



和泰集團

和潤企業

TWSE Code 6592

HOTAI FINANCE CO., LTD.

Investor Conference

March 25th, 2026

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Agenda

Company Overview

ESG Performance

Operation Performance

Appendix and Q&A

Company Overview

Company Overview

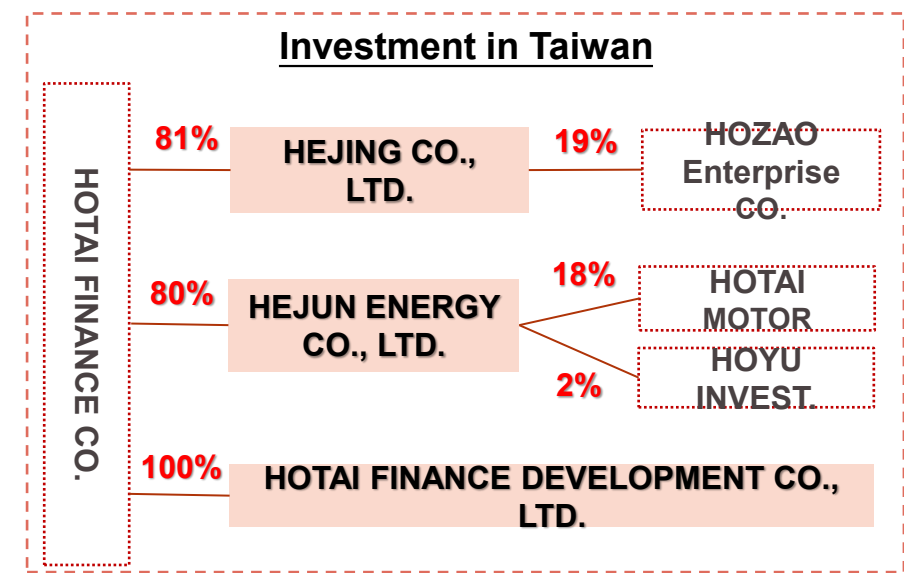
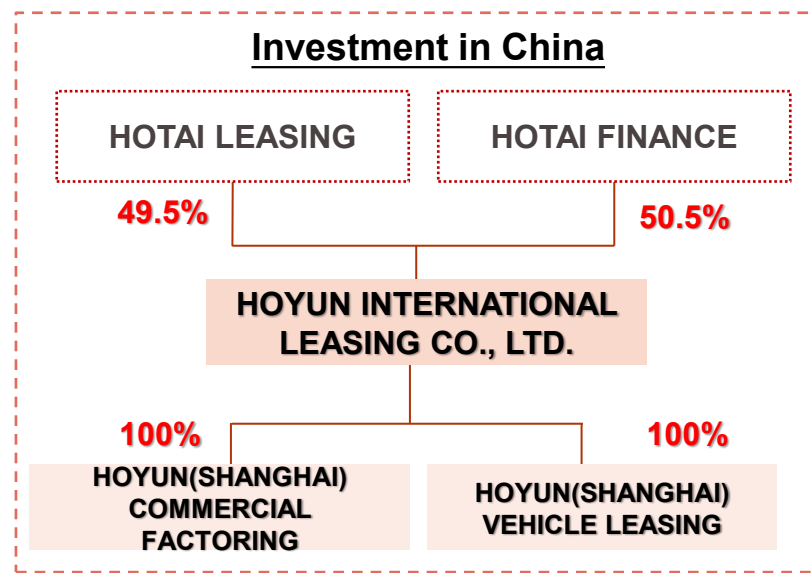
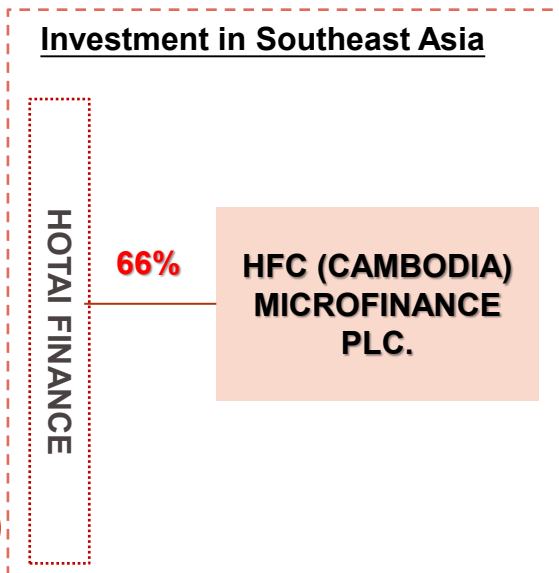
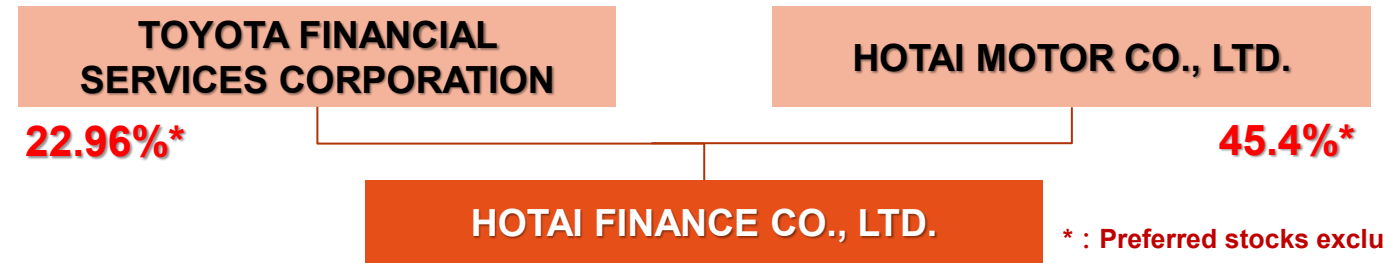
- Established on May 25th, 1999
- Listing date on December 9th, 2019
- Paid-in capital: NT\$ 7.232 billion
- Chairman: Mr. Jiann-Jou Chen
- President: Mr. Tony Y.L. Lin
- Headcount: 2,019 (including subsidiaries)



和潤企業

(As of December 2025)

- 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

- The only company to expand wetland conservation efforts to 6 cities
13 events, over 100 participants
- Green Energy Action Plan
Education at Elementary School
- Powered by green electricity



Social Engagement

Total volunteer hours 12,000 hrs

- Road Safety Promotion
Traffic safety video contest, donated 500 sets of safety vests, collaboration with the NGO to promote road safety.
- Culture and Sports
Donated book to Hualien, Taitung
Support for the NTSU archery team and GR racing.



Governance

1. Adoption of IFRS S1/S2
2. 11 Awards and Recognition

International

- S&P credit rating - Stable
- Asia Responsible Enterprise Awards
- ATD BEST Award (One of only two winning companies in Taiwan)

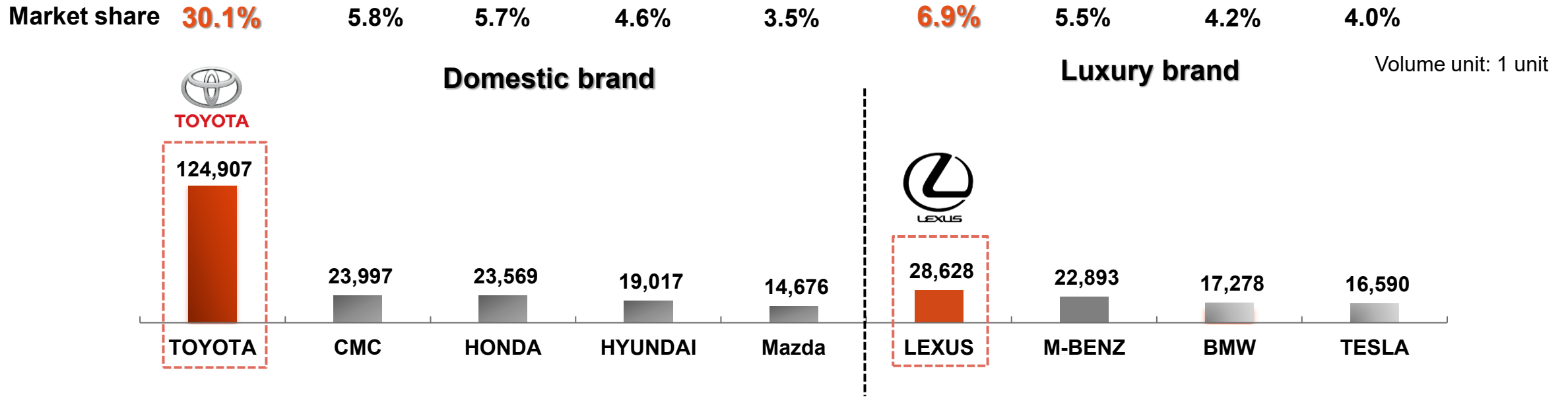
Domestic

- Governance Evaluation 6–20%
- TRC credit rating - Stable
- Commonwealth Magazine Top 100
- Taiwan Corporate Sustainability Awards
Top 100 Benchmark Companies
Sustainability Report – Platinum
- Taiwan Sustainability Action Awards
SDG 7 – Silver
- Golden Wheel Award
- Buying Power Award



Operation Performance

TOYOTA and LEXUS accumulated 37% of new car market share as 1~12/25 result



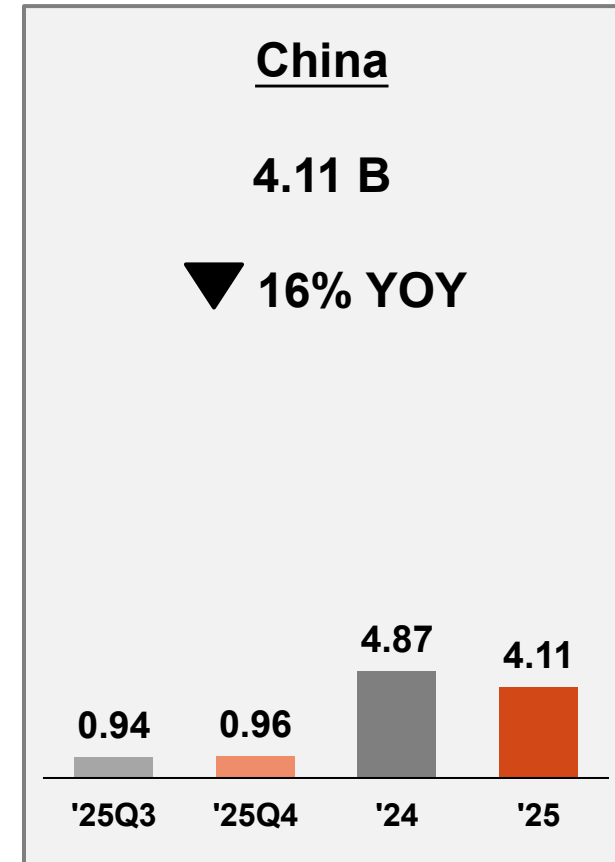
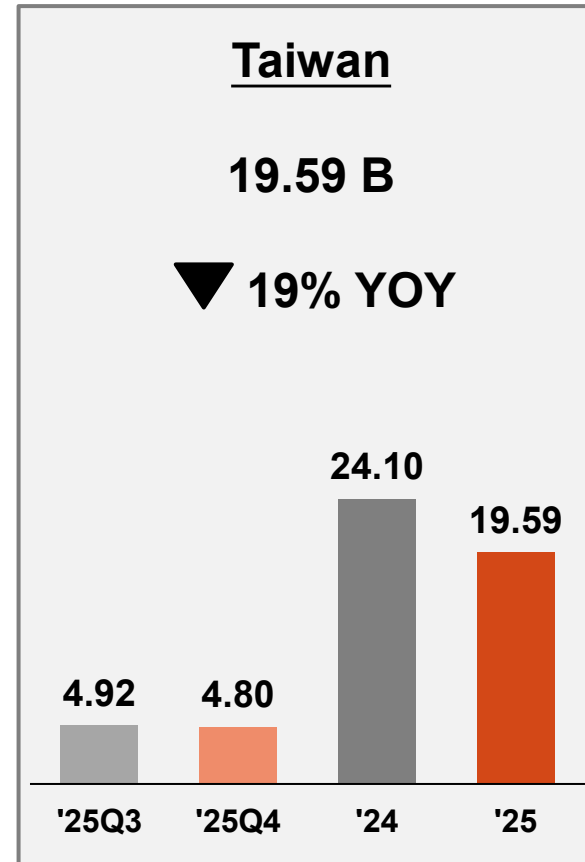
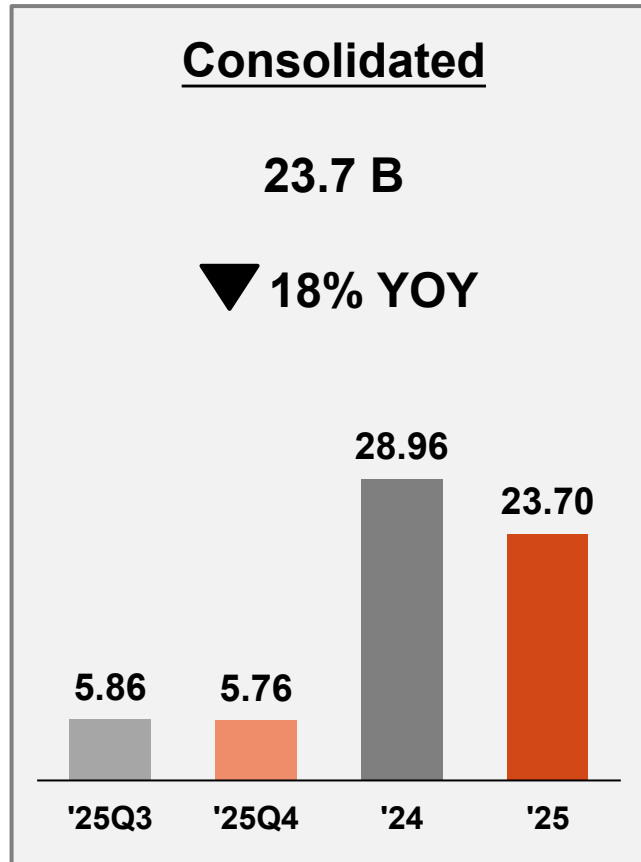
Unit: thousand

New car	2022	2023	2024	2025
Sales unit (excludes truck and bus)	415	466	449	405
Car loan unit	171	177	179	171
Car loan ratio	41%	38%	40%	42%
T/L car loan ratio	39%	34%	35%	38%

Operation Performance Highlights

- Consolidated revenue was NT 23.7 billion, down 18% YOY, cause of selling out stock of Holng Mobility in August 2024.

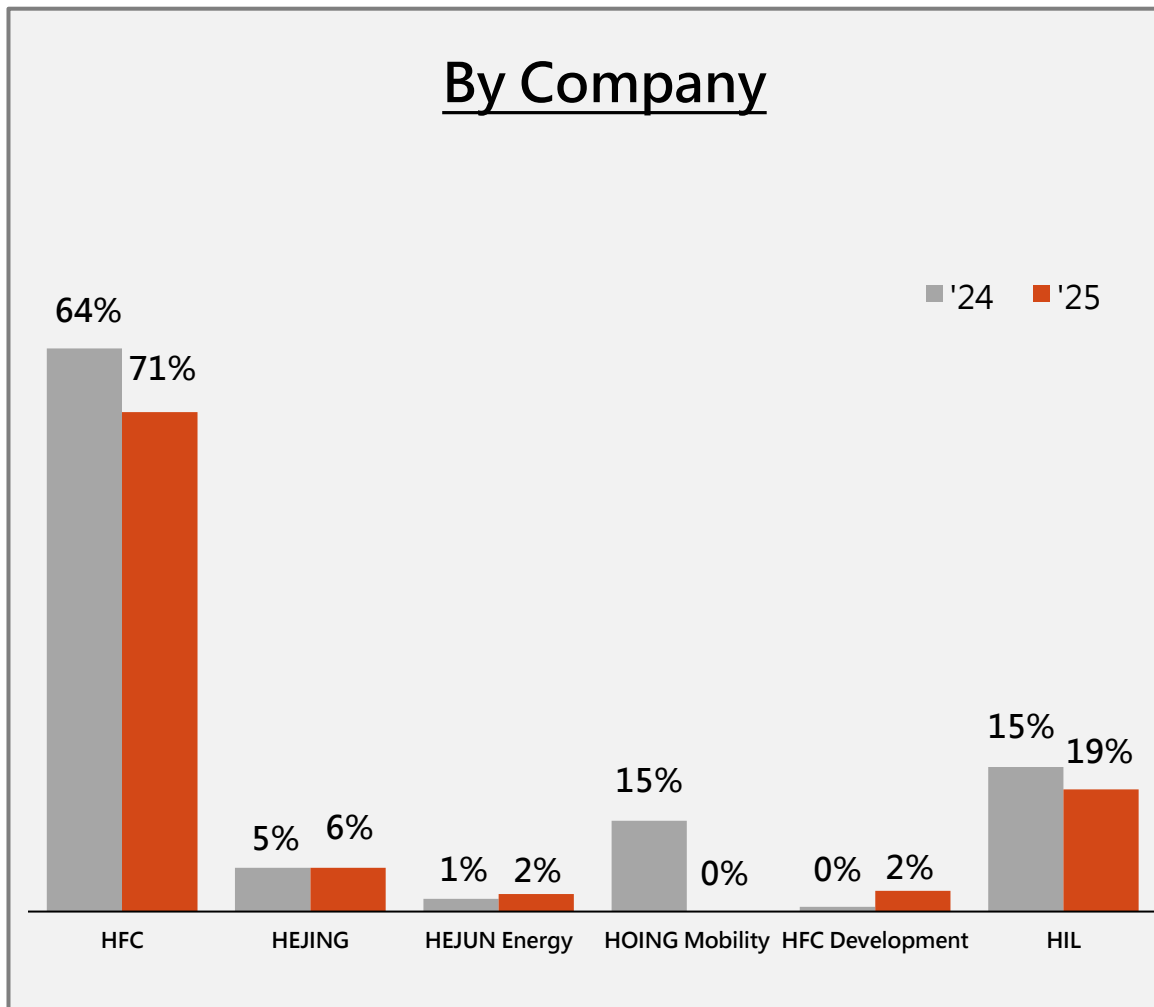
Unit : NT billion



Operation Performance Highlights

Unit : NT million

By Company

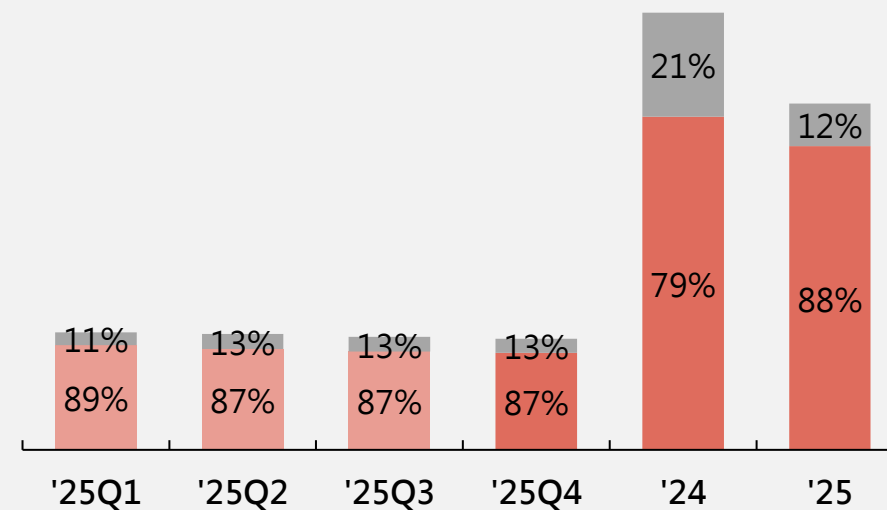


Consolidated Revenue

23.7 B ▼ 18% YOY

■ Interest Income ■ Fee & Other Income

6.086 5.997 5.857 5.764 28.964 23.704

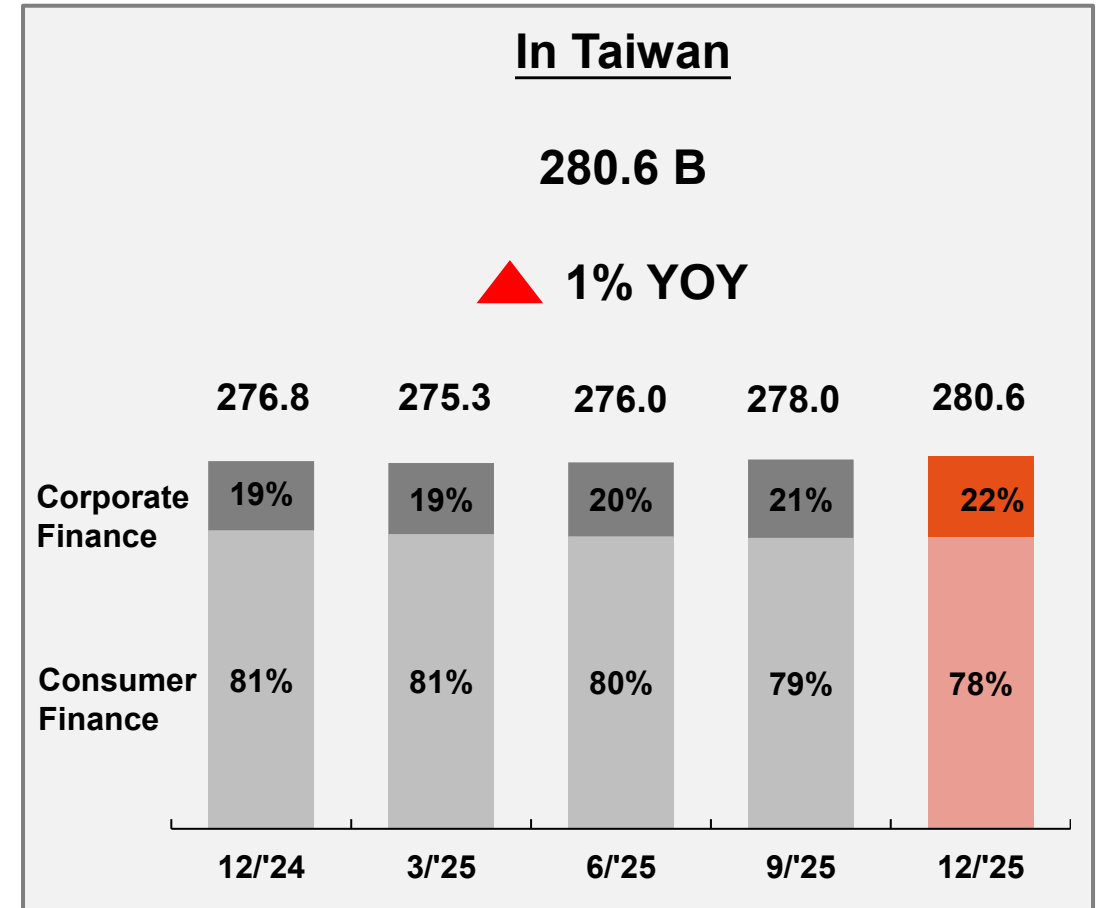
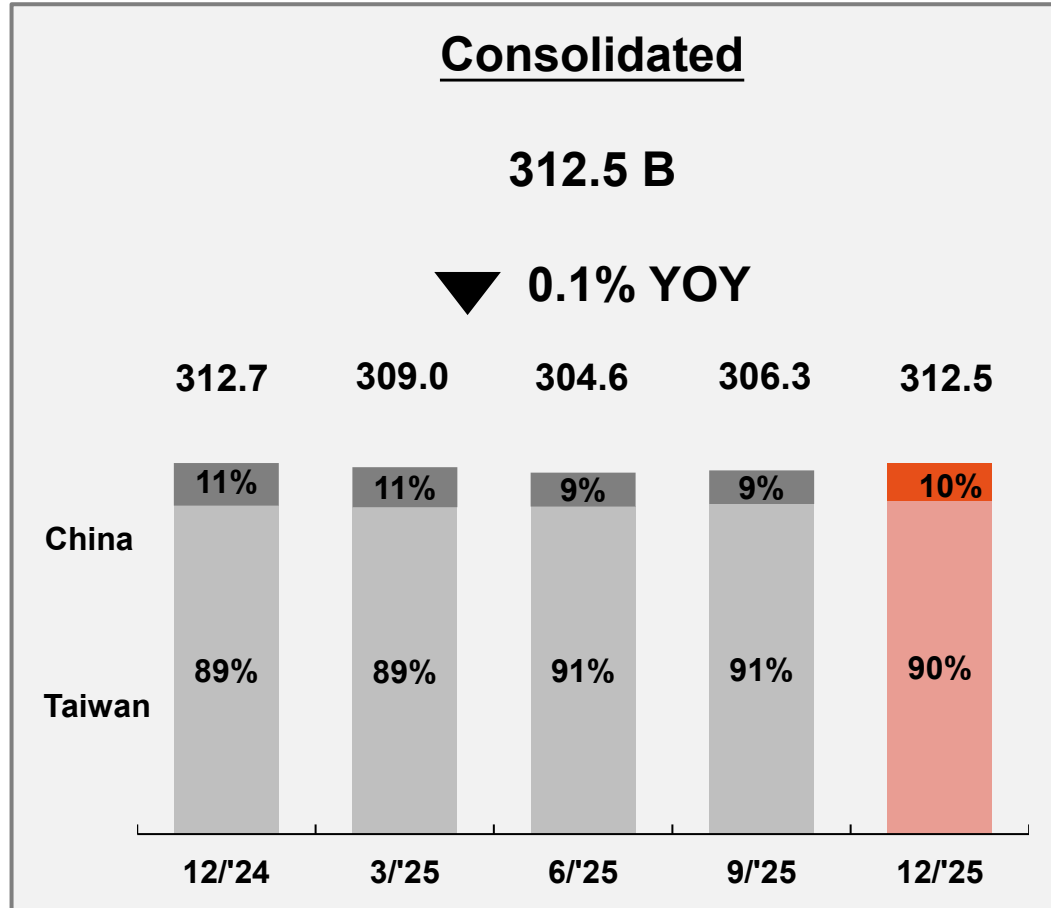


Note: Percentages represent each company's share of consolidated revenue.

Consolidated Financial Indicator

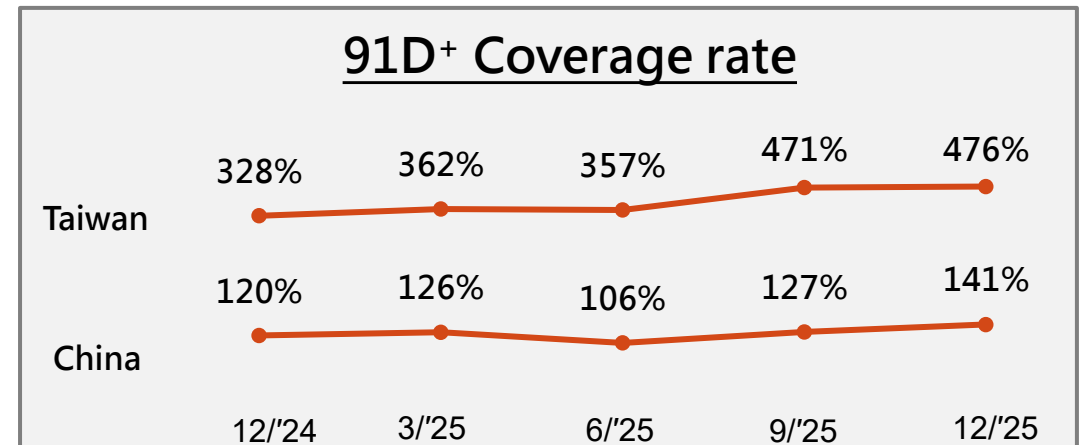
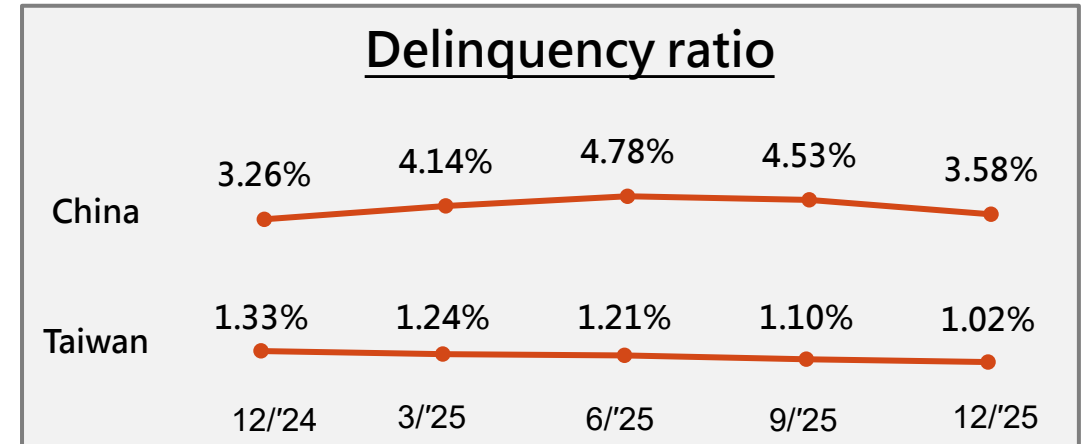
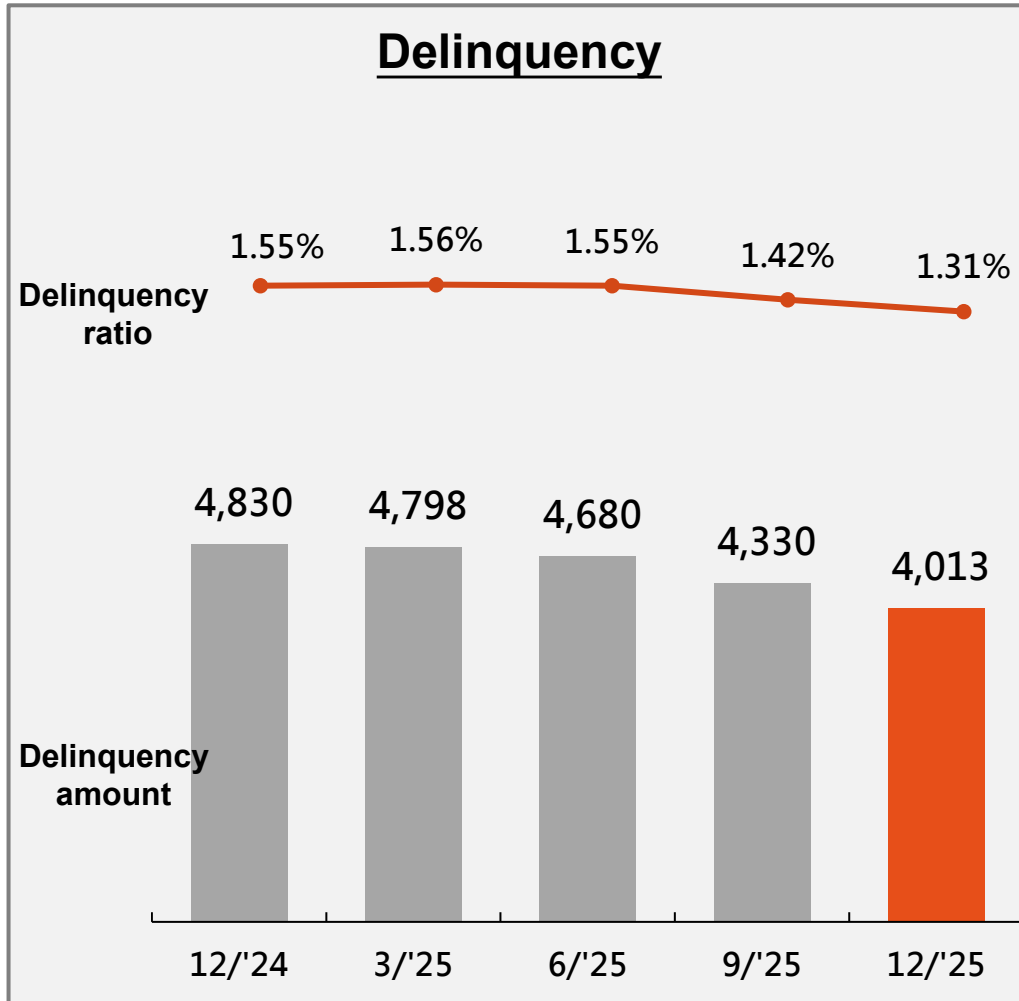
● Accounts receivable

Unit : NT billion



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

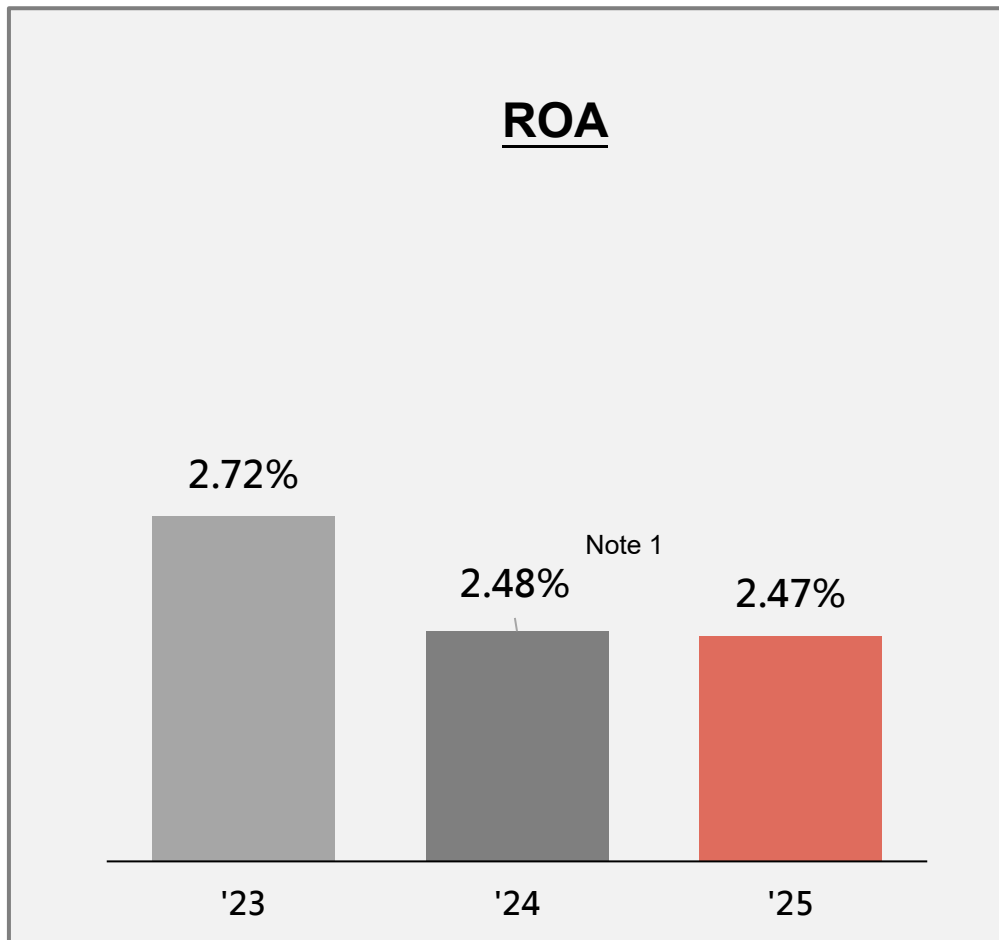
Consolidated Financial Indicator



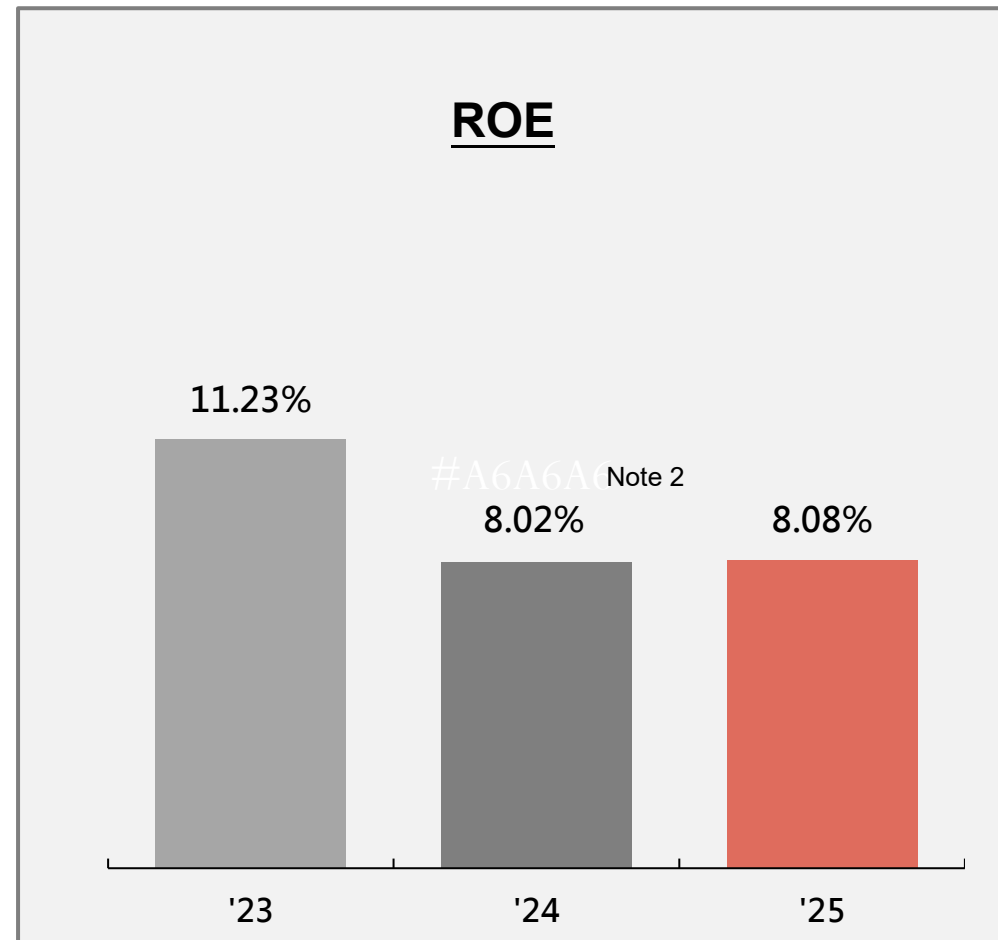
Consolidated Financial Indicator

● ROA and ROE

*ROA & ROE: presented as an annualized



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

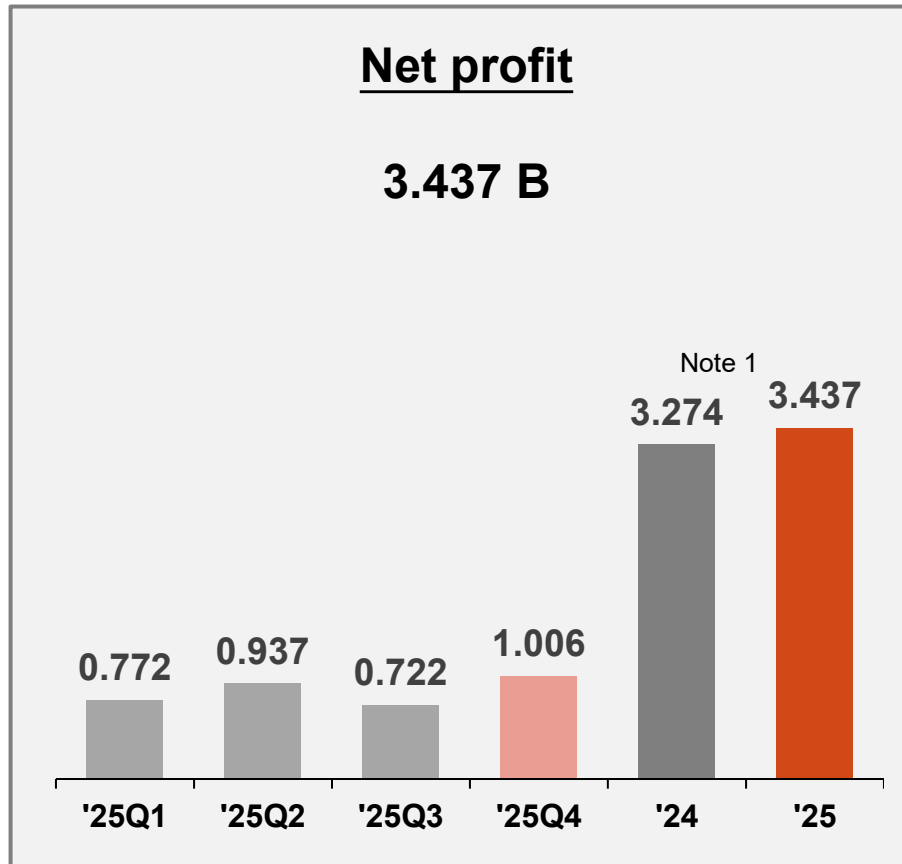


Note 2: Impact of real estate disposal (1.18%)

Operation Performance Highlights

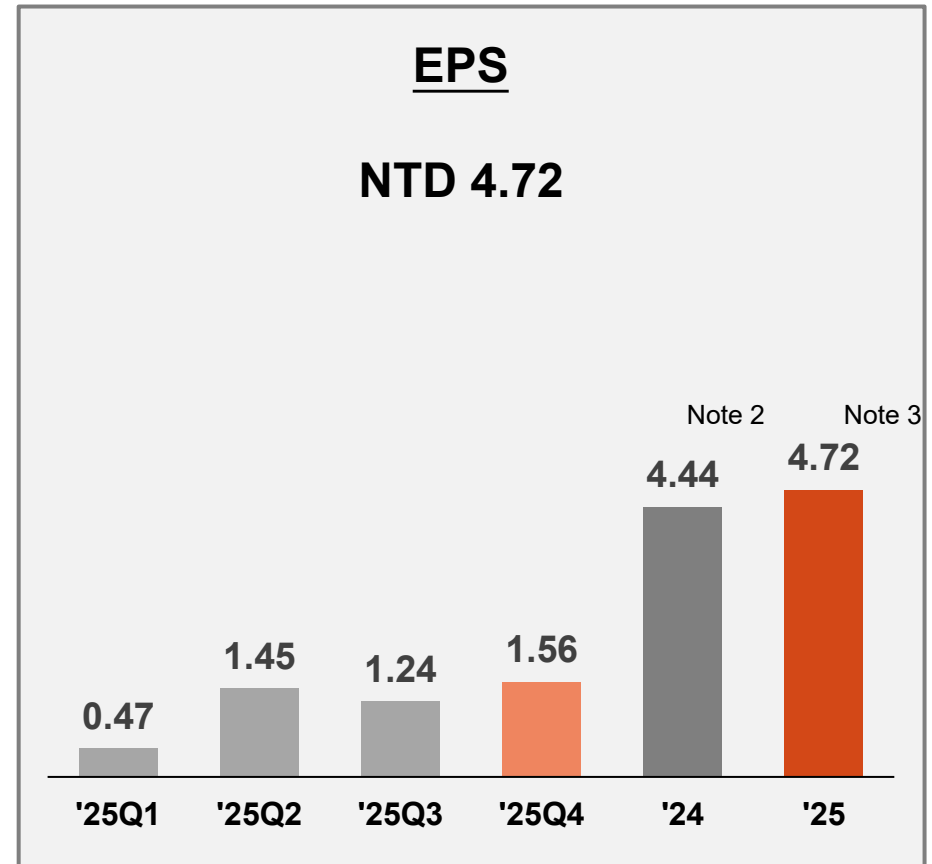
● Consolidated net profit and EPS

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

HEJING

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

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.

HJE

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

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	2025		2024		YOY
	Amount	%	Amount	%	
Interest income	17,547,202	74.0%	19,008,884	65.6%	-7.7%
Service revenue	790,744	3.3%	941,866	3.3%	-16.0%
Finance leasing revenue	3,215,989	13.6%	3,824,906	13.2%	-15.9%
Operating leasing revenue	660,661	2.8%	3,309,226	11.4%	-80.0%
Sales revenue	902,579	3.8%	1,445,513	5.0%	-37.6%
Other revenue	586,940	2.5%	433,435	1.5%	35.4%
Operating revenue	23,704,115	100.0%	28,963,830	100.0%	-18.2%
Operating gross profit	14,225,005	60.0%	16,589,631	57.2%	-14.3%
Operating expenses	5,385,690	22.7%	7,350,888	25.4%	-26.7%
Expected credit losses	4,776,666	20.2%	5,538,579	19.1%	-13.8%
Operating profit	4,062,649	17.1%	3,700,164	12.8%	9.8%
Non-operating income	228,014	1.0%	713,386	2.5%	-68.0%
Profit before income tax	4,290,663	18.1%	4,413,550	15.2%	-2.8%
Profit after income tax	3,437,365	14.5%	3,274,326	11.3%	5.0%
EPS	NT\$4.72		NT\$4.44		6.3%