

KGI Financial Holding Corporation and Subsidiaries

Consolidated Financial Highlights

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

Quarterly Trends									Year-To-Date		
		1Q26	4Q25	3Q25	2Q25	1Q25	1Q26 Change				2025 Change
							4Q25	1Q25	2026	2025	2024
Selected income statement											
Net revenue		23,566	27,454	10,067	(357)	27,140	-14%	-13%	23,566	27,140	-13%
Income before taxes		13,100	10,746	14,711	(4,996)	10,351	22%	27%	13,100	10,351	27%
Consolidated net Income		11,692	11,004	13,579	(3,233)	8,707	6%	34%	11,692	8,707	34%
Consolidated net Income attributed to minority interest		2	(3)	3	(1)	0	NM	526%	2	0	526%
Performance ratio											
Return on average assets ^{*1}		1.1%	1.1%	1.4%	-0.3%	0.9%			1.1%	0.9%	
Return on average shareholder's equity ^{*1}		13.3%	13.8%	18.8%	-4.6%	11.5%			13.3%	11.5%	
Per common share data											
Earnings		0.69	0.65	0.80	(0.23)	0.52	6%	33%	0.69	0.52	33%
Book value		20.92	18.35	17.41	14.91	16.86	14%	24%	20.92	16.86	24%
Market price per share of common stock											
Closing		19.25	17.25	14.95	14.95	17.15	12%	12%	19.25	17.15	12%
High closing		21.95	17.75	16.00	17.90	18.65			21.95	18.65	
Low closing		17.20	14.90	14.80	14.10	16.65			17.20	16.65	
Common shares outstanding at period-end(in thousand shares)		16,955,793	16,955,793	16,955,984	16,787,911	16,768,723	0%	1%	16,955,793	16,768,723	1%
Market capitalization		326,399	292,487	253,492	250,979	287,584	12%	13%	326,399	287,584	13%
Selected balance sheet data											
KGI Financial	Total assets	4,235,033	4,120,135	3,959,508	3,825,516	4,014,765	3%	5%	4,235,033	4,014,765	5%
	Total shareholder's equity	371,012	327,522	311,428	266,533	299,400	13%	24%	371,012	299,400	24%
CDIB Capital	Total principal investments	36,605	36,232	35,029	34,218	36,835	1%	-1%	36,605	36,835	-1%
KGI Bank	Total loans	530,469	532,074	519,207	509,151	504,154	0%	5%	530,469	504,154	5%
	Total deposits	711,588	685,600	659,136	665,284	664,268	4%	7%	711,588	664,268	7%
KGI Securities	Receivable amount for margin loans and refinancing margin	43,469	40,197	33,723	25,680	33,575	8%	29%	43,469	33,575	29%
Asset quality											
KGI Bank	NPL ratio	0.26%	0.18%	0.19%	0.17%	0.19%			0.26%	0.19%	
	Coverage ratio	489%	718%	684%	727%	672%			489%	672%	
	Write-offs	245	270	195	226	255	-9%	-4%	245	255	-4%
	Allowance for loan losses	6,665	6,710	6,581	6,458	6,402	-1%	4%	6,665	6,402	4%
Capital ratio											
Capital adequacy ^{*2}	KGI Financial		134%		127%						
	KGI Securities		298%		276%						
	KGI Bank		14%		14%						
	KGI Life		363%		347%						
Double leverage		116%	118%	119%	122%	120%					

*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.