



和泰集團

和潤企業

TWSE Code 6592

HOTAI FINANCE CO., LTD.

Investor Conference

May 20th, 2026

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Agenda

Company Overview

ESG Performance

Operation Performance

Appendix and Q&A

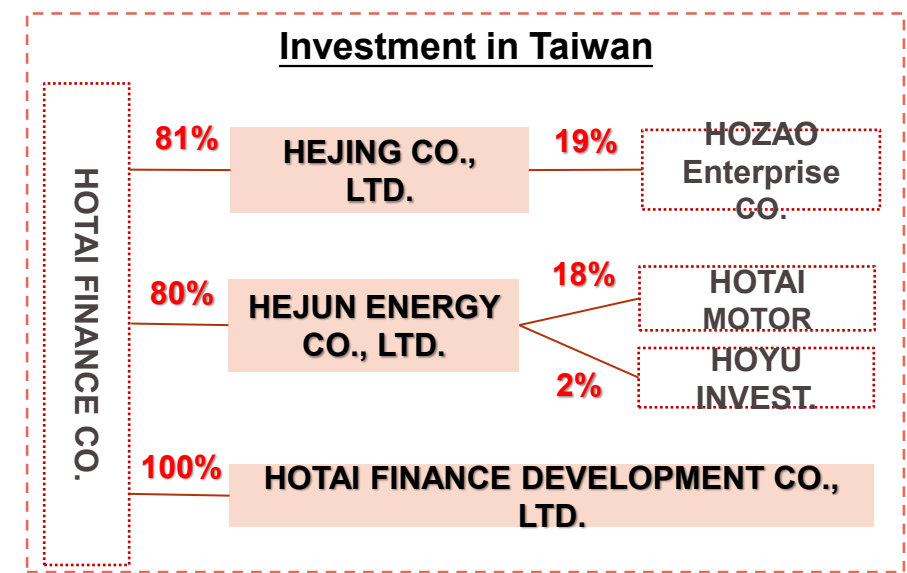
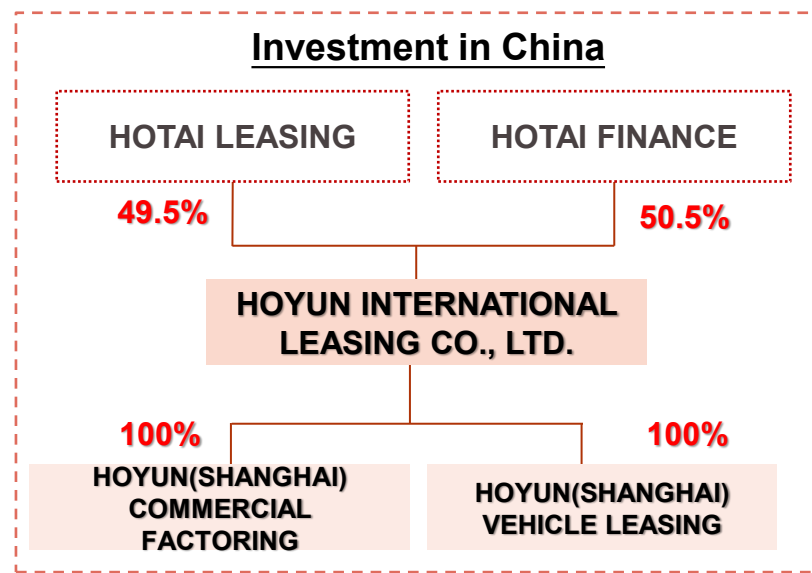
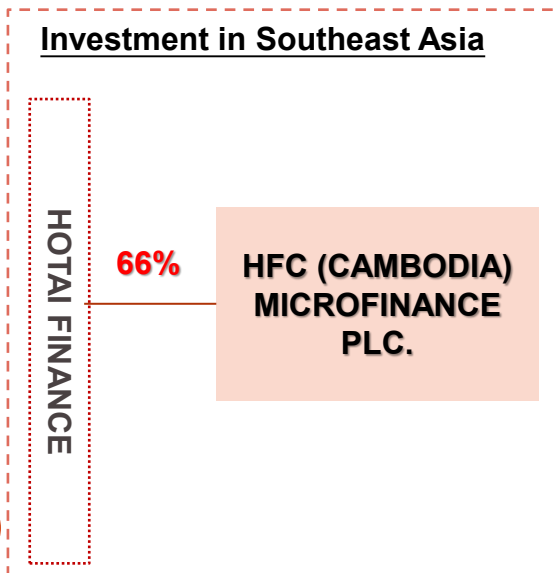
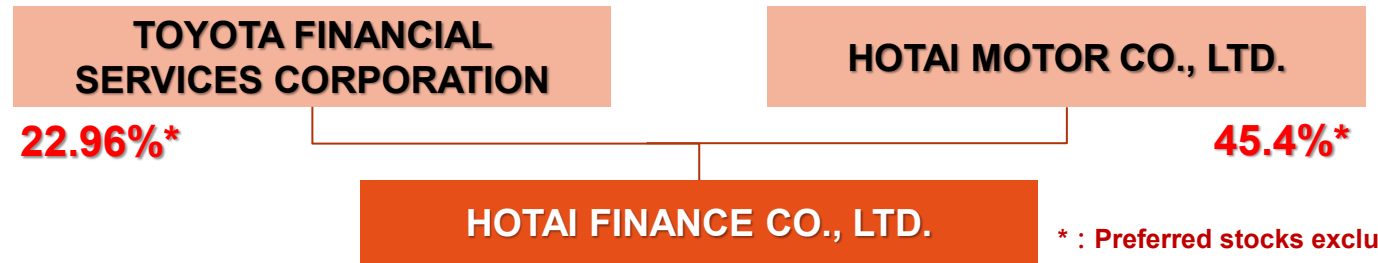
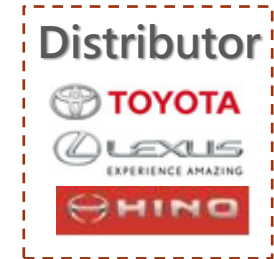
Company Overview

Company Overview

- Established on May 25th, 1999
- Listing date on December 9th, 2019
- Paid-in capital: NT\$ 7.232 billion
- Chairman: Mr. Jiann-Jou Chen
- President: Mr. Tony Y.L. Lin
- Headcount: 2,196 (including subsidiaries)

(As of March 2026)

- Group investment structure:



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
- Electricity sales



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



Southeast Asia

HFC MFI

- Vehicle financing
- Vehicle leasing

ESG Performance

Environment

- **Wetland conservation**
Taipei/New Taipei/Kaohsiung (4 sessions).
- **Beach Cleanups**
14 beaches/451 participants
Removed 2,069kg marine waste.



Society

- **Cultural Equity**
Improving literacy
Donating books to libraries in Hualien and the Taitung Main Public Library.
- **Arts Support**
Charity + cultural support
Invite value chain



- **Support 3 Sports**

Sponsor the 2026 ICG



Promote GR Race

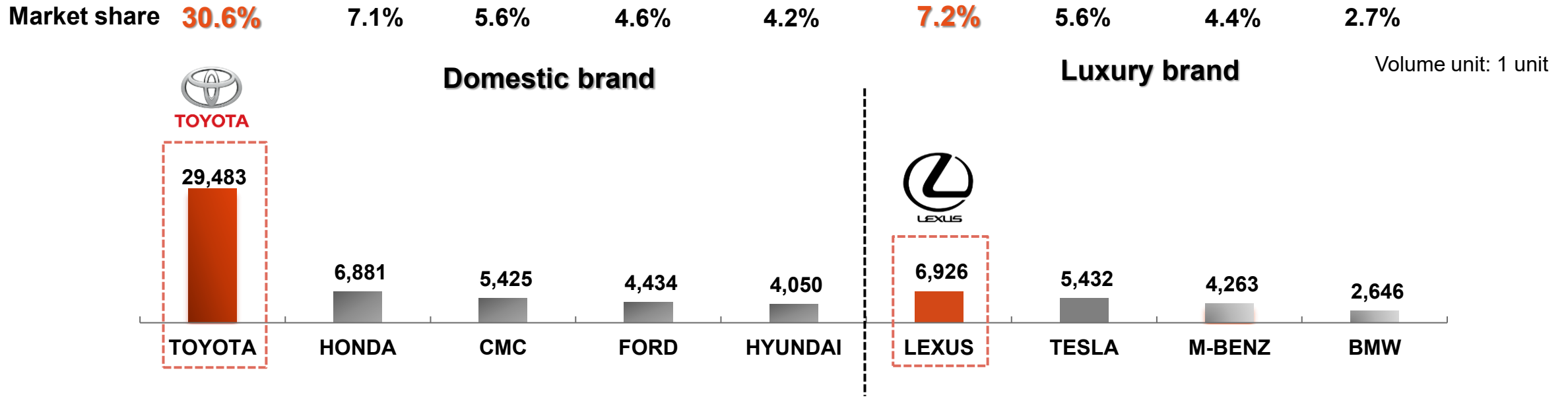


Support the NTSU Archery Team



Operation Performance

TOYOTA and LEXUS accumulated 38% of new car market share as 1~3/'26 result



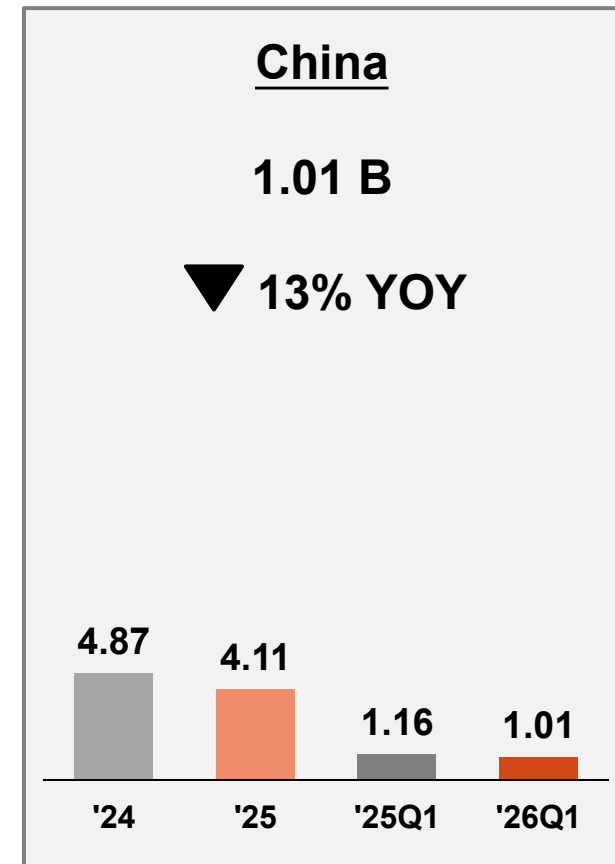
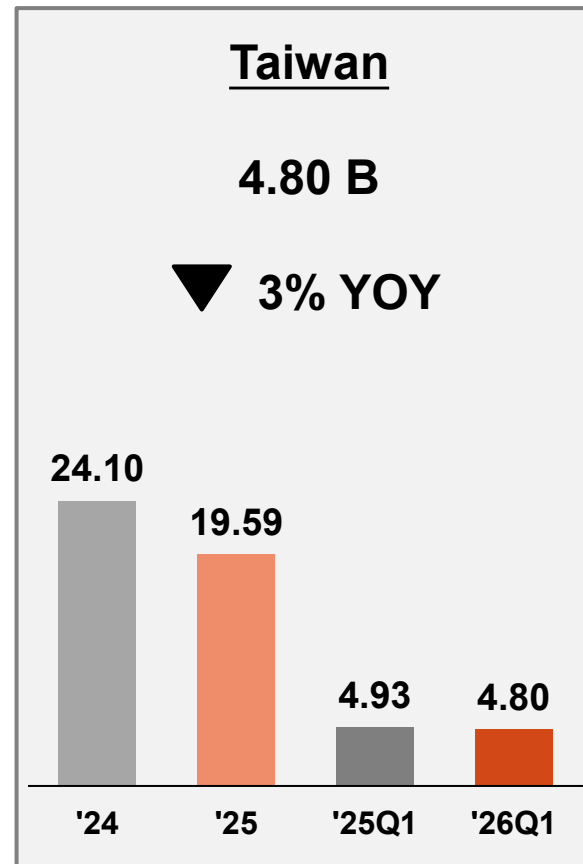
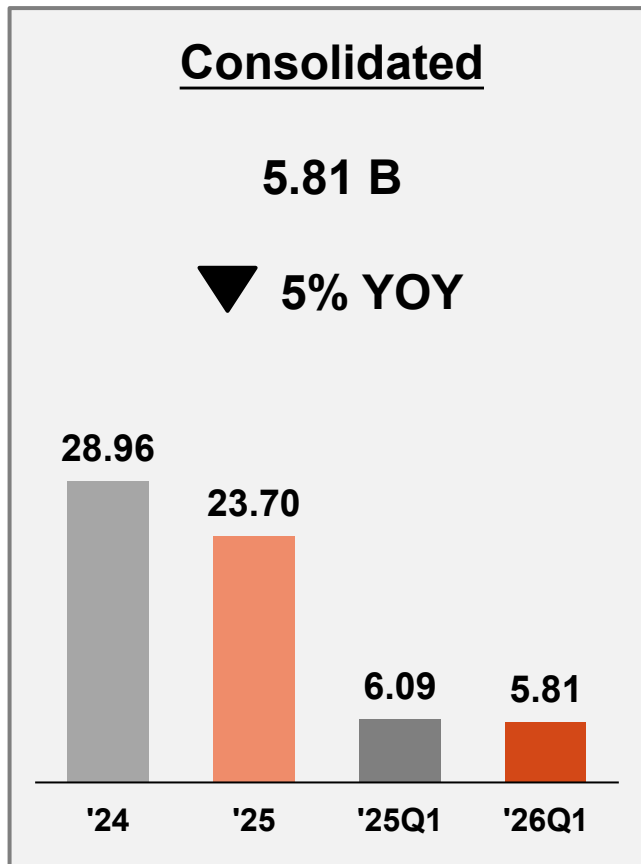
Unit: thousand

New car	2023	2024	2025	1~3/'26
Sales unit (excludes truck and bus)	466	449	405	95
Car loan unit	177	179	171	39
Car loan ratio	38%	40%	42%	41%
T/L car loan ratio	34%	35%	38%	35%

Operation Performance Highlights

- Consolidated revenue was NT 5.81 billion, down 5% YOY.

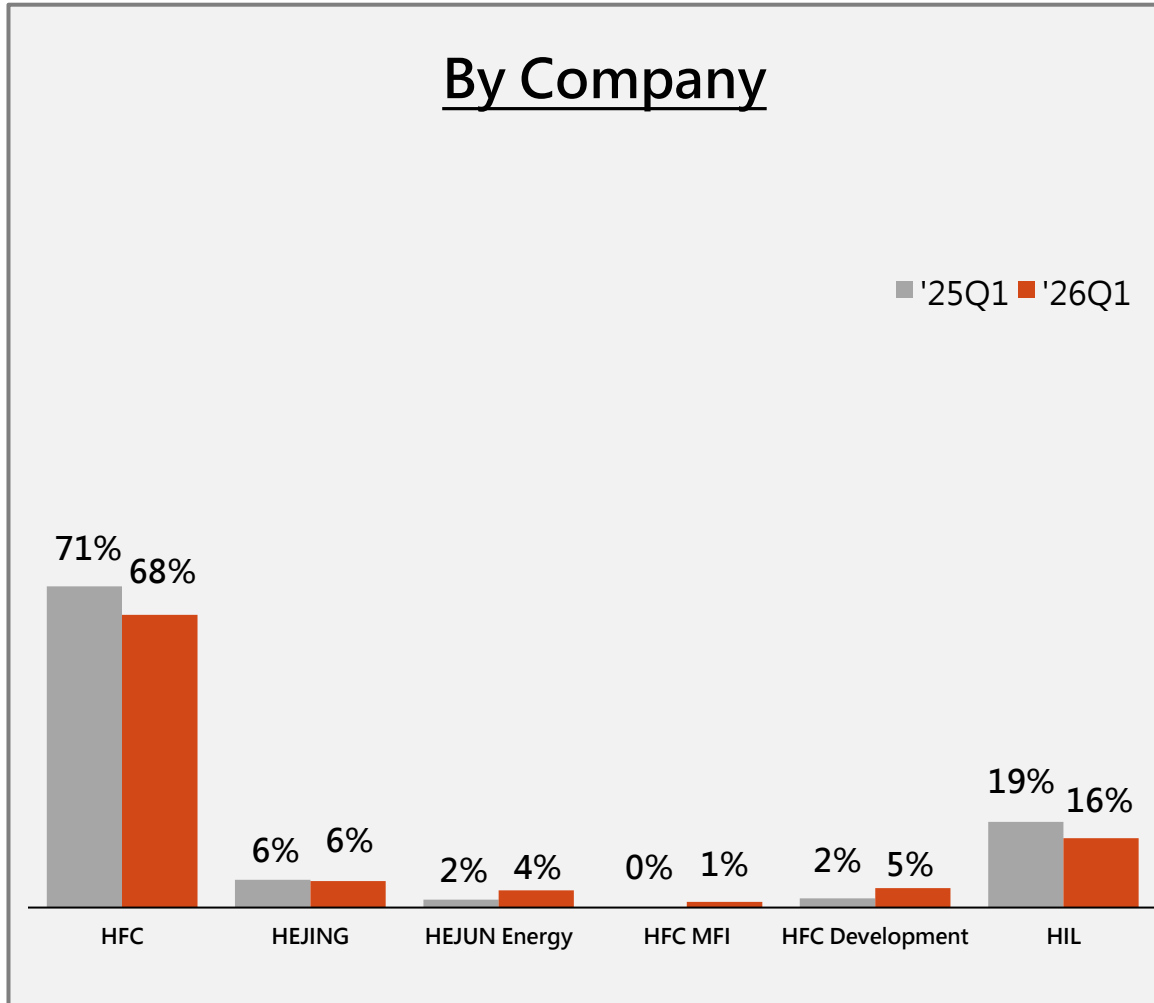
Unit : NT billion



Operation Performance Highlights

Unit : NT million

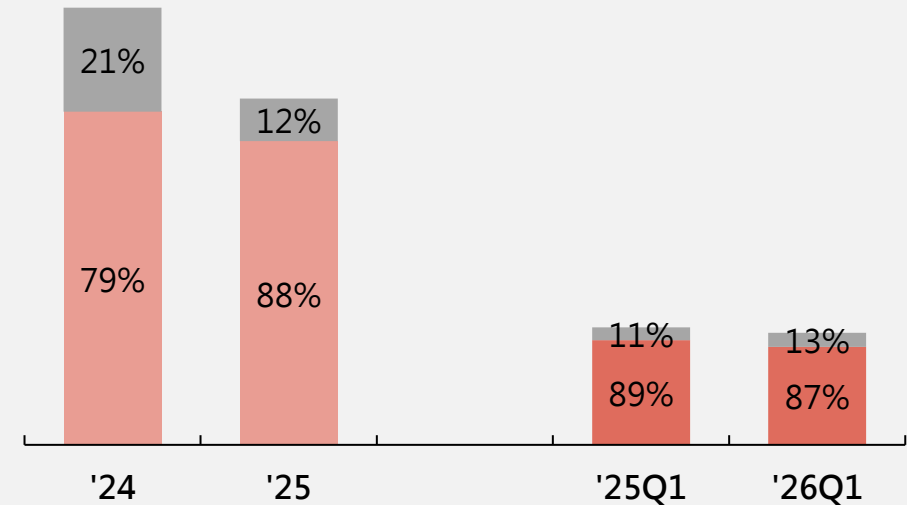
By Company



Consolidated Revenue

5.8 B ▼ 5% YOY

Category	'24	'25	'25Q1	'26Q1
Interest Income	28.964	23.704	6.086	5.806
Fee & Other Income				

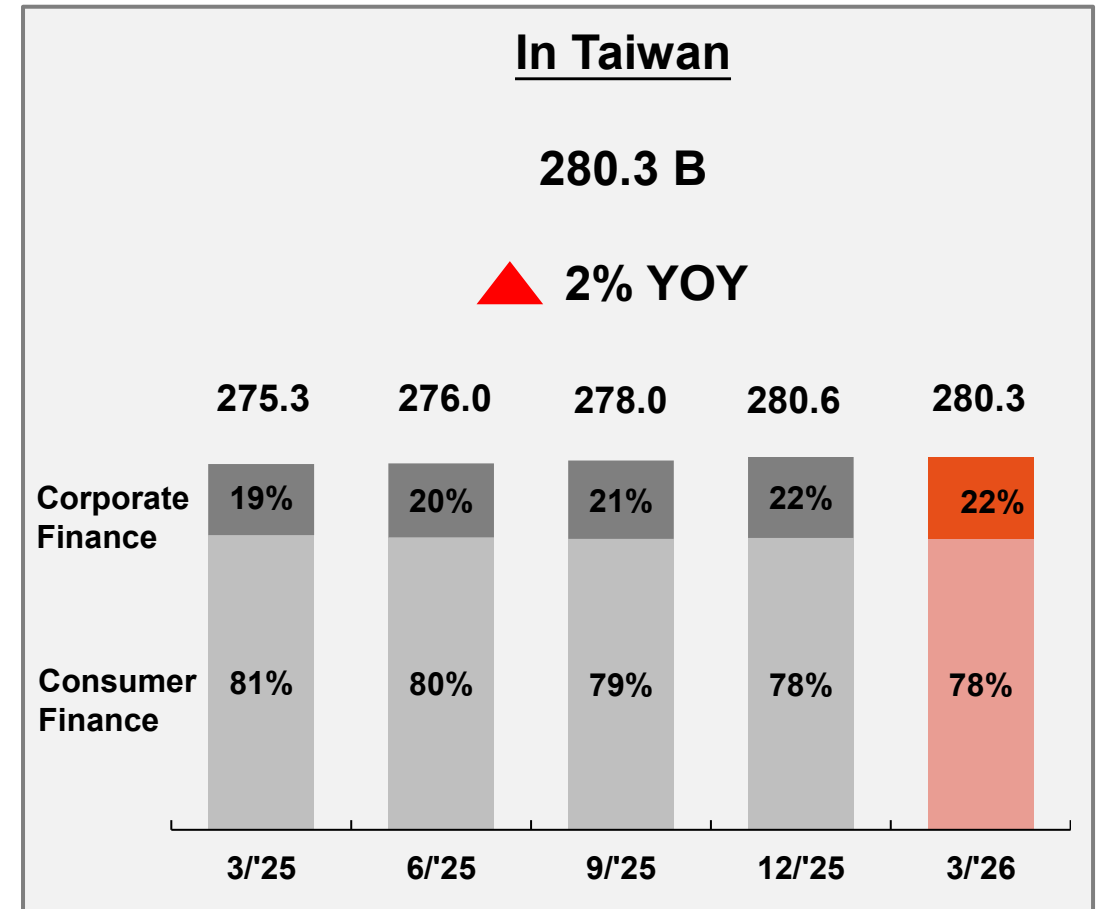
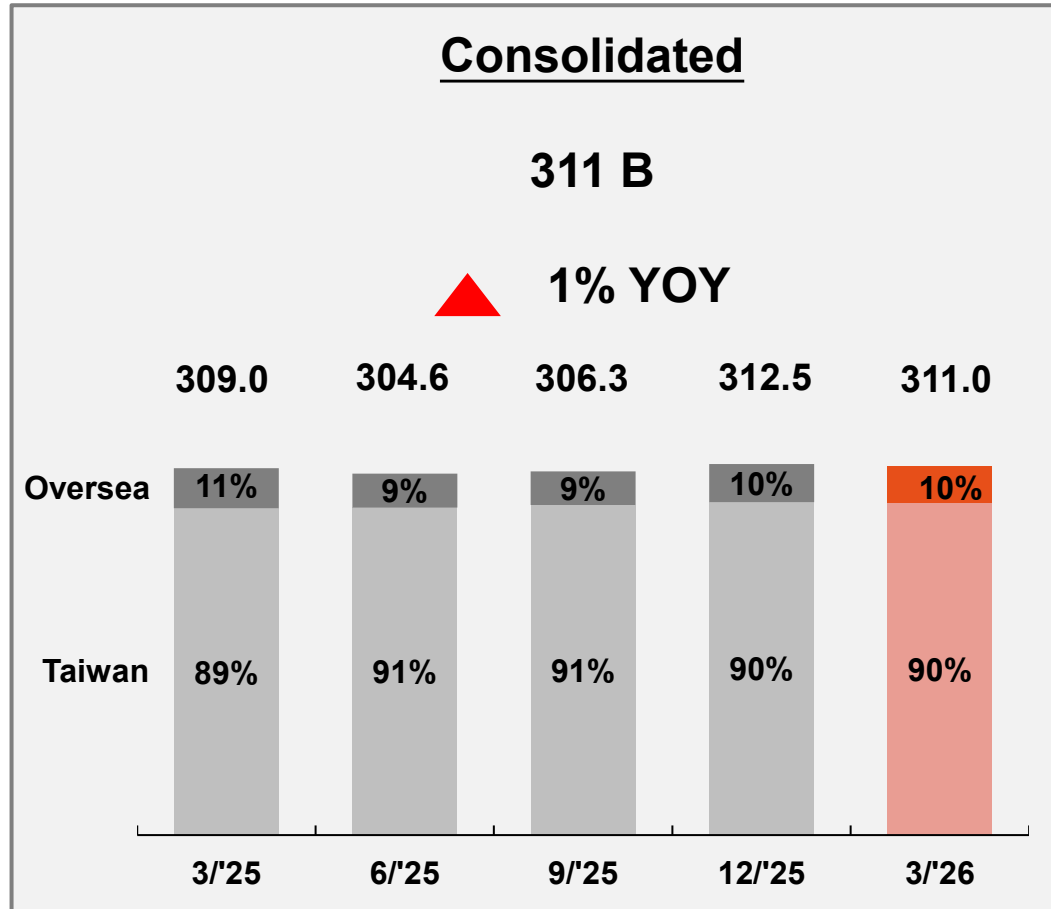


Note: Percentages represent each company's share of consolidated revenue.

Consolidated Financial Indicator

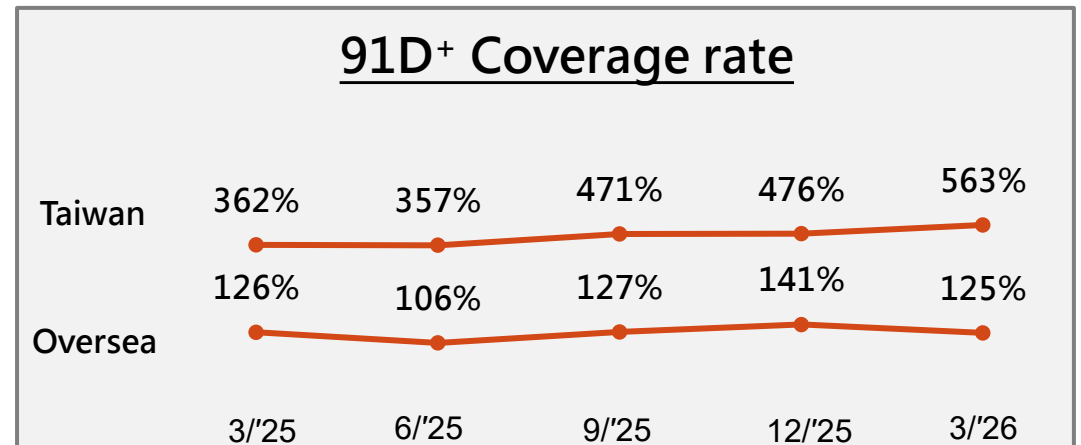
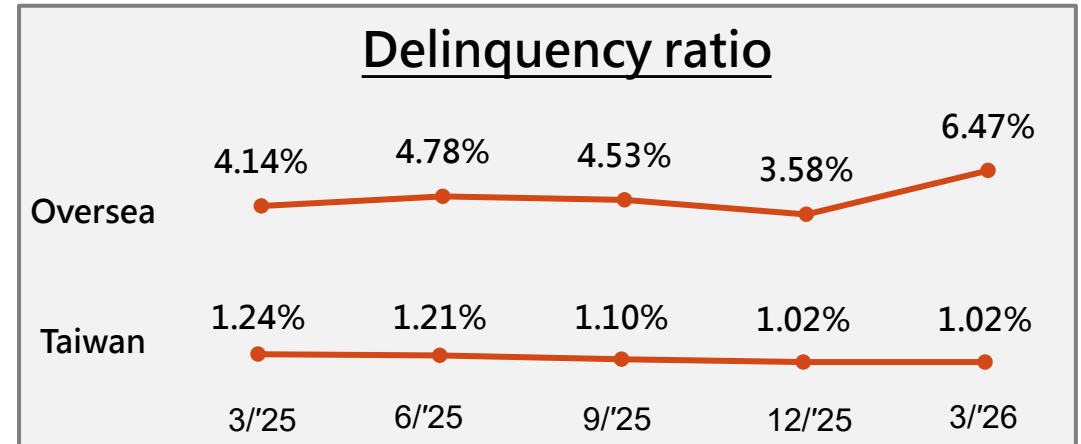
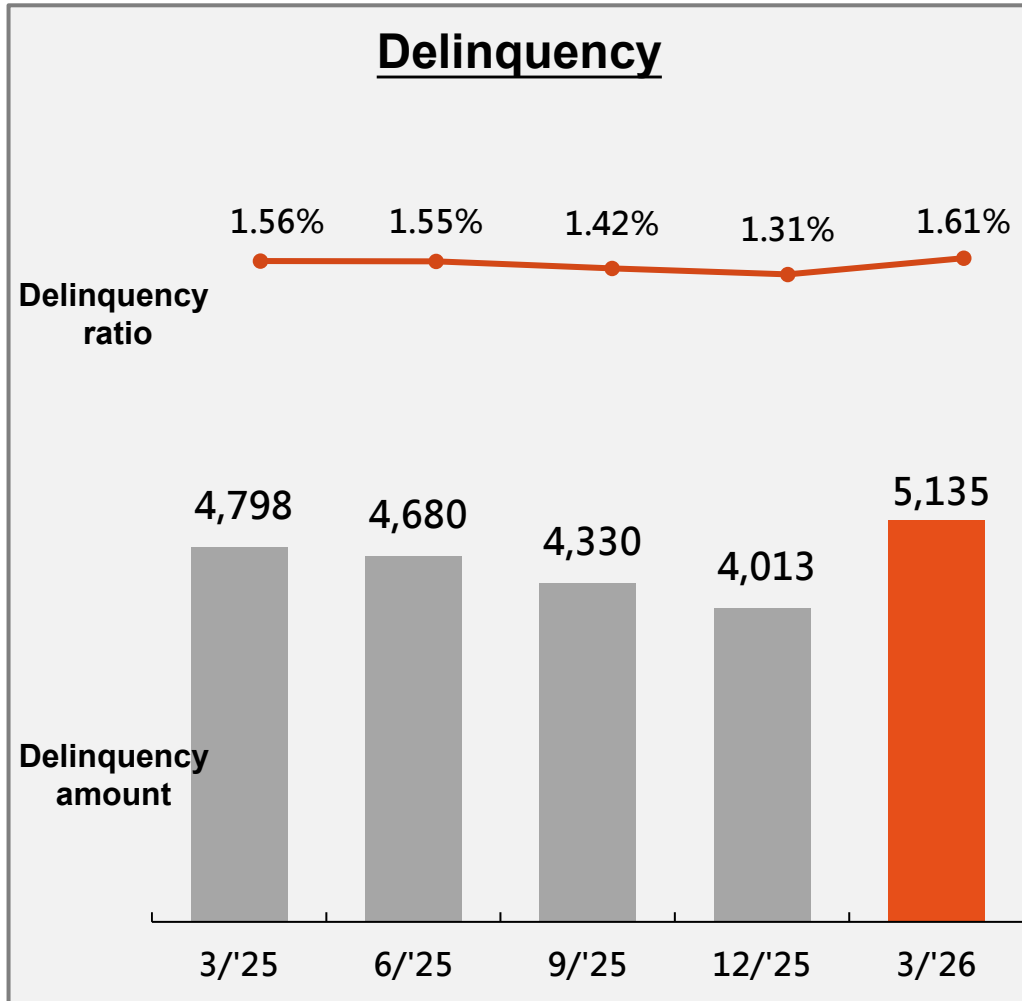
● Accounts receivable

Unit : NT billion



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

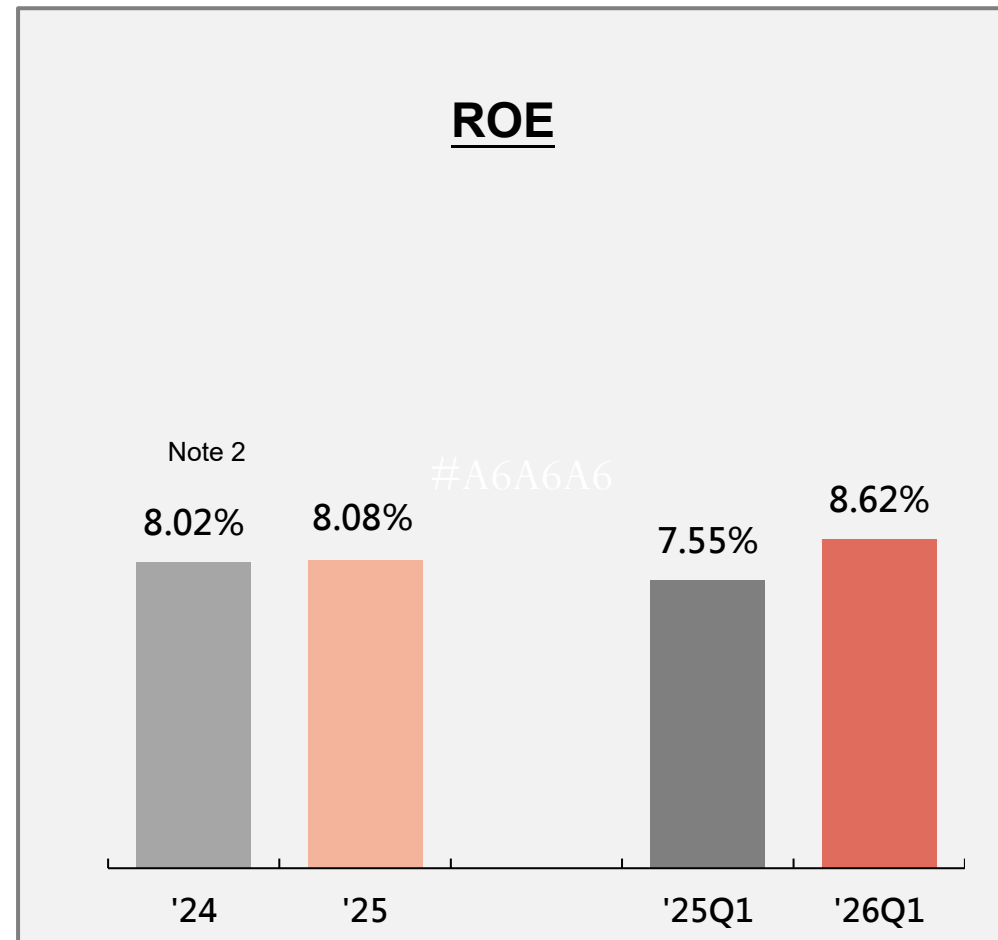
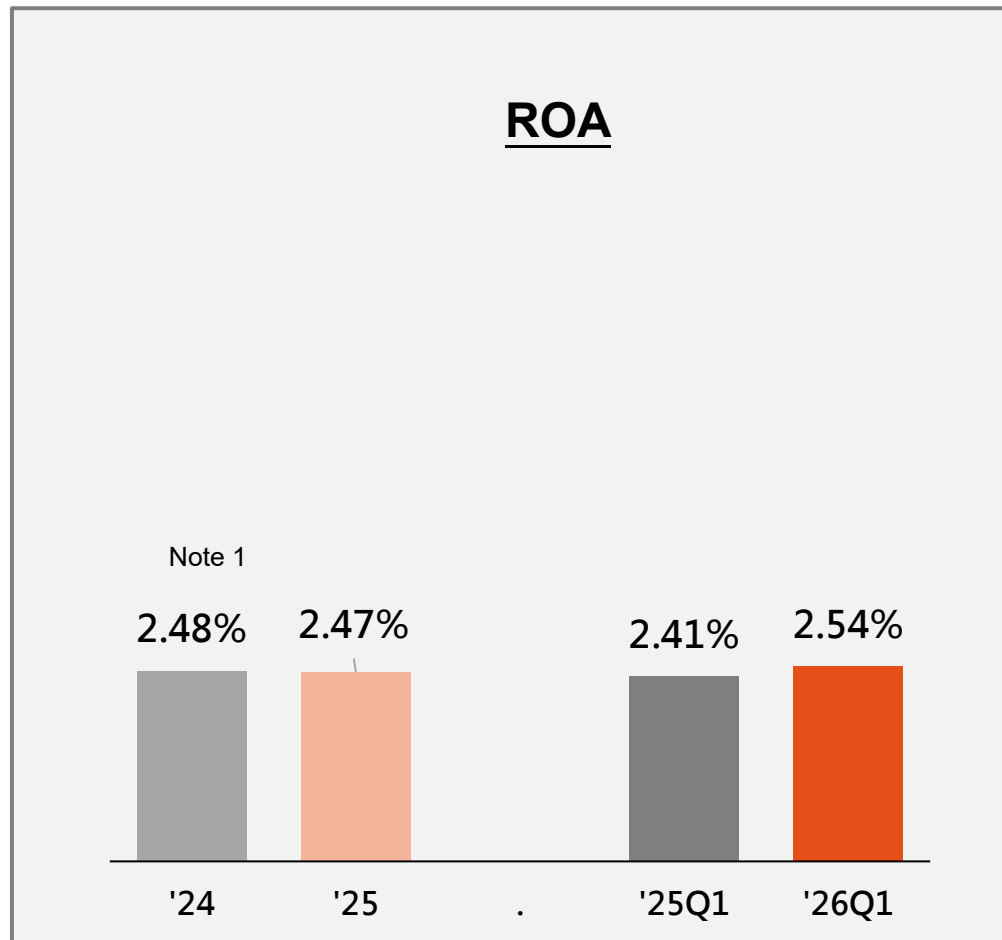
Consolidated Financial Indicator



Consolidated Financial Indicator

● ROA and ROE

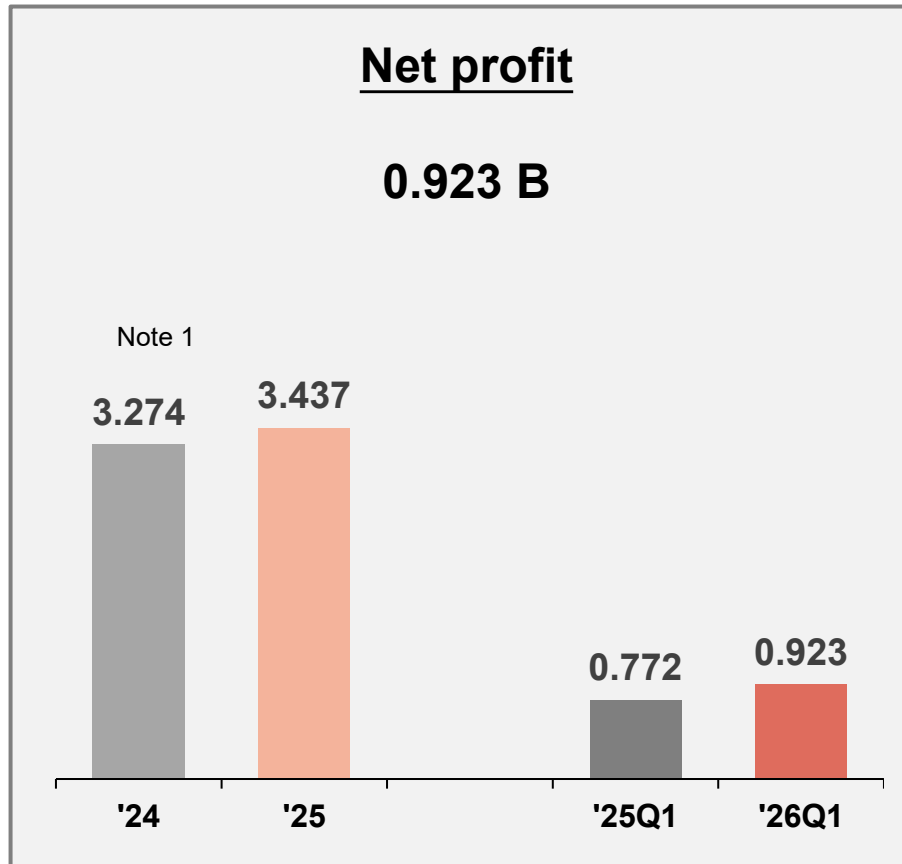
*ROA & ROE: presented as an annualized



Operation Performance Highlights

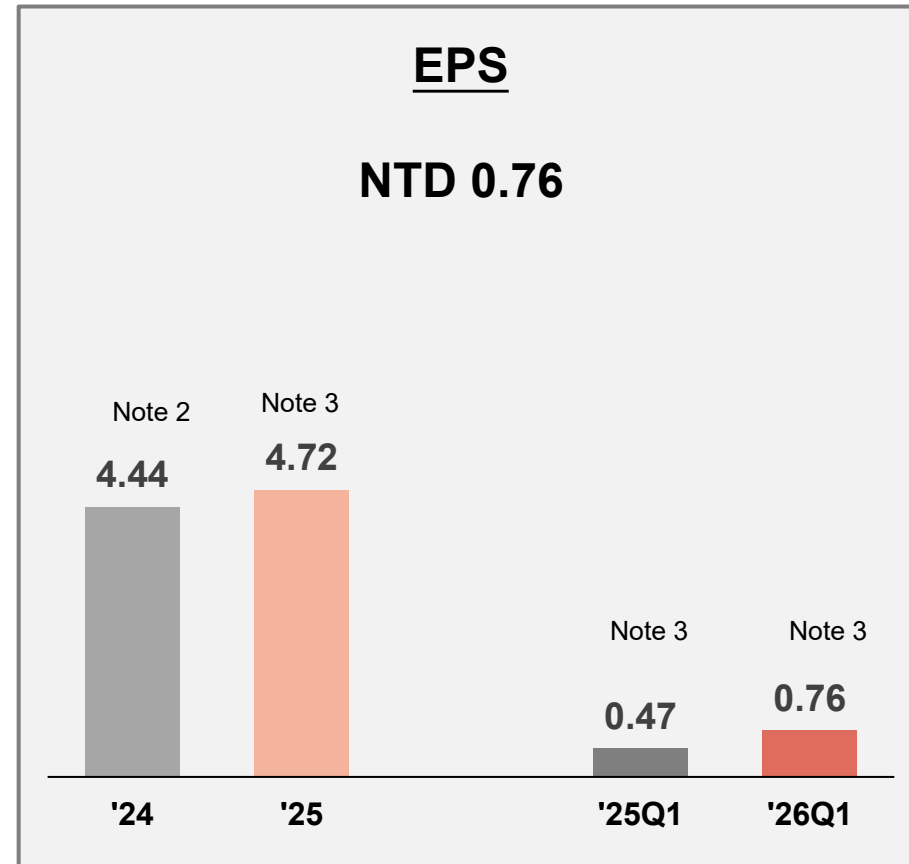
● Consolidated net profit and EPS

Unit : NTD billion



Note 1: Includes NT\$0.476B gain from real estate disposal

Unit : NTD dollar



Note 2: Impact from real estate disposal (NT\$0.61) and preferred shares (NT\$0.46)

Note 3: Impact from preferred shares (NT\$0.70)

domestic and international credit rating agencies

HFC

Domestic (TRC)

- Long-term : twAA-
- Short-term : twA-1+
- Rating outlooks : Stable

International (S&P)

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

HEJING

Domestic (TRC)

- Long-term : twA+
- Short-term : twA-1
- Rating outlooks : Stable

International (S&P)

- Long-term : BBB-
- Short-term : A-3
- Rating outlooks : Stable

HFC Devp.

Domestic (TRC)

- Long-term : twA+
- Short-term : twA-1
- Rating outlooks : Stable

International (S&P)

- Long-term : BBB-
- Short-term : A-3
- Rating outlooks : Stable

HJE

Domestic (TRC)

- Long-term : twA+
- Short-term : twA-1
- Rating outlooks : Stable

1999

HFC established

2019

HFC listed

2021

HEJING established

2022

HJE established

2024

HFC Devp. established

Customer First, Profession Based

Q&A

Unit: NT thousand

Consolidated Income Statement

Item	2026 Q1		2025 Q1		YOY
	Amount	%	Amount	%	
Interest income	4,302,702	74.1%	4,498,165	73.9%	-4.3%
Service revenue	188,401	3.2%	188,358	3.1%	0.0%
Finance leasing revenue	770,525	13.3%	920,251	15.1%	-16.3%
Operating leasing revenue	142,666	2.5%	181,364	3.0%	-21.3%
Sales revenue	251,088	4.3%	191,582	3.2%	31.1%
Other revenue	150,245	2.6%	106,014	1.7%	41.7%
Operating revenue	5,805,627	100.0%	6,085,734	100.0%	-4.6%
Operating gross profit	3,589,277	61.8%	3,735,372	61.4%	-3.9%
Operating expenses	1,457,557	25.1%	1,397,923	23.0%	4.3%
Expected credit losses	1,019,051	17.5%	1,375,311	22.6%	-25.9%
Operating profit	1,112,669	19.2%	962,138	15.8%	15.6%
Non-operating income	87,019	1.5%	74,796	1.2%	16.3%
Profit before income tax	1,199,688	20.7%	1,036,934	17.0%	15.7%
Profit after income tax	922,916	15.9%	772,384	12.7%	19.5%
EPS	NT\$0.76		NT\$0.47		61.7%