



中租控股
CHAILEASE HOLDING

2022年第四季暨全年

法人說明會

2.23, 2023



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議程

營運重點摘要

FY2022 經營績效

區域總覽

Q&A

附錄

營運重點摘要

■ 應收款淨額成長達成年度目標

4Q2022	YOY	Q/Q
Consolidated	20%	4%
Taiwan	23%	3%
China	10%	2%
ASEAN	33%	8%

■ 整體獲利能力及營運效率維持穩健

■ 第3度入選「道瓊永續世界指數」與「道瓊永續新興市場指數」成分股

議程

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FY2022經營績效

區域總覽

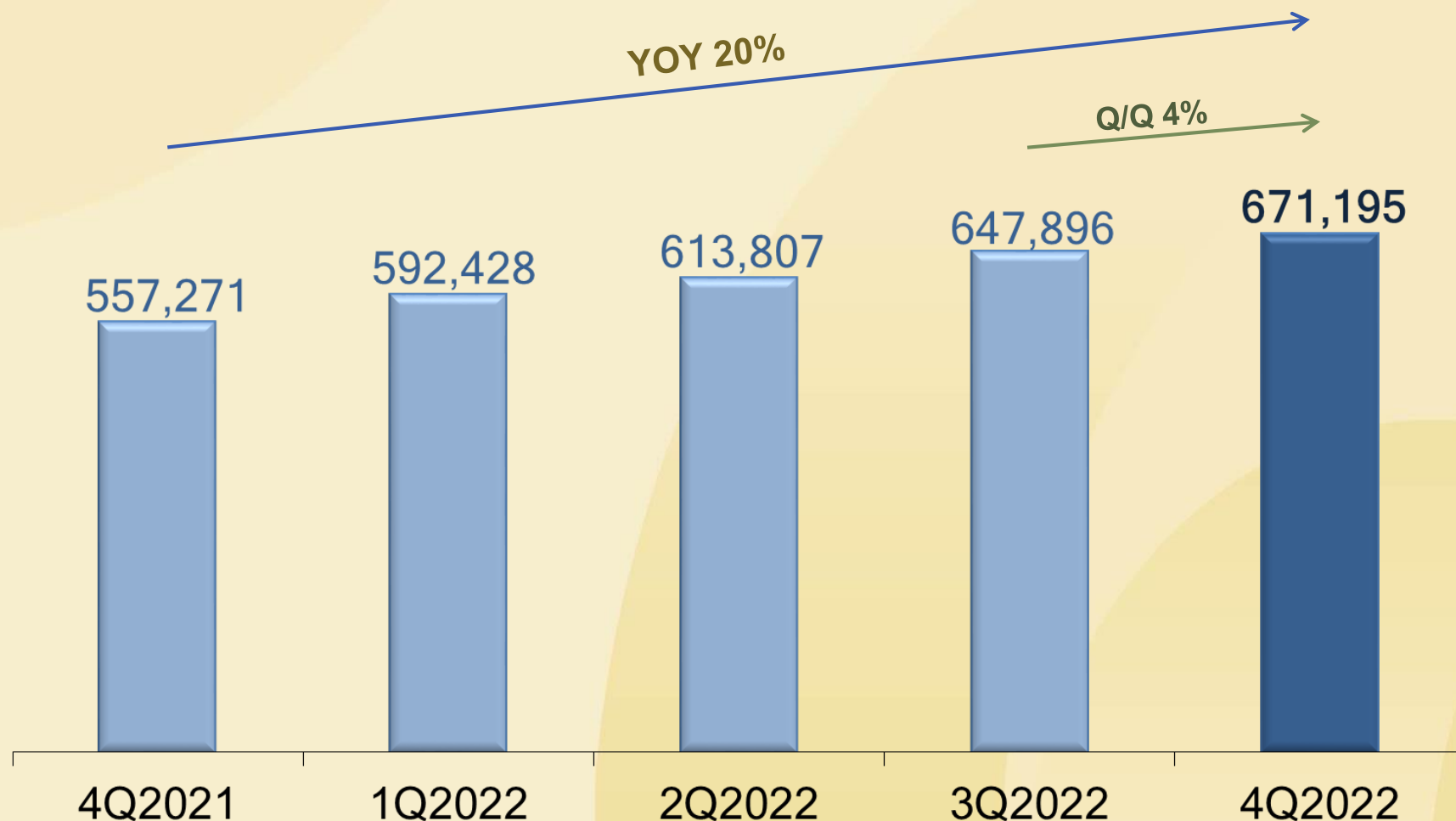
Q&A

附錄

應收帳款淨額

合併

單位: 台幣百萬

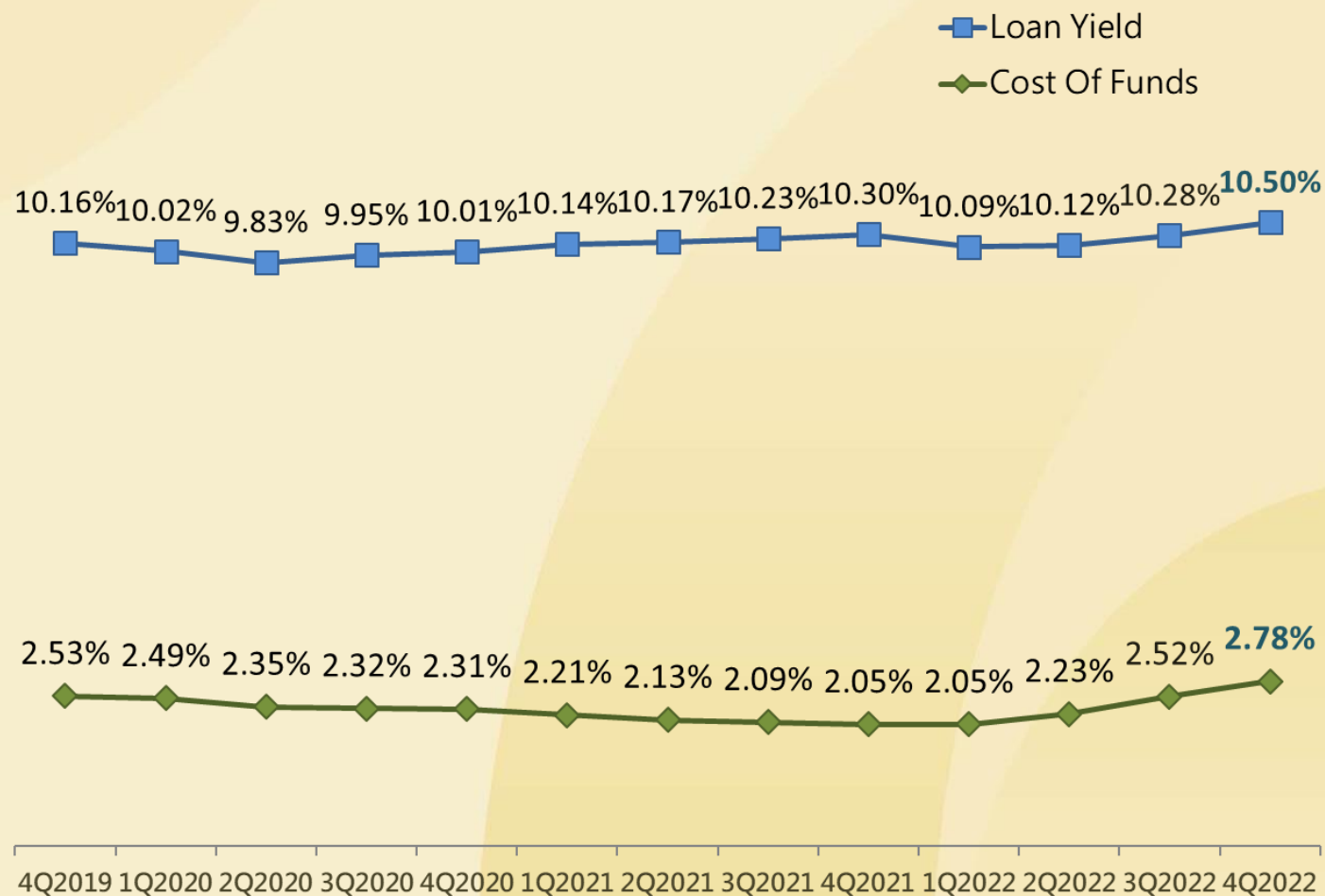


Source: unaudited financial statements

TWSE Code 5871

平均應收帳款收益率 & 資金成本

合併



Exclude sales revenue and service fee from securitization

Source: unaudited financial statements

TWSE Code 5871

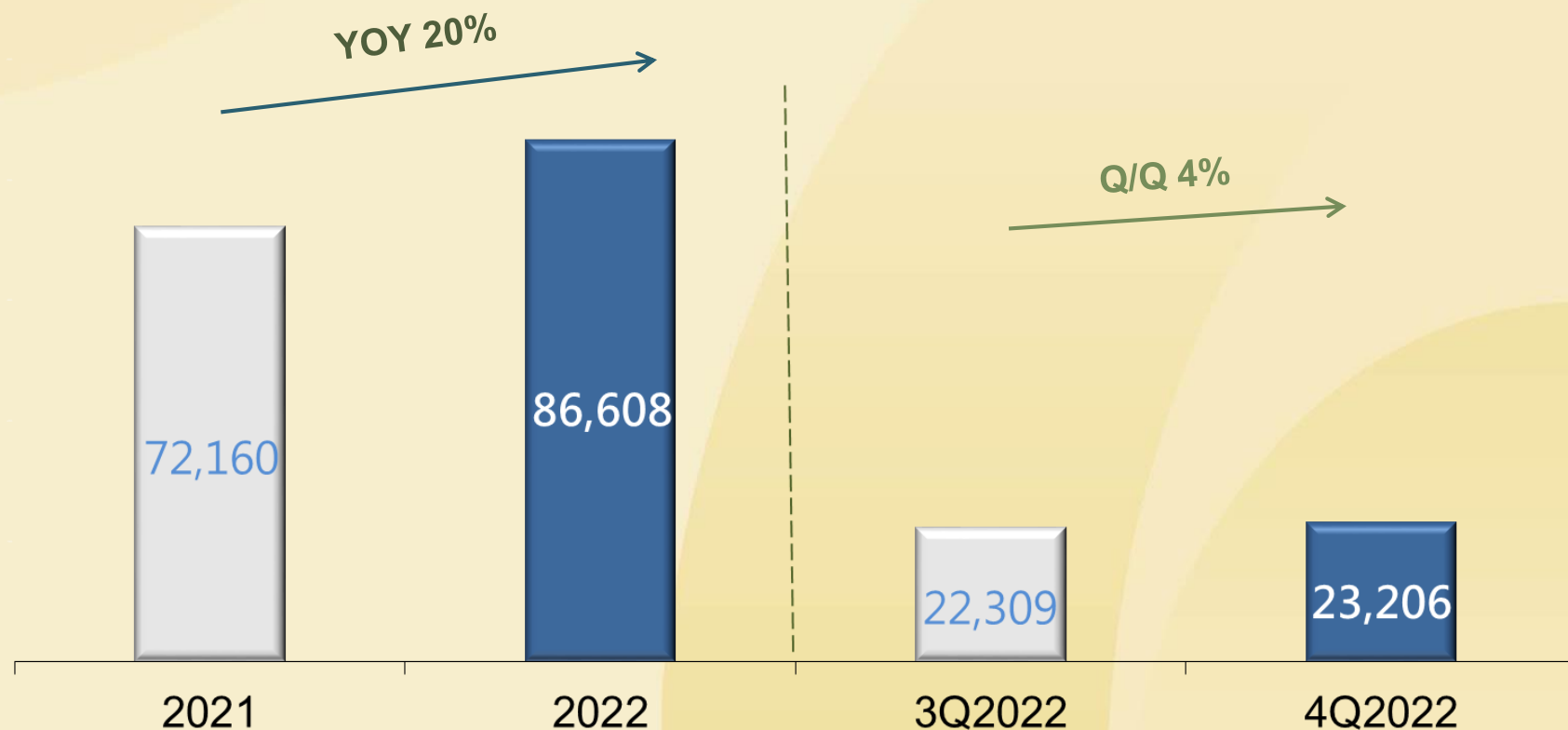


中租控股
CHAILEASE HOLDING

營業收入

合併

單位: 台幣百萬

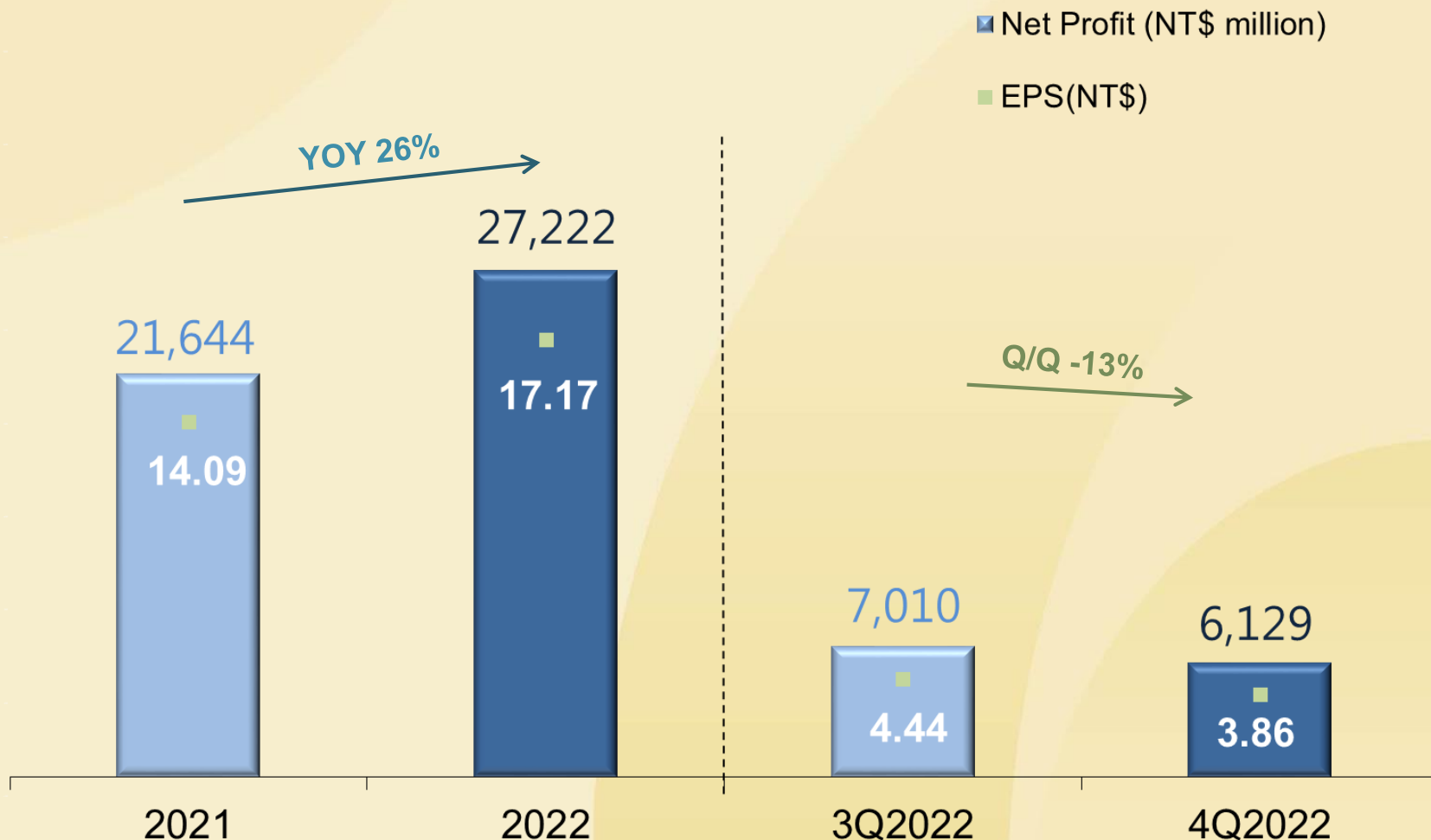


Source: unaudited financial statements

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稅後淨利 & 每股盈餘

合併



Source: unaudited financial statements

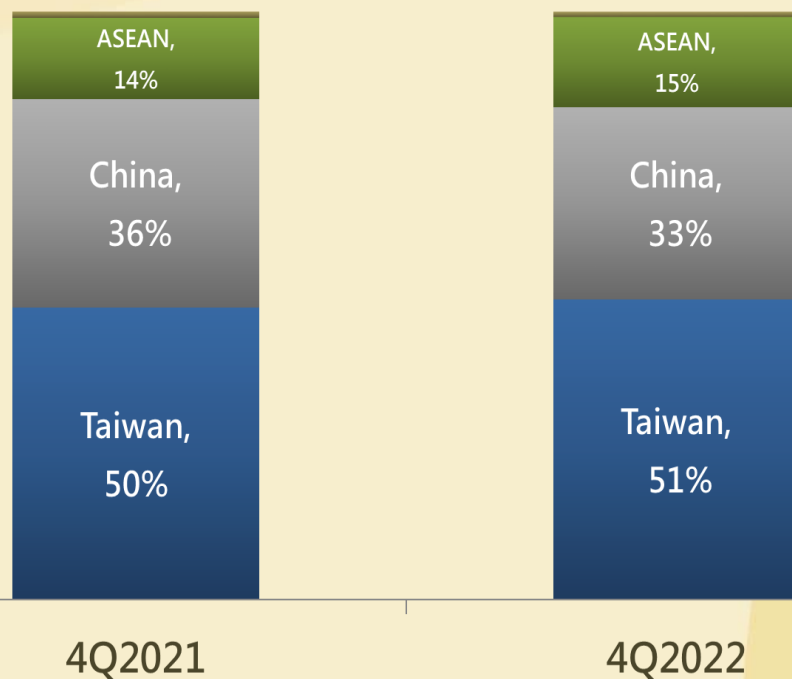
EPS has been retroactively adjusted and deducted preferred share dividend

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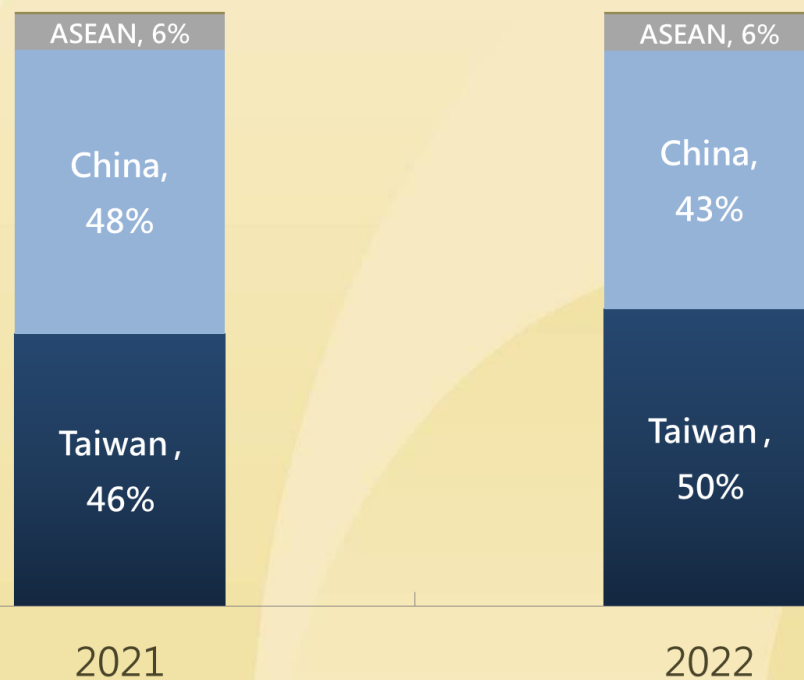
應收帳款餘額及獲利組成

合併

應收帳款淨額占比



歸屬母公司獲利占比



Note: Net profit excludes Holding Company

Source: unaudited financial statements

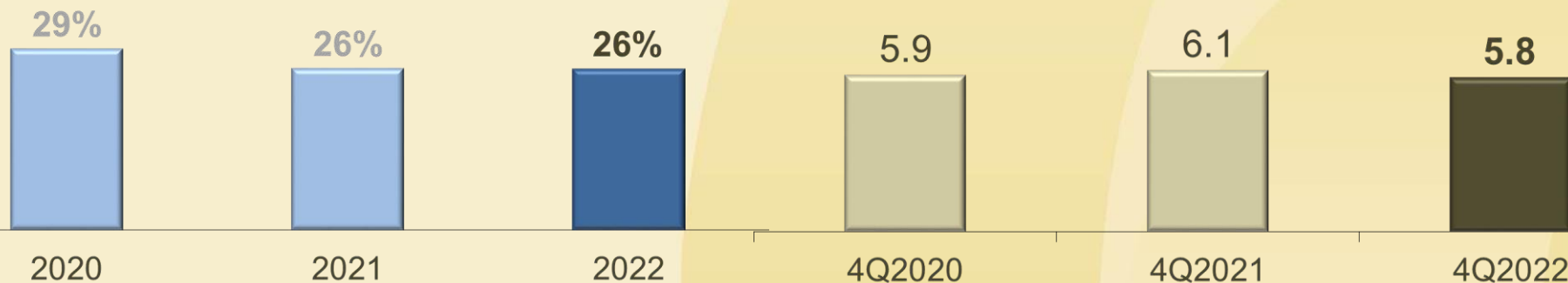
TWSE Code 5871

成本費用率 & 槓桿比

合併

成本費用率

資產淨值比



Source: unaudited financial statements

Cost to Income Ratio=Opex excludes impairment losses on receivables / Gross profit from operation

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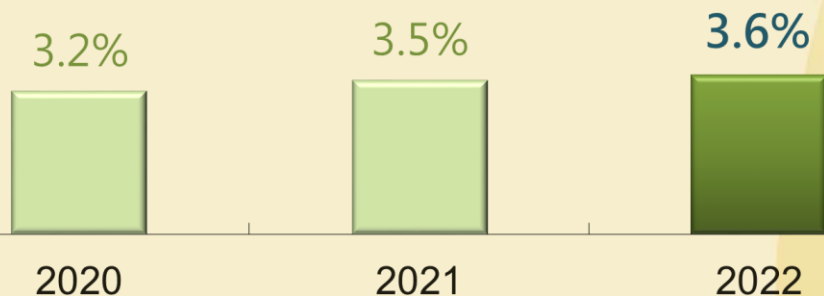


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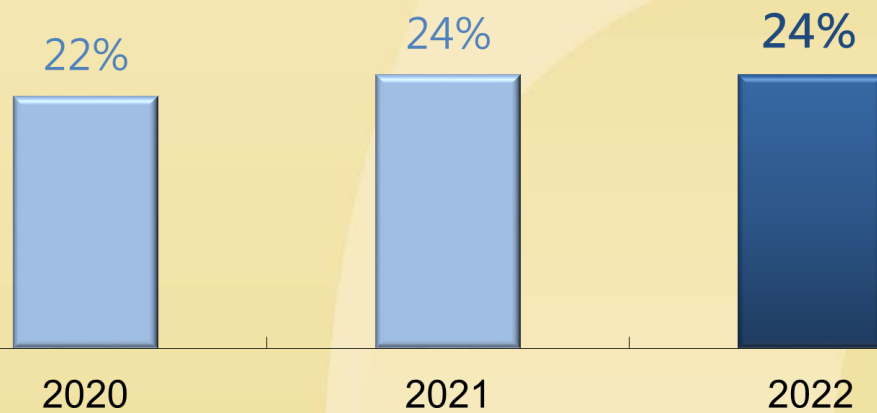
總資產報酬率 & 股東權益報酬率

合併

年化後總資產報酬率



年化後股東權益報酬率



Note: ROE calculation excludes preferred shares

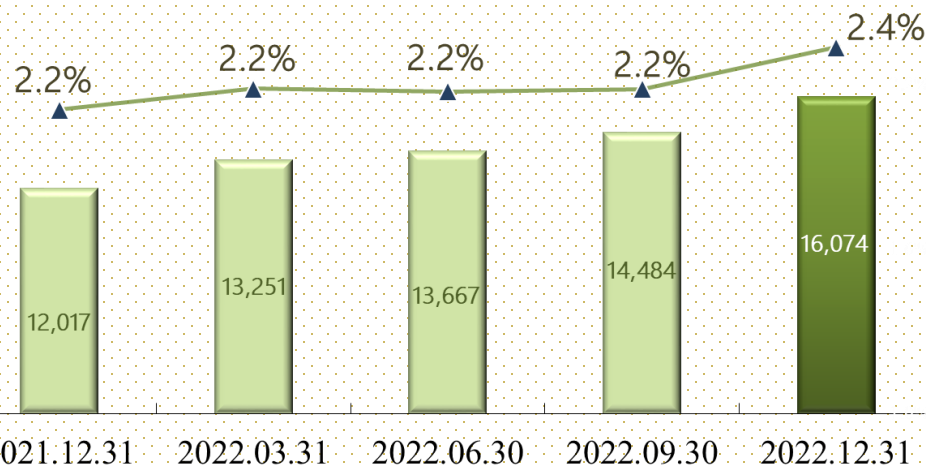
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資產品質

合併

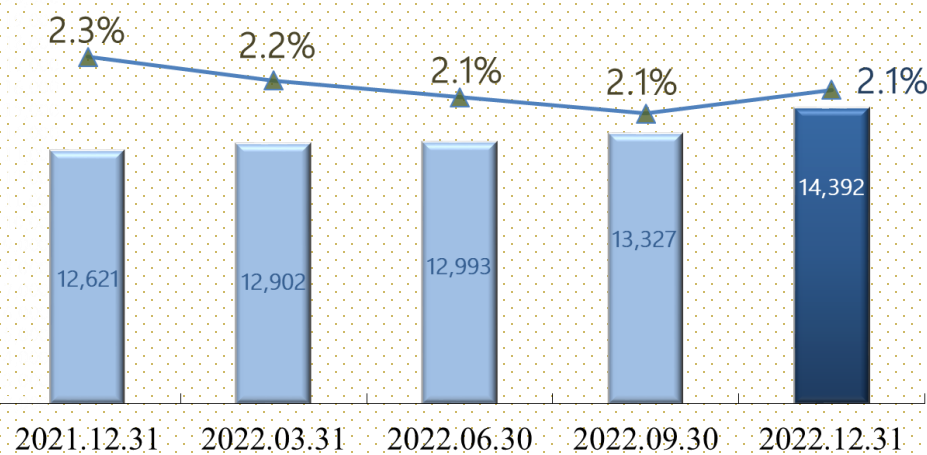
延滯率

■ Delinquent Amount (NTD Million)
▲ & Delinquency Ratio



備抵呆帳

■ Allowance (NTD Million)
▲ Allowance to Loan Portfolio



Definitions of delinquencies:

- Check payments: overdue more than 7 days
- Non-check payments: overdue more than 30 days
- Consumer loans and leases: overdue more than 90 days

Source: unaudited financial statements

議程

營運重點摘要

FY2022 經營績效

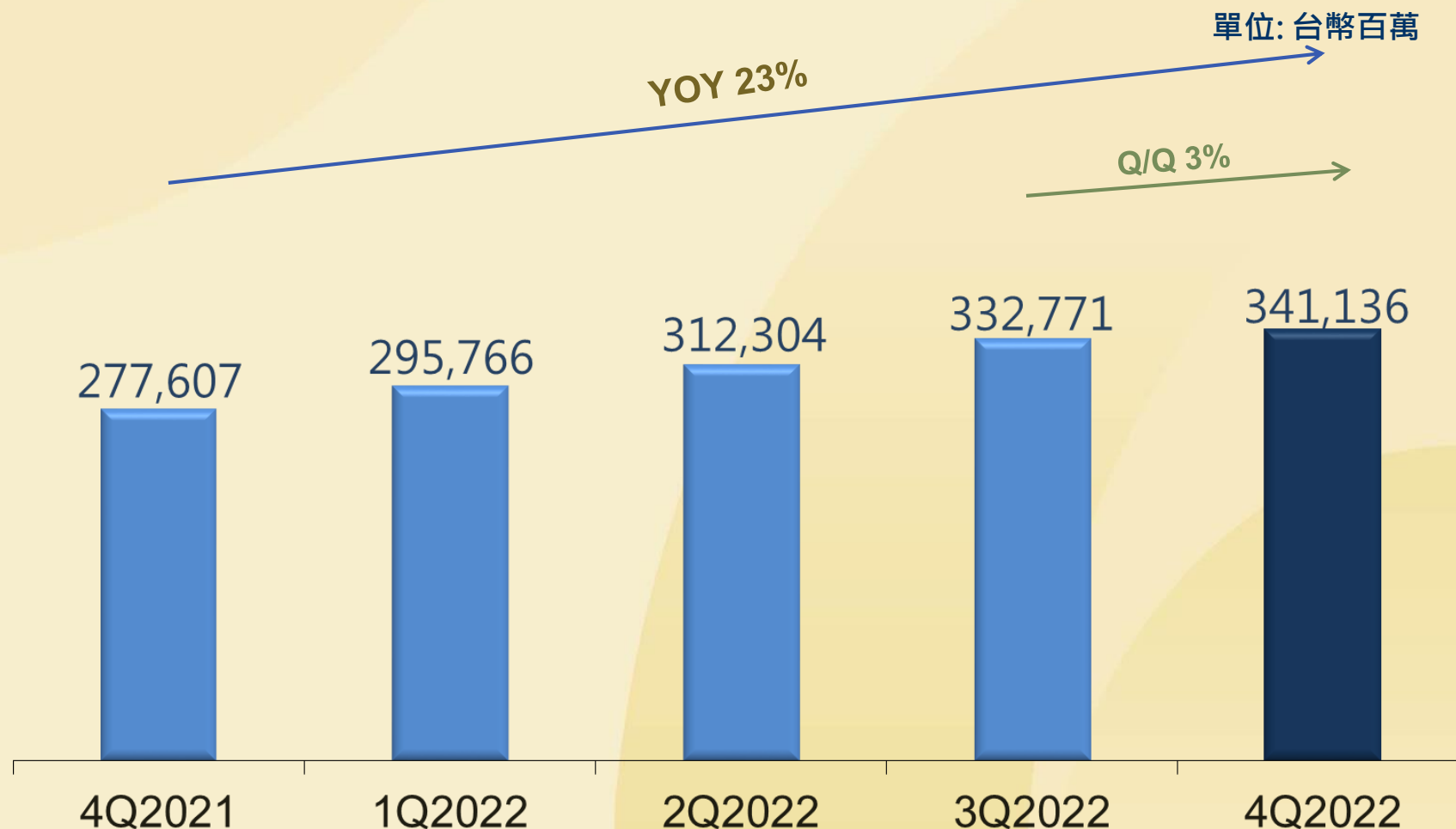
區域總覽

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應收帳款淨額

台灣



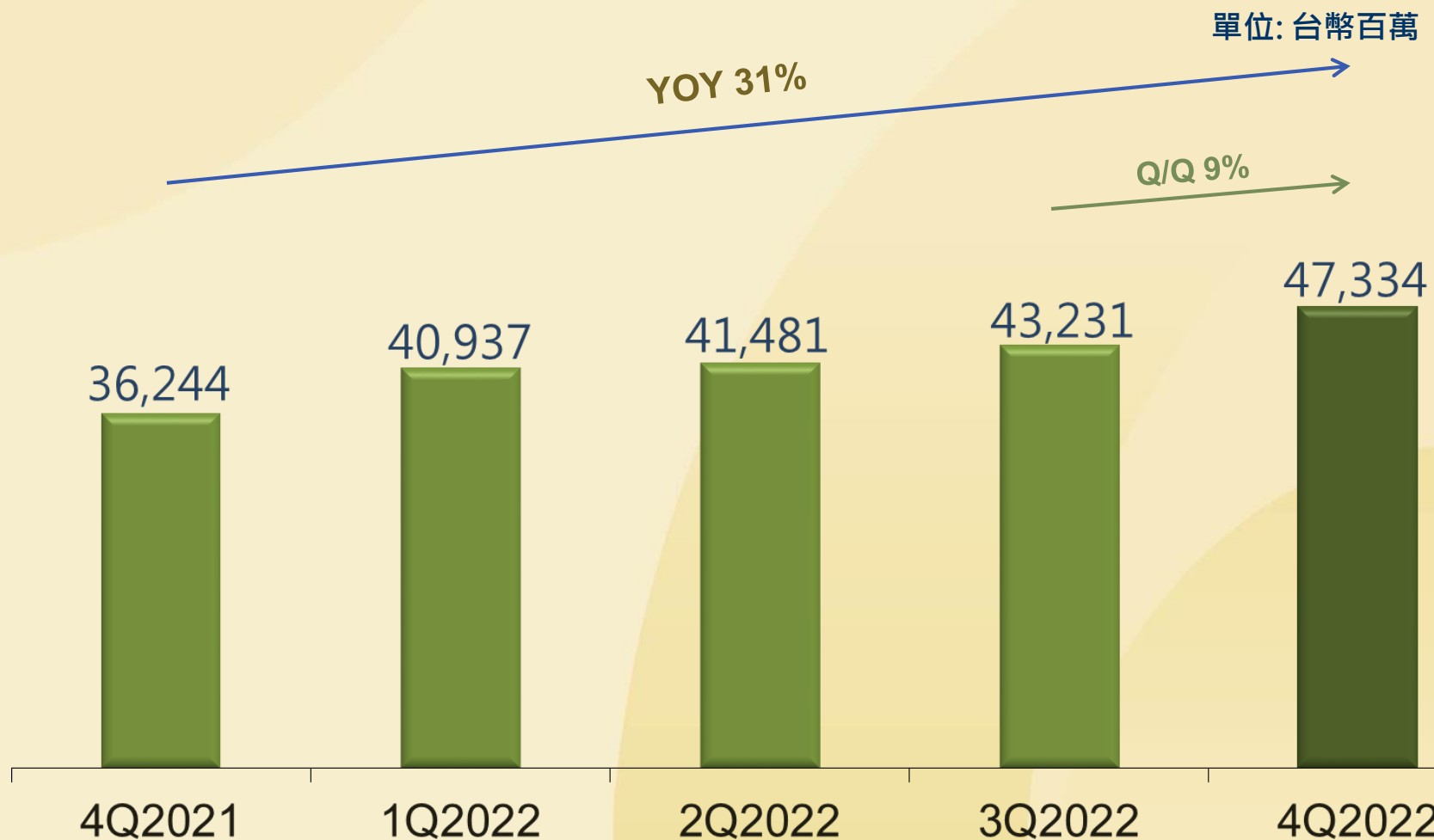
Source: unaudited financial statements

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太陽能淨資產

台灣

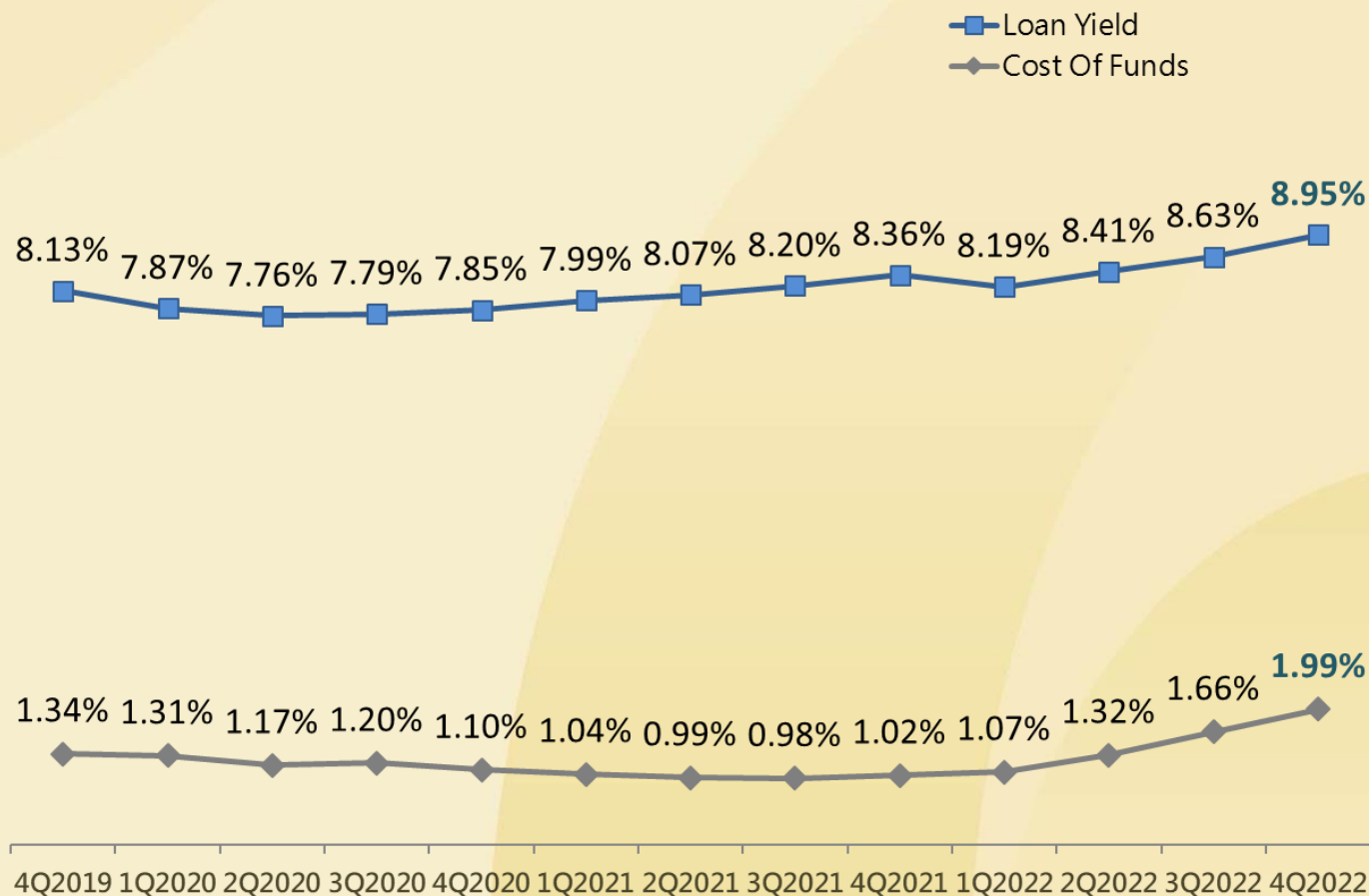


Source: unaudited financial statements

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平均應收帳款收益率 & 資金成本

台灣



Source: unaudited financial statements

Excludes sales revenue and service fee from securitization

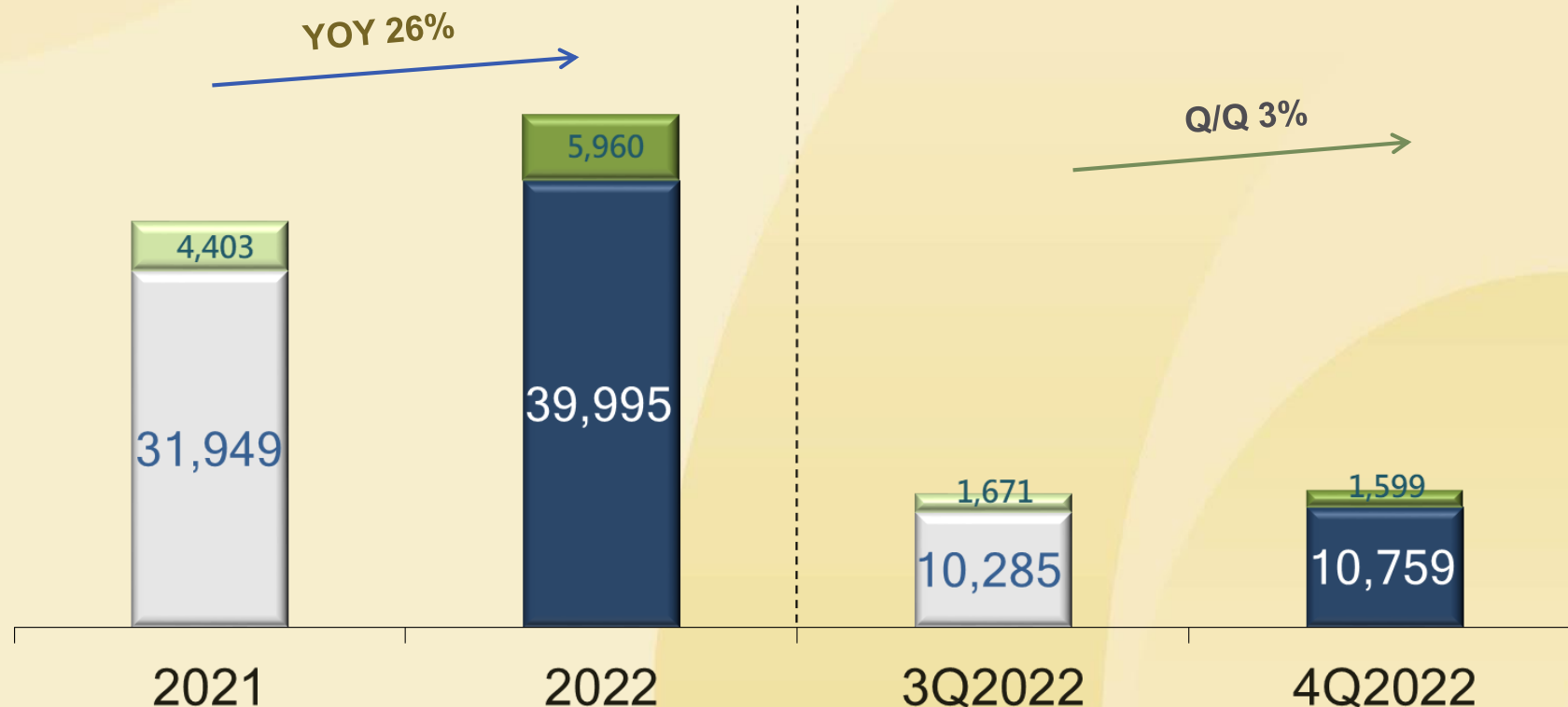
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營業收入

台灣

單位: 台幣百萬

■ Solar Income
■ Total Revenue excludes Solar Income



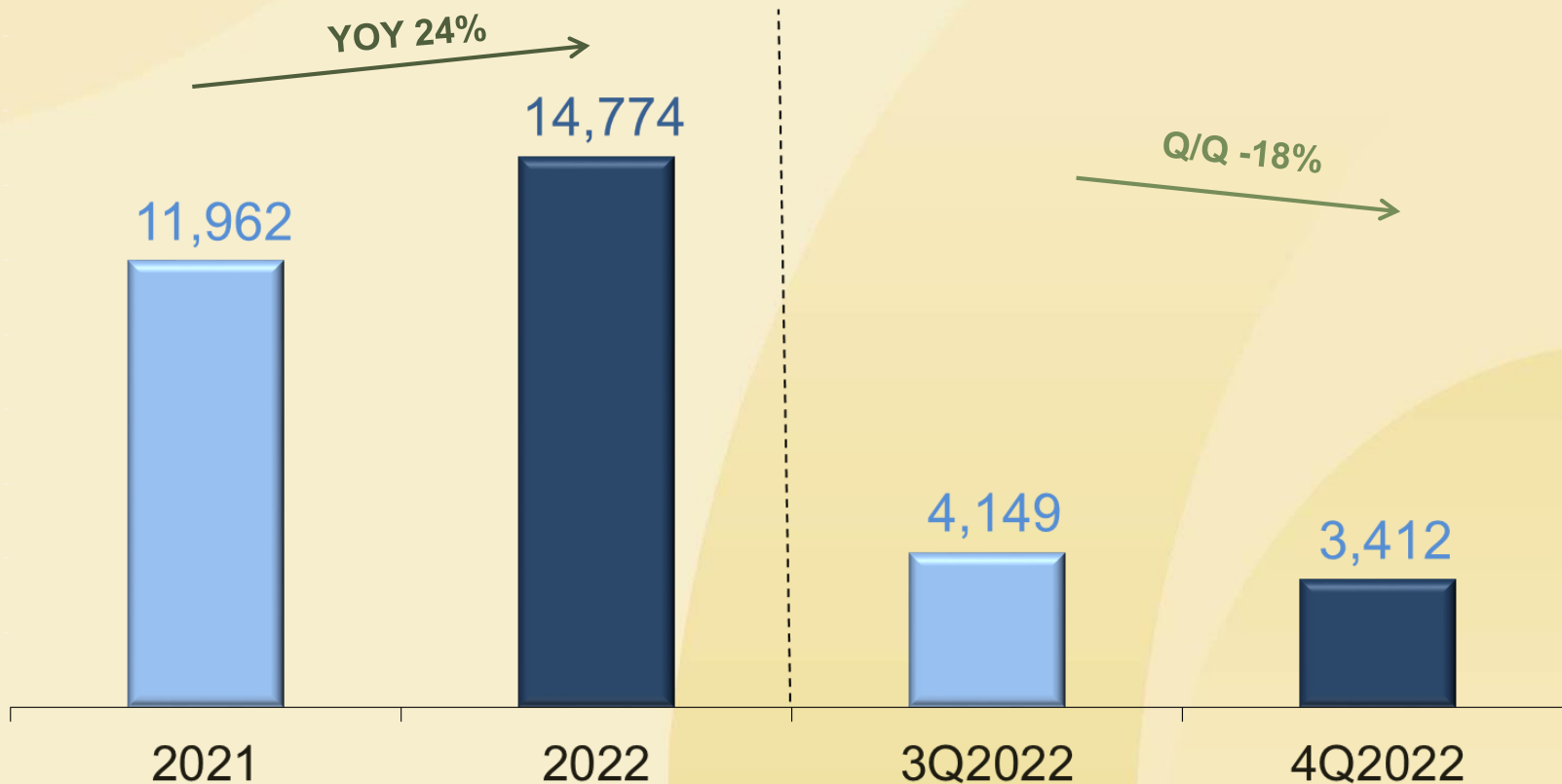
Source: unaudited financial statements

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稅後淨利

台灣

單位: 台幣百萬



Source: unaudited financial statements

TWSE Code 5871



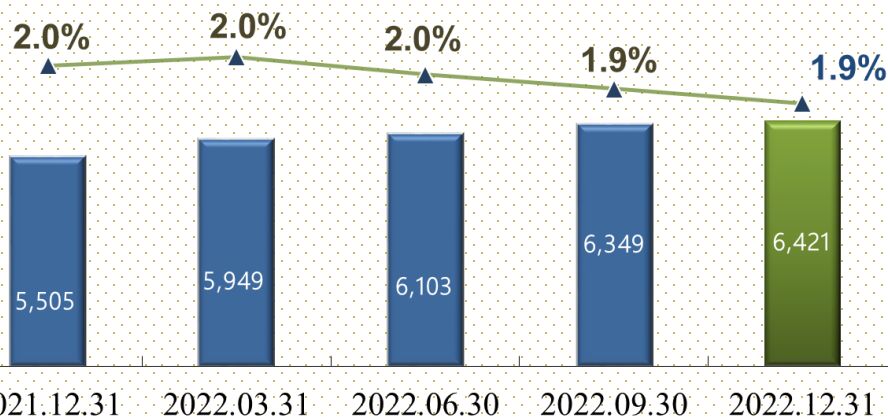
中租控股
CHAILEASE HOLDING

資產品質

台灣

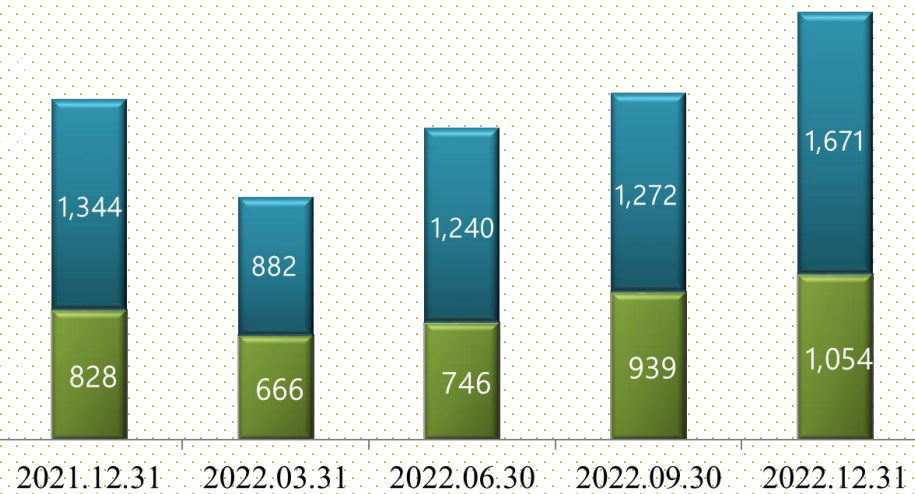
延滯率

■ Delinquent Amount (NTD Million)
▲ & Delinquency Ratio



備抵呆帳

■ Recovery From Delinquency
■ Write-Offs



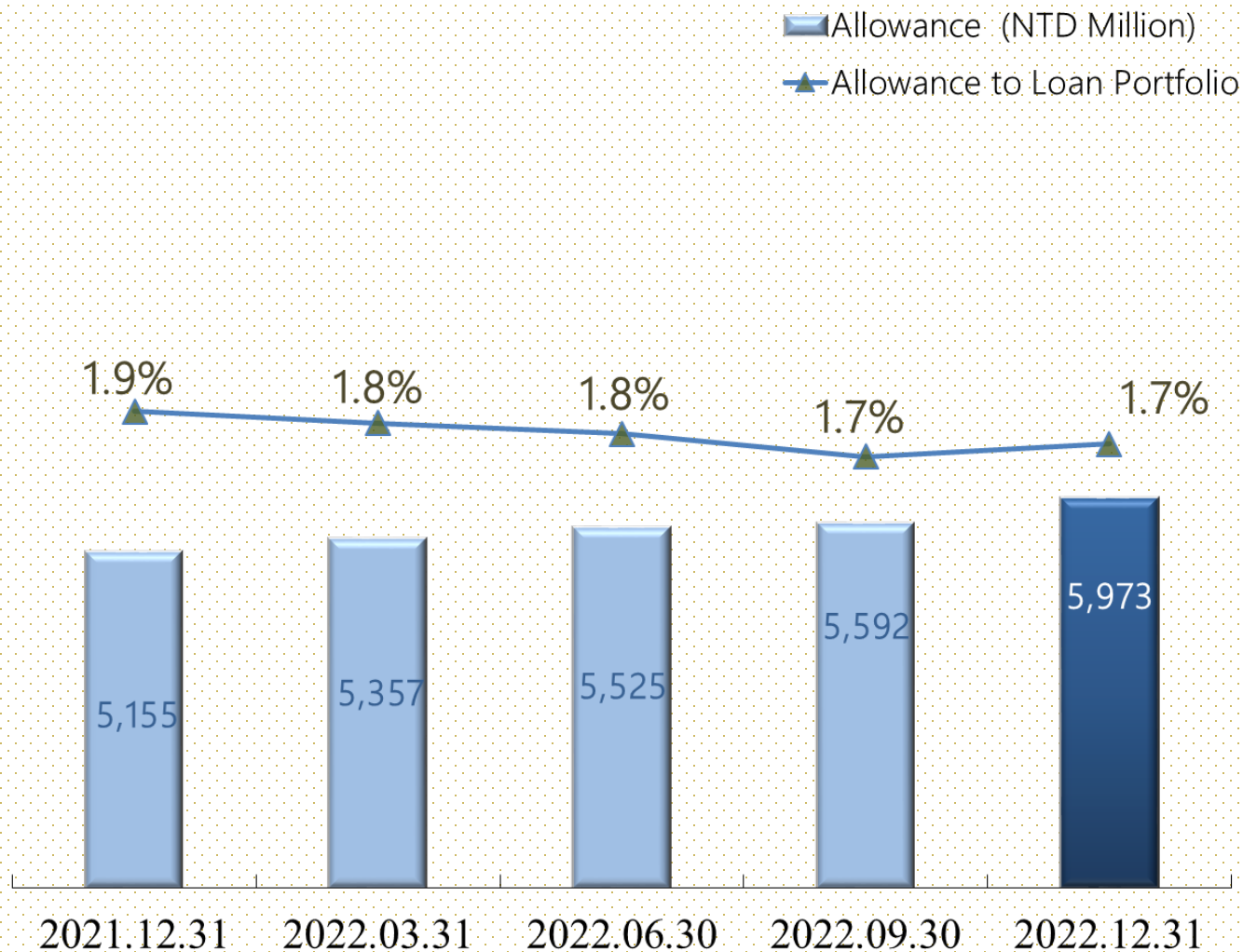
Definitions of delinquencies

- Check payments: overdue more than 7 days
- Non-check payments: overdue more than 30 days
- Consumer loans overdue more than 90 days

Source: unaudited financial statements

資產品質- 備抵呆帳

台灣



Note: Definitions of delinquencies

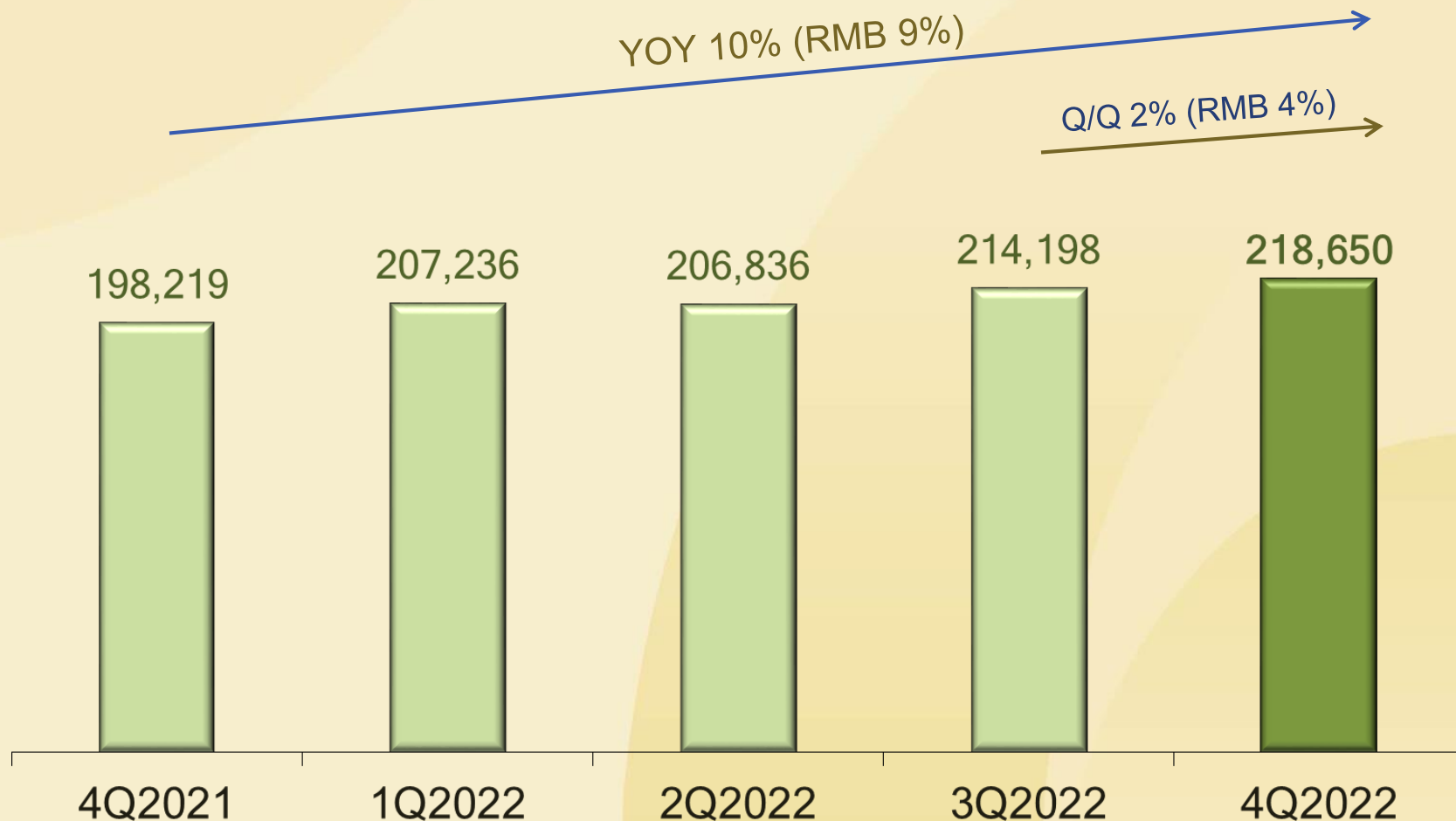
- Check payments: overdue more than 7 days
- Equipment leasing with non-check payments: overdue more than 30 days

Source: unaudited financial statements

應收帳款餘額

中國大陸

單位: 台幣百萬



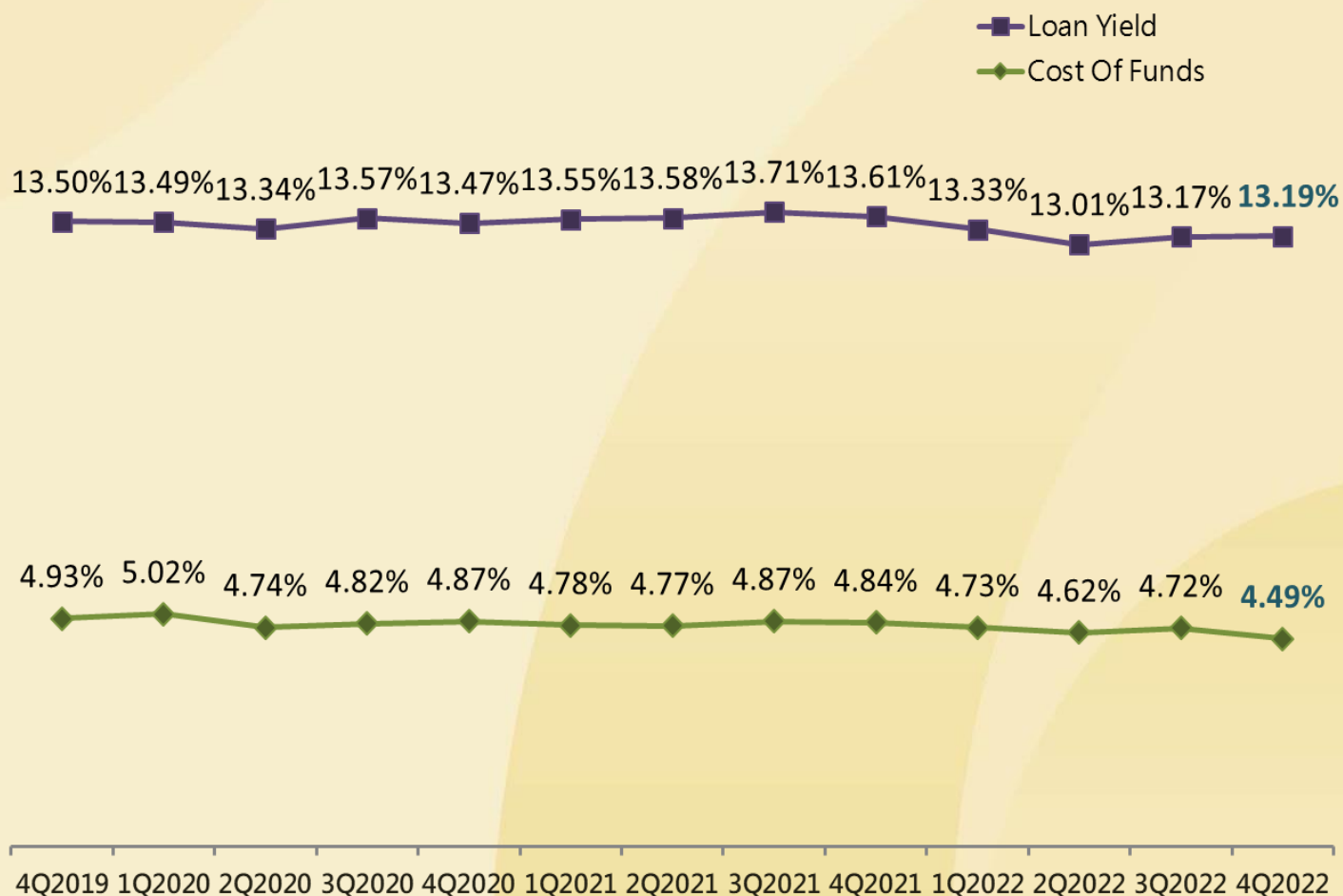
Source: unaudited financial statements

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平均應收帳款收益率 & 資金成本

中國大陸



Source: unaudited financial statements

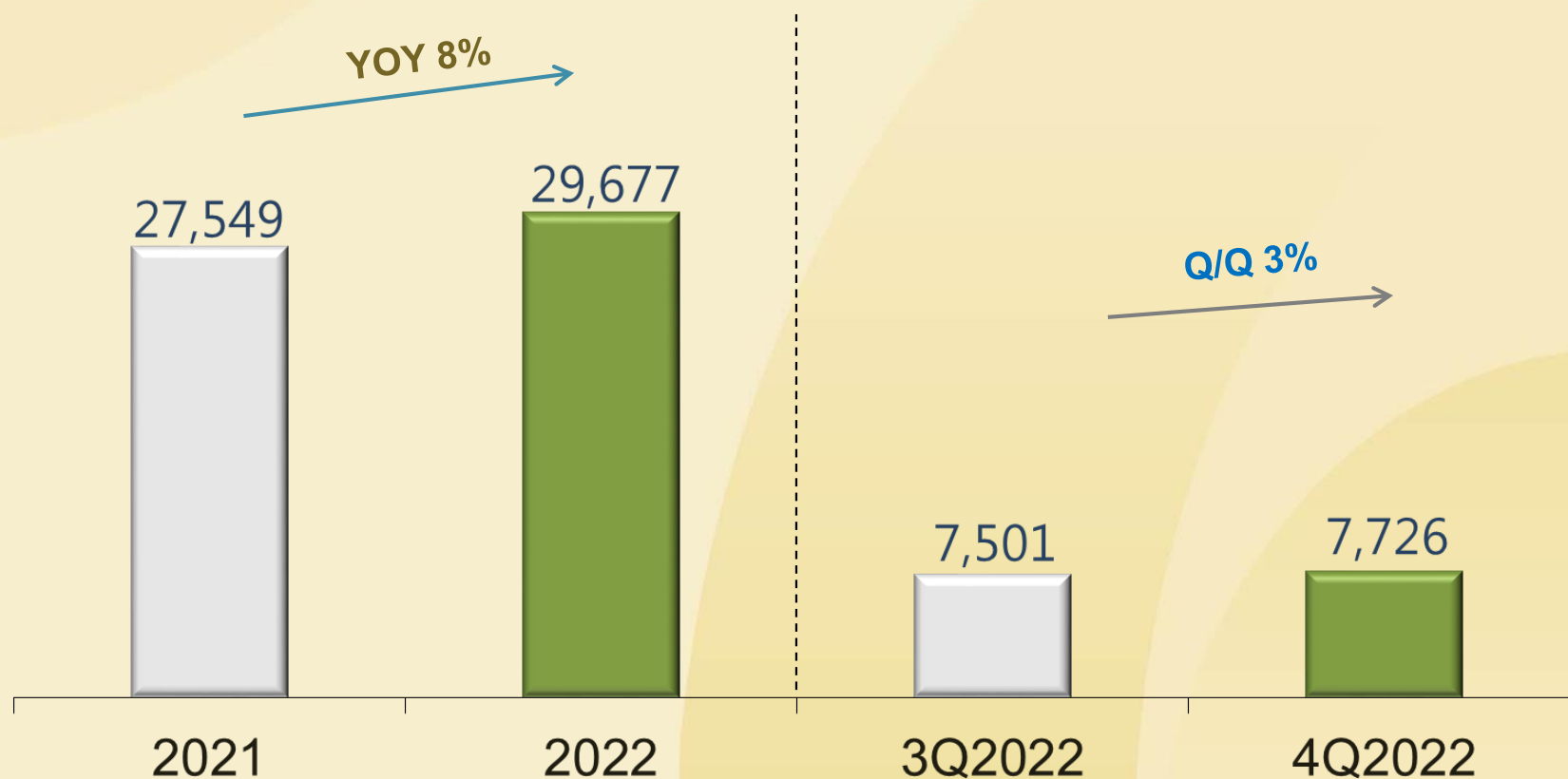
Loan yield excludes sales revenue

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營業收入

中國大陸

單位: 台幣百萬



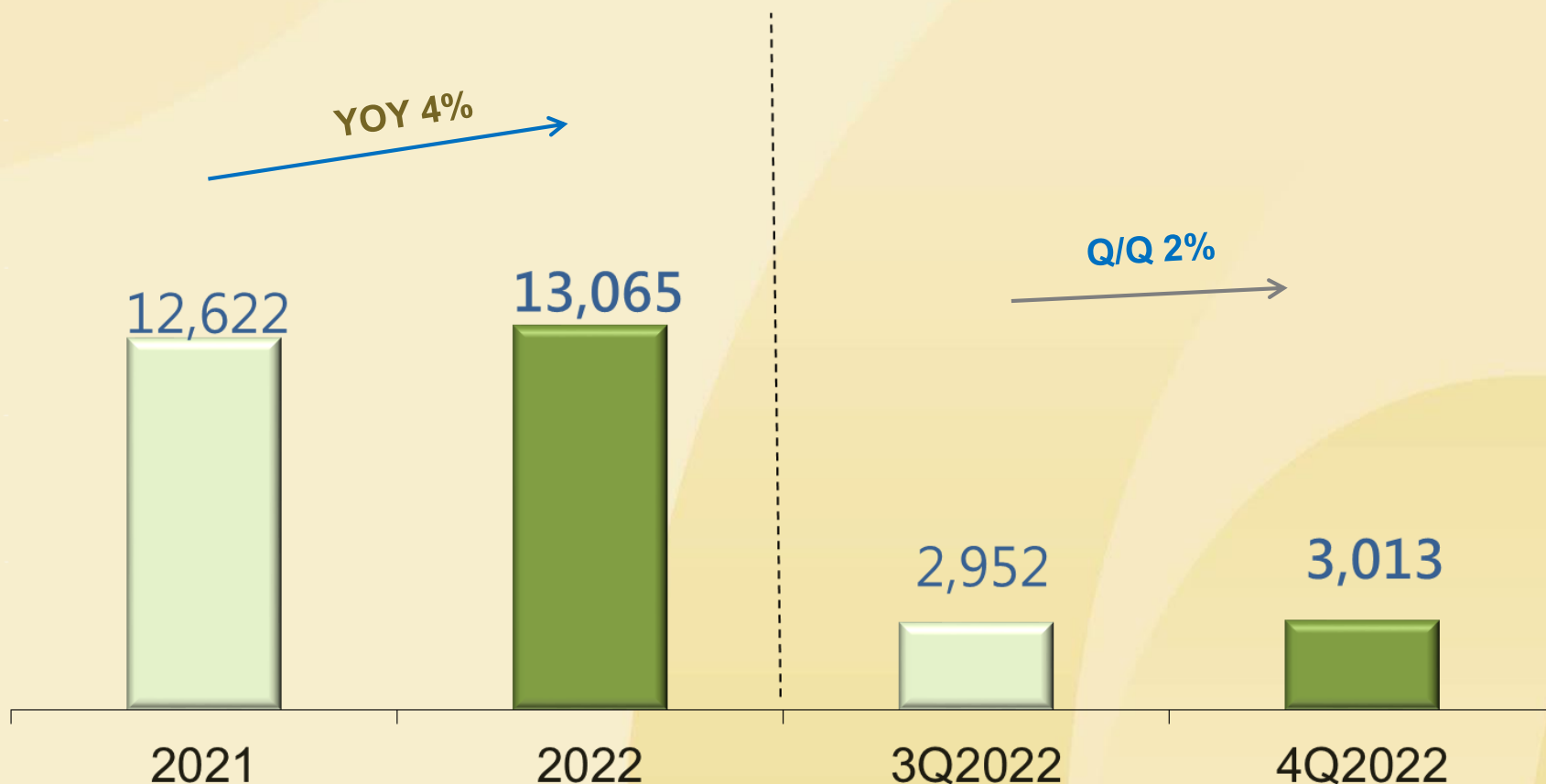
Source: unaudited financial statements

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稅後淨利

中國大陸

單位: 台幣百萬



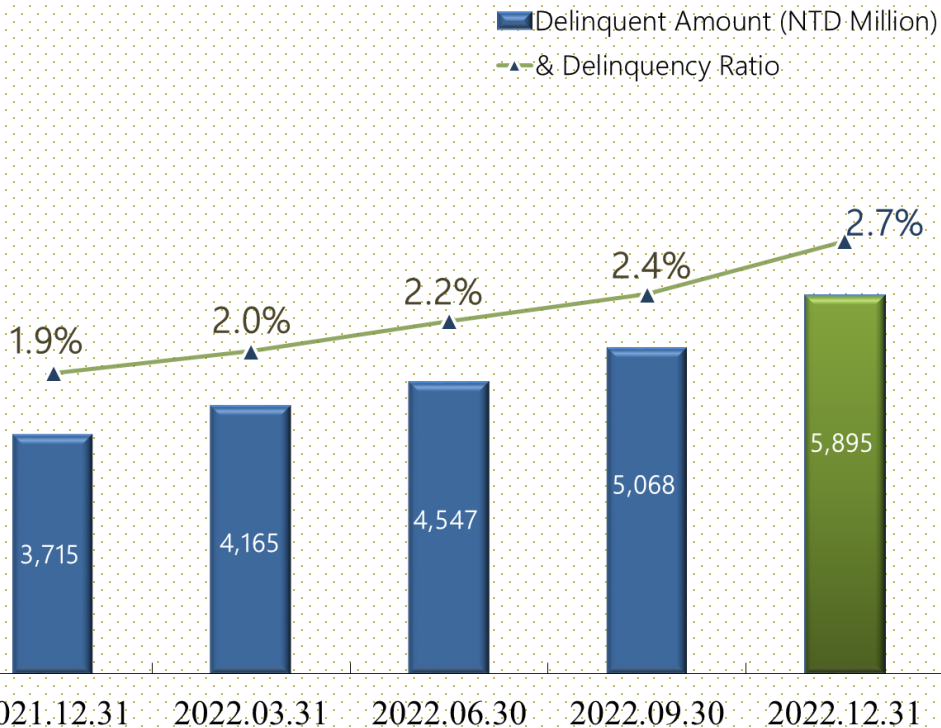
Source: unaudited financial statements

TWSE Code 5871

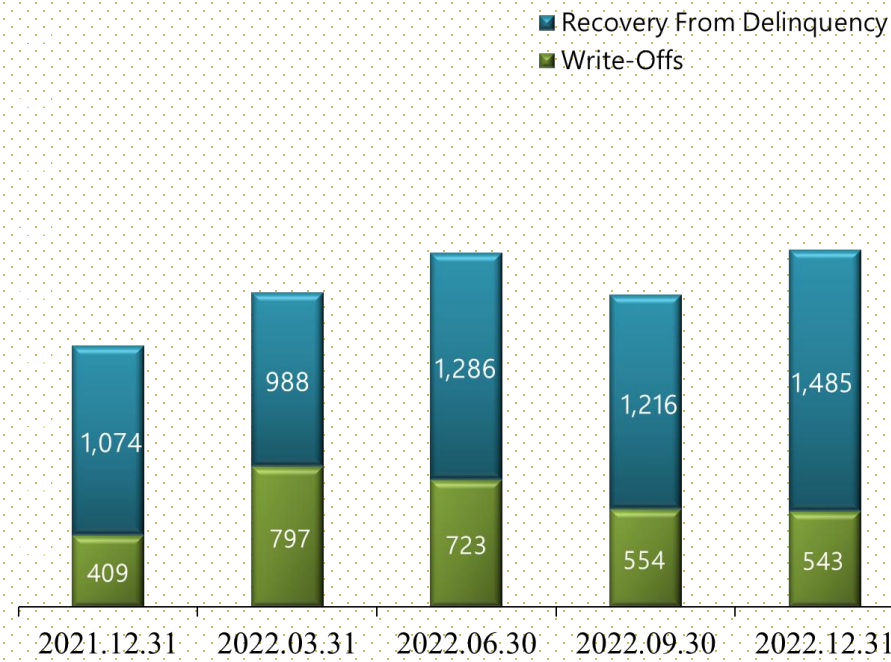
資產品質

中國大陸

延滯率



延滯回收 & 沖銷呆帳

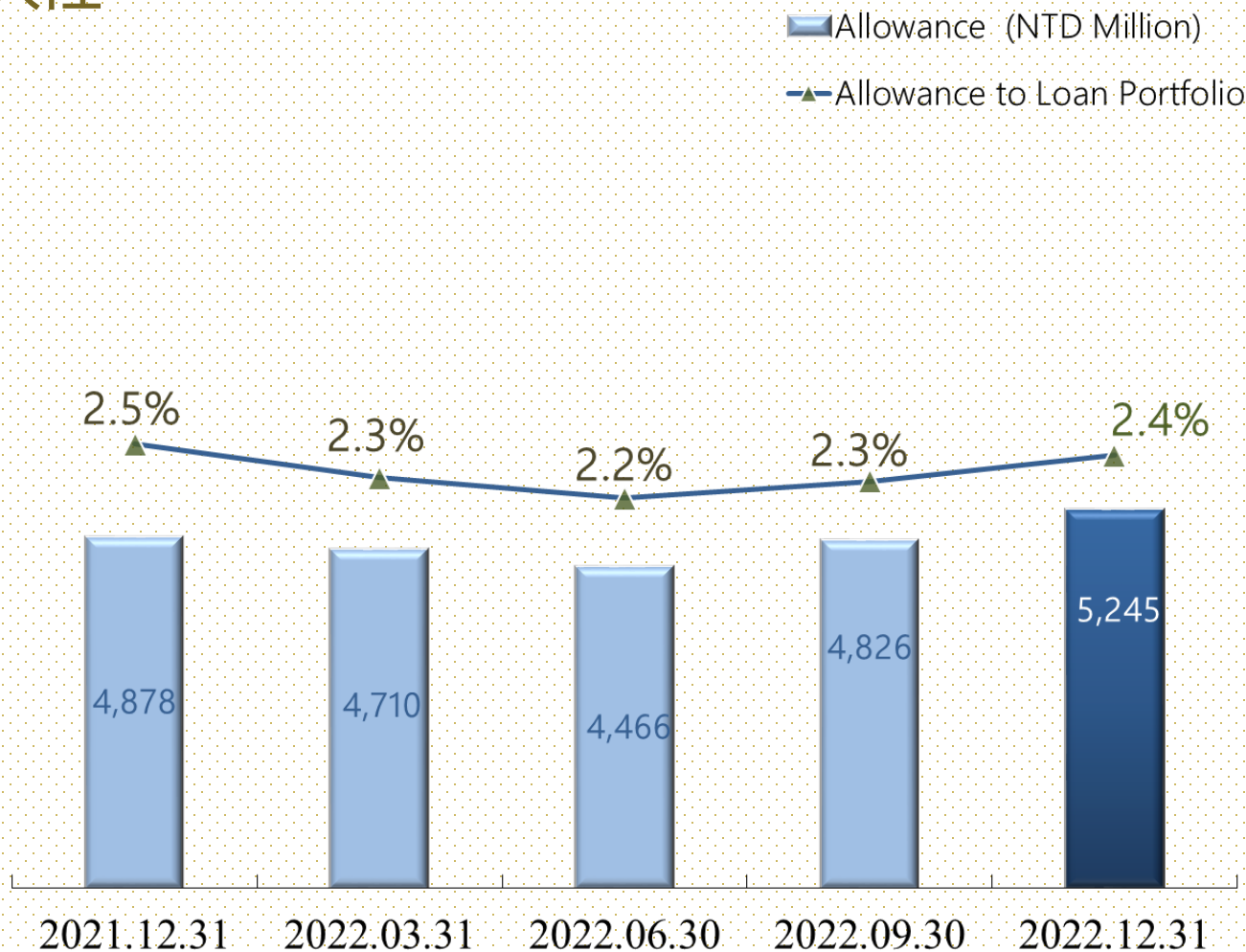


Definition of delinquencies : overdue more than 30 days

Source: unaudited financial statements

資產品質- 備抵呆帳

中國大陸



Definitions of delinquencies

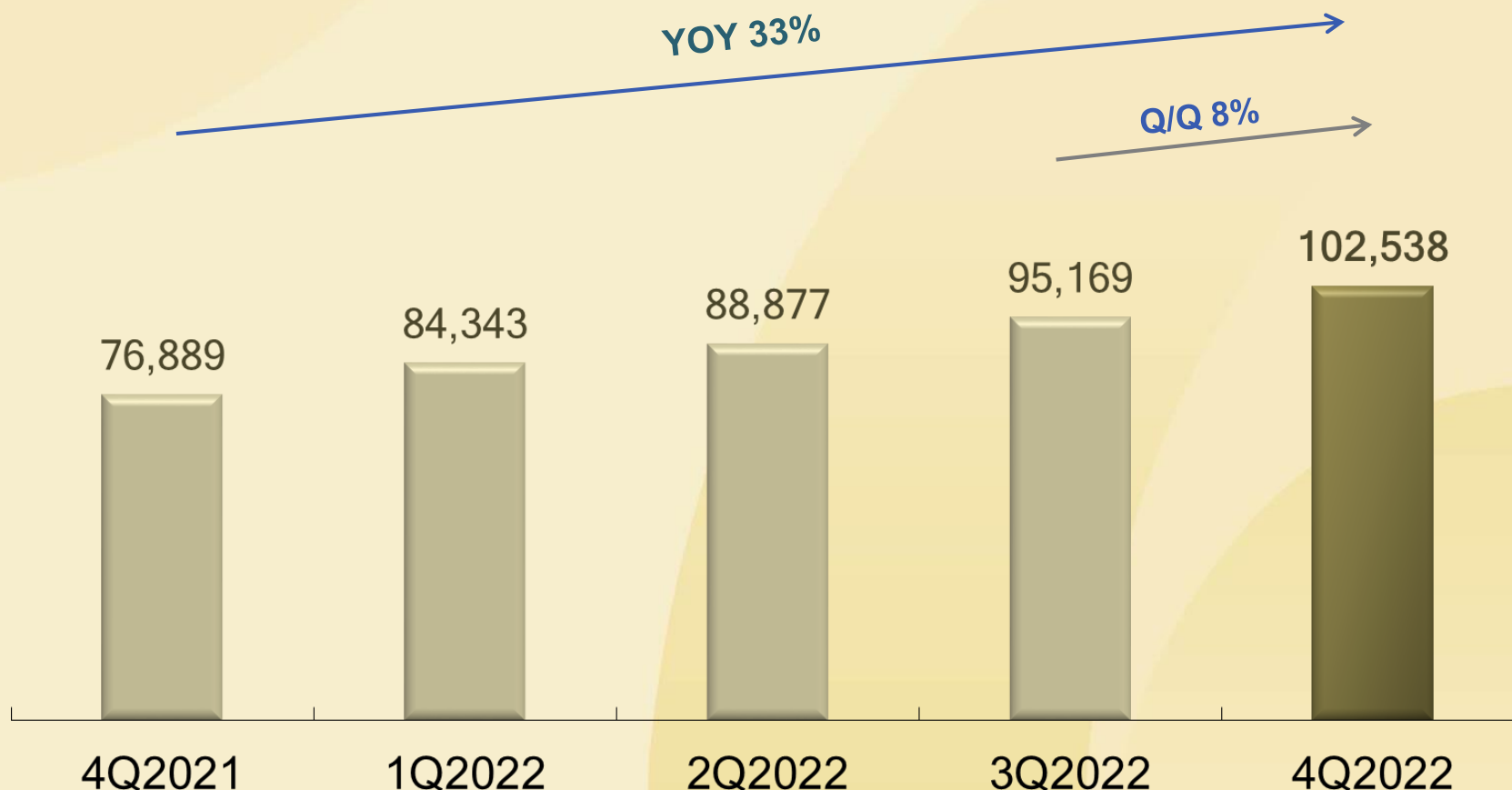
- Check payments: overdue more than 7 days
- Equipment leasing with non-check payments: overdue more than 30 days

Source: unaudited financial statements

應收帳款餘額

東協 (泰國, 越南, 馬來西亞, 柬埔寨, 菲律賓及印尼)

單位: 台幣百萬



Source: unaudited financial statements

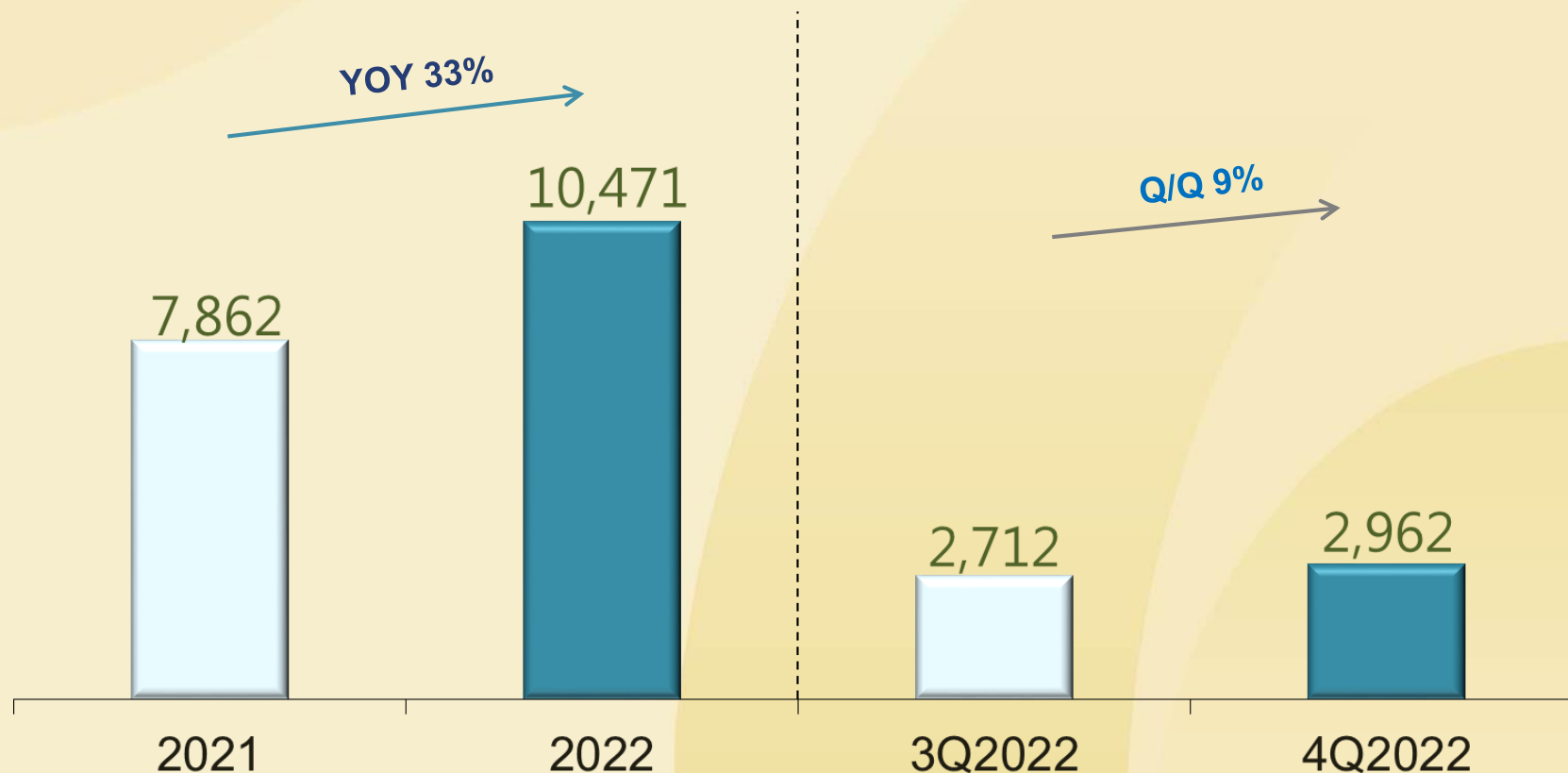
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營業收入

東協 (泰國, 越南, 馬來西亞, 柬埔寨, 菲律賓及印尼)

單位: 台幣百萬



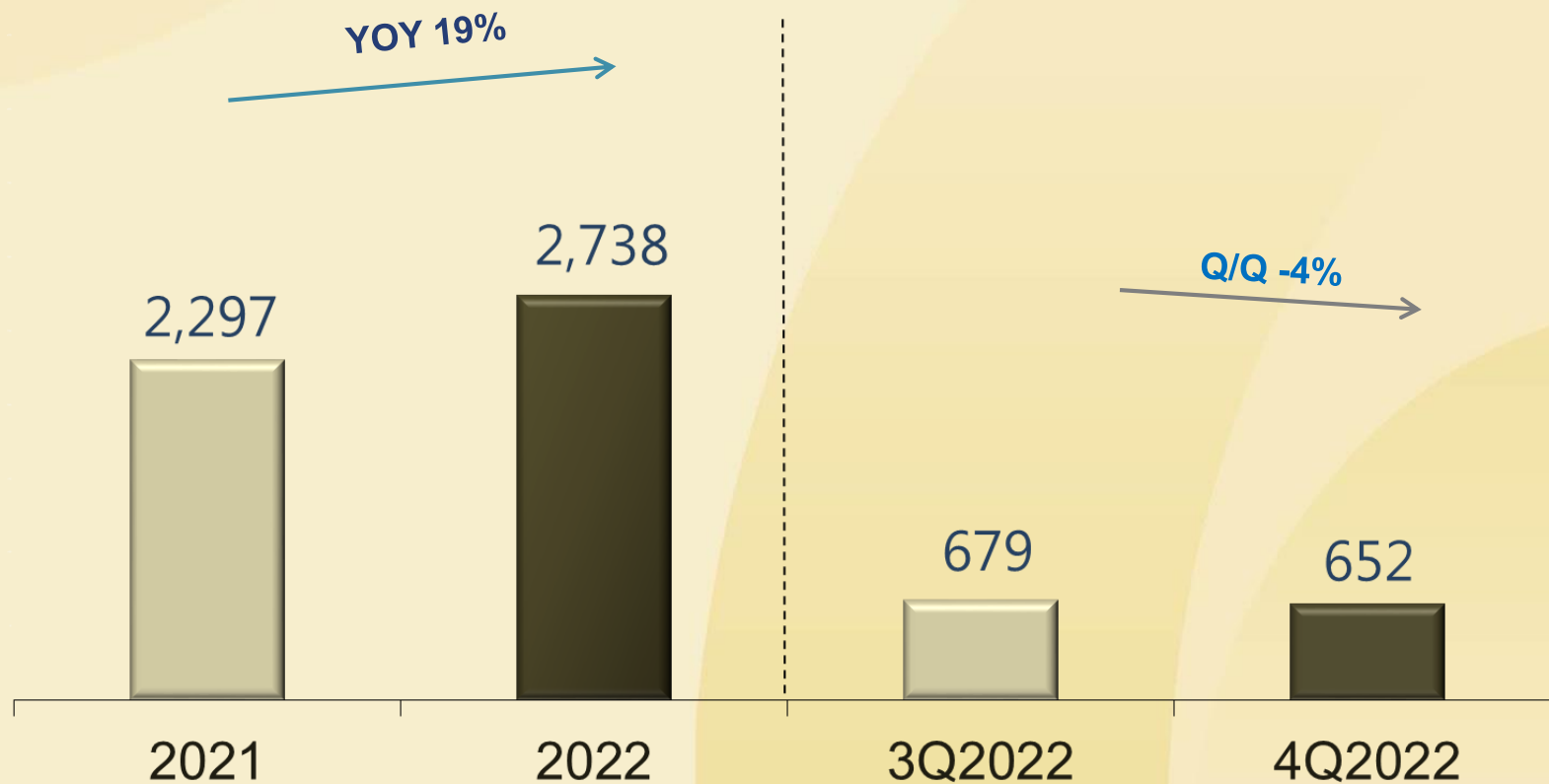
Source: unaudited financial statements

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稅後淨利

東協 (泰國, 越南, 馬來西亞, 柬埔寨, 菲律賓及印尼)

單位: 台幣百萬



Source: unaudited financial statements

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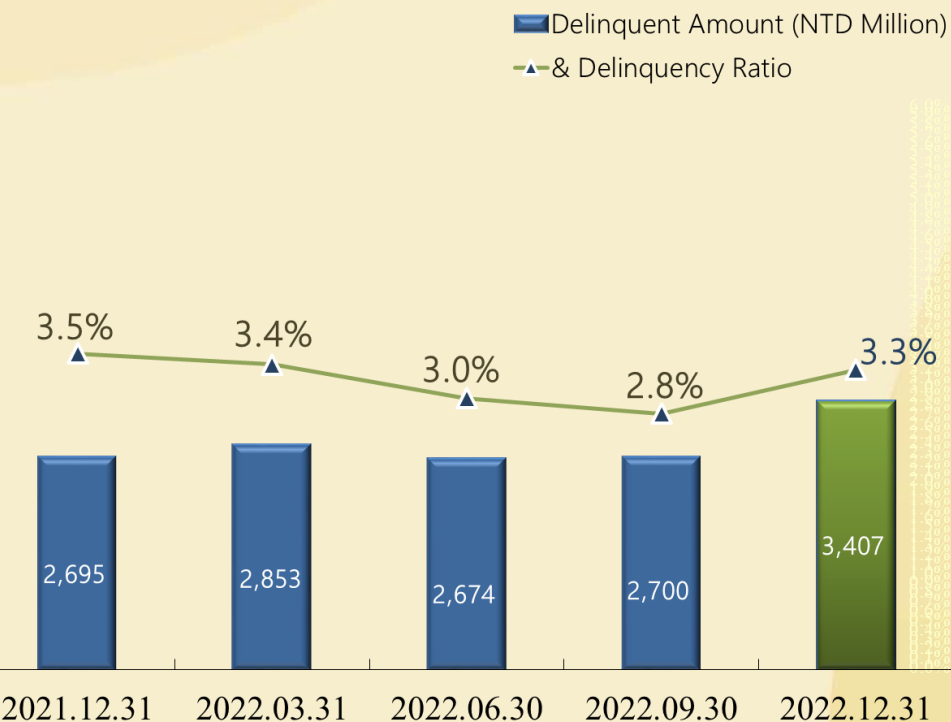


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CHAILEASE HOLDING

資產品質

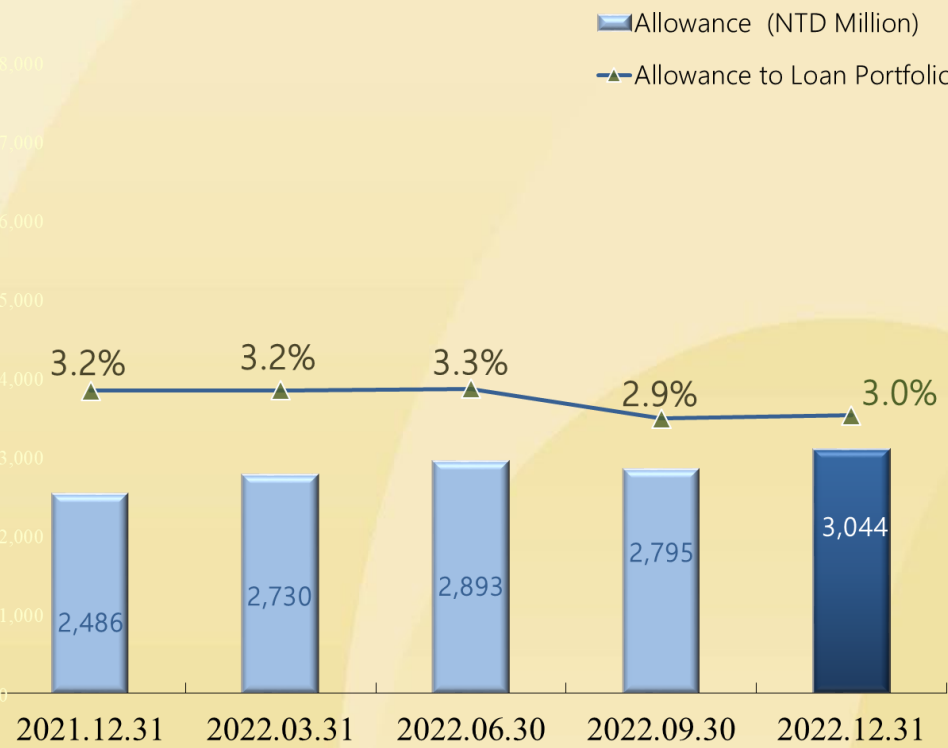
東協

延滯率



Definition of delinquencies : overdue more than 30 days

備抵呆帳



Source: unaudited financial statements

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FY 2022 經營績效

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Investor Relations: IR@Chailease.com.tw

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合併資產負債表摘要

(NTD'000)	2022	2021	YOY(%)	2022.9.30	QOQ(%)
Cash and cash equivalents	67,598,651	46,374,548	46	50,267,671	34
Total fund and investments	32,363,238	34,598,088	(6)	33,451,888	(3)
Loans and receivables	734,363,079	608,914,949	21	708,470,864	4
Total unearned charges and interests	(63,086,126)	(51,538,583)	22	(60,492,614)	4
Total allowance	(14,430,264)	(12,665,666)	14	(13,362,786)	8
Loans and receivables-net	656,846,689	544,710,700	21	634,615,463	4
Other receivables	9,936,173	7,209,104	38	7,800,498	27
Property, plant and equipment	65,457,342	52,240,669	25	60,854,678	8
Other assets	44,996,661	28,093,807	60	44,554,880	1
Total Assets	877,198,754	713,226,916	23	831,545,078	5
Interest bearing loans and borrowings	544,033,264	443,503,079	23	516,281,106	5
Corporate bonds payable	78,686,984	55,437,038	42	71,528,293	10
Other Liabilities	104,321,759	97,772,536	7	99,001,742	5
Total liabilities	727,042,007	596,712,653	22	686,811,141	6
Common stock	15,829,141	14,503,944	9	15,829,141	0
Preferred stock	1,500,000	1,500,000	0	1,500,000	0
Total equity attributable to equity holders	141,320,441	109,624,067	29	136,375,104	4
Minority interests	8,836,306	6,890,196	28	8,358,833	6
Total equity	150,156,747	116,514,263	29	144,733,937	4

Source: unaudited financial statements

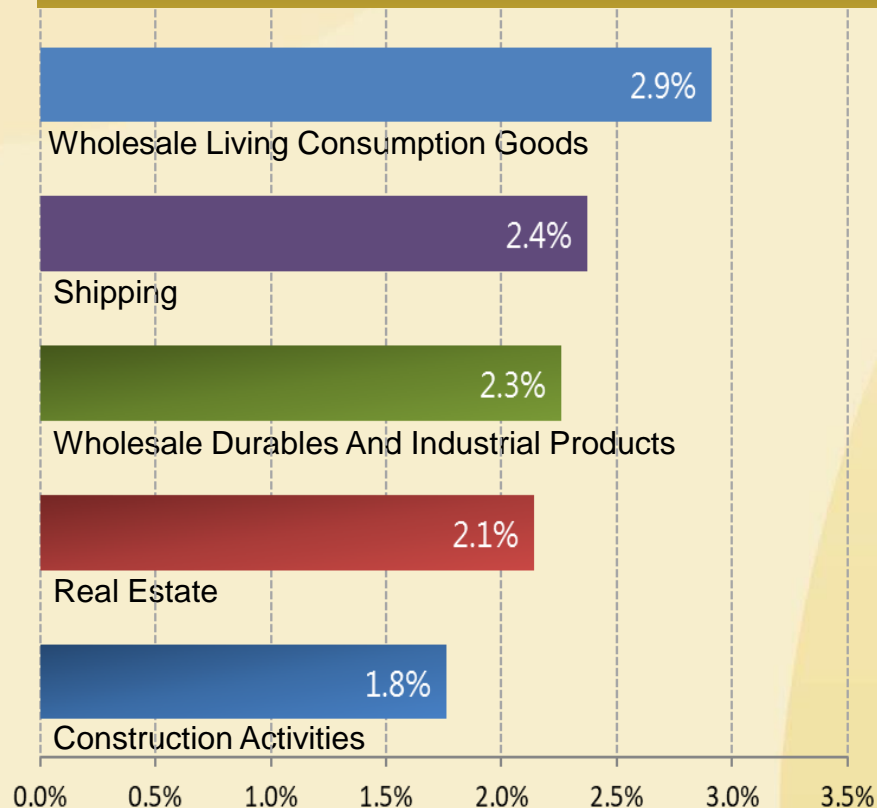
合併損益表摘要

(NTD'000)	2022	2021	YOY(%)	4Q 2022	3Q 2022	QOQ(%)
Sales revenue	6,787,444	5,132,662	32	1,722,596	1,834,365	(6)
Interest income	64,528,498	52,991,978	22	17,574,210	16,519,882	6
Rental revenue	5,861,834	4,585,134	28	1,523,346	1,509,157	1
Fee and commission income	8,551,743	8,780,816	(3)	2,169,669	2,124,053	2
Other operating revenue	878,646	668,964	31	216,834	321,121	(32)
Total operating revenue	86,608,165	72,159,554	20	23,206,655	22,308,578	4
Cost of sales	3,800,776	2,898,870	31	958,046	910,090	5
Interest expense	13,580,713	9,454,373	44	4,210,080	3,636,096	16
Cost of rental revenue	3,483,273	3,239,625	8	987,130	699,866	41
Other operating costs	4,652,640	3,895,252	19	1,236,641	1,181,252	5
Total operating costs	25,517,402	19,488,120	31	7,391,897	6,427,304	15
Gross profit	61,090,763	52,671,434	16	15,814,758	15,881,274	(0)
Employee compensation and benefits	10,926,248	9,309,570	17	3,041,277	2,693,963	13
Impairment loss on loans, notes and receivables	9,396,454	6,347,682	48	3,250,448	2,452,174	33
Other operating expense	4,717,791	4,205,846	12	1,401,729	1,273,223	10
Operating expenses	25,040,493	19,863,098	26	7,693,454	6,419,361	20
Other operating gain and loss	920,599	676,496	36	174,956	269,345	(35)
Total non-operating revenue and expense	2,354,696	1,169,559	101	772,638	247,761	212
Profit before taxation	39,325,565	34,654,391	13	9,068,898	9,979,019	(9)
Income tax expense	10,861,362	11,959,591	(9)	2,631,250	2,686,504	(2)
Profit from continuing operations	28,464,202	22,694,800	25	6,437,647	7,292,515	(12)
Profit attributable to equity holders	27,221,727	21,643,760	26	6,128,259	7,009,598	(13)
Basic EPS (NTD)	17.17	14.09	22	3.86	4.44	(13)

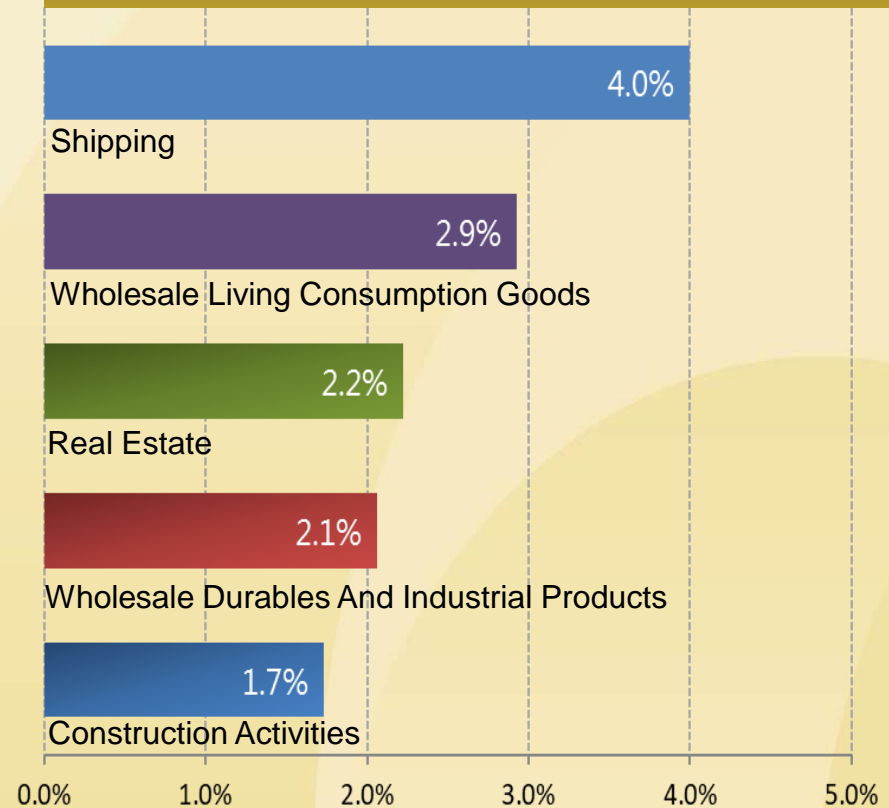
產業曝險

台灣

2021 Top 5



2022 Top 5



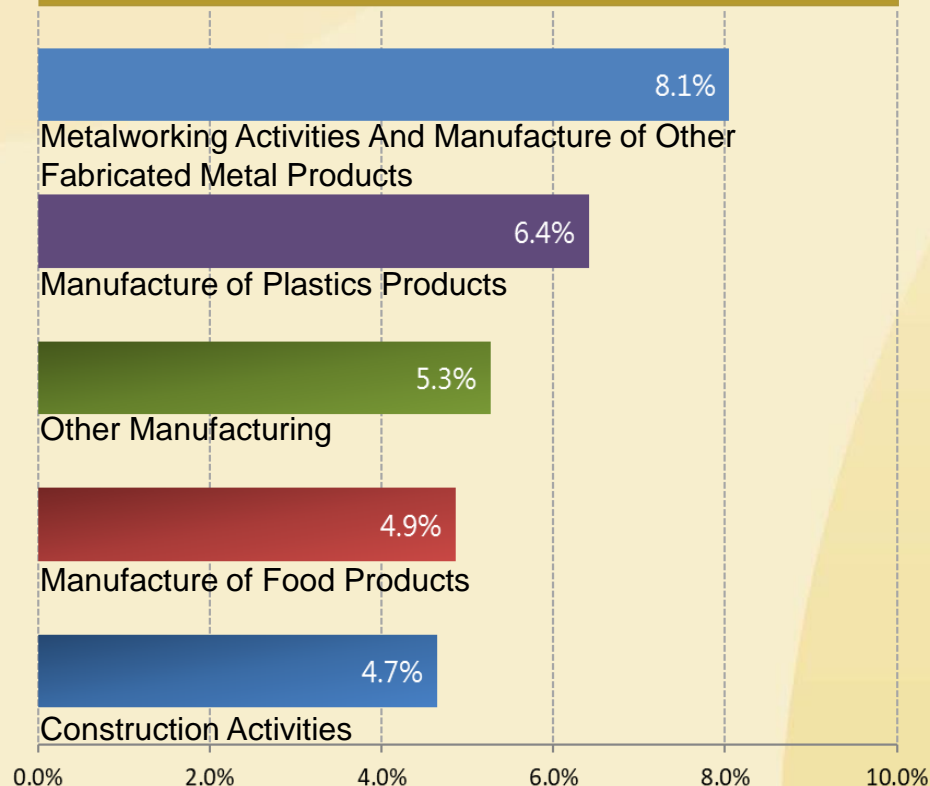
Source: Company, Divided by Internal Outstanding Principal

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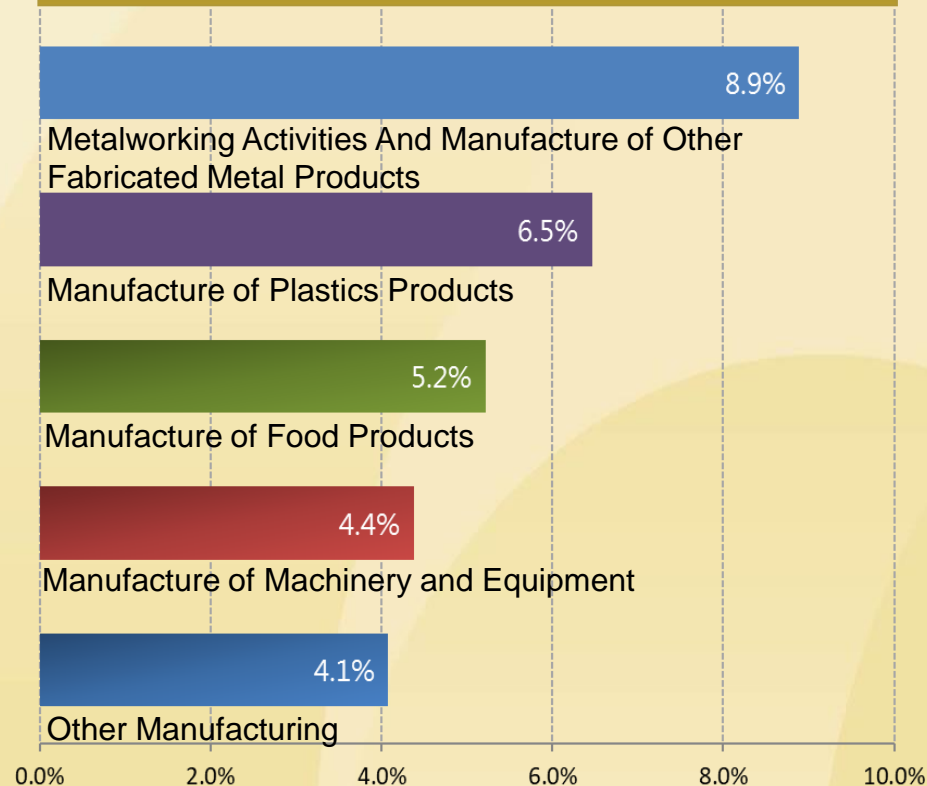
產業曝險

中國大陸

2021 Top 5



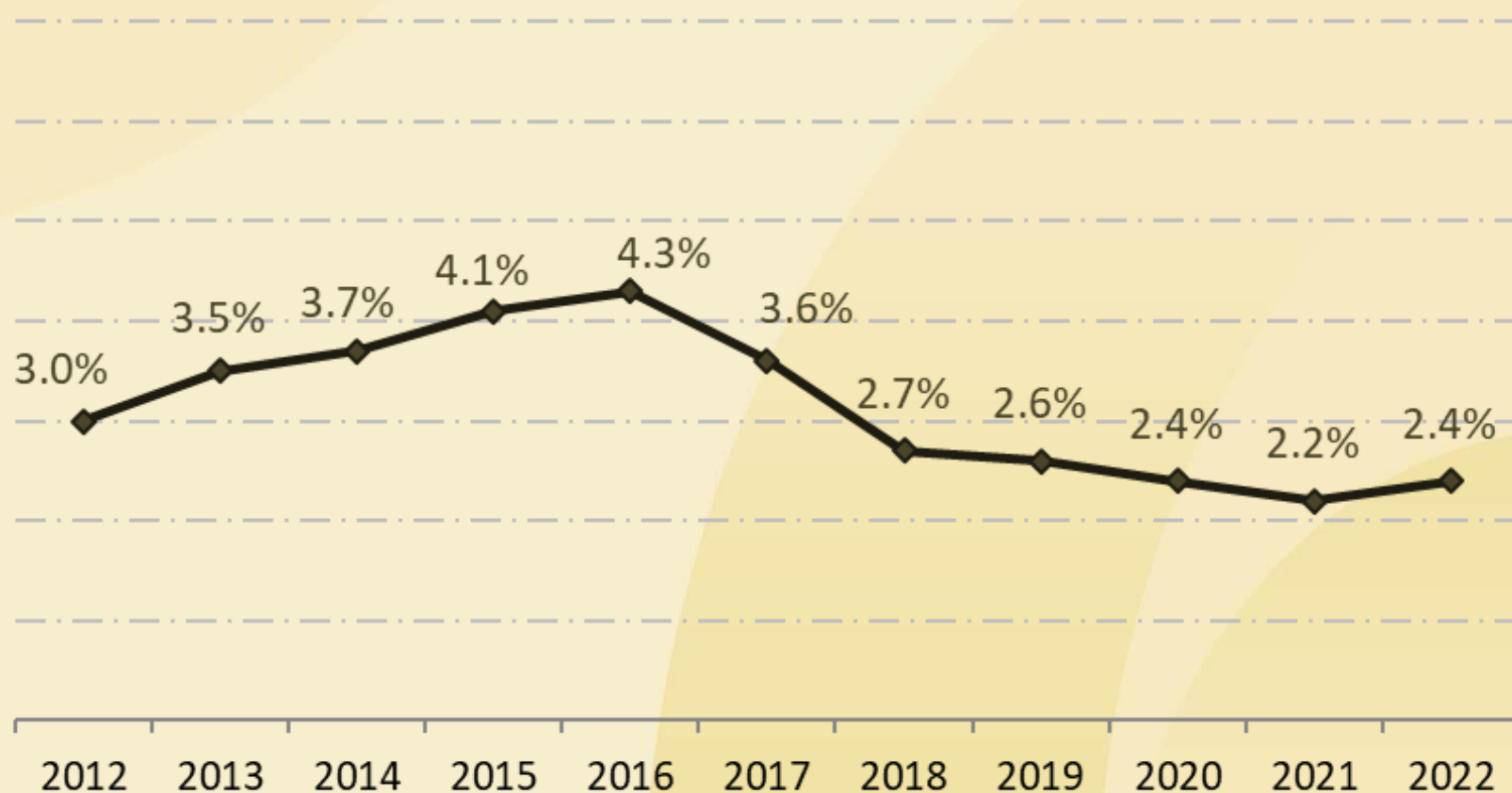
2022 Top 5



Source: Company, Divided by Internal Outstanding Principal

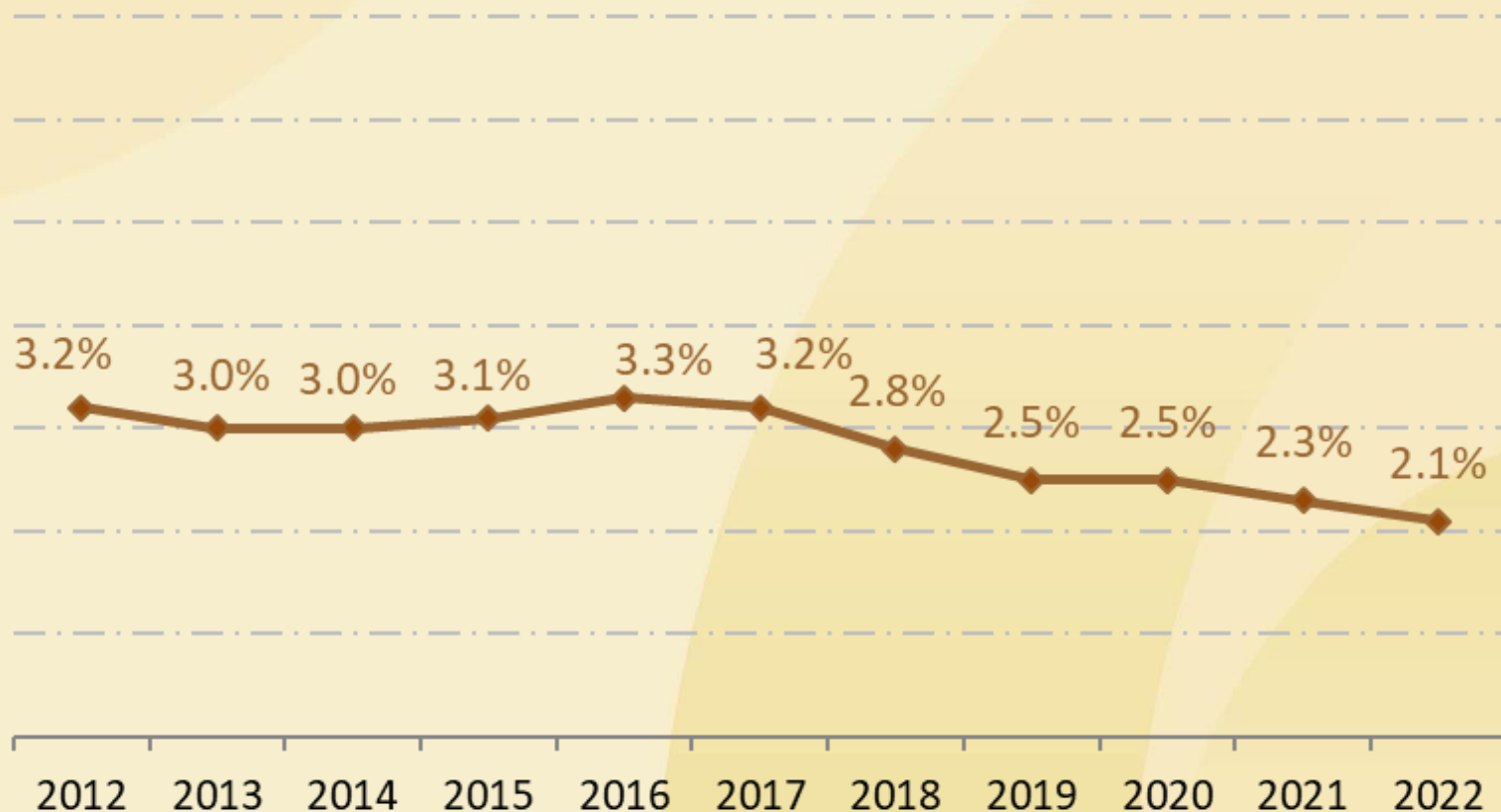
TWSE Code 5871

Consolidated Delinquency Ratio



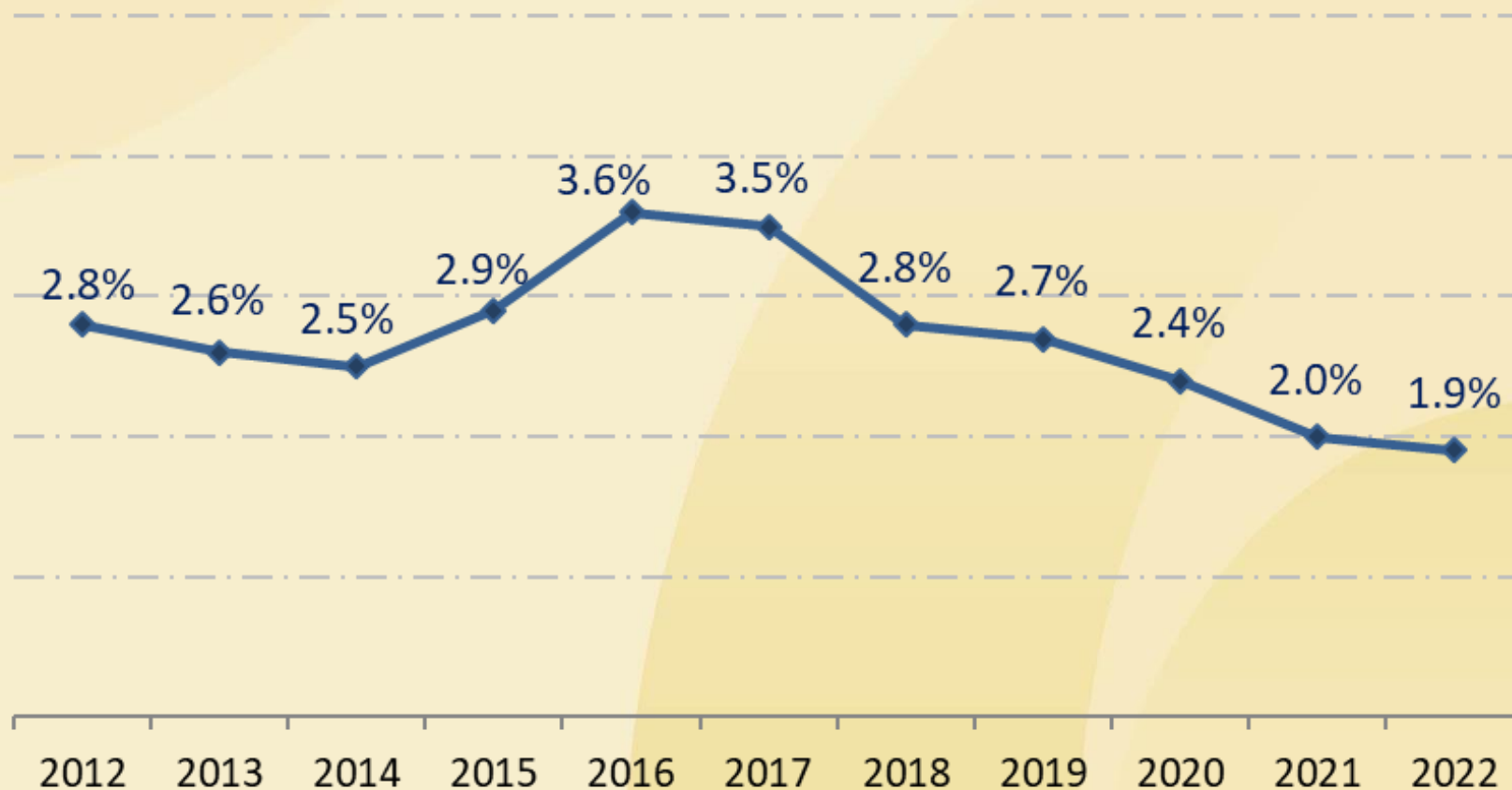
Consolidated

Allowance to Loan Portfolio Ratio



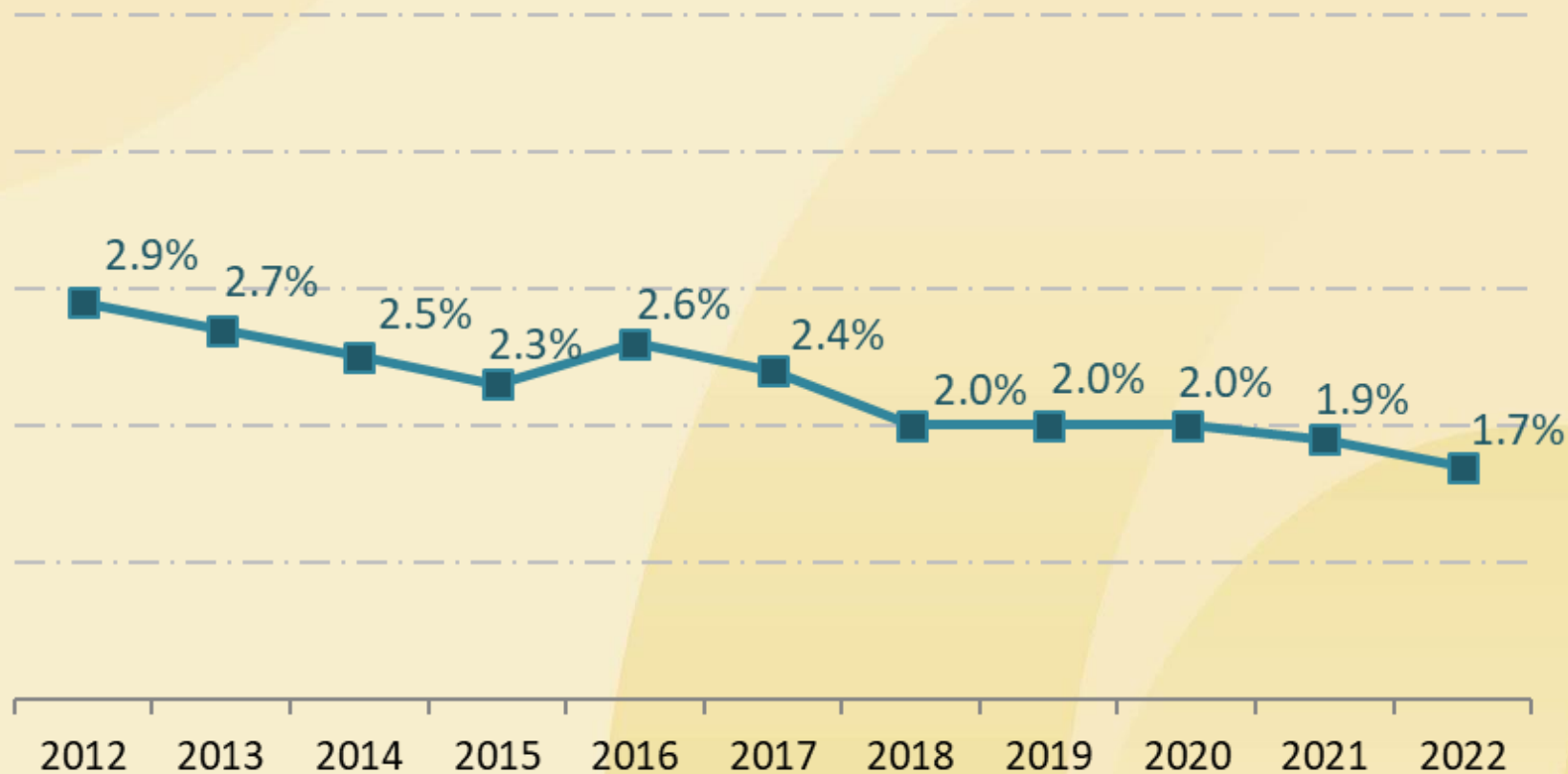
Taiwan

Delinquency Ratio



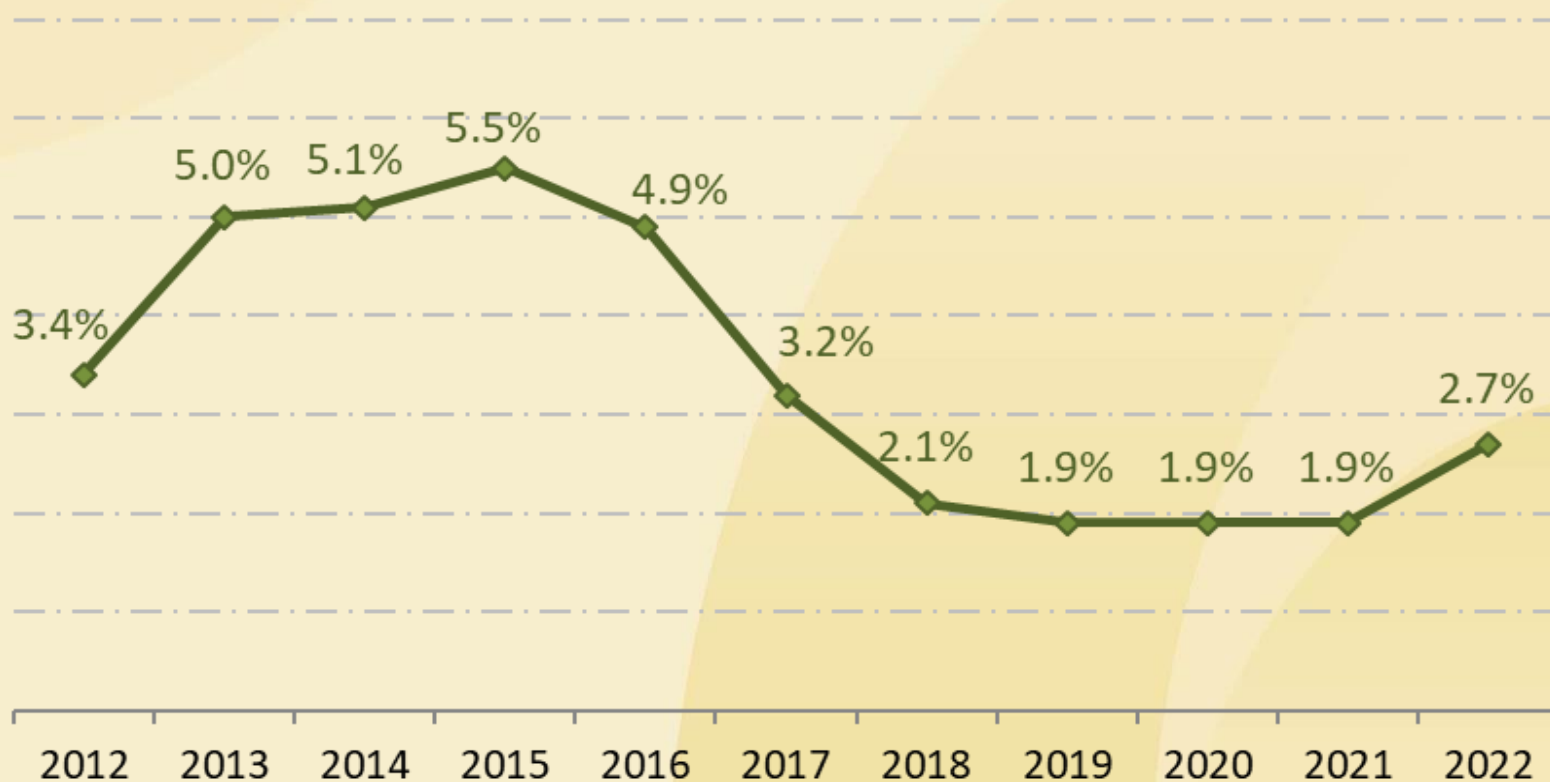
Taiwan

Allowance to Loan Portfolio Ratio



China

Delinquency Ratio



China

Allowance to Loan Portfolio Ratio

