凱基金控
KGI FINANCIAL

1H 2026 Financial Results

Investor Meeting

HOSTS

Paul Yang, CEO
Jenny Huang, CFO

PRESENTATION DOWNLOAD

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KGIF Holding's Financial Performance Overview

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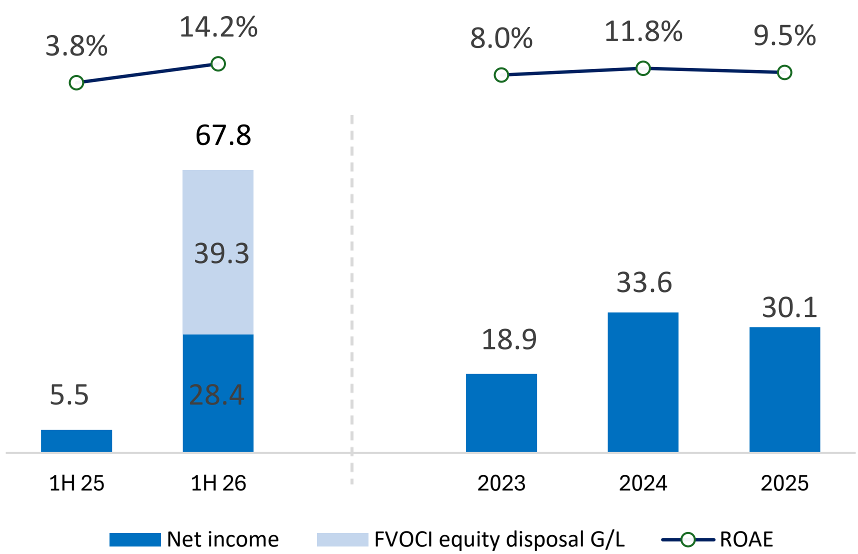
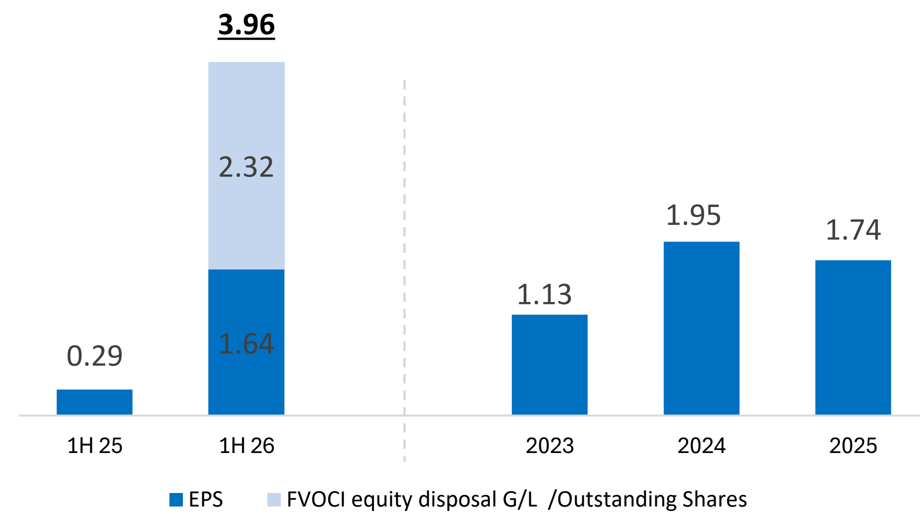
Net income for 1H 26 reached NT$28.4 bn; including realized capital gains from FVOCI equity disposals, the total amounted to NT$67.8 bn

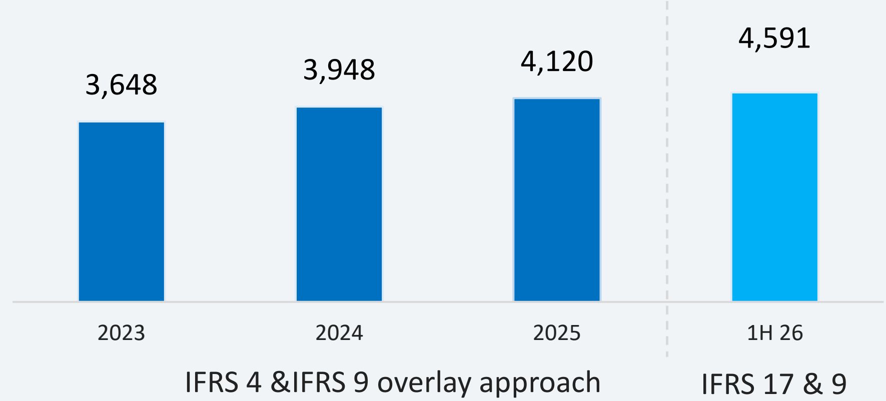
Net income (NT$ bn)



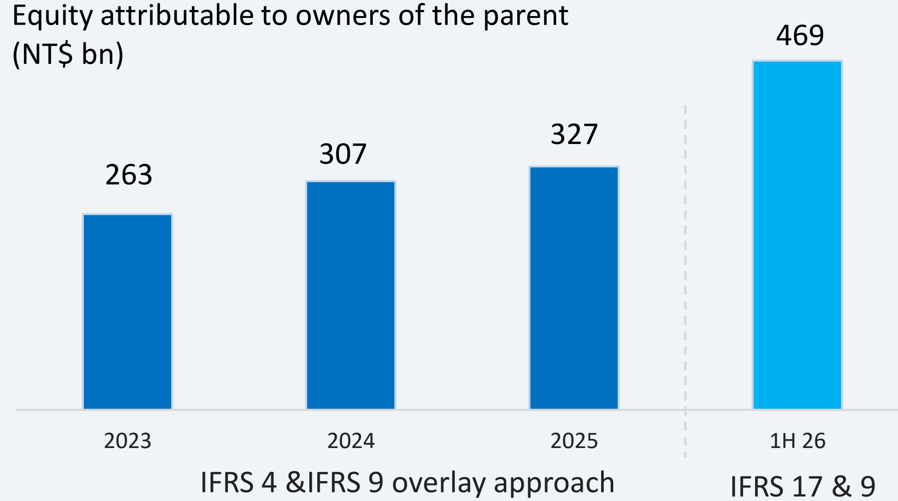
EPS (NT $)



Total Asset (NT$ bn)



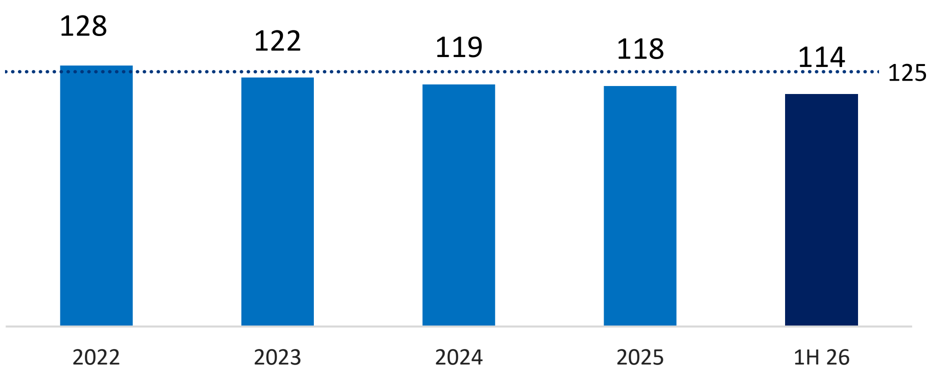
Equity attributable to owners of the parent (NT$ bn)



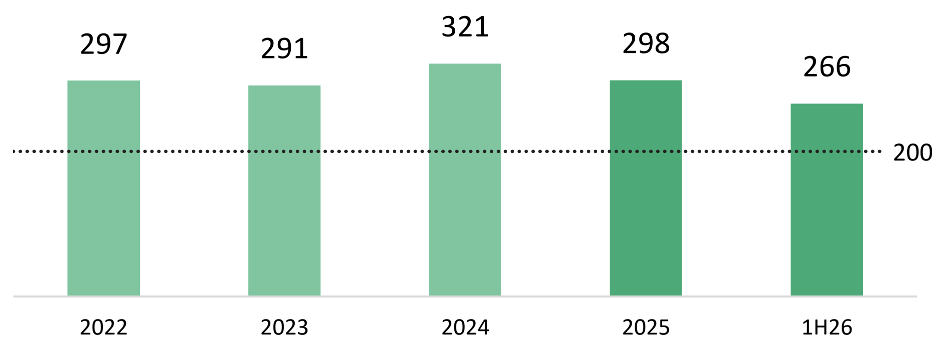
Capitalization of the holding company and its subsidiaries

The subsidiaries continue to maintain a robust capital position

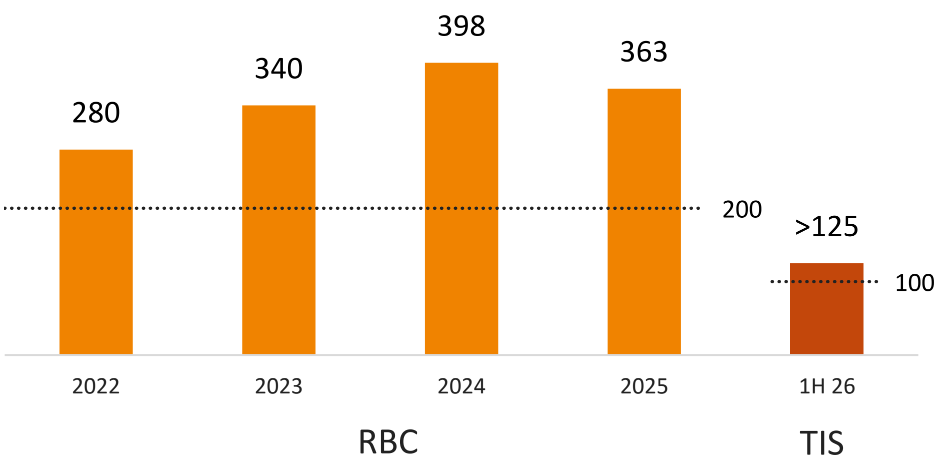
KGI Financial – Double leverage Ratio (%)



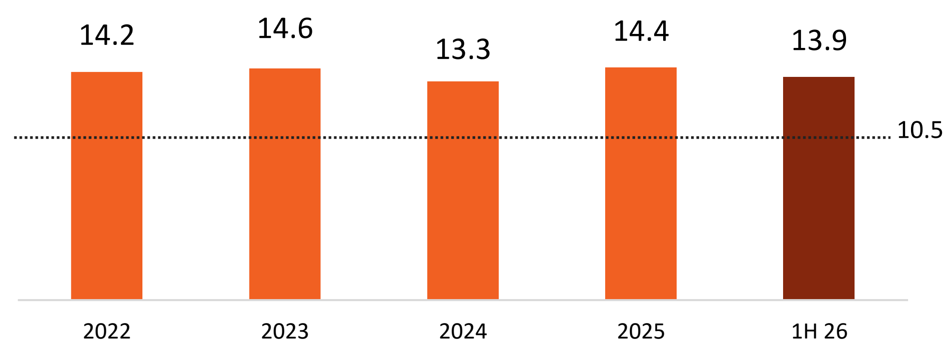
KGI Securities – Capital Adequacy Ratio (%)



KGI Life – RBC / TIS Ratio (%)



KGI Bank - Capital Adequacy Ratio (%)



KGI Life

1H 2026 Performance Review

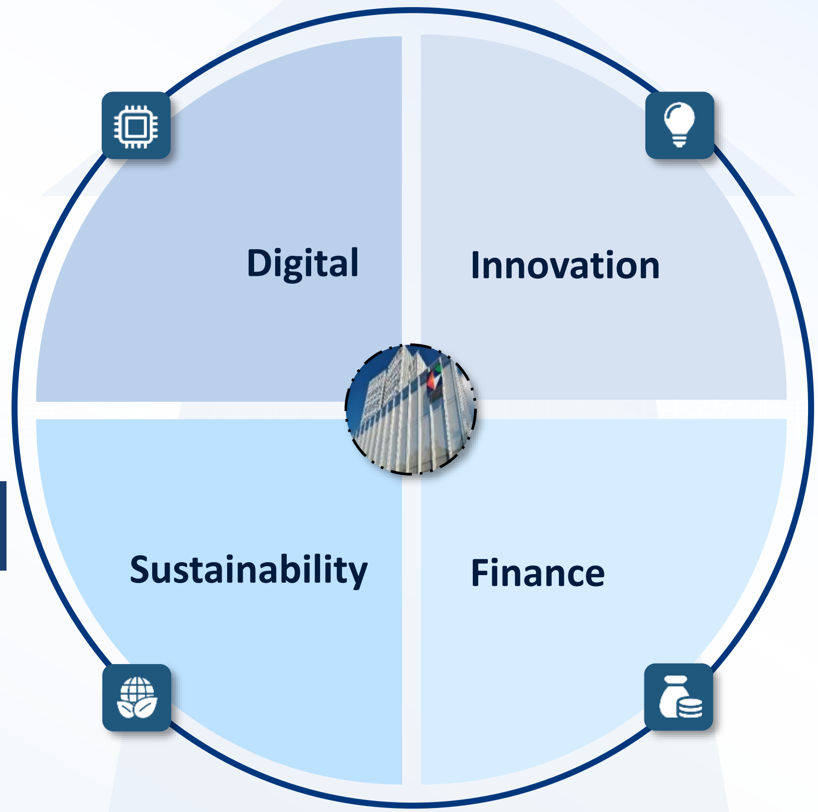
KGI Life – Strategies & Key Achievements

Accelerate Smart Operations

- Continued to advance digital services across multiple distribution channels, with policy applications, policy servicing and claims fully digitalized across proprietary channels
- Continued to expand digital identity verification, achieving the highest utilization rate in the industry
- Developed AI-powered knowledge bases for virtual assistants supporting policy applications and claims, with utilization reaching 90%

Expand growth momentum

- A&H products integrate health promotion incentives, rewarding healthy behaviors such as regular health checkups and blood donation with renewal premium discounts or enhanced benefits
- Certified high-net-worth clients exceeded 100 through premium financing programs promoted in collaboration with nearly 20 partner banks



Deepen sustainable development

- Earned 15 domestic and international sustainability awards and recognitions, including a top-tier ranking among insurers in the 3rd Sustainability Finance Assessment
- Pioneered the industry's first Group Insurance Program for Volunteer Relief Workers in Guangfu Township, Hualien, and received the 「Social Impact Initiative of the Year」 at the Insurance Asia Awards

Strengthen financial resilience

- Driven by three strategic product pillars, foreign currency, investment-linked and protection products, balanced growth across diversified distribution channels supported 63% YoY FYP growth
- Effectively navigated market volatility and captured investment opportunities, delivering a total investment return of 6.69% in 1H26

KGI Life – Key Metrics

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1H 26 Key Metrics

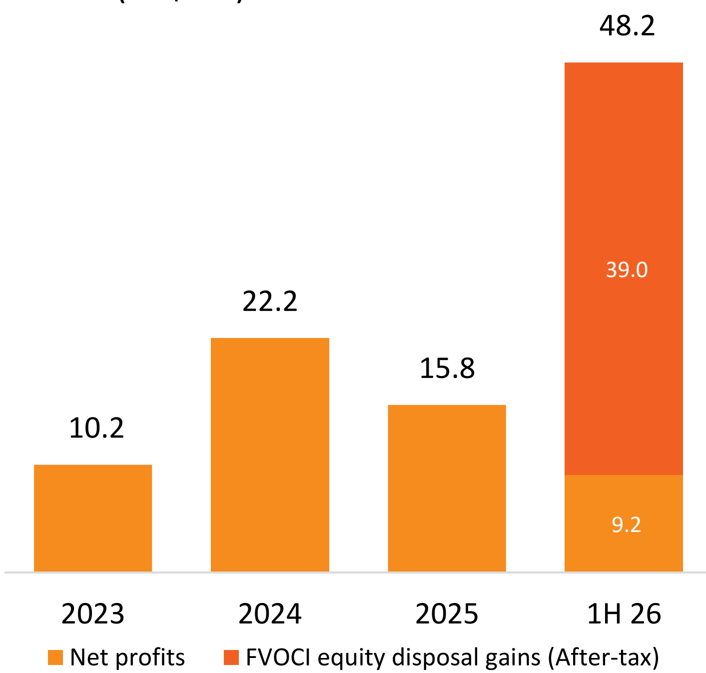
9.2 NT$ bn Net income	**39.0** NT$ bn OCI RCG (After-tax)	**348.7** NT$ bn Equity **14.19** % Equity Ratio	**6.69** % ROI 2025：3.21%
60.0 NT$ bn FYP (+63% YoY)	**54** % FX policies % (excl. Investment-linked)	**15.8** NT$ bn New business CSM	**243.6** NT$ bn CSM balance

CI ROE 96.5% (including realized gains on equities) ; Recurring Investment Income After Hedging: NT$29.2bn

KGI Life – Performance Highlight

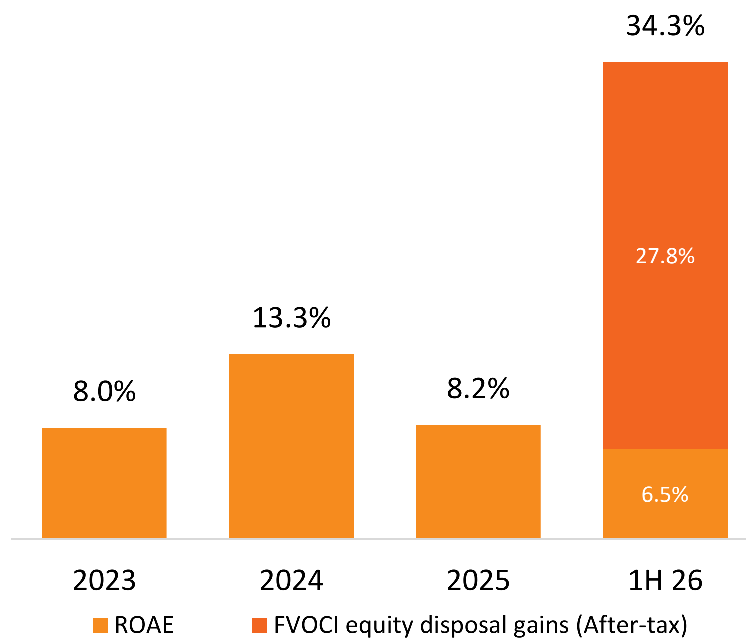
Net income for 1H26 reached NT$9.2 bn (EPS of NT$1.76); including realized capital gains of NT$39.0 bn from FVOCI equity disposals, the total amounted to NT$48.2 bn, reflecting solid operating performance.

Net income (NT$ bn)



IFRS 4 applied before 2025 IFRS 17

ROAE (annualized)

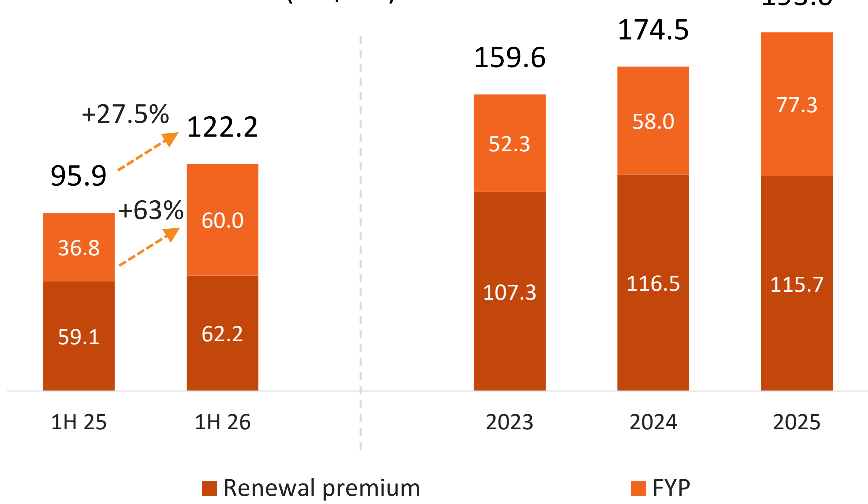


Note 1: ROE for 1H26 including FVOCI equity disposal gains was 34.3%

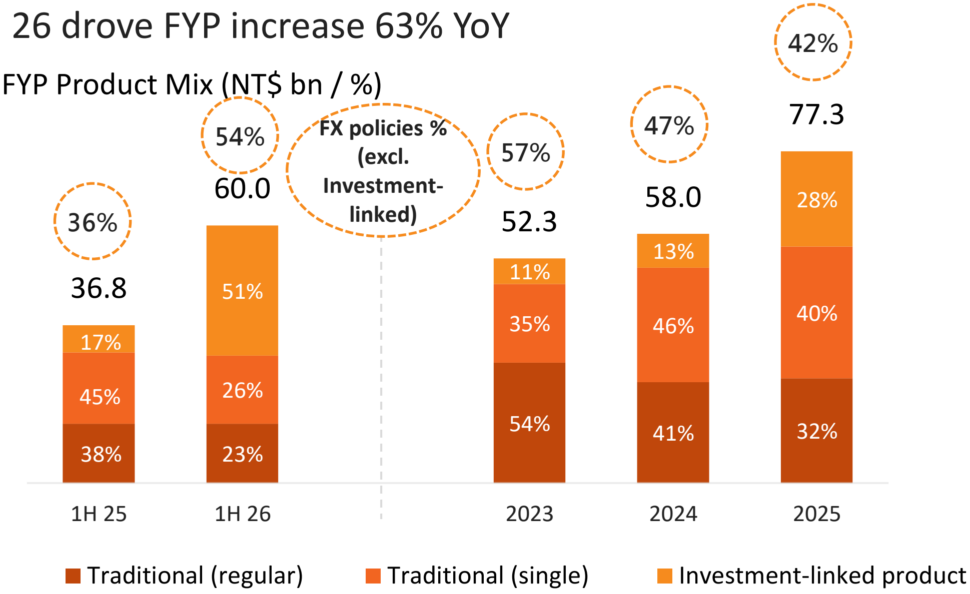
KGI Life – Premium Income

Balanced growth across diversified distribution channels in 1H 26 drove FYP increase 63% YoY

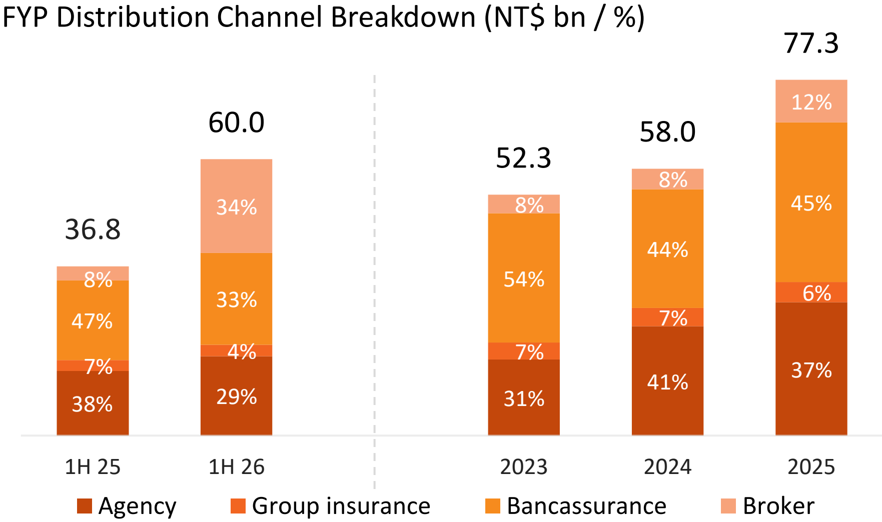
Total Premium Income (NT$ bn)



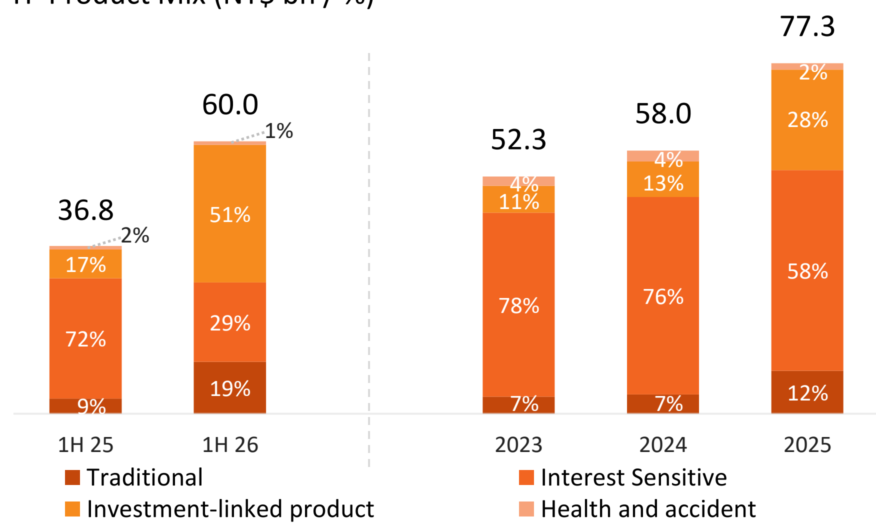
FYP Product Mix (NT$ bn / %)



FYP Distribution Channel Breakdown (NT$ bn / %)

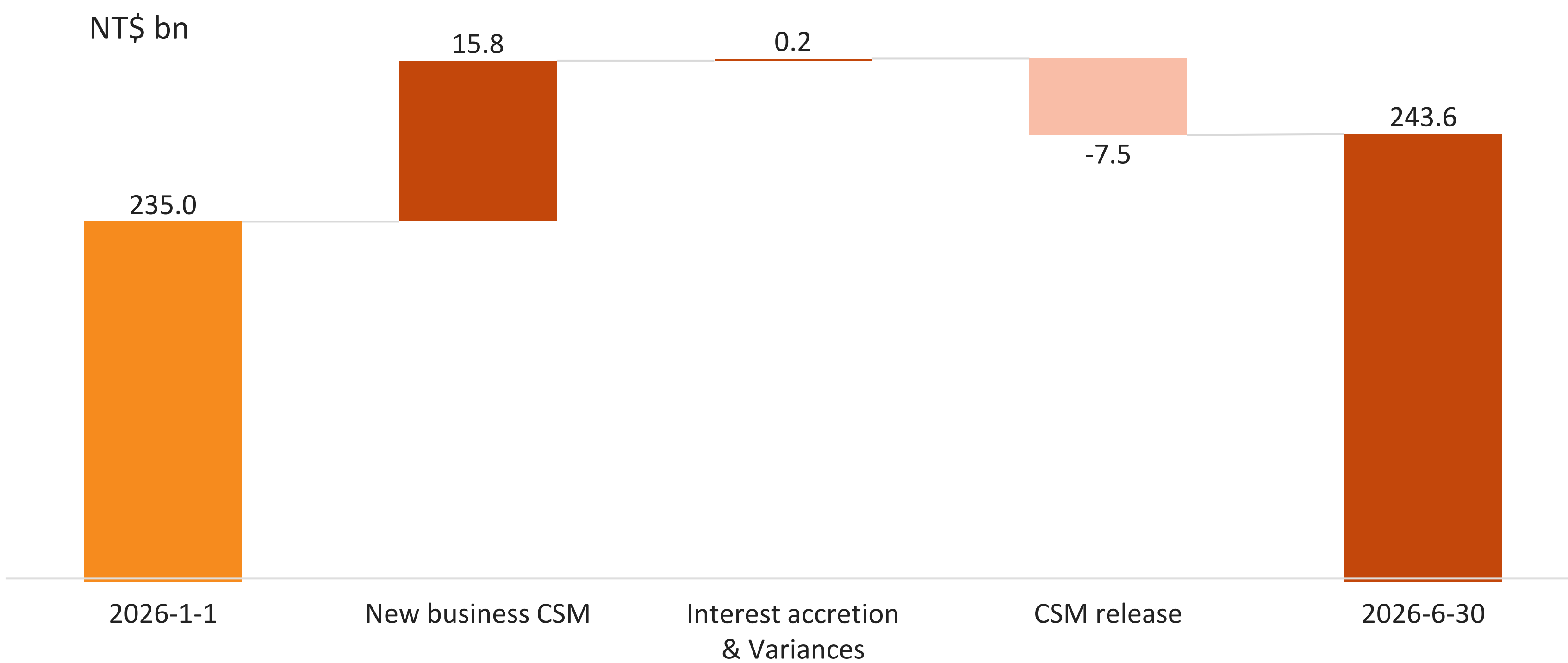


FYP Product Mix (NT$ bn / %)



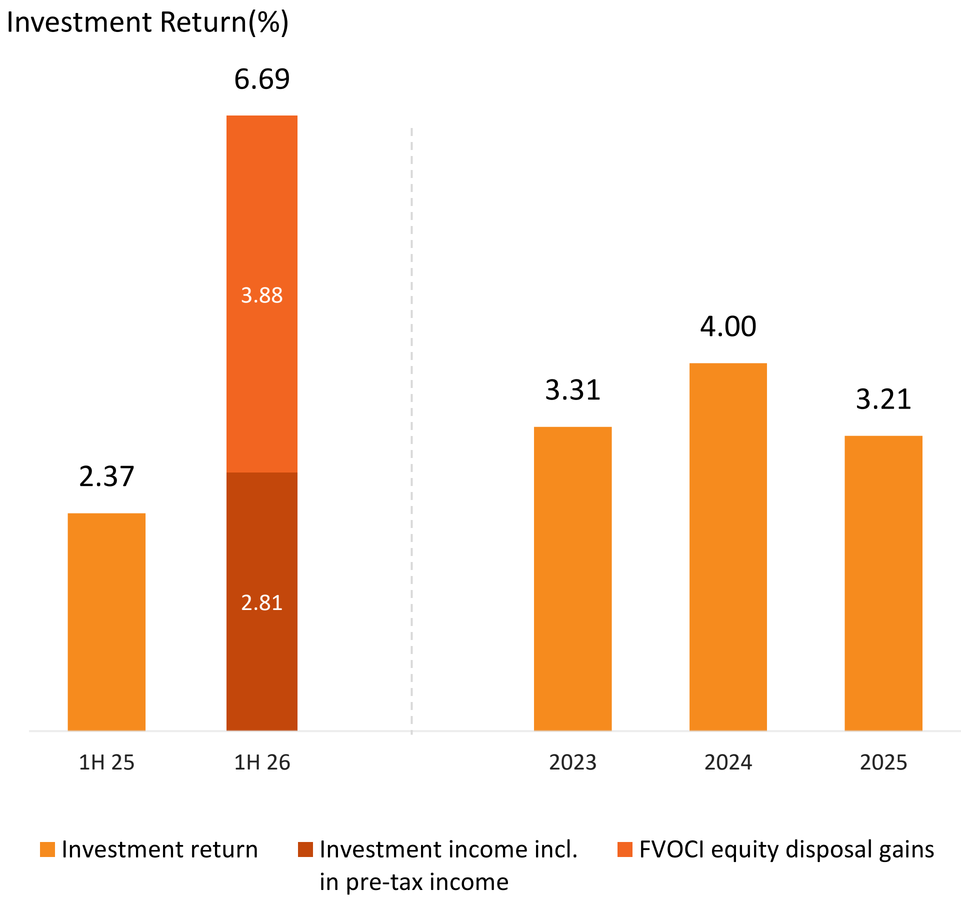
KGI Life – CSM Movement

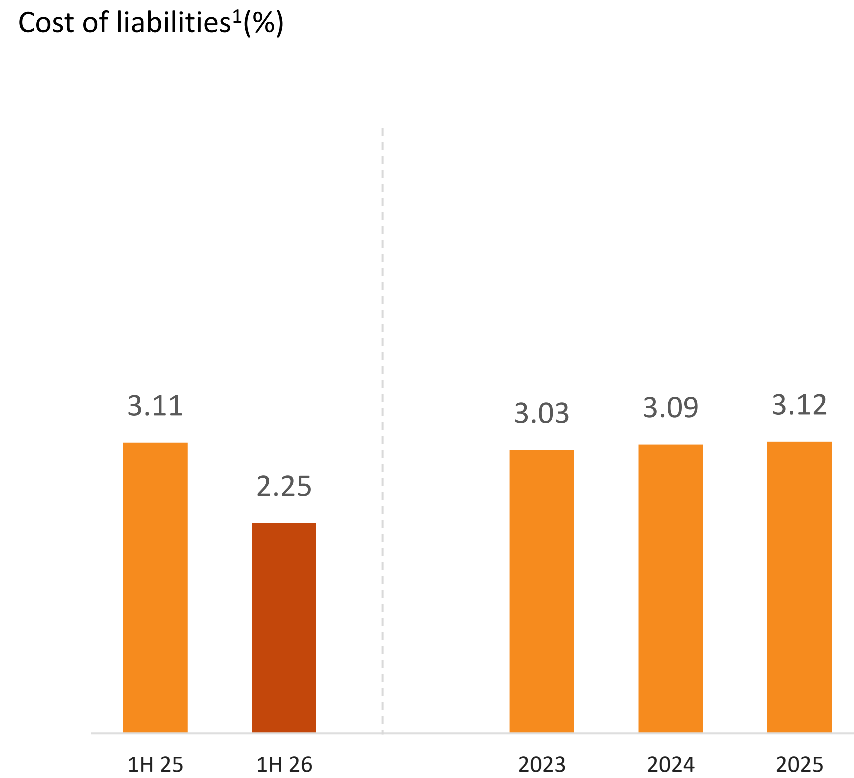
1. CSM totaled NT$243.6bn in 1H 26, primarily driven by new business contributions
2. Effectively released NT$7.5bn from CSM to P&L, representing an annualized release rate of 6.4%



KGI Life – Operational Performance

Investment spread reached 444 bps in 1H 26, driven by outstanding performance in the Taiwan equity market





Note: 1. Prior to 2025, figures were measured under IFRS 4 on a liability-based basis; starting from 2026, the Company adopted IFRS 17 and shifted to an asset-based basis.

KGI Life – Investment Portfolio

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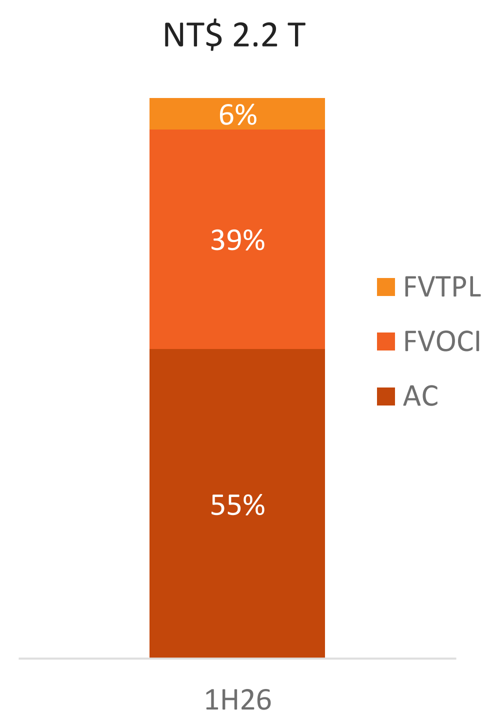
Prudent asset allocation and risk management

	FY 2024		FY 2025		1H 2026		
NT$ (bn)	Amount	Weight	Amount	Weight	Amount	Weight	Return
Deposits and short-term investment	35.7	1.5%	48.8	2.1%	42.1	1.8%	1.38%
Domestic fixed income	250.0	10.7%	257.9	11.0%	249.7	10.4%	3.04%
Domestic equity[2]	189.0	8.1%	217.5	9.2%	303.2	12.6%	38.02%
Loans - mortgage	0.1	0.0%	0.1	0.0%	0.1	0.0%	27.58%
Loans - policy	36.0	1.5%	36.9	1.6%	3.1	0.1%	3.17%
Real estate	80.8	3.5%	80.6	3.4%	98.7	4.1%	2.40%
Foreign deposits[1]	15.7	0.7%	19.7	0.8%	20.8	0.9%	2.96%
Overseas fixed income[1]	1,639.3	70.1%	1,604.9	68.2%	1,581.1	65.9%	3.99%
Overseas equity[1 & 2]	91.9	3.9%	86.7	3.7%	100.5	4.2%	10.30%
Total investments[3]	2,338.5	100.0%	2,353.1	100.0%	2,399.3	100.0%	6.69%

Financial asset categorization

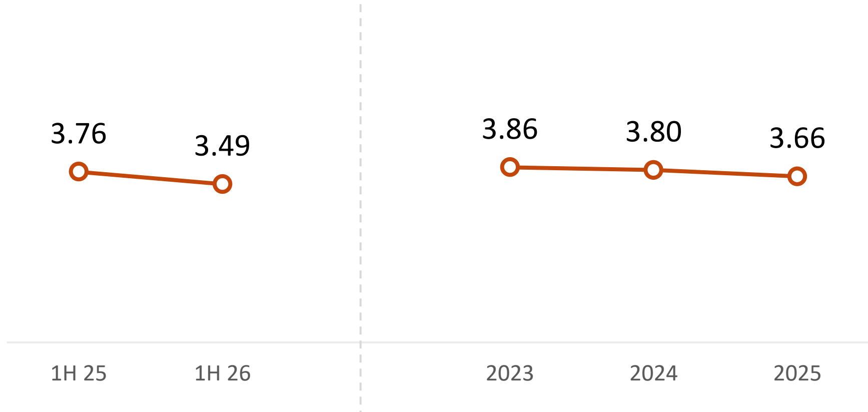


Note: 1. Yields of foreign investment assets were pre-hedging investment yields
2. The investment yield on stocks includes realized gains and losses on the disposal of equity instruments classified as FVOCI.
3. The investment yield on total invested assets includes hedging costs and realized gains and losses on the disposal of equity instruments classified as FVOCI.

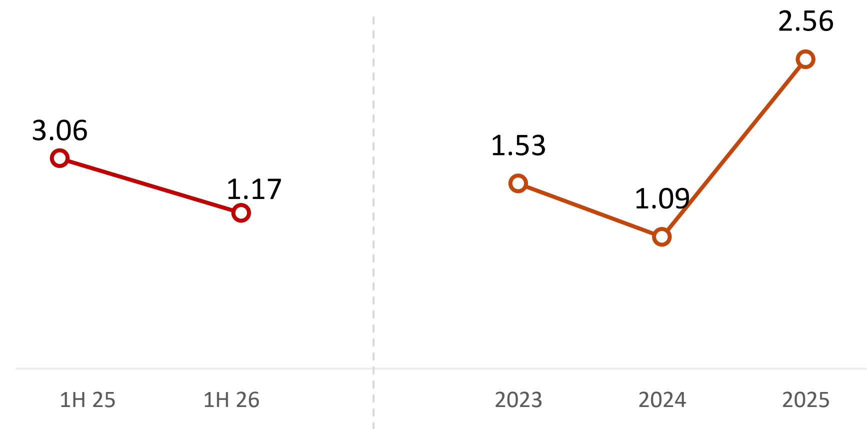
KGI Life – Investment Performance

A solid FX reserve position helped mitigate FX volatility, resulting in lower hedging costs

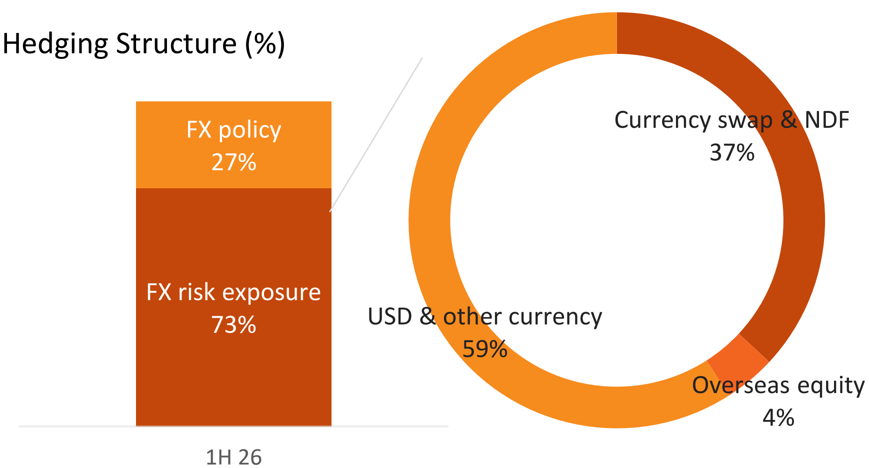
Pre-Hedging Recurring Yield (%)



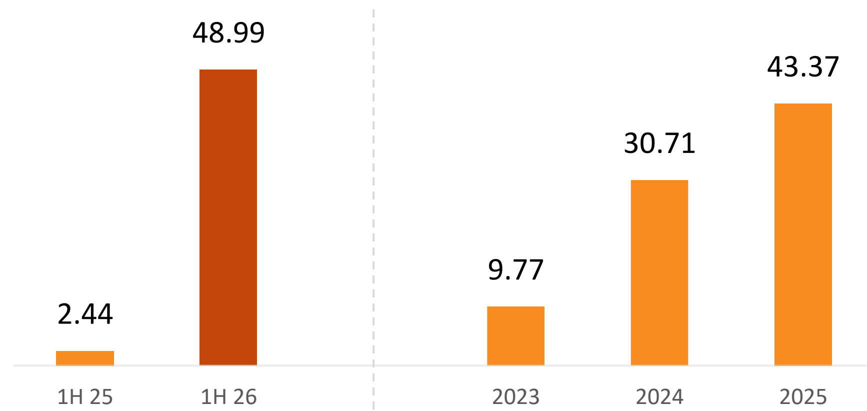
Hedging Cost (%)



Hedging Structure (%)



FX Reserve Balance (NT$ bn)



KGI Bank

1H 2026 Performance Review

KGI Bank – Strategies & Key Achievements

One KGI /Ecosystem Expansion

- New retail deposit customers +67% YoY, with over 40% referred by KGIS
- Continuous expansion of network to 13 securities settlement service centers and 53 branches
- Karry Digital Account × Kuai Kuai ATM Card named Best Product at the 2026 National Brand Yushan Award

Overseas Business Growth & Positioning

- HK client and deposit acquisition ahead of schedule via ONE KGI platform
- Established Web3 ecosystem in HK, with virtual asset-related clients accounting for 15% of total clients
- Submitted HK WM License application on June 12

Elevate Wealth Management Franchise

- Focus on HNW customers, introduce private banking business, and enhance sales, product, and advisory capabilities
- WM fee income YoY +30%
- Kaohsiung AAMC market share reached 7% and 4% in terms of number of clients and AUM respectively, top-tier among peers

Drive Innovation /Digital Transformation

- Maintain market-leading position, expanding regulated virtual asset services to corporates and 9 cryptocurrencies.
- Launched Digital Banking 2.0, offering a unified digital wealth platform with a consolidated view of Group-wide assets.
- Drive scalable AI productivity enhancement through talent development and over 1,000 AI training participants

KGI Bank – Key Metrics

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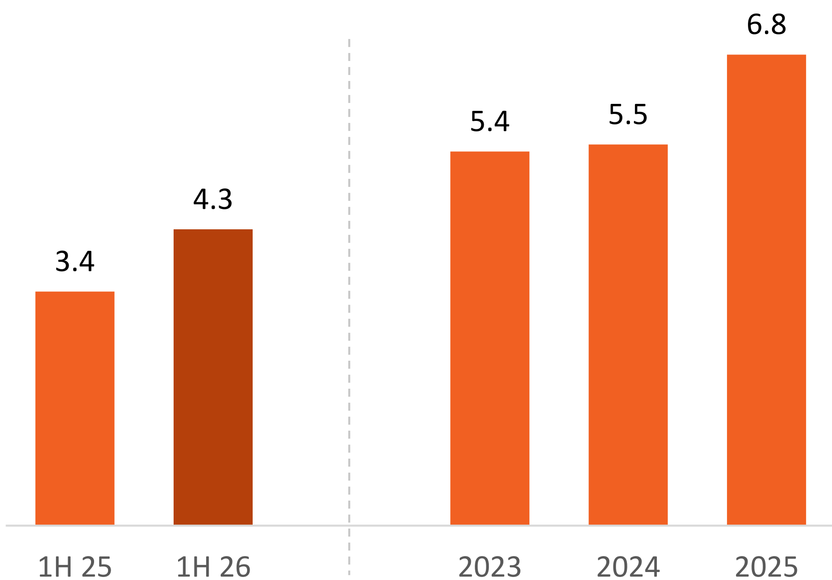
1H 26 Key Metrics

4.3 NT$ bn	**11.1%**	**5.2** NT$ bn	**+24%**
Net Income	**ROE**	**Pre provision operating profit**	**Fee Income**
YoY+27%	YoY+193 bps	YoY+19%	WM Fee income +30%
1.43%	**45**%	**79k**	**530⁺**
NIM	**CASA Ratio**	**Retail New Depositors**	**HK New Clients**
YoY+10 bps	YoY+160 bps	YoY+67%	YTD+163%

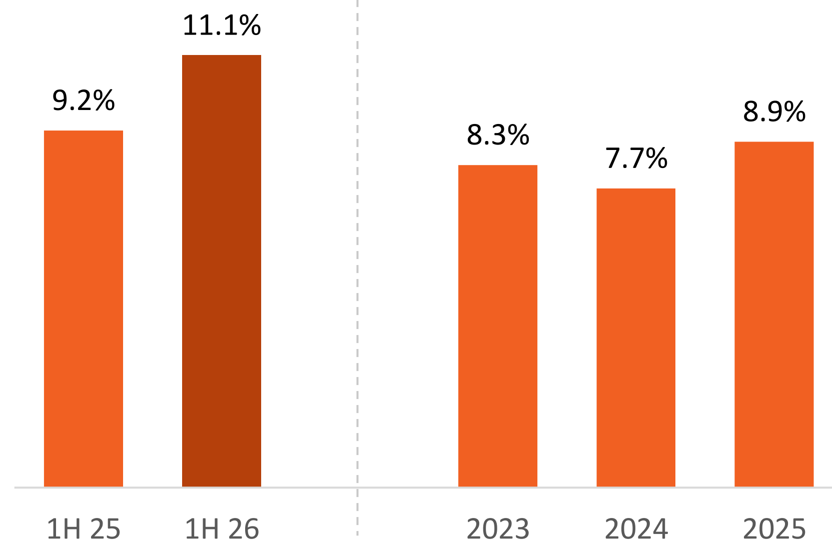
KGI Bank – Performance Highlight

1. Net income in 1H 26 amounted to NT$4.3 bn, up 27% YoY. Wealth management fee income grew over 20% for the third consecutive year, with ROE rising to 11.1%
2. Driven by settlement account referrals and acquisition from digital channels, new customers grew 67% YoY; CASA ratio reached 45%, with retail CASA ratio at 61%
3. With over 450 clients and AUM exceeding NT$31 bn, our market share in Kaohsiung AAMC outperformed our overall deposit market share. HK Branch has submitted applications for both WM and private banking licenses.

Net Income (NT$bn)



ROAE



KGI Bank – Profitability

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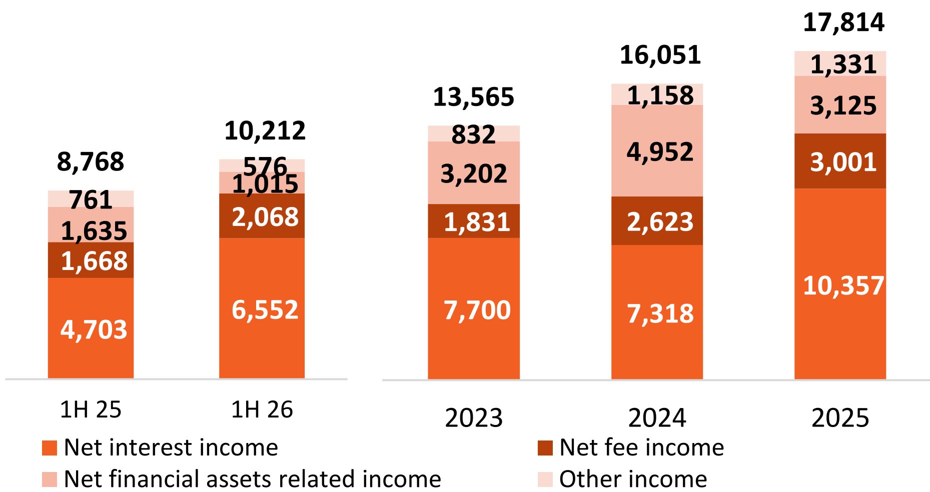
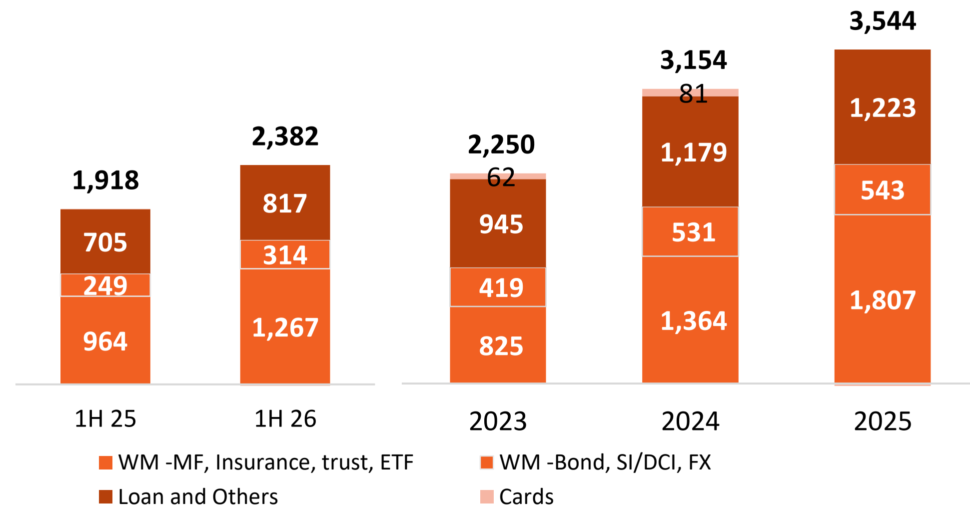
1H 26 net revenue was NT$10.2bn, up 16% YoY; wealth management income grew 30% YoY

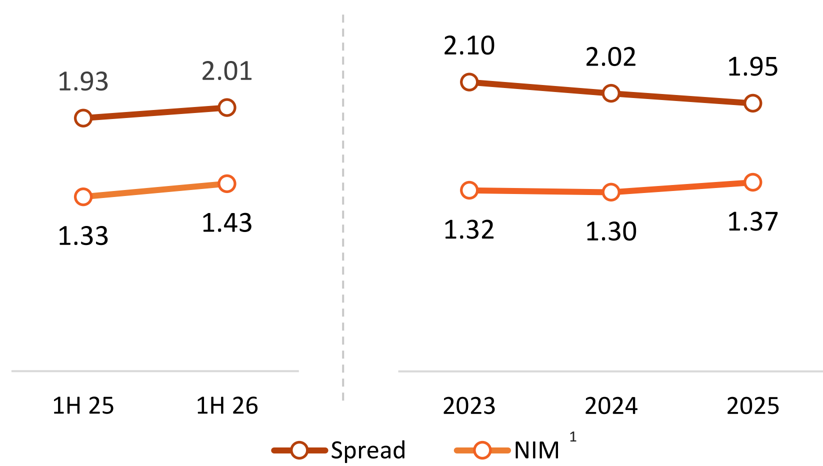
Total Net Revenues (NT$ mn)



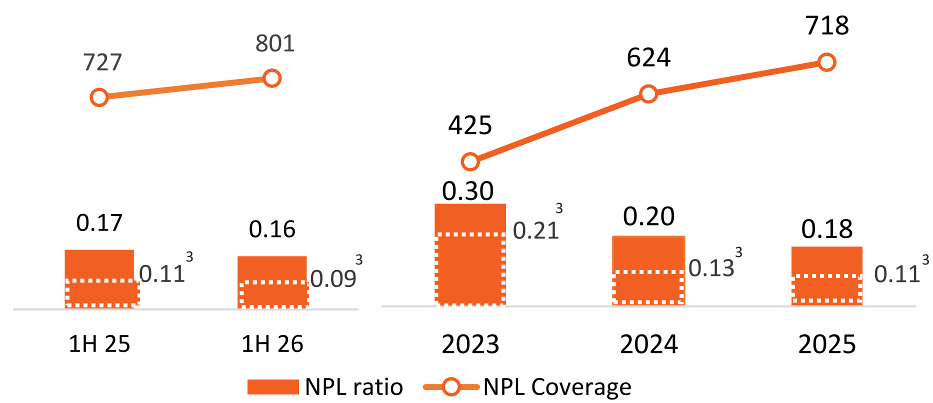
Fee Income (WM incl. Bond/ SI)[2] (NT$ mn)



Spread & Net Interest Margin (%)



NPL ratio & NPL coverage (%)



Note: 1. NIM adjusted incl. FX swap pro forma interest.
2. WM- Bond, SI/DCI, FX related income recognized as financial investment income on accounting book.
3. The increase in NPL was driven by specific cases

KGI Bank – Loan and Deposit Trends

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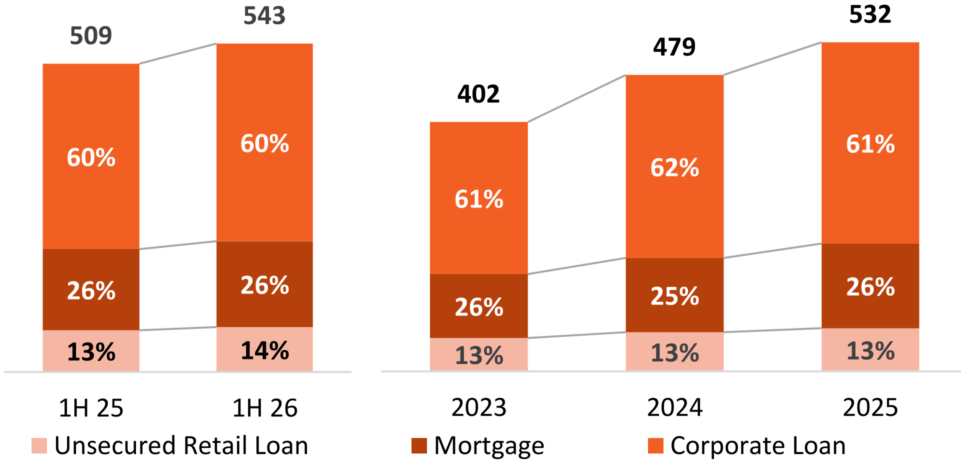
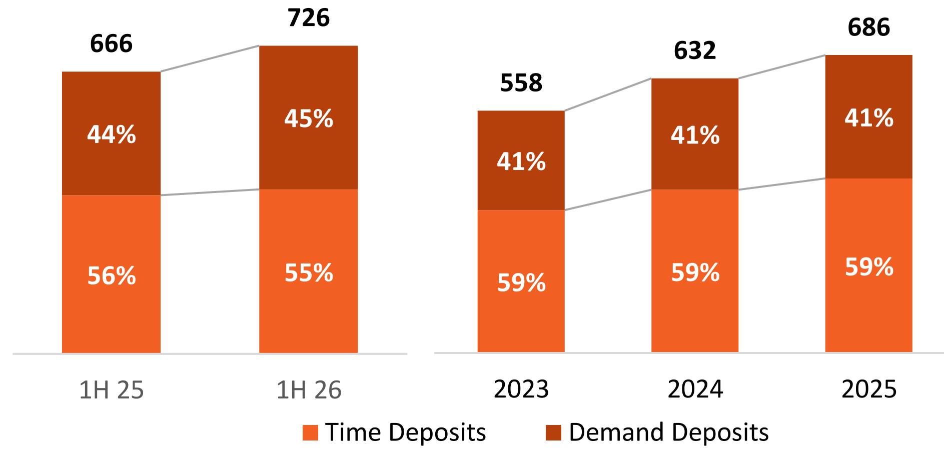
Steady loan growth; settlement deposits continue to grow under One KGI synergy, CASA ratio increased to 45% as of 1H 26

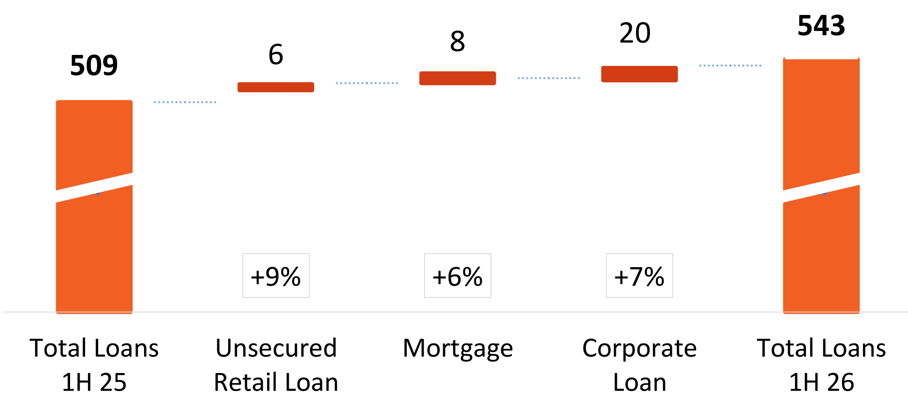
Total Loans Mix (NT$ bn/ %)



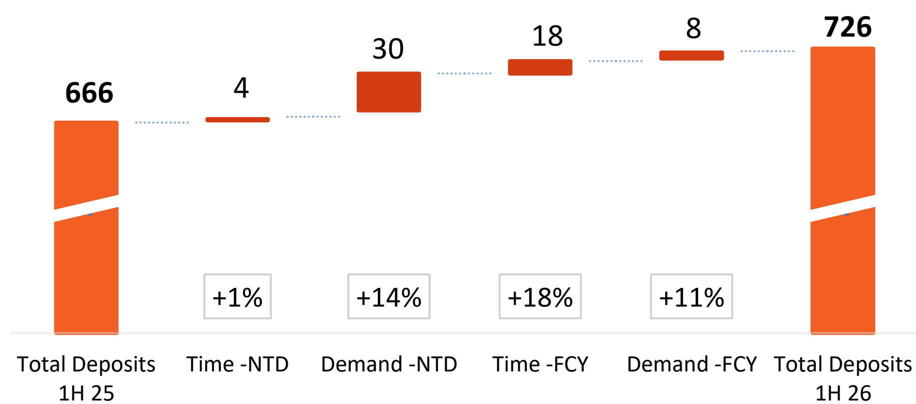
Total deposit Mix (NT$ bn / %)



Total Loans Movement YoY (NT$ bn)



Total Deposits Movement YoY (NT$ bn)



KGI Securities

1H 2026 Performance Review

KGI Securities – Strategies & Key Achievements

Digital Platform Enhancement & Segmented Wealth Management Services

- Enhance digital trading platform and client experience through the comprehensive upgrade of the e-Strategy mobile app, delivering a new generation of digital investing.
- Establish partnership with Fundstrat, a well-recognized Wall Street research institute, exclusively offer KGI clients with access to view premium institutional-grade research reports.
- Deepen segmented service for Wealth Management clients; became the first Taiwan broker to win the awards "Best Private Bank in Taiwan" from Finance Asia.

Expanding Client Base Through Digital and Data-Driven Strategies

- Cultivate the younger generation and deliver lifestyle-oriented financial services through campus engagement initiatives and ecosystem partnerships.
- Integrated Wall Street insights into “U.S. Market Unlocked,” making professional investment perspectives accessible in investors’ daily lives.
- Leverage data analytics models to enable precisely marketing actions, driving clients’ trading momentum.

Business Expansion of Overseas Platform

- Expand wealth management sales team in HK/SG and strengthen advisory services continuously, to enhance relationships with core customer segments and key markets.
- Enhance the distribution capabilities of global markets and construct a comprehensive Prime Service platform to capture professional institutional business opportunities.

One KGI Collaboration

- Pursue a dual-track approach of digital and physical collaboration between KGIB and KGIS to optimize cross-referrals and integrated financial service experiences.
- Advance the joint sales between KGIL and KGIS continuously, to extend securities advisory services to KGIL’s distribution channels.
- Integrate the regional capabilities of KGIB HK and KGIS’ pan-Asia platform to provide a one-stop, cross-border financial service model.

KGI Securities – Key Metrics

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1H 26 Key Metrics

Net income

17.9 NT$ bn

Record High, +383% YoY

Lead underwriting cases amount

47.7 NT$ bn

No. 1 in Market Share (41%)

Taiwan WM Revenue

2.32 NT$ bn

Record High for the Period

KGI Bank Settlement Account Balance Growth

23.5 NT$ bn

Record High for the Period

Return on Equity

48.1 %

No. 1 Among Major Securities Firms

Underwriting fee income

924 Million

Record High for the Period

HK WM Revenue

32 Million(US$)

Record High, +136% YoY

HK Brokerage Business

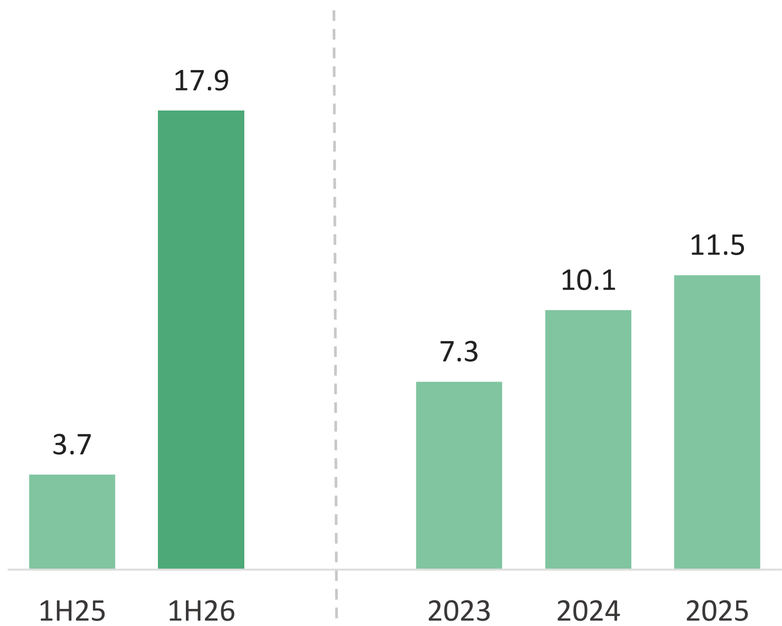
Achieved A-Tier Broker Status

Top 14 in the Industry

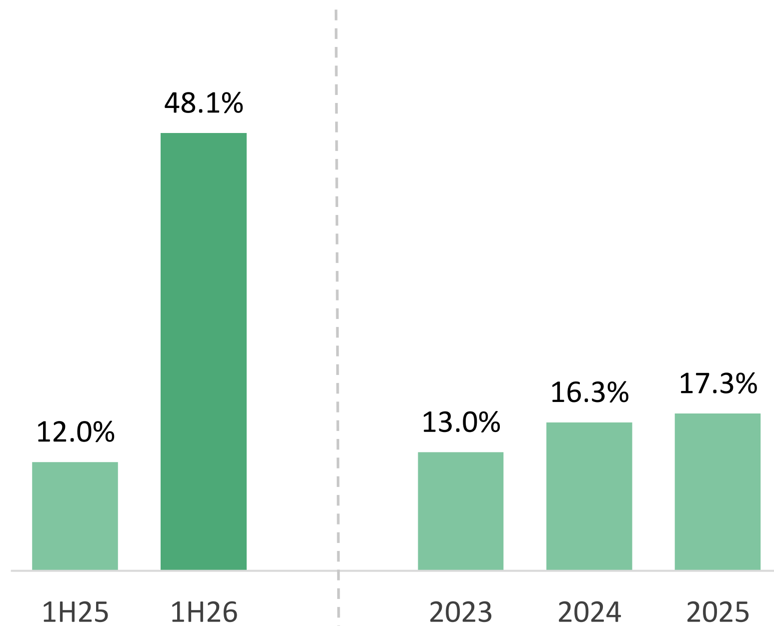
KGI Securities – Performance Highlight

1. Net income in 1H 26 amounted to NT$17.9 bn, up 383% YoY; ROE stood at 48.1%, above industry average
2. In 1H 26, KGI Securities ranked No. 1 in the industry with a 41% market share in equity underwriting lead deal amount, driving record-high underwriting fee income and related investment gains. Brokerage maintained its No. 2 industry position and continued to benefit from strong Taiwan equity market activity, supporting earnings growth
3. Wealth Management AUM increased by 39% YoY to NT$414 billion, while revenue from the Wealth Management business grew by 61% YoY

Net income (NT$ bn)



ROAE



KGI Securities – Revenue & Customer AUM

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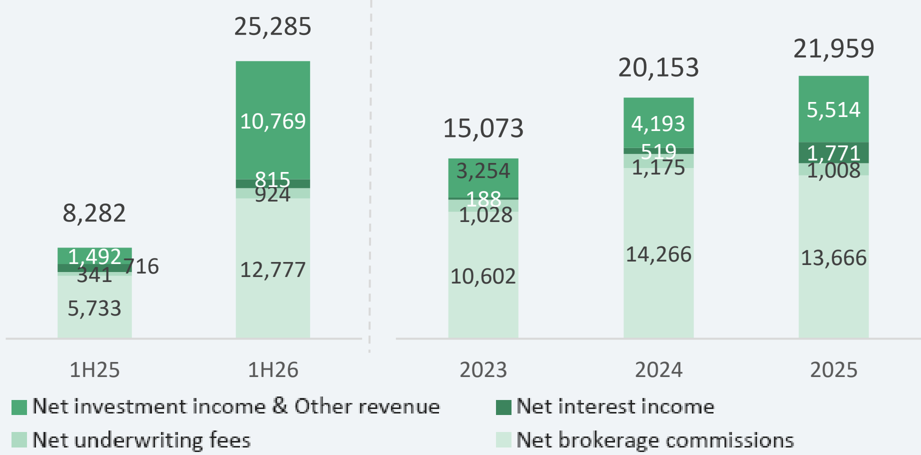
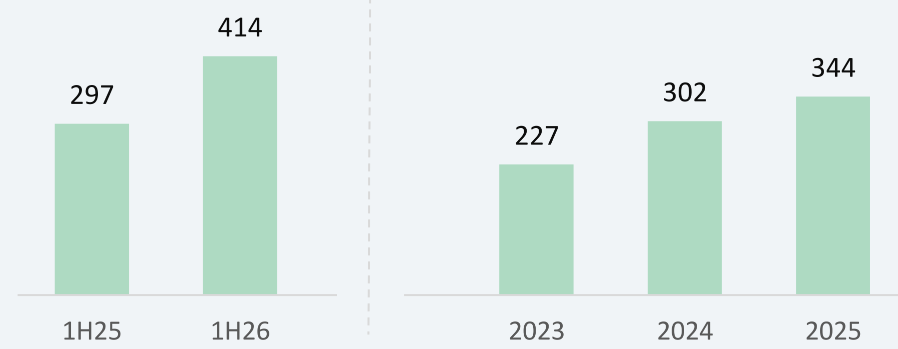
Net revenue increased 205% YoY, while net investment income surged 622%, demonstrating strong growth momentum

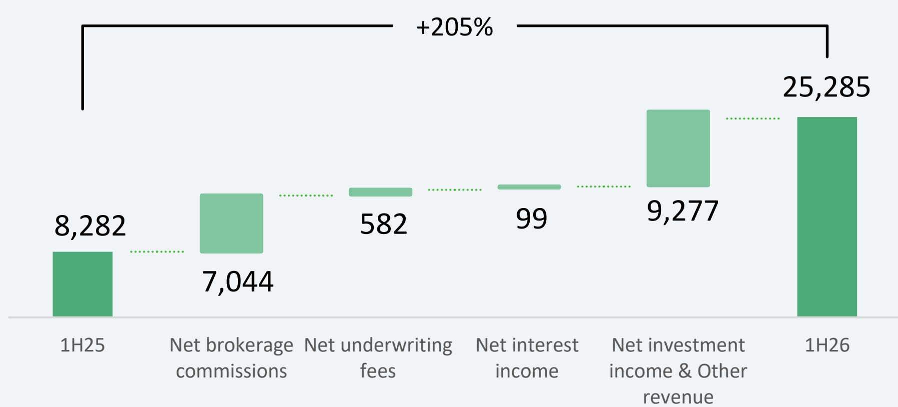
Net Revenue (NT$mn)



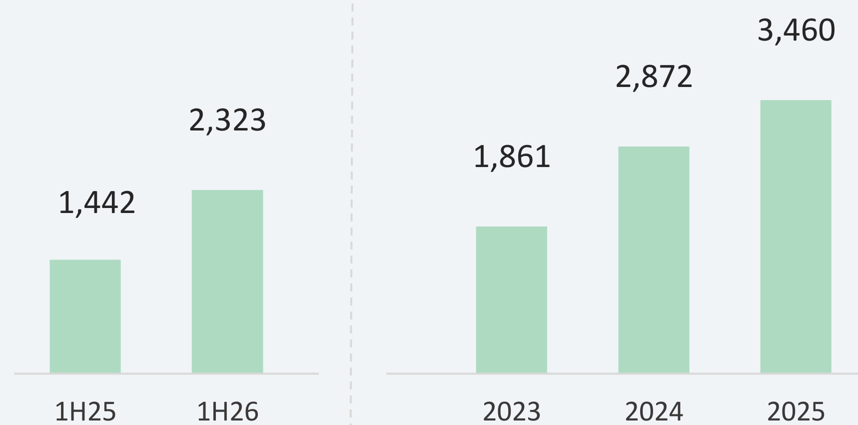
Wealth Management AUM (NT$bn)



1H26 Net Revenue Movement YoY (NT$mn)



WM Related Revenue (NT$mn)



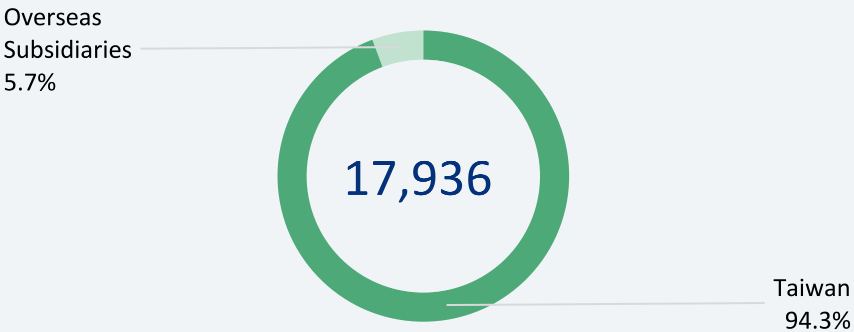
Note: revenue include KGI Insurance Broker

KGI Securities – Profitability & Business Achievements

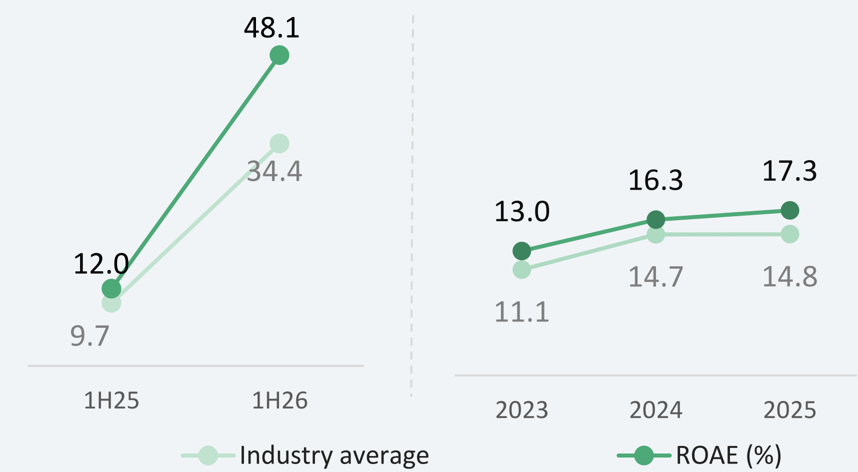
凱基金控 KGI FINANCIAL

1H 26 Net income totaled NT$17.9 bn with a return on equity(ROE) of 48.1%, surpassing industry benchmarks

Net Income Composition (NT$ mn)



ROAE (%)



Market Position in Taiwan

Brokerage Market Share %
11.2
#2

Online Trading Market Share %
12.7
#2

SBL Market Share %
14.8
#3

Equity Underwriting Lead Deal Market Share %
17.2
#2

Bond Underwriting Market Share %
12.5
#1

Trust Asset Market Share %
24.6
#2

KGI SITE

1H 2026 Performance Review

KGI SITE – Strategies & Key Achievements

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Expanding Brand Influence

- The number of ETF beneficiaries reached 1.24 million, a multiple growth from 238K at the end of last year, further enhancing KGI brand awareness.
- Held the “Narrative Taiwan, Invest Taiwan” forum to establish thought leadership in professional insights on Taiwan stock market and deepen customer trust relationships.
- Optimized the content and functions of the customer interaction platform – KGI MINE to strengthen customer engagement.

Upgrading Products & Services

- Taiwan equity assets under management (AUM) exceeded NT$210 billion, a significant growth compared to NT$30 billion at the end of last year.
- Launched the first-ever non-distribution Taiwan equity ETF 009816, with an AUM of NT$9 billion at its listing on 2026/2/3, reaching NT$183.7 billion by 8/21, ranking 9th in scale among all 348 ETFs.
- The first-ever non-distribution active Taiwan equity ETF 00407A, listed on 6/24 with an AUM of NT$8 billion, reached NT$26.7 billion by 8/21, ranking 8th in AUM among 22 active Taiwan equity ETFs.

Efficiency via Digital Tools

- Introduced AI productivity tools and continuously strengthened AI governance, and AI-related competency training.
- Launched the electronic trading platform project with serving HNW clients as the primary goal, enhancing the customer investment experience.

Leveraging ONE KGI Synergy

- Served as the discretionary account manager for KGI Life's NT dollar quasi-discretionary accounts, with account scale showing multiple growth, from NT$3.8 billion at fundraising to NT$11.26 billion at the end of June.

KGI SITE - Key Metrics

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1H 2026 Key Metrics

530.8 billion NTD **Total AUM** +69% YTD	**1.24 million** **ETF Beneficiaries** +422% YTD	**216.8** billion NTD **Taiwan Equity AUM*** +619% YTD
183.7 billion NTD **009816 AUM**** Ranked 9th among 348 ETFs in Taiwan	**20.4** times **009816 AUM** Growth Since Listing** Highest AUM Among ETFs Issued This Year	**26.7** billion NTD **00407A AUM**** Ranked 8th among 22 Taiwan Active equity ETFs

Source: KGI SITE; Data Date: 2026/6/30. *Taiwan Equity AUM is Taiwan Equity ETF + Mutual Funds (精五門, 開創基金). **Source: CMoney; Data Date: 2026/8/21

KGI SITE – Total Asset Under Management (AUM)

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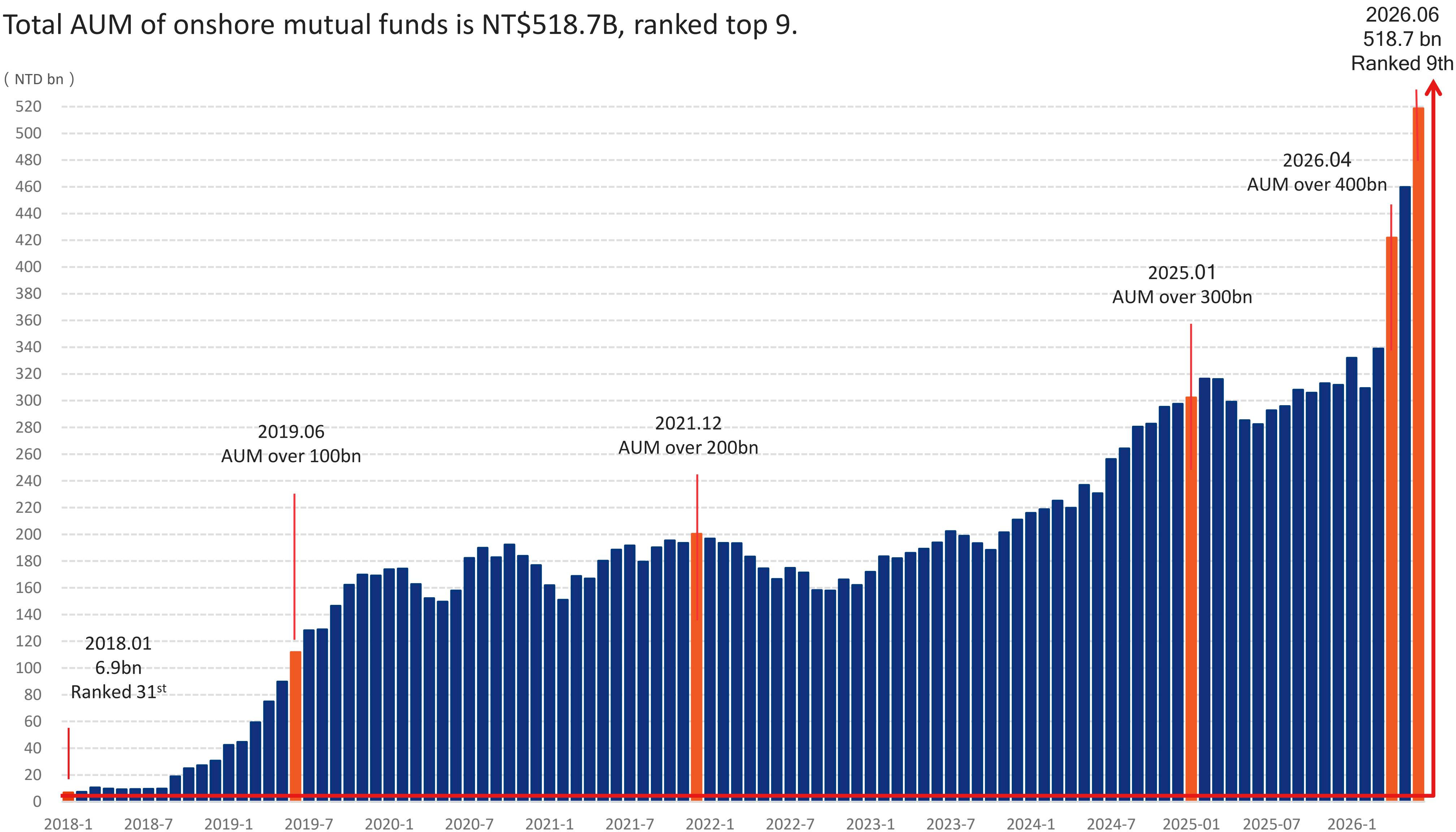
Total AUM of onshore mutual funds is NT$518.7B, ranked top 9.



Source: SITCA, onshore fund AUM, 2026/06/30

KGI SITE – ETF Business

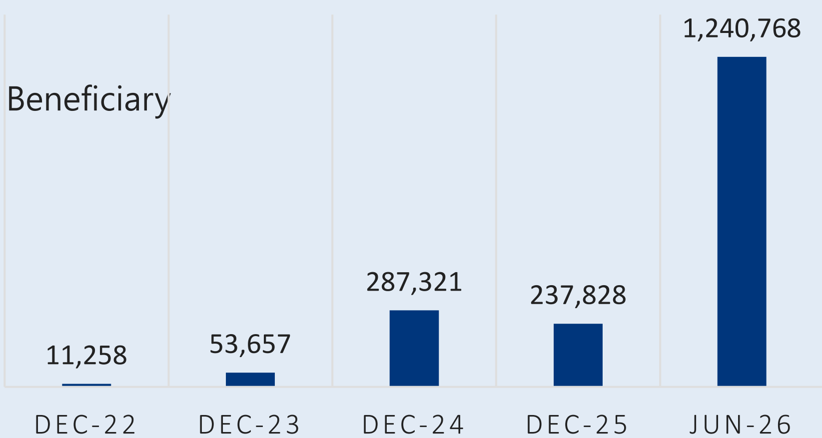
KGI SITE launched Taiwan's first passive and active equity ETFs with automatic reinvestment and no cash distributions, achieving significant growth in AUM and beneficiaries.

The growth rate of KGI SITE's ETF beneficiary units and AuM in 2026 1H were higher than industry.

	beneficiary units (MN)	ETF AuM (NT$ MN)	Difference in beneficiary units % YTD	Difference in AuM % YTD
KGI SITE	25,215	486,201	114%	69%
Industry exclude KGI SITE	307,835	10,563,701	14%	46%

Source: SITCA, 2025/12/31 – 2026/6/30

# of KGI SITE's ETF beneficiaries



Taiwan ETF Market vs. KGI SITE ETF AuM

AuM (NT$MN)	Industry	%	KGI SITE	%
TW EQ ETF	6,397,575	58%	185,435	38%
Overseas EQ ETF	701,717	6%	2,196	0.5%
FI ETF	2,985,609	27%	270,328	56%
Balanced ETF	3,484	0%	3,187	1%
Active ETF	961,517	9%	25,055	5%
	11,049,903		486,201	

source：SITCA,：2022/12 – 2026/6/30

CDIB Capital

1H 2026 Performance Review

CDIB Capital Group – Strategies & Key Achievements

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Grow AUM and Increase Stable Income, Provide Differentiated Global Private Market Investment Services

Expand AUM and stable income base

- External AUM reached NT$62.1bn, while total assets under management, including proprietary investments, exceeded NT$100bn.
- AUM net increase NT$1.3+bn in 1H26, with fund commitments in pipeline exceeding NT$10bn
- Balanced-allocated proprietary capital between Taiwan and int’l markets (excl. Greater China) at approx. 40% each; asset management business focused on Taiwan+ (61%).

Leverage Taiwan’s strengths to capture global growth opportunities

- Deepen engagement with Taiwan / Taiwan-founded businesses, focusing on strategic industries with global competitiveness, and capture both domestic and cross-border investment opportunities.
- Provide corporate transformation and strategic investment services, connecting Taiwan supply chains × global technology and market.
- Expand Asia-Pacific infrastructure investment initiatives.

Drive long-term performance through discipline and technology

- Professional investment team of over 100 professionals, with investment capabilities and brand recognition consistently acknowledged by the market.
- Promote digitalization and intelligent investment management processes. Build an AI investment brain to improve decision-making quality and organizational efficiency.

Build a differentiated global platform for alternative investment management

- Expand USD-denominated alternative investment offerings, including venture capital, private equity, and asset-backed securities.
- Launch a Frontier Technology Fund of Funds to capitalize on global technology innovation trends.
- Advance family succession planning, family wealth management, and multi-generational asset allocation services.

CDIB Capital Group – Key Metrics

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KGI FINANCIAL

1H 2026 Key Performance Indicators

0.7 bn	+5.6 %	62.1 bn	1.3+ bn
Net Income	Investment ROI	Asset Under Mgmt	New Fund Raised
annualized ROE 4.8%	Listed +16.4%	1H26	Processing

1.16 bn
CDIB-SKM Fund
2026.01 Final Close

18.6+ US$MN
collaborated w/ Global Auto Brand
CDIB AI Industrial and Mobility Fund
2026.05 First Close

Partnering investor for the National Science and Technology Council's (NSTC's) Administrative Plan for AI Robotics
2026.06

Healthcare Fund III
3.0 bn+
Fundraising 2026.Q4

NexGen Fund II
100 US$MN
Fundraising 2026.Q4

collaborated w/ Marubeni
CDIB-Marubeni Energy Fund
3.0 bn
Fundraising 2026.Q4 / 2027.Q1

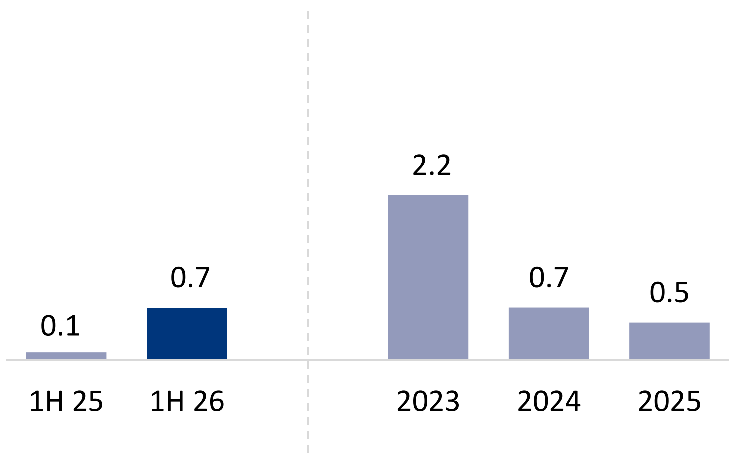
collaborated w/ HonHai
Taiwan Smart Manufacturing Global Fund
3.0 bn
Fundraising 2026.Q4 / 2027.Q1

FSC
Taiwan Innovation Technology Fund of Funds
6.0 bn
Fundraising 2026.Q4 / 2027

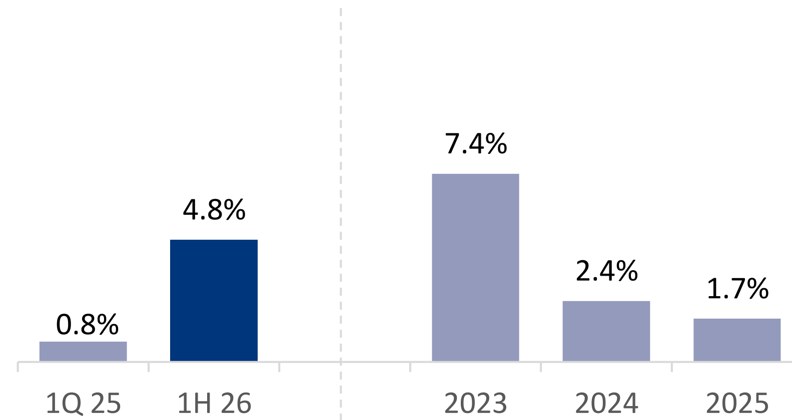
CDIB Capital Group – Performance Highlight

1. Net income for 1H 26 reached NT$0.7 bn, with an overall investment ROI of +5.6%. The valuation of overall listed investments increased by +16.4%, outperforming MSCI World Index
2. CDIB A-IM Fund completed 1st close in May 2026, the fund is collaborated with Global Auto Brand with US$18.6mn of fund commitment. CDIB also be selected as a partnering investor for the National Science and Technology Council's (NSTC's) Administrative Plan for AI Robotics
3. Continue new fundraising efforts, including Healthcare Fund III, Taiwan Smart Manufacturing Global Fund, CDIB-Marubeni Energy Fund, and Taiwan Innovation Technology Fund of Funds. Expect to raise NT$10+ billion fee-generated AUM

Net income(NT$ bn)



ROAE

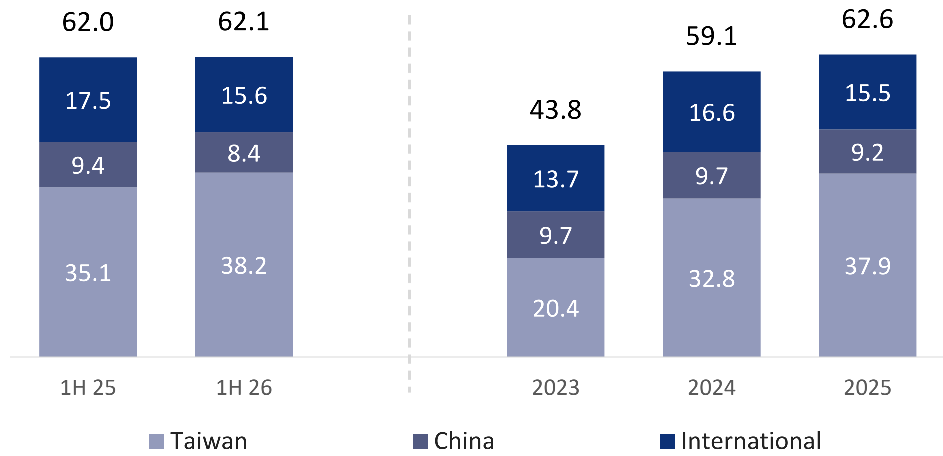


CDIB Capital Group – Assets Under Management

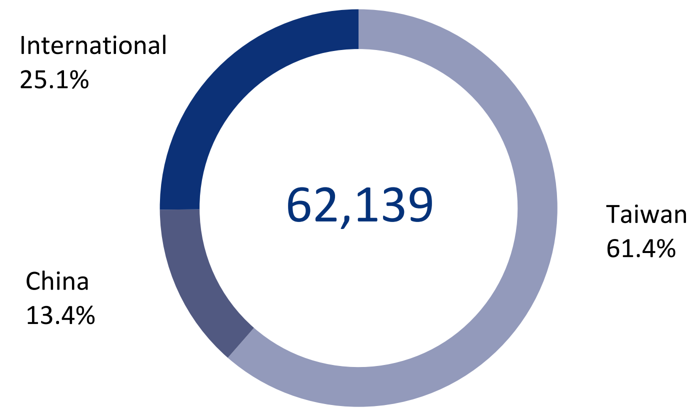
凱基金控 KGI FINANCIAL

As of 1H 26, AUM reached NT$62.1 bn, with NT$10bn expected new fund raising

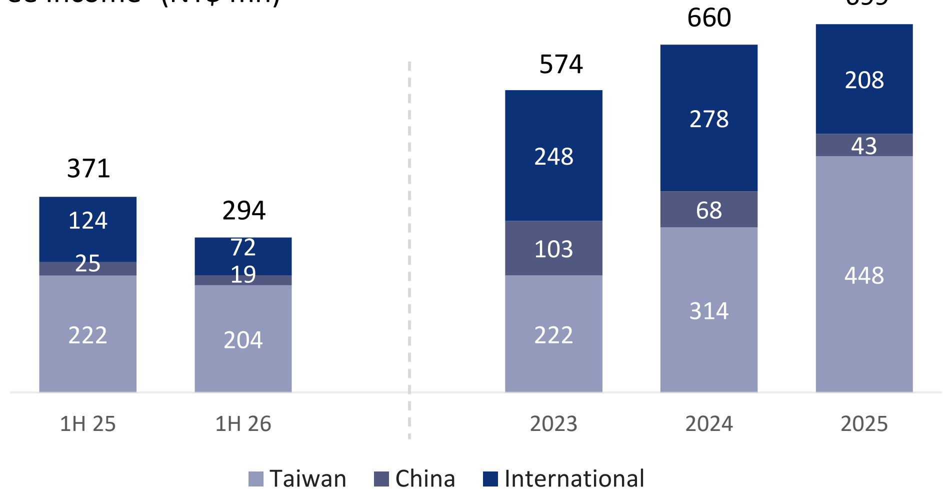
Asset Management AUM Composition[1] (NT$ bn, by management team)



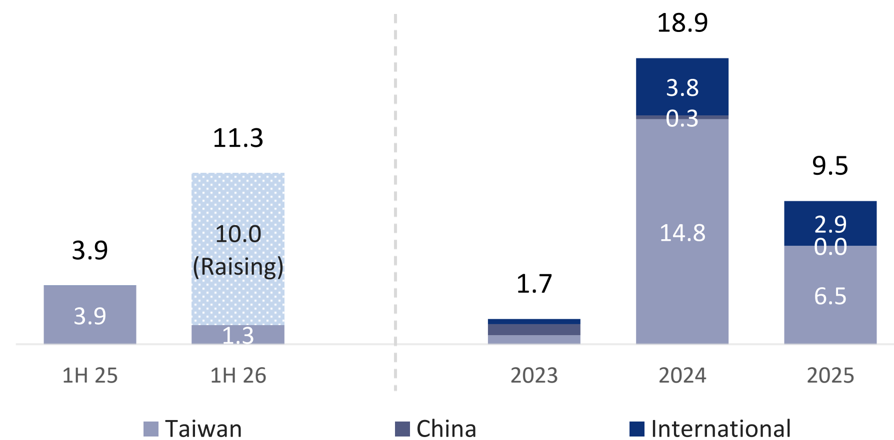
Asset Management AUM Composition[1](NT$ mn)



Fee Income[1] (NT$ mn)



New Fund Raising[2](NT$ bn, by management team)



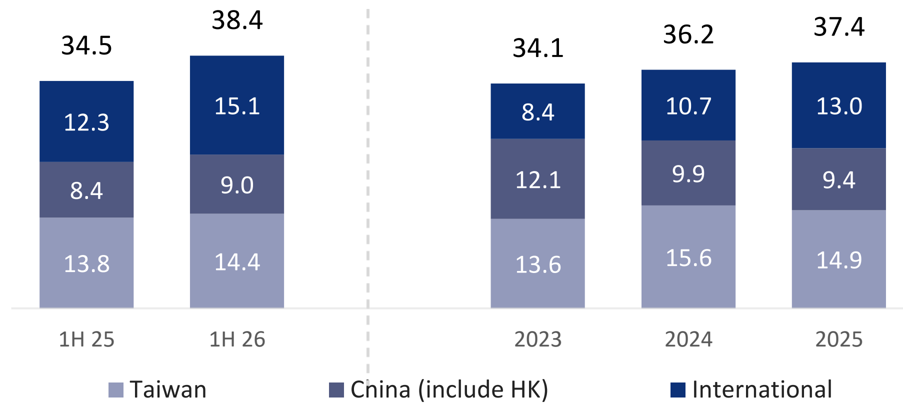
Note1 : AUM comprises portfolio fair value and dry powder, converted to NTD based on the latest year-end or quarter-end FX rate.
Note2 : New fund raising in 2023: Taiwan NT$0.6bn; China NT$0.7bn and International NT$0.3bn, 1H 25 and 1H 26 all from Taiwan

CDIB Capital Group - Principal Investment

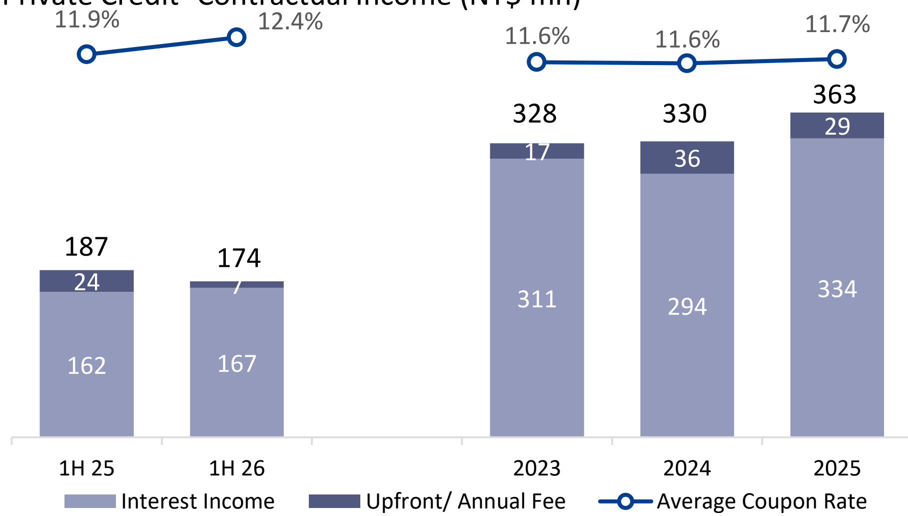
Overall portfolio maintains a balanced allocation

Private Credit[2] Portfolio (NT$ bn)

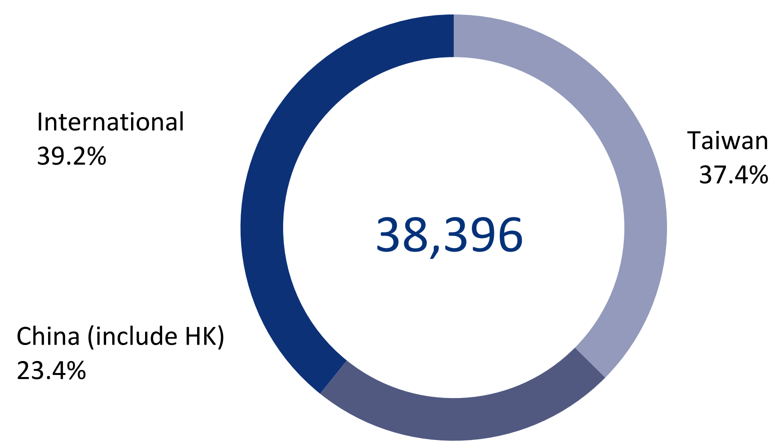
Principal Investments Composition (NT$ bn, by main operation country)



Private Credit[2] Contractual Income (NT$ mn)



Principal Investments Composition (NT$ mn)



Note 1 : New business since 2020, includes Beneficiary Note and Private Credit 3rd Party Funds
Note 2 : Average coupon only includes bond products.

Q&A

1H 2026 Performance Review

Appendix

1H 2026 Performance Review

Recognition for Sustainability Efforts

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Continually selected as a constituent stock in multiple international and Taiwan ESG indices.

ESG Index Membership

- **DJBIC World and Emerging Markets Indices** — Member of Dow Jones Sustainability Indices, In Collaboration with RobecoSAM
- **EM Index** — FTSE4Good
- **TIP Taiwan ESG Index** — FTSE4Good TIP Taiwan ESG Index; TIP
- **Corporate Governance Index** — TWSE

ESG Ratings

S&P Global

Top 1%

CSA/ESG: 92

(1st in the global and Taiwan insurance industry)

MSCI

AA

AAA	AA	A	BBB	BB	B	CCC

ESG Risk Score — SUSTAINALYTICS

21.41(the lower, the better)

Negligible	Low	Medium	High	Severe
0-10	10-20	20-30	30-40	40+

CDP — Climate Water

A

A	A-	B	B-	C	C-	D

Accolades & Initiatives

- **Taiwan Corporate Sustainability Award** — TCSA
- **CommonWealth – Sustainability Citizen Award** — 天下雜誌
- **Taipei City Workplace Gender Equality Certification – Gold Award** — 臺北市職場性別平等認證
- **Happy Enterprise – Gold Award in the Financial Management and** — 1111人力銀行 幸福企業
- **Sports Enterprise Certification by the Sports Administration, Ministry of Education** — Taiwan i Sports
- **Global View ESG Award-- Outstanding Award for Human Development and Social Innovation** — ESG

- **Science Based Targets initiative (SBTi)** — Passed Science-based targets validation
- **CDP** — Joined CDP Non-Disclosure Campaign
- **Partnership for Carbon Accounting Financials, PCAF** — Signed up PCAF
- **Task Force on Climate-related Financial Disclosures, TCFD** — Signed up TCFD
- **Taskforce on Nature-related Financial Disclosures, TNFD** — Signed up TNFD Adopter

Data: as of May 2026

KGI Financial Responds to International Initiatives

KGI Financial has been actively responding to international initiatives since 2015 and moving towards an international and sustainable leading financial institution.

◆ The Roadmap of KGI Financial Responds to International Initiatives

2015	2016	2018	2020	2021	2023	2024	2025
Observed Equator Principles (Eps)	Signed up CDP Initiative	Signed up TCFD Initiative	Observed PRI/PRB/PSI	Observed UNEP FI commitment to 2045 net zero carbon emissions	Signed up PCAF	Signed up TNFD Adopter	Passed Science-based targets validation Joined CDP Non-Disclosure Campaign

Progress on ESG

KGI Financial

- KGI Financial was continuously recognized by the S&P Sustainability Yearbook for 7 consecutive years, earning the title of No. 1 in the global insurance industry in 2026.
- Constituent of S&P Dow Jones Indices(DJBIC) - World Index and Emerging Markets Index for 6 consecutive years.
- FTSE4Good Emerging Index and FTSE4Good TIP Taiwan ESG Index for 9 consecutive years.
- MSCI ESG Ratings as AA.
- Won CDP's highest double-A ratings for "Climate Change" and "Water Security," as well as the "Forests" leadership honor, leading the world in nature and climate governance.
- Continuously selected as a constituent stock of the Taiwan Stock Exchange "TWSE Corporate Governance 100 Index," "TWSE RAFI® Taiwan High Compensation 100 Index," and "TWSE RA Taiwan Employment Creation 99 Index."
- Awarded the 2025 Global Views ESG Corporate Sustainability Award – Outstanding Performance Awards in both the Human Development and Social Innovation
- KGI Financial won 2025 Taiwan Corporate Sustainability Awards including "Taiwan Top 100 Sustainable Model Enterprise Award," "Corporate Sustainability Report-Platinum Award," "Talent Development Leadership Award", "Gender Equality Leadership Award", "Social Inclusion Leadership Award"
- Awarded the 2025 CommonWealth Sustainable Citizen Award, and the 2025 CommonWealth Talent Sustainability Award
- KGI Financial has been awarded the Gold Award for Happy Enterprise by 1111 Job Bank for three consecutive years. In addition, KGI Financial, KGI Life Insurance and KGI Bank, we all received the Excellence Award in the 2nd "Happy Enterprise Evaluation" organized by the Commercial Times.

KGI Life

- As of end-June 2026, KGI Life had received a total of 15 domestic and international sustainability awards, recognizing its achievements in responsible investment, net-zero transition, digital innovation, employee care, and other areas
- As of end-June 2026, the microinsurance liability target achievement rate reached 117%, ranking first in the industry
- As of 1H26, green and sustainable investment balance reached NT$ 42.88 billion, including investments in green bonds, sustainability bonds, green equities, and ESG funds—up 38% from the 2022 base year

KGI Bank

- Bank's green credit balance reached NT$40.4bn in 1H 2026, a 151.6% increase compared to 2022, demonstrating progress in sustainable finance implementation
- Supporting global net-zero goals, 7 branches received approval for voluntary carbon reduction projects and earned the highest "Outstanding Performance" rating in Common Wealth Magazine's TRIPs

KGI Securities

- KGI securities' ESG and green energy-related underwriting and equity fundraising reached NT$60.6bn in 1H 2026
- Demonstrated diligent governance and commitment to the Group's sustainable net-zero vision, once again listed in the TSE's "Best Disclosure of Institutional Investor Governance Information", and ranked in the top 25% in the FSC's TCF evaluation among major securities firms
- The first domestic securities firm to launch a dedicated short-code SMS service and to provide a fraud intelligence inquiry platform; recognized with the Stock Exchange's annual "Anti-Fraud Evaluation Excellence Award" for securities firms

CDIB Capital

- Including the capital injection into the green energy supply chain platform Kai Hong Energy, NT$93 million was invested in the green energy industry in 1H, while continue fundraising efforts for CDIB-Marubeni Energy Fund, with a target to add NT$270+mn in green investment for 2026
- Continue participating in NDF's Regional Regeneration Project: leverage resources of CDIB ecosystem to facilitate 27 regional regeneration teams in 3 years to strengthen their business models, completed 4 volunteering activities in 2026

Financial Highlights

凱基金控 KGI FINANCIAL

KGI Financial Consolidated

IFRS 17

NT$ (mn), %	1H 25	1H 26	Δ%	FY 2023	FY 2024	FY 2025	Δ%
Income Statement Data							
Net interest income	37,993	42,851	+13%	73,292	74,908	76,717	+2%
Net Insurance income	(18,246)	(17,467)	-4%	(41,213)	(47,430)	(30,539)	-36%
Net gains (losses) on FX and financial assets	(1,910)	12,748	-767%	13,815	39,775	10,010	-75%
Others	4,776	18,706	+292%	6,620	11,843	13,032	+10%
Net revenue	22,614	56,838	+151%	39,552	73,289	69,220	-6%
Bad debt expense and reserve for guarantee	(370)	(165)	-55%	(361)	(1,464)	(620)	-58%
Operating expense	(16,888)	(23,605)	+40%	(31,576)	(36,752)	(37,787)	+3%
Income before tax	5,355	33,067	+517%	20,577	40,879	30,812	-25%
Net income	5,473	28,448	+420%	18,948	33,555	30,056	-10%
Net income attributable to parent company	5,474	28,440	+420%	18,943	33,552	30,058	-10%
EPS (NT$/share)	0.29	1.64	+466%	1.13	1.95	1.74	-11%
Cash dividend per share (NT$/share)				0.50	0.85	1.00	-
Balance Sheet Data							
Total assets	3,825,516	4,591,104	+20%	3,648,212	3,948,245	4,120,135	+4%
Equity attributable to parent company	266,409	469,201	+76%	262,819	307,156	327,392	+7%
Outstanding common shares (million shares)	16,788	16,975	+1%	16,742	16,769	16,956	+1%
Key Financial Ratios							
ROAE (%)	3.8	14.2	-	8.0	11.8	9.5	-
ROAA (%)	0.28	1.32	-	0.5	0.9	0.8	-
Double leverage ratio (%)	121.8	113.7	-	121.7	118.8	118.0	-

Note 1: 1H25 figures have been restated following the adoption of IFRS 17

Financial Highlights (1/2)

凱基金控 KGI FINANCIAL

KGI Life Consolidated

NT$ (mn), %	FY 2024	FY 2025
Income statement		
FYP	58,004	77,272
Total premium income	174,526	192,989
Retained premium earned	158,635	162,940
Total investment income	88,709	50,389
Recurring investment income	83,068	82,604
Other investment income	5,641	(32,215)
Realized gains (losses) from equity	24,907	35,561
Realized gains (losses) from fixed income	1,141	622
Fair value movement for investment property	(703)	(126)
FX related & others	(19,704)	(68,272)
Other operating revenue	1,884	2,146
Total operating revenue	249,228	215,475
Retained claim payments	(208,212)	(185,470)
Net changes in insurance liabilities	5,806	4,915
Commission expenses	(12,497)	(12,487)
Administrative and general expenses	(8,120)	(7,850)
Other operating costs	(1,040)	(1,334)
Total operating costs & expenses	(224,063)	(202,226)
Non-operating income & expenses	33	63
Net income before tax	25,198	13,312
Net income	22,155	15,825
EPS (NT$/share)[1]	4.24	3.03

NT$ (mn), %	1H 26
Income statement	
Insurance Service Result	8,370
CSM and RA release	7,933
Variance in Claims and Expenses	(90)
Other insurance service result	527
Financial result	5,601
Recurring investment income	39,551
Other investment income	(7,442)
Gain (Loss) on Disposal and Valuation of Investments	3,016
FX and others	(10,458)
Insurance finance income or expenses and others[2]	(26,508)
Other operating result	(4,010)
Net income from investment contracts and other operating revenue	277
Other operating costs and expenses	(4,920)
One-off impact of IFRS 15	633
Operating income	9,961
Net non-operating income / (expenses)	19
Income tax benefit (expense)	(777)
Net income	9,203
FVOCI equity disposal gains (After-tax)	39,044
Net income including FVOCI equity disposal gains	48,247

Note: 1. EPS were calculated based on the retrospective adjustment after the historical capital increases.
2. Others include net G/L on separate account, G/L related to investment-linked liabilities, and FX G/L on investment-linked products

Financial Highlights (2/2)

凱基金控 KGI FINANCIAL

KGI Life Consolidated

NT$ (mn), %	FY 2024	FY 2025
Balance sheet		
Total assets	2,510,844	2,542,384
Total assets (general account)	2,389,411	2,403,177
Insurance liabilities	2,111,675	2,099,315
Total liabilities	2,325,459	2,341,549
Total liabilities (general account)	2,204,026	2,202,342
Total shareholders' equity	185,385	200,835
Key financial ratios		
RBC ratio (%)	398	363
ROAE(%)	13.3	8.2
ROAA (%)	0.9	0.7

NT$ (mn), %	1H 26
Balance sheet	
Total assets	2,644,052
Total liabilities	2,295,304
Total shareholders' equity	348,748
Key financial ratios	
ROAE(%)	6.54
ROAA (%)	0.76
ROAE including disposal gains on equity instruments measured at FVOCI(%)	34.3

Financial Highlights (1/2)

凱基金控 KGI FINANCIAL

KGI Bank Consolidated

NT$ (mn), %	1H 25	1H 26	Δ%	FY 2023	FY 2024	FY 2025	Δ%
Income Statement Data							
Revenues							
Net interest income	4,703	6,552	39%	7,700	7,318	10,357	42%
Net fee income	1,668	2,068	24%	1,831	2,623	3,001	14%
Net financial assets related income	1,635	1,015	-38%	3,202	4,952	3,125	-37%
Other income	760	576	-24%	832	1,158	1,331	15%
Net Revenue	8,768	10,212	16%	13,565	16,051	17,814	11%
Operating expenses	(4,401)	(5,028)	14%	(7,206)	(8,275)	(9,166)	11%
Pre provision operating profit	4,366	5,184	19%	6,359	7,776	8,648	11%
Provision	(427)	(147)	-66%	(179)	(1,535)	(731)	-52%
Income before taxes	3,939	5,037	28%	6,180	6,241	7,917	27%
Net Income	3,379	4,276	27%	5,395	5,583	6,805	22%
Balance Sheet Data							
Total Assets	919,161	995,142	8%	795,401	906,905	939,362	4%
Loans, net	502,603	536,540	7%	396,926	472,966	525,257	11%
Financial assets	243,768	255,419	5%	244,838	258,379	246,025	-5%
Total liabilities	846,055	919,793	9%	726,272	832,908	860,904	3%
Deposits	665,361	725,490	9%	558,142	631,893	685,668	9%
Total shareholders' equities	73,106	75,349	3%	69,219	73,997	78,459	6%

Financial Highlights (2/2)

KGI Bank Consolidated

NT$ (mn), %	1H 25	1H 26	Δ%	FY 2023	FY 2024	FY 2025	Δ%
Key Financial Ratios							
Cost income ratio (%)	50.20	49.23	-	53.12	51.55	51.45	-
ROAE (%)	9.19	11.12	-	8.26	7.72	8.93	-
ROAA (%)	0.74	0.88	-	0.69	0.66	0.74	-
NPL ratio (%)	0.17	0.16	-	0.30	0.20	0.18	-
Coverage ratio (%)	727.44	801.38	-	424.84	623.83	717.68	-
BIS ratio (%)	13.91	13.86	-	14.61	13.29	14.44	-
Tier 1 ratio (%)	11.83	11.82	-	12.59	11.37	12.41	-
LDR (%)	76.50	74.87	-	72.09	75.80	77.57	-

Financial Highlights

凱基金控
KGI FINANCIAL

KGI Securities Consolidated

NT$ (mn),%	1H 25	1H 26	Δ%	FY 2023	FY 2024	FY 2025	Δ%
Income Statement Data							
Net brokerage commissions	7,905	16,213	+105%	13,500	18,105	18,529	+2%
Net underwriting fees	367	1,064	+190%	1,086	1,258	1,086	-14%
Net interest income	560	819	+46%	(157)	(63)	1,525	-
Net investment income & Other revenue	1,478	10,777	+629%	3,407	4,571	4,548	-0%
Net revenue	10,310	28,874	+180%	17,836	23,870	25,688	+8%
Operating expenses	(8,145)	(14,525)	+78%	(14,951)	(17,675)	(18,136)	+3%
Non-operating income & expenses	2,380	6,035	+154%	5,229	5,809	5,773	-1%
Net income before tax	4,544	20,384	+349%	8,114	12,004	13,326	+11%
Net income	3,711	17,942	+383%	7,346	10,143	11,511	+13%
Net income attributable to parent company	3,710	17,936	+383%	7,344	10,138	11,509	+14%
Balance Sheet Data							
Total assets	522,187	972,385	+86%	425,032	522,110	634,241	+21%
Total net worth	59,329	80,801	+36%	59,580	64,832	68,464	+6%
Key Financial Ratios							
Total assets/net worth (X)	8.8	12.0	-	7.1	8.1	9.3	-
ROAA (%)	1.4	4.5	-	1.8	2.1	2.0	-
ROAE (%)	12.0	48.1	-	13.0	16.3	17.3	-
CAR ratio (%)	276	266	-	291	321	298	-

Financial Highlights

凱基金控 KGI FINANCIAL

CDIB Capital Consolidated

NT$ (mn), %	1H 25	1H 26	Δ%	FY2023	FY2024	FY2025	Δ%
Income Statement Data							
Operating revenues	660	1,720	161%	3,497	2,339	2,321	-1
Operating cost	(6)	5	-	(73)	(22)	(60)	173
Operating expenses	(710)	(1,035)	46%	(1,578)	(1,624)	(1,901)	17
Profit (loss) from operations	(56)	690	-	1,845	693	360	-48
Non-operating income & expenses	214	158	-26%	385	258	268	4
Net income before tax	158	847	435%	2,230	952	627	-34
Net income	115	751	552%	2,158	729	513	-30
Net income attributable to parent company	117	749	540%	2,155	731	517	-29
Balance Sheet Data							
Total assets	40,211	44,761	11%	38,549	43,904	43,122	-2
Total liabilities	11,424	12,743	12%	8,355	12,463	12,003	-4
Equity attributable to parent company	28,684	31,909	11%	30,083	31,327	31,012	-1
Key Financial Ratios							
ROAA(%)	1.0	3.8	-	11.7	2.2	1.6	-
ROAE(%)	0.8	4.8	-	14.3	2.4	1.6	-
Total debts / Total assets(%)	28.4	28.5	-	21.7	28.4	27.8	-