



和潤企業

TWSE Code 6592

HOTAI FINANCE CO., LTD.

Investor Conference

March 18th, 2025

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Agenda

Company Overview

Operation Performance

ESG Performance

Appendix and Q&A

Company Overview

Company Overview

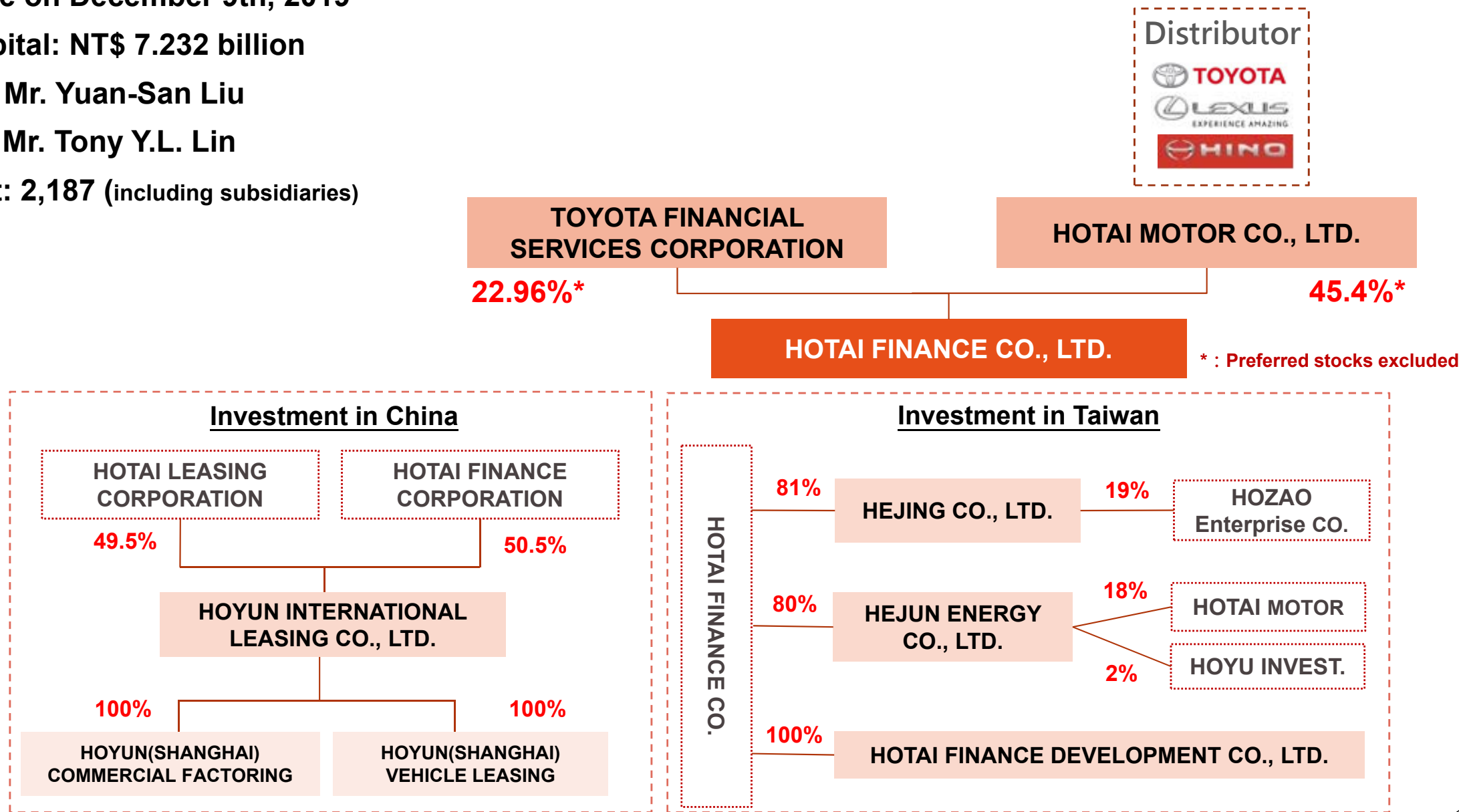
- Established on May 25th, 1999
- Listing date on December 9th, 2019
- Paid-in capital: NT\$ 7.232 billion
- Chairman: Mr. Yuan-San Liu
- President: Mr. Tony Y.L. Lin
- Headcount: 2,187 (including subsidiaries)



和潤企業

(As of Dec. 2024)

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

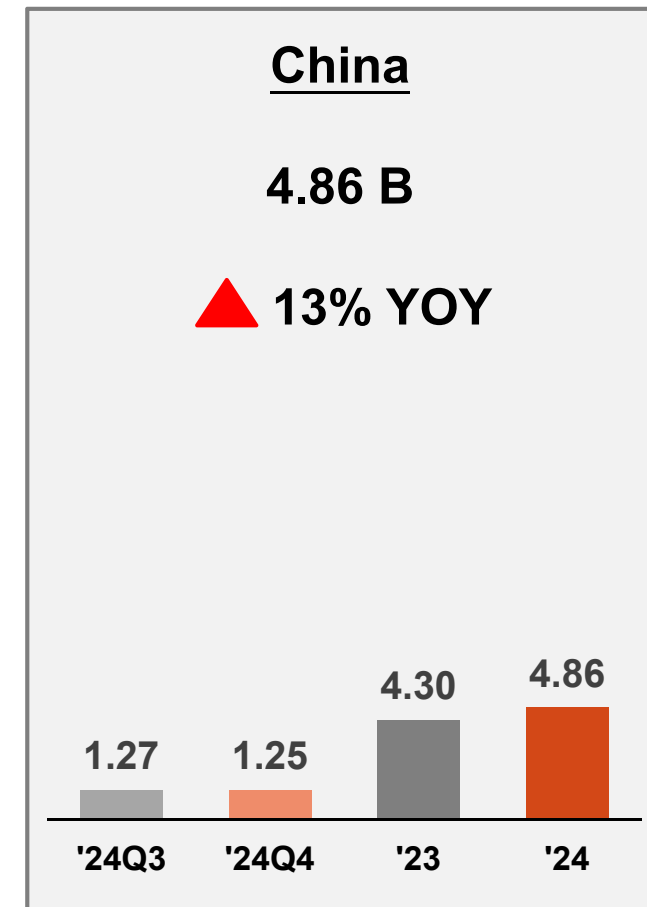
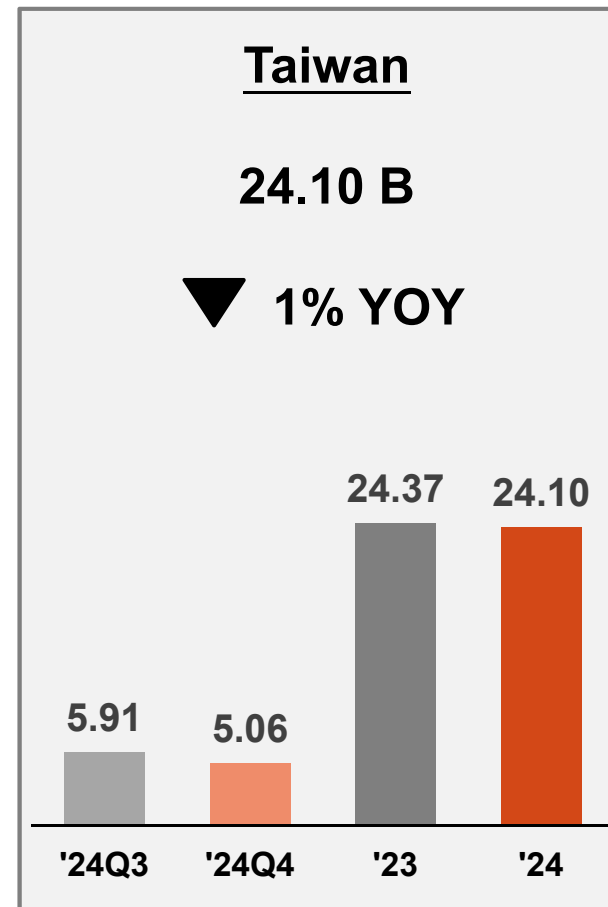
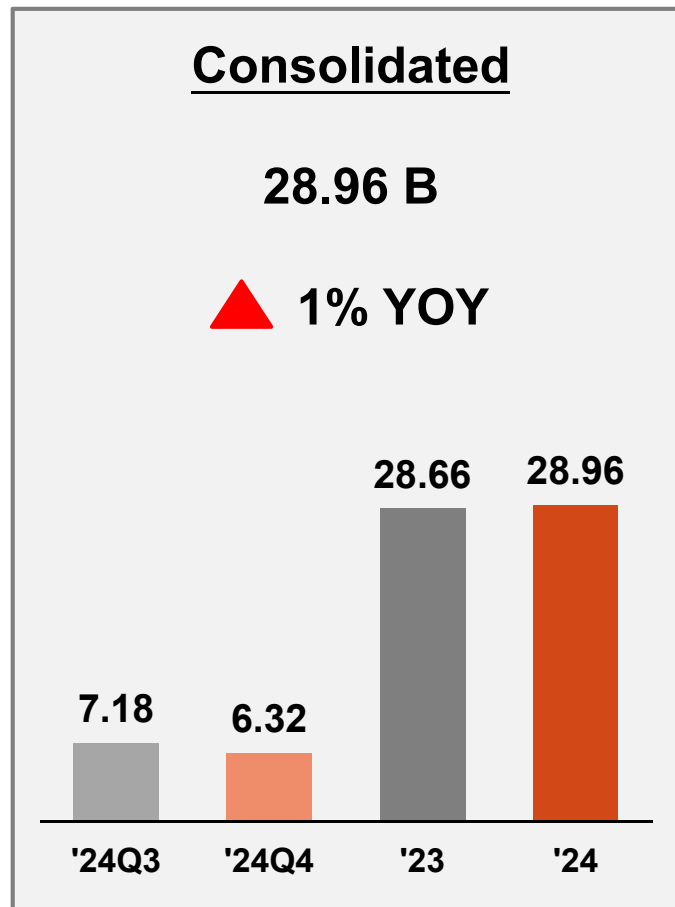
	Credit Line	Usage Amount	Usage Rate
Funding outlook	408.9 B	274.1 B	67%

Operation Performance

Operation Performance Highlights

- 2024 consolidated operating revenue reached an **increase of 1%** comparing 2023

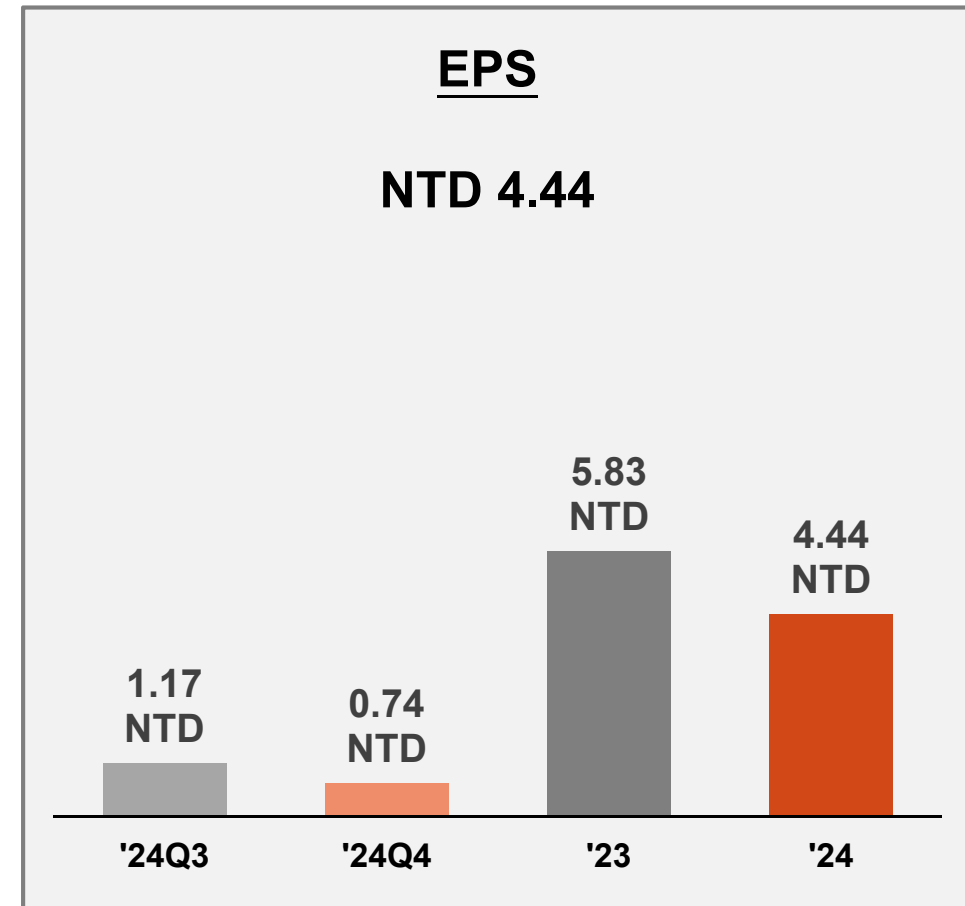
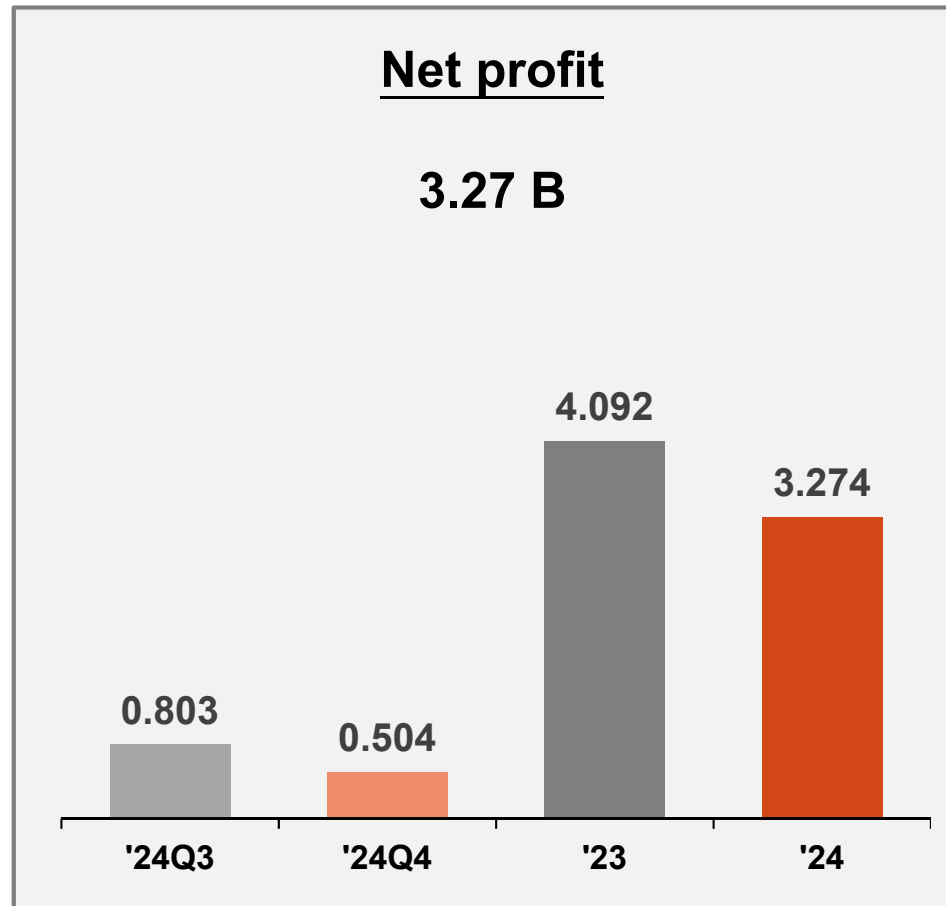
Unit : NT billion



Operation Performance Highlights

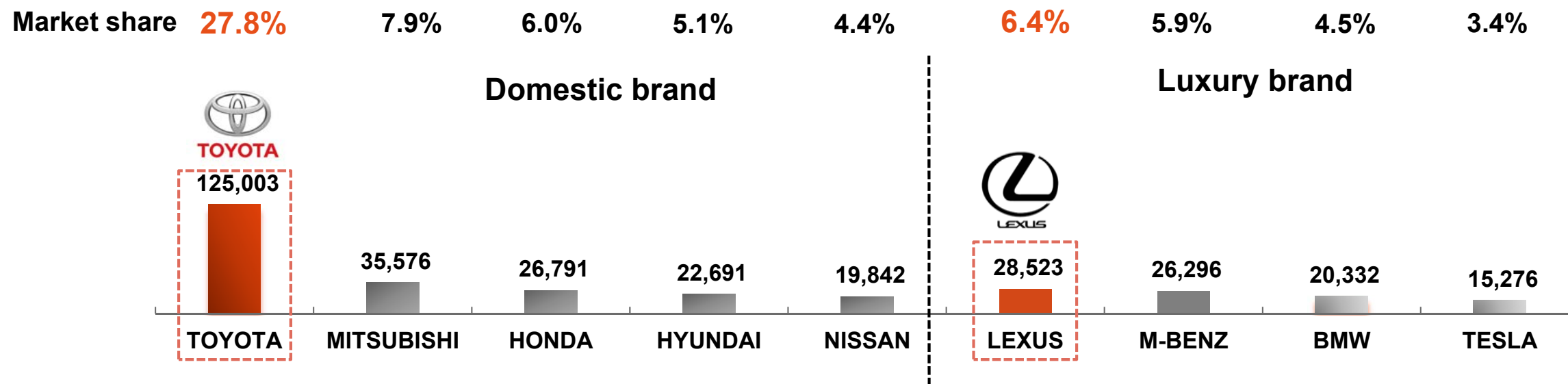
● Consolidated net profit and EPS

Unit : NTD



TOYOTA and LEXUS accumulated 34.2% of new car market share as 1~12/'24 result

Volume unit: 1 unit



Unit: thousand

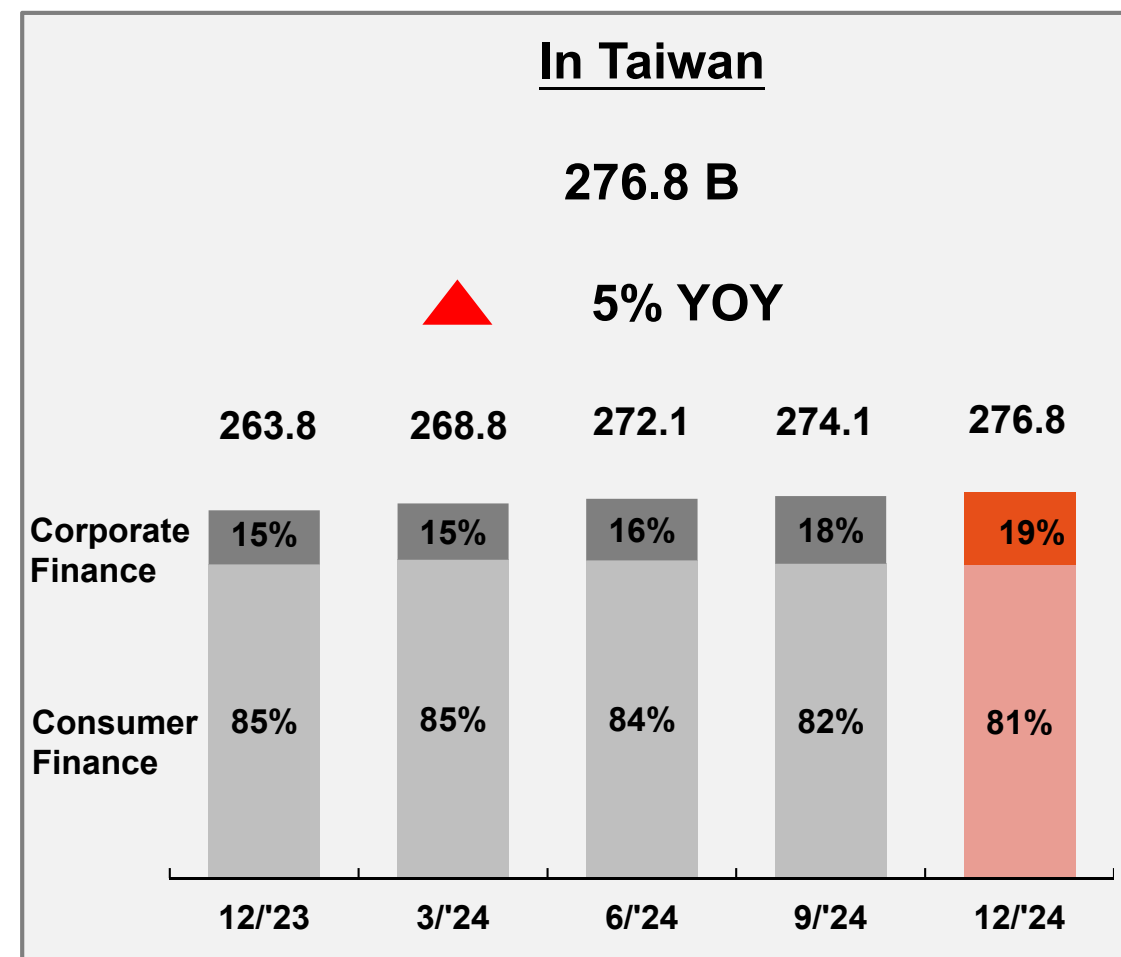
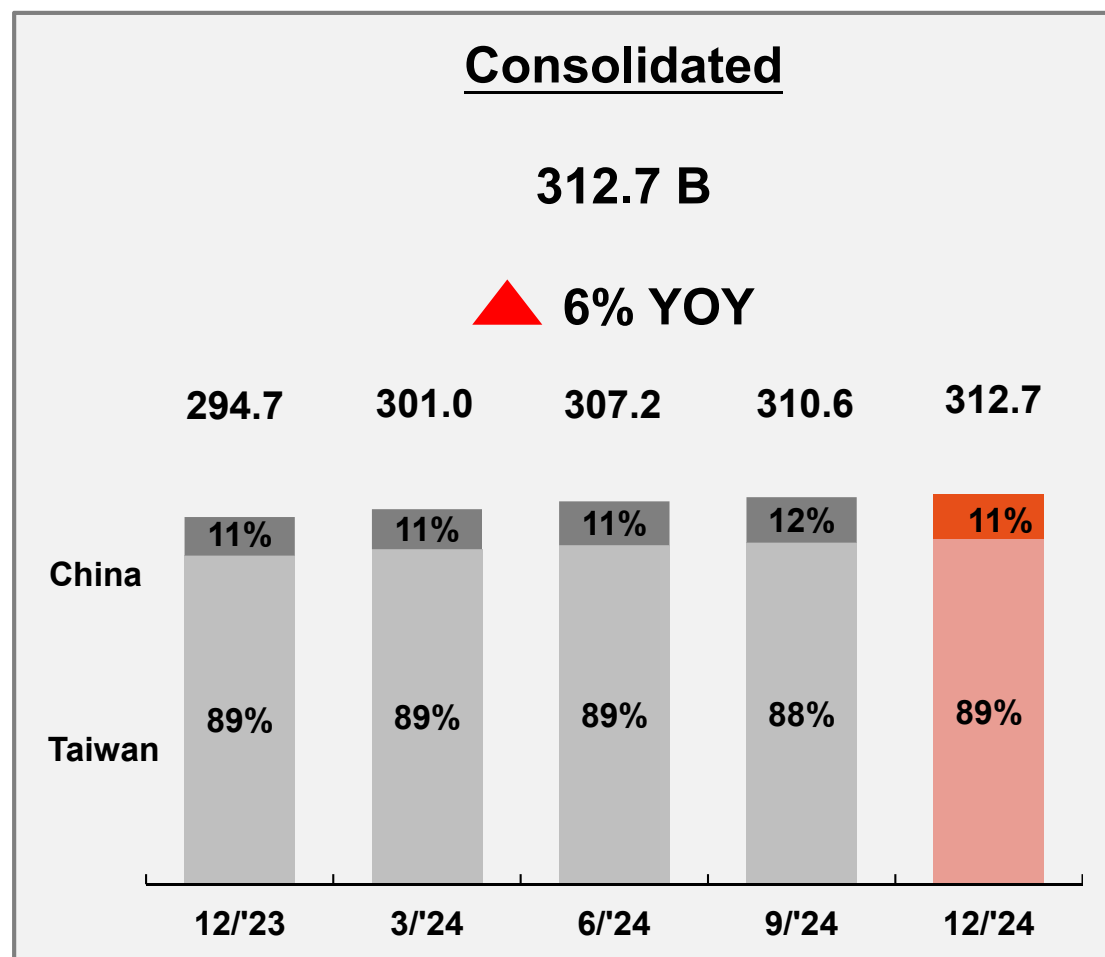
New car	2021	2022	2023	2024
Sales unit	434	415	466	449
Car loan unit	178	171	177	179
Car loan ratio	41%	41%	38%	40%
T/L car loan ratio	39%	39%	34%	35%

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

Consolidated Financial Indicator

● Accounts receivable

Unit : NT billion



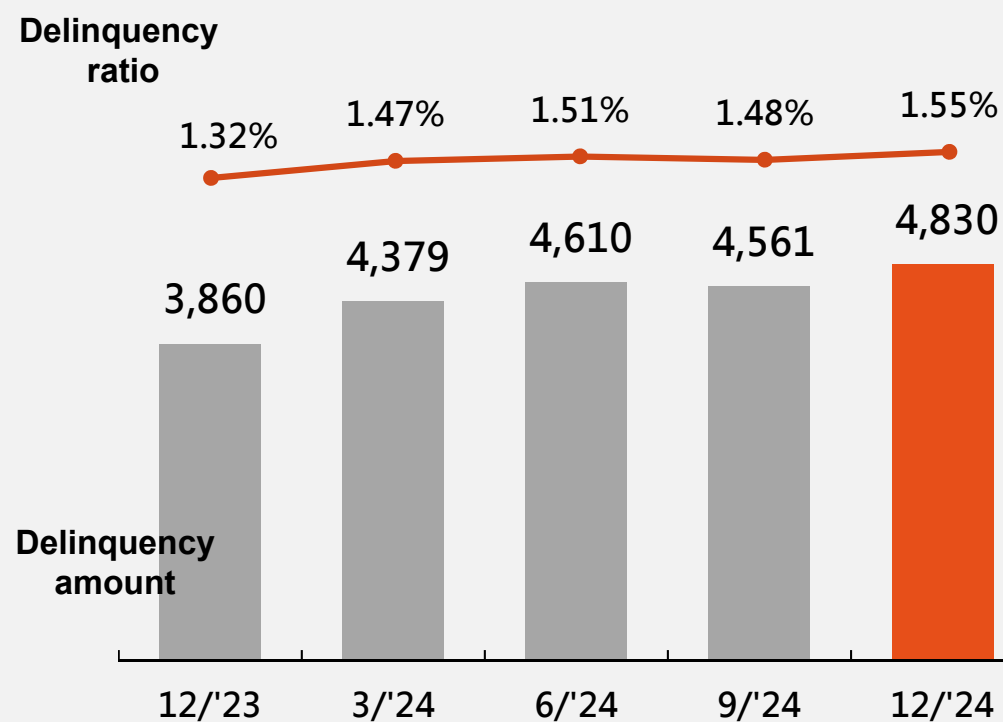
Note: AR amounts include the new car installment and the used car refinance in collaboration with banks

Consolidated Financial Indicator

Unit : NT million

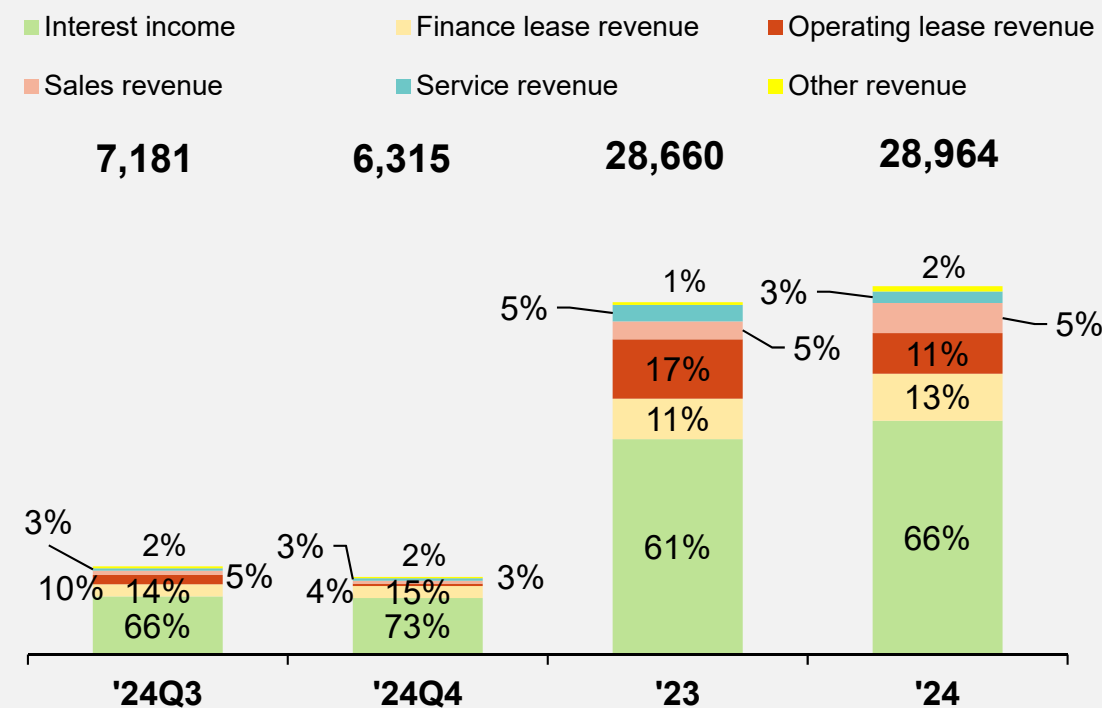
Delinquency

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



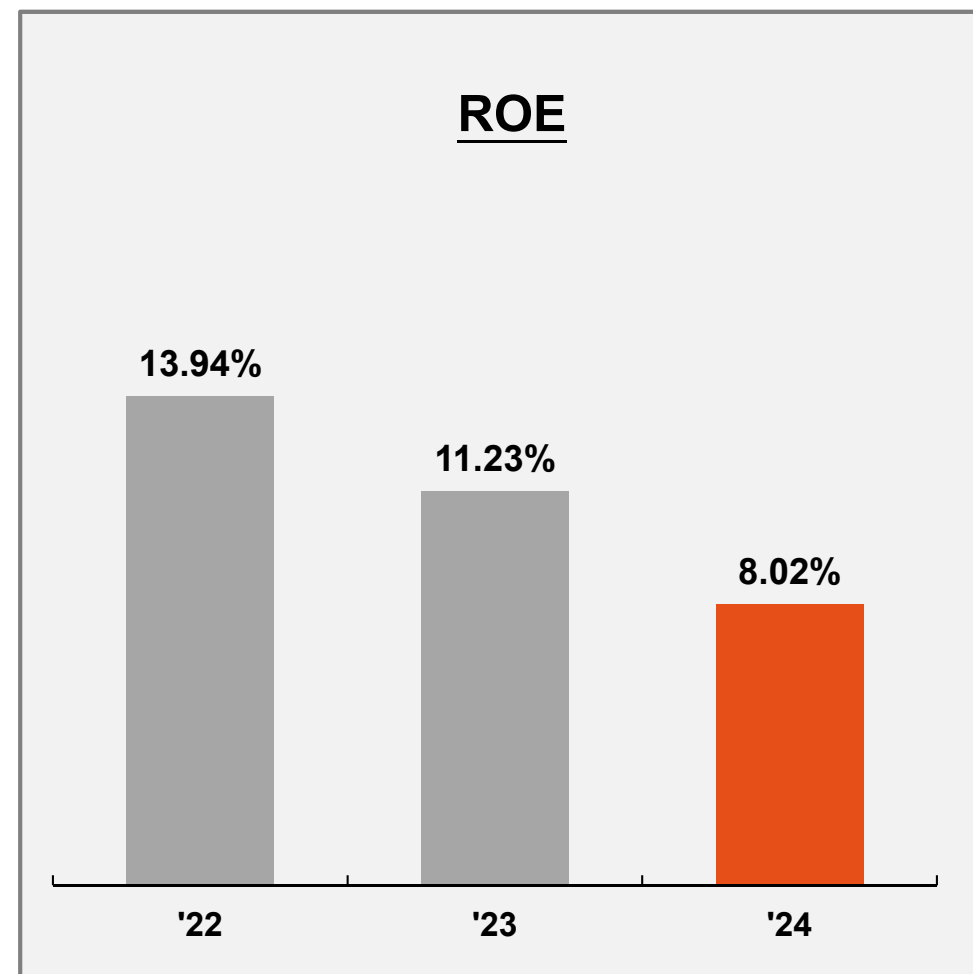
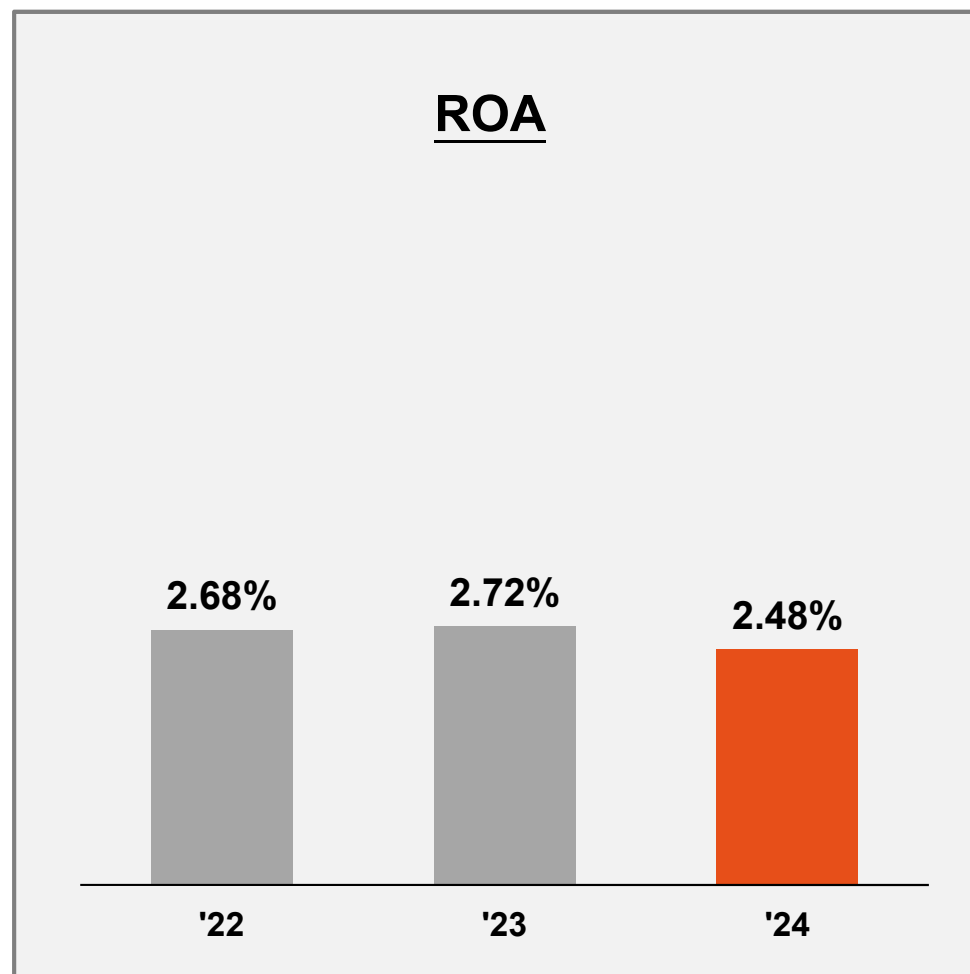
Consolidated Revenue

28.96 B ▲ 1% YOY



Consolidated Financial Indicator

● ROA and ROE



*ROA & ROE: presented as an annualized

ESG Performance

Environmental Protection

Preserving Ecological Diversity

Conserving 4 wetlands in:

New Taipei / Taoyuan

Taichung / Kaohsiung

★ Removed 356kg of invasive species

★ Conserved 14 hectares of wetlands

Low-Carbon Operations

Adopt green electricity

Conduct energy audits

Diverse carbon reduction initiatives

★ Carbon reduction > 90 tons



Motorcycle Safety

Traffic Safety Month

Promoted traffic safety face-to-face with the public.

Motorcycle Safety Video Contest

Encouraged public participation in promoting traffic safety.

> 100 participants

38 videos and reach 48,000 people

Motorcycle Training Subsidies

★ NT\$1.65 million in subsidies
(1,313 recipients)

★ Total reach > 50,000 people



Social Impact

Partnerships

Collaborating with government agencies, NPOs, schools, and affiliated enterprises.

> 100 partners

Volunteer Participation

2,883 participants

> 11,000 volunteer hours

Number of Events

> 200 events



Environment

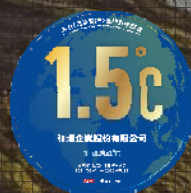
1. 100% completion of Consolidated Greenhouse Gas (GHG) Inventory, achieved ISO 14064-1:2018 for 4 years **NEW**
2. Selected as the Top 100 Carbon Competitiveness by Business Weekly for 3 consecutive years
3. 1.5°C Temperature Control Target Label by Commonwealth Magazine

Society

1. Taiwan High Compensation 100 Index **NEW**
2. 1111 Job Bank Happy Enterprise - Gold Award **NEW**
3. Asia Responsible Enterprise Awards - Social Empowerment Category
4. Taiwan Sustainable Action Awards - Social Inclusion Silver Award
5. British Chamber of Commerce in Taiwan - Better Business Awards **NEW**
6. MOTC Road Safety Award **NEW**
7. Buying Power Award

Governance

1. Rated by TRC for 18 years
 - Long-term : twAA-
 - Short-term : twA-1+
 - Rating Outlooks : Stable
2. Ranked among top 20% of listed enterprises in Corporate Governance Evaluation for 4 years
3. One of the constituent stocks of TWSE Corporate Governance 100 Index for 4 years
4. Top 100 Sustainable Citizen Awards by Commonwealth Magazine **NEW**
5. Taiwan Intellectual Property Management System certification
6. Taiwan Corporate Sustainability Awards



Customer First, Profession Based

Q&A

Consolidated Income Statement

Unit: NT thousand

Item	2024		2023		YOY
	Amount	%	Amount	%	
Interest income	19,008,884	65.6%	17,513,683	61.1%	8.5%
Service revenue	941,866	3.3%	1,339,781	4.7%	-29.7%
Finance leasing revenue	3,824,906	13.2%	3,291,243	11.5%	16.2%
Operating leasing revenue	3,309,226	11.4%	4,833,219	16.9%	-31.5%
Sales revenue	1,445,513	5.0%	1,463,411	5.1%	-1.2%
Other revenue	433,435	1.5%	219,098	0.8%	97.8%
Operating revenue	28,963,830	100.0%	28,660,435	100.0%	1.1%
Operating gross profit	16,589,631	57.3%	16,693,098	58.1%	-0.6%
Operating expenses	7,350,888	25.4%	8,062,789	28.1%	-8.8%
Expected credit losses	5,538,579	19.1%	3,404,375	11.9%	62.7%
Operating profit	3,700,164	12.8%	5,225,934	18.2%	-29.2%
Non-operating income	713,386	2.5%	305,277	1.1%	133.7%
Profit before income tax	4,413,550	15.2%	5,531,211	19.3%	-20.2%
Profit after income tax	3,274,326	11.3%	4,092,156	14.3%	-20.0%