Research Update:

KGI Bank Ratings Affirmed At 'twAA/twA-1+'; Outlook Stable

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Rating Action

Taiwan Ratings Corp. today affirmed its 'twAA' long-term and 'twA-1+' short-term issuer credit ratings on **KGI Bank Co. Ltd.** The outlook on the long-term rating is stable.

The ratings on KGI Bank reflect our view of a high likelihood of support from the parent KGI Financial Holding Co. Ltd. group, given the bank's core group status. The ratings also reflect KGI Bank's strong capitalization supportive by proactive capital management, and its adequate funding and liquidity profile. KGI Bank's higher growth appetite in small and mid-size enterprise and other consumer lending along with moderate profitability by global standards temper these strengths.

Related Criteria

- Criteria | Financial Institutions | General: Risk-Adjusted Capital Framework Methodology - May 05, 2026
- General Criteria: Hybrid Capital: Methodology And Assumptions - October 13, 2025
- Criteria | Financial Institutions | Banks: Banking Industry Country Risk Assessment Methodology And Assumptions - December 09, 2021
- Criteria | Financial Institutions | General: Financial Institutions Rating Methodology - December 09, 2021
- General Criteria: Methodology For Linking Long-Term And Short-Term Ratings - April 07, 2017
- General Criteria: Environmental, Social, And Governance Principles In Credit Ratings - October 10, 2021
- General Criteria: Group Rating Methodology - July 01, 2019
- General Criteria: Principles Of Credit Ratings - February 16, 2011
- General Criteria: National And Regional Scale Credit Ratings Methodology - June 08, 2023

(Unless otherwise stated, these articles are published on www.taiwanratings.com)

Ratings List

Ratings Affirmed	
KGI Bank Co. Ltd.	
Issuer Credit Ratings	twAA/Stable/twA-1+