



RUENTEX DEVELOPMENT Co. Ltd

(TICKER: 9945TW)

潤泰集團

創新 超越 領先 全方位

潤澤社會
泰安民生



Part of this Briefing Material is compiled based on the financial statement approved by a CPA. The complete contents and data shall be determined according to the financial statement.

The information provided in the brief may contain prospective statements and actual results may be different from these statements. The information provided in the brief does not express or guarantee, explicitly or implicitly, its correctness or completeness nor represent our complete statement about the industry or any subsequent development.

This brief shall not be acquired or used by any third party without our permission.



Company Overview

1. Company Overview

2. Financial Overview
3. Property Development
4. Life Insurance Business
5. Environmental Protection,
Cement Business
6. Vision of the Future

- Name : Ruentex Development
- Chairman : Mr. Tsang Jiunn Jean
- President : Mr. Lee Chih Hung
- Shareholders' equity :
TWD100.3bn(2019/09/30)
- Main growth drivers :
 - ✓ Property development,
Construction, Cement business
 - ✓ Life insurance business
 - ✓ Environmental Protection,
Cement Business



1977
Ruentex Construction was established

1992
IPO

2002 Renamed:
Ruentex Development



2010 Subsidiary
RT-Engineering & Construction Co LTD was IPO



2015/07
Subsidiary
RT-Material was IPO

2011/07
Investment Nan Shan Life

2019/06
Participated in Nanshan Life's cash capital increase.

潤泰創新開發

2016/09、
2017/09

Subsidiary
Ruentex Innovative Development Co., Ltd. Cooperated with Mitsubishi Estate Co., Ltd. to Jiangcui development case & **Yucheng** development case.

CITY LINK
SONG SHAN

2012/12
Opend

CITY LINK
NAN GANG

2014/12
Opend

CITY LINK
NEI HU

2018/03
Opend

TSUTAYA BOOKSTORE
2017/11

The introduction of TSUTAYA BOOKSTORE in Japan, which was opening in Song Shan Baoching on Nov. 24.

2018/03
opened in Nei Hu on Mar. 29.

2019/12
opened in Nan Gang Dec. 6.

The Heart of Nan Gang
2018/08

Signed a contract for the Nangang Urban Renewal Case.

On Sale

Dingfeng



Fenghui



Future sales

Yangbei



Wolong Street



Li Ho



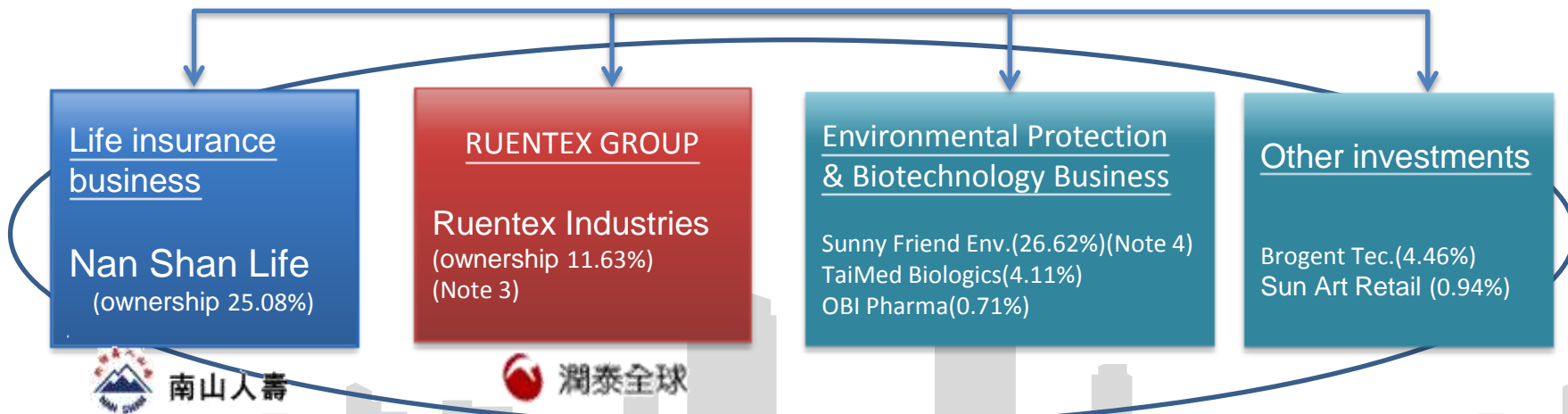
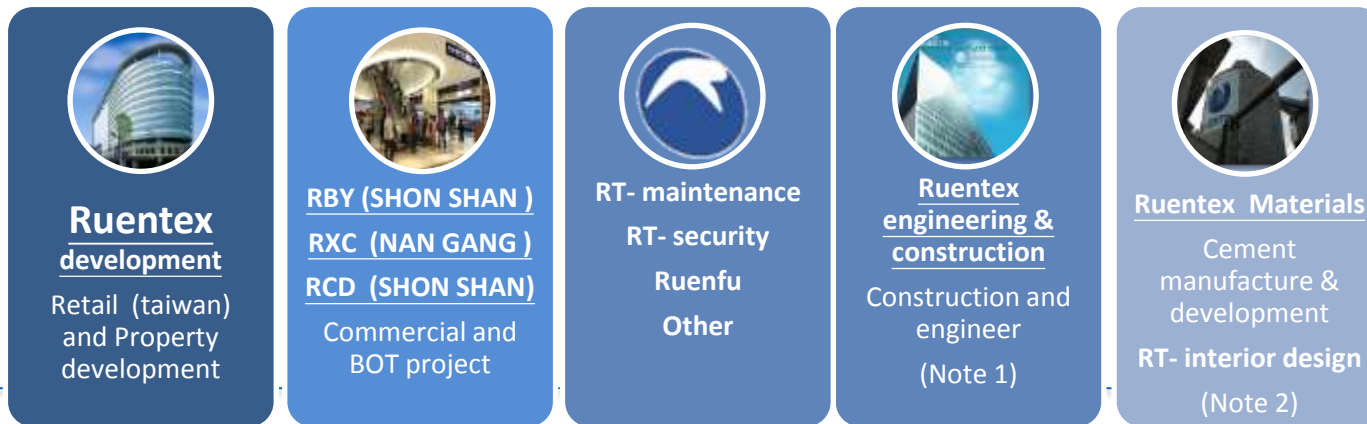
Jiangcui-A



Yucheng



The Entities in Consolidated Statement



Note 1: The market value as of 2019/11/30 was 3.1 billion .
 Note 2: The market value as of 2019/11/30 was 1.7 billion .
 Note 3: The market value as of 2019/11/30 was 5.7 billion .
 Note 4: The market value as of 2019/11/30 was 7.1 billion .

OPERATIONAL STRUCTURE

Public listed company			Non public listed company	
Name	Ownership %	Market Value(Billion)	Name	Ownership %
Ruentex Industries	13%	5.7	Ruentex Construction	100%
Ruentex engineering & construction	39%	3.1	Ruentex Property management & maintenance	100%
Ruentex Material	26%	1.7	Ruen Fu	60%
Sunny Friend Env	26%	7.1	Ruentex Security	100%
TaiMed Biologics	4%	1.4	Ruentex Syu Jan	80%
OBI Pharma	0.77%	0.2	Ruentex Pai Yi	100%
Orient Semiconductor	0.96%	0.1	Ruentex Development	70%
Brogent Technologies	4%	0.4	Run Yang Construction	100%
Total		19.7	Runzhu(Shanghai)	39%
			Ruentex Interior Design	100%

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RUENTEX DEVELOPMENT

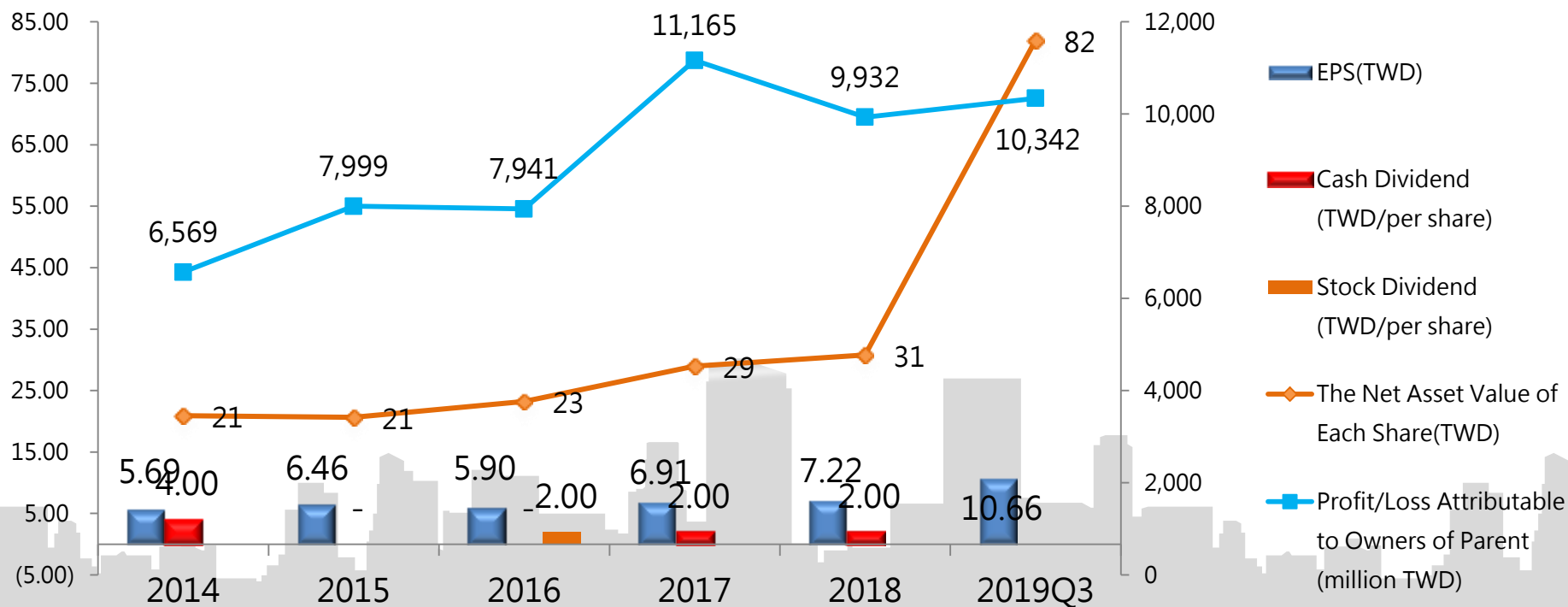
Consolidated I/S

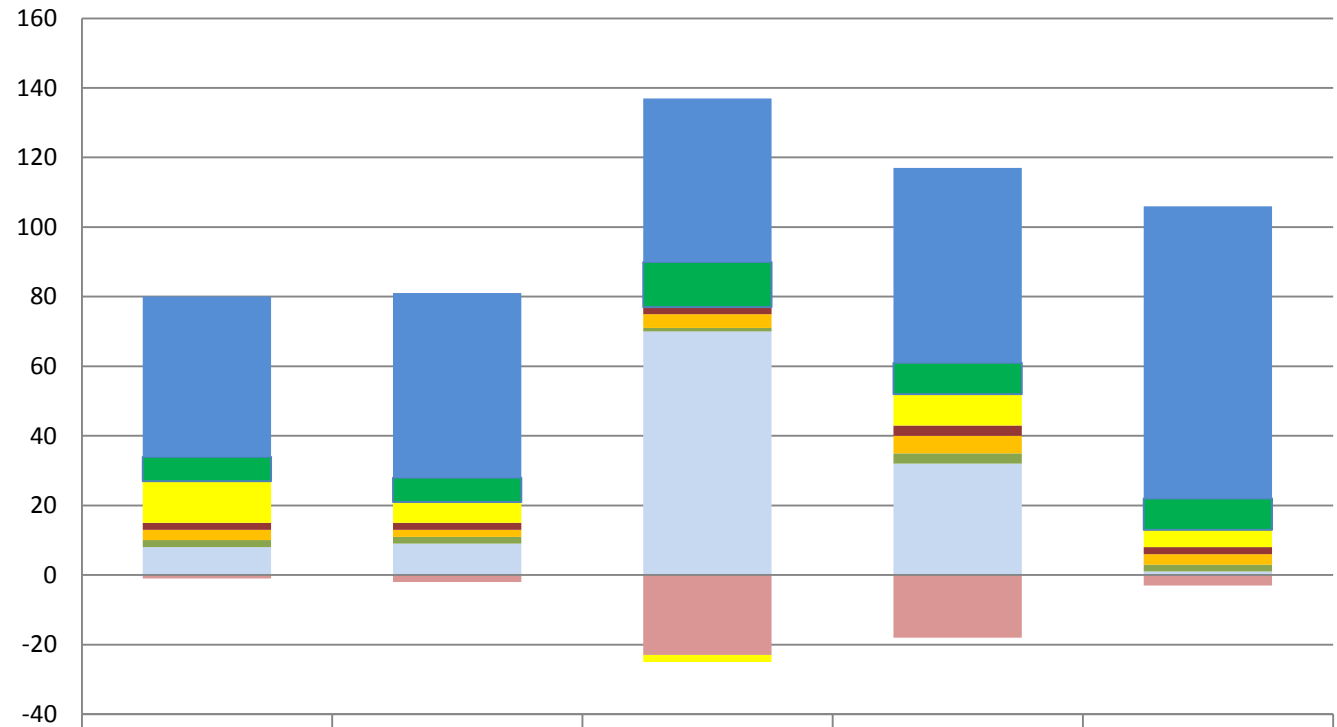


潤泰創新國際股份有限公司
RUENTEX DEVELOPMENT Co. Ltd

Unit: TWD millions / per share

項目	2014	2015	2016	2017	2019Q3
Consolidate revenue	12,292	12,978	13,117	10,912	12,372
Consolidate Gross Profit	2,669	3,703	3,418	2,678	2,682
Consolidate Operating Profit	724	2,182	1,846	1,035	1,429
Profit attributable to the Company(note)	6,569	7,999	7,940	11,165	10,342
EPS(TWD) (note)	5.69	6.46	5.90	6.91	10.66
The Net Asset Value of Each Share(TWD)	21	21	23	29	82



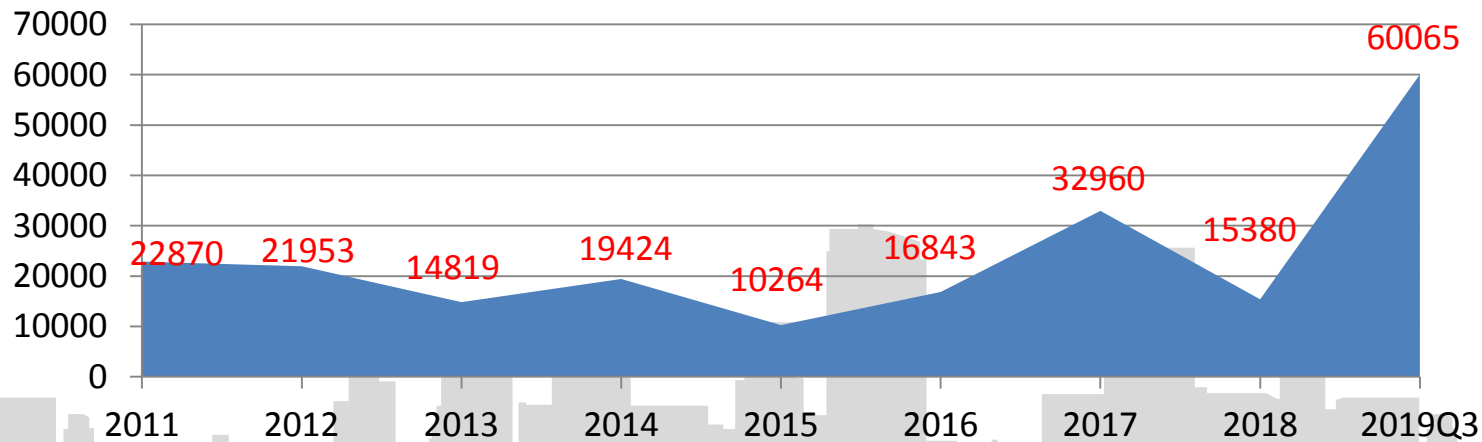
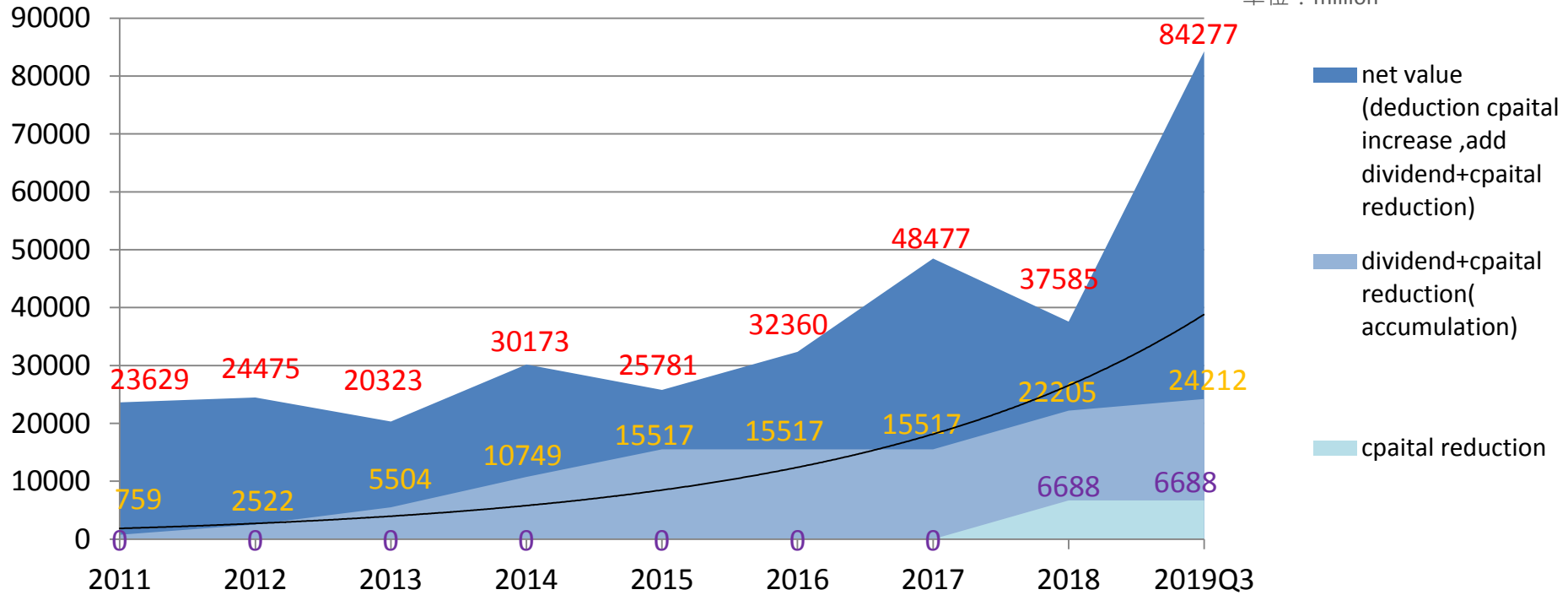


	2015	2016	2017	2018	2019Q3
NAN SHAN	46	53	47	56	84
RUENTEX INDUSTRIES	7	7	13	9	9
RUENTEX DEVELOPMENT	12	6	-2	9	5
Ruentex engineering & construction	2	2	2	3	2
RBY(SHON SHAN) RXC(NAN GANG)	3	2	4	5	3
Other investment	2	2	1	3	2
RT-MART	8	9	70	32	1
Income Tax	-1	-2	-23	-18	-3



Net Value Trend

單位：million



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Residential
development
Commercial
and BOT

Residential development



Commercial and BOT



貫徹品質理念，創造顧客滿意

Residential project



Self land

1.Song Tao

Site Area : 2,981M²
Gross Area: 15,441 M²
Sell Area: 7,890 M²

On sale

Co-develop

5Ci-Yan

Site Area : 1,699 M²
Gross Area: 7,854 M²

Q1 sold out

Co-develop

9Dingfeng

Site Area: 2,700M²
Gross Area: 21,844M²
Sell Area: 8,419M²

On Sale

Self land

2 Feng Sheng

Site Area : 3,795 M²
Gross Area : 33,742 M²
Sell Area : 4,925 M²

On sale

Co-develop

6Li-Jen

Site Area : 707 M²
Gross Area: 4,185 M²

Q1 sold out

Co-develop

10Yangbei

Site Area : 5,547 M²
Gross Area: 30,003 M²
Sell Area : 15,295M²

近期推案

Self land

3 Dun Fon

Site Area : 4,442M²
Gross Area: 29,824 M²
Sell Area: 24,922M²

On sale

Co-develop

7 Twin Stars

Site Area : 1,854 M²
Gross Area: 16,043 M²

Q1 sold out

Co-develop

11Wuguwang-A

Site Area: 9,352 M²
Gross Area: 59,365 M²
Sell Area: 27,163 M²

Self land

4Yucheng

Site Area : 5,285坪M²
Gross Area : 58,982 M²
Office Area: 52,264 M²

On sale

Co-develop

8Fenghui

Site Area 5,735 M²
Gross Area 36,373 M²
Sell Area 14,545 M²

Co-develop

12Wuguwang-B

Site Area: 3,517 M²
Gross Area: 21,795 M²
Sell Area: 9,084M²

Residential project



Co-develop

13.Jiancui -A

Site Area 4,958M²
Gross Area 32,985M²
Sell Area 16,935M²

recent



Government

17.Ching Tsai

Site Area 8,165M²
Gross Area 78,696M²
Sell Area 1,021M²

On Sale



Government--Led

19 Li Ho

Site Area 2,039M²
Gross Area 13,219M²
Sell Area 2,647M²

recent



Co-develop

14.Datong

Site Area: 1,547 M²
Gross Area: 11,765 M²
Sell Area: 3,788M²



Government

18.MRT- San Chong

Site Area 10,115M²
Sell Area 101,402M²
(Estimated)



Government--Led

20 Nan Hai

Site Area 5,381M²
Gross Area 33,719M²
Sell Area 6,942M²



Co-develop

15.Juan Chiao

Site Area 3,504M²
Gross Area 15,884M²
Sell Area 7,064M²



Government--Led

21.Heart of Nan Gang

Site Area 26,046M²
Gross Area 330,249M²
Estimated Sell Area 115,703M²



Co-develop

16Wolong Street

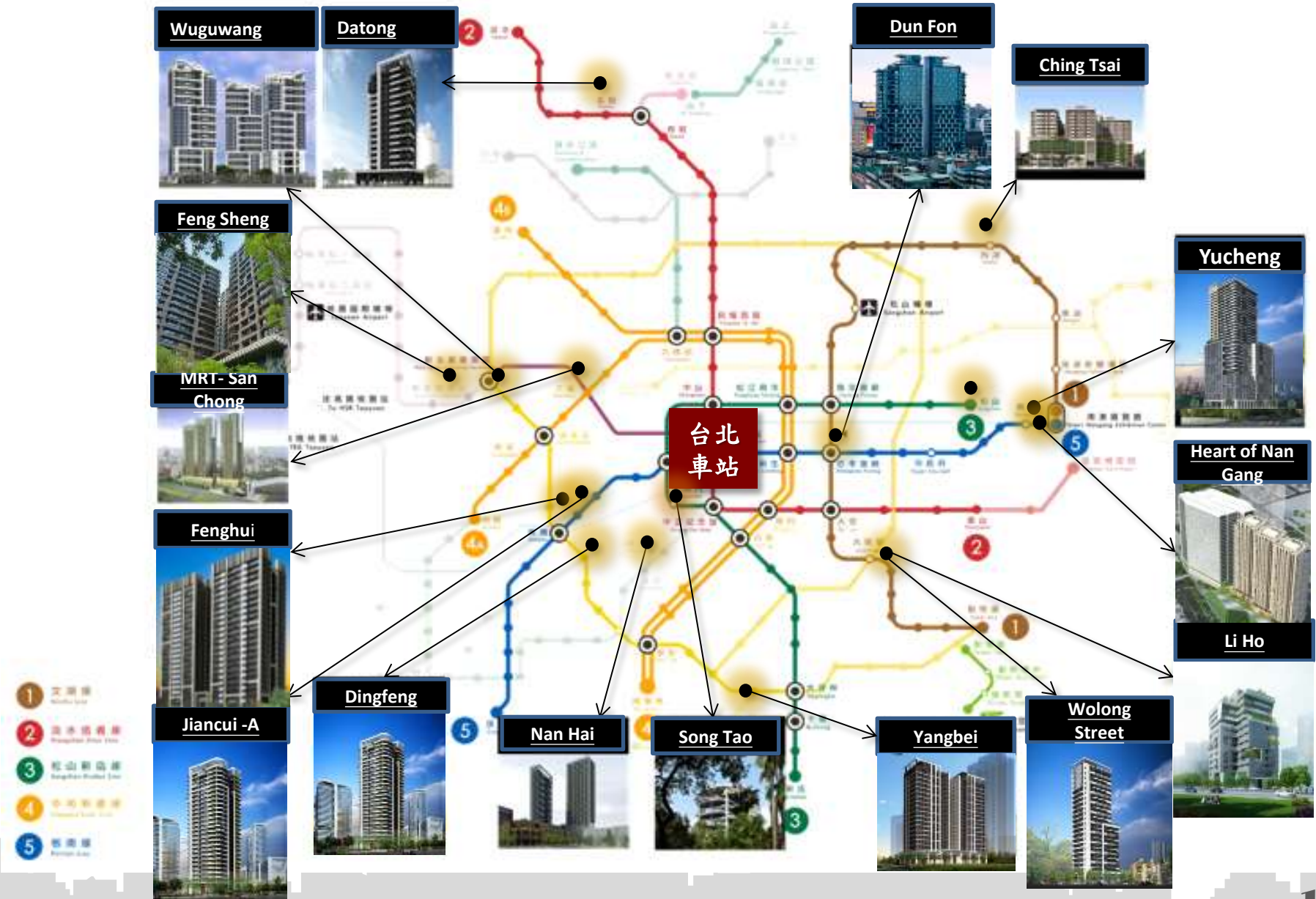
Site Area 2,155M²
Gross Area 18,598M²
Sell Area 6,214M²

Stationed

The sellable Area for RUENTEX DEVELOPMENT Co. Ltd are **359,414 M²**.

The sellable Area for RUENTEX INNOVATIVE DEVELOPMENT Co., Ltd. are 66,809M².

Location of Residential Project



Residential - Revenue Booking Schedule

Projects	Situation	Revenue Booking Schedule						
		2020	2021	2022	2023	2024	2025	2026
1、Son Tao(松濤苑)	Salable	●	●	●	●			
2、Ching Tsai (MRT Neihu) 潤泰京采(內湖站)	Salable	●						
3、Feng Sheng(Xin Zhuang) 潤泰峰盛(副都心案)	Salable	●						
4、Dun Fon 潤泰敦峰(敦化段案)	Completed 95%	●	●	●				
5、Fenghui潤泰峰匯	Completed 35%	Sale	●					
6、Dingfeng潤泰鼎峯	Completed 7%	Sale		●				
7、Yangbei潤泰央北	Construction permitted	Sale			●			
8、Li Ho犁和段公辦都更	Construction permitted			●	●			
9、Jiancui -A板橋江翠段-A	planning			●	●			
10、Qingtian street青田街案	planning			●	●			
11、MRT- San Chong MRT三重站聯開案	Construction permitted				●	●		
12、Wolong Street臥龍街海砂都更案	Construction permitted				●	●		
13、Wuguwang-A三重五谷王段A案	planning				●	●		
14、Wuguwang-B三重五谷王段B案	Construction permitted				●	●		
15、Yucheng南港玉成段	planning					●		
16、Juan Chiao北投軟橋段	planning					●	●	
17、Nan Hai南海段公辦都更	planning					●	●	
18、20.Heart of Nan Gang南港之心公辦都更	planning						●	●
19、10.Datong北投大同街案	planning							●

Residential – Salable project

Salable



Song Tao



- Location: No.221 No.223, Bo'ai Rd., Zhongzheng Dist., Taipei City
- Site area: 2,982M²
- Type :Residential Area
- Floor:1F~12F/B1~B3
- Floor height : 1F-5.5M/2F~12F-3.5M
- Households : 20units
- Parking: 114 parking spaces
- House area : 532M²、598M²、1,064M²

Anti-earthquake



Balcony



Garden Landscape



SOHO Firm- Ching Tsai (MRT Neihu) Feng Sheng(Xin Zhuang)

Salable



Site Area	77,526 M ²
Usable Type	Transportation
Operating Area of RT	114 SOHO Firms 2F Shopping Mall 2~4F:188 Parking Spaces B2~B3:82 Parking Spaces
Gross Area of RT	28,928M ²

● Feng Sheng(Xin Zhuang)





Residential – Salable project

Aerial perspective view



- Location: NO.51, Sec. 4, Civic Blvd., Songshan Dist., Taipei City
- Site area: 4,443M²
- Type : Residential Area
- Floor: 1F~23F/B1~B3
- Floor height : 1F-4.2M/2F~23F-3.5M
- Households : 82 units
- Parking: 185 parking spaces
- House area : 271~278M²、324~331M²

潤 | 泰 | 敦 | 峰

Completed 95%

Construction Site-1



Construction Site-2



Ballroom



Atrium landscape perspective



● Fenghui



Construction in progress

- Location: Intersection of Huajiang 1st Road and Huajiang 7th Road, Banqiao District, New Taipei City
- Site area: 5,737M²
- Type :Residential Area
- Floor:1F~23F/B1~B3
- Floor height : 1F-6M/2F~23F-3.5M
- Households : 220 units
- Parking: 256 parking spaces
- House area : 89M²、132~142M²、165~182M²

Completed 35%

Construction Picture



Residential – Salable project



潤泰創新國際股份有限公司
RUENTEX DEVELOPMENT Co. Ltd

● Dingfeng

- ◆ Location : Section 2, Minsheng Road, Banqiao District
- ◆ Site area : 2702M²
- ◆ Type : Residential Area
- ◆ Floor : 1-27/B1-B4
- ◆ Households : 137units
- ◆ Parking : 149
- ◆ House area :
86~152M²
158~201M²

預售中
目前完工7%

Construction Site-2



Residential Project-expected

Name	Jiancui -A	Name	Yangbei
Location	Jiangcuiyi Road Area A, Banqiao District	Location	Yongbei Second Road and Sixin First Road, Xindian District
basic information	<ul style="list-style-type: none"> ◆ Site area : 4958M² ◆ Type : Residential Area ◆ Floor : 1-22/B1-B3 ◆ Households : 209units ◆ House area : <li style="padding-left: 20px;">Two room : 93M² <li style="padding-left: 20px;">Three room : 112~125M² <li style="padding-left: 20px;">Four room : 175~205M² ◆ Parking : 209 	basic information	<ul style="list-style-type: none"> ◆ Site area : 5547M² ◆ Floor : Residential Area ◆ Floor : 1-20/B1-B3 ◆ Households : 187unit(store14 units) ◆ House area : <li style="padding-left: 20px;">Two room : 92~106M² <li style="padding-left: 20px;">Three room : 115~135M² ◆ Parking : 233

Aerial perspective view



Aerial perspective view



Residential – Developing Project



潤泰創新國際股份有限公司
RUENTEX DEVELOPMENT Co. Ltd

Wen De Road



Site Area : 4,436M²
Gross Area : 31,030M²
Sell Area : 9,748M²

Chong Qing N. Road



Site Area : 2,481M²
Gross Area : 29,759M²
Sell Area : 11,471M²

Keelung Road



Site Area : 1,014M²
Gross Area : 14,196M²
Sell Area : 4,714M²

Nan King W. Road



Site Area : 1,117M²
Gross Area : 14,025M²
Sell Area : 4,304M²

Xin Hai Road



Site Area : 2,912M²
Gross Area : 27,156M²
Sell Area : 7,930M²

Bei An Road



Site Area : 3,250M²
Gross Area : 33,708M²
Sell Area : 10,615M²

Shan Yuen St.



Site Area : 2,889M²
Gross Area : 22,836M²
Sell Area : 6,416M²

Song jiang Road








Site Area : 1,753M²
Gross Area : 9,914M²
Sell Area : 2,479M²

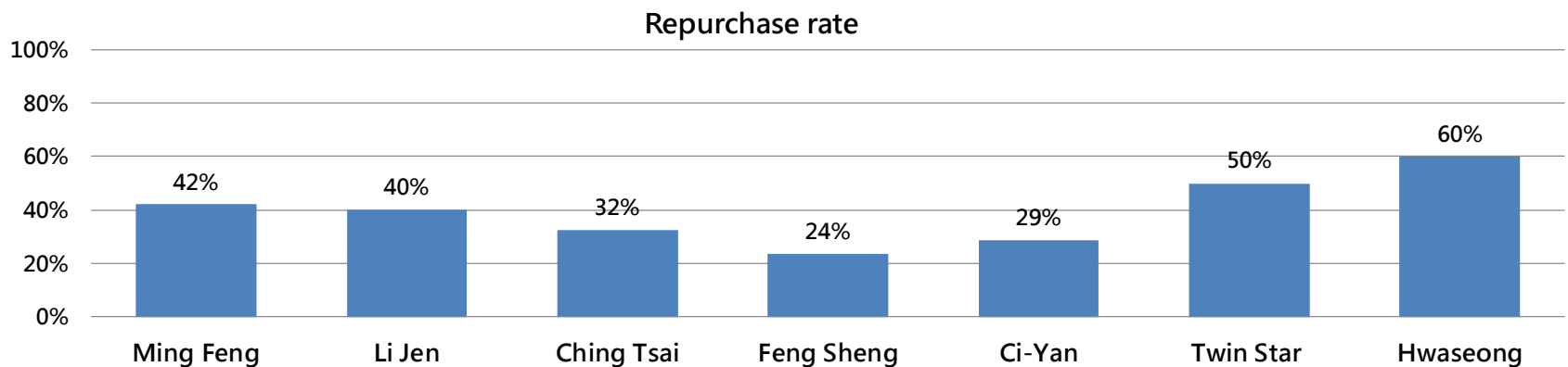


THE % of RUENTEX was integrated above 75% and the sellable Area for RUENTEX total 57,679M²

Repurchase rate

1. Word of mouth is more effective than advertising.
2. Good quality is the cornerstone of the brand.

Name	Ming Feng	Li Jen	Ching Tsai	Feng Sheng	Ci-Yan	Twin Star	Hwaseong	
Building Appearance								
seller (sold) (a)	50	10	114	140	14	24	15	367
General customers purchase	29	6	77	107	10	12	6	247
Old customers Repurchase (b)	21	4	37	33	4	12	9	120
Repurchase rate(b/a)	42%	40%	32%	24%	29%	50%	60%	33%



Adamant in good quality



潤泰創新國際股份有限公司
RUENTEX DEVELOPMENT Co. Ltd

structure safety



20 years waterproof

防水保固20年 潤泰做到了



Adamant in good quality



潤泰創新國際股份有限公司
RUENTEX DEVELOPMENT Co. Ltd

Heat insulation mortar/ Sound Proof Mortar

隔熱隔音最講究 舒適度再升級

隔音地坪 帶給您一個寧靜
降低外在噪音最高可達**21分貝**

隔熱紗窗 節能隔熱又省錢
室內有效降溫**3°C**

The exhibition booth is set against a dark background. At the top, large white characters read '隔熱隔音最講究 舒適度再升級'. Below this, two main panels are visible. The left panel is titled '隔音地坪 帶給您一個寧靜' and '降低外在噪音最高可達21分貝'. It includes a list of features and a photograph of a person sleeping. The right panel is titled '隔熱紗窗 節能隔熱又省錢' and '室內有效降溫3°C'. It features architectural diagrams and a photograph of a window with a mesh screen. In the foreground, there are several trays containing different samples of mortar, some of which are illuminated with red and blue lights.

Flood prevention, anti-burning

安全不能有萬一 風險與危險潤泰想更多 您的家我們守護

防洪
高於標準1.5米車站的設計

逃生樓梯正壓設計
陸路樓梯樓入, 守護人身安全

阻絕火勢設計
阻絕火勢設計, 確能確保火災打進堅強的安全門內

The exhibition booth is set against a dark background. At the top, large white characters read '安全不能有萬一 風險與危險潤泰想更多 您的家我們守護'. Below this, three main panels are visible. The left panel is titled '防洪' and '高於標準1.5米車站的設計'. It includes a photograph of a station platform. The middle panel is titled '逃生樓梯正壓設計' and '陸路樓梯樓入, 守護人身安全'. It includes a photograph of a staircase. The right panel is titled '阻絕火勢設計' and '阻絕火勢設計, 確能確保火災打進堅強的安全門內'. It includes a photograph of a fire door. In the foreground, there are several trays containing different samples of safety equipment, some of which are illuminated with red and blue lights.

Adamant in good quality



潤泰創新國際股份有限公司
RUENTEX DEVELOPMENT Co. Ltd

Smart management



Four briefing sessions

潤泰12大服務 一輩子的安心

千言萬語 不如一棟房子會照顧你

依工程進度主動邀請客人參加四大說明會,交盤後提供快速高品質的售后服务,客戶需求人盡在第一線,成就想住一辈子的家。

雙向溝通服務

- 1 鄰里說明會**
- 2 四大說明會**
- 3 四大參觀**
- 4 CCTV遠端監視系統**
- 5 建築設計**

社區維護服務

- 6 社區安全巡邏**
- 7 防災指揮中心**

安心住家服務

- 8 樂好DIY**
- 9 0800客服專線**
- 10 網路交流平臺**
- 11 住宅遠端維修服務**
- 12 房屋健康檢查**

Commercial- Song Shan



潤泰創新國際股份有限公司
RUENTEX DEVELOPMENT Co. Ltd

● Completed 98%

CITY LINK

Site Area	1,601M ²
Usable Type	Commercial
Each Floor	1F : Retail 2~3F : Catering (4~7F:SOHO Office)
Units for Rent	10 Units
Rental period	70Yesrs(form 2013)



Commercial- Song Shan BOT



潤泰創新國際股份有限公司
RUENTEX DEVELOPMENT Co. Ltd



Song Shan BOT : Rental total 54 years (as of 2067)

CITY LINK SONG SHAN

Site Area :	25,563M ²
Gross Area :	115,779M ²
Operating Area:	
1. Retail (Operating)	11,775M ²
2. Hotel (Ambassador Hotel)	14,231M ²
3. Office	78,084M ²



Commercial- Nan Gang BOT

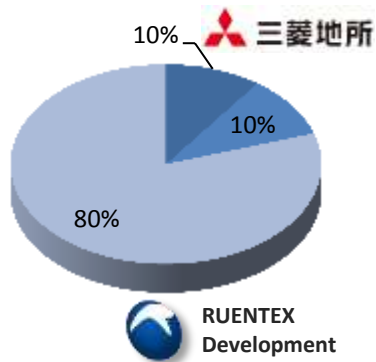


Nan Gang BOT : Rental total 52years (as of 2065)

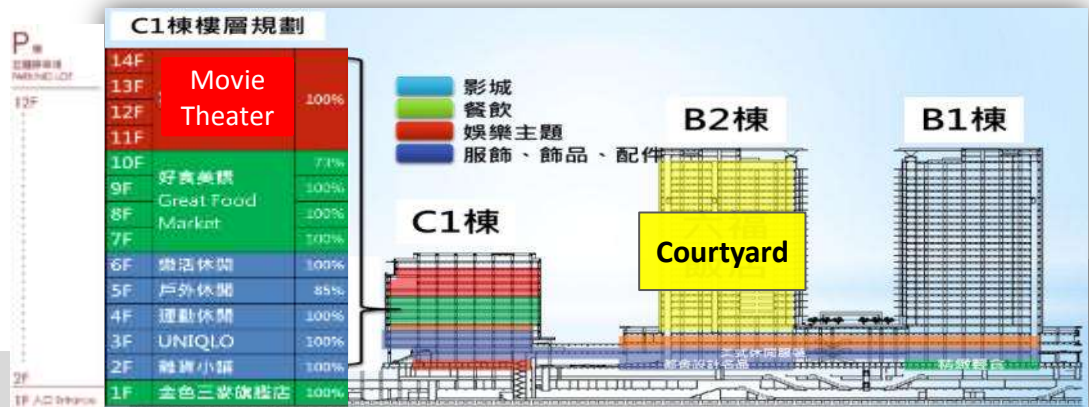
CITY LINK NAN GANG

Site Area :	42,604M ²
Gross Area :	187,367M ²
Operating Area:	
1. Retail (10,201 M ² for Ambassador theater)	54,312M ²
2. Hotel (Courtyard Hotel)	55,751M ²
3. Office	52,527M ²

潤泰旭展股權結構



Note: Mitsubishi Estate invested another 10% share for Nan Gang BOT in 2014/12

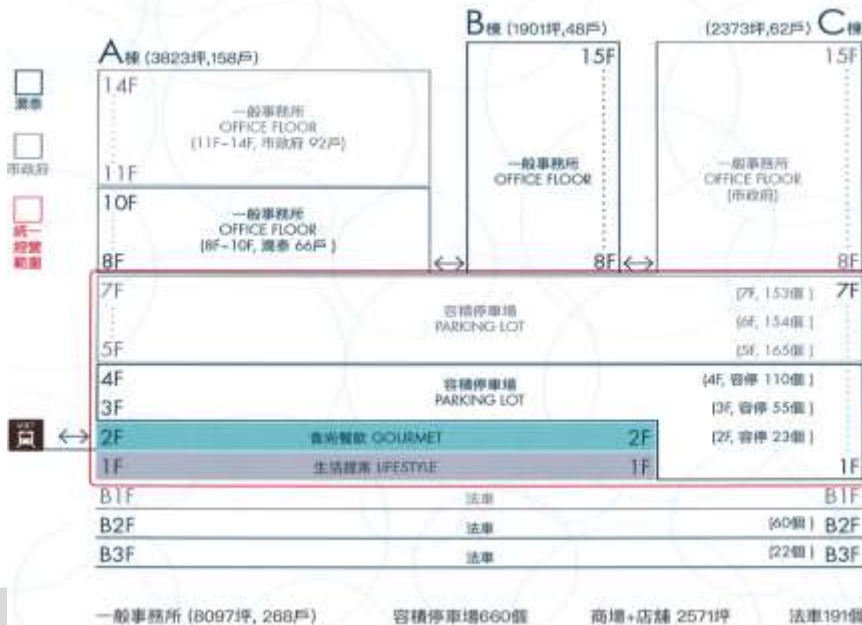




CITY LINK NEI JUHU

1F Shopping Mall : Specific Area 2,340M²
Public Area 1,390M²
Area For Rent total 3,730M²

2F Shopping Mall : Specific Area 2,505M²
Public Area 1,578M²
Area For Rent total 4,083M²





Franchisee – TSUTAYA BOOKSTORE(Song Shan)



Appearance



WIRED TOKYO-coffee bar



Bookstore



WIRED TOKYO-restaurant



Outdoor area 31

TSUTAYA BOOKSTORE

- The first TSUTAYA BOOKSTORE of RUENTEX group opened on Nov. 24, 2017 ◦



Franchisee – TSUTAYA BOOKSTORE(Nei Hu)



Appearance



Bookstore



Seating area



WIRED CHAYA-Coffee bar



Seating area

TSUTAYA BOOKSTORE

- The second TSUTAYA BOOKSTORE of RUENTEX group opened on Mar. 29, 2018 ◦

加盟事業- TSUTAYA BOOKSTORE(南港店)



Appearance



Bookstore



WIRED CHAYA



Parent Child Space

TSUTAYA BOOKSTORE

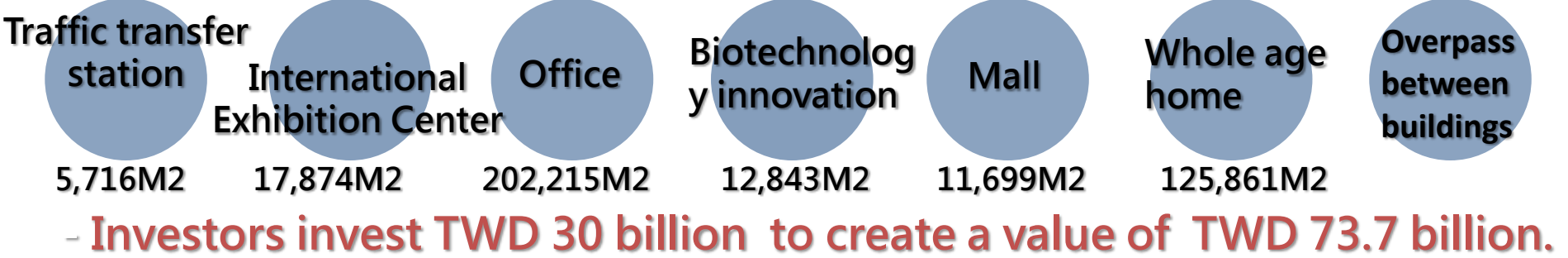
- The third TSUTAYA BOOKSTORE of RUENTEX group opened on Dec. 6, 2019 ◦



Seating area



Heart of Nan Gang -Public city renewal



南港車站

Urban renewal reward : 50%
 Total floor area : 376,787M²
 Obtained by the Taipei City Government 26,288M²
 Obtained by the Taiwan Railways Administration 168,463M²
 Create an office population of 11,220 people
 Create a residential population of 3,800 people

Aerial perspective view of Heart of Nan Gang

住宅透視



Commercial office -Yucheng



Name	<u>Yucheng</u>
Location	No. 0279, Yucheng Section, Nangang District
basic information	<ul style="list-style-type: none">◆ Site area : 66,205M²◆ Type : Commercial Area◆ Floor : 1-27/B1-B5◆ Households : office123units Store:1unit◆ House area : 258M² 、 284M² 、 383M² 、 452M²◆ Parking : 330

1. Company Overview
2. Financial Overview
3. Property Development
- 4. Life Insurance Business**
5. Environmental Protection, Cement Business
6. Vision of the Future

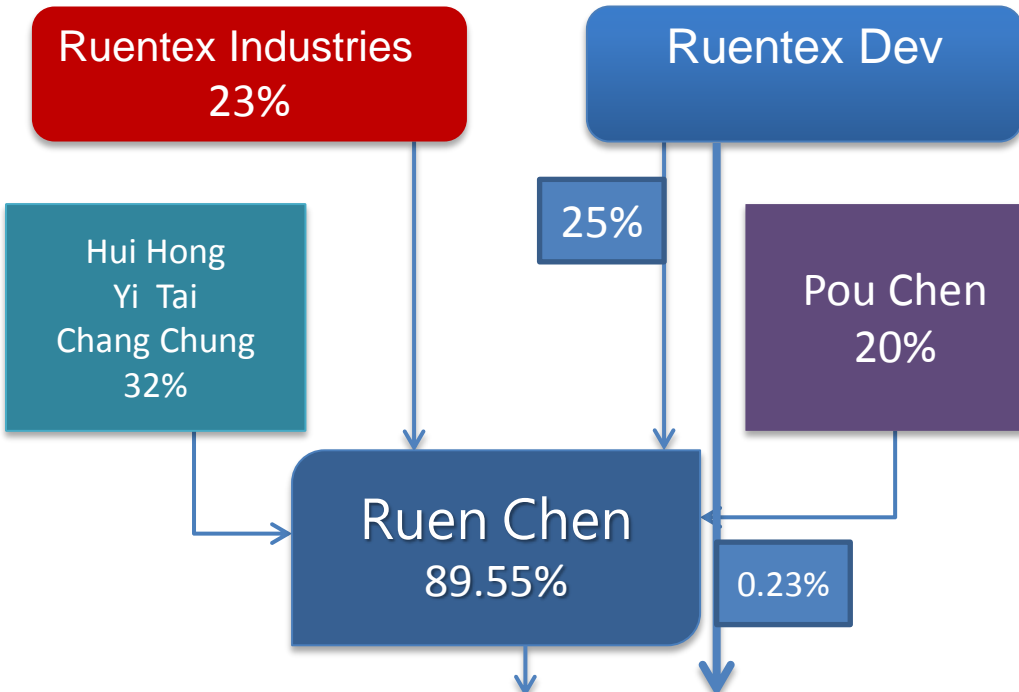


LIFE INSURANCE

Nan Shan Life - the Earnings Engine



潤泰創新國際股份有限公司
RUENTEX DEVELOPMENT Co. Ltd





南山人壽

As of 30 SEP., 2019
Common share : TWD127.9bn
Shareholder : TWD 373.8 bn

Total ownership as of 30 Sep, 2019, 25%

Information of Nan Shan Life investment(direct)

- Ownership : 0.23%
- Investment Income from Ruen Chen Holdings in 2019Q3(TWD thousand) : 39,576
- Common stocks issued on 2019Q3 : 0.03billion shares

Information of Ruen Chen Holdings' investment

- Ownership : 25% Source: Company website, MOPS
- Investment Income from Ruen Chen Holdings in 2019Q3(TWD thousand) : 8,400,804
- Common stocks issued on 2019Q3 : 4.4 billion shares

Basic Information of Nan Shan life

- Common stocks issued on 2018Q3 : 1.3 billion shares
- Total equity on 2019Q3 : TWD 373.7 bn
- Book Value Per Share on 2019Q3 : TWD 29.21

Note: Total ownership includes Ruentex Development's indirect shareholdings through Ruentex Industries

Source: Company website, MOPS

LIFE INSURANCE

Nan Shan Life - Operating Results in 2018/1/1~10/31



潤泰創新國際股份有限公司
RUENTEX DEVELOPMENT Co. Ltd



南山人壽

Unit: TWD Million

	2018/1/1- 2018/09/30	2019/1/1- 2019/9/30	Diff.%
New Premium	147,033	163,995	-2.31%
Total Premium	492,392	495,986	0.73%
Net Income before tax	25,599	45,480	77.66%
Net Income	23,771	38,276	62.91%
EPS(NT dollar)	2.11	3.28	55.45%

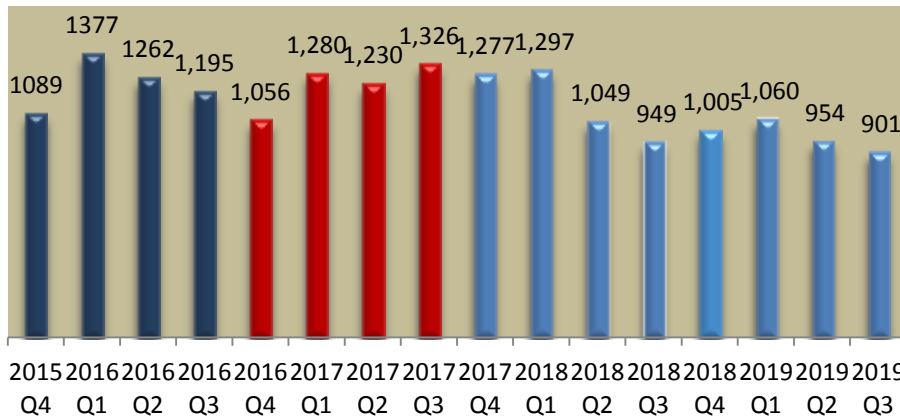
Source: Company website ◦

Nan Shan Life - Operating Results in 2015Q4~2019Q3

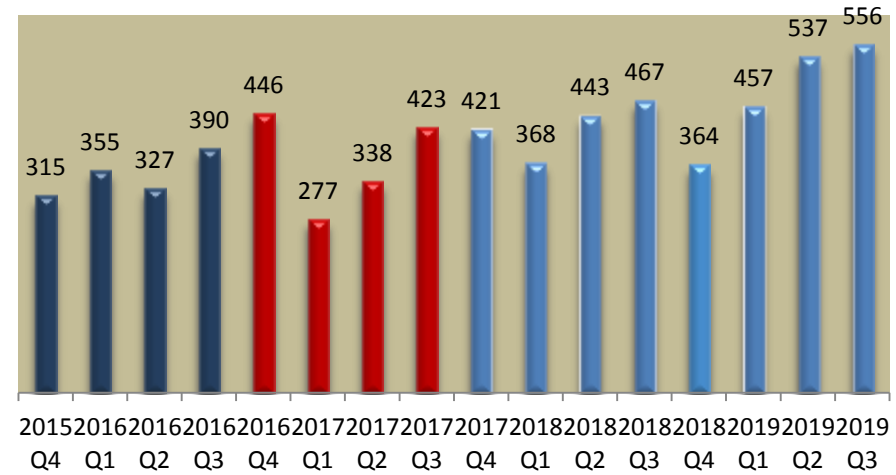


南山人壽

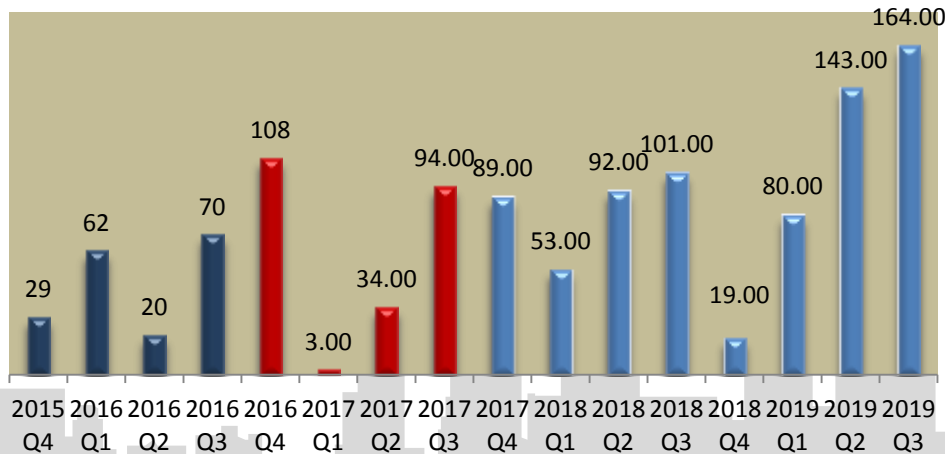
Premium(0.1bn)



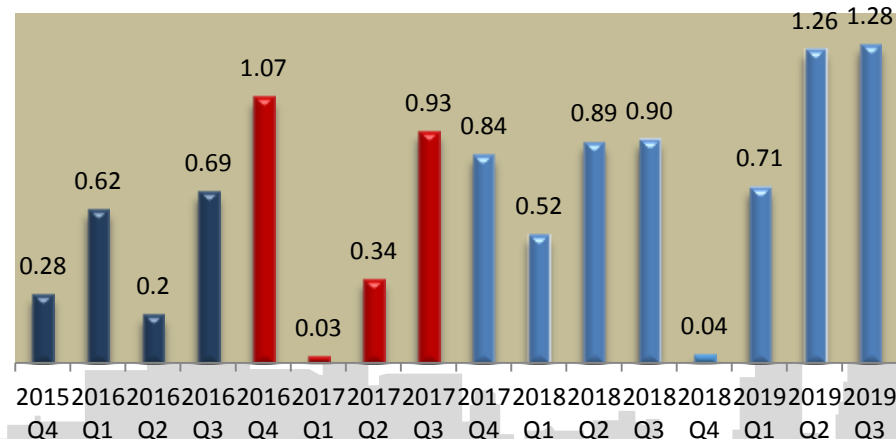
Investment Gain (0.1bn)



Net income(0.1bn)



EPS



Source : Company website



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潤弘精密工程事業股份有限公司



日友環保科技股份有限公司

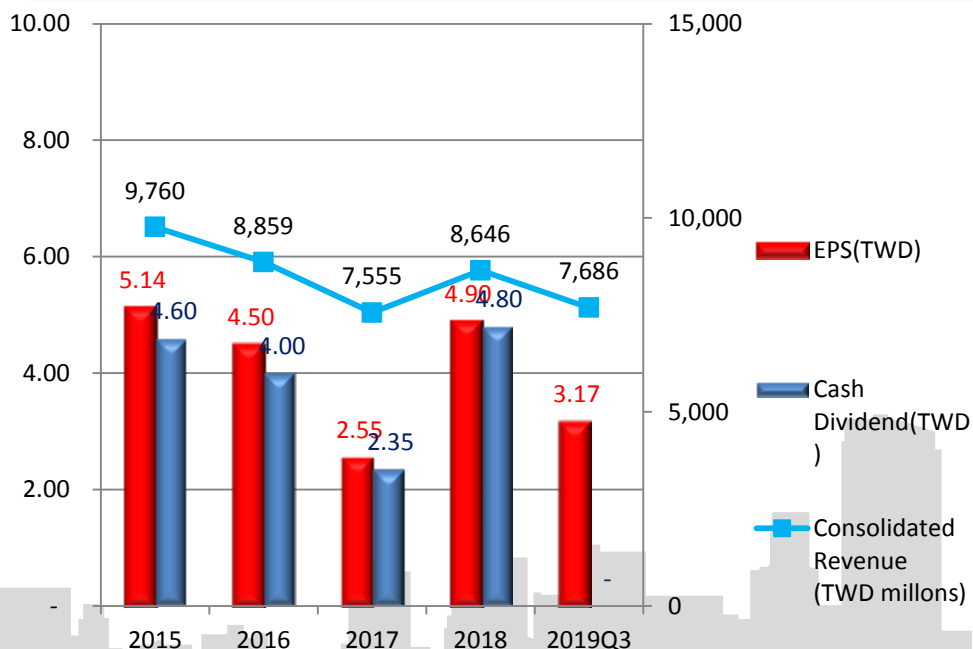
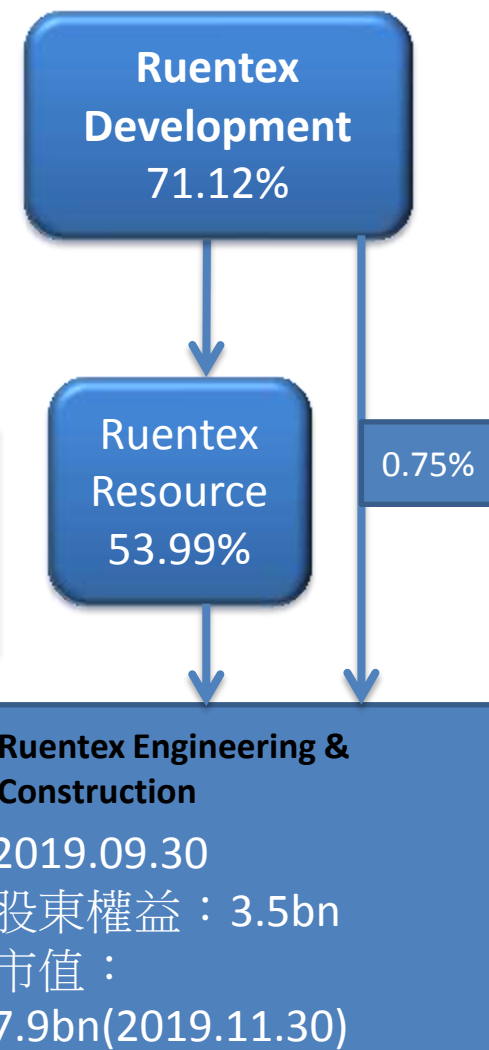


潤泰精密材料股份有限公司
RUENTEX MATERIALS Co., Ltd.



Basic Information

Name	Ruentex Engineering & Construction
Date of Listing	2010/03/26
Paid-in Capital	TWD1,350,000,000元(9/30/2019)
The main business	1.Construction · MEP · prefabrication factory 2.Precast concrete production and sales



Source: Company website, MOPS

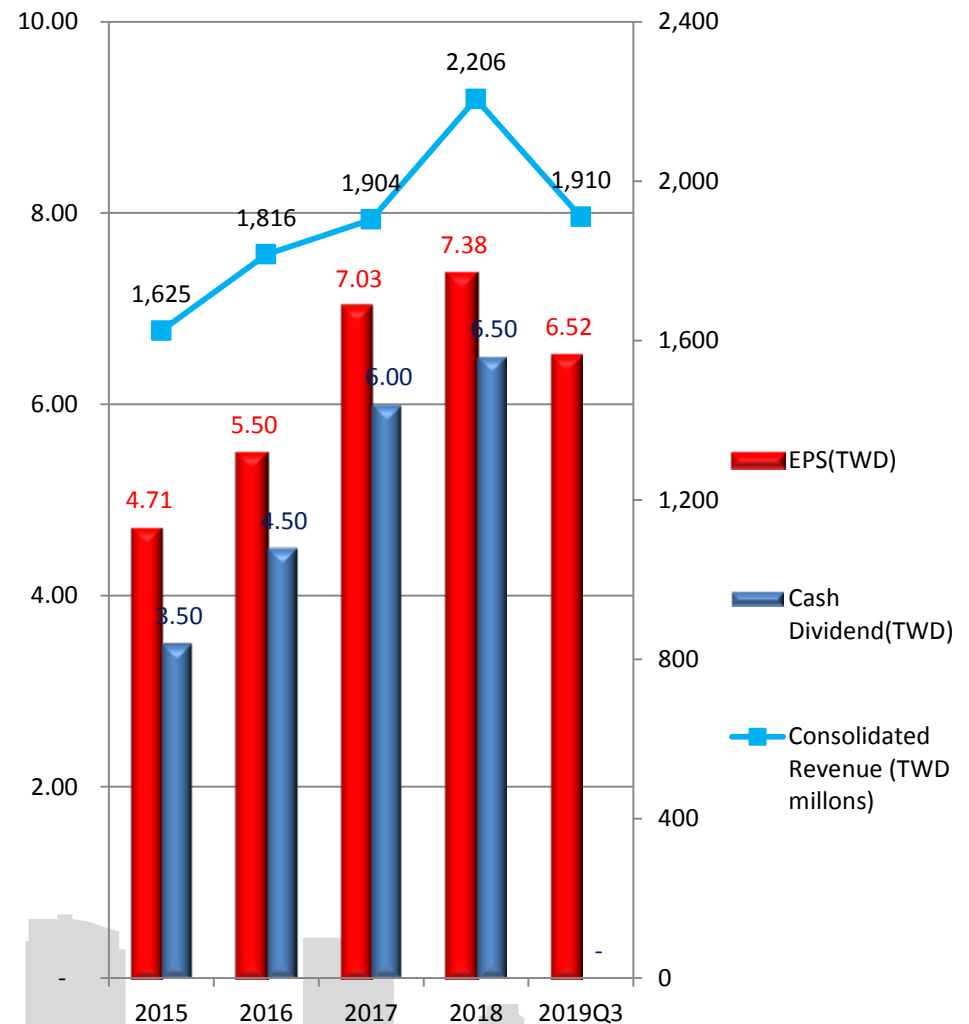
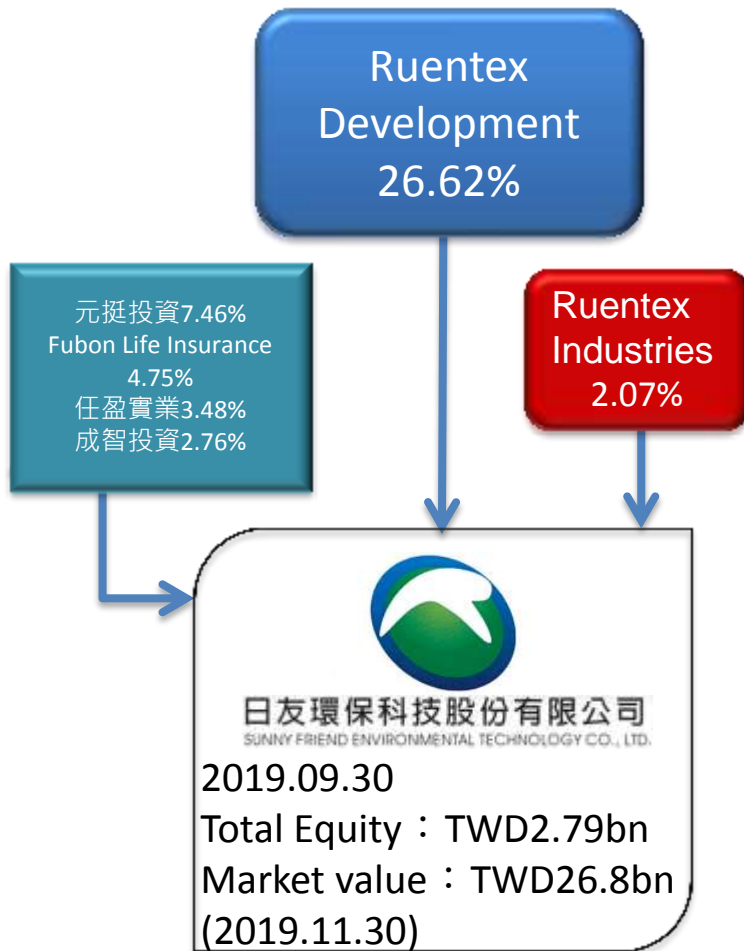
Basic Information

Name	Sunny Friend Environmental Technology Co., LTD.
Date of Listing	03/23/2015
Paid-in Capital	TWD 1,115,000,000(9/30/2019)
The main business	Engaging in the incineration and treatment of bio-medical waste and hazardous business waste.

- Factory in Taiwan : Yunlin Changhua Coastal
- Factory in China : Beijing 、 Shangi 、 Jiangsu 、 Langfang Yuncheng 。
- Plan in Future : Continue to increase investment in China.

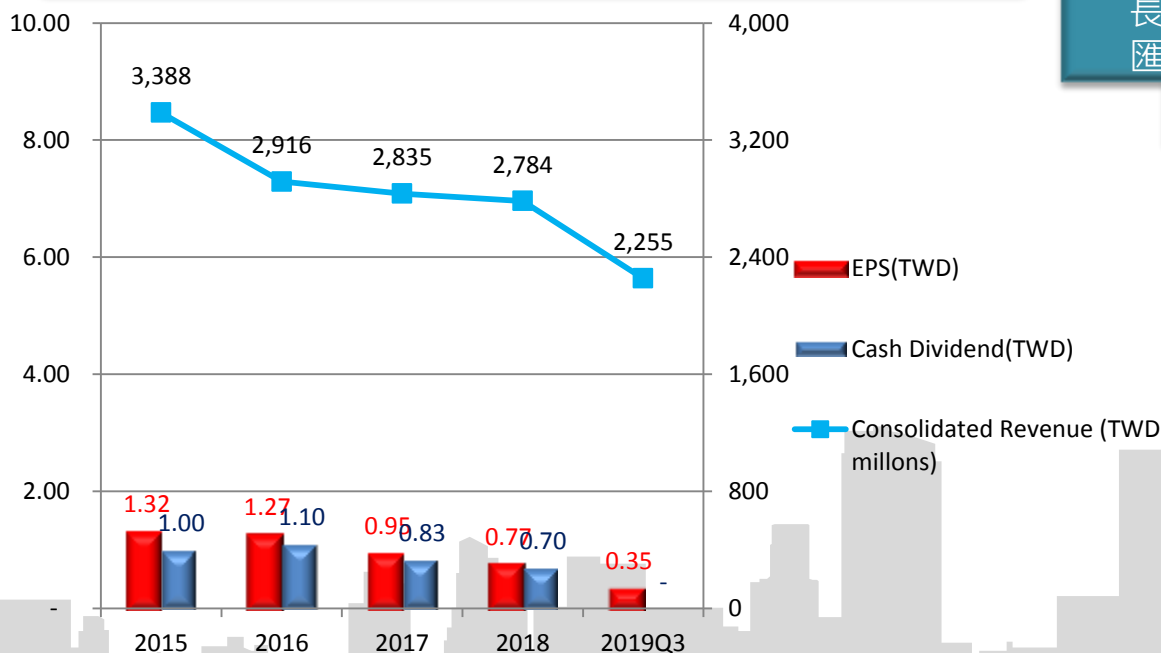
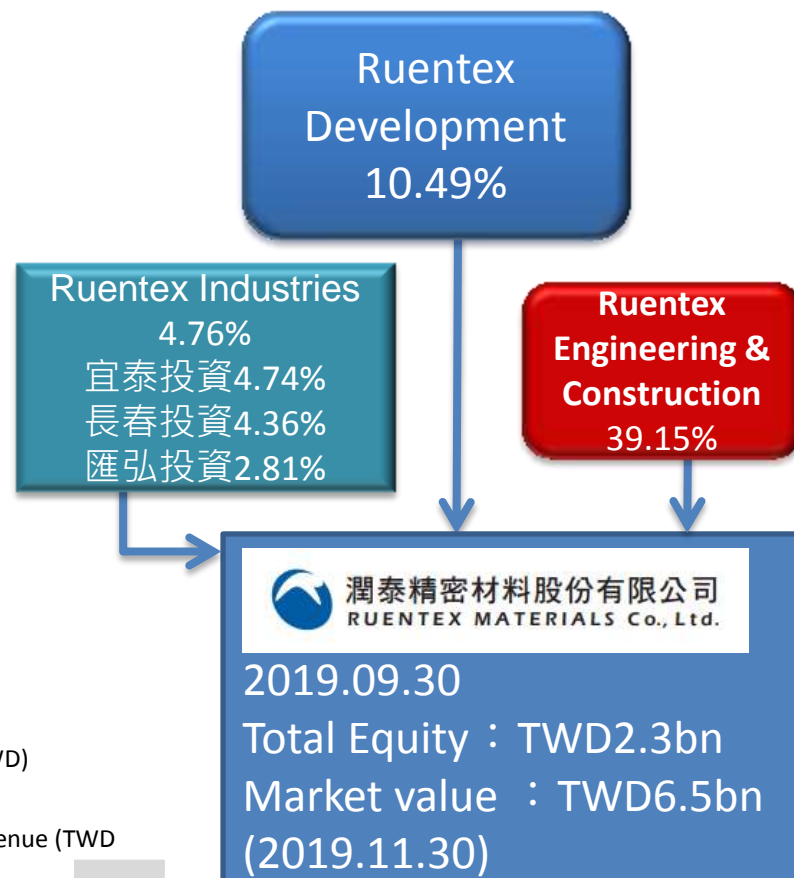


Stable growth in Environmental Protection Business



Basic Information

Name	Ruentex Materials Co., Ltd.
Date of Listing	07/13/2015
Paid-in Capital	TWD1,500,000,000(09/30/2018)
The main business	Cement, Ready-mixed Mortar, Interior Design & Decoration Engineering



Source: Company website, MOPS



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1. Property Development

- a. Maintain brand image and create price .
- b. Continue to integrate transportation hubs and elite location projects.
- c. Commercial real estate has long-term stable profits.

2. CITYLINK Shopping Mall

- a. The turnover of Nan Gang & Song Shan Store are keep growing.
- b. Continuously evaluate new locations, increase number of CITYLINK stores.

3. Life Insurance Business

- a. Nanshan Life's market share in the recent three years reached 15% ◦
- b. Premium income and revenue are steadily growing ◦



Q & A

潤泰集團

創新 超越 領先 全方位

潤澤社會
泰安民生

