

China Development Financial Holding Corporation and Subsidiaries

Consolidated Financial Highlights

(In millions of NTD, except per share and ratio data)

		Quarterly Trends							Year-To-Date		
		3Q23	2Q23	1Q23	4Q22	3Q22	3Q23 Change		2023	2022	2023 Change
							2Q23	3Q22			2022
Selected income statement											
Net revenue		9,391	16,889	11,765	(3,547)	25,168	-44%	-63%	37,646	98,893	-62%
Income before taxes		9,735	7,194	3,346	(5,171)	8,613	35%	13%	20,275	27,112	-25%
Consolidated net Income		7,369	6,643	3,505	(3,954)	6,712	11%	10%	17,516	20,344	-14%
Consolidated net Income attributed to minority interest		(1)	2	2	1	8	-147%	-113%	3	22	-85%
Performance ratio											
Return on average assets ^{*1}		0.8%	0.7%	0.4%	-0.4%	0.8%			0.6%	0.8%	
Return on average shareholder's equity ^{*1}		12.3%	11.1%	6.3%	-8.4%	15.1%			10.5%	11.8%	
Per common share data											
Earnings		0.44	0.40	0.21	(0.24)	0.40	10%	10%	1.05	1.21	-13%
Book value		13.11	13.62	12.97	11.52	9.10	-4%	44%	13.11	9.10	44%
Market price per share of common stock											
Closing		11.80	12.40	12.55	12.60	12.00	-5%	-2%	11.80	12.00	-2%
High closing		12.70	13.30	13.35	13.50	14.30			13.35	19.80	
Low closing		11.70	12.40	12.10	11.15	12.00			11.70	12.00	
Common shares outstanding at period-end(in thousand shares)		16,742,073	16,742,073	16,742,073	16,742,073	16,742,073	0%	0%	16,742,073	16,742,073	0%
Market capitalization		197,556	207,602	210,113	210,950	200,905	-5%	-2%	197,556	200,905	-2%
Selected balance sheet data											
Holdings	Total assets	3,710,823	3,680,091	3,554,802	3,537,148	3,628,787	1%	2%	3,710,823	3,628,787	2%
	Total shareholder's equity	235,365	244,031	233,063	208,785	168,441	-4%	40%	235,365	168,441	40%
CDIB Capital	Total principal investments	34,013	33,453	33,173	31,949	32,305	2%	5%	34,013	32,305	5%
KGI Bank	Total loans	402,696	396,054	394,322	399,806	407,950	2%	-1%	402,696	407,950	-1%
	Total deposits	542,830	579,955	540,387	543,216	514,035	-6%	6%	542,830	514,035	6%
KGI Securities	Receivable amount for margin loans and refinancing margin	26,653	22,370	19,788	17,768	18,627	19%	43%	26,653	18,627	43%
Asset quality											
KGI Bank	NPL ratio	0.30%	0.19%	0.18%	0.20%	0.18%			0.30%	0.18%	
	Coverage ratio	435%	681%	727%	663%	691%			435%	691%	
	Write-offs	299	126	261	116	93	137%	221%	686	337	103%
	Allowance for loan losses	5,259	5,153	5,106	5,181	5,212	2%	1%	5,259	5,212	1%
Capital ratio											
Capital adequacy ^{*2}	CDF		115%		108%						
	KGI Securities		266%		297%						
	KGI Bank		14%		14%						
	KGI Life		300%		280%						
Double leverage		124%	123%	125%	128%	134%					

*1.Ratios are based upon annualized amounts.

*2.According to the regulations governing the capital adequacy of banks and financial holding companies, the capital adequacy ratios are announced every 6 months.