

2025年全年 法人說明會

Investor Conference
2026年03月9日



公司聲明

- 本文件係由Chailease Holding Company Limited（中文名稱：中租控股股份有限公司；以下簡稱「本公司」）所提供，本文件所含資料僅以提供當時之情況為準，本公司不會就本文件提供後所發生之任何變動而更新其內容。本公司、本公司之關係企業、本公司及本公司關係企業之負責人，無論係因何過失或其他原因，均不對因使用本文件或其內容所致之任何損害負任何責任。
- 本文件可能包含「前瞻性陳述」，包括但不限於所有本公司對未來可能發生的業務活動、事件或發展的陳述。該等陳述係基於本公司對未來營運之假設，及種種本公司無法控制之政治、經濟、市場等因素所做成，故實際經營結果可能與該等陳述有重大差異。
- 本文件不得視為買賣有價證券或其他金融商品的要約或要約之誘引。
- 未經本公司同意本文件之任何部分不得以任何形式直接或間接複製、再流通或傳送給任何第三人，且不得為任何出版目的而刊印本文件之全部或部分內容。

議程

營運重點摘要

FY2025 經營績效

區域總覽

Q&A

附錄

營運重點摘要

- 因應2025年外部經營及總經環境挑戰, 整體信用資產成長放緩

2025年第四季信用資產	YOY	QOQ
合併	-1%	2%
台灣	1%	0.4%
中國大陸 (RMB)	-6%	-1%
東協	1%	6%

- 整體資產品質已呈現趨穩趨勢
- 東協地區持續的資產品質改善, 帶動獲利成長

議程

營運重點摘要

FY2025 經營績效

區域總覽

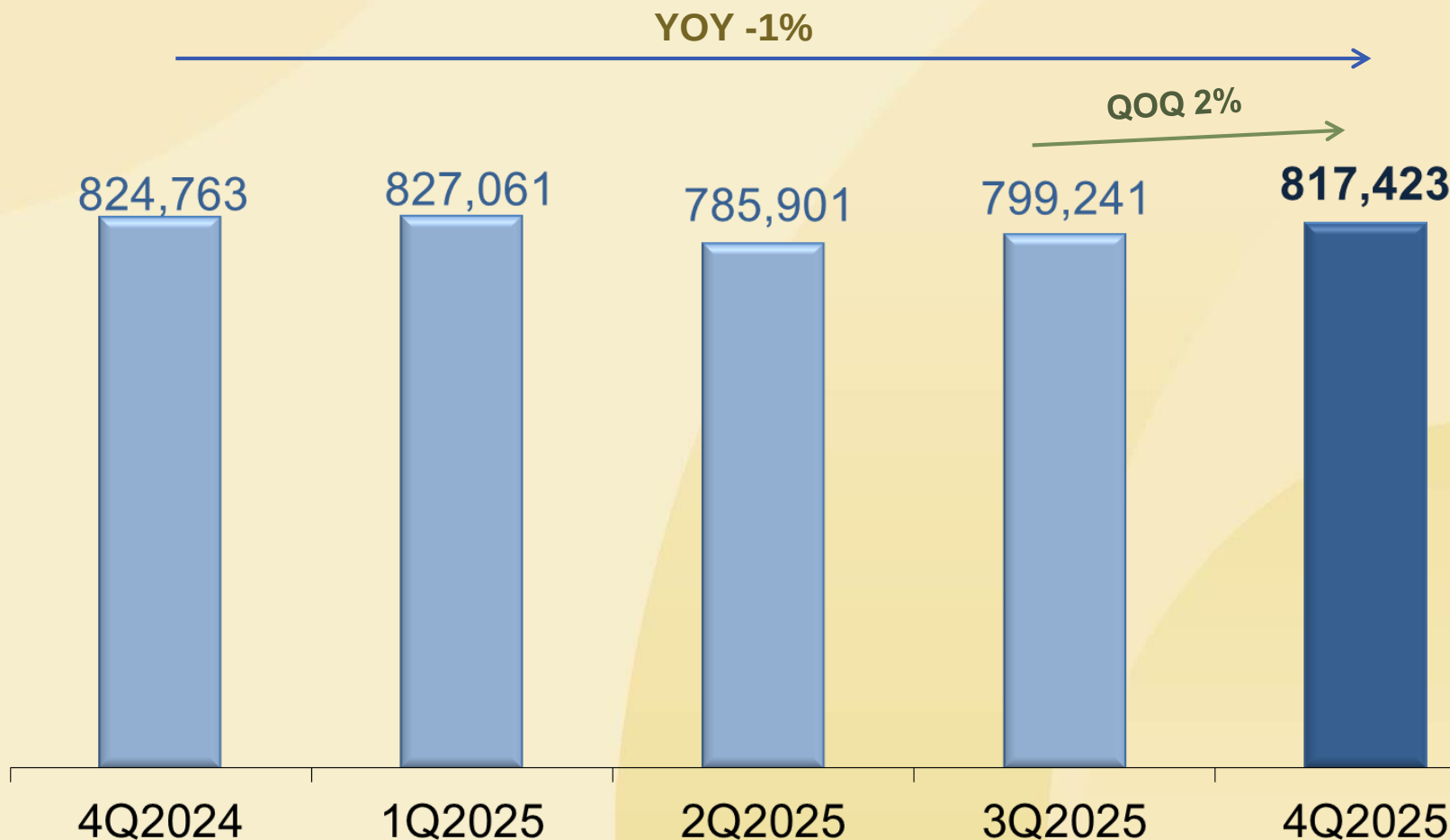
Q&A

附錄

信用資產

合併

單位: 台幣百萬



Source: unaudited financial statements

Credit Portfolio includes receivables and Taiwan's financial assets, Alliance transaction with banks and Operating lease

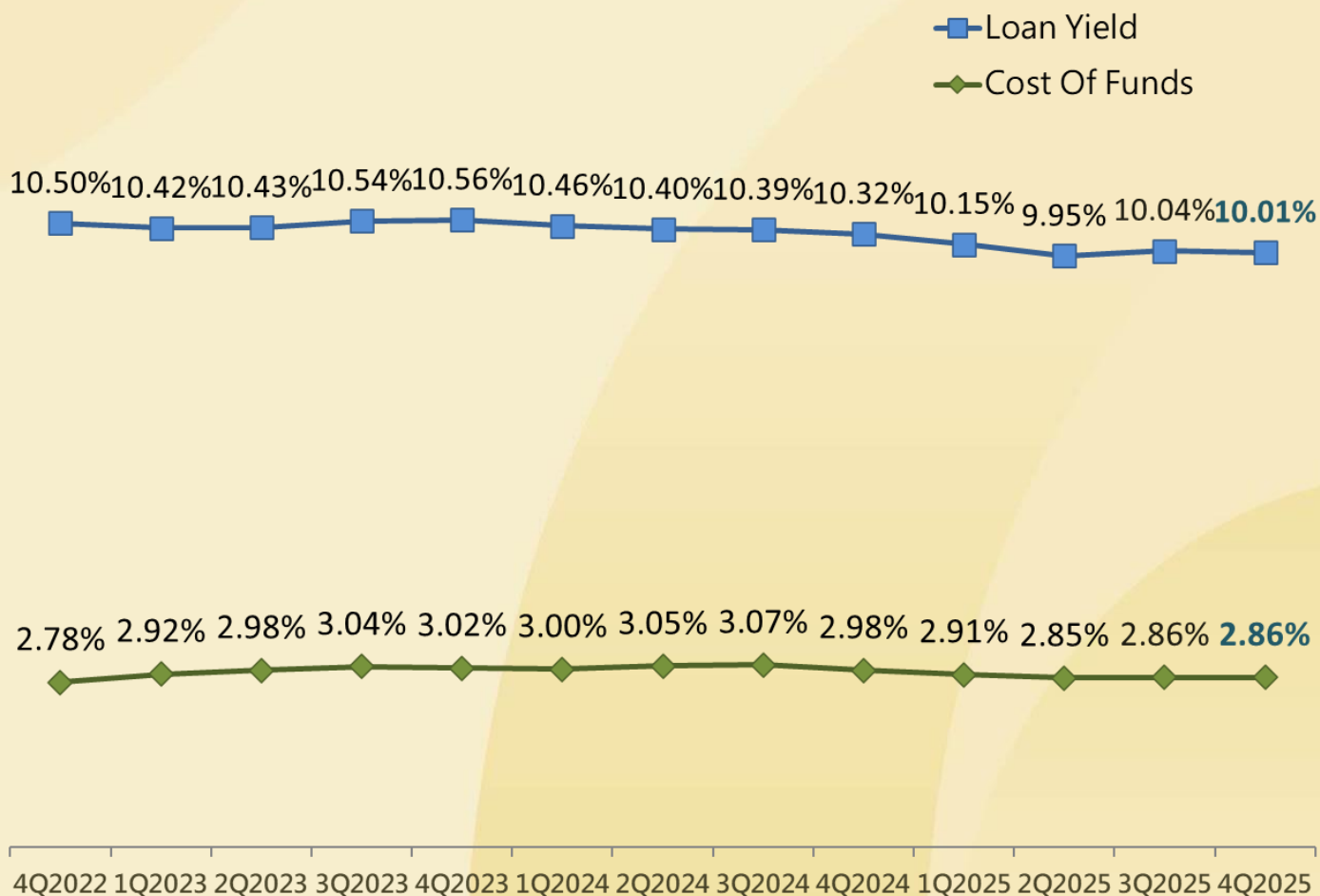
TWSE Code 5871



中租控股
CHAILEASE HOLDING

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

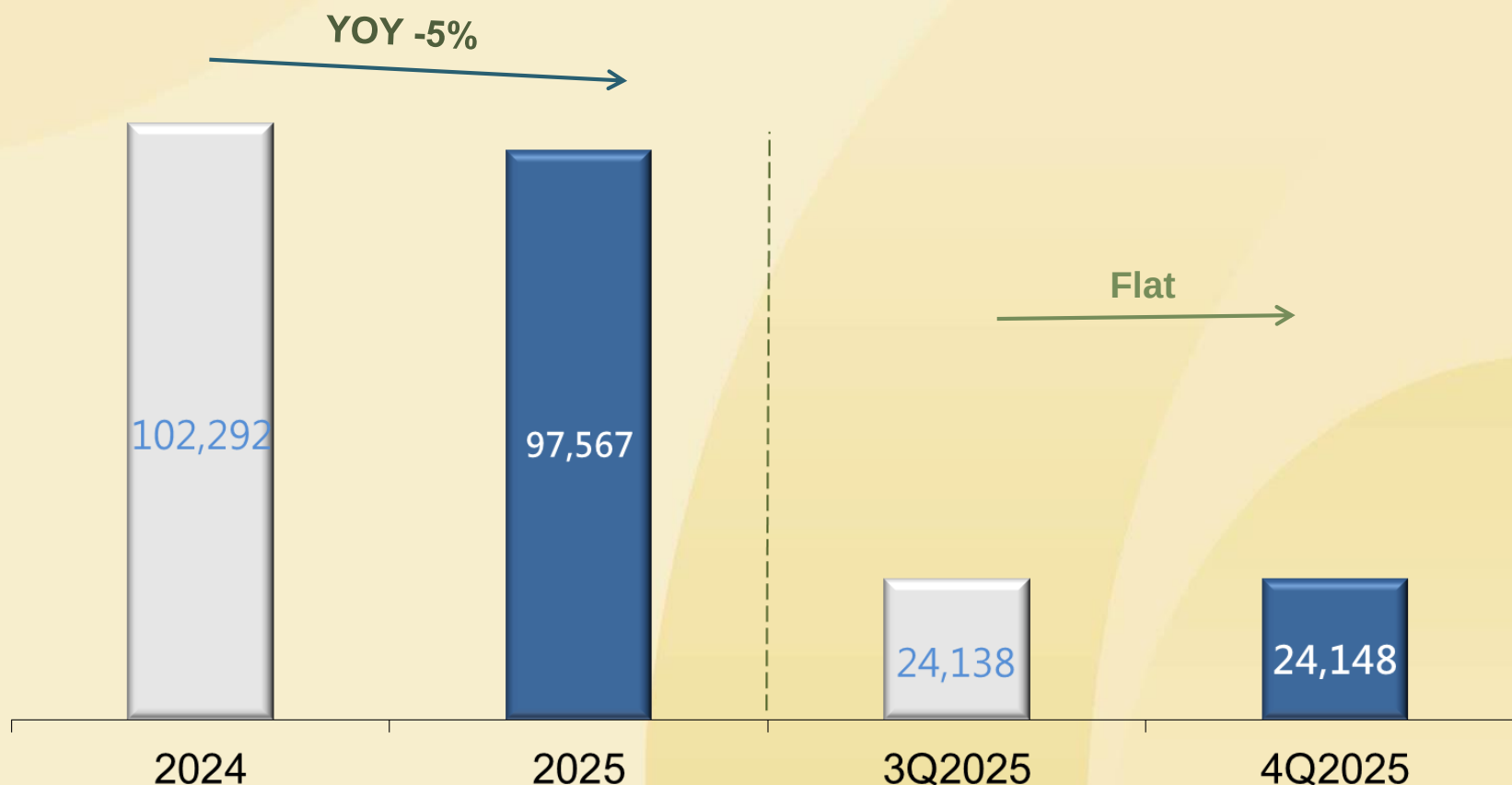


中租控股
CHAILEASE HOLDING

營業收入

合併

單位: 台幣百萬

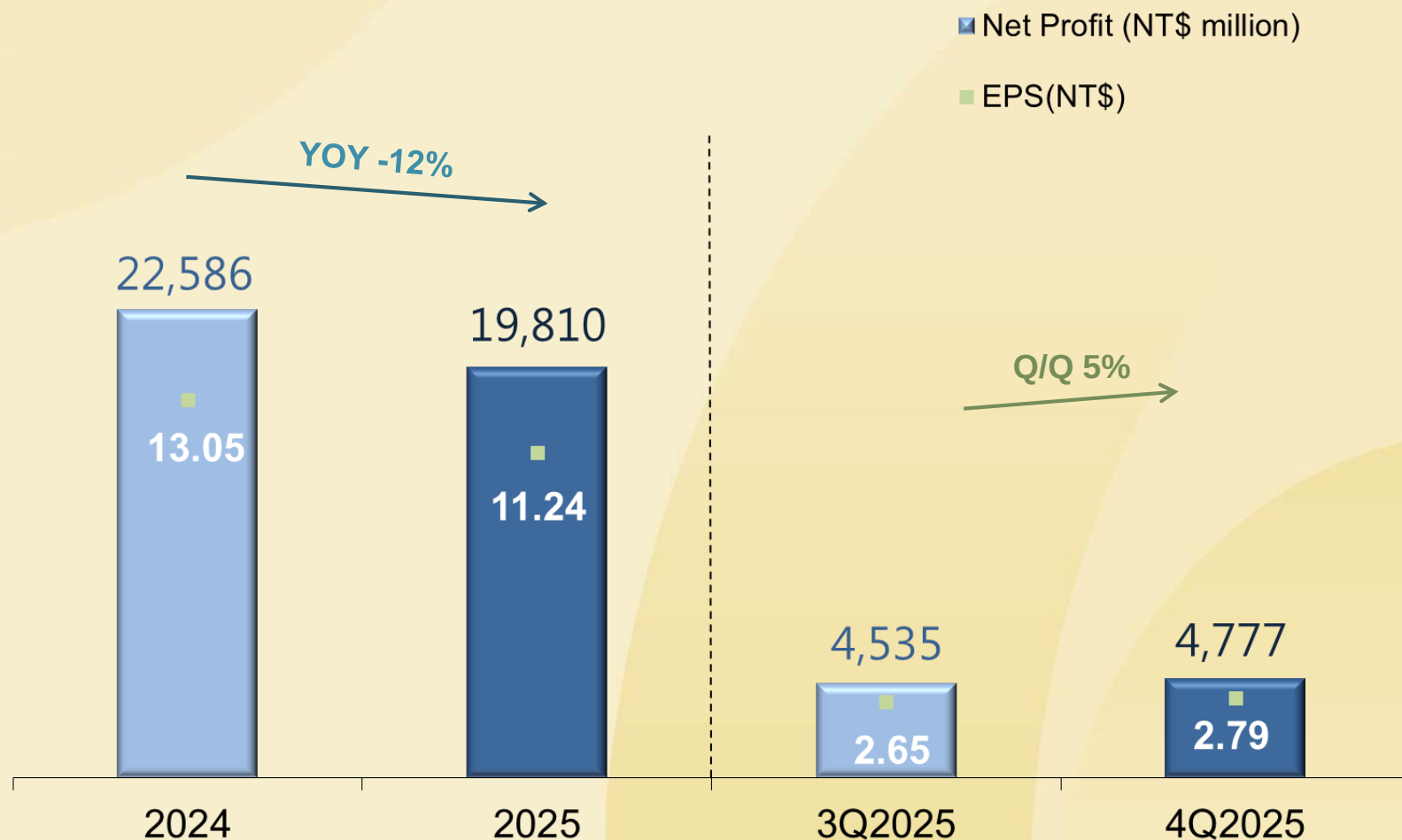


Source: unaudited financial statements

TWSE Code 5871

稅後淨利 & 每股盈餘

合併



Source: unaudited financial statements

EPS has been retroactively adjusted and deducted preferred share dividend

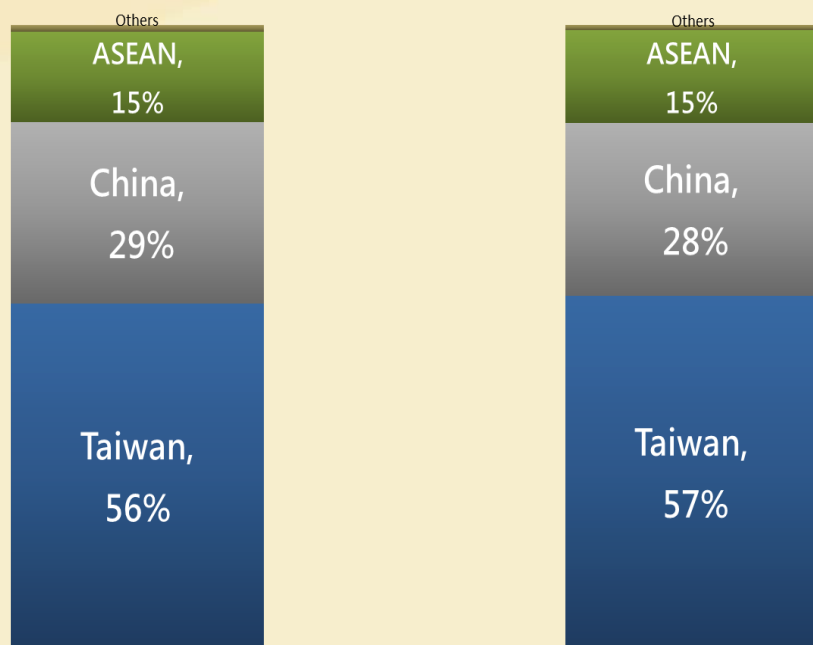
TWSE Code 5871



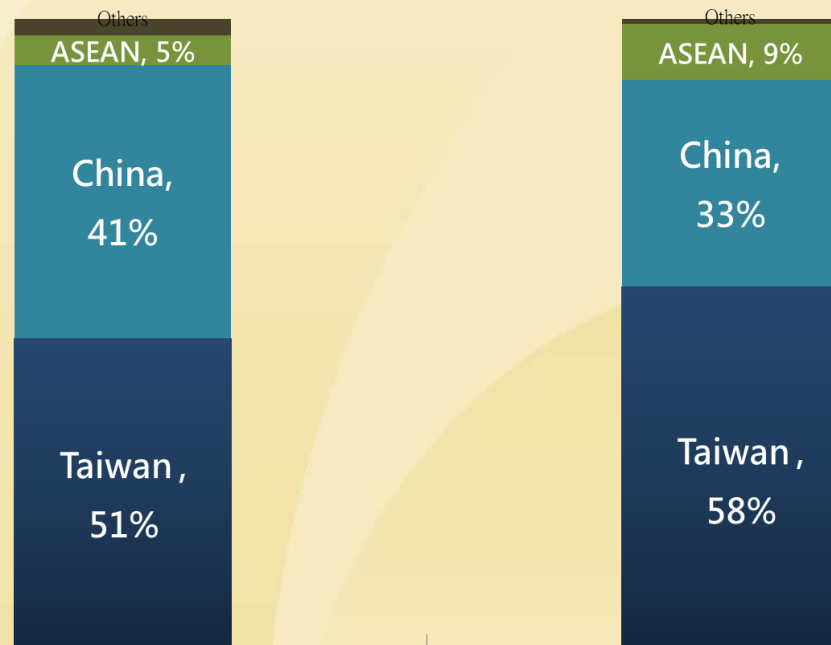
中租控股
CHAILEASE HOLDING

信用資產及獲利組成 合併

信用資產占比



歸屬母公司獲利占比



4Q2024

4Q2025

2024

2025

Note: Net profit excludes Holding Company

Source: unaudited financial statements

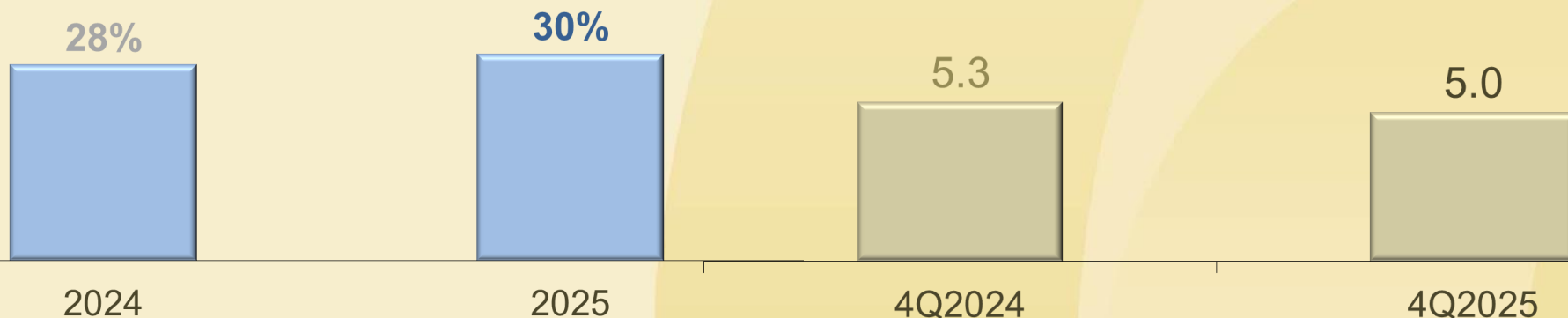
TWSE Code 5871

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

TWSE Code 5871

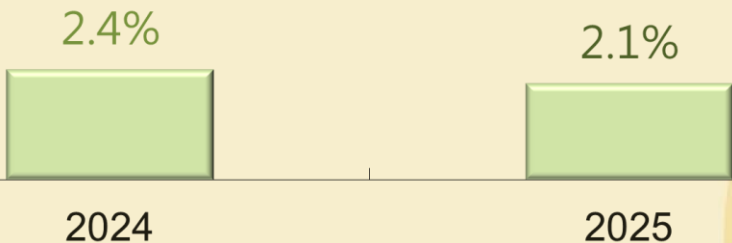


中租控股
CHAILEASE HOLDING

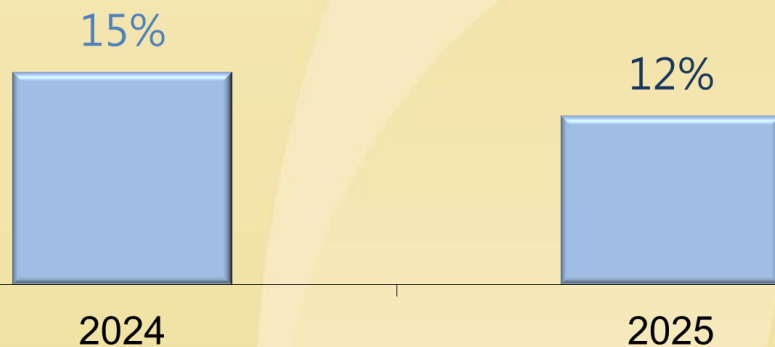
總資產報酬率 & 股東權益報酬率

合併

年化後總資產報酬率



年化後股東權益報酬率



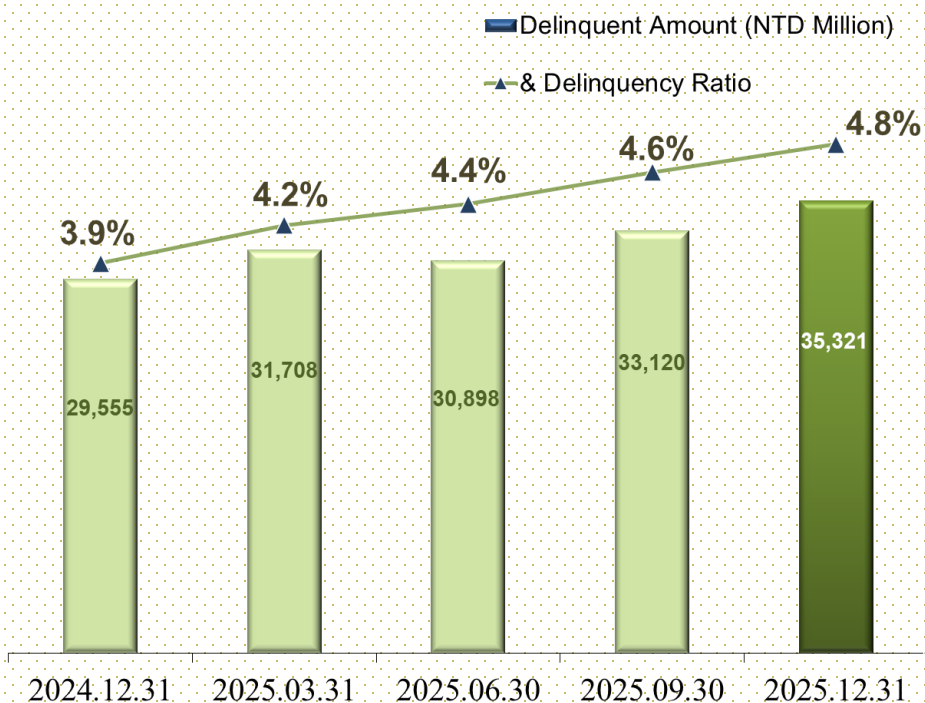
Note: ROE calculation excludes preferred shares

12

資產品質

合併

延滯率

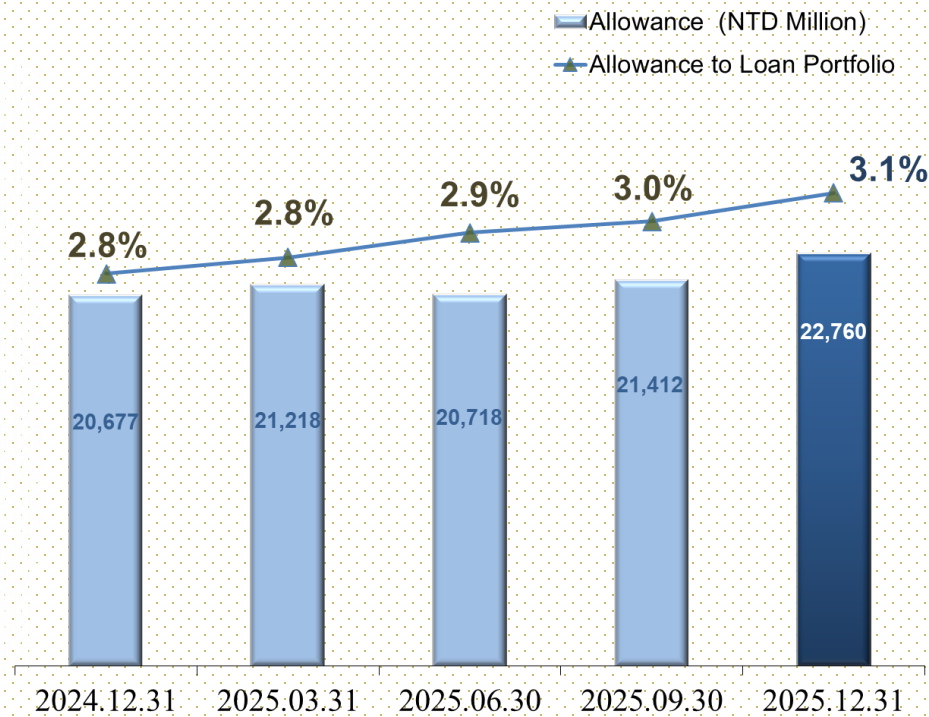


Definitions of delinquencies:

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

Source: unaudited financial statements

備抵損失



議程

營運重點摘要

FY2025 經營績效

區域總覽

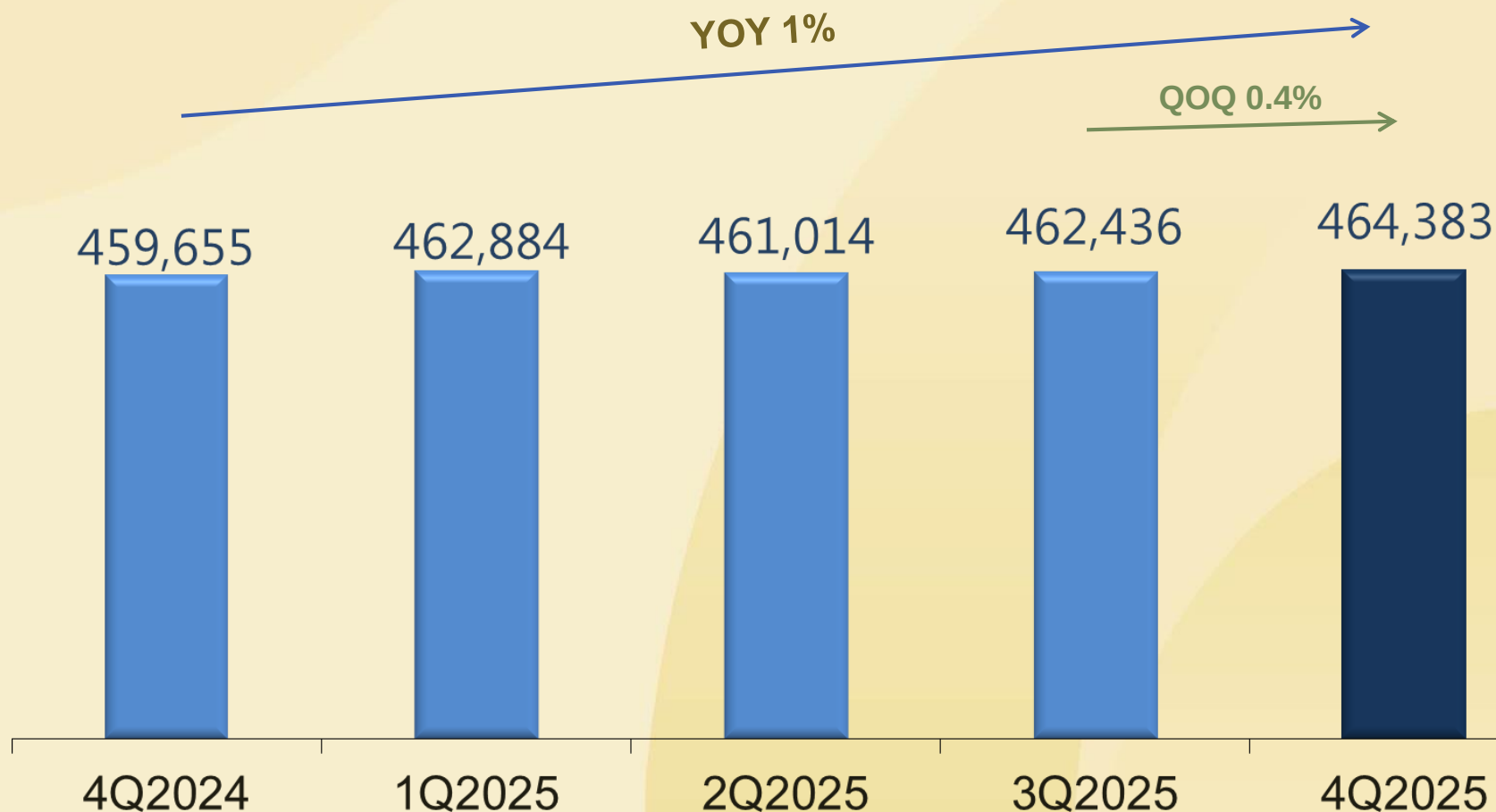
Q&A

附錄

信用資產

台灣

單位: 台幣百萬



Source: unaudited financial statements

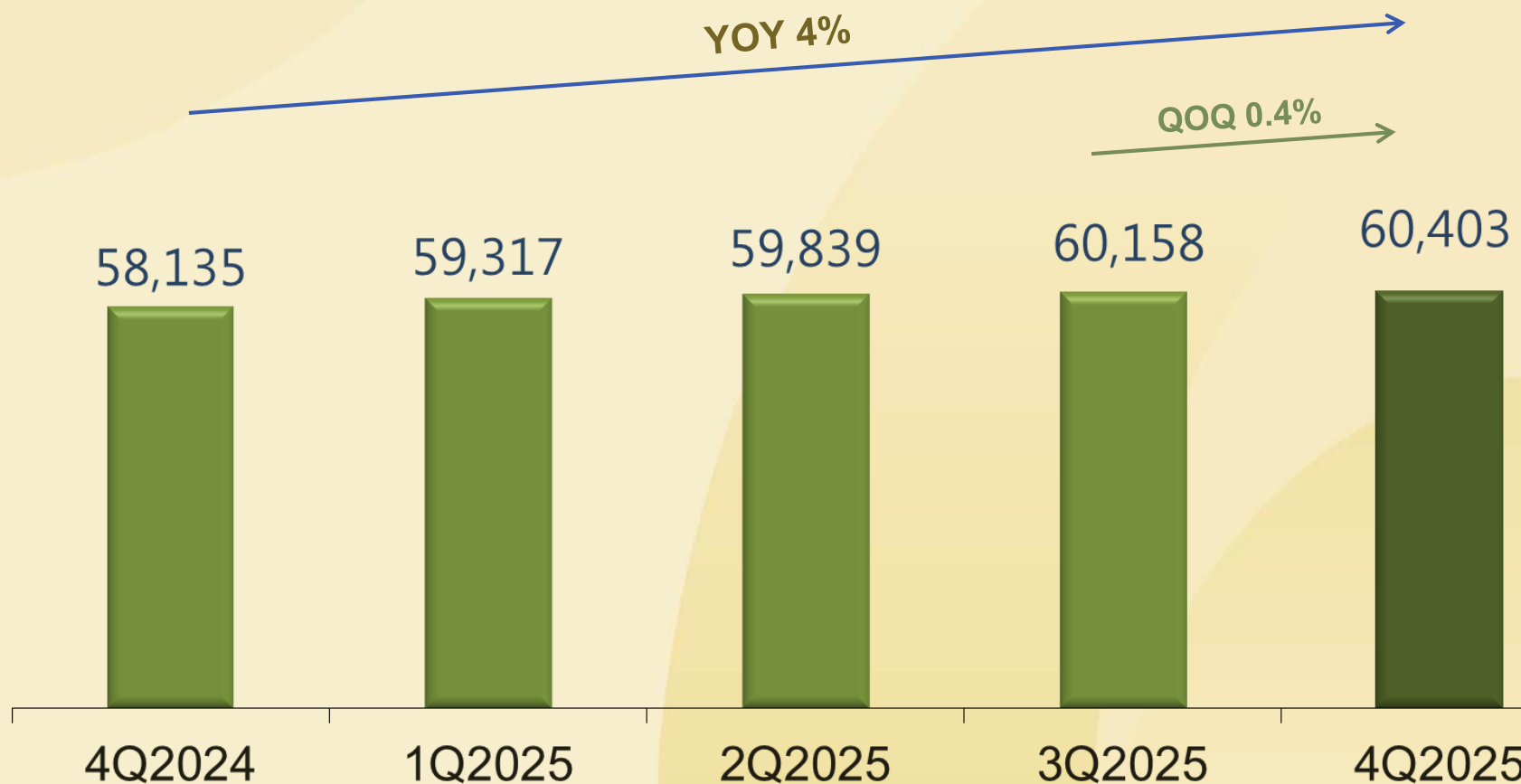
Credit Portfolio includes receivables, financial assets, Alliance transaction with banks and Operating lease

TWSE Code 5871

太陽能淨資產

台灣

單位: 台幣百萬



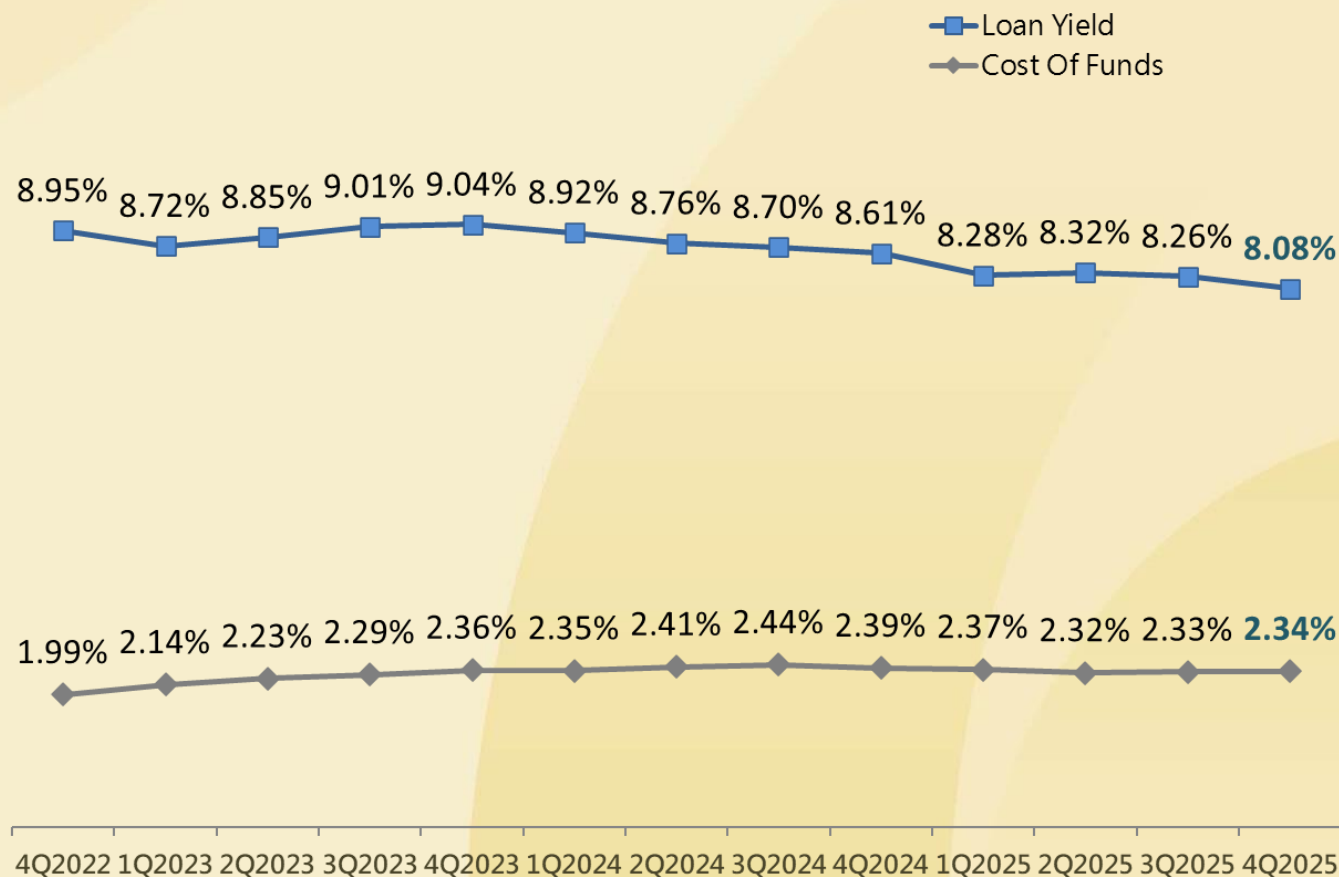
Source: unaudited financial statements

16

TWSE Code 5871

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

TWSE Code 5871



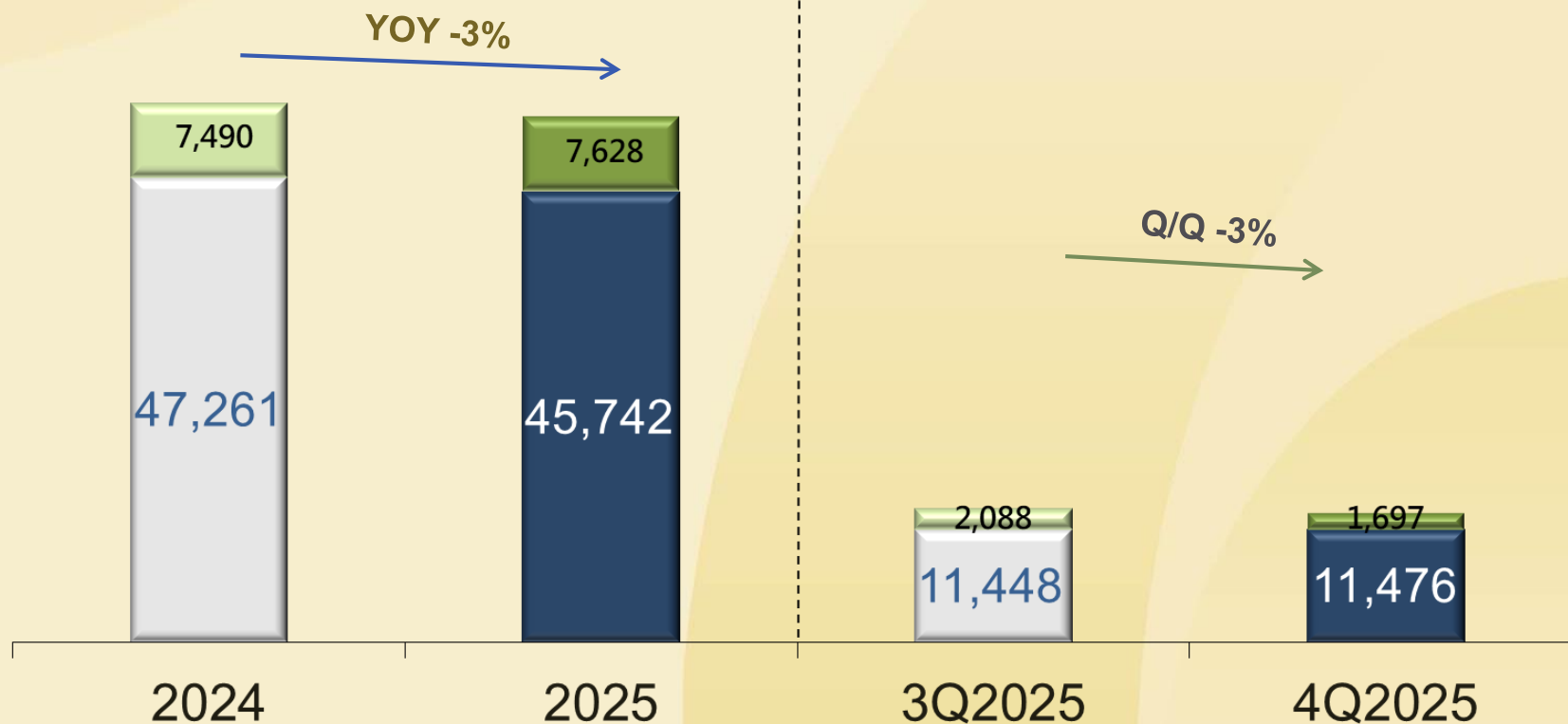
中租控股
CHAILEASE HOLDING

營業收入

台灣

單位: 台幣百萬

■ Solar Income
■ Total Revenue excludes Solar Income



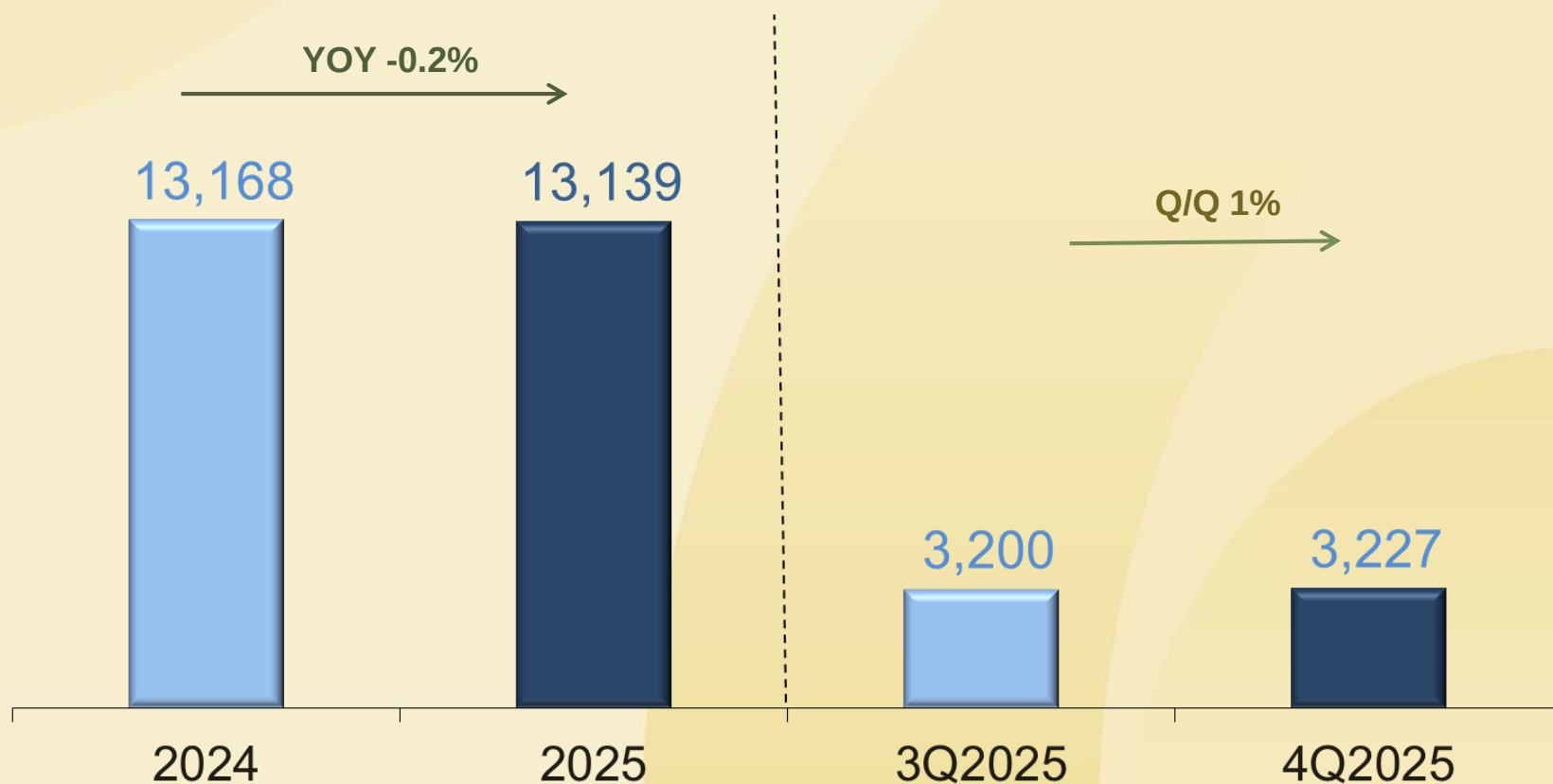
Source: unaudited financial statements

TWSE Code 5871

稅後淨利

台灣

單位: 台幣百萬



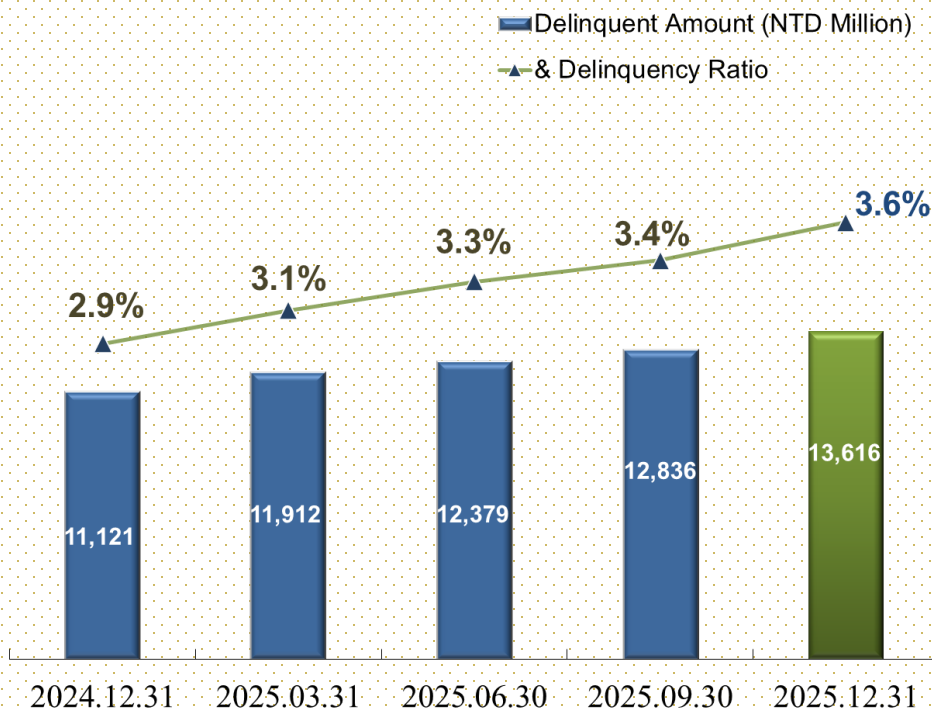
Source: unaudited financial statements

TWSE Code 5871

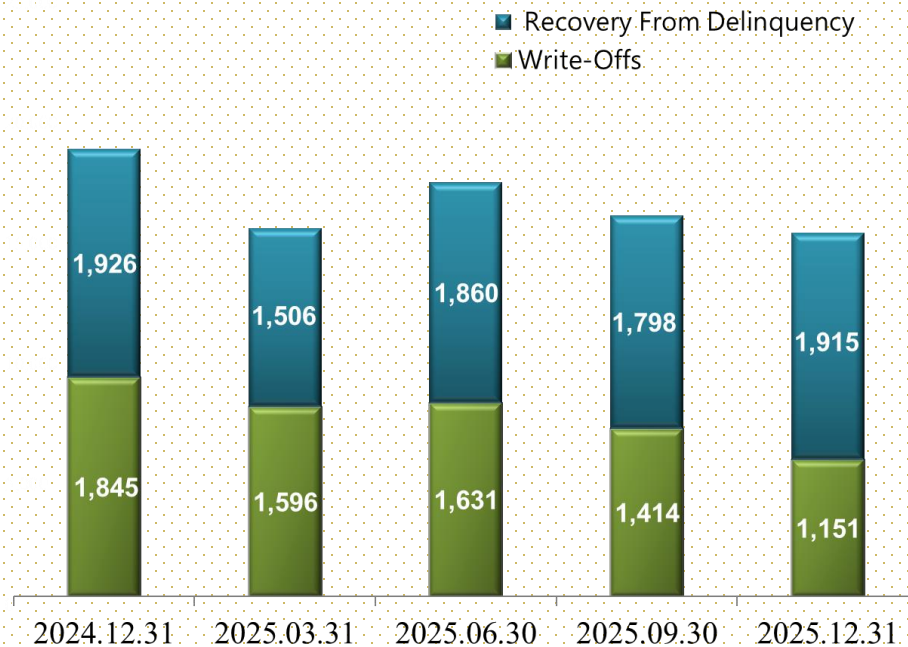
資產品質

台灣

延滯率



延滯回收 & 沖銷呆帳



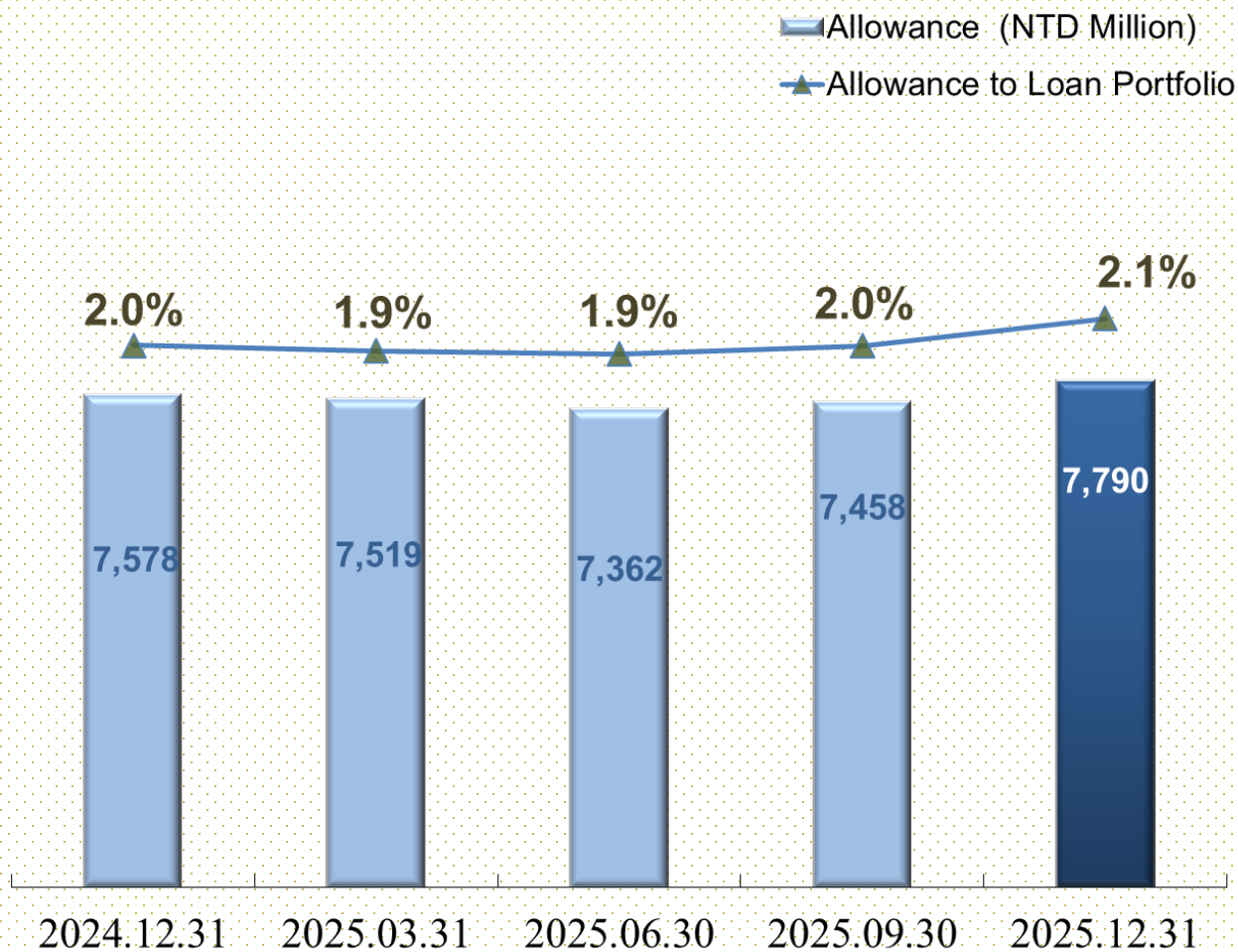
Definitions of delinquencies

- 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- 備抵損失

台灣



Note: Definitions of delinquencies

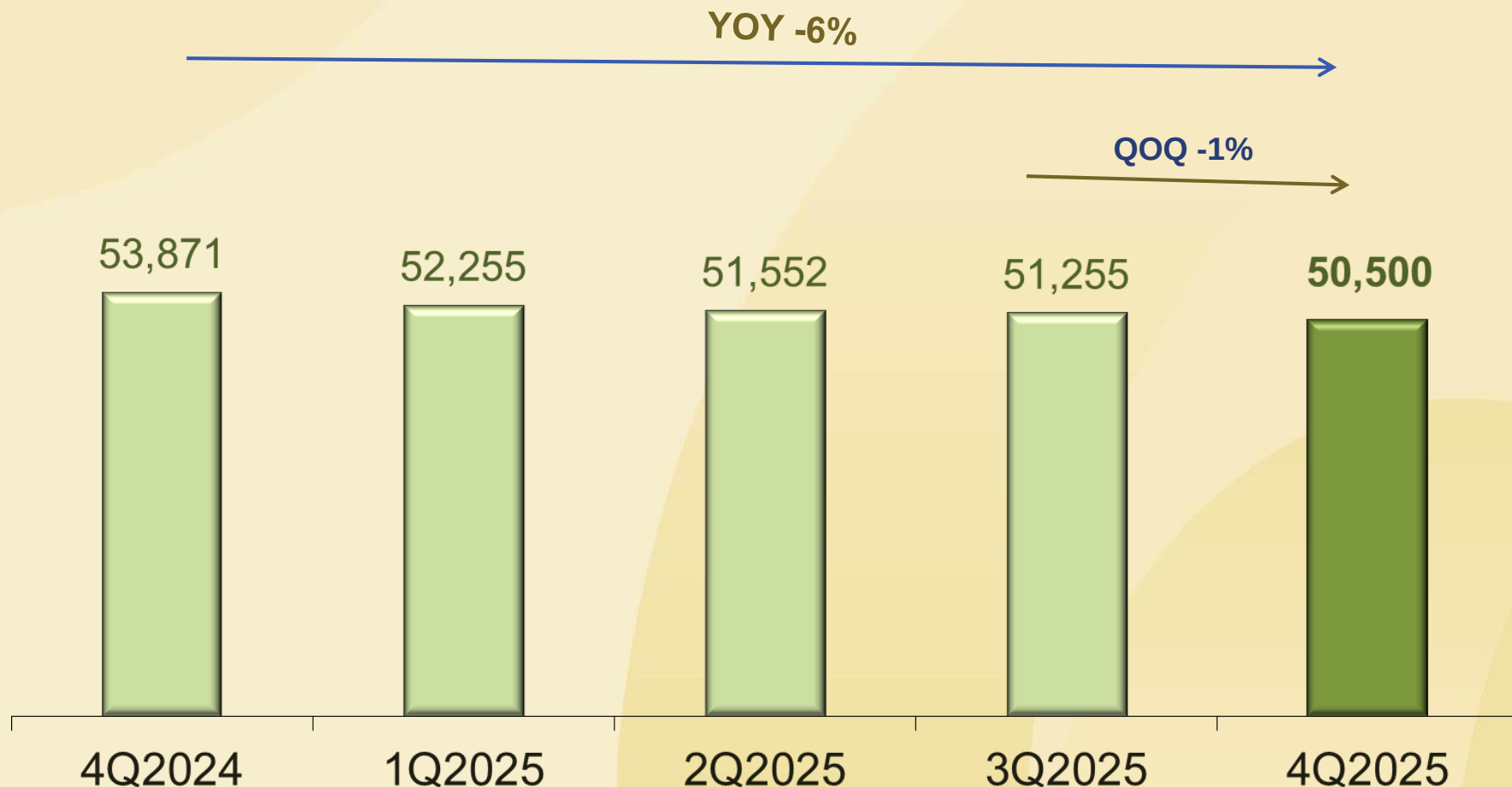
- Check payments: overdue more than 7 days
- Equipment leasing with non-check payments: overdue more than 30 days

Source: unaudited financial statements

信用資產

中國大陸

單位: 人民幣百萬

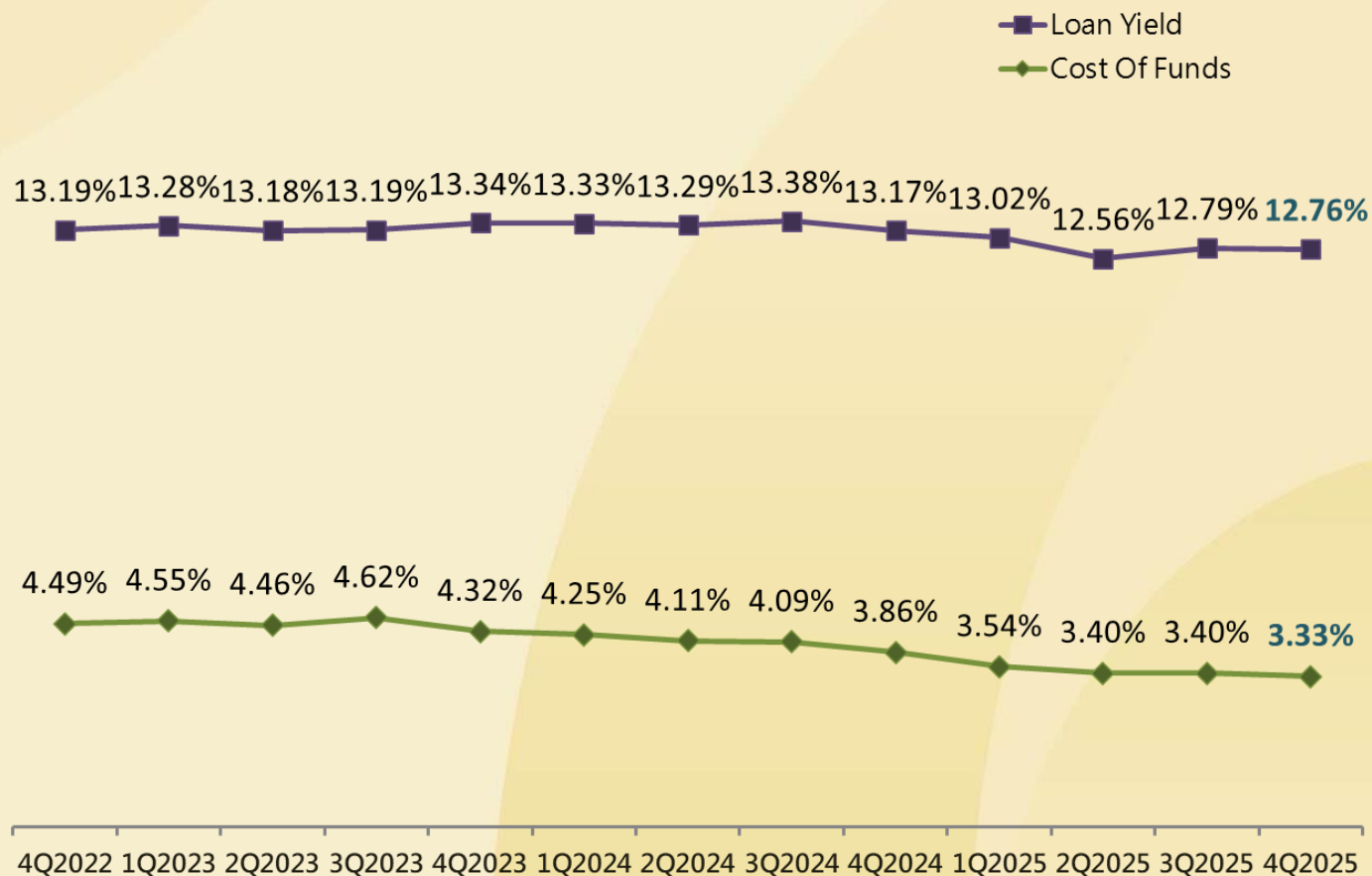


Source: unaudited financial statements
Credit Portfolio includes accounts receivable

TWSE Code 5871

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

TWSE Code 5871

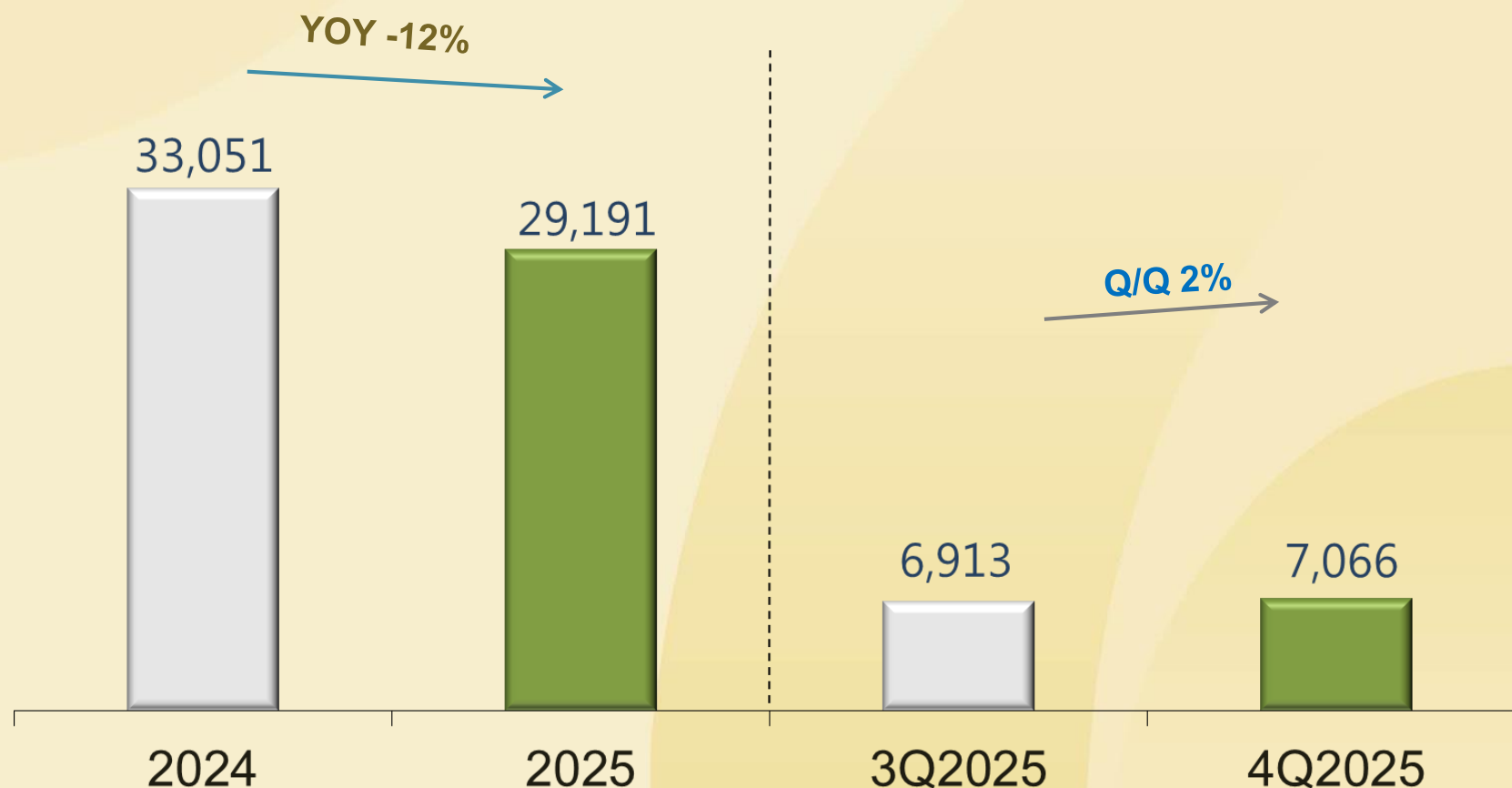


中租控股
CHAILEASE HOLDING

營業收入

中國大陸

單位: 台幣百萬



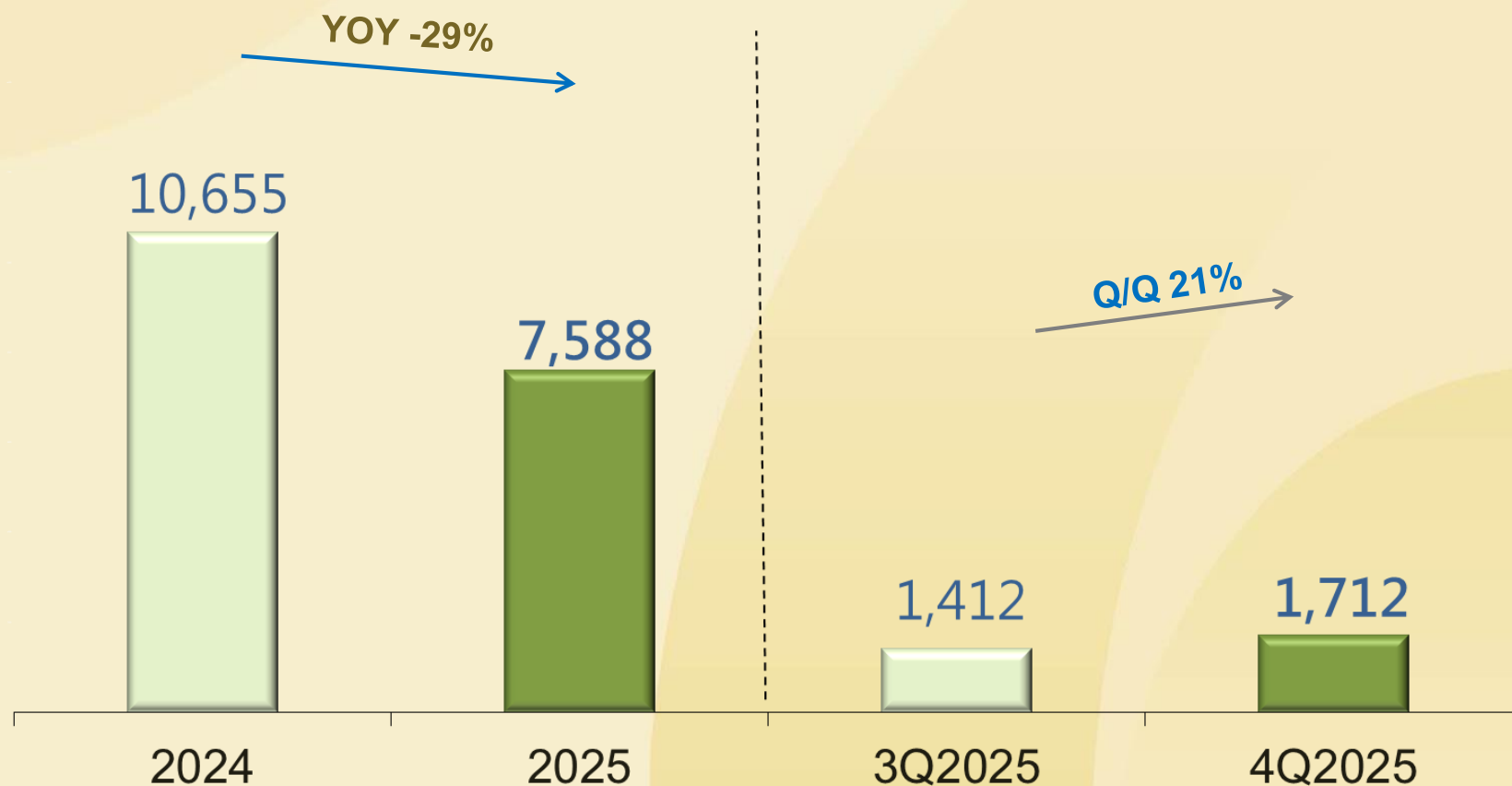
Source: unaudited financial statements

TWSE Code 5871

稅後淨利

中國大陸

單位: 台幣百萬



Source: unaudited financial statements

25

TWSE Code 5871



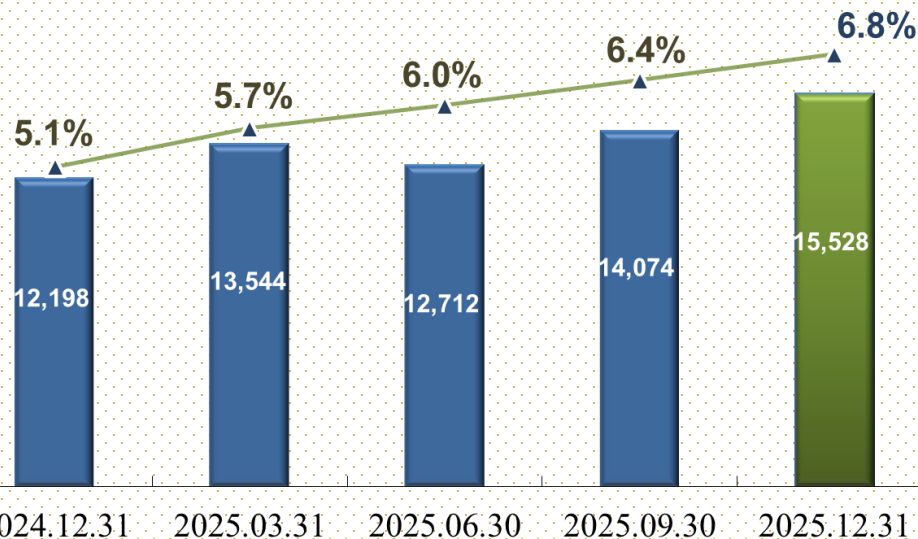
中租控股
CHAILEASE HOLDING

資產品質

中國大陸

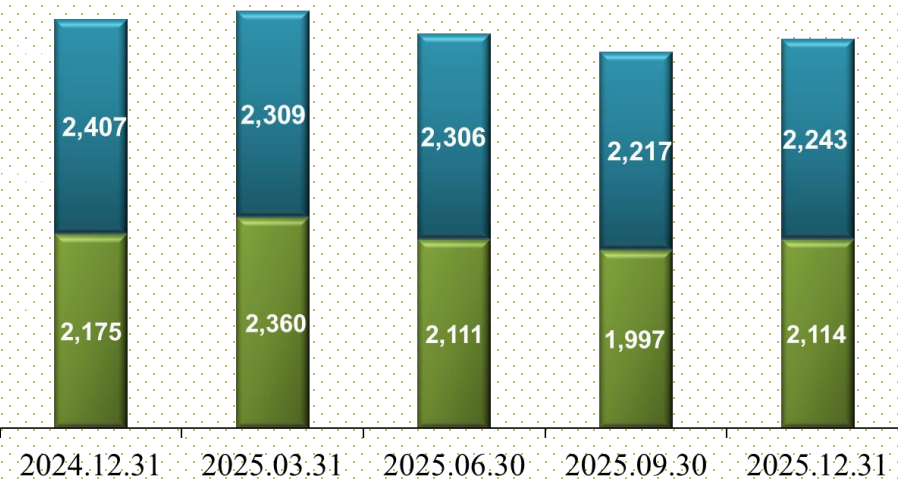
延滯率

■ Delinquent Amount (NTD Million)
▲ & Delinquency Ratio



延滯回收 & 沖銷呆帳

■ Recovery From Delinquency
■ Write-Offs

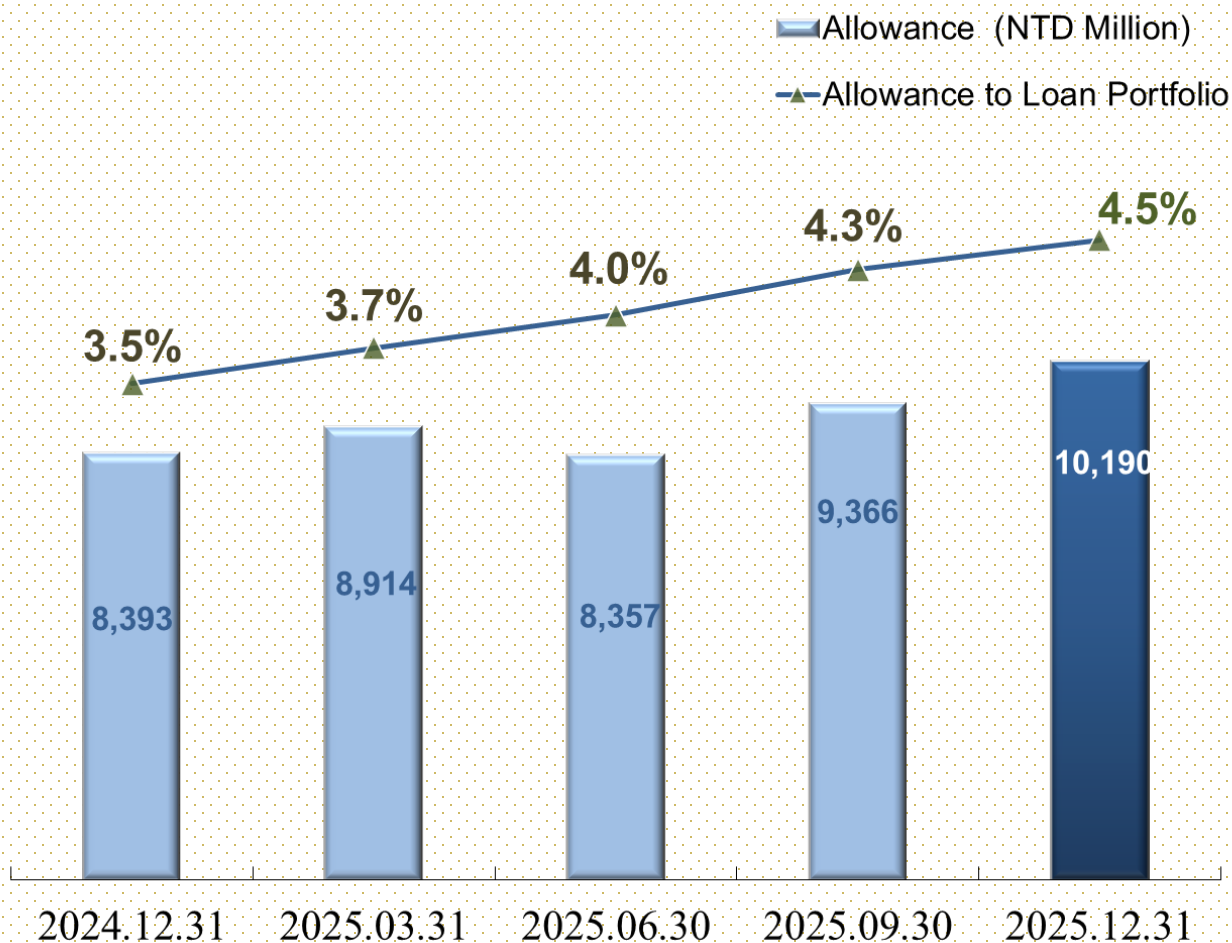


Definition of delinquencies : overdue more than 30 days

Source: unaudited financial statements

資產品質- 備抵損失

中國大陸



Definitions of delinquencies

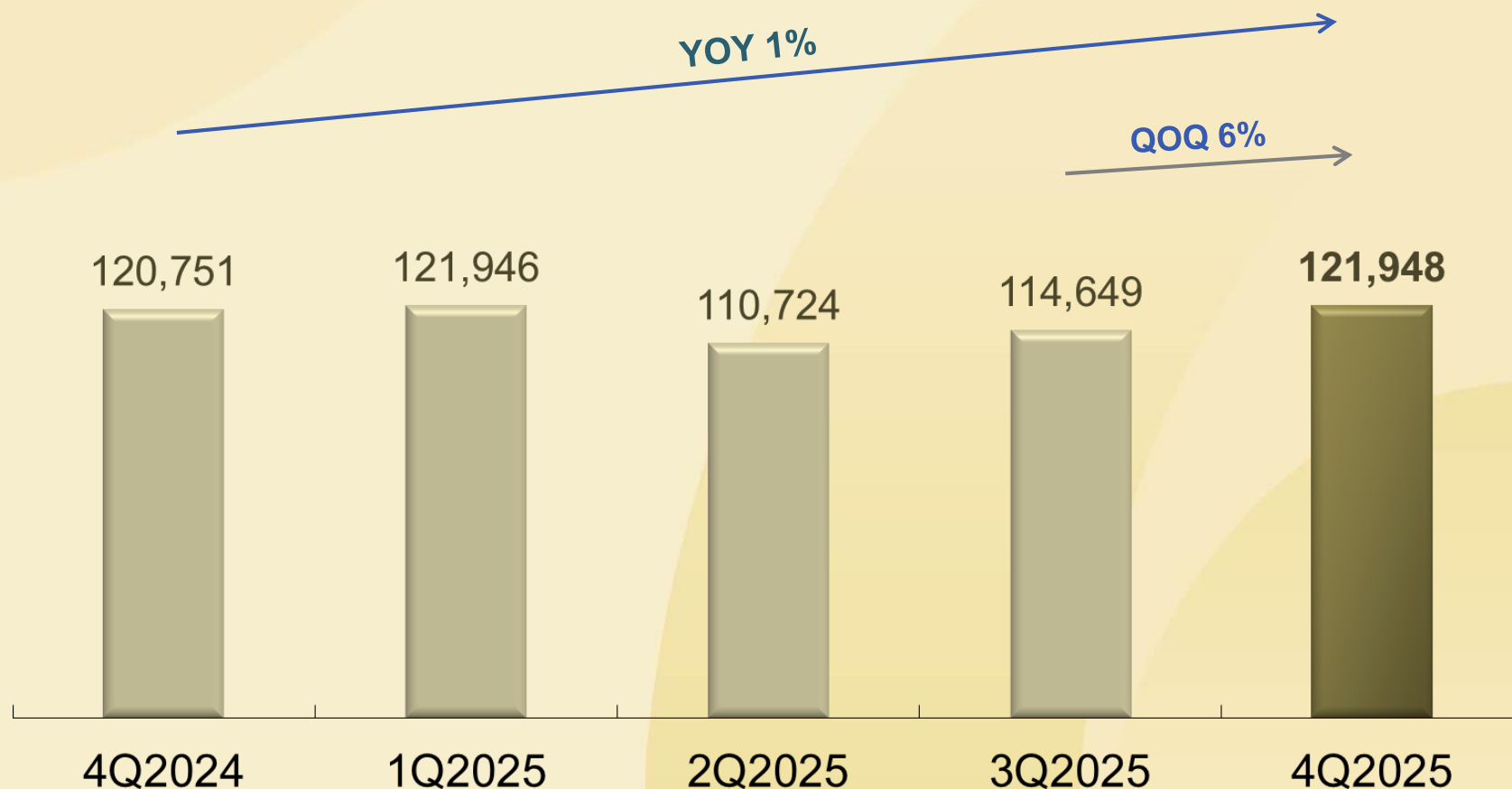
- Check payments: overdue more than 7 days
- Equipment leasing with non-check payments: overdue more than 30 days

Source: unaudited financial statements

信用資產

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

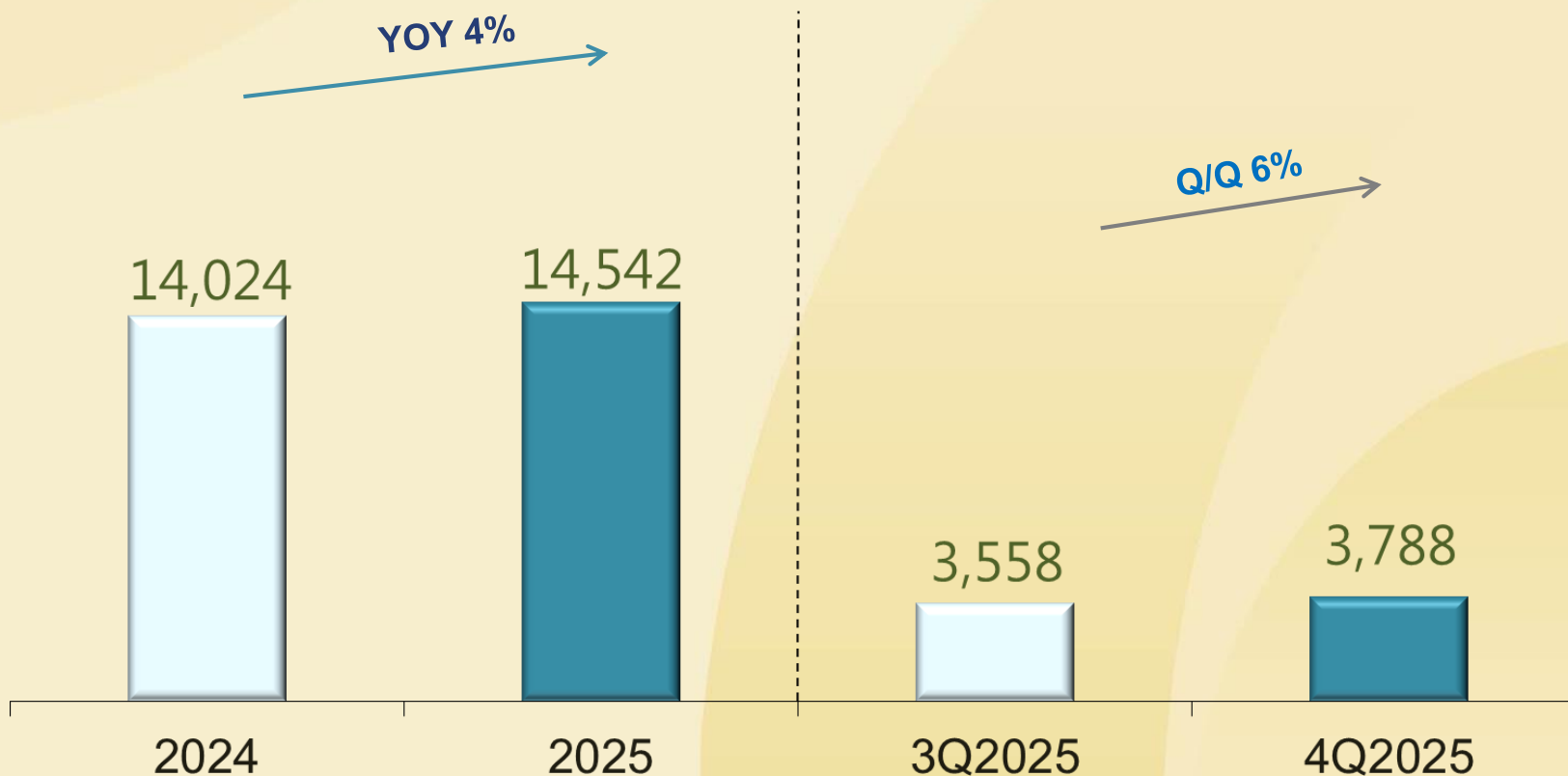


Source: unaudited financial statements
Credit Portfolio includes accounts receivable
TWSE Code 5871

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



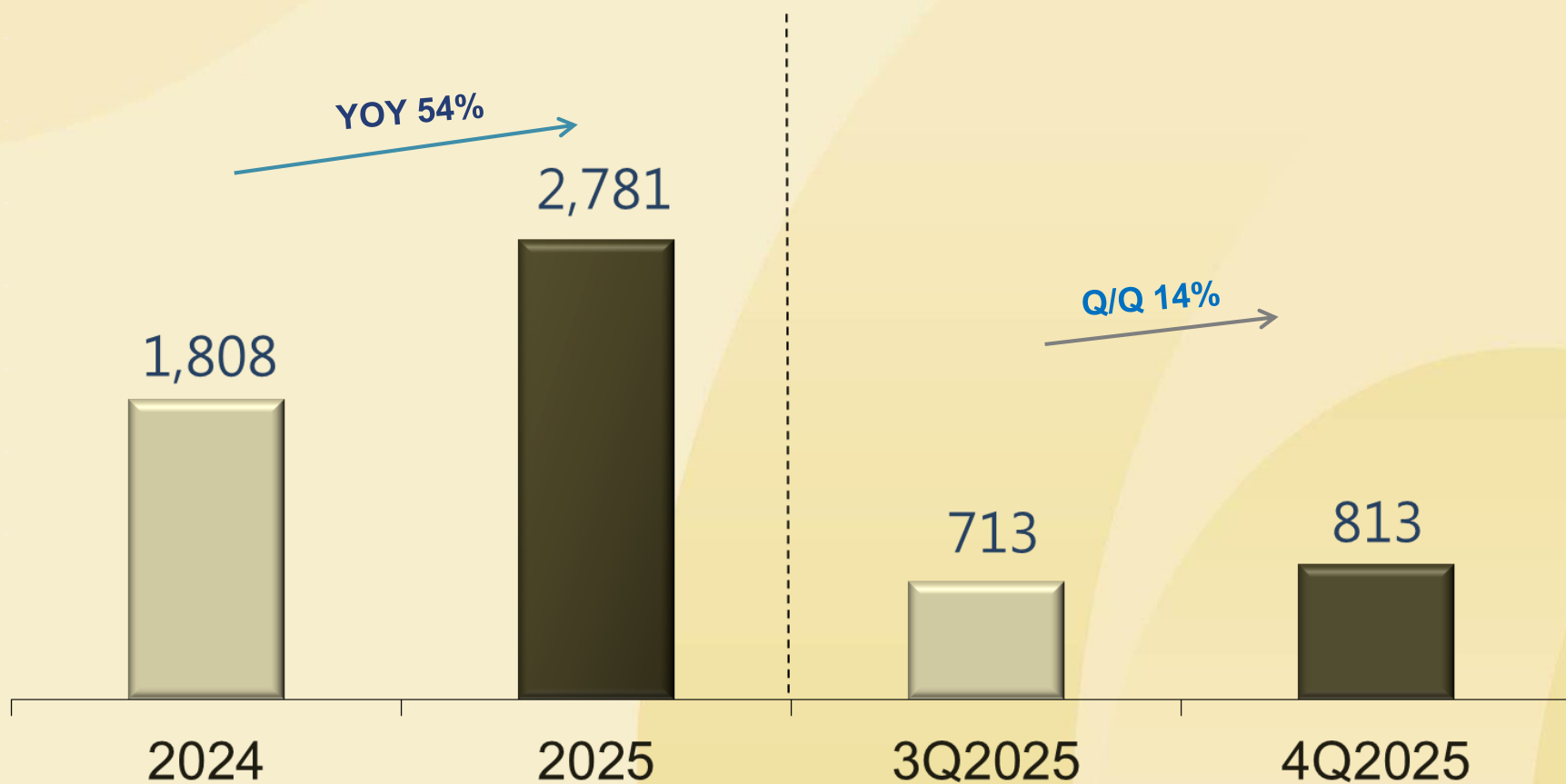
Source: unaudited financial statements

TWSE Code 5871

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



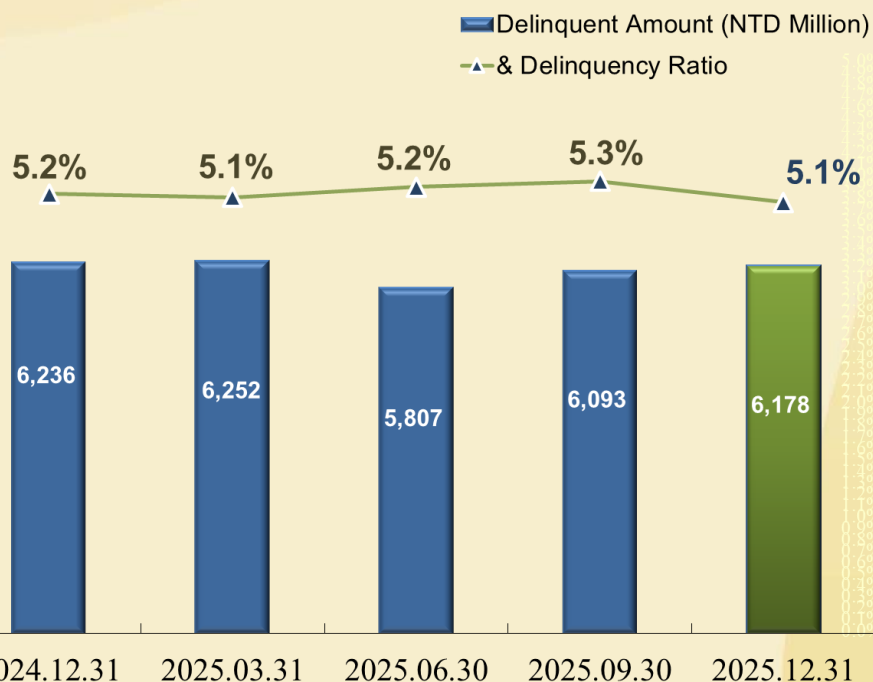
Source: unaudited financial statements

TWSE Code 5871

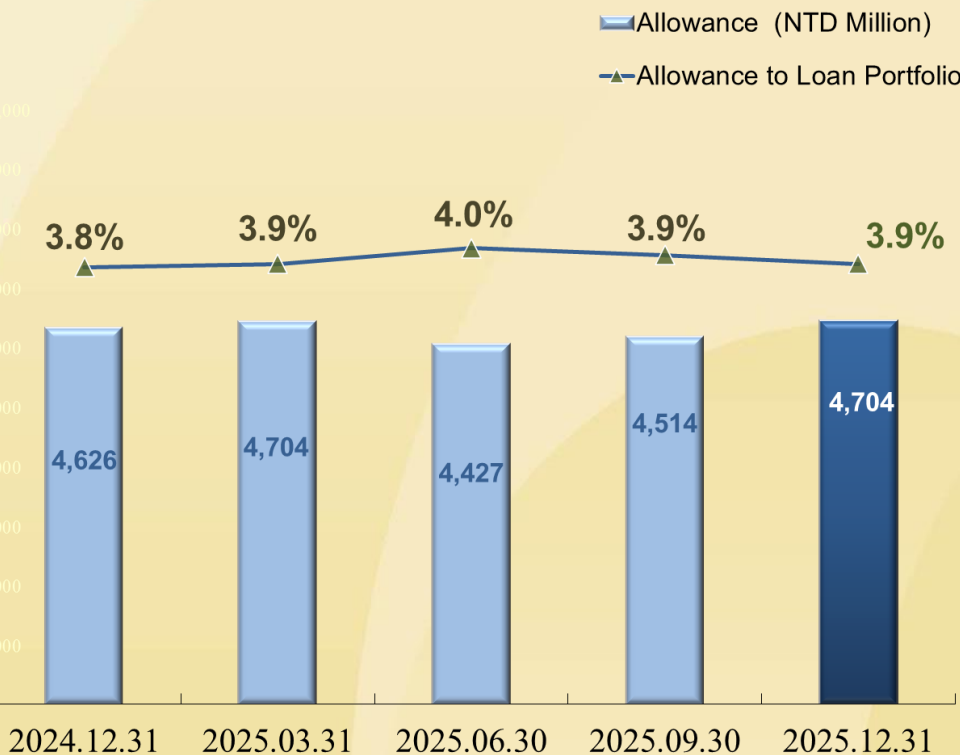
資產品質

東協

延滯率



備抵損失



Definition of delinquencies : overdue more than 30 days
 Consumer loans and installments: overdue more than 90 days

Source: unaudited financial statements

31

TWSE Code 5871

議程

營運重點摘要

FY 2025 經營績效

區域總覽

Q&A

附錄

Q & A

Investor Relations: IR@Chailease.com.tw

議程

營運重點摘要

FY 2025 經營績效

區域總覽

Q&A

附錄

合併資產負債表摘要

(NTD'000)	2025 4Q	2024 4Q	YOY(%)	2025 3Q	QOQ(%)
Cash and cash equivalents	33,923,082	36,201,407	(6)	37,787,942	(10)
Total fund and investments	60,404,780	48,470,933	25	56,918,976	6
Loans and receivables	803,577,498	825,496,779	(3)	787,328,931	2
Total unearned charges and interests	(73,420,964)	(75,169,159)	(2)	(71,250,552)	3
Total allowance	(22,789,152)	(20,712,040)	10	(21,440,053)	6
Loans and receivables-net	707,367,382	729,615,580	(3)	694,638,326	2
Other receivables	23,178,867	23,369,044	(1)	17,349,826	34
Property, plant and equipment	106,896,022	100,172,832	7	101,717,173	5
Other assets	44,347,272	44,574,047	(1)	48,628,235	(9)
Total Assets	976,117,405	982,403,843	(1)	957,040,478	2
Interest bearing loans and borrowings	595,594,381	597,090,688	(0)	592,349,054	1
Corporate bonds payable	78,301,355	86,601,664	(10)	76,537,974	2
Other Liabilities	106,731,337	114,579,653	(7)	103,113,943	4
Total liabilities	780,627,073	798,272,005	(2)	772,000,971	1
Common stock	17,114,211	16,778,638	2	17,114,211	0
Preferred stock	1,500,000	1,500,000	0	1,500,000	0
Total equity attributable to equity holders	182,441,248	173,094,236	5	172,842,406	6
Minority interests	13,049,084	11,037,602	18	12,197,101	7
Total equity	195,490,332	184,131,838	6	185,039,507	6

Source: unaudited financial statements

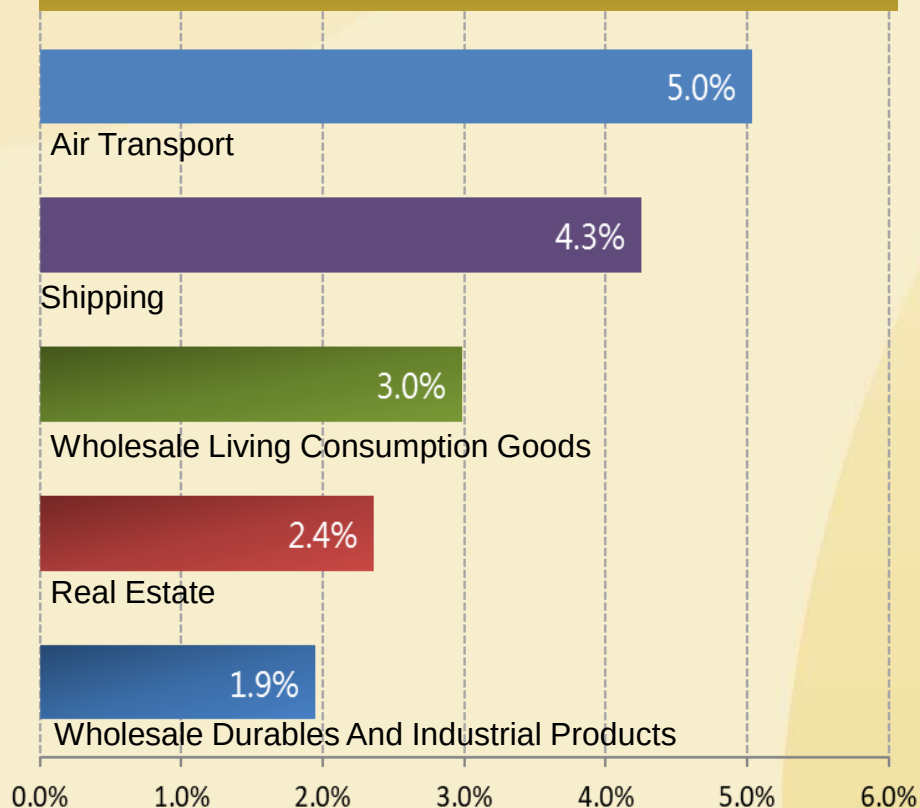
合併損益表摘要

(NTD'000)	2025	2024	YOY(%)	2025 4Q	2025 3Q	QOQ(%)
Sales revenue	8,595,204	8,138,973	6	1,938,655	2,345,357	(17)
Interest income	75,041,525	79,027,755	(5)	18,658,501	18,355,932	2
Rental revenue	7,102,216	6,855,628	4	1,827,145	1,790,156	2
Fee and commission income	5,707,581	7,320,751	(22)	1,346,873	1,358,656	(1)
Other operating revenue	1,120,851	948,550	18	377,306	287,952	31
Total operating revenue	97,567,377	102,291,657	(5)	24,148,480	24,138,053	0
Cost of sales	5,281,602	4,682,553	13	1,346,133	1,396,232	(4)
Interest expense	19,275,642	20,664,029	(7)	4,798,377	4,726,647	2
Cost of rental revenue	5,025,500	4,436,527	13	1,301,085	1,269,020	3
Other operating costs	3,653,745	4,465,668	(18)	823,211	889,374	(7)
Total operating costs	33,236,489	34,248,777	(3)	8,268,806	8,281,273	(0)
Gross profit	64,330,888	68,042,880	(5)	15,879,674	15,856,780	0
Employee compensation and benefits	12,493,061	12,454,965	0	2,696,571	3,238,476	(17)
Impairment loss on loans, notes and receivables	19,209,852	19,877,250	(3)	4,625,766	4,755,553	(3)
Other operating expense	6,613,409	6,678,150	(1)	1,792,691	1,624,977	10
Operating expenses	38,316,322	39,010,365	(2)	9,115,028	9,619,006	(5)
Other operating gain and loss	1,204,272	877,575	37	296,835	233,641	27
Total non-operating revenue and expense	2,196,344	2,340,499	(6)	143,916	265,249	(46)
Profit before taxation	29,415,182	32,250,589	(9)	7,205,397	6,736,664	7
Income tax expense	8,611,659	8,814,633	(2)	2,158,322	1,971,404	9
Profit from continuing operations	20,803,523	23,435,956	(11)	5,047,075	4,765,260	6
Profit attributable to equity holders	19,809,840	22,585,782	(12)	4,777,167	4,534,821	5
Basic EPS (NTD)	11.24	13.05	(14)	2.79	2.65	5

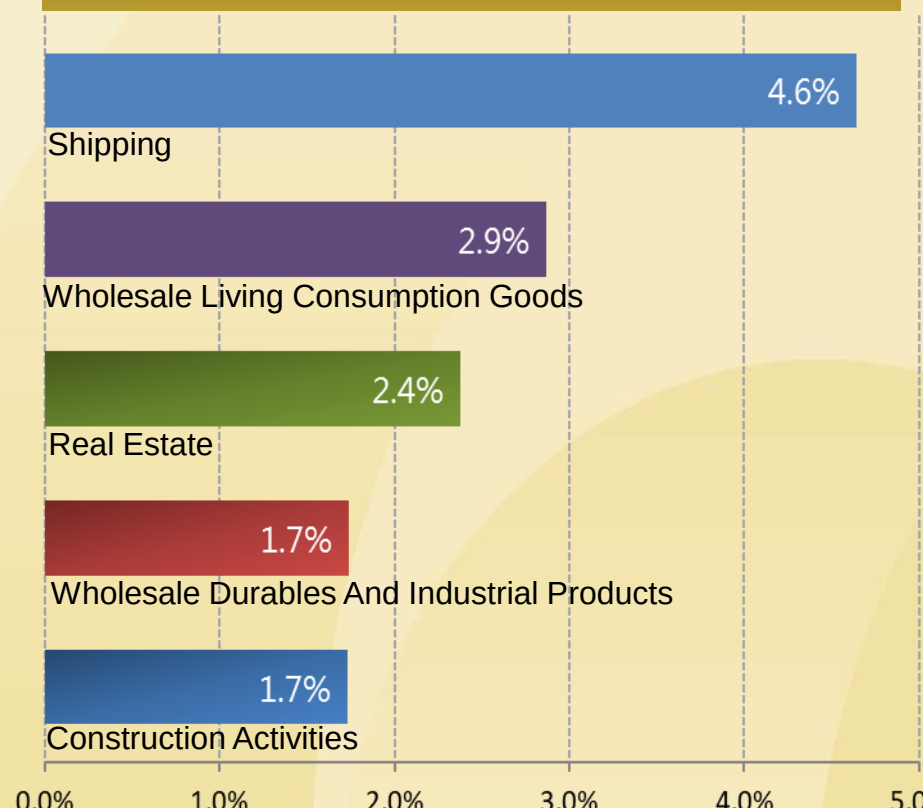
產業曝險

台灣

2024 Top 5



2025 Top 5



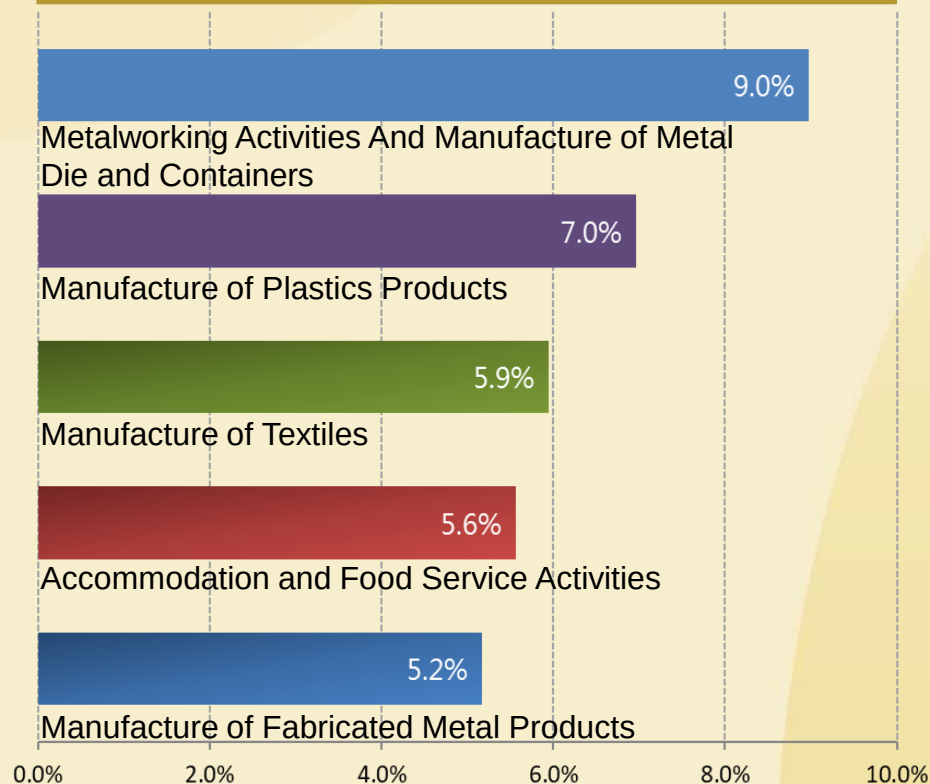
Source: Company, Divided by Internal Outstanding Principal

TWSE Code 5871

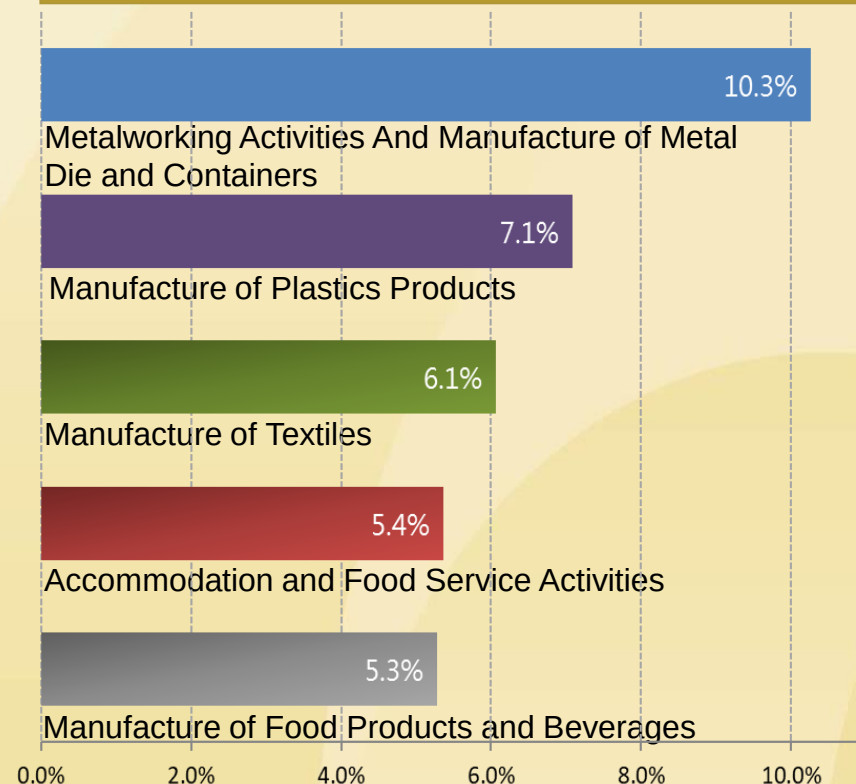
產業曝險

中國大陸

2024 Top 5



2025 Top 5

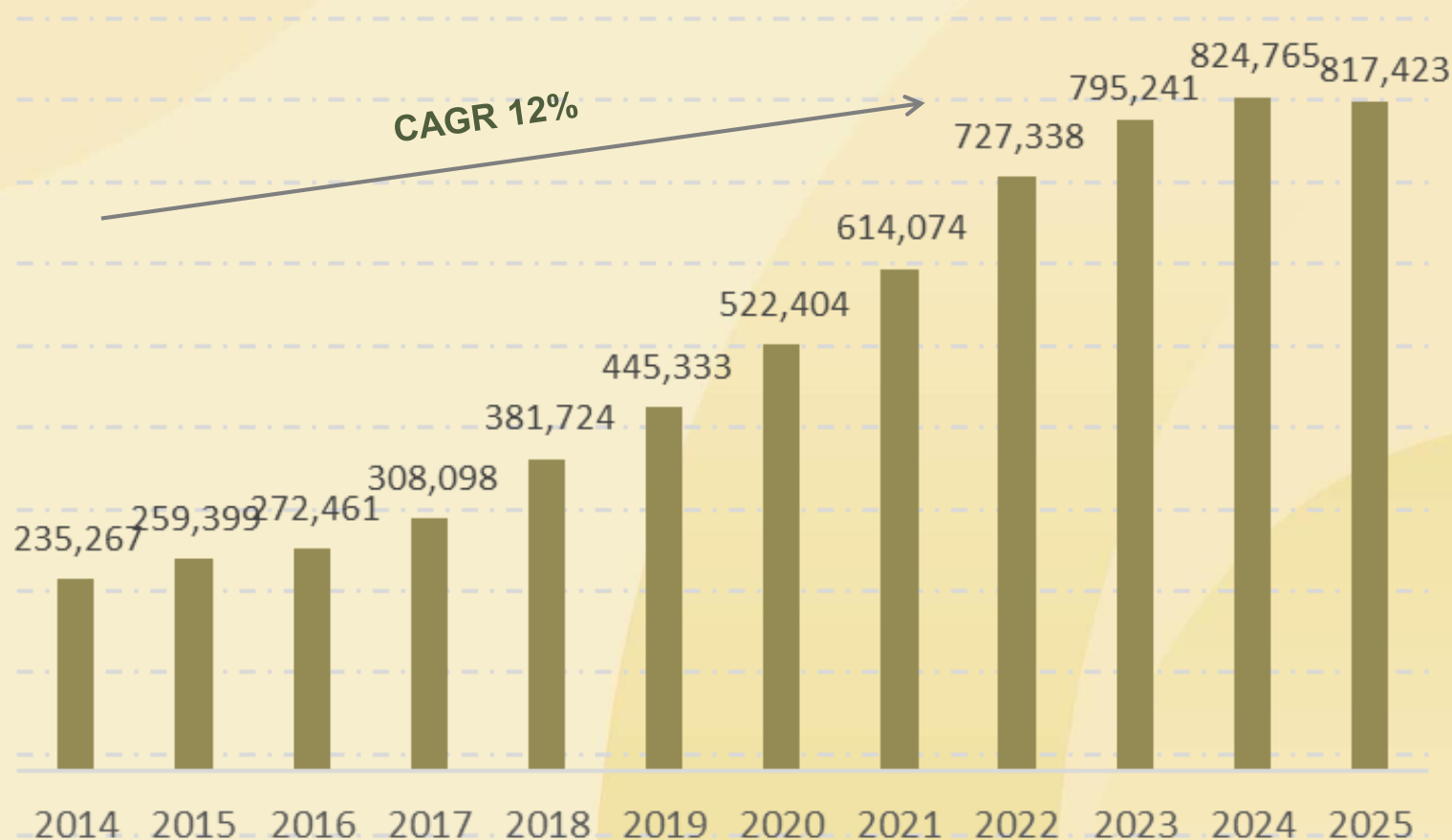


Source: Company, Divided by Internal Outstanding Principal

TWSE Code 5871

合併 信用資產

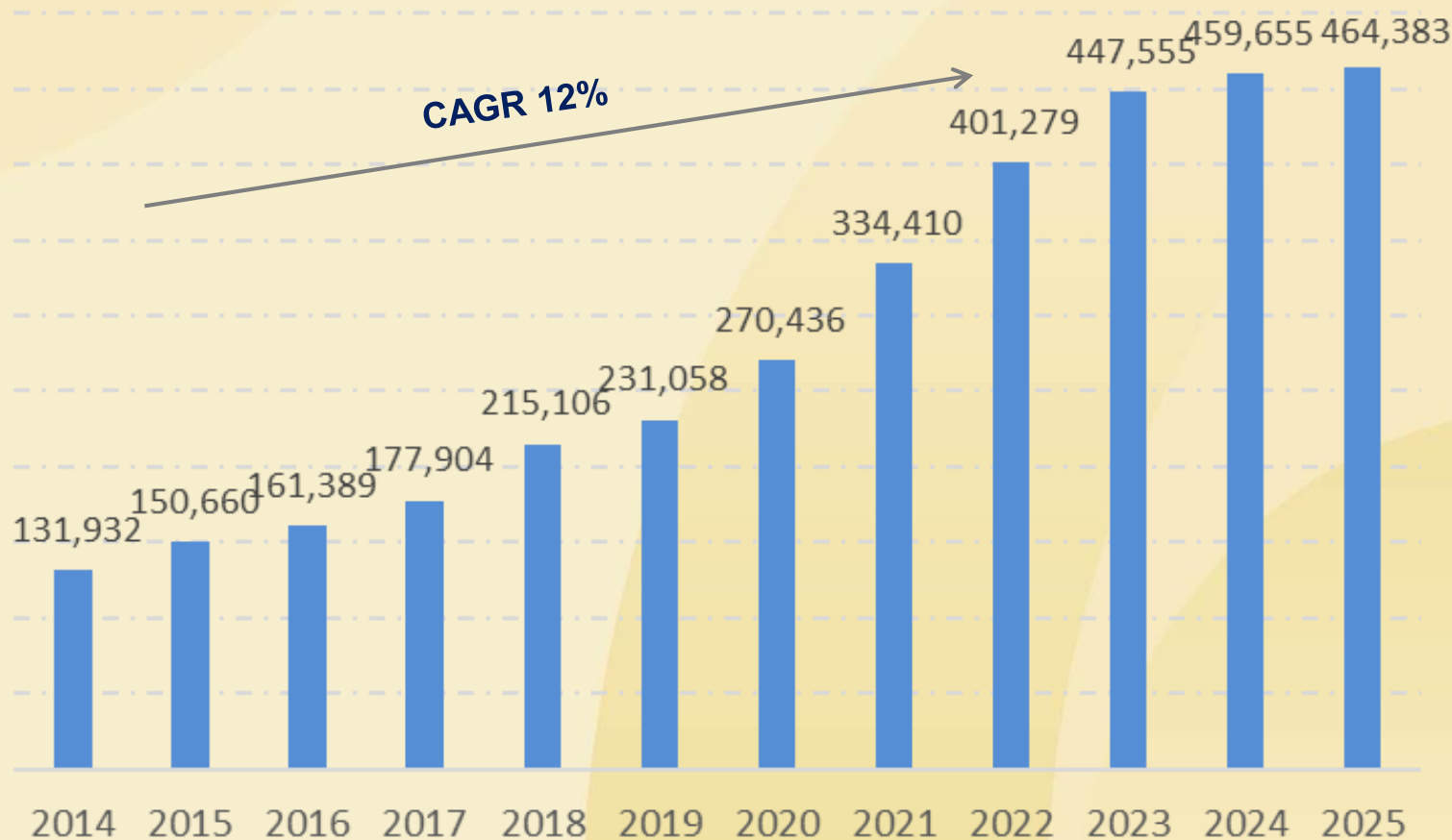
單位: 台幣百萬



台灣

信用資產

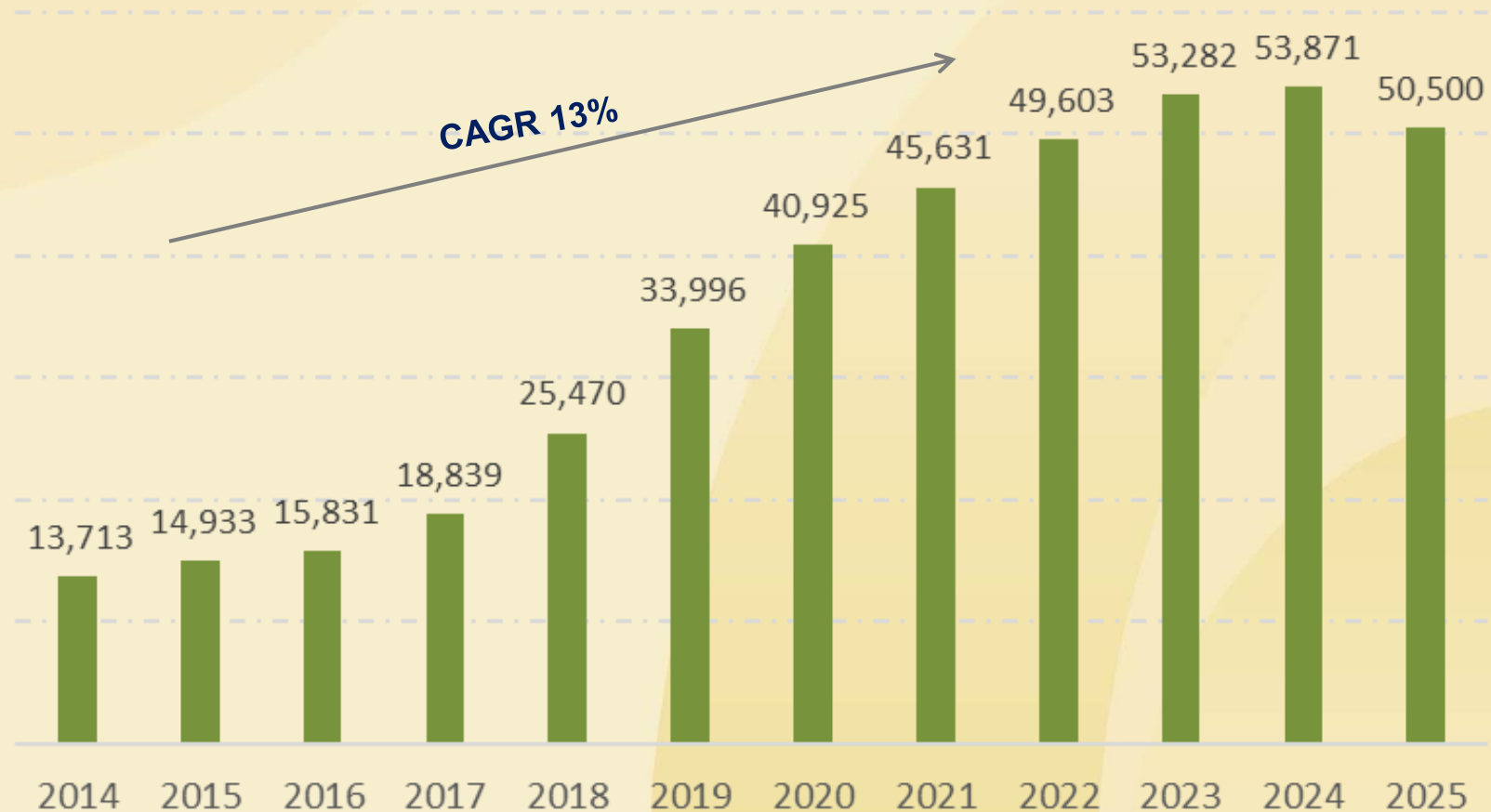
單位: 台幣百萬



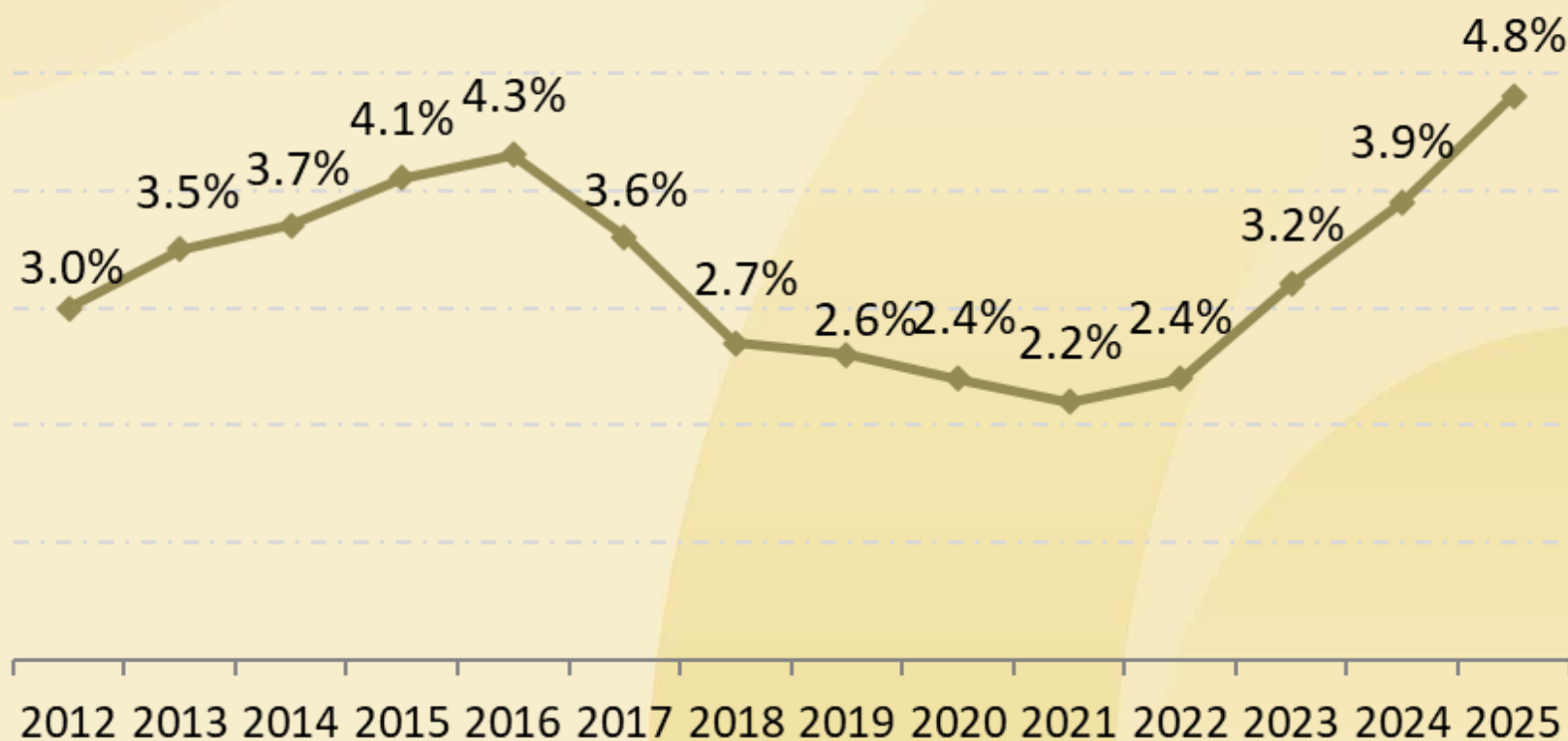
中國大陸

信用資產

單位: 人民幣百萬

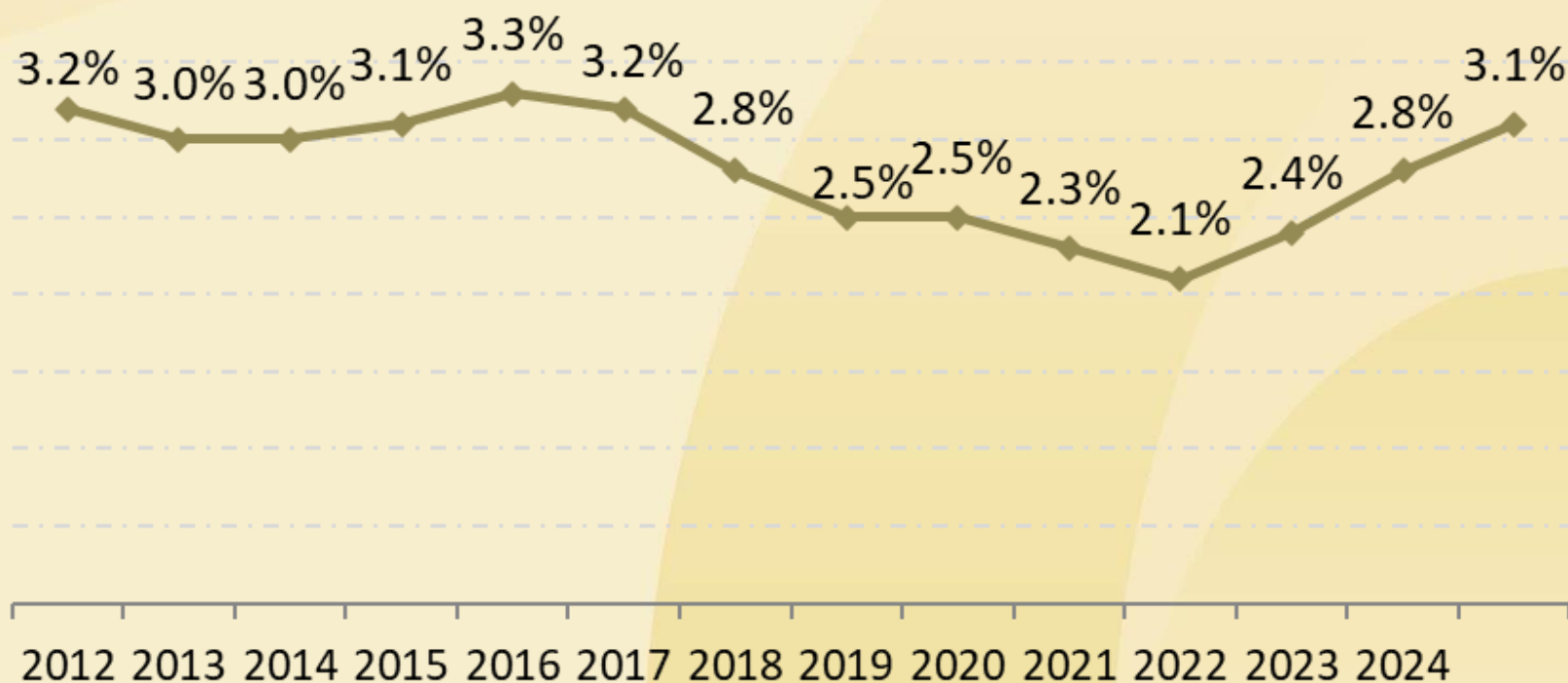


合併 延滯率



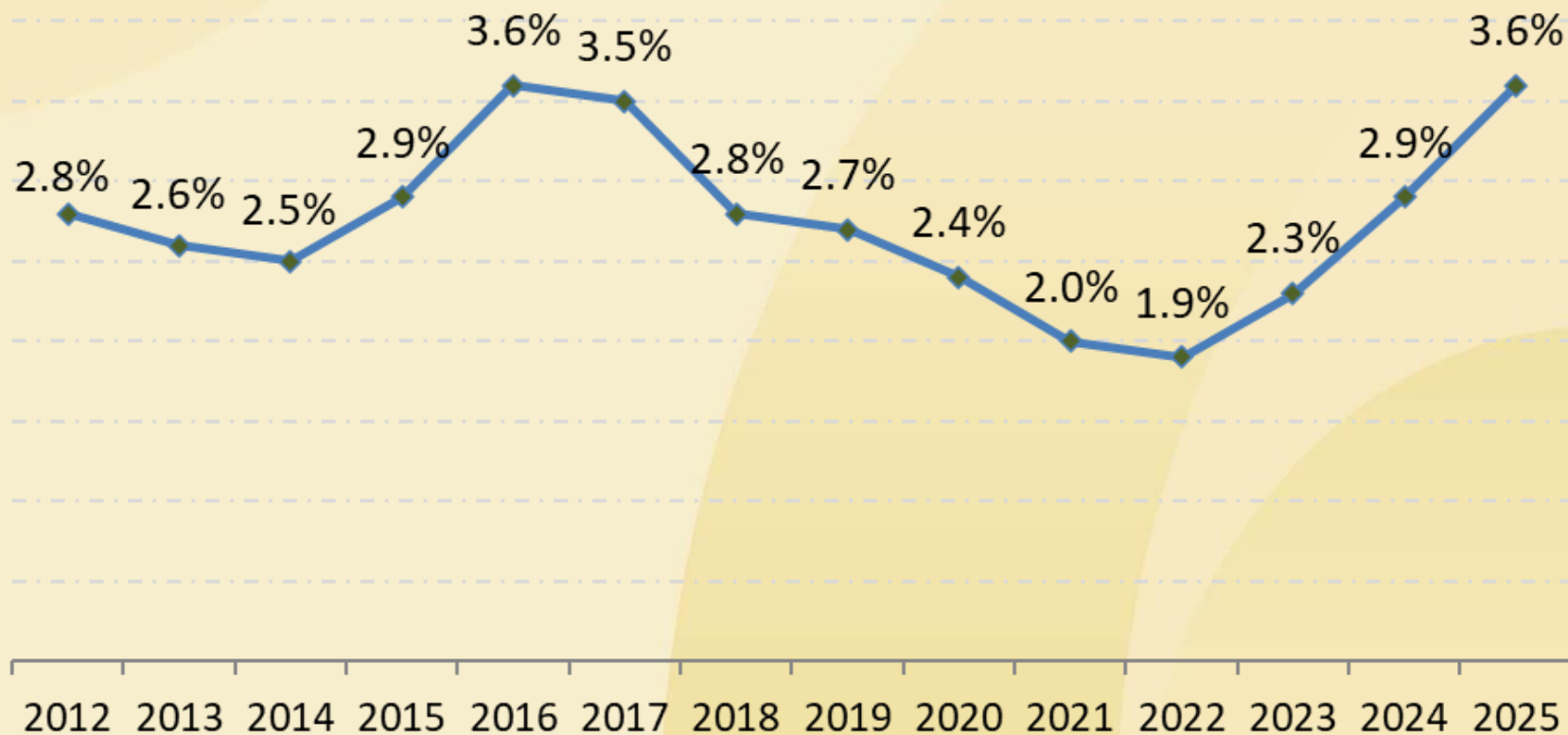
合併

備抵呆帳



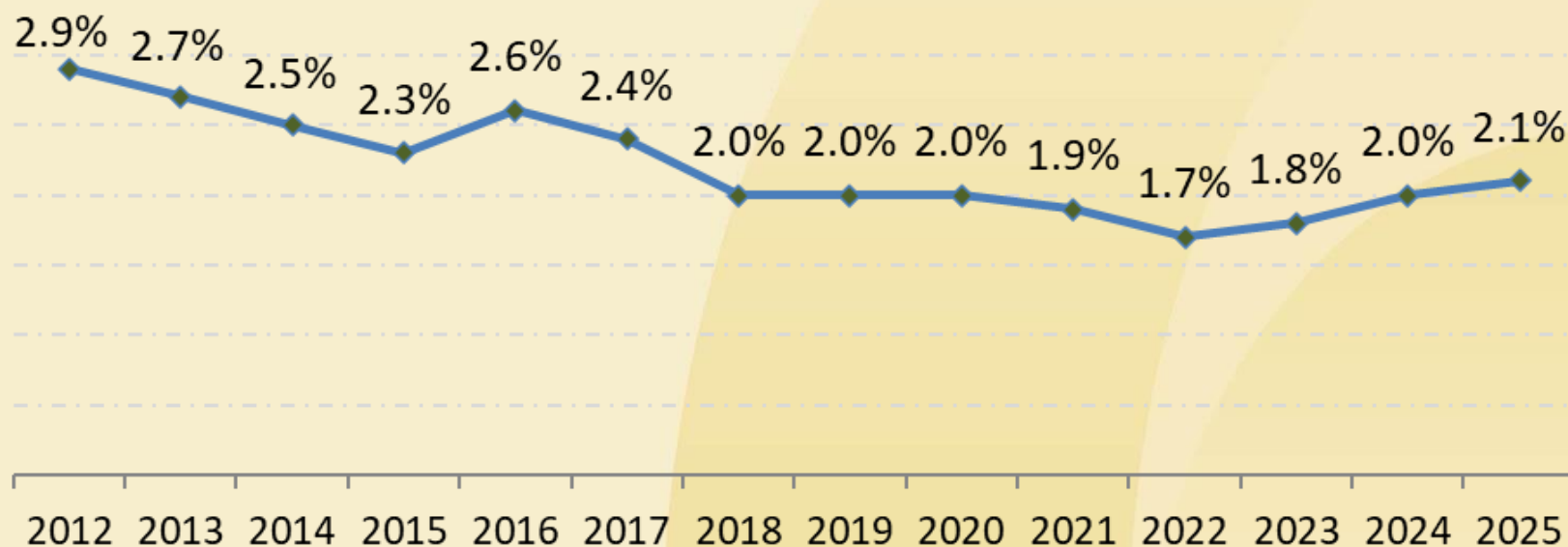
台灣

延滯率



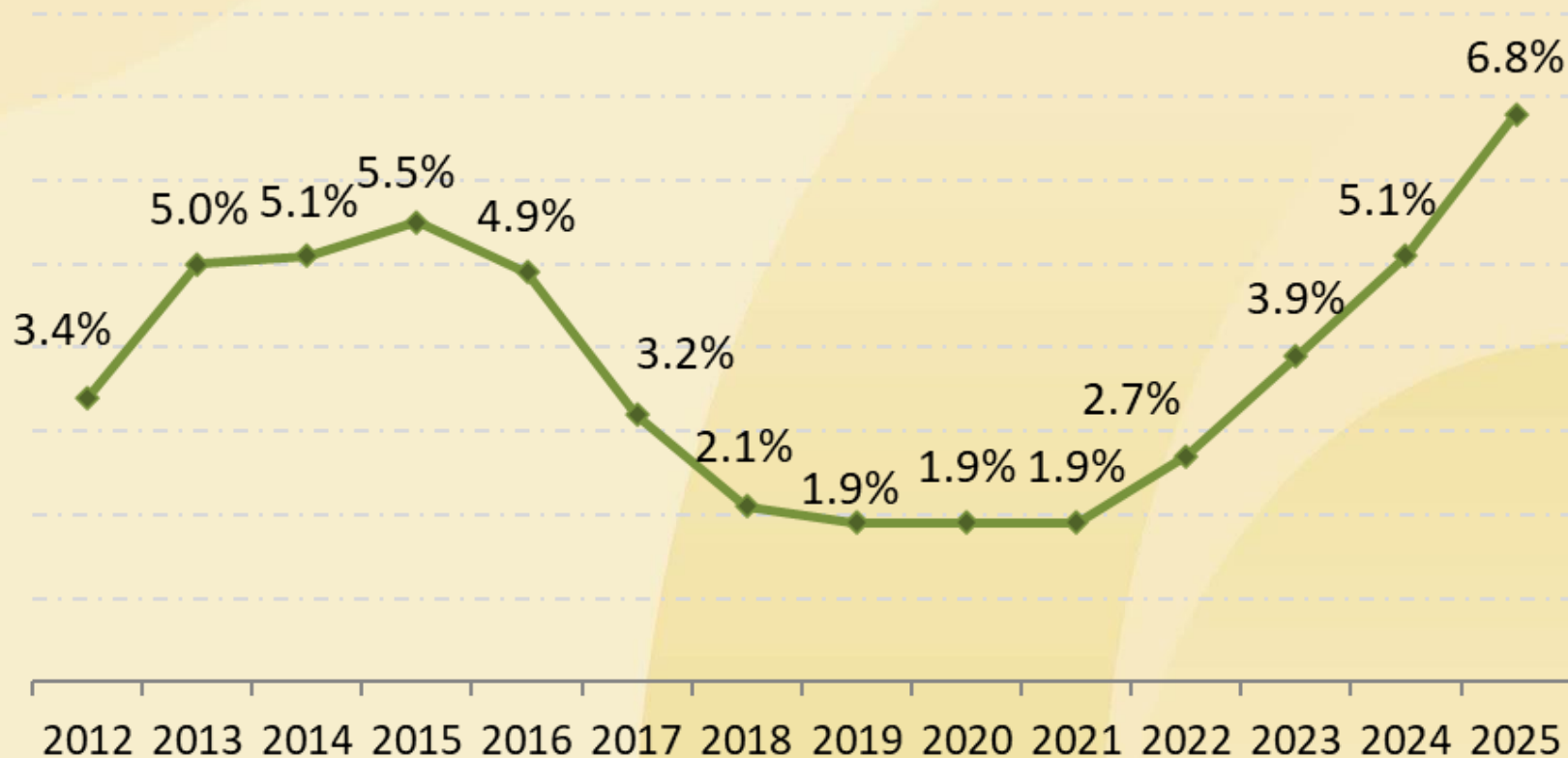
台灣

備抵呆帳



中國大陸

延滯率



中國大陸

備抵呆帳

