

KGI Financial Holding Corporation and Subsidiaries
Consolidated Financial Highlights

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

Quarterly Trends									Year-To-Date		
		3Q25	2Q25	1Q25	4Q24	3Q24	3Q25 Change		2025	2024	2025 Change
							2Q25	3Q24			2024
Selected income statement											
Net revenue		10,067	(357)	27,140	21,374	24,400	n.m.	-59%	36,850	51,915	-29%
Income before taxes		14,711	(4,996)	10,351	5,476	14,447	n.m.	2%	20,066	35,402	-43%
Consolidated net Income		13,579	(3,233)	8,707	4,415	12,188	n.m.	11%	19,052	29,140	-35%
Consolidated net Income attributed to minority interest		3	(1)	0	2	0	n.m.	642%	2	0	516%
Performance ratio											
Return on average assets ^{*1}		1.4%	-0.3%	0.9%	0.4%	1.2%			0.6%	1.0%	
Return on average shareholder's equity ^{*1}		18.8%	-4.6%	11.5%	5.8%	16.1%			8.2%	13.7%	
Per common share data											
Earnings		0.80	(0.23)	0.52	0.26	0.72	-451%	11%	1.09	1.69	-36%
Book value		17.41	14.91	16.86	17.33	17.30	17%	1%	17.41	17.30	1%
Market price per share of common stock											
Closing		14.95	14.95	17.15	17.20	16.50	0%	-9%	14.95	16.50	-9%
High closing		16.00	17.90	18.65	18.25	16.80			18.65	16.80	
Low closing		14.80	14.10	16.65	16.40	14.50			14.10	11.75	
Common shares outstanding at period-end(in thousand shares)		16,955,984	16,787,911	16,768,723	16,768,723	16,768,723	1%	1%	16,955,984	16,768,723	1%
Market capitalization		253,492	250,979	287,584	288,422	276,684	1%	-8%	253,492	276,684	-8%
Selected balance sheet data											
KGI Financial	Total assets	3,959,508	3,825,516	4,014,765	3,948,245	3,941,787	4%	0%	3,959,508	3,941,787	0%
	Total shareholder's equity	311,428	266,533	299,400	307,293	306,114	17%	2%	311,428	306,114	2%
CDIB Capital	Total principal investments	35,029	34,218	36,835	36,679	35,328	2%	-1%	35,029	35,328	-1%
KGI Bank	Total loans	519,207	509,151	504,154	479,185	460,186	2%	13%	519,207	460,186	13%
	Total deposits	659,136	665,284	664,268	631,737	625,488	-1%	5%	659,136	625,488	5%
KGI Securities	Receivable amount for margin loans and refinancing margin	33,723	25,680	33,575	37,609	37,199	31%	-9%	33,723	37,199	-9%
Asset quality											
KGI Bank	NPL ratio	0.19%	0.17%	0.19%	0.29%	0.29%			0.19%	0.29%	
	Coverage ratio	684%	727%	672%	624%	462%			684%	462%	
	Write-offs	195	226	255	542	232	-14%	-16%	676	715	-5%
	Allowance for loan losses	6,581	6,458	6,402	6,119	6,080	2%	8%	6,581	6,080	8%
Capital ratio											
Capital adequacy ^{*2}	KGI Financial		127%		140%						
	KGI Securities		276%		321%						
	KGI Bank		14%		13%						
	KGI Life		347%		398%						
Double leverage		119%	122%	120%	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.