KGI Financial Holding Corporation and Subsidiaries Consolidated Financial Highlights (In millions of NTD, except per share and ratio data)

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		·					2Q25 Char	2Q25 Change		2	2025 Change
		2Q25	1Q25	4Q24	3Q24	2Q24	1Q25	2Q24	2025	2024	2024
Selected income statement											
Net revenue		(357)	27,140	21,374	24,400	11,823	-101%	-103%	26,783	27,516	-3%
Income before taxes		(4,996)	10,351	5,476	14,447	11,060	-148%	-145%	5,355	20,955	-74%
Consolidated net Income		(3,233)	8,707	4,415	12,188	8,737	-137%	-137%	5,474	16,953	-68%
Consolidated net Income attributed to minority interest		(1)	0	2	0	(2)	-404%	NM	(1)	(0)	NM
Performance ratio											
Return on average assets ¹		-0.3%	0.9%	0.4%	1.2%	0.9%			0.3%	0.9%	
Return on average shareholder's equity*1		-4.6%	11.5%	5.8%	16.1%	11.9%			3.8%	12.1%	
Per common share data											
Earnings		(0.23)	0.52	0.26	0.73	0.49	-144%	-146%	0.29	0.98	-70%
Book value		14.91	16.86	17.33	17.30	16.82	-12%	-11%	14.91	16.82	-11%
Market price per share of comm	non stock										
Closing		14.95	17.15	17.20	16.50	15.10	-13%	-1%	14.95	15.10	-1%
High closing		17.90	18.65	18.25	16.80	15.75			18.65	15.75	
Low closing		14.10	16.65	16.40	14.50	13.20			14.10	11.75	
Common shares outstanding at period-end(in thousand shares)		16,787,911	16,768,723	16,768,723	16,768,723	16,768,723	0%	0%	16,787,911	16,768,723	0%
Market capitalization		250,979	287,584	288,422	276,684	253,208	-13%	-1%	250,979	253,208	-1%
Selected balance sheet data											
KGI Financial	Total assets	3,825,516	4,014,765	3,948,245	3,941,787	3,912,569	-5%	-2%	3,825,516	3,912,569	-2%
	Total shareholder's equity	266,533	299,400	307,293	306,114	298,053	-11%	-11%	266,533	298,053	-11%
CDIB Capital	Total principal investments	34,218	36,835	36,679	35,328	34,940	-7%	-2%	34,218	34,940	-2%
KGI Bank	Total loans	509,151	504,154	479,185	460,186	446,077	1%	14%	509,151	446,077	14%
	Total deposits	665,284	664,268	631,737	625,646	594,942	0%	12%	665,284	594,942	12%
KGI Securities	Receivable amount for margin loans and refinancing margin	25,680	33,575	37,609	37,199	38,669	-24%	-34%	25,680	38,669	-34%
Asset quality											
KGI Bank	NPL ratio	0.17%	0.19%	0.29%	0.29%	0.29%			0.17%	0.29%	
	Coverage ratio	727%	672%	624%	462%	458%			727%	458%	
	Write-offs	226	255	542	232	255	-11%	-11%	481	482	0%
	Allowance for loan losses	6,458	6,402	6,119	6,080	5,828	1%	11%	6,458	5,828	11%
Capital ratio											
Capital adequacy ²	KGI Financial	127%		140%		123%					
	KGI Securities	276%		321%		263%					
	KGI Bank	14%		13%		13%					
	KGI Life	347%		398%		333%					
Double leverage		122%	120%	119%	119%	119%					

^{*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.