

Five Year Summary of Selected Financial Data

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

		2023	2022	2021	2020	2019		
Selected income statement data								
	Net revenue	39,552	95,317	192,278	224,790	240,382		
	Income before taxes	20,577	21,941	52,200	21,948	21,566		
	Consolidated net Income	18,948	16,389	47,099	20,676	19,654		
	Consolidated net Income attributed to minority interest	5	24	12,056	8,021	6,858		
Performance ratio								
	Return on average assets	0.5%	0.5%	1.4%	0.6%	0.7%		
	Return on average shareholder's equity	8.0%	6.5%	15.1%	6.6%	7.6%		
Per common share data								
	Earnings	1.13	0.98	2.34	0.87	0.88		
	Dividend paid							
		Cash dividend	0.00	1.00	0.55	0.60		
		Stock dividend	0.00	0.00	0.00	0.00		
	Dividend payout	TBD	0%	43%	63%	68%		
	Book value	14.75	11.52	16.54	13.66	12.85		
Market price per share of common stock								
	Closing	12.55	12.60	17.50	9.30	9.73		
	High closing	13.35	19.80	17.60	9.88	10.30		
	Low closing	11.20	11.15	8.92	6.90	8.96		
Common shares outstanding at period-end(in thousand shares)		16,742,073	16,742,073	16,742,073	14,846,943	14,589,518		
Market capitalization		210,113	210,950	292,986	138,077	141,956		
Selected balance sheet data								
	Holdings		Total assets	3,648,212	3,537,148	3,458,640	3,434,618	3,027,288
			Total shareholder's equity	262,951	208,785	293,111	332,626	296,465
	CDIB Capital		Total principal investments	33,923	31,949	31,902	31,759	37,392
	KGI Securities		Receivable amount for margin loans and refinancing margin	29,251	17,768	28,382	20,201	14,689
			Market share of brokage	11.10%	10.44%	10.70%	8.85%	8.21%
	KGI Bank		Total loans	402,138	399,806	378,597	379,955	347,076
			Total deposits	557,740	543,216	502,353	513,247	421,136
Asset quality								
	KGI Bank		NPL ratio	0.30%	0.20%	0.13%	0.16%	0.17%
			Coverage ratio	425%	663%	954%	842%	738%
			Write-offs	925	453	692	416	1,004
			Allowance for loan losses	5,155	5,181	4,874	4,996	4,465
Capital ratio								
	Capital adequacy		CDF	124%	108%	125%	130%	126%
			KGI Securities	291%	297%	372%	282%	336%
			KGI Bank	15%	14%	15%	15%	15%
			KGI Life	340%	280%	325%	288%	305%
	Double leverage			122%	128%	122%	110%	114%