



Concord International Securities Co., Ltd. Investor Conference

Stock Code:5864

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

Report date: December 4, 2024



Disclaimer

- 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.
- After the briefing is made public, the Company shall not be obliged to revise or update its content immediately.
- The content of this briefing shall not be regarded as an offer or inducement to buy or sell securities or other financial commodities.

Agenda

01

【 Company Profile 】

02

【 Operation Results 】

03

【 Operational outlook 】

01
CHAPTER

【 Company Profile 】

1.1 Company Profile

Date of establishment
November 1989

Paid-in capital
NT\$3,393 billion as of
October 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.

Locations in Taiwan 9 locations.

Number of employees
210 people as of October 2024.

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.**
- ◆ **July 2024 - the Company's paid-in capital increased to NT\$3.393 billion.**

1.3 Branch office locations

Tainan Head Office (established in November 1989)



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

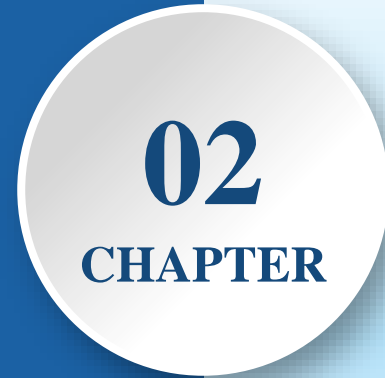
Solve the use of stock assets on the account of customers due to temporary shortage of funds. Using inventory stocks as collateral, it is more mobile than credit loans.

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
CHAPTER

【Operation Results】

2.1 Condensed Balance Sheet

Item	2022	2023	2024Q3
Current Assets	3,910,530	5,960,848	7,461,026
Non-Current Assets	1,623,051	1,667,097	1,600,421
Total Assets	5,533,581	7,627,945	9,061,447
Current Liabilities	1,211,270	1,933,895	2,720,556
Non-current Liabilities	30,094	35,253	37,337
Total Liabilities	1,241,364	1,969,148	2,757,893
Capital	2,668,442	3,084,811	3,393,292
Capital	119,609	192,145	192,145
Retained Earnings	1,301,072	2,126,895	2,516,195
Other Equalities	203,094	254,946	201,922
Total Equalities	4,292,217	5,658,797	6,303,554
EPS (NT\$)	16.09	18.34	18.79

Unit : Thousands

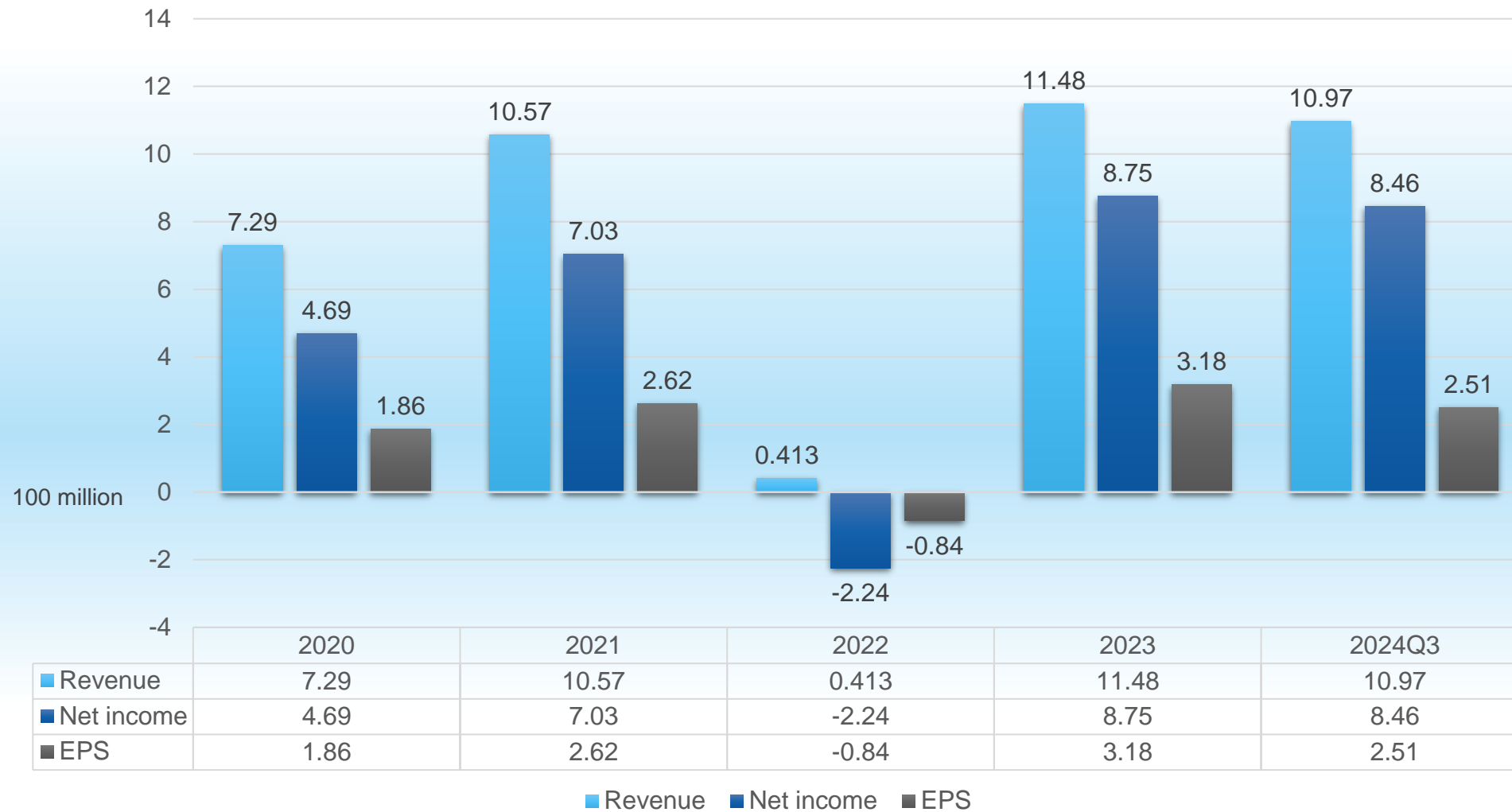
2.2 Condensed Income Statement

Item	2022	2023	2024Q3
Total Income	41,344	1,148,064	1,097,792
Expenditures and fees	(254,441)	(310,848)	(251,131)
Operation income	(213,097)	837,216	846,661
Non operation (loss) income	22,299	43,753	39,942
Net (loss) Income before tax	(190,798)	880,969	886,603
Taxes (income)	(33,863)	(4,992)	(34,581)
Profit (loss) from continuing operations	(224,661)	875,977	852,022
Net income (loss)	(224,661)	875,977	852,022
Other consolidated income (loss) (net)	(57,246)	44,393	(53,024)
Total consolidated income (loss)	(281,907)	920,370	798,998
EPS	(0.84)	3.18	2.51

Unit : Thousands

2.3 Operation Results

Revenue and profit performance in the past five years



2.4 Operation Results

Revenues

As of the end of October 2024, the transaction amount was NT\$ 109.96 million .



Underwriting business

As of October 2024, totaled 9 co-sponsored underwriting cases.



Financing and Financing Credit Trading

NT\$63.61 million yuan as of the end of October 2024.



Dealer Division

NT\$783 million yuan as of the end of October 2024.



2.5 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 <ul style="list-style-type: none"> • 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



2.6 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 Greenmarks, 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.



03

CHAPTER

【 Operational outlook 】

3.1 Operational Outlook and Economic Data



Economic Growth Rate

- ★ 6.72% in 2021, an 11-year high.
- ★ An annual growth of 2.68% in 2022.
- ★ An annual growth of 1.12% in 2023.
- ★ Taiwan's economic growth rate in the first half of 2024 exceeded the estimate of 5.06%. However, Taiwan's commodity prices have surged as a result of typhoons, and the Central Bank has recently revised this year's economic growth rate upward to 3.82%.



Per Capita GNP



- ★ Approximately US\$32,944 in 2021.
- ★ Approximately US\$32,625 in 2022.
- ★ Approximately US\$32,319 in 2023.
- ★ Estimated price is approximately US\$34,473 in 2024 .

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

3.2 Global Economic Trends and Outlook

In accordance with the National Development Council, the monitoring indicator for October 2024 has scored an overall score of 32, a 7-point downward revision from September's 39, and said indicator has turned to yellow-red. The National Development Council attributes the cause to reasons such as the U.S. election results, political tension in the Middle East, and so on.

The Federal Reserve System (FED) base rate is currently sitting in the 4.50%-4.75% range, and FED is staging another potential rate cut. Markets expressed concern regarding the impact of its policies on the economic outlook, notably the complications that may arise from trade, tax, and immigration policies.

3.2 Global Economic Trends and Outlook

The U.S. Presidential Election

- The impact of China's bailout policy on Taiwan stocks is limited to the market sentiment aspect, as in reality, the economic decoupling remains, hence limiting future impact.
- Experts warned that despite the rebound in market sentiment, China's bailout policy may only provide short-term stimulus, and we are still required to monitor its actual impact on long-term economic growth.

China's Bailout Policy

- The impact of China's bailout policy on Taiwan stocks is limited to the market sentiment aspect, as in reality, the economic decoupling remains, hence limiting future impact.
- Experts warned that despite the rebound in market sentiment, China's bailout policy may only provide short-term stimulus, and we are still required to monitor its actual impact on long-term economic growth.

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 °



Anti-fraud awareness campaign and assessment

The Company was awarded as an elite anti-fraud organization by the 2024 Financial Anti-Fraud Assessment.



THANK YOU !

**Concord International
Securities Co., Ltd.**
Investor Conference
Stock Code:5864
[Https://www.wintan.com.tw](https://www.wintan.com.tw)