和泰集團 | 和潤企業

TWSE Code 6592

HOTAI FINANCE CO., LTD.

Investor Conference

August 19th, 2026

和泰集團 和潤企業

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Agenda

- Company Overview
- ESG Performance
- Operation Performance
- Appendix and Q&A

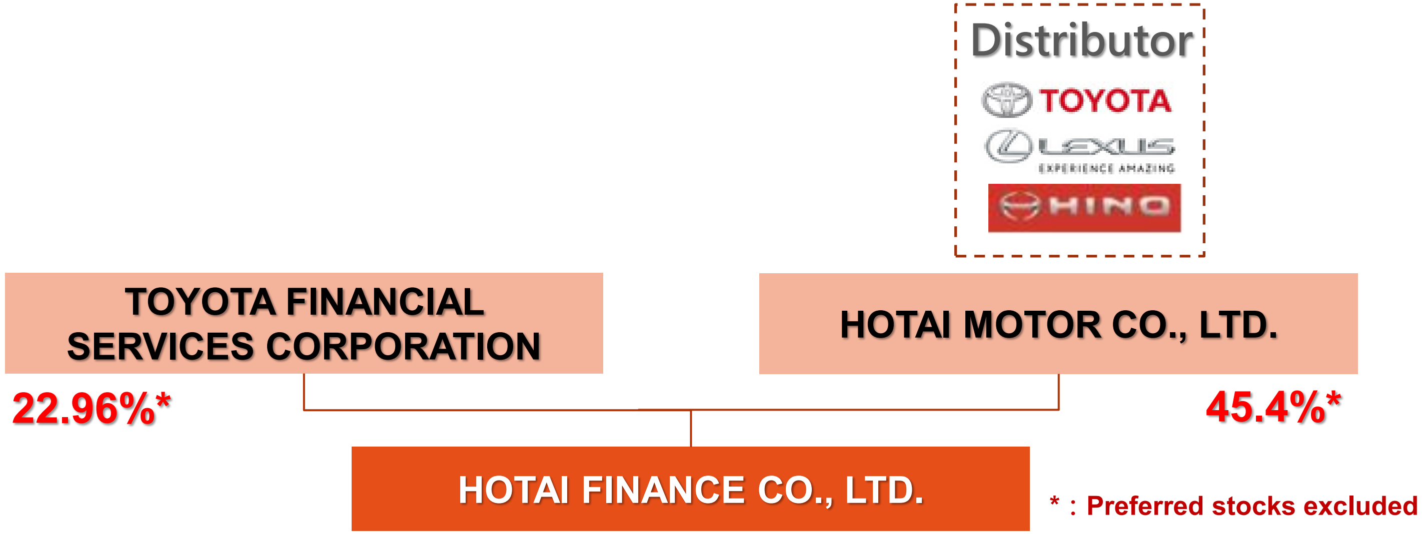
Company Overview

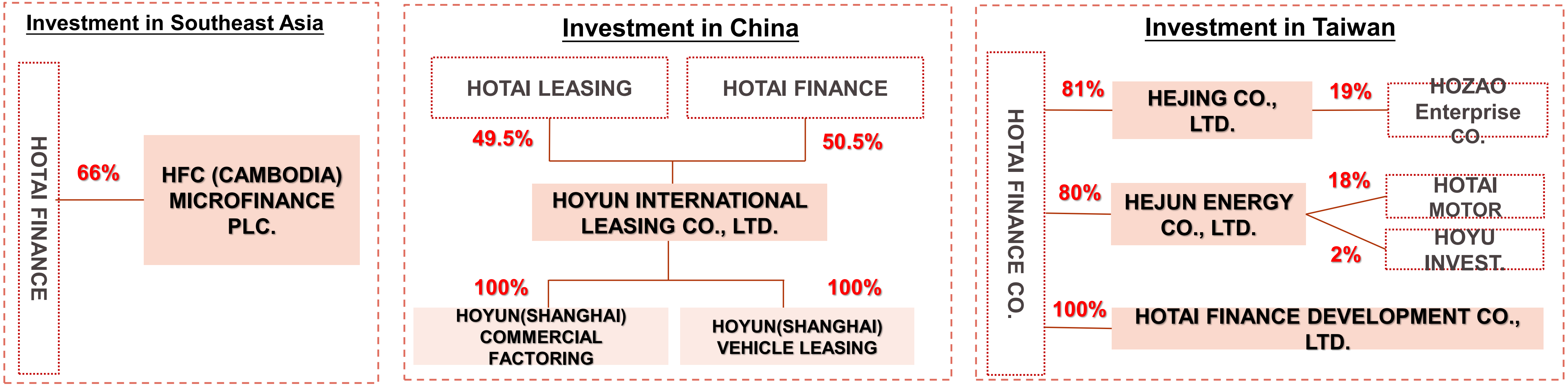
Company Overview

- 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: 2,207 (including subsidiaries)

- Group investment structure:

(As of June 2026)





Company Overview

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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

ESG 2026 H1 Performances

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Environmental

Green Electricity Adoption
Use green electricity
Reducing carbon emissions

Obtain ISO 14064-1 GHG Verification
Strengthen the emissions management

Biodiversity & Wetland Conservation
5 cities, 9 events, 180 people

Society

Motorcycle Training Subsidy
Subsidies 1,420+ people
Enhancing safe riding skills

Cultural Equity & Arts Support
- Donate books to Taitung
- Donate books to Hualien
- Charity + art support

Sports & Youth Development
- Support the NTSU Archery Team
- Sponsor the 2026 International Children’ s Games

Governance

International Recognition
- AREA Awards
- Stevie Awards **Double Gold**

  Best Employer & Technology Excellence

Domestic Recognition
- Yushan Award
- Top 20% in Corporate Governance Evaluation
- TRC: Long-term twAAA- / Short-term twA-1+ / Stable Outlook
- Taiwan High Compensation 100
- Taiwan Pristine Stock Index

Operation Performance

Operation Performance

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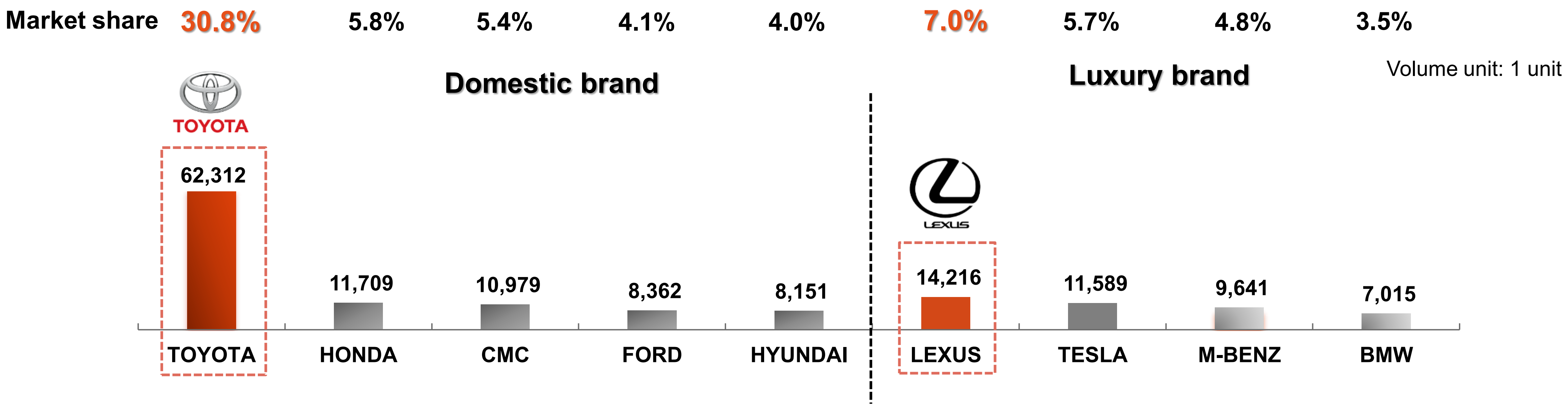
TOYOTA and LEXUS accumulated 38% of new car market share as 1~6/'26 result



Unit: thousand

New car	2023	2024	2025	1~6/'26
Sales unit (excludes truck and bus)	466	449	405	198
Car loan unit	177	179	171	83
Car loan ratio	38%	40%	42%	42%
T/L car loan ratio	**34%**	**35%**	**38%**	**36%**

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Operation Performance Highlights

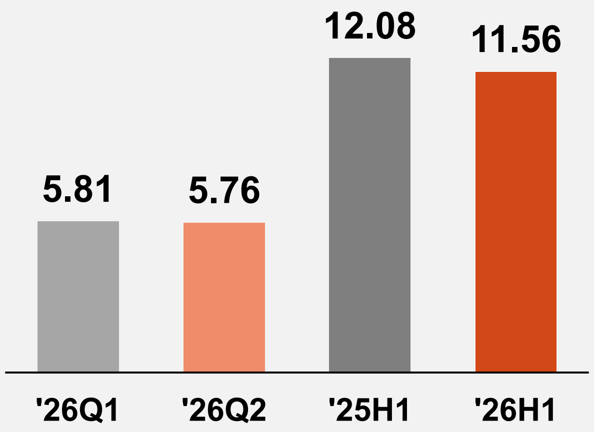
- Consolidated revenue was NT 11.56 billion, down 4% YOY.

Unit：NT billion

Consolidated

11.56 B

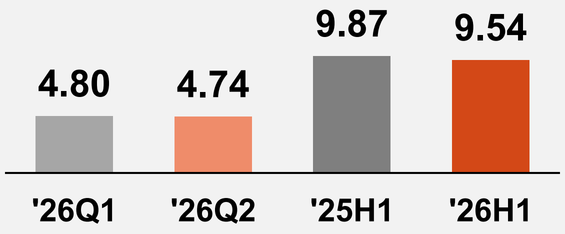
▼ 4% YOY



Taiwan

9.54 B

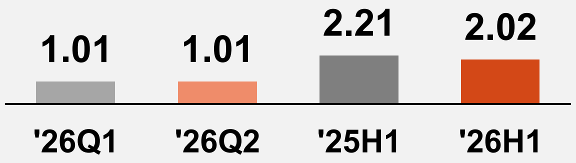
▼ 3% YOY



China

2.02 B

▼ 9% YOY



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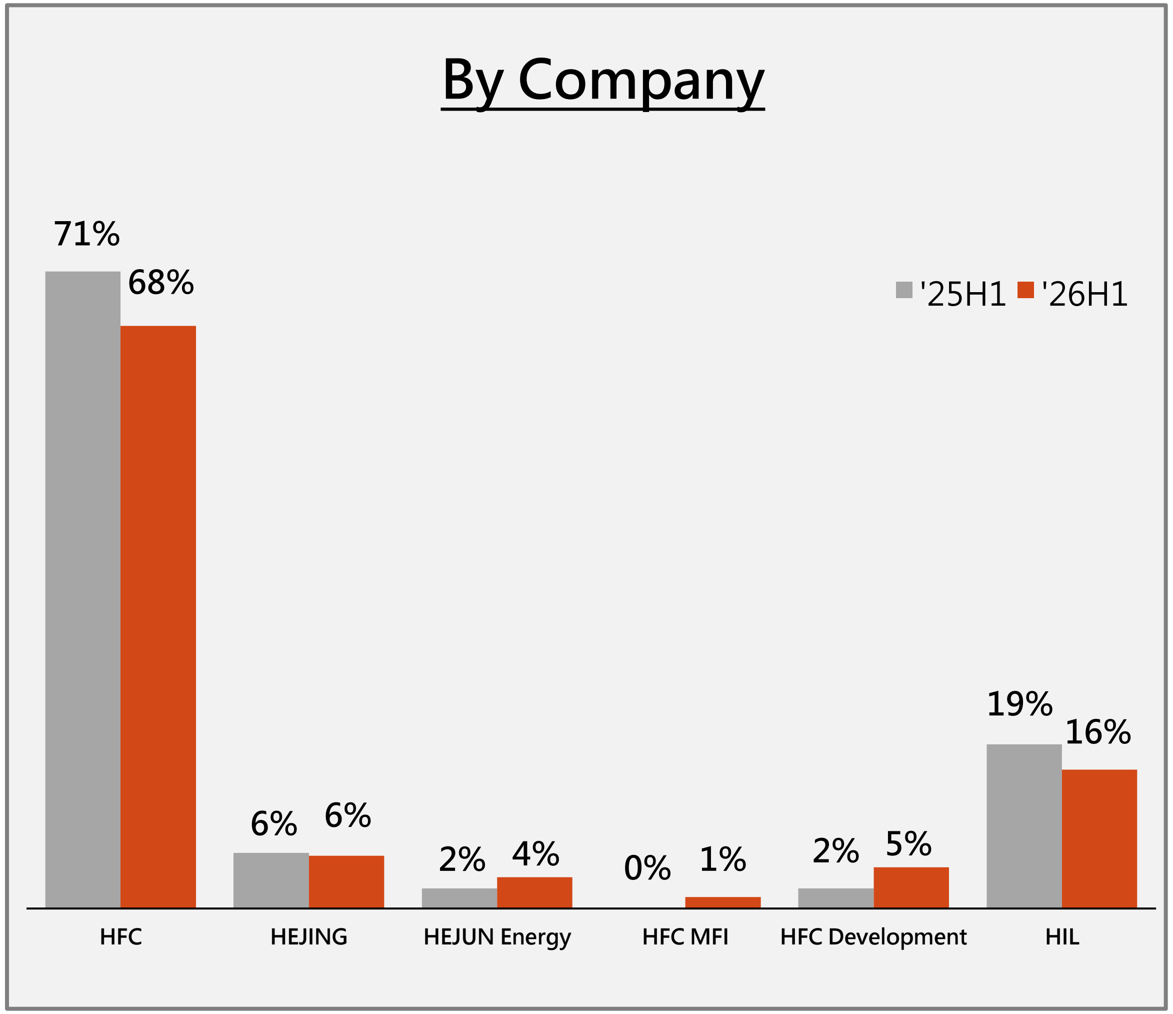
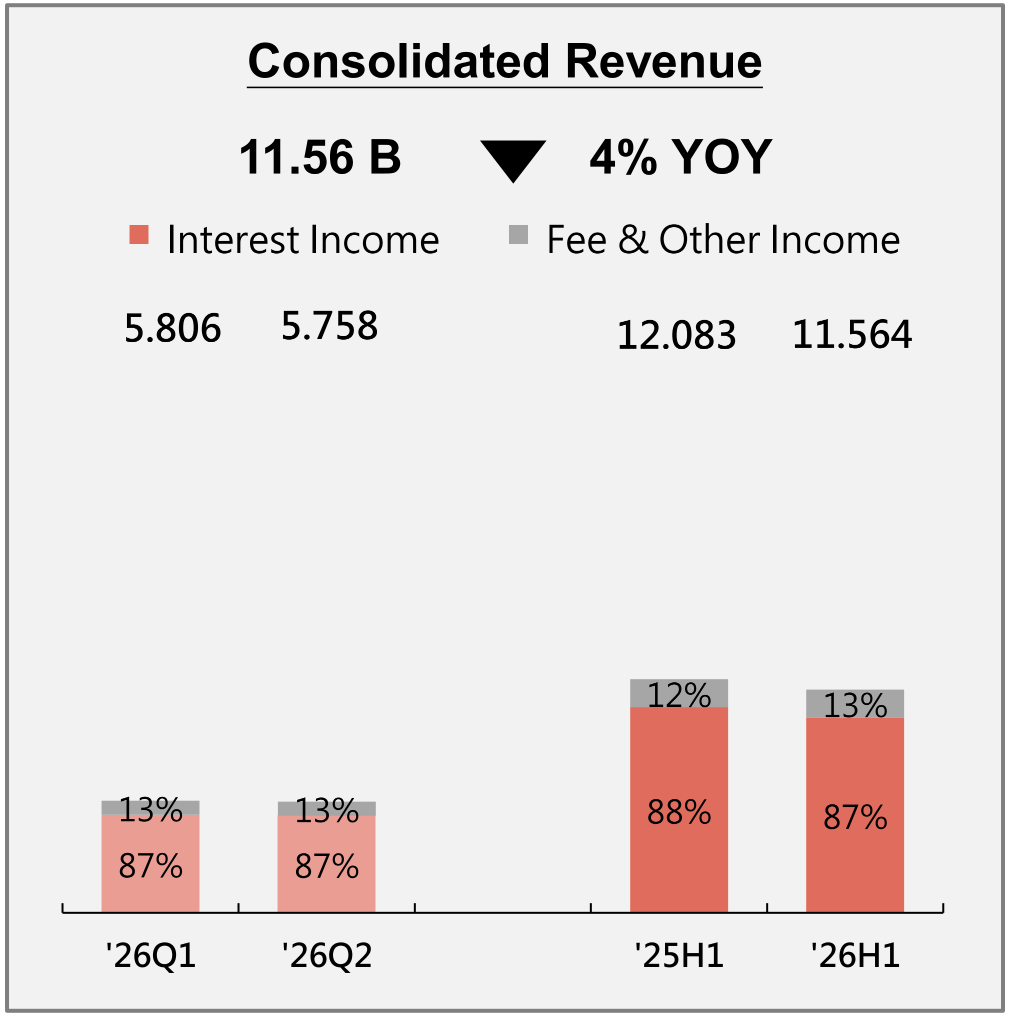
Operation Performance Highlights

Unit：NT million





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

Consolidated Financial Indicator

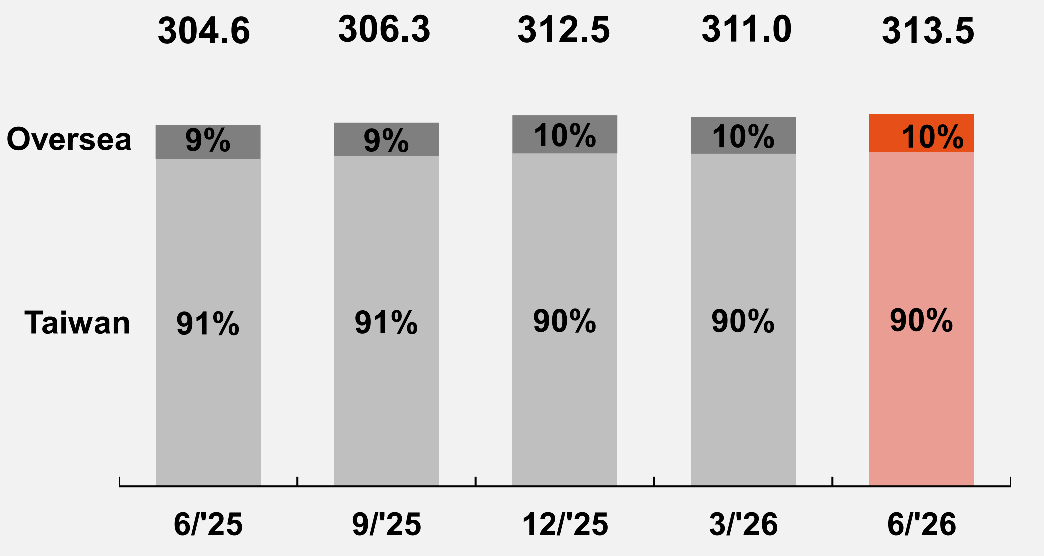
● **Accounts receivable**

Unit：NT billion

Consolidated

313.5 B

3% YOY



In Taiwan

281.9 B

2% YOY

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

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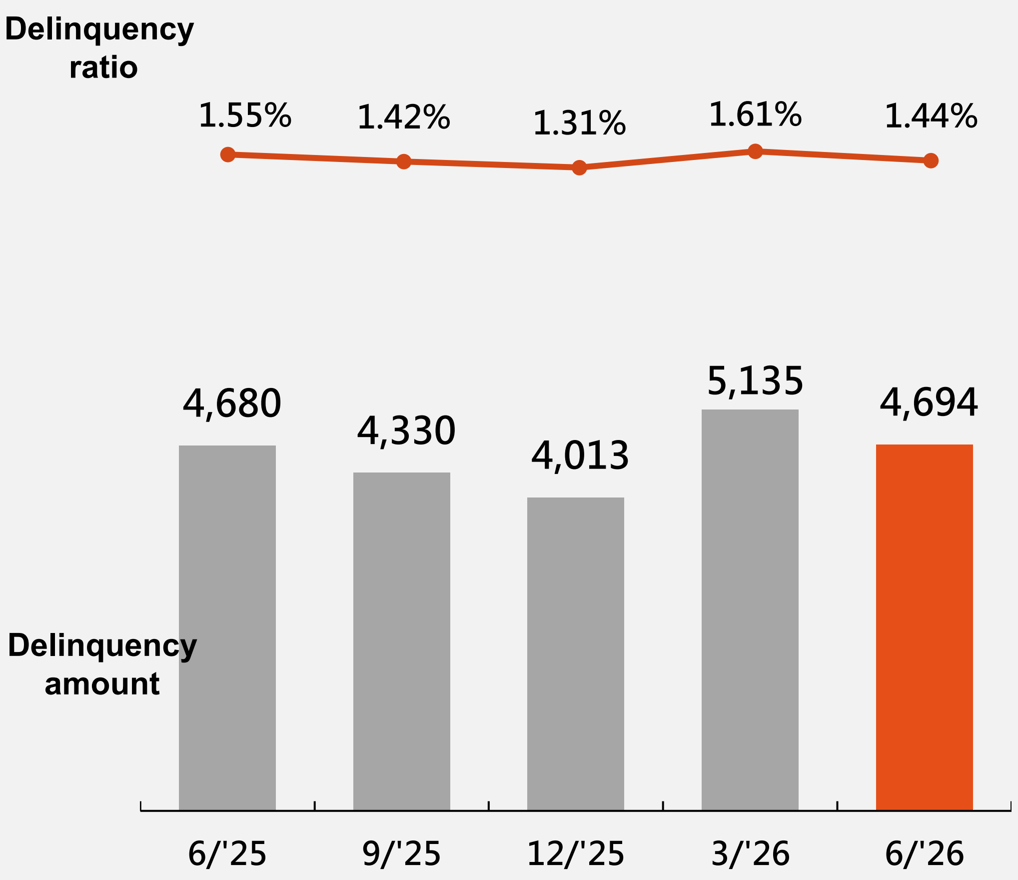
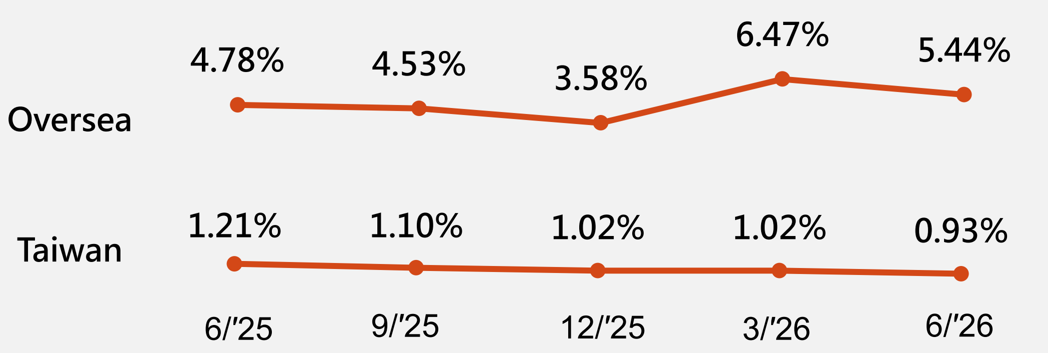
Consolidated Financial Indicator

Unit：NT million

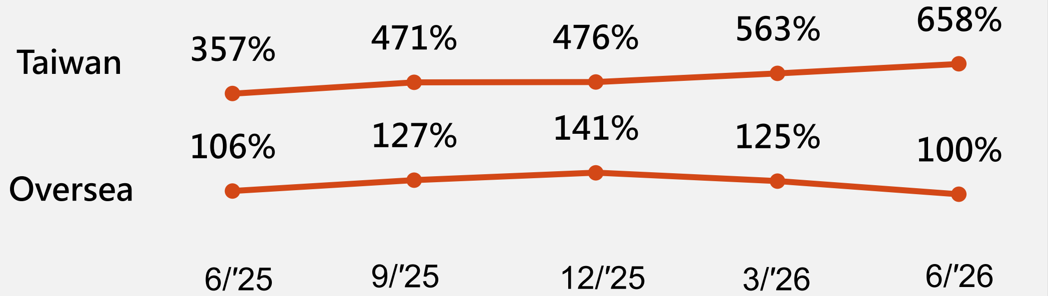
Delinquency



Delinquency ratio



$91D^{+}$ Coverage rate



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

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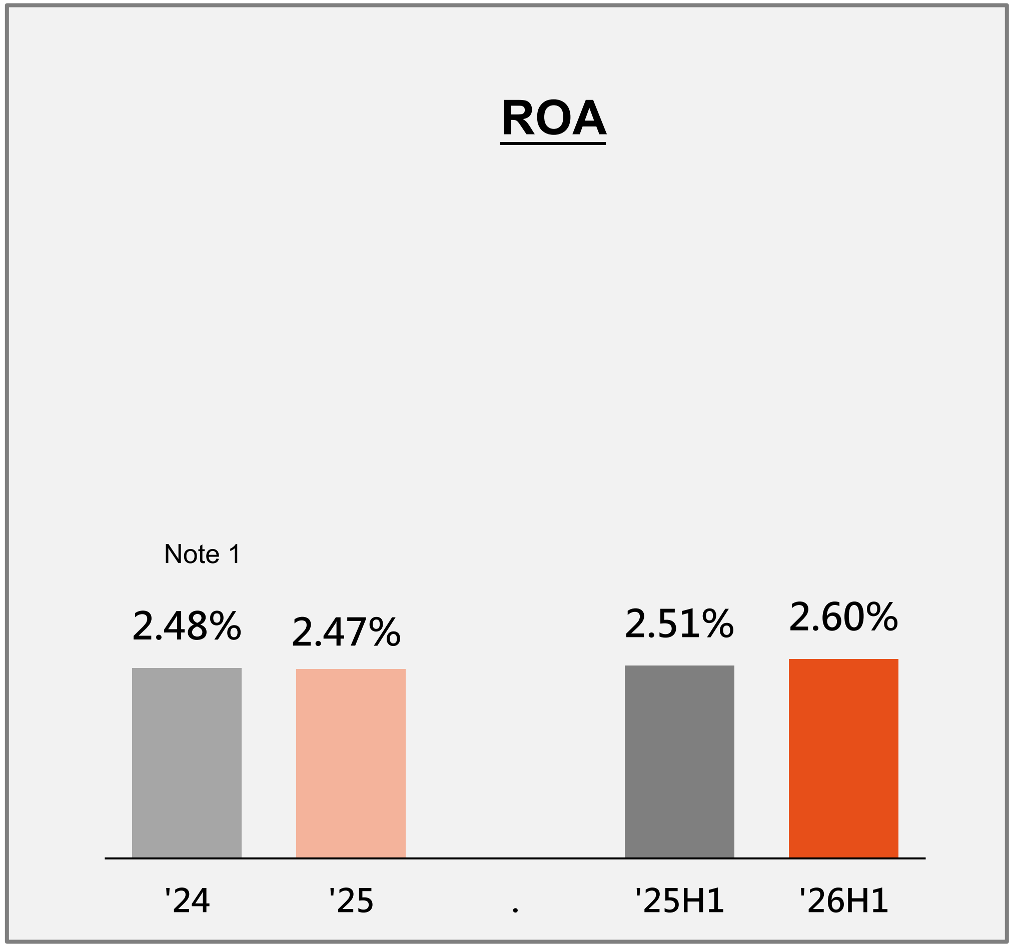
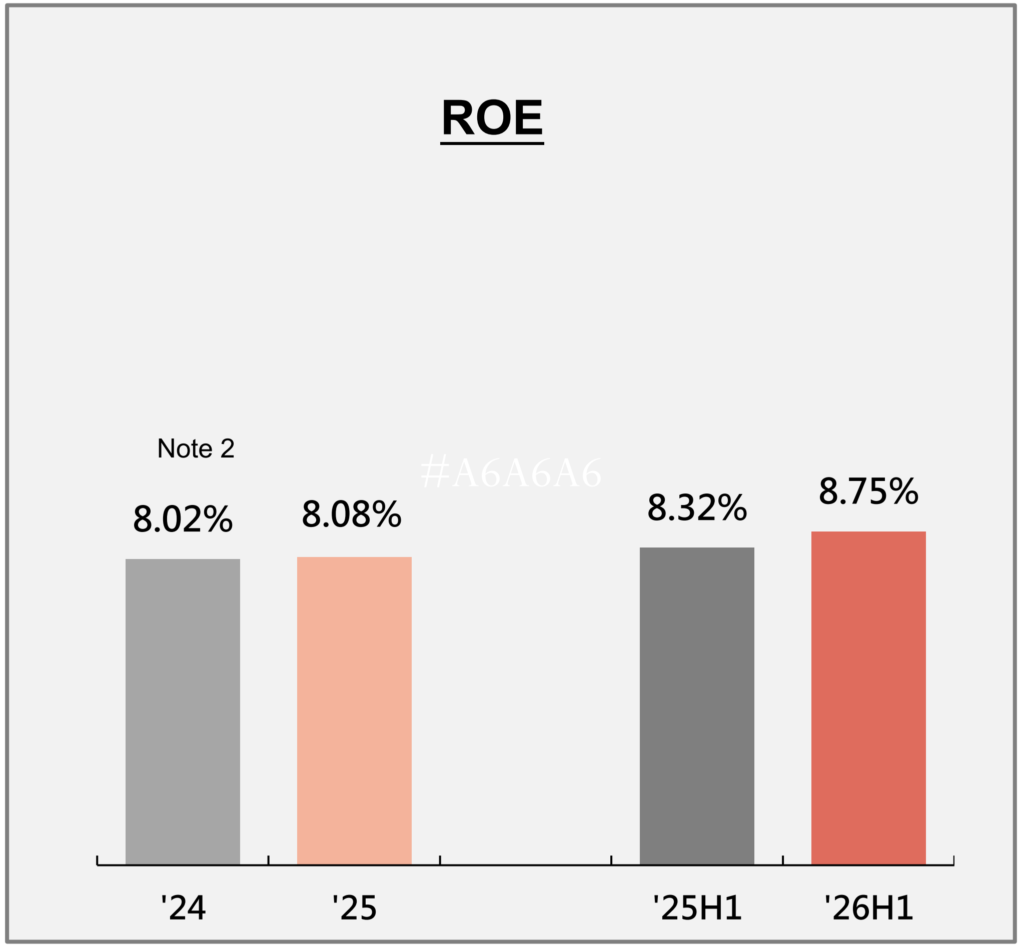
Consolidated Financial Indicator

● **ROA and ROE**

*ROA & ROE: presented as an annualized





Note 1: Impact of real estate disposal (+0.15%)

Note 2: Impact of real estate disposal (+1.18%)

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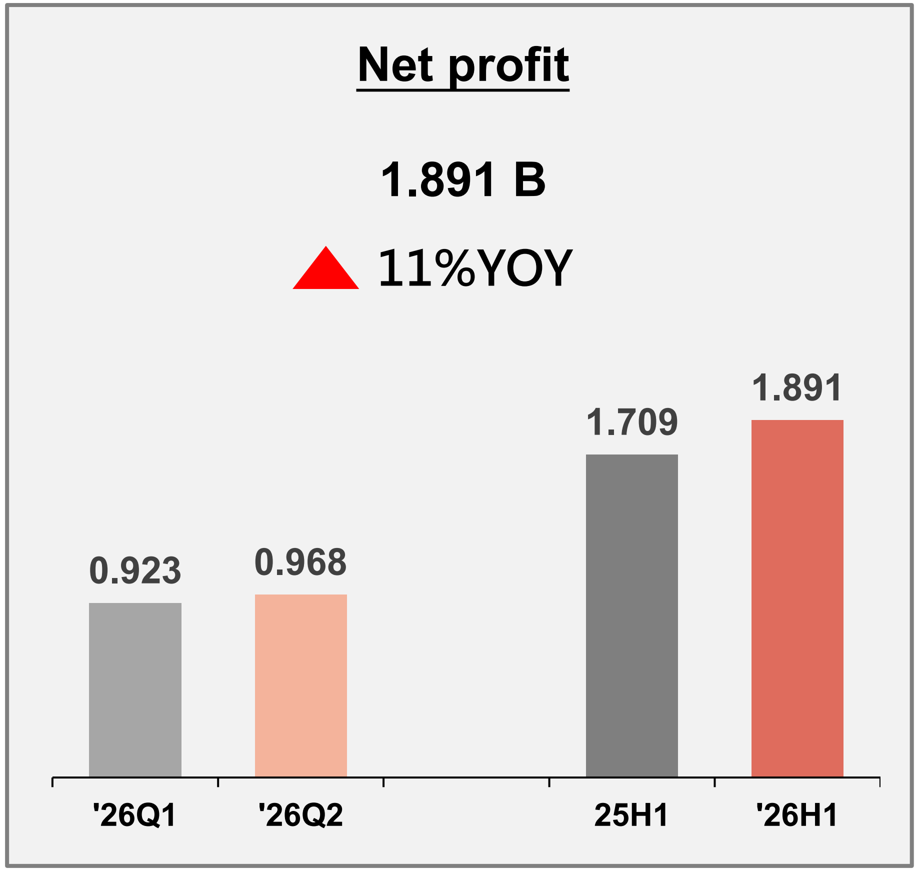
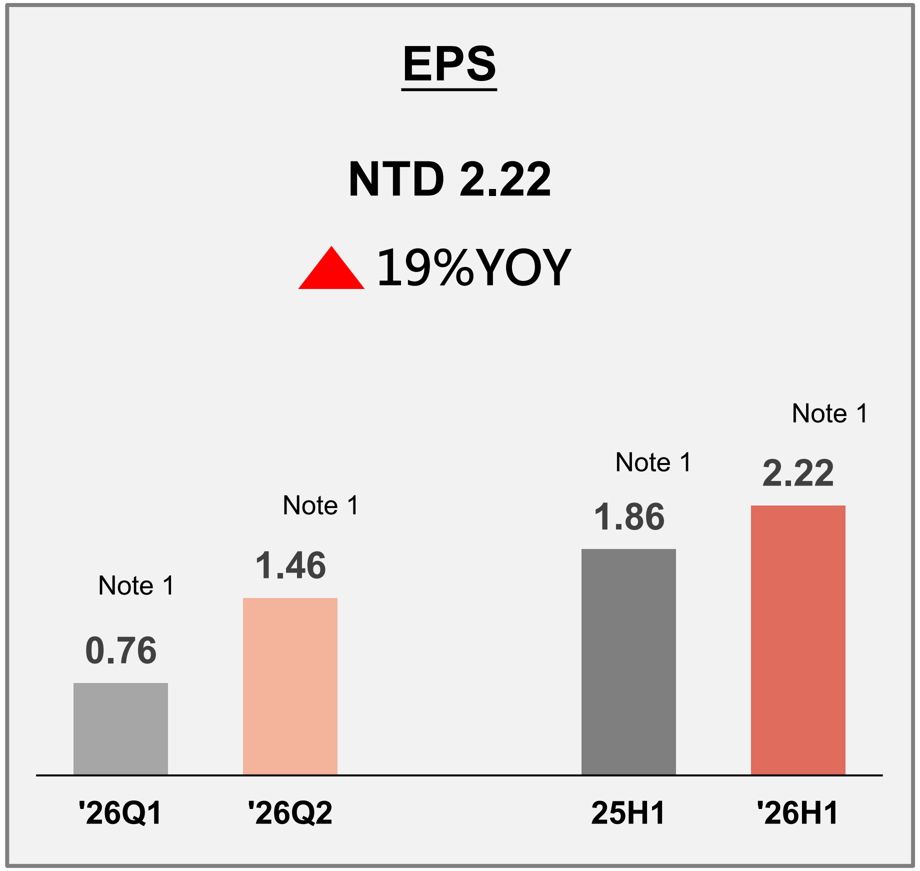
Operation Performance Highlights

● Consolidated net profit and EPS

Unit：NTD billion



Unit：NTD dollar



Note 1: Impact from preferred shares (-NT$0.68) and EPS has been re-prepared by the influence on stock dividends.

Company Credit rating

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domestic and international credit rating agencies

HFC

Domestic (TRC)	International (S&P)
•Long-term：twAA-	•Long-term：BBB
•Short-term：twA-1+	•Short-term：A-2
•Rating outlooks：Stable	•Rating outlooks：Stable

HEJING

Domestic (TRC)	International (S&P)
•Long-term：twA+	•Long-term：BBB-
•Short-term：twA-1	•Short-term：A-3
•Rating outlooks：Stable	•Rating outlooks：Stable

HFC Devp.

Domestic (TRC)	International (S&P)
•Long-term：twA+	•Long-term：BBB-
•Short-term：twA-1	•Short-term：A-3
•Rating outlooks：Stable	•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

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Consolidated Income Statement

Unit: NT thousand

Item	2026 H1		2025 H1		YOY
	Amount	%	Amount	%	
Interest income	8,588,674	74.3%	8,907,977	73.7%	-3.6%
Service revenue	395,152	3.4%	380,491	3.1%	3.9%
Finance leasing revenue	1,517,238	13.1%	1,733,780	14.3%	-12.5%
Operating leasing revenue	274,610	2.4%	345,323	2.9%	-20.5%
Sales revenue	446,831	3.9%	445,547	3.8%	0.3%
Other revenue	341,595	3.0%	270,020	2.2%	26.5%
Operating revenue	**11,564,100**	**100.0%**	**12,083,138**	**100.0%**	**-4.3%**
Operating gross profit	**7,127,877**	**61.6%**	**7,316,710**	**60.6%**	**-2.6%**
Operating expenses	2,873,679	24.9%	2,700,007	22.3%	6.4%
Expected credit losses	1,959,697	16.9%	2,627,337	21.7%	-25.4%
Operating profit	**2,294,501**	**19.8%**	**1,989,366**	**16.5%**	**15.3%**
Non-operating income	193,344	1.7%	119,912	1.0%	61.2%
Profit before income tax	**2,487,845**	**21.5%**	**2,109,278**	**17.5%**	**17.9%**
Profit after income tax	**1,890,530**	**16.3%**	**1,708,626**	**14.1%**	**10.6%**
EPS	NT$2.22		NT$1.86		19.4%