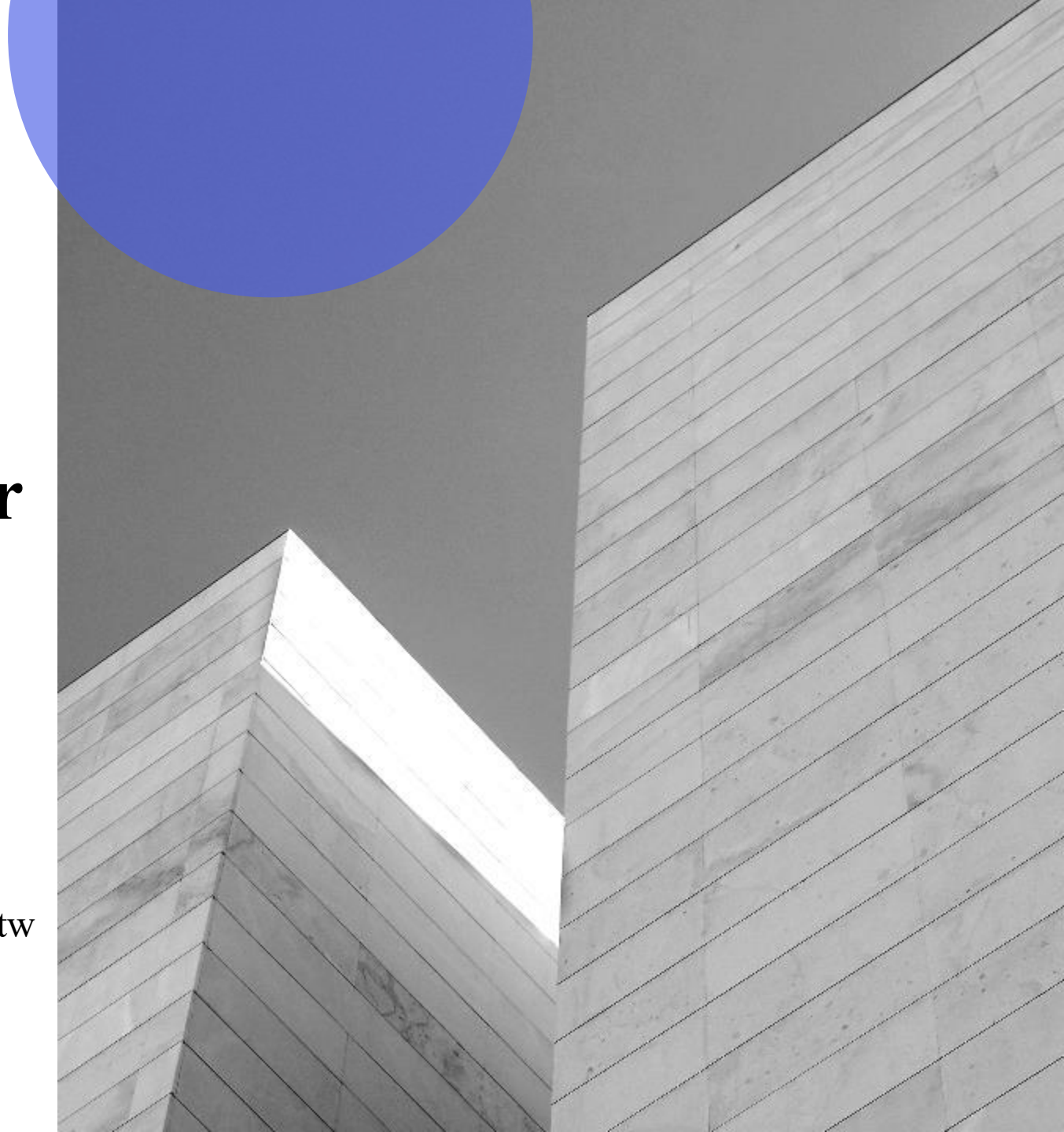


# Concord International Securities Co., Ltd. Investor Conference

**Stock Code:5864**

[Https://www.wintan.com.tw](https://www.wintan.com.tw)

Report date: June 17, 2025



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# **Company Profile**

# 1.1 Company Profile

**Date of establishment**  
November 1989

**Paid-in capital**

NT\$4,208 billion as of  
December 2024.

**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

**Number of employees**  
206 people as of May 2025.

**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**

Securities Trading Margin Purchase and Short Sale Operations by the Company.

**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.

**December  
2024**

The Company's paid-in capital increased to NT\$4.208 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 1<sup>st</sup> 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.

## 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.



## 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.



# Operation Results



# 2.1 Condensed Balance Sheet

Item	2023	2024	2025Q1
<b>Current Assets</b>	5,960,848	7,187,104	6,766,705
<b>Non-Current Assets</b>	1,667,097	1,559,565	1,549,297
<b>Total Assets</b>	7,627,945	8,746,669	8,316,002
<b>Current Liabilities</b>	1,933,895	1,470,826	1,537,958
<b>Non-current Liabilities</b>	35,253	39,259	38,313
<b>Total Liabilities</b>	1,969,148	1,510,085	1,576,271
<b>Capital</b>	3,084,811	4,208,292	4,208,292
<b>Total capital surplus</b>	192,145	517,077	517,077
<b>Retained Earnings</b>	2,126,895	2,350,257	1,857,590
<b>Other Equalities</b>	254,946	160,958	156,722
<b>Total Equalities</b>	5,658,797	7,236,584	6,739,731
<b>EPS (NT\$)</b>	18.34	17.2	16.02

## 2.2 Condensed Income Statement

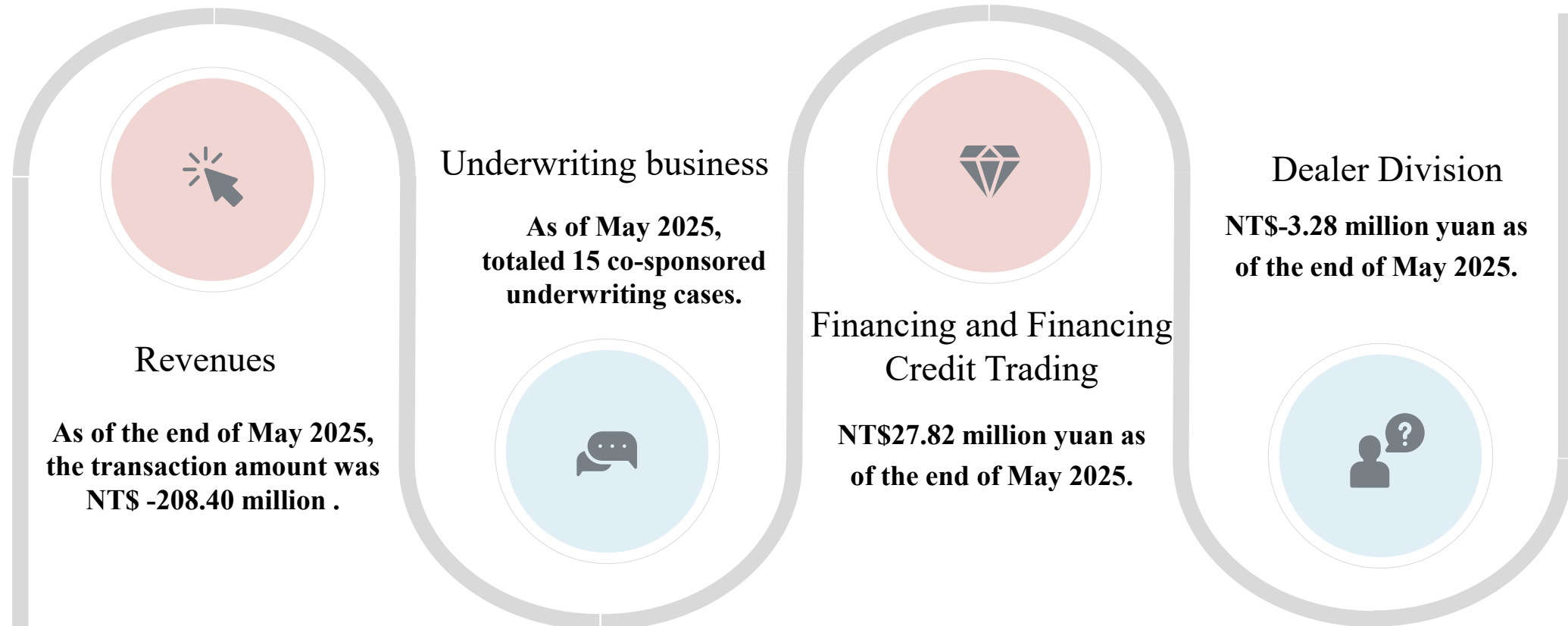
Item	2023	2024	2025Q1
<b>Total Income</b>	1,148,064	995,252	(426,732)
<b>Expenditures and fees</b>	(310,848)	(334,304)	(66,969)
<b>Operation income</b>	837,216	660,948	(493,701)
<b>Non operation (loss) income</b>	43,753	54,637	11,215
<b>Net (loss) Income before tax</b>	880,969	715,585	(482,486)
<b>Taxes (income)</b>	(4,992)	(27,361)	(10,181)
<b>Profit (loss) from continuing operations</b>	875,977	688,224	(492,667)
<b>Net income ( loss )</b>	875,977	688,224	(492,667)
<b>Other consolidated income (loss) (net)</b>	44,393	(96,128)	(4,186)
<b>Total consolidated income (loss)</b>	920,370	592,096	(496,853)
<b>EPS</b>	3.18	1.98	(1.17)

## 2.3 Operation Results

Revenue and profit performance in the past five years



## 2.4 Operation Results





## 2.5 Sustainability Philosophy - Employee Benefits

### Regular Employee outing activities and Chinese New Year Celebration Party



Basic Benefits	Bonus/Subsidies	Leaves	Retirement and Insurance
<p>Labor and health insurance.</p> <p>Good faith insurance.</p> <p>Group accident insurance.</p> <p>Education and training.</p> <p>Staff travel.</p> <p>Year-end and chinese new year celebration parties.</p>	<p>Three major festival bonus.</p> <p>Performance bonus.</p> <p>Employee dividend.</p> <p>Year-end bonus.</p> <p>Health examination fee.</p> <p>Birthday gift cash.</p> <p>Wedding and funeral allowance.</p> <p>Birth allowance.</p>	<p>Special leave.</p> <p>Maternity leave.</p> <p>Parental leave.</p> <p>Paternity leave.</p> <p>Vaccination leave.</p> <p>Quarantine leave.</p> <p>Pandemic prevention and care leave.</p>	<p>Labor pension</p> <p>To protect staff's rights and interests after retirement,</p> <p>Labor base law and retirement Provisions of the ordinance.</p> <p>Employee Stock Ownership Trust</p> <p>The company also allocates the monthly contributions of the participating employees.</p>

## 2.6 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.



## 2.6.1 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.





## 2.6.2 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 Green marks, and electrical appliances were procured in accordance with the government's energy-saving policy



## 2.6.3 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.





# Operational outlook

# 3.1 Operational Outlook and Economic Data

## Economic Growth Rate

An annual growth of 2.68% in 2022.

An annual growth of 1.12% in 2023.

An annual growth of 4.59 % in 2024.

The economic growth rate in 2025 is expected to be 3.10%

Approximately US\$32,625 in 2022.

Approximately US\$32,319 in 2023.

Approximately US\$33,983 in 2024.

Estimated price is approximately US\$35,106 in 2025.

## Per Capita GNP

Source:

Directorate-General of Budget, Accounting and Statistics,  
Executive Yuan, R.O.C.(Taiwan)

## 3.2 Global Economic Trends and Outlook



According to the comprehensive judgment score of the National Development Council's April 2025 economic countermeasure signal, the score is 33 points, a decrease of 2 points from the previous month, the light continues to show a yellow and red light, affected by the international tariff policy, the stock price index turns to a yellow and blue light, a decrease of 2 points, and the manufacturing confidence index turns to a blue light, a decrease of 1 point, and the leading indicators continue to decline, while the indicators are still rising, indicating that the current island economy continues to grow, but it is necessary to pay close attention to the follow-up changes.

Chung-Hua Institution for  
Economic Research

The U.S. Federal Reserve Board (Fed) maintained the federal funds rate in a target range of 4.25% to 4.50% by the end of May 2025, the third consecutive meeting since December 2024 that it remained unchanged. Despite rising expectations for interest rate cuts, the Fed remains on the sidelines, taking into account inflation risks, job market conditions, and uncertainty over recent trade policies.





## 3.2 Global Economic Trends and Outlook

### Semiconductor and AI industry: technological innovation and geopolitical risks coexist

AI applications continue to drive demand for semiconductors, especially in areas such as advanced processes, chiplet design, silicon photonics, and high-NA EUV. However, the escalation of the U.S.-China technology war and the uncertainty of the U.S. tariff policy may cause disruption to the global supply chain and increase the risk of industrial volatility.

### The demand for semiconductors and high-performance computing is rising

With the spread of AI, 5G, Internet of Things, and other technologies, the demand for high-performance computing continues to increase. As a key player in the global semiconductor supply chain, TSMC is expected to start mass production of 2nm chips in 2025, further strengthening its technology leadership. However, due to the intensification of geopolitical risks and market competition, companies need to strengthen supply chain diversification and risk management.



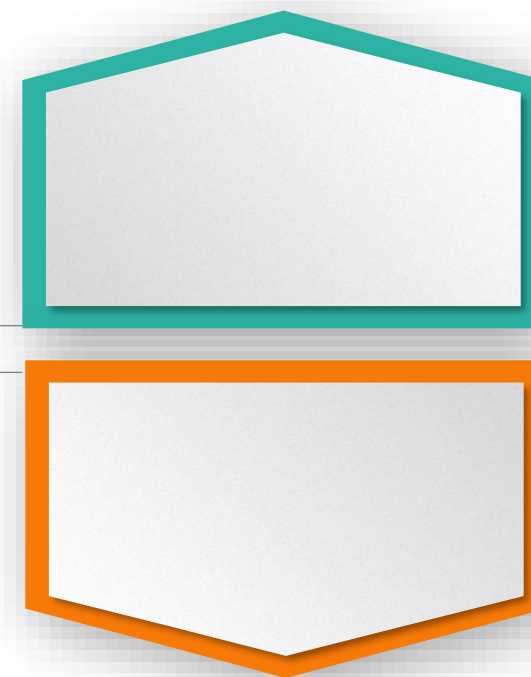
## 3.2 Global Economic Trends and Outlook

### Trump U.S. tariffs

The Trump-era tariffs were a major shift in the history of U.S. economic diplomacy, changing not only U.S.-China relations, but also shaking the foundations of the global free trade system. Although some U.S. industries have benefited in the short term, overall, global supply chains have been disrupted, trade costs have risen, and international economic cooperation is facing more uncertainties.

### U.S.-China relations

Recently, the U.S.-China relationship remains tense, but communication has been maintained. The two sides continue to compete economically, technologically and geopolitically, with the United States tightening restrictions on China's chip technology and China emphasizing independent innovation and economic internal circulation. Despite their differences, senior officials from both countries meet regularly to seek to stabilize bilateral relations, particularly on climate change and military dialogue. There are opinions that the United States and China have entered a new normal of competition and coexistence, with both cooperation and competition, and the development of relations is still uncertain.



# 3.3 The Company's Future Outlook

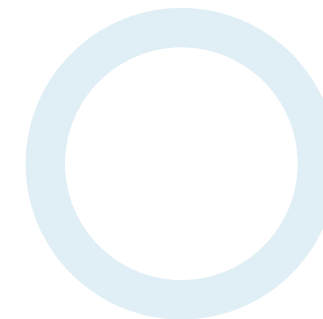
To improve online account opening. To strengthen the ordering system of separated accounts, and to utilize the customers' funds in a flexible way.

Continuous improvement of the overall information security protection capabilities.

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.



**THANK YOU !**

**Concord International  
Securities Co., Ltd. Investor  
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