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

| | | Quarterly Trends | | | | | | | Year-To-Date | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | | | | | | | 2Q26 Change | | | | 2026 Change |
| | | 2Q26 | 1Q26 | 4Q25 | 3Q25 | 2Q25 | 1Q26 | 2Q25 | 2026 | 2025 | 2025 |
| **Selected income statement** | | | | | | | | | | | |
| Net revenue | | 38,454 | 23,566 | 27,454 | 10,067 | (357) | 63% | NM | 62,020 | 26,783 | 132% |
| Income before taxes | | 19,968 | 13,100 | 10,746 | 14,711 | (4,996) | 52% | NM | 33,067 | 5,355 | 517% |
| Consolidated net Income | | 16,756 | 11,692 | 11,004 | 13,579 | (3,233) | 43% | NM | 28,448 | 5,473 | 420% |
| Consolidated net Income attributed to minority interest | | 6 | 2 | (3) | 3 | (1) | 140% | NM | 8 | (1) | NM |
| **Performance ratio** | | | | | | | | | | | |
| Return on average assets[*1] | | 1.5% | 1.1% | 1.1% | 1.4% | -0.3% | | | 1.3% | 0.3% | |
| Return on average shareholder's equity[*1] | | 16.0% | 13.3% | 13.8% | 18.8% | -4.6% | | | 14.2% | 3.8% | |
| **Per common share data** | | | | | | | | | | | |
| Earnings | | 0.95 | 0.69 | 0.65 | 0.80 | (0.23) | 38% | NM | 1.64 | 0.29 | 460% |
| Book value | | 26.71 | 20.92 | 18.35 | 17.41 | 14.91 | 28% | 79% | 26.71 | 14.91 | 79% |
| **Market price per share of common stock** | | | | | | | | | | | |
| Closing | | 28.70 | 19.25 | 17.25 | 14.95 | 14.95 | 49% | 92% | 28.70 | 14.95 | 92% |
| High closing | | 30.75 | 21.95 | 17.75 | 16.00 | 17.90 | | | 30.75 | 18.65 | |
| Low closing | | 19.80 | 17.20 | 14.90 | 14.80 | 14.10 | | | 17.20 | 14.10 | |
| **Common shares outstanding at period-end(in thousand shares)** | | 16,974,612 | 16,955,793 | 16,955,793 | 16,955,984 | 16,787,911 | 0% | 1% | 16,974,612 | 16,787,911 | 1% |
| **Market capitalization** | | 487,171 | 326,399 | 292,487 | 253,492 | 250,979 | 49% | 94% | 487,171 | 250,979 | 94% |
| **Selected balance sheet data** | | | | | | | | | | | |
| KGI Financial | Total assets | 4,591,104 | 4,235,033 | 4,120,135 | 3,959,508 | 3,825,516 | 8% | 20% | 4,591,104 | 3,825,516 | 20% |
| | Total shareholder's equity | 469,342 | 371,012 | 327,522 | 311,428 | 266,533 | 27% | 76% | 469,342 | 266,533 | 76% |
| CDIB Capital | Total principal investments | 36,783 | 36,605 | 36,232 | 35,029 | 34,218 | 0% | 7% | 36,783 | 34,218 | 7% |
| KGI Bank | Total loans | 543,420 | 530,469 | 532,074 | 519,207 | 509,151 | 2% | 7% | 543,420 | 509,151 | 7% |
| | Total deposits | 725,424 | 711,588 | 685,600 | 659,136 | 665,284 | 2% | 9% | 725,424 | 665,284 | 9% |
| KGI Securities | Receivable amount for margin loans and refinancing margin | 74,584 | 43,469 | 40,197 | 33,723 | 25,680 | 72% | 190% | 74,584 | 25,680 | 190% |
| **Asset quality** | | | | | | | | | | | |
| KGI Bank | NPL ratio | 0.16% | 0.26% | 0.18% | 0.19% | 0.17% | | | 0.16% | 0.17% | |
| | Coverage ratio | 801% | 489% | 718% | 684% | 727% | | | 801% | 727% | |
| | Write-offs | 204 | 245 | 270 | 195 | 226 | -16% | -10% | 449 | 481 | -7% |
| | Allowance for loan losses | 6,777 | 6,665 | 6,710 | 6,581 | 6,458 | 2% | 5% | 6,777 | 6,458 | 5% |
| **Capital ratio** | | | | | | | | | | | |
| Capital adequacy[*2] | KGI Financial | Note 3 | | 134% | | 127% | | | | | |
| | KGI Securities | 266% | | 298% | | 276% | | | | | |
| | KGI Bank | 14% | | 14% | | 14% | | | | | |
| | KGI Life | Note 3 | | 363% | | 347% | | | | | |
| Double leverage | | 114% | 116% | 118% | 119% | 122% | | | | | |

*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.
*3 In accordance with FSC Letter No.11502711391, as a financial holding company with an insurance subsidiary, the Group Capital Adequacy Ratio as of June 30, 2026, will be disclosed within three months after the interim reporting date.