



Verification Opinion Number : 261G020PE5-0

Issue : 01

Greenhouse Gas Verification Opinion

To:

KGI Financial Holding Co., Ltd.

No. 135, Dunhua North Road, Songshan District, Taipei City, Taiwan (R.O.C.)

PwC Business Advisory Services Taiwan Ltd. (hereinafter referred to as "PwC") has conducted an independent verification of the greenhouse gas (GHG) statement of KGI Financial Holding Co., Ltd. for the period from January 1, 2025, to December 31, 2025.

Management's Responsibility

The management of KGI Financial Holding Co., Ltd. is responsible for the preparation and fair presentation of the GHG statement in accordance with The Greenhouse Gas Protocol: Corporate Accounting and Reporting Standard. This responsibility includes the design, implementation, and maintenance of internal control relevant to the preparation of a GHG statement that is free from material misstatement, whether due to fraud or error.

PwC's Responsibility

PwC's responsibility is to express an independent verification conclusion on the GHG statement based on the verification procedures performed. The verification was conducted in accordance with ISO 14064-3:2019, "Greenhouse gases - Part 3: Specification with guidance for the verification and validation of greenhouse gas statements," which requires that ethical requirements be complied with and that the verification be planned and performed to obtain the agreed level of assurance, that the GHG statement is free from material misstatement.

Organizational Boundary

The organizational boundary of the GHG statement covers all entities and operations over which KGI Financial Holding Co., Ltd. has operational control, including all its subsidiaries such as CDIB Capital Group, KGI Securities Investment Trust Co., KGI Securities Co., Ltd., KGI Futures Co., Ltd., KGI Bank Co., Ltd., and KGI Life Insurance Co., Ltd.

The GHG statement encompasses all offices, branches, and operational sites under such operational control. Detailed boundary definitions and coverage are documented in the Group's greenhouse gas inventory report.

Assurance Level

- Scope 1 and 2: Reasonable assurance
- Scope 3: Limited assurance

Materiality Threshold

A materiality threshold of 5% of total reported emissions (tCO₂e) was applied to assess whether any misstatements could reasonably influence the decisions of intended users.



Verification Procedures and Methods

The verification process employed a combination of data and control testing methods. Evidence collection procedures included, but were not limited to :

- On-site visits to :
 - Confirm the completeness of the inventory ;
 - Interviews with personnel to confirm operational practices and standard operating procedures ;
 - Verification of control access to on-site records.
- Sampling to confirm the accuracy of source data used in calculations, such as electricity, fuel, and operational activity records ;
- Recalculations of emissions ;
- Analysis of the relationship between operational activity and energy consumption.

The data inspected during the verification process were historical.

Verified Emissions

KGI Financial Holding Co., Ltd. (Include all entity)		Unit: metric tons of CO ₂ e
Scope 1 : Direct GHG Emissions		1,641.0012
Scope 2 : Indirect GHG Emissions (Energy Indirect)	Location-based	20,090.1695
	Market-based	15,403.7688
Scope 3 : Other Indirect GHG Emissions		9,017.5903

Entity	Scope 1	Scope 2		Scope 3
		Location-based	Market-based	
KGI Financial Holding Co., Ltd. (include CDIB Capital Group and KGI Securities Investment Trust Co., Ltd.)	69.8996	1,233.6421	566.3687	409.1061
KGI Securities Co., Ltd. (include KGI Futures Co., Ltd.)	519.3733	7,216.2347	5,205.4213	4,966.2296
KGI Bank Co., Ltd.	220.6909	5,552.8531	4,806.8012	2,017.9467
KGI Life Insurance Co., Ltd.	831.0374	6,087.4396	4,825.1776	1,624.3079

*Anthropogenic biogenic CO₂ emissions : 0.0000 metric tons of CO₂.



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Opinion

Based on the verification procedures performed and the verification evidence obtained by PwC Business Advisory Services Taiwan Ltd.:

With respect to the Scope 1 and Scope 2 for operating locations, greenhouse gas emissions included in the GHG statement of KGI Financial Holding Co., Ltd., we are of the opinion that the information has been prepared, in all material respects, in accordance with The Greenhouse Gas Protocol: Corporate Accounting and Reporting Standard, and complies with the agreed terms of this engagement at a reasonable level of assurance.

With respect to the indirect greenhouse gas emissions (Scope 3), based on the verification procedures performed at a limited level of assurance, nothing has come to our attention that causes us to believe that such information has not been prepared, in all material respects, in accordance with The Greenhouse Gas Protocol: Corporate Accounting and Reporting Standard.

Managing Director : Andrew Lee

A handwritten signature in black ink, appearing to read 'Andrew Lee', is positioned above the text 'Managing Director : Andrew Lee'.

Lead Verifier : Josh Wang 、 Chris Peng

Initial Issue Date : 2026/05/27

Revision (Issue Date) : 2026/05/27



Supplement of Verification Opinion

SUPPLEMENT OF VERIFICATION OPINION

Verification Scope

- Verification Standards : GHG Protocol - Corporate Accounting and Reporting Standard, ISO 14064-3:2019
- Consolidate Method : Operational control
- Types of GHGs : CO₂、CH₄、N₂O、HFCs、PFCs、SF₆、NF₃
- Global Warming Potential (GWP) : Cited from the IPCC 2023 Sixth Assessment Report
- Electricity grid emission factors :

Country / Region	Value (tCO ₂ e/MWh)	Source
Taiwan	0.474	published by Energy Administration, Ministry of Economic Affairs in 2025
USA /New York	0.3926749147	EPA-eGRID 2023
China / Hong Kong	0.6	Sustainability Report 2024 published by HK Electric
China / Hong Kong	0.39	Sustainability Report 2022 published by CLP Holdings
China / Beijing	0.5554	《关于发布 2023 年电力二氧化碳排放因子的公告》 published by Ministry of Ecology And Environment in 2025
China / Shanghai	0.5737	
China / Jiangsu	0.5827	
China / Fujian	0.4211	
Japan / Tokyo	0.423	日本環境省電気事業者別排出係数(令和 8 年提出)
Singapore	0.412	Singapore Energy Statistics 2024
Indonesia	0.87	Institute for Global Environmental Strategies, List of Grid Emission Factors, Version 11.4 Jamali, DKI Jakarta

- Greenhouse Gas Report Version : 20260313
- Greenhouse Gas Inventory Version : 20260313



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Verified Greenhouse Gas Emissions Data

Unit: metric tons of CO₂e

Scope 1 : Direct GHG Emissions	1,641.0012
Stationary combustion	255.2830
Mobile combustion	196.8993
Process emissions	0.0000
Fugitive emissions	1,188.8189
Scope 2 : Indirect GHG Emissions (Energy Indirect)	20,090.1695
Location-based method	20,090.1695
Market-based method	15,403.7688
Scope 3 : Other Indirect GHG Emissions	9,017.5903
1. Purchased goods and services	602.4682
2. Capital goods	Not quantified
3. Fuel- and energy-related activities (not included in scope 1 or scope 2)	4,073.7202
4. Upstream transportation and distribution	2.5213
5. Waste generated in operations	466.3611
6. Business travel	737.3971
7. Employee commuting	213.9173
8. Upstream leased assets	2,910.7324
9. Downstream transportation and distribution	1.0371
10. Processing of sold products	Not quantified
11. Use of sold products	8.7519
12. End-of-life treatment of sold products	0.6837
13. Downstream leased assets	Not quantified
14. Franchises	Not quantified
15. Investments	Not quantified

On-site verification dates : 2025/11/18 to 2026/03/10

Verification Team

- Lead Verifier : Josh Wang, Chris Peng
- Verifier : Ann Wu

Disclaimer

This verification opinion, including the opinions expressed herein, is provided based on the verification agreement between PwC Business Advisory Services Taiwan Ltd. and KGI Financial Holding Co., Ltd. PwC Business Advisory Services Taiwan Ltd. agrees that KGI Financial Holding Co., Ltd. may present this verification opinion to its intended users to demonstrate the GHG emission information. However, no responsibility is assumed for any party using this opinion for decision-making purposes. This verification opinion and its attachments may contain confidential information belonging to KGI Financial Holding Co., Ltd., and no individual, group, or company may copy or distribute this information without the written consent of KGI Financial Holding Co., Ltd. PwC Business Advisory Services Taiwan Ltd. and KGI Financial Holding Co., Ltd. have no financial investment relationship, complying with the conflict-of-interest avoidance requirements.