

English Translation of a Report Originally Issued in Mandarin**Independent Accountant's Limited Assurance Report****To KGI Financial Holding Co., Ltd.**

We have been engaged by KGI Financial Holding Co., Ltd. (hereinafter referred to as “KGI Financial”) to perform a ‘limited assurance engagement’, hereinafter referred to as the “Engagement”, as defined by the Taiwan Accounting Research and Development Foundation, to report on the selected sustainability information (“the Subject Matter”) included in KGI Financial’s 2025 Sustainability Report (“the Report”).

The Subject Matter and the Applicable Criteria

Regarding the Subject Matter selected by KGI Financial and the applicable criteria (“Criteria”), please refer to appendix A.

Management's Responsibility

KGI Financial’s management is responsible for preparation of the Report in accordance with the Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies issued by the Taiwan Stock Exchange Corporation, including referencing to GRI Standards issued by Global Reporting Initiative. KGI Financial’s management is responsible for selecting the Criteria, and for presenting the Subject Matter in accordance with that Criteria, in all material respects. This responsibility includes establishing and maintaining internal controls, maintaining adequate records and making estimates that are relevant to the preparation of the Subject Matter, such that it is free from material misstatement, whether due to fraud or error.

Our Responsibility

Our responsibility is to express a conclusion on the presentation of the Subject Matter based on the evidence we have obtained.

We conducted our engagement in accordance with the Standard on Assurance Engagements 3000 “Assurance Engagements Other Than Audits or Reviews of Historical Financial Information”, issued by the Taiwan Accounting Research and Development Foundation. The standards require that we plan and perform our engagement to express a conclusion on whether we are aware of any material modifications that need to be made to the Subject Matter in order for it to be in accordance with the Criteria, and to issue a report. The nature, timing, and extent of the procedures selected depend on our judgment, including an assessment of the risk of material misstatement, whether due to fraud or error. We believe that the evidence obtained is sufficient and appropriate to provide a basis for our limited assurance conclusions.



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Our Independence and Quality Management

We have complied with the independence and other ethical requirements of the Norm of Professional Ethics for Certified Public Accountant in the Republic of China, which basic principles are integrity, objectivity, professional competence, due care and professional behavior.

EY also applies International Standard on Quality Management 1, Quality Management for Firms that Perform Audits or Reviews of Financial Statements, or Other Assurance or Related Services engagements, which requires that we design, implement and operate a system of quality management including policies or procedures regarding compliance with ethical requirements, professional standards and applicable legal and regulatory requirements.

Description of Procedures Performed

Procedures performed in a limited assurance engagement vary in nature and timing from, and are less in extent than for a reasonable assurance engagement. Consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Our procedures were designed to obtain a limited level of assurance on which to base our conclusion and do not provide all the evidence that would be required to provide a reasonable level of assurance.

Although we considered the effectiveness of management's internal controls when determining the nature and extent of our procedures, our assurance engagement was not designed to provide assurance on internal controls. Our procedures did not include testing controls or performing procedures relating to checking aggregation or calculation of data within IT systems.

A limited assurance engagement consists of making enquiries, primarily of persons responsible for preparing the Subject Matter and related information, and applying analytical and other appropriate procedures.

Our procedures included:

- Conducted interviews with KGI Financial's personnel to understand KGI Financial's business, sustainability implementation and reporting process;

- Understand the expectations and requirements of the key stakeholders and stakeholders, the specific communication channels between the two parties, and how KGI Financial responds to such expectations and requirements through interviews and inspection of relevant documents;
- Conducted interviews with KGI Financial's key personnel to understand the process for collecting, collating and reporting the Subject Matter during the reporting period;
- Checked that the calculation criteria have been correctly applied in accordance with the methodologies outlined in the Criteria;
- Performing analytical procedures on selected information; collecting and assessing other supporting documentation and the obtained management representation letter. Testing samples if necessary;
- Reading the Sustainability Report to confirm with the consistency of the indicators in the Sustainability Report which contribute to the selected information.

Inherent Limitations

Non-financial information contained within the Subject Matter are subject to measurement uncertainties. The selection of different measurement techniques can result in materially different measurement. Also assurance engagements are based on selective testing of information being examined. Any internal control is subjected to limitations. Consequently, it is not possible to detect all existing material misstatements whether resulting from fraud or error.

Conclusion

Based on our procedures and the evidence obtained, we are not aware of any material modifications that should be made to the Subject Matter, in order for it to be in accordance with the Criteria.



Ernst & Young

June 10, 2026

Taipei, Taiwan, Republic of China

Notice to Readers

The reader is advised that the assurance report has been prepared originally in Mandarin. In the event of a conflict between the assurance report and the original Mandarin version or difference in interpretation between the two versions, the Mandarin language assurance report shall prevail.

Appendix A:

No. 1
Subject Matter: “Workforce Classification” and “Workforce Employment Type” in Chapter 4.1.1 Diversity and Inclusion. Note: Employees consist of permanent and contract employees, whereas non-employees encompass dispatched, contracted, and dual-contract personnel. Individuals on leave without pay are not included in these counts.
Applicable Criteria: GRI 2-7 Employees In accordance with GRI 2-7 a., KGI Financial disclosed the total number of employees breakdown by employment types, gender, and region as of December 31, 2025.
No. 2
Subject Matter: “Workforce Classification” and “Workforce Employment Type” in Chapter 4.1.1 Diversity and Inclusion. Note: Employees consist of permanent and contract employees, whereas non-employees encompass dispatched, contracted, and dual-contract personnel. Individuals on leave without pay are not included in these counts.
Applicable Criteria: GRI 2-8 Workers who are not employees In accordance with GRI 2-8 a., KGI Financial disclosed the total number of workers who are not employees and whose work is controlled by the organization, and breakdown by employment types, gender, and region as of December 31, 2025.
No. 3
Subject Matter: “Avoidance of Conflict of Interest” in Chapter 2.1.1 Board of Directors Structure.
Applicable Criteria: GRI 2-15 Conflicts of interest In accordance with GRI 2-15 a., KGI Financial disclosed the processes for the highest governance body to ensure that conflicts of interest are prevented and mitigated; In accordance with GRI 2-15 b., KGI Financial reported whether conflicts of interest are disclosed to stakeholders.
No. 4
Subject Matter: “There were no material penalty cases in 2025. Furthermore, regarding the matter to be strengthened and the improvement plans set forth in the Company’s 2025 “Internal Control System Statement,” the details are as follows: In 2025, KGI Bank recorded two cases with a total penalty amount of NT\$50,000; KGI Securities recorded three cases with a total penalty amount of NT\$ 1.44 million; and KGI Life Insurance recorded two cases with a total penalty amount of NT\$4.2 million. The Company and its other subsidiaries recorded zero cases.” in Chapter 2.4.3 Compliance.

Applicable Criteria:

GRI 2-27 Compliance with laws and regulations

In accordance with **GRI 2-27 a.**, KGI Financial disclosed the total number of significant instances of non-compliance with laws and regulations during the reporting period, and breakdown by instances for which fines were incurred and for which non-monetary sanctions were incurred; In accordance with **GRI 2-27 c.** and **GRI 2-27 d.**, KGI Financial describe the definition of significant instances of non-compliance refers to the number of public statements in the Internal Control System Statement.

SASB FN-IB-510a.1

In accordance with **SASB FN-IB-510a.1**, KGI Financial disclosed the total amount of monetary losses as a result of legal proceedings associated with fraud, insider trading, antitrust, anti-competitive behavior, market manipulation, malpractice, or other related financial industry laws or regulations.

No. 5

Subject Matter:

The “Financial Summary” table in Corporate Overview shows the retained economic value in 2025. The cash contribution from the “Total Investment in Philanthropic Projects” table in Chapter 6 Co-Creation of Sustainable Society.

Note:

- Economic value retained: ‘direct economic value generated’ less ‘economic value distributed’. Direct economic value generated: revenues; Economic value distributed: operating costs, employee wages and benefits, payments to providers of capital, payments to government by country, and community investments.
- The scope of cash-based public welfare contributions includes only the actual cash expenditures of each project and does not include the estimated value of in-kind donations.

Applicable Criteria:

GRI 201-1 Direct economic value generated and distributed

In accordance with **GRI 201-1 a. iii**, KGI Financial disclosed the total economic value retained generated and distributed on an accrual’s basis in 2025. (‘direct economic value generated’ less ‘economic value distributed’)

No. 6

Subject Matter:

The “Employee Trust Shareholding Plan (ESOP)” and “Retirement Plan” in Chapter 4.4.2 Employee Wellbeing. The Employee Trust Shareholding Plan encourages employee participation, and the Group also provides a 100% matching contribution as a reward. The retirement conditions and pension payment methods are developed in accordance with the ‘Labor Standards Act’ and the ‘Labor Pension Act.’

Applicable Criteria:

GRI 201-3 Defined benefit plan obligations and other retirement plans

In accordance with **GRI 201-3 d.**, KGI Financial disclosed the percentage of salary contributed by employee or employer, and with **GRI 201-3 e.** to describe the level of participation in retirement plans. The retirement conditions and pension payment methods are developed in accordance with the ‘Labor Standards Act’ and the ‘Labor Pension Act,’ and provides a 100% matching contribution as a reward.

No. 7

Subject Matter:

“Principal Investments”, “Asset Management Business” and “Sustainable Financial Influence” in Chapter 3.1.3 Responsible Investment Performance shows the responsible investment services and the amount of responsible investment in 2025.

“Historical Green Loan Amounts”, “Category and Amounts of Green Loan in 2025”. “Renewable Energy Financing Amount for Indicative Projects” tables and “Sustainability-Linked Loan” and “Social Loan” in Chapter 3.2.2 Implementation and Promotion of Responsible Bank shows the amount of green loan, renewable energy finance project, sustainability-linked loan and social loan in 2025.

“Sustainable Bond Underwriting” and “Sustainable Equity Underwriting” in Chapter 3.3.1 Sustainable Products shows the total number and amount of sustainable bond underwriting and sustainable equity underwriting in 2025.

“Taxi Driver Loan”, “‘Giving You A Hand’ Revolving Personal Loan”, “E-Commerce Seller Loan”, “Delivery Person Loan” and “‘Quick Repayment’ Limited Amount Loan” in Chapter 3.3.2 Financial Inclusion shows the approved households, cumulative loan balance as of the 2025. Also shows the applicants and success rate in 2025.

Contributed service hours for the “Inclusive Vision project” in Chapter 6 Co-Creation of Sustainable Society.

Applicable Criteria:

GRI 203-1 Infrastructure investments and services supported

In accordance with **GRI 203-1 a.**, KGI Financial disclosed the extent of development of significant infrastructure investments and services supported by KGI Financial invests in the green industry and responsible investments; In accordance with **GRI 203-1 c.**, reported whether KGI financial’ s investments and services are commercial, in-kind, or pro bono engagements.

No. 8

Subject Matter:

“Renewable Energy Financing Amount for Indicative Projects” table in Chapter 3.2.2 Implementation and Promotion of Responsible Bank shows the expected annual carbon reduction in 2025.

“Sustainable Bond Underwriting” and “Sustainable Equity Underwriting” in Chapter 3.3.1 Sustainable Products shows the total number and amount of sustainable bond underwriting and sustainable equity underwriting in 2025.

“Taxi Driver Loan”, “‘Giving You A Hand’ Revolving Personal Loan”, “E-Commerce Seller Loan”, “Delivery Person Loan” and “‘Quick Repayment’ Limited Amount Loan” in Chapter 3.3.2 Financial Inclusion shows the approved households, cumulative loan balance as of the 2025. Also shows the applicants and success rate in 2025.

Contributed service hours for the “Inclusive Vision project” in Chapter 6 Co-Creation of Sustainable Society.

Applicable Criteria:

GRI 203-2 Significant indirect economic impacts

In accordance with **GRI 203-2 a.**, KGI Financial identified significant indirect economic impacts of the organization, including positive and negative impacts. KGI Financial identified significant indirect economic benefits for 2025, following the actual investment in major infrastructure and support services in 2025.

No. 9

Subject Matter:

“To reduce unnecessary resource consumption during product transportation and to promote local economic development, the Company actively sources from Taiwan enterprises. In 2025, the proportion of local procurement reached approximately 95.4%.” in Chapter 5.2.2 Responsible Procurement.

Note: For local sourcing principles, please refer to the KGI Financial official website.

Applicable Criteria:

GRI 204-1 Proportion of spending on local suppliers

In accordance with **GRI 204-1 a.** KGI Financial disclosed the percentage of the procurement budget spent on local suppliers at significant locations of operation; **GRI 204-1 b.**, KGI Financial defines ‘local’ as business in Taiwan; and **GRI 204-1 c.**, the definition of ‘significant locations of operation’ aligns with the boundaries outlined in the report.

No. 10

Subject Matter:

“Major subsidiaries have all completed the 2025 risk assessment of unethical conduct by March 2026, either directly or indirectly, with a 100% completion rate.” and “After assessment and the implementation of risk mitigation measures, the Company’s risk of unethical conduct was assessed as low risk.” in Chapter 2.4.2 Implementation of Integrity Management.

Applicable Criteria:

GRI 205-1 Operations assessed for risks related to corruption

In accordance with **GRI 205-1 a.**, KGI Financial disclosed the total number and percentage of operations assessed for risks related to corruption; In accordance with **GRI 205-1 b.**, KGI Financial outlined the significant risks related to corruption identified through the risk assessment.

No. 11

Subject Matter:

“In the fourth quarter of 2025, the Group successfully completed its comprehensive integrity management (including the reporting system) training program. This training was designed for formal employees based in Taiwan, employees from overseas subsidiaries, as well as domestic non-full-time staff, including field personnel and sales representatives, and non-regular employees such as temporary staff and interns. Approximately 25,000 participants from within the country and over 970 from overseas took part, reaching approximately 26,000 participants (the number of participants who completed the training in the company and its subsidiaries is noted in the footnote). The completion rate was 100%.” in Chapter 2.4.2 Implementation of Integrity Management.

Note:

- Individuals on long-term leave due to special circumstances, such as sick leave or maternity leave, are excluded.
- The number of personnel trained by the Company and its subsidiaries is as follows: (1) The Company: nearly 270 individuals; (2) CDIB Capital and its subsidiaries: over 270 individuals; (3) KGI Securities Investment Trust: over 140 individuals; (4) KGI Securities and its subsidiaries (including internal staff and securities sales personnel): nearly 4,600 individuals; (5) KGI Life Insurance (including internal staff and insurance sales personnel): over 17,800 individuals; (6) KGI Bank and its subsidiaries: over 2,900 individuals

Applicable Criteria:

GRI 205-2 Communication and training about anti-corruption policies and procedures

In accordance with **GRI 205-2 e.**, KGI Financial disclosed the total number and percentage of employees that have received training on anti-corruption, broken down by employee category and region.

No. 12

Subject Matter:

“In 2025’s “Ethical Management Best Practice Principles,” “Code of Ethical Conduct,” and “Regulations Governing the Handling of Whistleblowing Cases on Illegal, Unethical, or Dishonest Conduct” of the Company and its subsidiaries” table in Chapter 2.4.2 Implementation of Integrity Management.

Applicable Criteria:

GRI 205-3 Confirmed incidents of corruption and actions taken

In accordance with **GRI 205-3 a.**, KGI Financial disclosed the total number and nature of violations of the Ethical Management Best Practice Principles, Code of Ethical Conduct, or Regulations Governing the Handling of Whistleblowing Cases on Illegal, Unethical, or Dishonest in 2025.

No. 13

Subject Matter:

In Chapter 7.1.3 Energy Consumption:

The non-renewable energy and renewable energy consumption in “Energy Consumption.”

The natural gas, gasoline, diesel consumption in “Non-renewable fuel types.”

The Solar energy consumption in “Renewable fuel types.”

Note:

- The 2025 inventory includes all KGI Financial and subsidiaries global sites
- 1 MWh = 3.6 GJ

Applicable Criteria:

GRI 302-1 Energy consumption within the organization

In accordance with **GRI 302-1**, KGI Financial disclosed the types of total fuel consumption within the organization from non-renewable sources, renewable sources, non-renewable electricity and renewable electricity in joules, watt-hours or multiples.

No. 14

Subject Matter:

In Chapter 7.1.3 Energy Consumption's note 4:

“2025 Energy intensity = Energy consumption within the organization (fuel and electricity) / Total number of employees = 1.37 GJ, 1 MWh = 3.6 GJ”

Note:

- Energy intensity = Energy consumption within the organization (fuel and electricity) / total number of employees
- The 2025 inventory includes all KGI Financial and subsidiaries global sites

Applicable Criteria:

GRI 302-3 Energy intensity

In accordance with **GRI 302-3 a.**, KGI Financial disclosed energy intensity ratio for the organization. Formula explanation as described in the notes.

No. 15

Subject Matter:

The “Energy-saving Measures and Investment” table in Chapter 5.1.3 Energy Management indicated KGI Financial use the energy-saving measures in 2025 compares to the electricity reduction in the previous year to calculate the annual energy consumption.

Applicable Criteria:

GRI 302-4 Reduction of energy consumption

In accordance with **GRI 302-4 a.**, KGI Financial disclosed the amount of reductions in energy consumption achieved as a direct result of conservation and efficiency initiatives, in joules or multiples; In accordance with **GRI 302-4 b.**, KGI financial disclosed electricity as the type of energy included in the reductions; In accordance with **GRI 302-4 c.**, KGI financial set the previous year (2023) as the base year for calculating reductions in energy consumption. KGI Financial uses the system to calculate the quantitative results of annual electricity savings from the equipment replacement in 2025.

No. 16

Subject Matter:

In Chapter 7.1.4 Water Consumption:

	2024	2025
Total Water Withdrawal (million m ³)	0.23	0.25
Total Water Withdrawal (megaliters)	225.5	250.1

Note: The 2025 inventory includes all KGI Financial and subsidiaries global sites (Except of KGI Life communication offices)

Applicable Criteria:

GRI 303-3 Water withdrawal

In accordance with **GRI 303-3**, KGI Financial disclosed the total water withdrawal from all the locations, as described in the note, in megaliters.

No. 17

Subject Matter:

In Chapter 7.1.1 GHG Emissions:

Unit : tCO₂e

2025	
Scope 1	1,641.00

Note: The 2025 inventory includes all KGI Financial and subsidiaries global sites

Applicable Criteria:

GRI 305-1 Direct (Scope 1) GHG emissions

In accordance with **GRI 305-1**, KGI Financial disclosed the direct (Scope 1) GHG emissions. The total GHG emissions had been verified by third parties.

No. 18

Subject Matter:

In Chapter 7.1.1 GHG Emissions:

Unit : tCO₂e

2025	
Scope 2 (Market-based)	15,403.77
Scope 2 (Location- based)	20,090.17

Note: The 2025 inventory includes all KGI Financial and subsidiaries global sites

Applicable Criteria:

GRI 305-2 Energy indirect (Scope 2) GHG emissions

In accordance with **GRI 305-2**, KGI Financial disclosed the market-based and location-based indirect (Scope 2) GHG emissions in metric tons of CO₂ equivalent. The total GHG emissions had been verified by third parties.

No. 19

Subject Matter:

In Chapter 7.1.1 GHG Emissions:

Unit : tCO₂e

2025		
Intensity	Per Capita	1.22
	Per Net Revenue (TWD Million)	0.27

Applicable Criteria:

GRI 305-4 GHG emissions intensity

In accordance with **GRI 305-4 a.**, KGI Financial disclosed the GHG emissions intensity ratio for the organization. Per capita emission = total emission / number of total employees, total employees including permanent employees, contract employees and dual-contract personnel.

No. 20

Subject Matter:

The “Energy-saving Measures and Investment” table in Chapter 5.1.3 Energy Management indicated KGI Financial use the energy-saving measures in 2025 compares to the electricity reduction in the previous year to calculate the total emission reduction.

Applicable Criteria:

GRI 305-5 Reduction of GHG emissions

In accordance with **GRI 305-5 a.**, KGI Financial disclosed the GHG emissions reduced as a direct result of reduction initiatives in metric tons of CO₂ equivalent. KGI Financial uses the system to calculate the total emission reduction from the equipment replacement in 2025.

No. 21

Subject Matter:

The “Mental Care”, “Health Checkup”, “Health Check Leave”, “Physical Activities Promotion”, “Staff Cafeteria”, “Group Insurance”, “Financial Health Seminar” and “Preferential Saving Deposits” in Chapter 4.4.2 Employee Wellbeing explained different types of employee benefits in 2025.

Applicable Criteria:

GRI 401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees

In accordance with **GRI 401-2 a.**, KGI Financial disclosed the benefits which are standard for full-time employees of the organization but are not provided to temporary or part-time employees, by significant locations of operation.

No. 22

Subject Matter:

“Baby Care (Parental) Leave Statistics” in Chapter 4.4.2 Employee Wellbeing.

Note: No. of eligible applicants includes the total number of female employees taking maternity leave and male employees applying for childbirth subsidies in that year.

Applicable Criteria:

GRI 401-3 Parental leave

In accordance with **GRI 401-3**, KGI Financial disclosed, by gender, the total number of employees that were entitled to parental leave, total number of employees that took parental leave, total number of employees that returned to work in the reporting period after parental leave ended, total number of employees that returned to work after parental leave ended that were still employed 12 months after their return to work, the return to work and retention rate of employees that took parental leave.

No. 23

Subject Matter:

The “Mental Care” and “Financial Health Seminars”, in Chapter 4.4.2 Employee Wellbeing explained different types of employee benefits in 2025.

“The Group’s occupational safety and health personnel, along with nurses, proactively cared for employees on 3,289 occasions, and conducted 66 on-site physician service sessions and 170 on-site nursing service sessions, with a total of 577 visits by employees.” in Chapter 4.5.2 Workplace Health.

Applicable Criteria:

GRI 403-6 Promotion of worker health

In accordance with **GRI 403-6 a.**, KGI Financial disclosed how the group facilitates workers' access to non-occupational medical and healthcare services through on-site physician, nursing service sessions, mental care and seminars.

No. 24

Subject Matter:

In Chapter 3.4.2 Customer Privacy Rights and Protection:

- Neither the Company nor its subsidiaries were penalized by regulatory authorities in 2025 for incidents involving information leakage, theft, or loss of customer data.
- During 2025, KGI Securities reported one personal data security incident, which documents containing personal data of 43 customers being mistakenly treated as recyclable waste...KGI SITE experienced one personal data security incident...A total of nine beneficiaries were affected...KGI Life Insurance experienced a total of four personal data security incidents, affecting 173 customers.

In Chapter 7.4 Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies:

- The number of information leakage incidents: 6
- The percentage of information leakage incidents related to personal information: 100%
- The number of customers affected by information leakage incidents: 225

Applicable Criteria:

GRI 418-1

In accordance with **GRI 418-1 a.**, KGI Financial disclosed the total number of "complaints received outside parties and substantiated by the organization" and "complaints from regulatory bodies" received concerning breaches of customer privacy. The 2025 statistic results from Financial Supervisory Commission disclosed the number of incidents involving identified leaks, thefts, or losses of customer data that resulted in regulatory sanctions with the corresponding explanations.

In accordance with **GRI 418-1 b.**, KGI Financial disclosed the total number of identified leaks, thefts, or losses of customer data.

No. 25

Subject Matter:

In Chapter 2.3.5 Early Warning, Response and Handling of Information Security Event

The statistics of relevant information security incident in 2025 as follows :

- (1) 0 case of information security incident.
- (2) 0 case of information security incident involving loss of customer's data.
- (3) 0 customer was affected by information security incident.
- (4) NT\$0 in financial loss related to information security incident.
- (5) Received 0 information security incident reports from the subsidiaries.
- (6) No incident where there was a computer virus or hacker intrusion that cost significant damage to customer interests or affected normal business operations.

In Chapter 3.4.2 Customer Privacy Rights and Protection:

- During 2025, KGI Securities reported one personal data security incident, which documents containing personal data of 43 customers being mistakenly treated as recyclable waste...KGI SITE experienced one personal data security incident...A total of nine beneficiaries were affected...KGI Life Insurance experienced a total of four personal data security incidents, affecting 173 customers.

In Chapter 7.4 Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies:

- The number of information leakage incidents: 6
- The percentage of information leakage incidents related to personal information: 100%
- The number of customers affected by information leakage incidents: 225

Applicable Criteria:

Sustainability disclosure indicator in Paragraph 1, Article 4 of the Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies (No. 1 of Appendix 1-3)

In Chapter 2.3 Information Security, this list disclosed statistics on the number of information leakage incidents, the number of leakage incidents relating to personal data, and the number of customers affected by information leakage incidents at KGI Financial in 2025.

No. 26

Subject Matter:

- The “Loans to Start-Ups in Key Industries and Micro-Business” table in Chapter 3.3.2 Financial Inclusion shows the balance (in NT\$ million) and account number in 2025.
- The “Support the Cultural and Creative Industries” table in Chapter 3.3.2 Financial Inclusion shows the balance (in NT\$ million) and number of loan cases in 2025.

Note: “Small and micro enterprises” are defined as enterprises whose annual revenue has not exceeded NT\$300 million in the most recent two years.

Applicable Criteria:

Sustainability disclosure indicator in Paragraph 1, Article 4 of the Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies (No. 2 of Appendix 1-3)

These tables disclosed statistics on the number of loans and loan balance to promote small enterprises and community development undertaken by KGI Financial in 2025.

No. 27

Subject Matter:

The “2025 Finance Seminars” table in Chapter 3.4.3 Quality Services Tailored to Customer Needs.

Applicable Criteria:

Sustainability disclosure indicator in Paragraph 1, Article 4 of the Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies (No. 3 of Appendix 1-3)

This table disclosed statistics on the number of participants for financial education provided to disadvantaged groups that lack banking services by KGI Financial in 2025.

No. 28

Subject Matter:

In Chapter 3.2.2 Implementation and Promotion of Responsible Bank

- “Renewable Energy Financing Amount for Indicative Projects” table shows the expected annual carbon reduction in 2025; “Category and Amounts of Green Loan in 2025”, “Renewable Energy Financing Amount for Indicative Projects” tables shows the amount of green loan and renewable energy finance project in 2025.
- “Taxi Driver Loan”, “‘Giving You A Hand’ Revolving Personal Loan”, “E-Commerce Seller Loan”, “Delivery Person Loan” and “‘Quick Repayment’ Limited Amount Loan” in Chapter 3.3.2 Financial Inclusion shows the approved households, cumulative loan balance as of the 2025. Also shows the number of applicants and success rate in 2025.
- The number of public welfare trust funds and the amount of management in 2025 for “Charitable trust product” in Chapter 3.3.2 Financial Inclusion.
- Explained the project content and results in 2025 for “Campus Payroll Transfer Service Project” and “Foundation Payroll Transfer Service Project” in Chapter 3.3.2 Financial Inclusion.
- The amount of total investment in philanthropic projects in 2025 in Chapter 6.

Note: The calculation of the amount of public welfare investment includes the cash investment amount of each project, and does not include the converted amount of in-kind donations.

Applicable Criteria:

Sustainability disclosure indicator in Paragraph 1, Article 4 of the Taiwan Stock Exchange Corporation Rules Governing the Preparation and Filing of Sustainability Reports by TWSE Listed Companies (No. 4 of Appendix 1-3)

This article disclosed statistics on the products and services designed by the business divisions of KGI Financial in 2025 that generate environmental or social benefits.

Note: Environmental and social disclosures cover the parent company and five major subsidiaries, including overseas entities: KGI Life Insurance, KGI Bank, KGI Securities, KGI SITE, and CDIB Capital. Any inconsistencies in disclosure boundaries across different topics are specified within the relevant Chapters or sections.