O-BANK CO., LTD.

A.BALANCE SHEETS

(In Thousands of New Taiwan Dollars)

Item	ASSETS	September 30, 2025 Amount	%	December 31, 2024 Amount	%	September 30, 2024 Amount	%
11000	Cash and cash equivalents	$ 4,483,655	1	$ 5,151,237	1	$ 5,611,654	1
11500	Due from the central bank and call loans to other banks	14,620,144	4	18,467,946	4	17,434,802	4
12000	Financial assets at fair value through profit or loss	30,543,000	7	33,619,127	8	36,234,548	9
12100	Financial assets at fair value through other comprehensive income	61,264,559	15	69,502,853	17	70,269,073	17
12200	Investment in debt instruments at amortised cost	26,005,481	6	23,765,497	6	23,197,644	6
12500	Securities purchased under resell agreements	10,678,325	3	5,976,328	1	3,397,444	1
13000	Receivables, net	2,413,228	1	2,957,640	1	2,581,321	1
13200	Current tax assets	25,514	-	273,524	-	178,770	-
13500	Discounts and loans, net	233,932,582	57	226,026,167	55	223,564,425	55
15000	Investment accounted for using equity method, net	22,763,994	5	22,784,191	6	22,373,529	6
15500	Other financial assets	914,227	-	983,702	-	949,702	-
18500	Property and equipment, net	2,483,605	-	2,259,660	1	2,239,560	-
18600	Right-of-use assets, net	248,885	-	219,939	-	245,440	-
19000	Intangible assets, net	489,488	-	493,573	-	462,004	-
19300	Deferred tax assets	347,728	-	348,793	-	376,404	-
19500	Other assets	693,800	-	798,627	-	779,455	-
10000	Total	$ 411,908,215	100	$ 413,628,804	100	$ 409,895,775	100

Item	LIABILITIES AND EQUITY	September 30, 2025 Amount	%	December 31, 2024 Amount	%	September 30, 2024 Amount	%
	Liabilities						
21000	Deposits from the central bank and other banks	$ 25,418,897	6	$ 17,545,933	4	$ 17,336,244	4
22000	Financial liabilities at fair value through profit or loss	656,300	-	1,340,836	1	1,374,649	-
22500	Securities sold under repurchase agreements	18,688,884	5	11,301,439	3	11,737,041	3
23000	Payables	4,862,909	1	5,036,890	1	4,763,907	1
23200	Current tax liabilities	-	-	31,154	-	273,375	-
23500	Deposits and remittances	287,961,686	70	308,897,464	75	304,040,793	74
24000	Bank debentures payable	14,660,000	4	13,450,000	3	13,950,000	4
25500	Other financial liabilities	14,323,670	3	11,226,264	3	9,980,009	3
25600	Provisions	504,434	-	486,844	-	471,473	-
26000	Lease liabilities	253,867	-	226,287	-	252,464	-
29300	Deferred tax liabilities	832,743	-	919,315	-	806,039	-
29500	Other liabilities	216,899	-	361,917	-	171,170	-
20000	Total liabilities	368,380,289	89	370,824,343	90	365,157,164	89
	Equity						
	Capital						
31101	Common stock	28,053,579	7	28,053,579	7	28,052,812	7
31103	Preferred stock	2,500,000	1	2,500,000	-	4,777,251	1
31100	Total Capital	30,553,579	8	30,553,579	7	32,830,063	8
31500	Capital surplus	573,641	-	568,184	-	567,541	-
	Retained earnings						
32001	Legal reserve	7,370,243	2	6,527,632	2	6,527,632	2
32003	Special reserve	1,587,188	-	1,970,247	-	1,970,247	-
32011	Unappropriated earnings	4,226,066	1	4,722,209	1	4,308,231	1
32000	Total retained earnings	13,213,497	3	13,220,088	3	12,806,110	3
32500	Other equity	(591,096)	-	(1,450,123)	-	(1,391,920)	-
32600	Treasury stock	(221,695)	-	(87,267)	-	(73,183)	-
30000	Total equity	43,527,926	11	42,804,461	10	44,738,611	11
	Total	$ 411,908,215	100	$ 413,628,804	100	$ 409,895,775	100

B. STATEMENTS OF COMPREHENSIVE INCOME

(In Thousands of New Taiwan Dollars, Except Earnings Per Share)

		For the Nine Months Ended September 30			
		2025		2024	
		Amount	%	Amount	%
41000	Interest revenue	$8,279,160	159	$ 9,062,180	147
51000	Interest expense	(6,038,279)	(116)	(7,183,857)	(117)
49010	Net interest	2,240,881	43	1,,878,323	30
	Net revenue other than interest revenue				
49100	Service fee income, net	668,693	13	897,300	15
49200	Gain on financial assets or liabilities measured at fair value through profit or loss	(363,567)	(7)	2,976,355	48
49310	Realized gains on financial assets at fair value through other comprehensive income	346,697	6	242,283	4
49600	Foreign exchange loss, net	1,819,562	35	(693,891)	(11)
49700	Impairment loss on assets	4,703	-	920	-
49750	Share of profit of subsidiaries and associates accounted for using equity method	407,037	8	800,558	13
48099	Other net revenue other than interest	85,113	2	58,986	1
49020	Total net revenue other than interest revenue	2,968,238	57	4,282,511	70
4xxxx	Total net revenue	5,209,119	100	6,160,834	100
58200	Bad debts expense, commitment and guarantee liability provision	(440,801)	(8)	(484,717)	(8)

(Continued)

Code		For the Nine Months Ended September 30			
		2025		2024	
		Amount	%	Amount	%
	Operating expenses				
58500	Employee benefits expenses	$ 1,576,075	30	$ 1,719,128	28
59000	Depreciation and amortization expenses	308,182	6	373,519	6
59500	Other general and administrative expenses	1,029,863	20	897,219	15
58400	Total operating expenses	2,914,120	56	2,989,866	49
61001	Profit from continuing operations before tax	1,854,198	36	2,686,251	43
61003	Income tax expense	260,948	5	411,447	7
64000	Net profit for the period	1,593,250	31	2,274,804	36
	Other comprehensive income(loss)				
	Components of other comprehensive income (loss) that will not be reclassified to profit or loss:				
65204	Revaluation gains (losses) on investments in equity instruments measured at fair value through other comprehensive income	(88,944)	(2)	(47,231)	(1)
65207	Share of other comprehensive income (loss) of subsidiaries, associates and joint ventures accounted for using equity method	59,966	1	10,917	-
65200	Components of other comprehensive income (loss) that will not be reclassified to profit or loss, net of tax	(28,798)	(1)	(36,314)	(1)

(Continued)

Code		For the Nine Months Ended September 30			
		2025		2024	
		Amount	%	Amount	%
	Components of other comprehensive income (loss) that will be reclassified to profit or loss:				
65301	Exchange differences on translation of financial statements of foreign operations	$ (695,691)	(13)	$ 302,152	5
65307	Share of other comprehensive loss of subsidiaries, associates and joint ventures accounted for using equity method	535,248	10	153,199	2
65308	Losses from investments in debt instruments measured at fair value through other comprehensive income	845,184	16	184,749	3
65320	Income tax related to components of other comprehensive income that will be reclassified to profit or loss	118,130	2	(46,775)	(1)
65300	Components of other comprehensive loss that will be reclassified to profit or loss, net of tax	802,871	15	593,325	9
65000	Other comprehensive income for the period, net of tax	773,893	14	557,011	8
66000	Total comprehensive income	$ 2,367,143	45	$ 2,831,815	44
	EARNINGS PER SHARE				
67501	Basic	$ 0.53		$ 0.79	
67701	Diluted	$ 0.48		$ 0.72	

(Concluded)

C. Balance of Demand Deposit, Time Deposit, and Foreign Currency Deposit in proportion to total deposits:

(In Thousands of New Taiwan Dollars)

	September 30, 2025	September 30, 2024
Demand deposit	61,324,407	62,215,730
Demand deposit ratio	21.30%	20.47%
Time deposit	226,570,686	241,790,947
Time deposit ratio	78.70%	79.53%
Foreign currency deposit	107,758,408	120,401,930
Foreign currency deposit ratio	37.43%	39.61%

Note：

1. Demand deposit ratio＝Demand deposit÷Total deposits;
   Time deposit ratio＝Time deposit÷Total deposits;
   Foreign currency deposit ratio＝Foreign currency deposit÷Total deposits
2. Demand Deposit and Time Deposit include foreign currency deposit and public Treasury deposit.
3. All deposits exclude Post Office Re-Deposit.

D. Balances and Ratios of Small and Medium Enterprises Business (SME) Loan and Consumer Loan:

(In Thousands of New Taiwan Dollars)

	September 30, 2025	September 30, 2024
SME loan	41,207,862	40,183,116
SME loan ratio	17.39%	17.72%
Consumer loan	18,620,502	15,136,170
Consumer loan ratio	7.86%	6.68%

Note：

1. SME Loan Ratio = SME Loan ÷ Total Loans; Consumer Loan Ratio = Consumer Loan ÷ Total Loans
2. SME is defined according to standard set by the Ministry of Economic Affairs
3. Consumer loan includes housing loan, home improvement loan, auto loan, organizational employee benefit loan, and other personal consumer loan (excluding revolving interests of credit cards)

E. Average amount and average interest rate of interest-earning assets and interest-bearing liabilities

Interest rate fluctuations affect the earning assets and interest-bearing liabilities, and current average interest rates are as follows:

Average balance was calculated at the daily average balances of interest-earning assets and interest-bearing liabilities.

	For the Nine Months Ended September 30			
	2025		2024	
	Average Balance	Average Rate (%)	Average Balance	Average Rate (%)
Interest-earning assets				
Due from banks (part of cash and cash equivalents and other financial assets)	$ 1,843,838	1.66	$ 2,030,152	2.09
Call loans to other banks	5,337,256	3.94	11,676,886	5.16
Due from the Central Bank	6,922,217	1.23	6,122,599	1.21
Financial assets at FVTPL	30,150,891	1.48	33,504,921	1.39
Securities purchased under resell agreements	8,101,872	2.06	1,489,853	1.99
Discounts and loans	231,576,840	3.74	216,855,800	4.31
Financial assets at FVTOCI	65,253,968	1.63	73,892,916	1.73
Financial assets at amortized cost	24,549,438	3.18	23,708,921	2.88
Account receivables from factoring	247,544	3.35	278,185	3.80
Interest-bearing liabilities				
Deposits from the Central Bank and other banks	25,855,321	2.34	17,995,982	2.74
Demand deposits	60,234,839	1.40	62,642,984	1.78
Time deposits	231,073,356	2.57	236,862,621	3.05
Securities sold under repurchase agreements	13,336,579	2.91	14,639,447	3.27
Bank debentures payable	13,472,161	1.99	13,825,912	1.90
Appropriation for loans	2,245,137	0.32	1,810,028	0.28

F. Primary Net Position of Foreign Currency

Unit: Foreign Currencies (Thousands)/NT$ (Thousands)

	September 30, 2025			September 30, 2024		
	Monetary item	Foreign Currencies	NTD Equivalence	Monetary item	Foreign Currencies	NTD Equivalence
Primary Net Position of Foreign Currency (Market risk)	USD	160,061	4,877,727	USD	173,537	5,493,603
	HKD	1,075,646	4,213,118	HKD	1,042,535	4,250,570
	CNY	65,670	280,793	JPY	3,247,993	721,345
	JPY	1,348,284	277,711	CNH	94,925	429,029
	AUD	12,869	259,149	AUD	17,332	379,917

Note：

1. Primary foreign currencies are the top 5 highest currencies ranked according to value after standardizing to the same currency.

2. Primary net position is the absolute value of each currency.

G. The disposal of major assets (According to『 Procedures for Acquisition or Disposal of Assets by Public Companies』regulations)：

The details have been published in the public information observatory as required.
(https://mops.twse.com.tw/mops/web/index)：

Basic Information

Code：2897

Company Name：O-Bank Co., Ltd.

H. The top ten shareholders：

For the Year Ended September 30, 2025

Name of shareholders	Number of Shares	Number of Pledged Shares	Percentage of Ownership (%)
Ming Shan Investment Co., Ltd.	386,271,554	0	12.64%
Yi Chang Investment Co., Ltd.	278,204,793	0	9.11%
Tai Hsuan Investment Co., Ltd.	275,404,275	0	9.01%
Heng Tong Machinery Co., Ltd.	144,761,660	0	4.74%
China Steel Corporation	103,847,695	0	3.40%
Tai Ya Investment Co., Ltd.	89,128,918	0	2.92%
San Ho Plastics Fabrication Co., Ltd.	60,911,699	0	1.99%
CHEN YU DEVELOPMENT CO. LIMITED	55,853,695	0	1.83%
TCHENG, CHEN-JEN	51,923,847	0	1.70%
THE GREAT TAIPEI GAS CORPORATION	48,595,777	0	1.59%

Note 1: The number of shares is the total number of common stocks and preferred stocks.

Note 2: Shareholding ratio (%) = The total number of shares held by the shareholder ÷ The total number of shares that have been delivered without physical registration. It is calculated to the second decimal place and rounded off after the third decimal place.

H. Other financial information please refers to 2025 3Q Consolidated Report for your reference.