

# 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		
	4Q23	3Q23	2Q23	1Q23	4Q22	4Q23 Change		2023	2022	2023 Change	
						3Q23	4Q22				
<b>Selected income statement</b>											
Net revenue	1,507	9,391	16,889	11,765	(3,547)	-84%	NM	39,552	95,317	-59%	
Income before taxes	302	9,735	7,194	3,346	(5,171)	-97%	NM	20,577	21,941	-6%	
Consolidated net income	1,432	7,369	6,643	3,505	(3,954)	-81%	NM	18,948	16,389	16%	
Consolidated net income attributed to minority interest	2	(1)	2	2	1	NM	45%	5	24	-77%	
<b>Performance ratio</b>											
Return on average assets <sup>*1</sup>	0.2%	0.8%	0.7%	0.4%	-0.4%			0.5%	0.5%		
Return on average shareholder's equity <sup>*1</sup>	2.3%	12.3%	11.1%	6.3%	-8.4%			8.0%	6.5%		
<b>Per common share data</b>											
Earnings	0.08	0.44	0.40	0.21	(0.24)	-82%	NM	1.13	0.98	16%	
Book value	14.75	13.11	13.62	12.97	11.52	13%	28%	14.75	11.52	28%	
<b>Market price per share of common stock</b>											
Closing	12.55	11.80	12.40	12.55	12.60	6%	0%	12.55	12.60	0%	
High closing	12.70	12.70	13.30	13.35	13.50			13.35	19.80		
Low closing	11.20	11.70	12.40	12.10	11.15			11.20	11.15		
<b>Common shares outstanding at period-end(in thousand shares)</b>	16,742,073	16,742,073	16,742,073	16,742,073	16,742,073	0%	0%	16,742,073	16,742,073	0%	
<b>Market capitalization</b>	210,113	197,556	207,602	210,113	210,950	6%	0%	210,113	210,950	0%	
<b>Selected balance sheet data</b>											
Holdings											
Total assets	3,648,212	3,710,823	3,680,091	3,554,802	3,537,148	-2%	3%	3,648,212	3,537,148	3%	
Total shareholder's equity	262,951	235,365	244,031	233,063	208,785	12%	26%	262,951	208,785	26%	
CDIB Capital	33,923	34,013	33,453	33,173	31,949	0%	6%	33,923	31,949	6%	
KGI Bank											
Total loans	402,138	402,696	396,054	394,322	399,806	0%	1%	402,138	399,806	1%	
Total deposits	557,740	542,830	579,955	540,387	543,216	3%	3%	557,740	543,216	3%	
KGI Securities											
Receivable amount for margin loans and refinancing margin	29,251	26,653	22,370	19,788	17,768	10%	65%	29,251	17,768	65%	
<b>Asset quality</b>											
KGI Bank											
NPL ratio	0.30%	0.30%	0.19%	0.18%	0.20%			0.30%	0.20%		
Coverage ratio	425%	435%	681%	727%	663%			425%	663%		
Write-offs	239	299	126	261	116	-20%	106%	925	453	104%	
Allowance for loan losses	5,155	5,259	5,153	5,106	5,181	-2%	0%	5,155	5,181	0%	
<b>Capital ratio</b>											
Capital adequacy <sup>*2</sup>											
CDF	124%		115%		108%						
KGI Securities	291%		266%		297%						
KGI Bank	15%		14%		14%						
KGI Life	340%		300%		280%						
Double leverage	122%	124%	123%	125%	128%						

\*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.