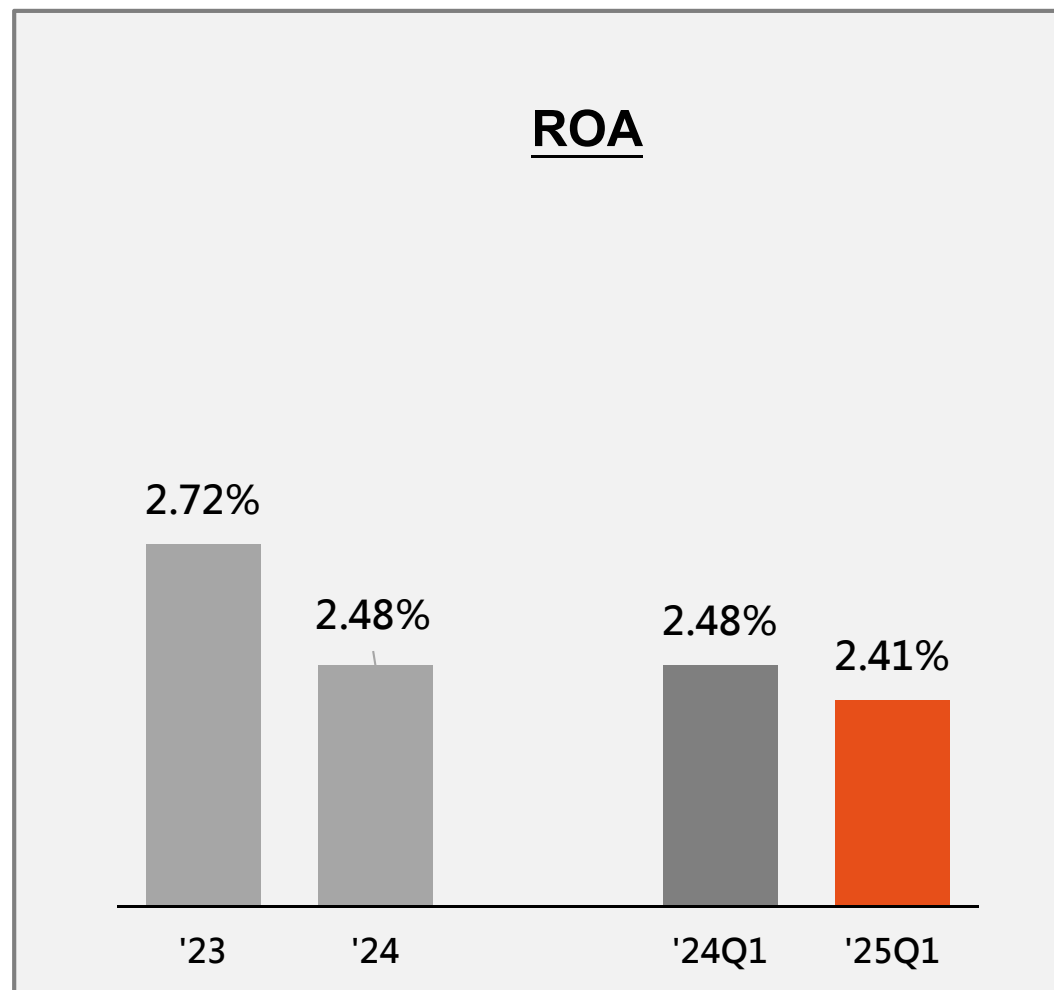
Consolidated Revenue

6.086 B ▼ 22% YOY



Consolidated Financial Indicator

● ROA and ROE



*ROA & ROE: presented as an annualized

ESG Performance

Environment



Wetland Conservation

3 volunteer activities
57 employees participated



Beach Cleanup

16 beaches in Taiwan
500+ employees participated
Remove 2,000+ kg marine debris

Society



Culture Support

-Musical Performed by Visually Impaired People
Invite partners to participate



Andrew Food Bank

2 volunteer activities
65 employees participated
packed 380+ food boxes



Promote Sports-GR Racing

Promote car racing
35 employees participated



Promote sports-NTSU Archery Team

Corporate-school archery promotion
32 employees and family members joined

Governance

Ranked among top 20% of listed enterprises in
Corporate Governance Evaluation for 5 consecutive years

Customer First, Profession Based

Q&A

Consolidated Income Statement

Unit: NT thousand

Item	2025 Q1		2024 Q1		YOY
	Amount	%	Amount	%	
Interest income	4,498,165	73.9%	4,898,237	62.9%	-8.2%
Service revenue	188,358	3.1%	290,850	3.7%	-35.2%
Finance leasing revenue	920,251	15.1%	922,374	11.9%	-0.2%
Operating leasing revenue	181,364	3.0%	1,224,482	15.7%	-85.2%
Sales revenue	191,582	3.2%	373,808	4.8%	-48.7%
Other revenue	106,014	1.7%	73,960	1.0%	43.3%
Operating revenue	6,085,734	100.0%	7,783,711	100.0%	-21.8%
Operating gross profit	3,735,372	61.4%	4,538,264	58.2%	-17.7%
Operating expenses	1,397,923	23.0%	2,137,076	27.5%	-34.6%
Expected credit losses	1,375,311	22.6%	1,176,375	15.1%	16.9%
Operating profit	962,138	15.8%	1,224,813	15.7%	-21.4%
Non-operating income	74,796	1.2%	45,808	0.6%	63.3%
Profit before income tax	1,036,934	17.0%	1,270,621	16.3%	-18.4%
Profit after income tax	772,384	12.7%	901,908	11.6%	-14.4%