

KGI Financial Holding Corporation and Subsidiaries

Consolidated Financial Highlights

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

| | | | | | | Quarterly Trends | | Year-To-Date | | | |
|--|---|-------------------|-------------------|-------------------|-------------------|-------------------|------|--------------|-------------------|-------------------|-------|
| | | | | | | 4Q25 Change | | | | 2025 Change | |
| | | | | | | 3Q25 | 4Q24 | 2025 | 2024 | 2024 | |
| | | | | | | 4Q25 | 3Q25 | 2Q25 | 1Q25 | 4Q24 | |
| Selected income statement | | | | | | | | | | | |
| Net revenue | | 27,454 | 10,067 | (357) | 27,140 | 21,374 | 173% | 28% | 64,304 | 73,289 | -12% |
| Income before taxes | | 10,746 | 14,711 | (4,996) | 10,351 | 5,476 | -27% | 96% | 30,812 | 40,879 | -25% |
| Consolidated net Income | | 11,004 | 13,579 | (3,233) | 8,707 | 4,415 | -19% | 149% | 30,056 | 33,555 | -10% |
| Consolidated net Income attributed to minority interest | | (3) | 3 | (1) | 0 | 2 | n.m. | -230% | (1) | 3 | -144% |
| Performance ratio | | | | | | | | | | | |
| Return on average assets ^{*1} | | 1.1% | 1.4% | -0.3% | 0.9% | 0.4% | | | 0.8% | 0.9% | |
| Return on average shareholder's equity ^{*1} | | 13.8% | 18.8% | -4.6% | 11.5% | 5.8% | | | 9.5% | 11.8% | |
| Per common share data | | | | | | | | | | | |
| Earnings | | 0.65 | 0.80 | (0.23) | 0.52 | 0.25 | -18% | 160% | 1.74 | 1.95 | -11% |
| Book value | | 18.35 | 17.41 | 14.91 | 16.86 | 17.33 | 5% | 6% | 18.35 | 17.33 | 6% |
| Market price per share of common stock | | | | | | | | | | | |
| Closing | | 17.25 | 14.95 | 14.95 | 17.15 | 17.20 | 15% | 0% | 17.25 | 17.20 | 0% |
| High closing | | 17.75 | 16.00 | 17.90 | 18.65 | 18.25 | | | 18.65 | 18.25 | |
| Low closing | | 14.90 | 14.80 | 14.10 | 16.65 | 16.40 | | | 14.10 | 11.75 | |
| Common shares outstanding at period-end(in thousand shares) | | 16,955,793 | 16,955,984 | 16,787,911 | 16,768,723 | 16,768,723 | 0% | 1% | 16,955,793 | 16,768,723 | 1% |
| Market capitalization | | 292,487 | 253,492 | 250,979 | 287,584 | 288,422 | 15% | 1% | 292,487 | 288,422 | 1% |
| Selected balance sheet data | | | | | | | | | | | |
| KGI Financial | Total assets | 4,120,135 | 3,959,508 | 3,825,516 | 4,014,765 | 3,948,245 | 4% | 4% | 4,120,135 | 3,948,245 | 4% |
| | Total shareholder's equity | 327,522 | 311,428 | 266,533 | 299,400 | 307,293 | 5% | 7% | 327,522 | 307,293 | 7% |
| CDIB Capital | Total principal investments | 36,232 | 35,029 | 34,218 | 36,835 | 36,679 | 3% | -1% | 36,232 | 36,679 | -1% |
| KGI Bank | Total loans | 532,074 | 519,207 | 509,151 | 504,154 | 479,185 | 2% | 11% | 532,074 | 479,185 | 11% |
| | Total deposits | 685,600 | 659,136 | 665,284 | 664,268 | 631,737 | 4% | 9% | 685,600 | 631,737 | 9% |
| KGI Securities | Receivable amount for margin loans and refinancing margin | 40,197 | 33,723 | 25,680 | 33,575 | 37,609 | 19% | 7% | 40,197 | 37,609 | 7% |
| Asset quality | | | | | | | | | | | |
| KGI Bank | NPL ratio | 0.18% | 0.19% | 0.17% | 0.19% | 0.20% | | | 0.18% | 0.20% | |
| | Coverage ratio | 718% | 684% | 727% | 672% | 624% | | | 718% | 624% | |
| | Write-offs | 270 | 195 | 226 | 255 | 542 | 38% | -50% | 945 | 1,256 | -25% |
| | Allowance for loan losses | 6,710 | 6,581 | 6,458 | 6,402 | 6,119 | 2% | 10% | 6,710 | 6,119 | 10% |
| Capital ratio | | | | | | | | | | | |
| Capital adequacy ^{*2} | KGI Financial | 134% | | 127% | | 140% | | | | | |
| | KGI Securities | 298% | | 276% | | 321% | | | | | |
| | KGI Bank | 14% | | 14% | | 13% | | | | | |
| | KGI Life | 363% | | 347% | | 398% | | | | | |
| Double leverage | | 118% | 119% | 122% | 120% | 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.