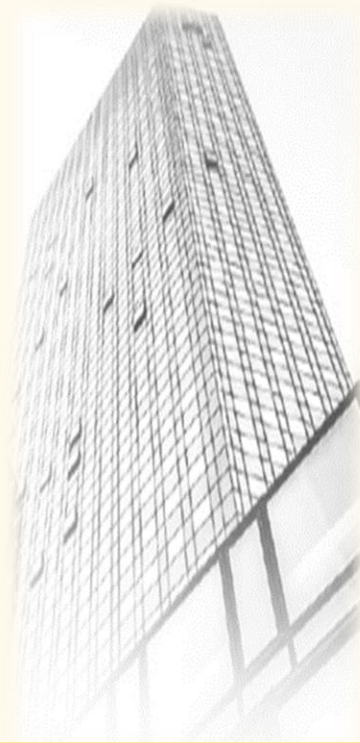




Concord International Securities Co., Ltd. Investor Conference

Stock Code:5864

<https://www.wintan.com.tw>



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- The content of this presentation has not been proofread or reviewed by accountants or independent experts. the Company tries its best to ensure the accuracy and completeness of the presentation content but does not guarantee that all information is correct.
- This presentation may contain forward-looking statements but is not limited to all statements of the Company's business activities, events or developments that may occur in the future. These statements are based on the Company's assumptions about future operations and various political, economic, market and other factors beyond the Company's control, so the actual operating results may differ significantly from these statements.
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Agenda

01 【 Company Profile 】

02 【 Operation Results 】

03 【 Operational outlook 】

01

【 Company Profile 】

1.1 Company Profile

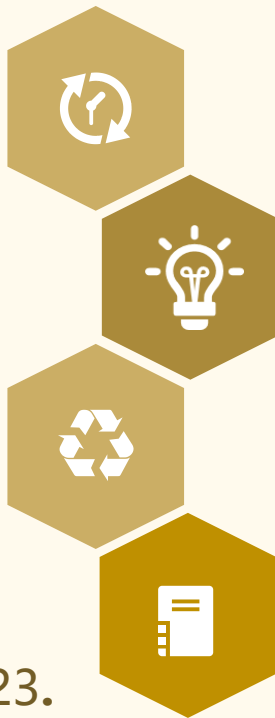
Date of establishment
November 1989

Paid-in capital

NT\$2.721 billion as of
June 2023.

Number of employees

210 people as of October 2023.



Main services

Brokerage, Dealer
Underwriter, bonds
Futures Trading Assistance,
Securities trading financing
(securities) business,
Borrowing or Lending Money in
connection with Securities
Business by Securities Firms

Locations in Taiwan

9 locations

1.2 Milestones of the Company

- November 1989 - the Company started its business, with a paid-in capital of NT\$1.4 billion, and its business items included brokerage, dealers and underwriting business of securities.
- February 1995 - The first branch was established (Taipei Branch).
- June 1999 - The e-securities department was established.
- November 2007- Merged with Sun Rise Securities Co. Ltd.
- April 2009 – the Company officially listed in the emerging stock market.
- August 2010- Internet order AP System Just Win was officially launched.
- April 2015 - Securities Trading Margin Purchase and Short Sale Operations by the Company.
- April 2018 - the Company officially registered in the over-the-counter market.
- June 2022 - the Company's paid-in capital increased to NT\$2.668 billion.

1.3 Branch office locations

- Tainan Head Office (established in November 1989)

Head office



No. 10, Ximen 3rd Road, Tainan City
(06)221-9777



1.3 Branch office locations

- Tainan business locations: 4 (Jiali branch office was established in April 1996. Fuchien branch office was established in October 1996. Jinhua branch office was established in January 1997, Chongde branch office was established in November 1997.)

Fuchien branch



No. 141, Fuchien Road, Section 1,
Tainan

(06)213-5888

Jiali branch



3F., No. 351, Yenping Road, Jiali Dist.,
Tainan

(06)722-6666

Jinhua branch



B1, No. 172, Jinhua Road, Section 2,
Tainan

(06)261-9777

Chongde branch



No. 242, Hua Dong Road, Section 3,
Tainan

(06)289-9000

1.3 Branch office locations

- Branch office locations in Taipei: 3 branches (Taipei Branch Office was established in Feb. 1995. Dongmen Branch Office was established in April 1997 , and Nanjing Branch Office was established in September 1998.)

Taipei Branch



2/F, 96 Xinyi Road, Section 4, Taipei
(02)2700-6666

Dongmen Branch



2/F, 213 Xin Yi Road, Section 2, Taipei
(02)2351-6600

Nanking branch



4/F, 188 East Nanjing Road,
Section 5, Taipei
(02)2748-5558

1.3 Branch office locations

- Kaohsiung Office: 1 (established in July 1997).

Kaohsiung Branch



No. 83, Kwang Hua 1st Road, Kaoshiung

(07)225-9255

1.4 Major Core Business

Brokerage business characteristics

The Company currently has nine brokerage business locations in Taiwan and adopts a full range of localized services. With the spirit of local people serving local customers and kindly and familiarly cut into the service of customers in many fields.

Credit transaction (financing, securities lending) business features

Provide customers with more flexible and short-term investment tools, active funds and securities sources.

Securities business loan payment characteristics

Solve the use of stock assets on the account of customers due to temporary shortage of funds. Using inventory stocks as collateral, it is more mobile than credit loans.

Business characteristics of self-employed and bond departments

The team obtains various data and observes market volatility information through computer assistance to determine the trend the stock market in order to achieve the department's growth goals.

Business characteristics of underwriting department

With the goal of providing professional financial services to businesses to act as a good intermediary and supplier in the market value chain and to enhance operational value.



02

【Operation Results】

2.1 Condensed Balance Sheet

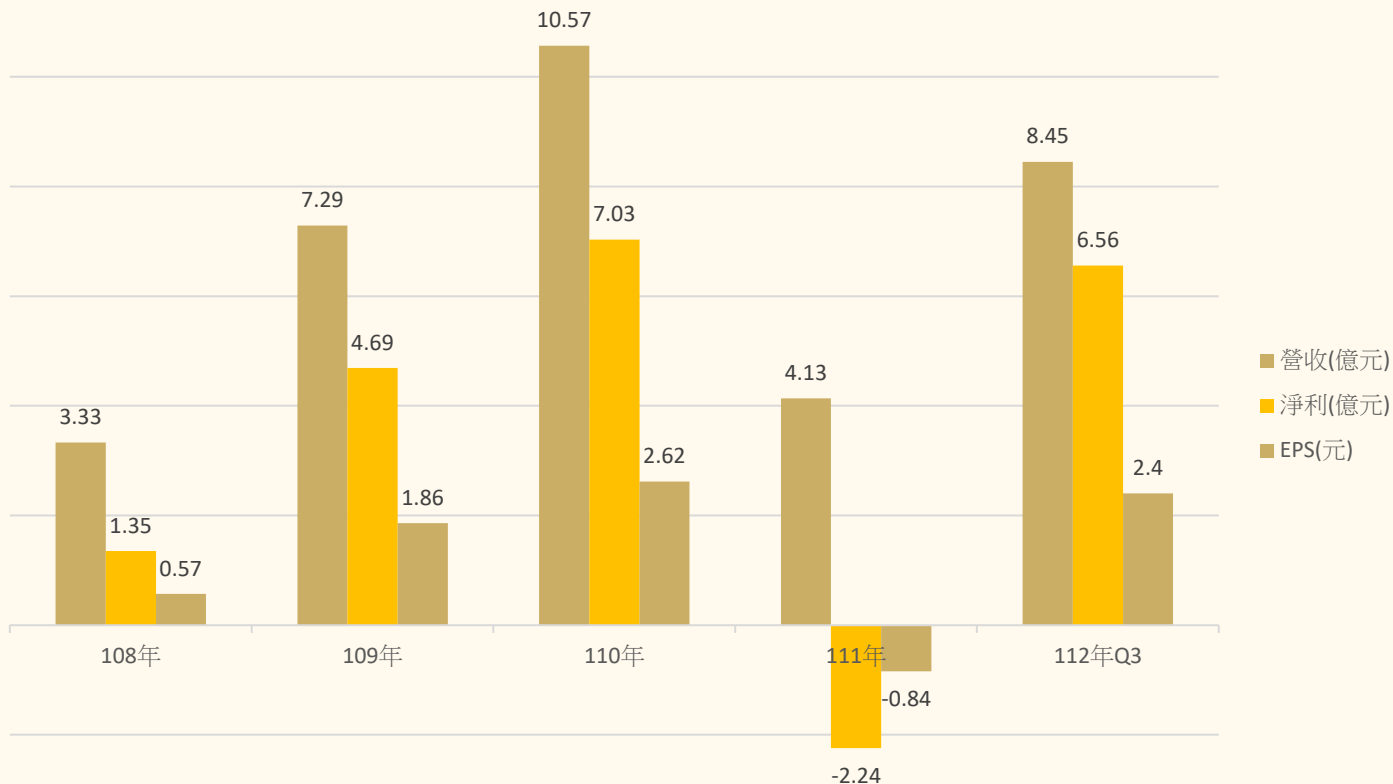
Item	2021	2022	2023Q3
Current Assets	6,690,528	3,910,530	5,420,428
Non-Current Assets	1,706,814	1,623,051	1,609,634
Total Assets	8,397,342	5,533,581	7,030,062
Current Liabilities	3,621,705	1,211,270	2,109,861
Non-current Liabilities	50,469	30,094	29,408
Total Liabilities	3,672,174	1,241,364	2,139,269
Capital	2,517,398	2,668,442	2,721,181
Capital	119,609	119,609	55,566
Retained Earnings	1,815,957	1,301,072	1,914,420
Other Equalities	272,204	203,094	198,996
Total Equalities	4,725,168	4,292,217	4,890,793
EPS (NT\$)	16.09	17.71	17.98

2.2 Condensed Income Statement

Item	2021	2022	2023Q3
Total Income	1,057,679	41,344	845,223
Expenditures and fees	346,746	(254,441)	(216,898)
Operation income	710,933	(213,097)	628,325
Non operation (loss) income	28,147	22,299	33,764
Net (loss) Income before tax	739,080	(190,798)	662,089
Taxes (income)	36,060	(33,863)	(6,046)
Profit (loss) from continuing operations	703,020	(224,661)	656,043
Net income (loss)	703,020	(224,661)	656,043
Other consolidated income (loss) (net)	190,911	(57,246)	(4,098)
Total consolidated income (loss)	893,931	(281,907)	651,945
基本每股盈餘 (元)	2.79	(0.84)	2.40

2.3 Operation Results

Revenue and profit performance in the past five years



2.4 Operation Results

Revenues and handling fee income of the brokerage department

As of the end of November 2023, the transaction amount was NT\$ **10,177** billion. The handling fee income was NT\$ **183,669,000**.



Underwriting business

As of November 2023, totaled **21** co-sponsored underwriting cases.



Financing and Financing Credit Trading

NT\$54,458,000
- as of the end of November 2023.



Dealer Division

NT\$550 million yuan as of the end of November 2023.



2.5-Sustainable Business Philosophy-Implementation of Corporate Social Responsibility

Industry-university Exchange

Since 2019, the Company has successively cooperated with the departments of finance and economics of neighboring universities to build and teach. In addition to participating in school recruitment activities, it also provides students with internship opportunities. The Company signed an off-campus internship contract with Tainan University of Applied Science and Technology for students, so that students can improve their professional abilities through practical learning, and they can also better understand the work content of the securities industry. It is hoped that it will provide reference and help for students' future career choices. After the internship, the Company will hire outstanding students as full-time employees.

Society Caring

Caring Club Donates Blood for caring
Participate in sponsoring the blood donation event organized by the Gudu Caring Society every year.
Donate a bag of blood, save a life, call on employees to respond together with blood and sleeves, to give back to the community with practical actions, and also encourage employees to turn their blood into a hearty caring, to convey to those in need.



2.6 Sustainability Philosophy - Employee Benefits

Basic Benefits	Bonus/Subsidies	Leaves	Retirement and Insurance
Labor and health insurance Good faith insurance Group accident insurance Education and training Staff travel Year-end and chinese new year celebration parties	Three major festival bonus Performance bonus Employee dividend Year-end bonus Health examination fee Birthday gift cash Wedding and funeral allowance Birth allowance	Special leave Maternity leave Parental leave Paternity leave Vaccination leave Quarantine leave Pandemic prevention and care Leave	<ul style="list-style-type: none">• Labor pension To protect staff's rights and interests after retirement, Labor base law and retirement Provisions of the ordinance• Employee Stock Ownership Trust The company also allocates the monthly contributions of the participating employees.

Regular Employee outing activities and Chinese New Year Celebration Party



2.7.1 Promoting Sustainable Development to Save Energy and Reduce Carbon use.

- Office energy-saving and carbon reduction policies.
- Energy-saving fluorescent lamps are used in the office to progressively replace T5 or LED lamps for energy-saving and carbon reduction.
- Changed the temperature setting of office air-conditioners and posted slogans on the company's bulletin board to remind employees to turn off the electricity whenever possible.
Office air conditioners are usually set to 26~28 degrees Celsius.
- Regular replacement of water dispenser consumables and water quality tests to assure the quality of drinking water and the health of the employees.
- Implemented the measure of elevators not stopping at the lower floors, so as to promote and encourage employees to use the stairs rather than the elevator at lower floors. ■ Replace the CRT TV wall.



2.7.2 Promoting Sustainable Development to Save Energy and Reduce Carbon use

- Switch to energy-saving LCD TV wall.
- Escape route indicators on each floor have been changed to energy-saving LCD displays.
- Turn off the lights and air conditioners whenever possible. Turn off the lights and air-conditioning in meeting rooms and restrooms when done, and make sure that computers and other electrical equipment are turned off before leaving work. During consecutive holidays, turn off the power of electrical appliances or equipment to minimize the waste of energy caused by standby.
- Fire protection and heat shielding works for the rooftop, with additional heat shelter and heat shielding paint on the rooftop.
- Green procurement. All renovations were done with building materials and equipment with Greenmarks, and electrical appliances were procured in accordance with the government's energy-saving policy.



2.8 TCFD Climate-related Risks and Opportunities

In response to the impacts and risks of climate change, the Company reviews relevant issues at any time and makes appropriate adjustments to its risk management policies to cope with short-, medium-, and long-term risk changes. The related operations are promoted by the Sustainability Committee at the operating level, which is divided into teams, and the Chairman is responsible for supervising and reviewing the committee's promotion plans and implementation on a regular basis, as well as coordinating the promotion of the Company's various sustainable development matters, such as the various goals of corporate social responsibility, energy-savings & carbon reduction, information security & protection, and the response to climate change, and to draw up relevant management policies and specific promotional plans accordingly.



03 【Operational outlook 】

3.1 Operational Outlook and Economic Data

Economic Growth Rate

6.45% in 2021, an 11-year high

An annual growth of 2.45% in 2022

It is estimated that the economic growth rate will be revised downward to 1.42% in 2023, which will be a new low in 14 years and the worst economic performance since the financial crisis.

It is estimated that the economy growth rate will be 3.32% in 2024.

Per Capita GNP

Approximately US\$28,549 in 2020.

Approximately US\$33,059 in 2021.

Approximately US\$32,756 in 2022.

Estimated to be approximately US\$23,851 for the first three quarters of 2023.

3.2 Global Economic Trends and Outlook



According to the National Development Council, the monitoring indicator for September released on October 27, 2023 were 17, an increase of 2 from the previous month, the light has shifted to yellow-blue light; leading indicators showed a continuous decline, while coincident indicators continued to rise, indicating a gradual improvement in the domestic economy, however, it is still necessary for us to observe for subsequent changes.



The base rate of the Federal Reserve System has come to 5.25%, and will stay unchanged at the 22-year high. The surge in the long-term bond yields will have a tightening effect on the financial market, and the Federal Reserve System will not consider cutting interest rates for the time being unless inflation is confirmed to be constantly declining.

-

3.2 Global Economic Trends and Outlook

● Israel-Palestine Conflict: The rising uncertainty in the global market and the impact of higher oil prices on international crude oil will cause severe impacts on the global economy, and Taiwan will not be an exception, with exports being affected! The flood of capital to safe-haven assets is expected to be unfavorable to the Taiwan stock market, and it is recommended that we continue to observe global trends.

● Russia-Ukraine war: more than 600 days have passed since the war started, and it has been gradually developed into technological, economic and financial wars, with a relatively minor impact on our country's economy.

● China: China's economy has not rebounded as expected by global investors this year. China's economic growth rate of 4.9% in Q3 indicates a slow internal economic recovery, with a high unemployment rate for the youth and a financial crisis for real estate companies, and that China is facing internal economic, financial and political challenges. Looking into future, it is estimated that the economy may remain in recession in the short-term, and the tension between the U.S. and China should be monitored for the long-term.

3.3 The Company's Future Outlook

To improve online account opening.
To strengthen the ordering system of separated accounts, and to utilize the customers' funds in a flexible way.



To improve the service quality of employees, and to strengthen our professional knowledge, so as to build up the value of our services by acting as a timely guardian for our customers.

To actively promote sustainable development policies and implement the goals of sustainable development •

網路下單登入

客服專線：
0800-053-198

網路平台介紹

憑證專區

客戶服務專區

下載專區

上市 上櫃 台指



致和證券線上開戶 24 足本出戶 隨時開戶
輕鬆開戶從現在開始

立即開戶 >

致和公告



- FINRA 變更櫃下單電話號碼**
- ◎ 法人說明會
 - ◎ 請定期變更密碼
 - ◎ 反投資詐騙有獎測驗活動
 - ◎ 證券投資反詐騙投資專區
 - ◎ 防範金融詐騙

更多公告

即時新聞

- 1125 10:47:04 《香港股市》10:45，恆生指數跌134.93點，為17525.97點
- 1125 10:46:15 《小型期貨》10:45，W5小倉指期為14788，跌21；成交234口
- 1125 10:46:13 《TX台股期貨》10:45，12月台指為14749，跌25；成交37570口
- 1125 10:42:37 《盤中解析》橫盤劇烈 輪動快速
- 1125 10:42:24 《國際外匯報價》10:40，1美元兌138.65日圓

金融友善服務專區

防制洗錢專區

相關網站資訊

競價拍賣

公司治理專區

機構投資人盡職治理揭露

國際股匯行情2022/11/25

道瓊	34194.000	--
日經現	28286.000	▼ 97.000
恆生指數	17501.000	▼ 159.000
SP500	4027.260	--
巴黎指數	6707.320	▲ 28.230
泰國SET	1624.400	--

台指行情報價(2022/11/25)

台指現	14783	▼ 1.00
台指12	14745	▼ 29.00
台指01	14712	▼ 37.00
電子現	692.49	▼ 0.25
電子12	689.9	▼ 1.45

THANK YOU !

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