

Security Code : 2897.TW

O-Bank

2025 9M Business Review

05 Nov 2025

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2025 9M Operation Highlights

02

2025 9M Financial Results

03

Key Strategic Focuses

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01

2025 9M
Operation Highlights





01

2025 9M Operation Highlights

- O-Bank achieved significant progress in cultivating the Mid-Market Enterprises (MME) and Wealth Management (WM) segments, which are expected to become one of the Bank's major profit drivers in the coming years.
- In August 2025, O-Bank joined the Small and Medium Enterprise Credit Guarantee Fund of Taiwan (Taiwan SMEG) to serve Small and Medium-sized Enterprises (SMEs), completing its corporate banking product coverage across large, medium, and small enterprises. This initiative will further expand the Bank's income base while maintaining prudent risk control.
- O-Bank participated in Fitch Ratings for the first time in 2025, receiving an international credit rating (Long-Term Issuer Default Rating, IDR) of "BBB," a national rating (National Long-Term Rating) of "A+(twn)," and an outlook of "Stable," representing an investment-grade level of credit quality.
- O-Bank ranked No.1 among Taiwan's financial institutions and No.1 among all listed companies in Taiwan in both Sustainalytics and FTSE ESG ratings, demonstrating its leadership in sustainability performance.
- In October 2025, O-Bank officially relocated its data center to a high-stability, high-security commercial Internet Data Center (IDC), establishing a new information center to reinforce infrastructure resilience and ensure stable and reliable services for customers.



01

2025 9M Operation Highlights

1

Operating Performance

1. During the first three quarters of 2025, O-Bank's core banking operations were impacted by U.S. tariff policies and exchange rate volatility. The Bank adopted a more cautious lending strategy, which affected its short-term profitability.
2. Equity investment in Infinite Finance recorded losses due to the economic slowdown in Mainland China, weighing on the Bank's overall profit. The asset quality of Infinite Finance has been well managed since the third quarter, and its business performance is expected to improve going forward.

O-Bank	2025 9M	2024 9M	YoY
Consolidated Net Revenues	7,663	8,199	-7%
Consolidated Net Profits after Tax	2,629	3,078	-15%
Standalone Net Revenues	5,209	6,161	-15%
Standalone Net Profits after Tax	1,593	2,275	-30%
Earnings Per Share (EPS, NT\$)	0.53	0.79	-33%



01

2025 9M Operation Highlights

1

Operating Performance

Profit declined year-on-year primarily due to a NT\$426 million reduction in FX swap income under FVPL, caused by a narrower interest rate differential between Taiwan and the U.S. In addition, last year's profit included NT\$230 million in FX gains from the realization of US\$144 million retained earnings from the Hong Kong branch. Nevertheless, net interest income and other income (mainly dividend income) both increased year-on-year.

O-Bank Only	2025 9M	2024 9M	YoY
Standalone Net Revenues (Excluding share of profit of associates subsidiaries and accounted for using equity method)	4,802	5,360	-10%
Standalone Net Profits before Tax (Excluding share of profit of associates subsidiaries and accounted for using equity method)	1,447	1,886	-23%



01

2025 9M Operation Highlights

1

Operating Performance

1. CBF benefited from rate cuts, reducing funding costs and increasing net interest income. Combined with gains from bond and bill disposals, net profit after tax grew 30% YoY.
2. EverTrust Bank recorded 7% YoY growth in net profit after tax, supported by loan balance expansion and higher interest income.

Main Subsidiaries	2025 9M		2024 9M		YoY (Net Profits After Tax)
	Net Profits After Tax (NT\$ million)	Earnings Per Share(EPS)	Net Profits After Tax (NT\$ million)	Earnings Per Share(EPS)	
China Bills Finance	1,412	NTD \$1.05	1,089	NTD \$0.81	30%
EverTrust Bank	298	USD \$0.82	277	USD \$0.74	7%



01

2025 9M Operation Highlights

2

Capital Adequacy & Asset Quality

Capital Adequacy Maintained Stable

- As of the end of 2025 9M, O-Bank's BIS Ratio was 14.44%, Tier1 Capital Ratio was 13.28%, and CET1 Ratio was 13.25%.
- As of the end of 2025 9M, O-Bank's NPL ratio was 0.60% and loan loss coverage ratio was 210.5%. The Bank's higher NPL ratio was mainly attributed to the loan deal in Hong Kong. However, it is secured by adequate real estate collaterals, once the recovery process is completed, the NPL ratio is expected to decrease significantly to around 0.14%.



01

2025 Credit Ratings and Sustainability Honors

Credit Ratings

O-Bank participated in Fitch Ratings for the first time in 2025, receiving an international credit rating(Long-Term Issuer Default Rating, IDR) of “**BBB**,” a national rating(National Long-Term Rating) of “**A+(twn)**,” and an outlook of “**Stable**,” representing an investment-grade level of credit quality.

Sustainability Honors

Ranked No.1 among Taiwan's financial institutions and No.1 among all listed companies in Taiwan in both Sustainalytics and FTSE ESG ratings.



**MorningStar Sustainalytics'
ESG Risk Ratings**

No.1 among listed companies &
No.1 among financial institutions in Taiwan,
ranked in the **Global Top 50**.



FTSE Russell's ESG Scores

No.1 among listed companies &
No.1 among financial institutions in Taiwan.



**S&P Global Corporate Sustainability
Assessment (CSA)**

Top 10% in the global banking industry,
No.8 among listed companies &
No.4 among financial institutions
in Taiwan.



Carbon Disclosure Project (CDP)

Received the highest “**Leadership Level A**”
rating in the Climate Change
questionnaire assessment.



**TWSE's
Corporate Governance Evaluation**

Top 5% among listed companies,
top 10% in the financial and insurance
industry in Taiwan.



**CommonWealth Magazine “Excellence
in Corporate Social Responsibility Award”**

Received **8th place award** in Large enterprise
category for the financial industry.



Note: The ESG rating information on this page is derived from reports published by various ESG rating providers and the "ESG IR Platform" information from the Taiwan Depository & Clearing Corporation, with data up to the end of October 2025.



02

2025 9M Financial Results

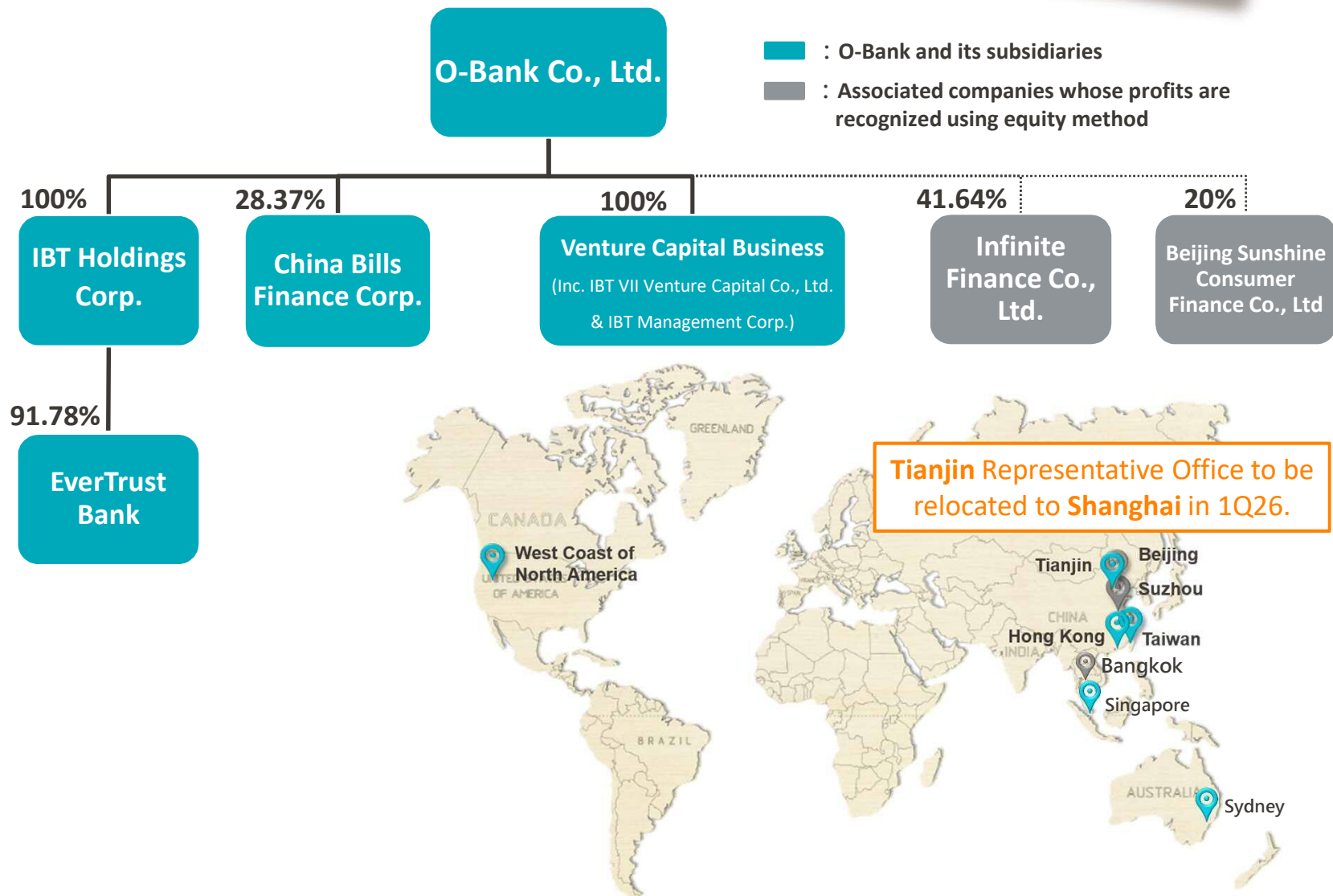
02-1 Consolidated Financial Results

02-2 Standalone Financial Results:
O-Bank

02-3 Individual Financial Results:
China Bills Finance Corp.

02-4 Individual Financial Results:
EverTrust Bank

O-Bank's Main Subsidiaries and Associated Companies



02-1

Consolidated Financial Results

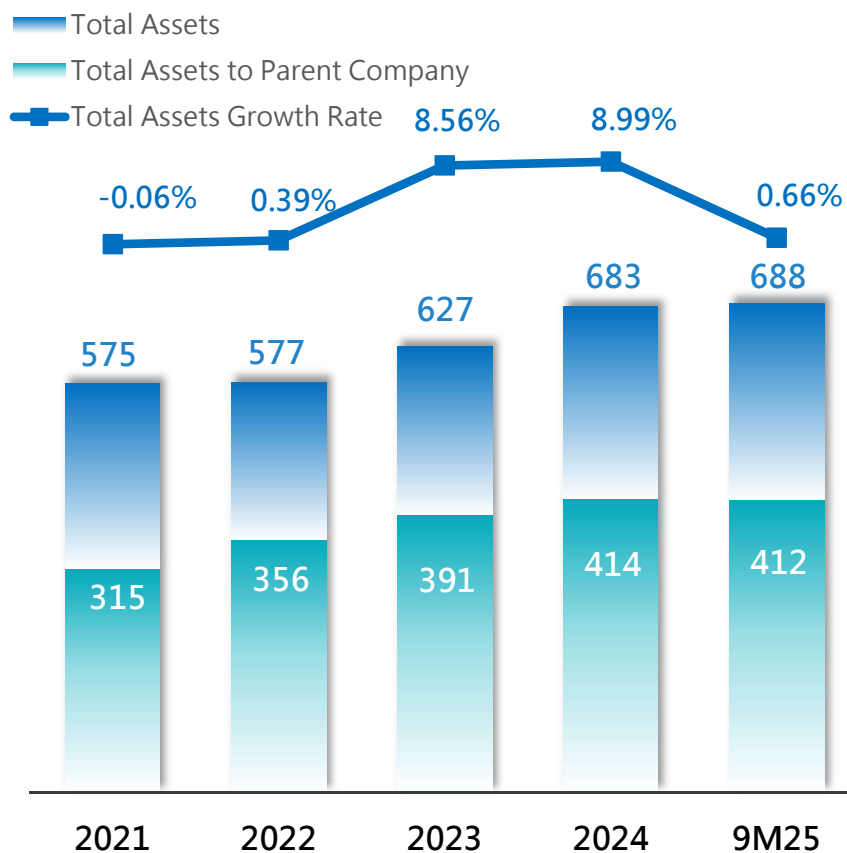


02-1

Consolidated Financial Results

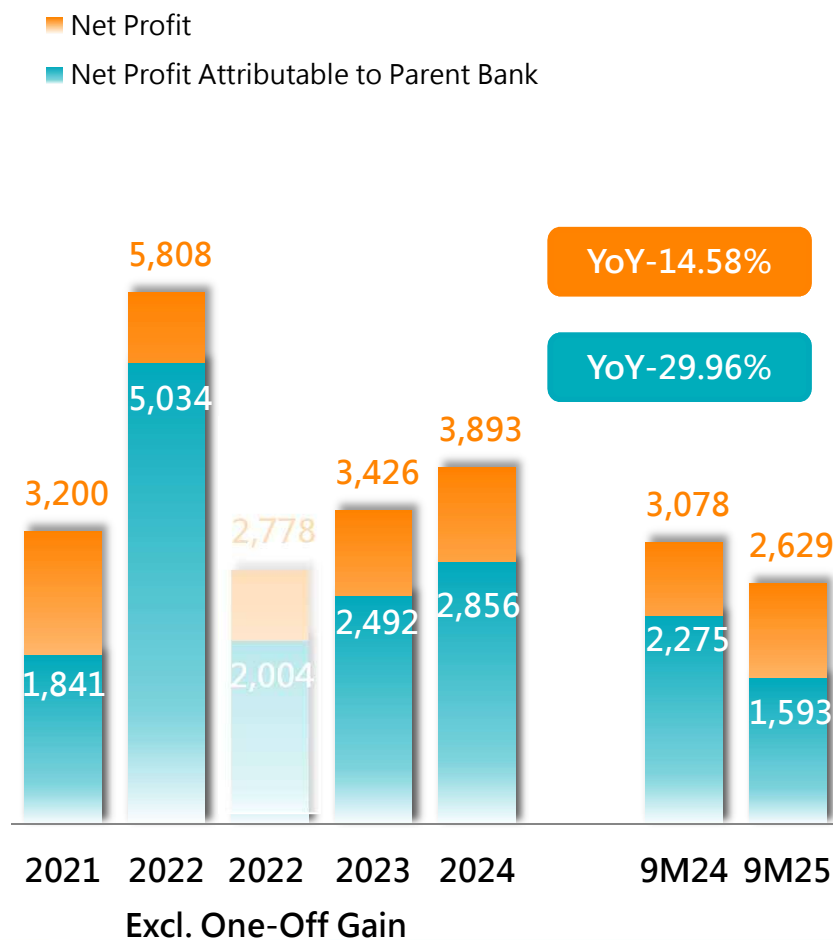
Total Assets

NT \$ billion



Net Profit

NT \$ million





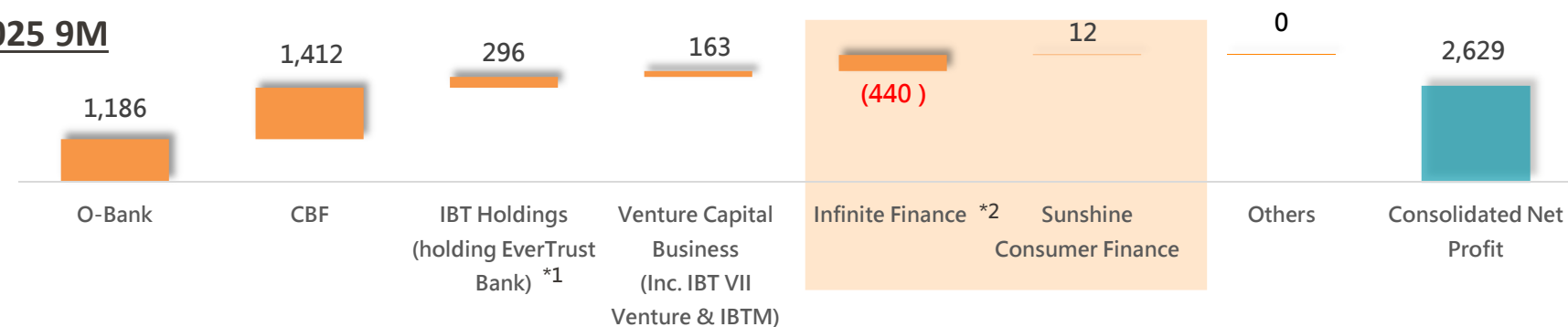
02-1

Consolidated Financial Results

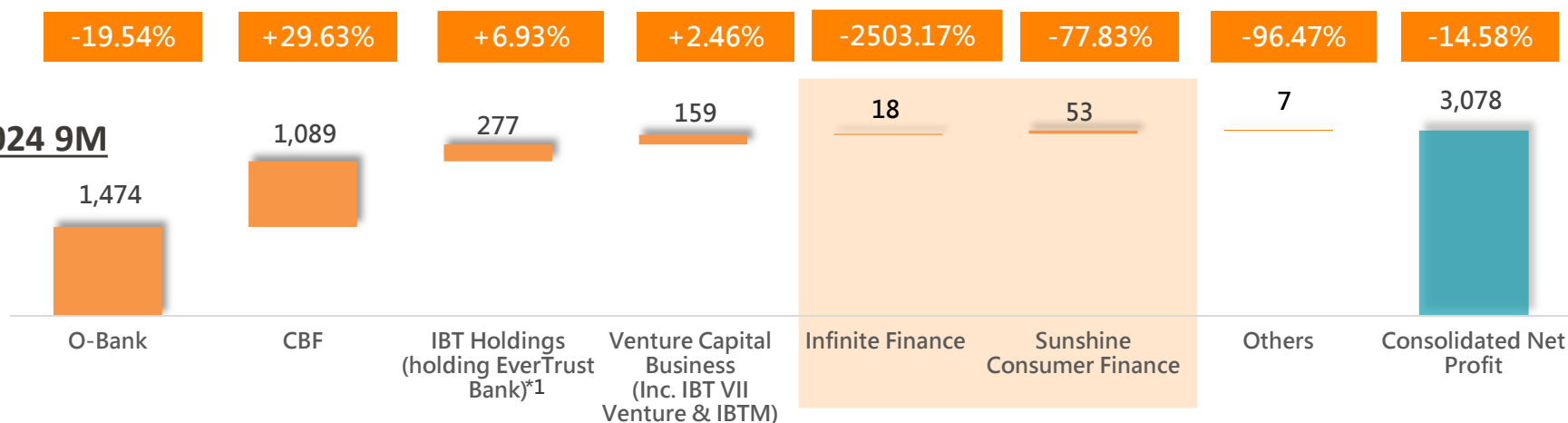
Net Profit Compositions (by Business Unit)

Infinite Finance recorded losses in 9M25 due to China's weak economy, while CBF, IBTH, and venture capital businesses achieved YoY growth.

2025 9M



2024 9M



Note 1: The net profit on this page for IBT Holdings is presented on a consolidated base, including IBT Holdings itself and 100% EverTrust Bank.

Note 2: O-Bank recognized an investment loss from Infinite Finance, in addition to amortization expenses related to Purchase Price Allocation (PPA) arising from leasing company merger. The Bank's net loss recognized from this investment amounted to approximately NT\$440 million.



02-1

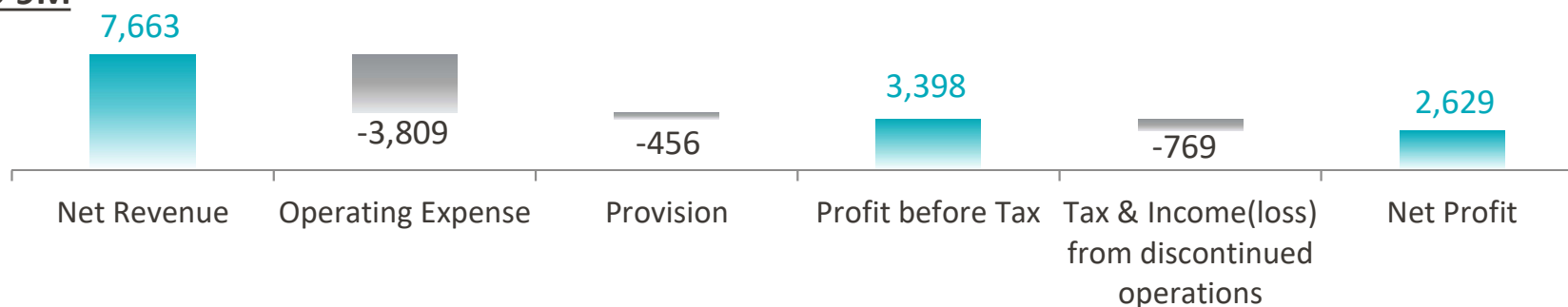
Consolidated Financial Results

Net Profit Compositions

Operating expenses were well controlled.

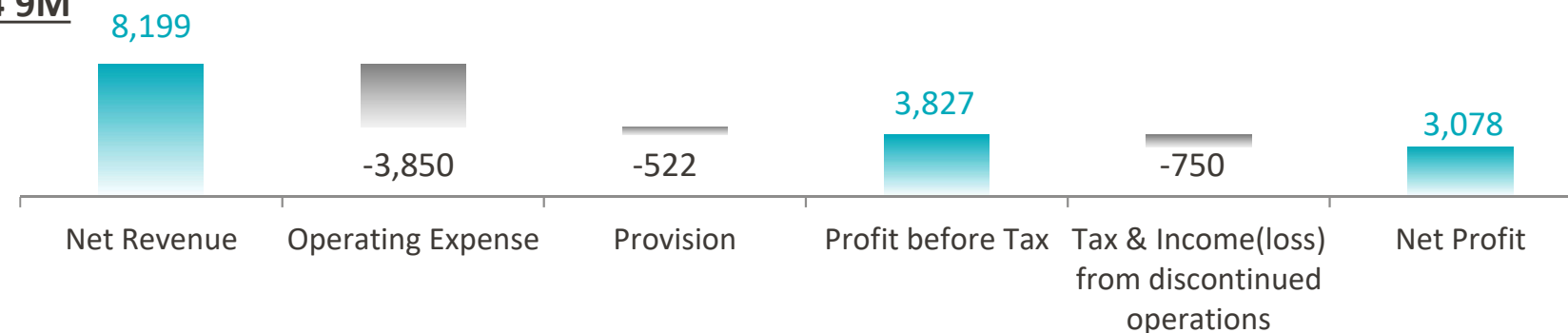
NT \$ million

2025 9M



YoY -6.53% -1.06% -12.65% -11.21% +2.63% -14.58%

2024 9M





02-1

Consolidated Financial Results

Net Revenue Breakdown

One-off Gain

Others

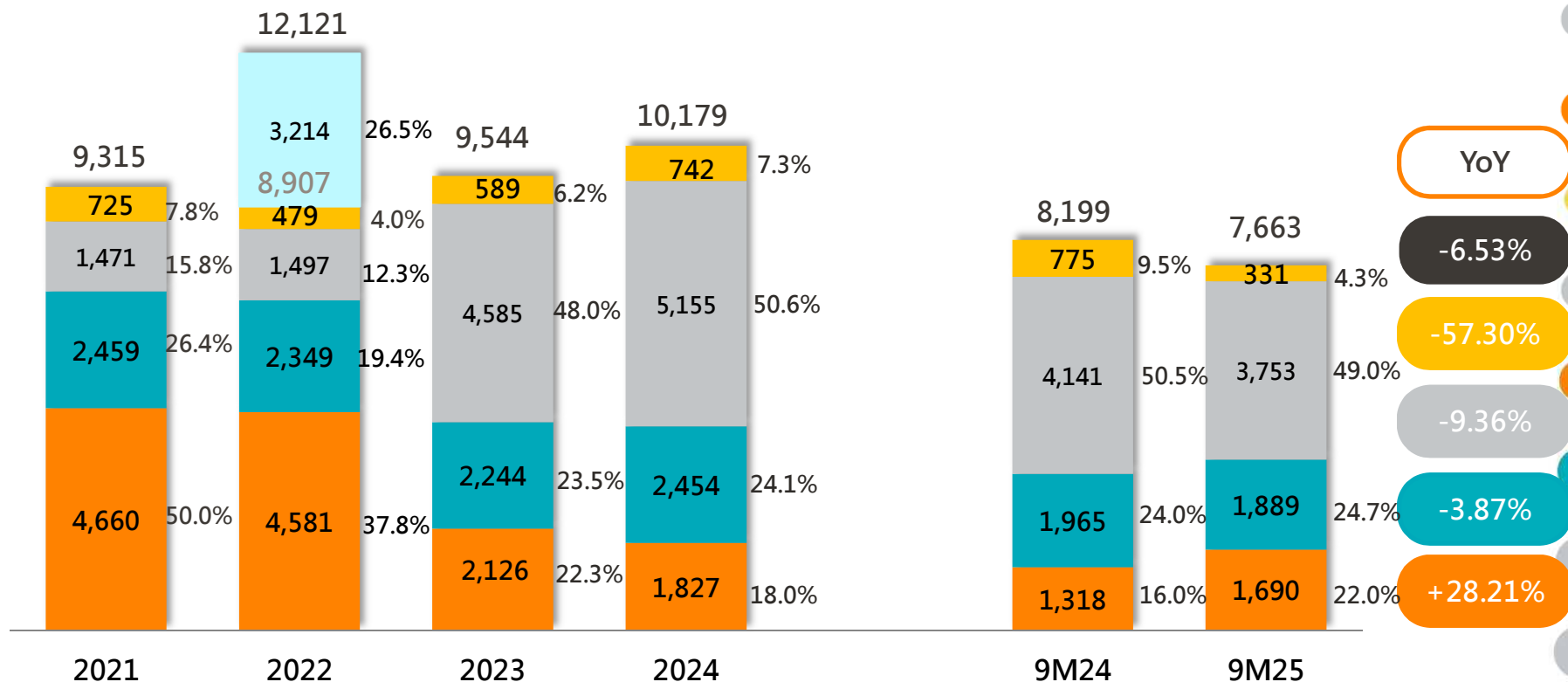
Gains on financial assets or liabilities measured at fair value / Foreign exchange gain(loss)

Net Fee Income

Net Interest Income

NT \$ million

1. Net interests income increased over 28% YoY due to the improvement on deposit structure of O-Bank.
2. Others income declined 57% YoY due to losses from Infinite Finance.



Note: In 2022, the original subsidiary of O-Bank, IBT Leasing Co., Ltd., merged with Jih Sun International Leasing and Finance Co., Ltd. O-Bank recognized gains from the disposal of investments using equity method, as referred to in this section as an "one-off gain".

02-2

Standalone Financial Results

-O-Bank-



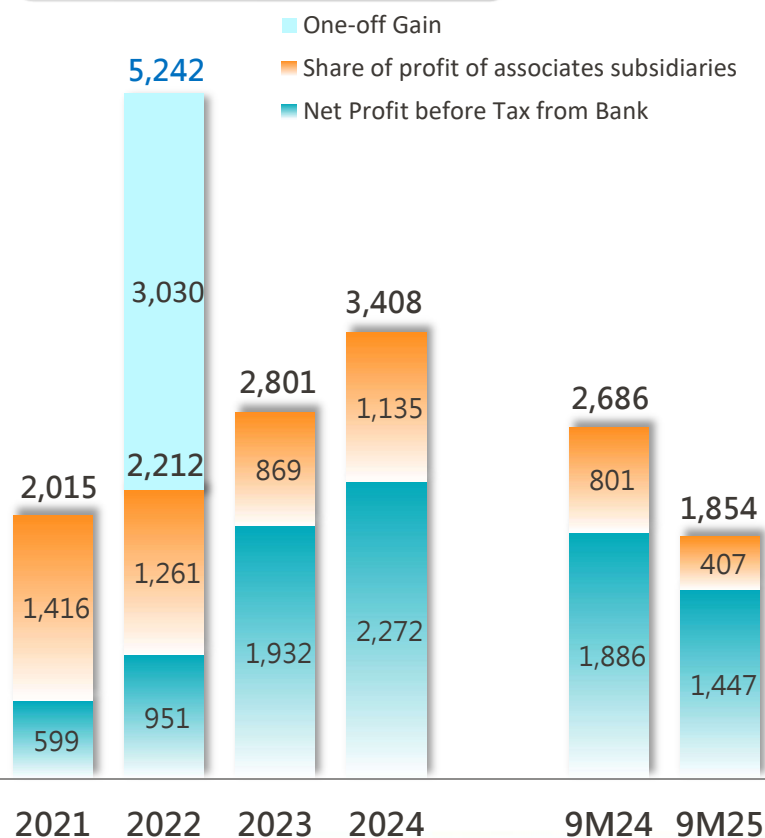
02-2

Standalone Financial Results: O-Bank

Profit declined year-on-year primarily due to a NT\$426 million reduction in FX swap income under FVPL, caused by a narrower interest rate differential between Taiwan and the U.S. In addition, last year's profit included NT\$230 million in FX gains from the realization of US\$144 million retained earnings from the Hong Kong branch. Nevertheless, net interest income and other income (mainly dividend income) both increased year-on-year.

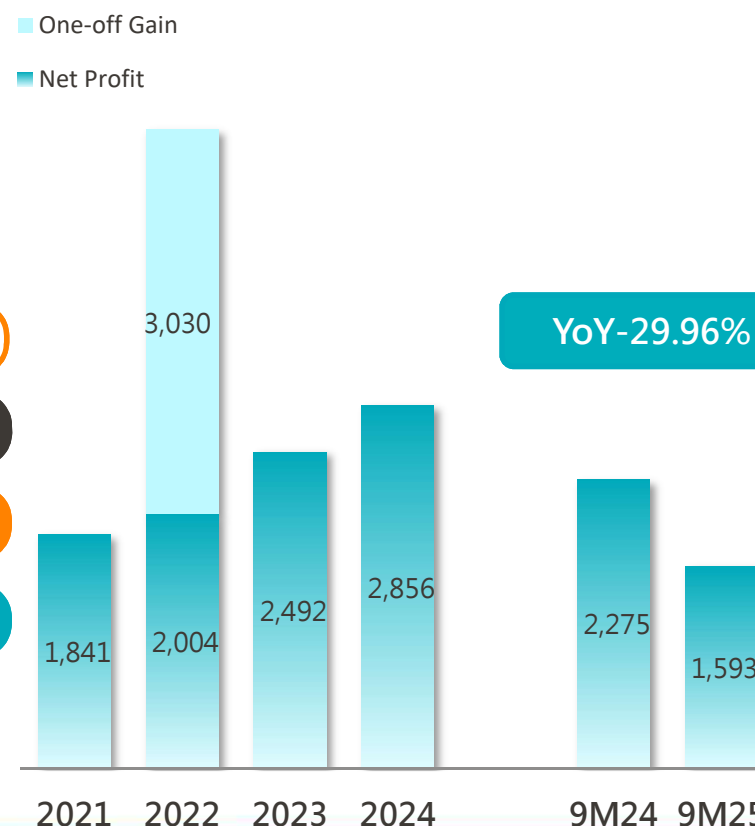
Net Profit before Tax

Unit: NT\$ million



Net Profit

Unit: NT\$ million



YoY

-30.97%

-49.16%

-23.26%

YoY-29.96%



Note: In 2022, the original subsidiary of O-Bank, IBT Leasing Co., Ltd., merged with Jih Sun International Leasing and Finance Co., Ltd. O-Bank recognized gains of approximately NTD 3 billion from the disposal of investments using equity method and related expenses, as referred to in this section as an "one-off gain".



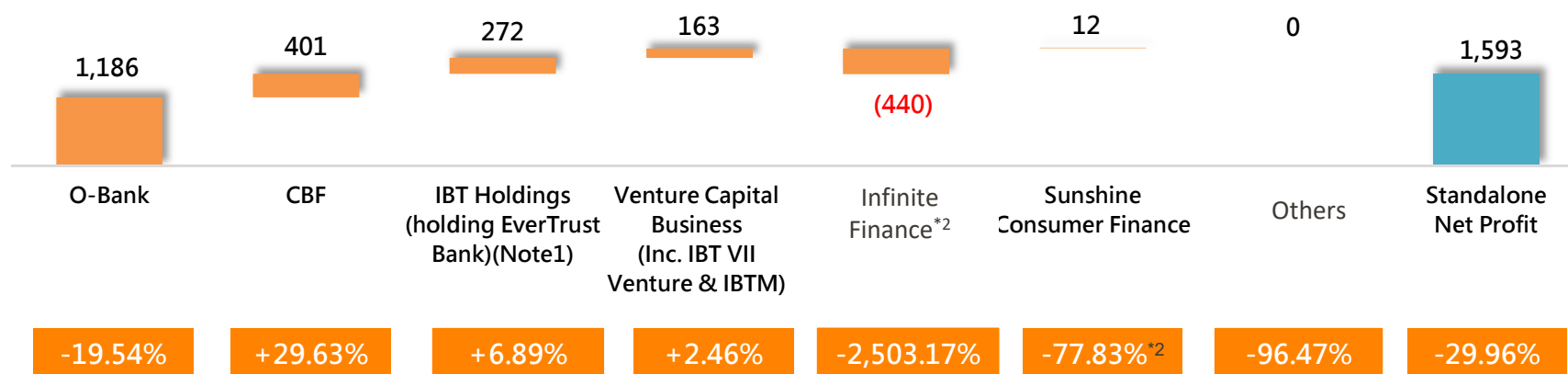
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Standalone Financial Results: O-Bank

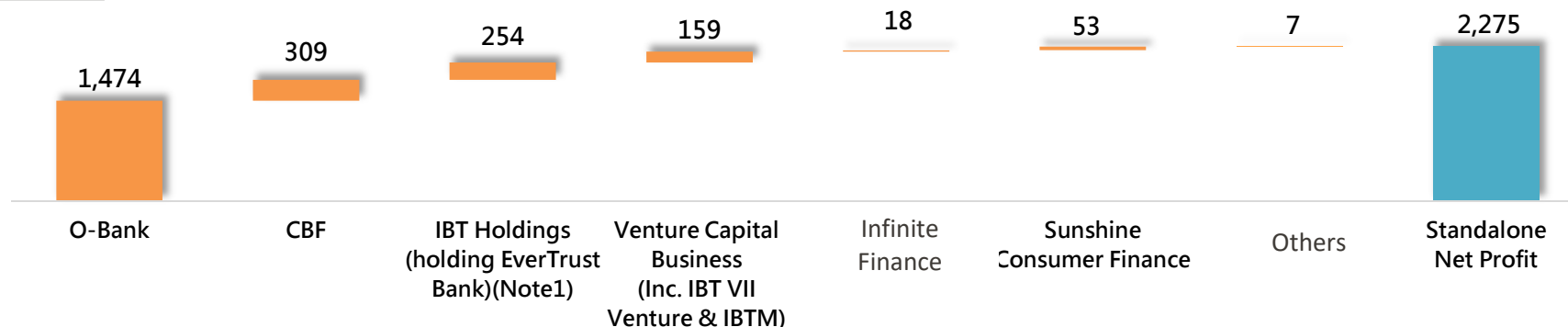
Net Profit Compositions (by Business Unit)

Unit: NT\$ million

2025 9M



2024 9M



Note 1: The net profit on this page for IBT Holdings is presented on standalone base, including IBT Holdings itself and the profit from EverTrust Bank using the equity method.
 Note 2: O-Bank recognized an investment loss from Infinite Finance, in addition to amortization expenses related to Purchase Price Allocation (PPA) arising from leasing company merger. The Bank's net loss recognized from this investment amounted to approximately NT\$440 million.

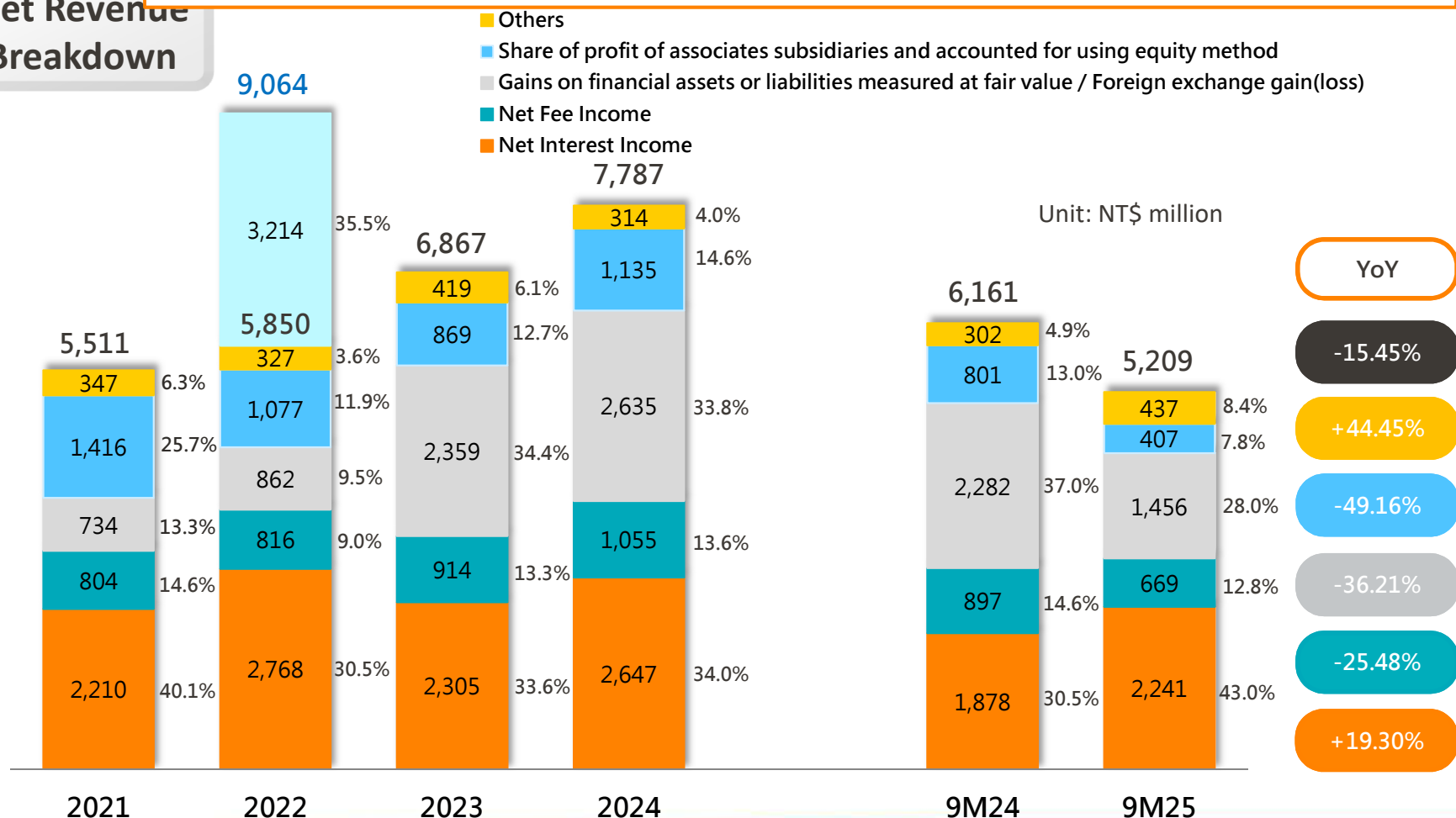


02-2

Standalone Financial Results: O-Bank

- Net interest income increased by NT\$363 million (+19% YoY) due to the improvement on deposit structure.
- Other net income mainly reflected a NT\$100 million increase in dividend income, representing a +44% YoY.
- FVPL and FX gains mainly reflected a NT\$426 million decrease in FX swap income due to the narrower interest rate differential between Taiwan and the U.S, representing a -36% YoY.
- Equity-method income decreased by NT\$394 million (-49% YoY).

Net Revenue Breakdown



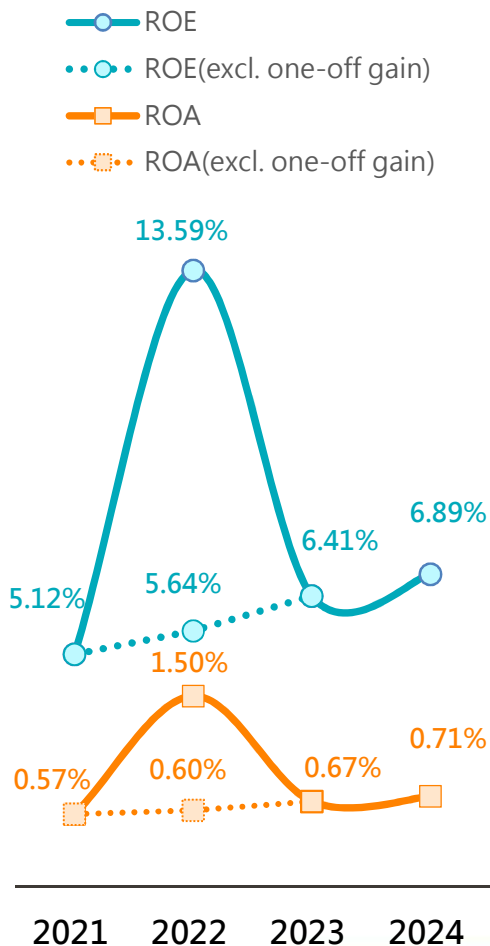
Note1: In 2022, the original subsidiary of O-Bank, IBT Leasing Co., Ltd., merged with Jih Sun International Leasing and Finance Co., Ltd. O-Bank recognized gains from the disposal of investments using equity method, as referred to in this section as an "one-off gain".

Note2: O-Bank's standalone net interest income exceeded its consolidated net interest income in 2024 9M and 2025 9M. This is primarily because China Bills Finance's 'net interest income' originally included net interest income from certain investment positions, which in accordance with accounting principles, was transferred to 'Gains on financial assets or liabilities measured at fair value through profit or loss' in O-Bank's consolidated statements. Coupled with CBF's rising funding costs during these periods, this led to a negative impact on the Bank's consolidated net interest income.

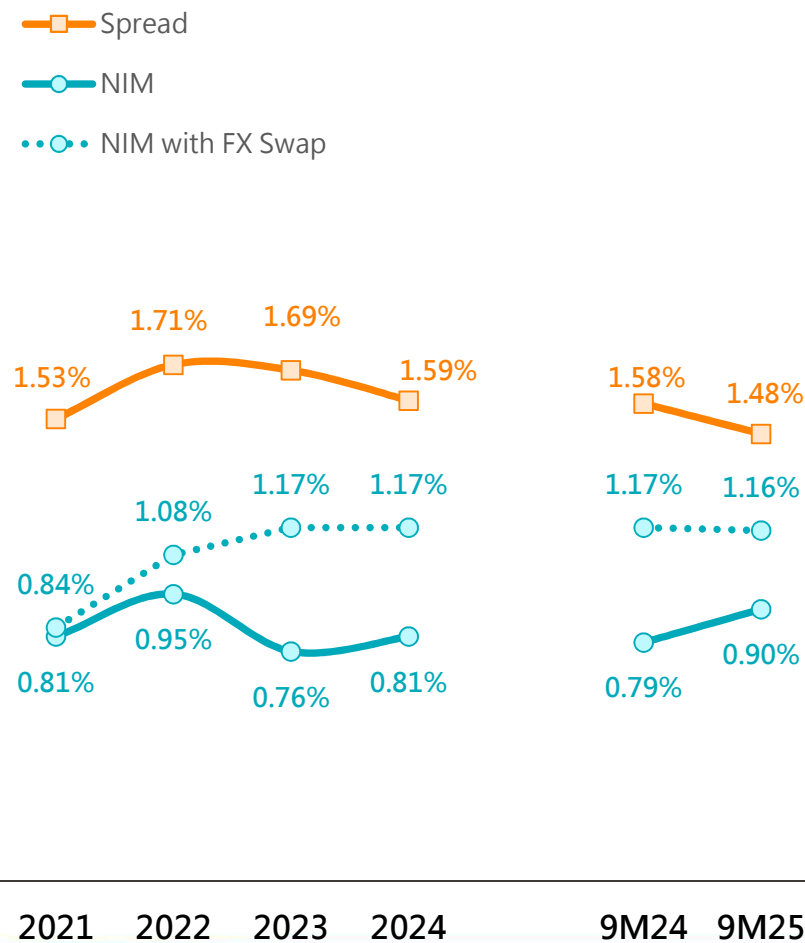
Standalone Financial Results: O-Bank

The NIM improved as a result of deposit structure optimization, while the spread narrowed due to the plunge in HKD Hibor rates.

ROE & ROA



NIM & Spread





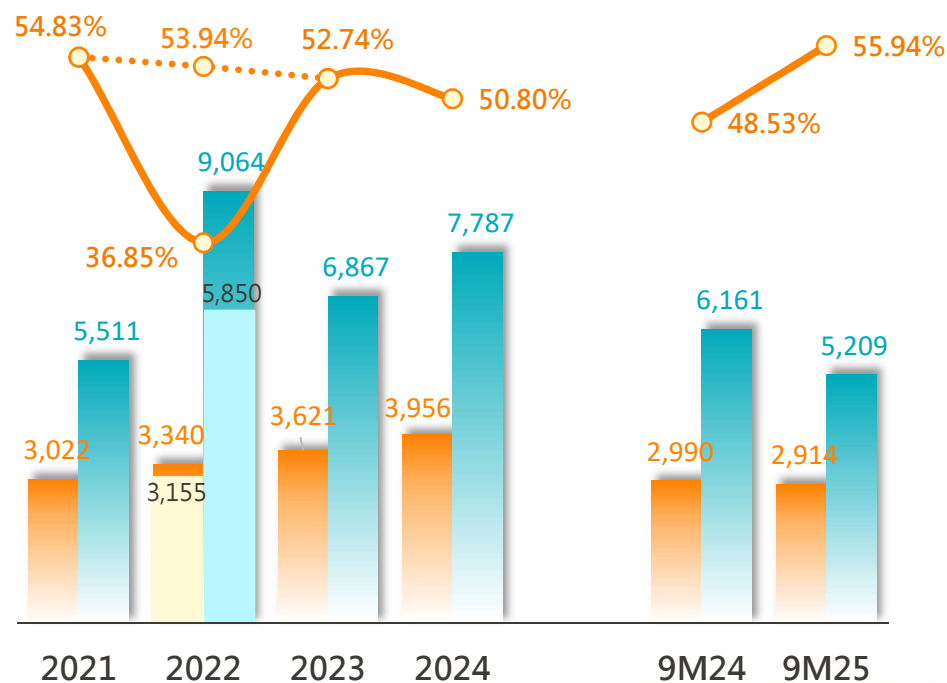
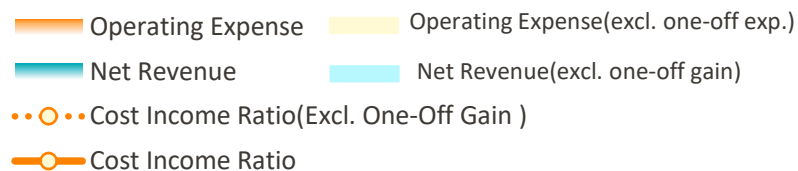
02-2

Standalone Financial Results: O-Bank

- Operating expense decreased along with the Bank's ongoing digital transformation efforts.
- Continue to enhance income diversification to optimize C/I Ratio.

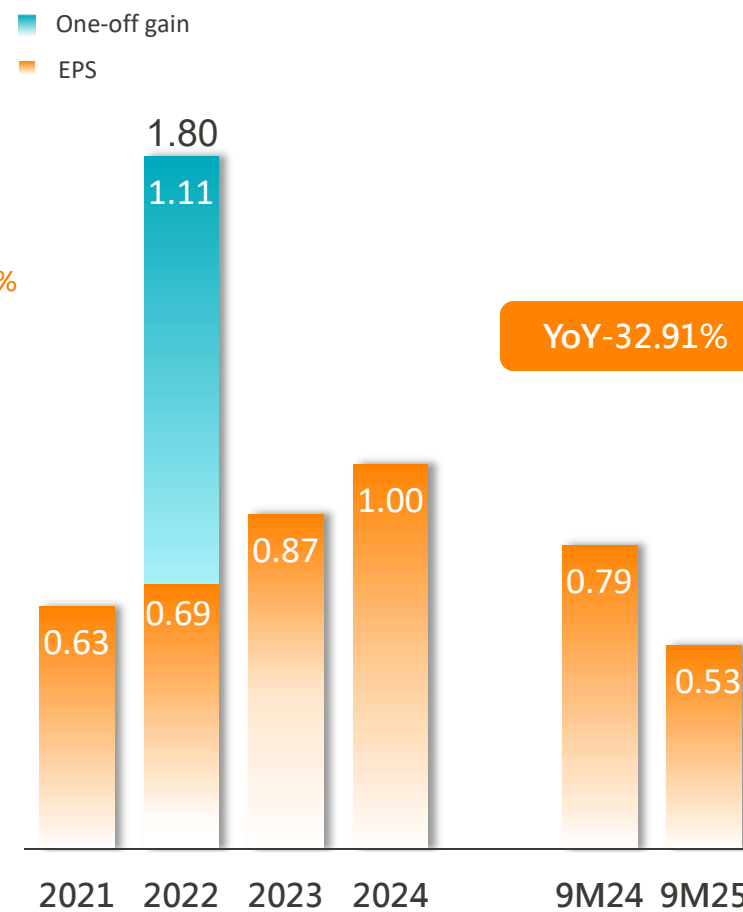
Cost/Income Ratio

Unit: NT\$ million



EPS

Unit: NT\$

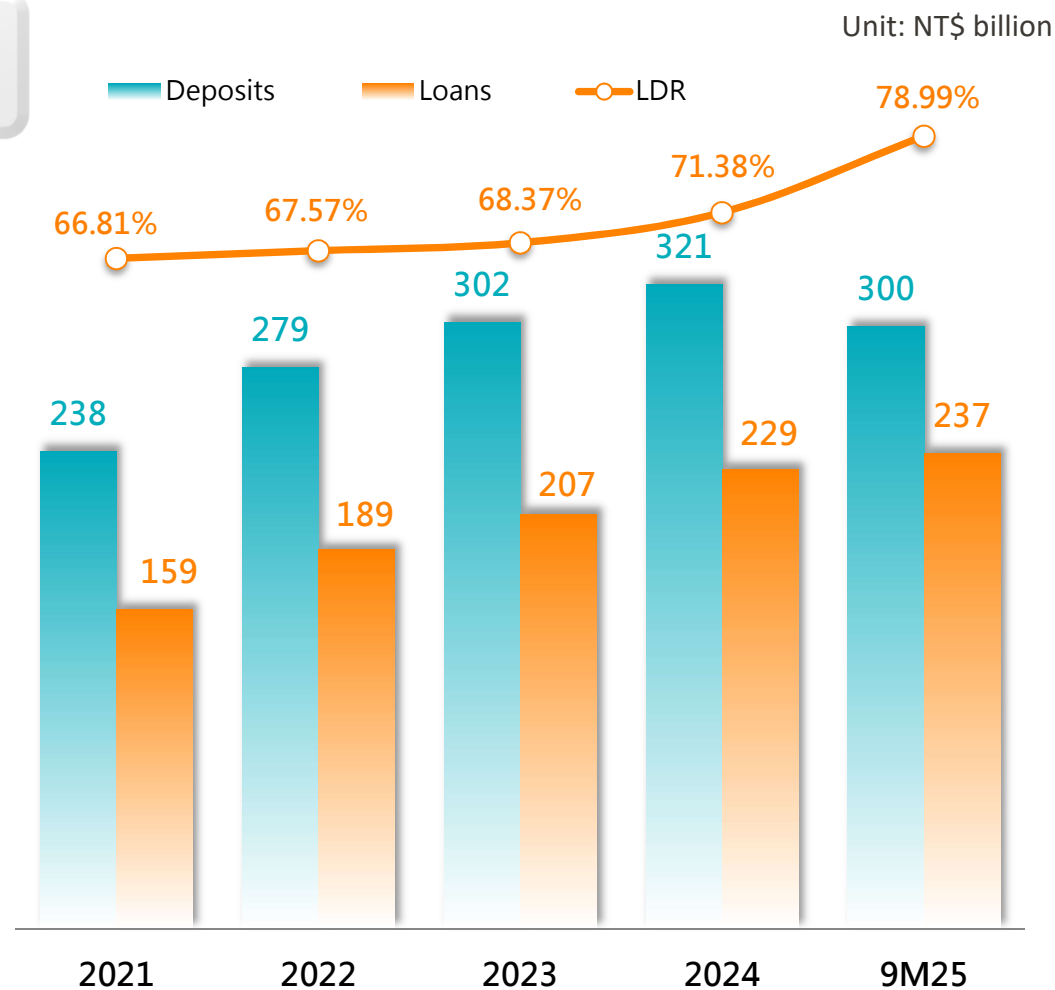


Note: In 2022, the original subsidiary of O-Bank, IBT Leasing Co., Ltd., merged with Jih Sun International Leasing and Finance Co., Ltd. O-Bank recognized gains from the disposal of investments using equity method and related expenses, as referred to in this section as an "one-off gain".

Standalone Financial Results: O-Bank

By increasing the proportion of retail and demand deposits, O-Bank has enhanced capital utilization efficiency, leading to a steady increase in the loan-to-deposit ratio over recent years.

Loan & Deposit Balances



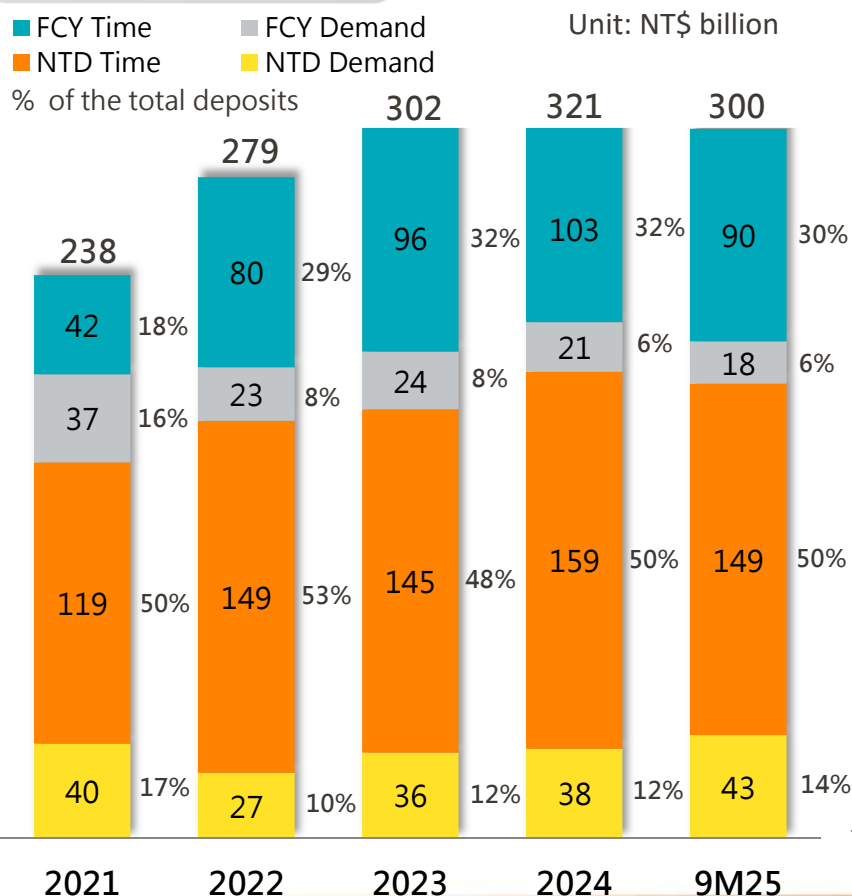


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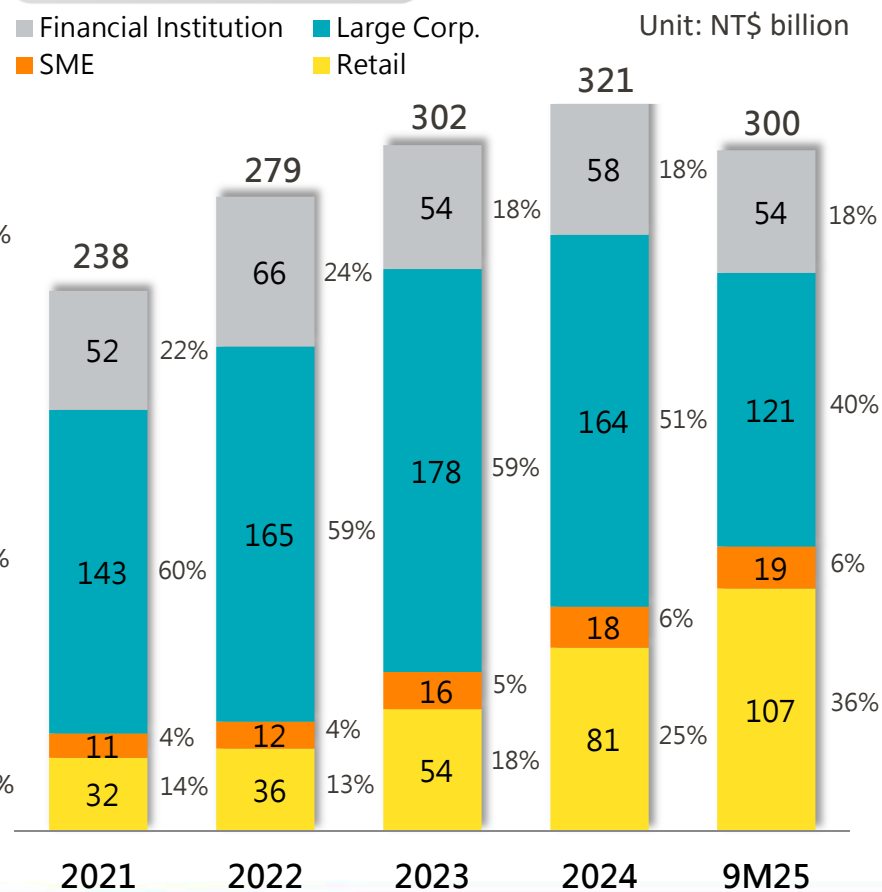
Standalone Financial Results: O-Bank

1. The proportion of retail and SME deposits increased by 11% from end-2024 to 42%.
2. The proportion of demand deposits increased by 2% from end-2024 to 20%.

Deposit Breakdown



Composition of Depositors



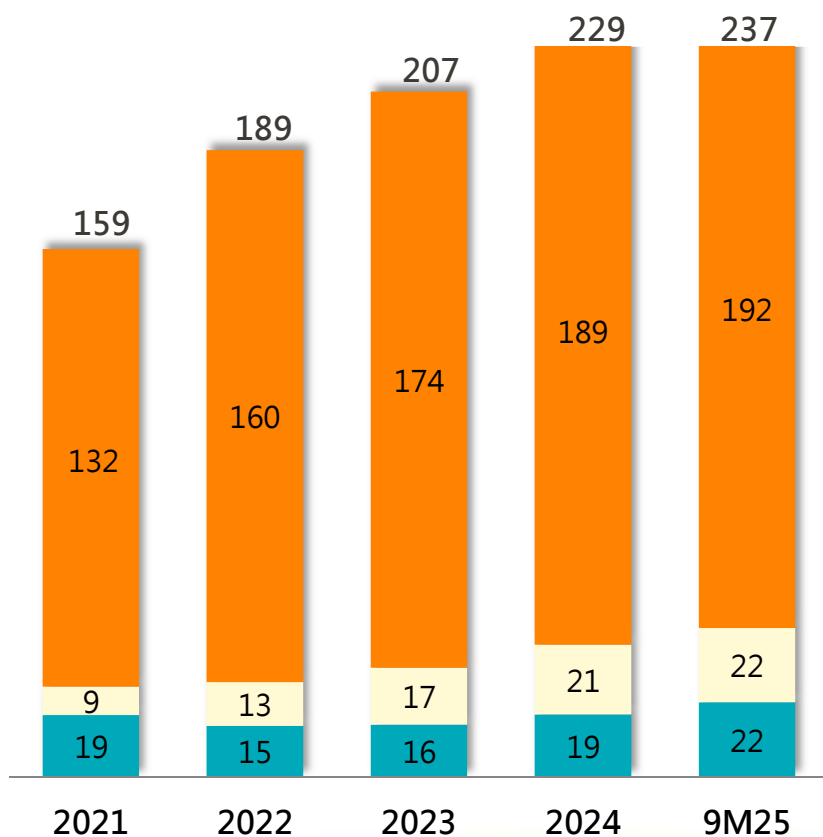
Standalone Financial Results: O-Bank

Loan growth continued, with mortgage loans maintaining further expansion potential.

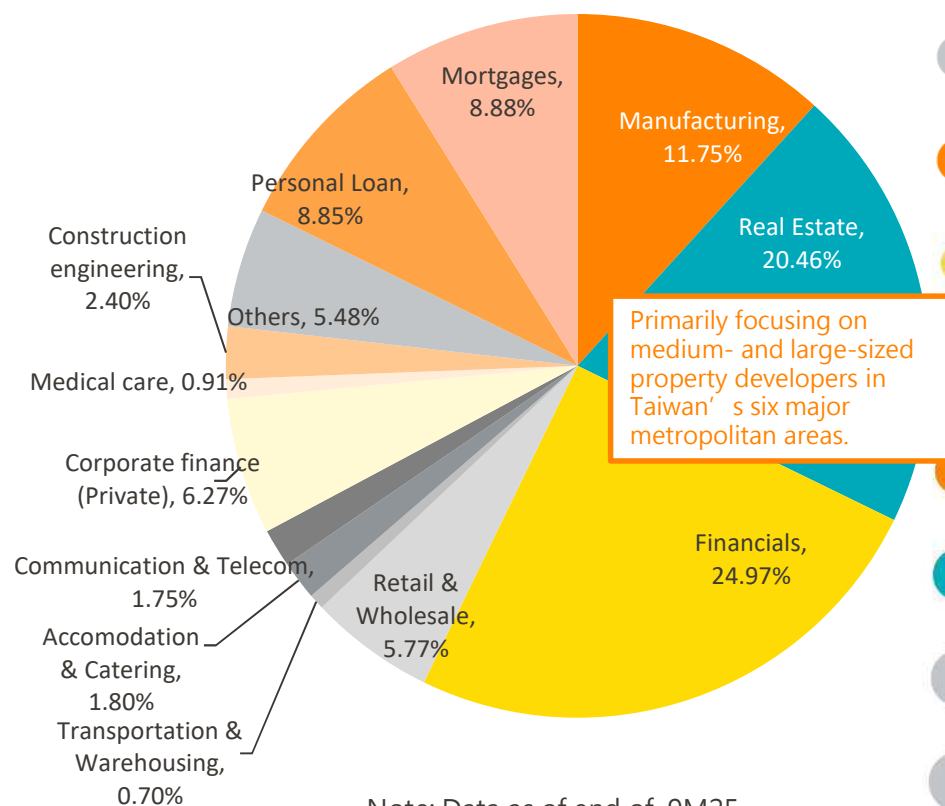
Loan Breakdown by Product

NT \$ billion

Corporate Loans Personal Loans Mortgages



Loan Breakdown by Industry



Primarily focusing on medium- and large-sized property developers in Taiwan's six major metropolitan areas.

Note: Data as of end of 9M25.

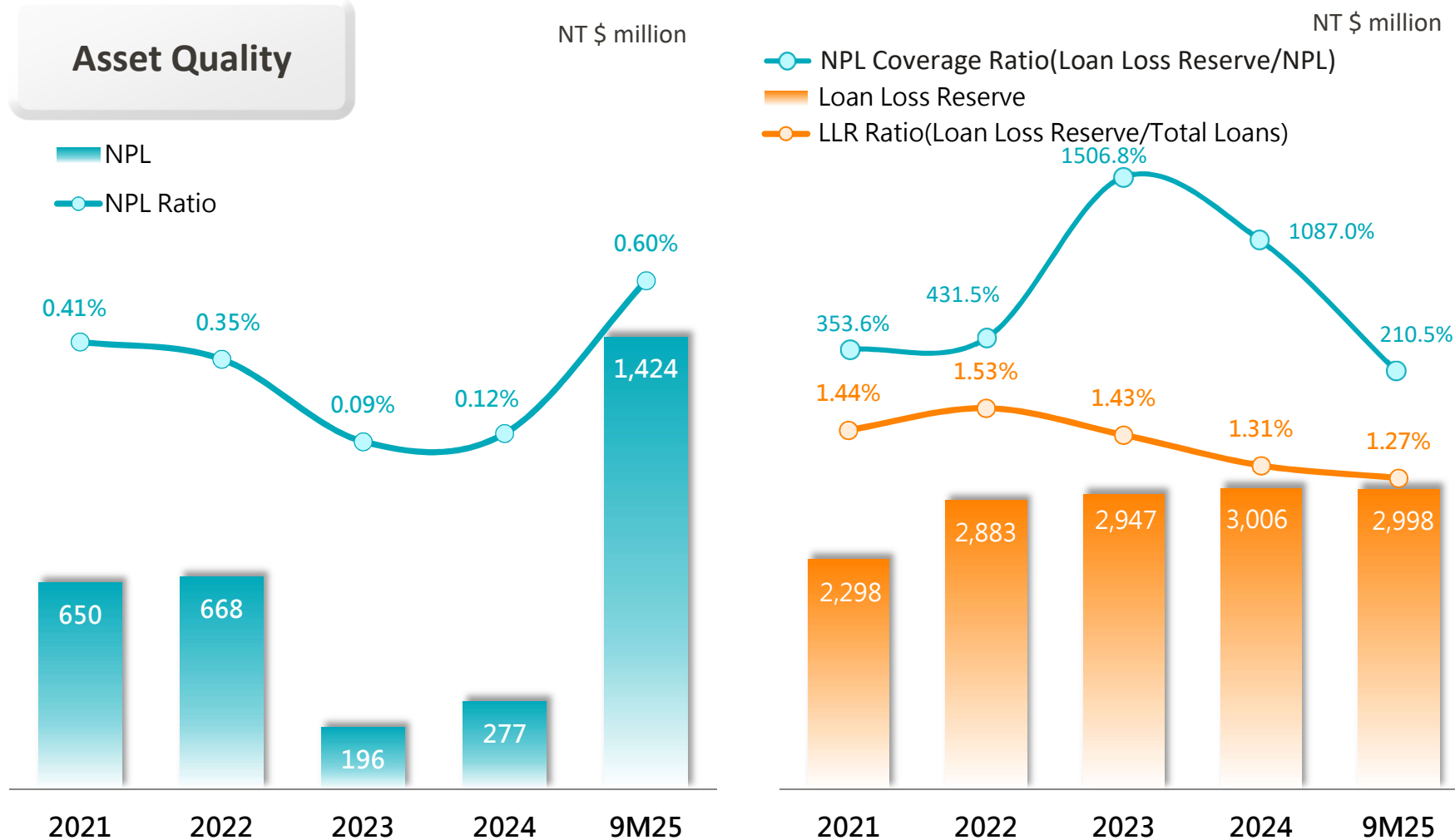


02-2

Standalone Financial Results: O-Bank

Excluding the Hong Kong case, the NPL ratio would have decreased to 0.14% as of 9M25, with NPL coverage ratio improving to 863.91% and LLR ratio standing at 1.25%.

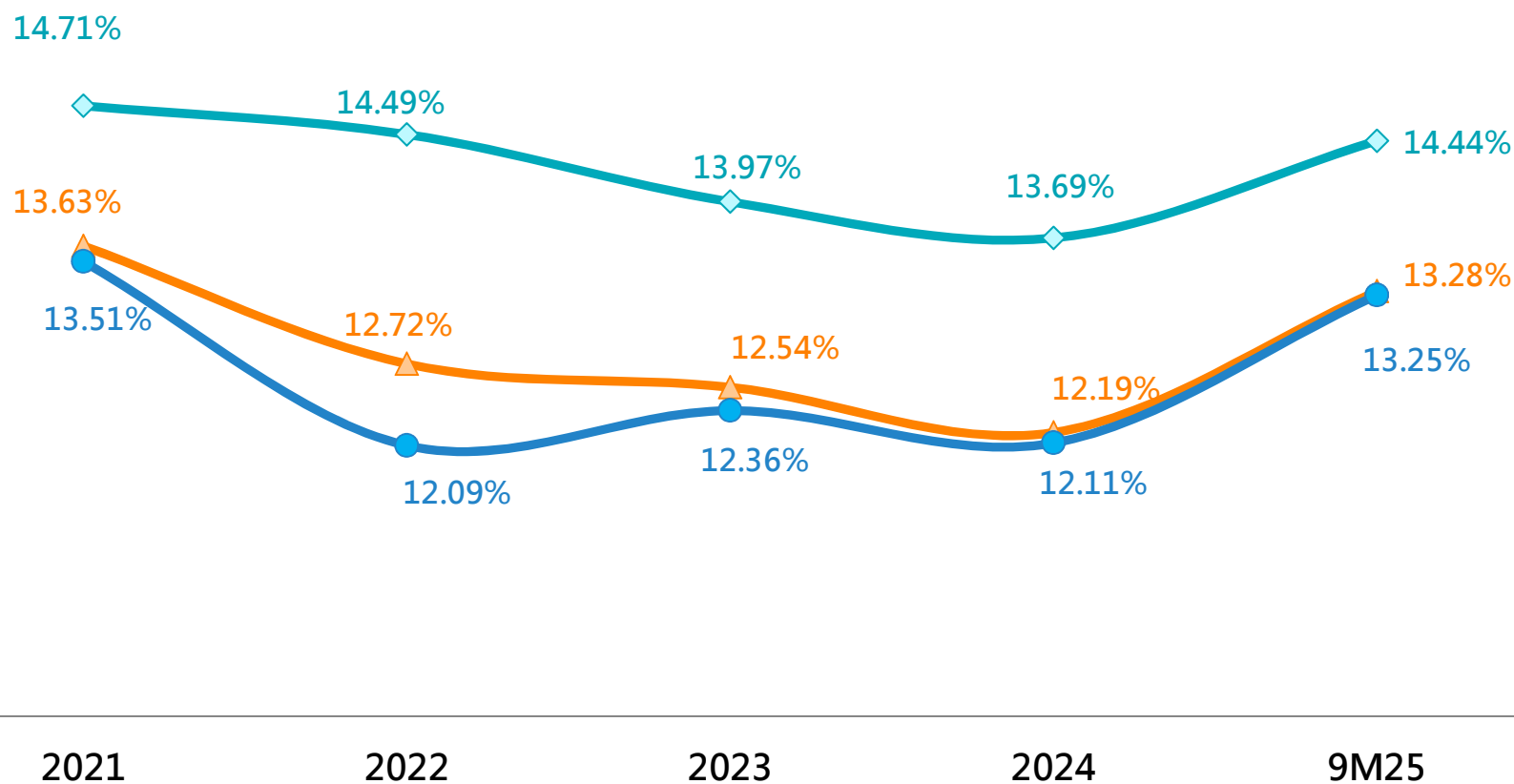
Asset Quality



Capital Adequacy Maintained Stable

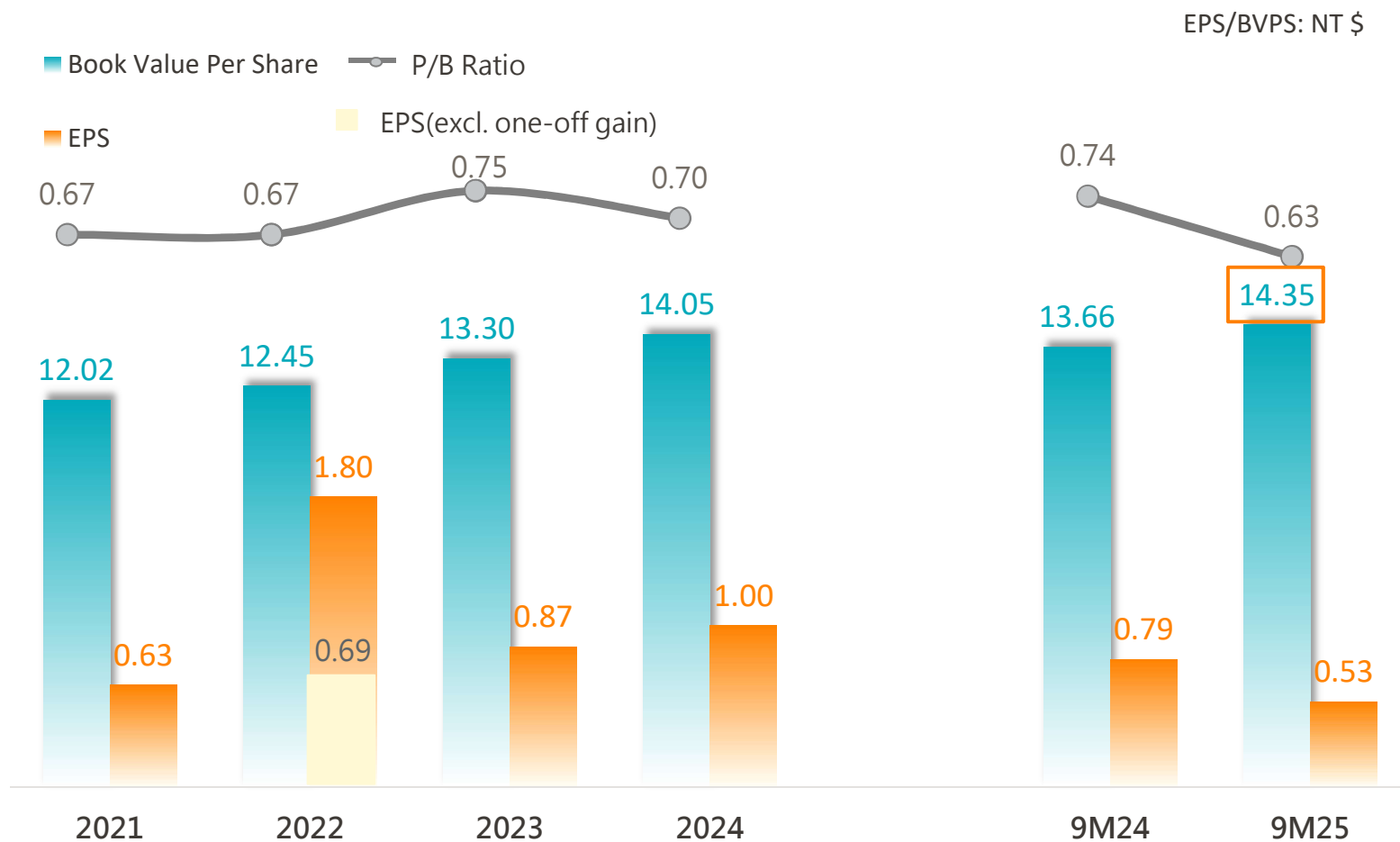
Capital Adequacy
Ratio (CAR)

CAR Tier I CET1



Standalone Financial Results: O-Bank

It will continue pursuing sustainable profitability and stable dividend policies to attract long-term value investors, with book value per share continuing to increase.



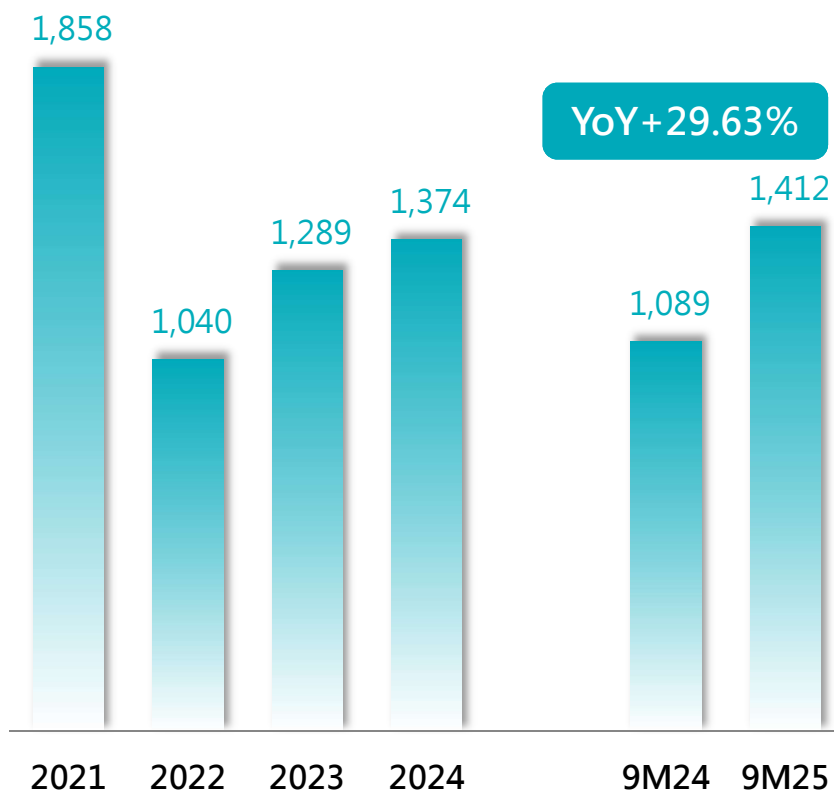
02-3

Individual Financial Results

-China Bills Finance Corp.-

Net Profit

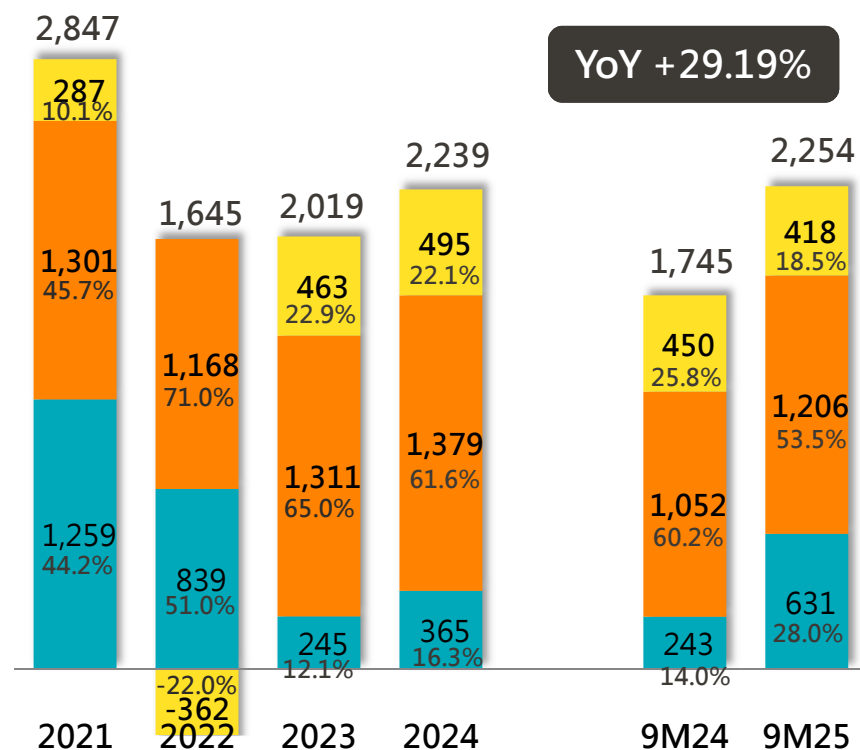
NT \$ million



Net Revenue

NT \$ million

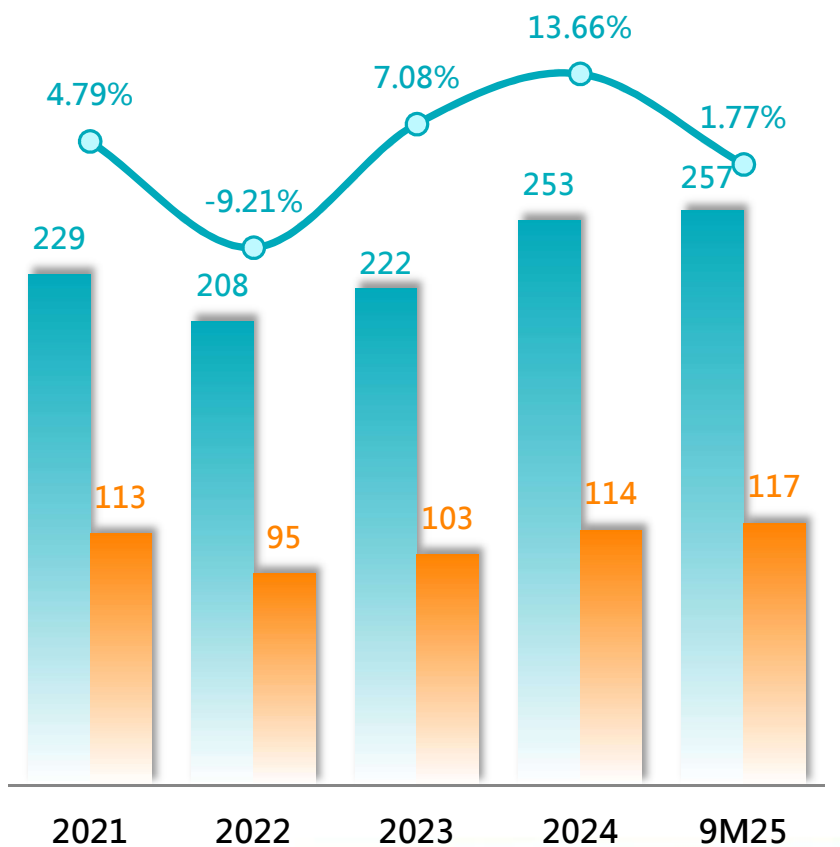
Others
Net Fee Income
Net Interest Income



Assets

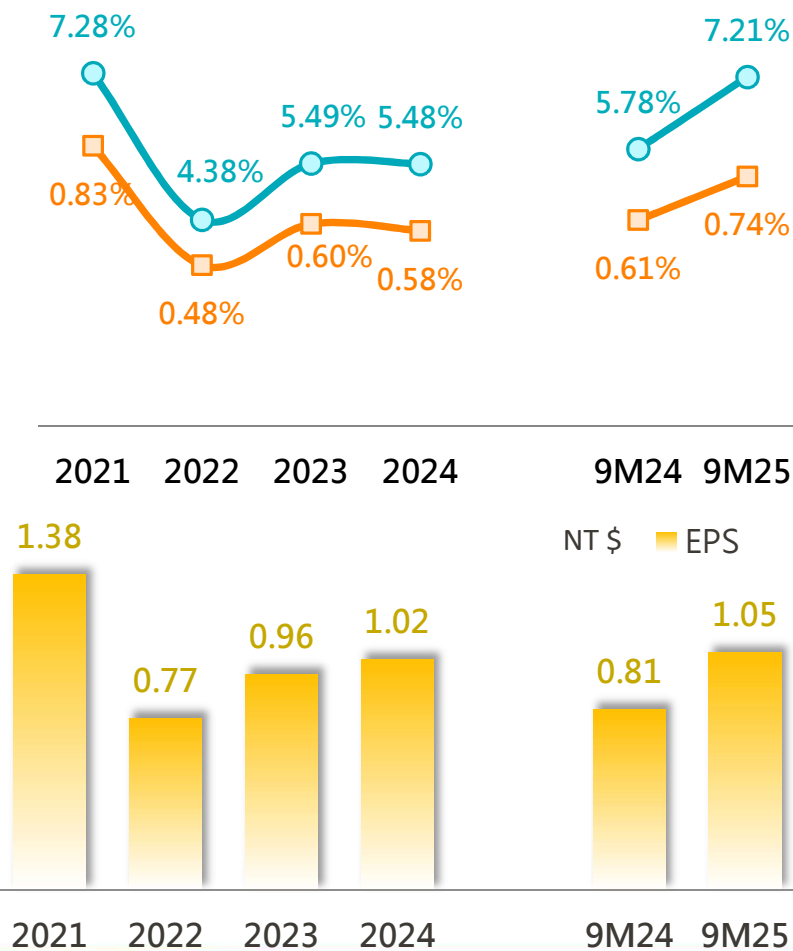
NT \$ billion

— Total Assets
— Outstanding Balances of Guarantee
— Growth Rate of Guarantee Balances



ROE, ROA & EPS

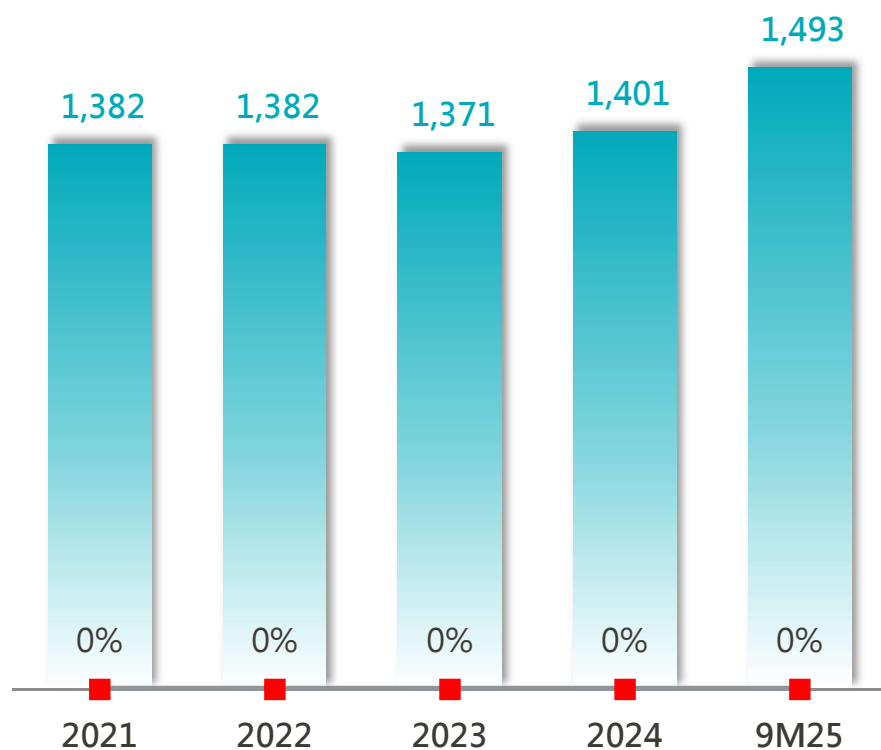
— ROE — ROA



NPL & Reserve for
Guarantee Liabilities

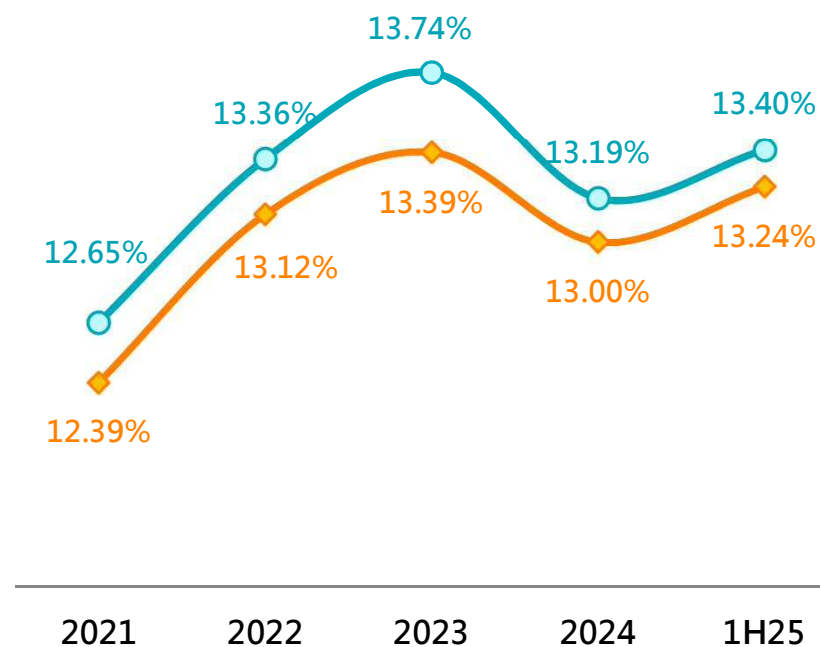
NT \$ million

Reserve for Guarantee Liabilities
NPL Ratio



CAR

CAR (Total Capital)
Tier I Capital

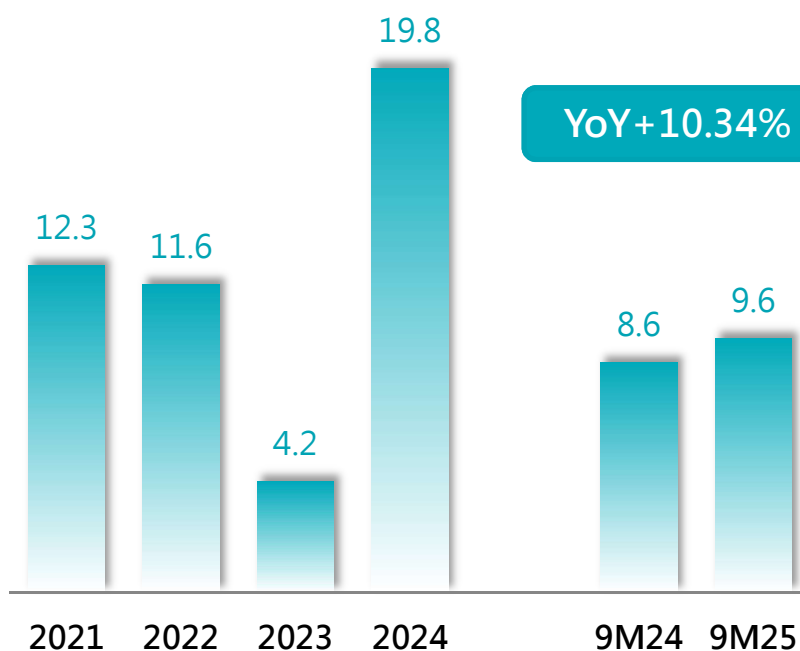


02-4

**Individual Financial
Results**
-EverTrust Bank

Net Profit

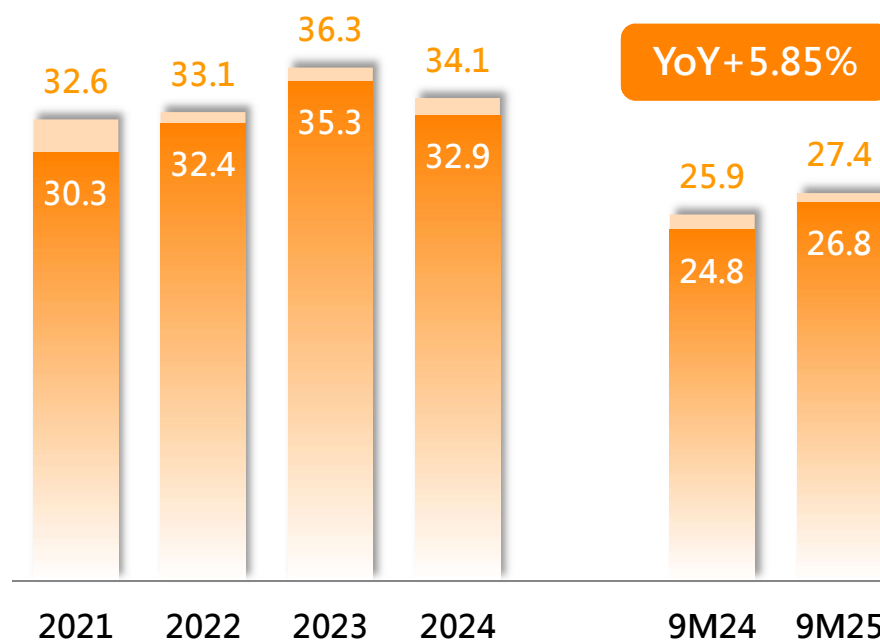
USD million



Net Revenue

USD million

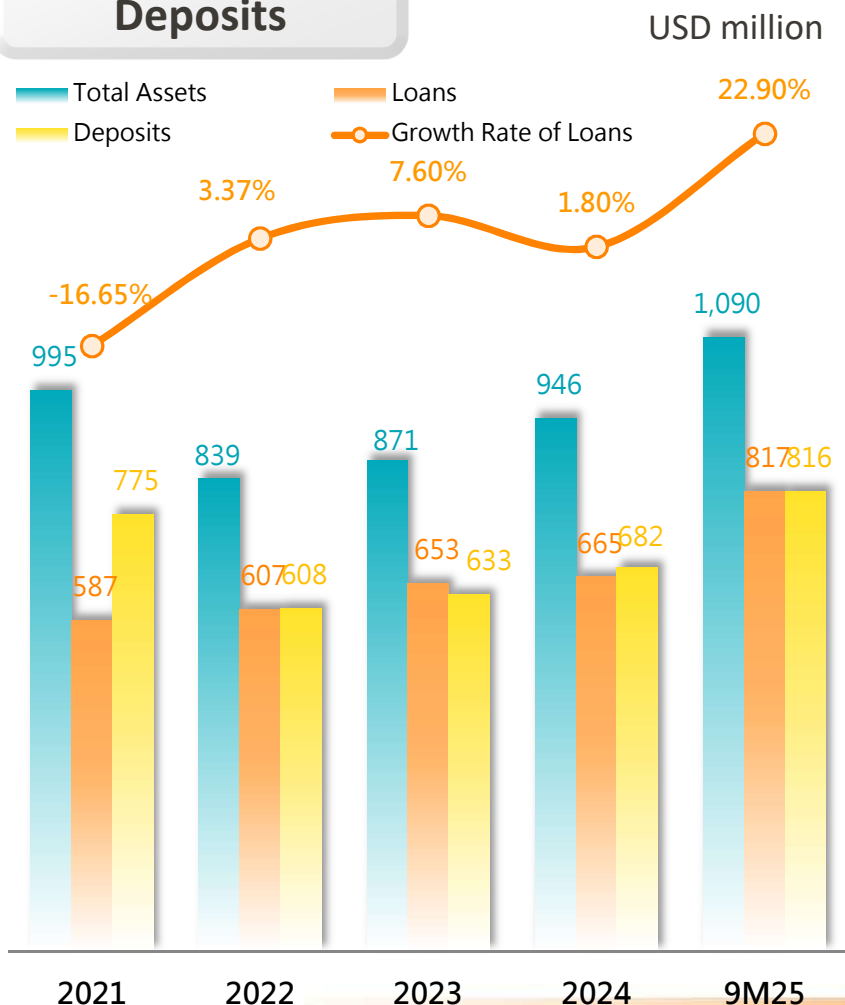
Net Revenue
Net Interest Income



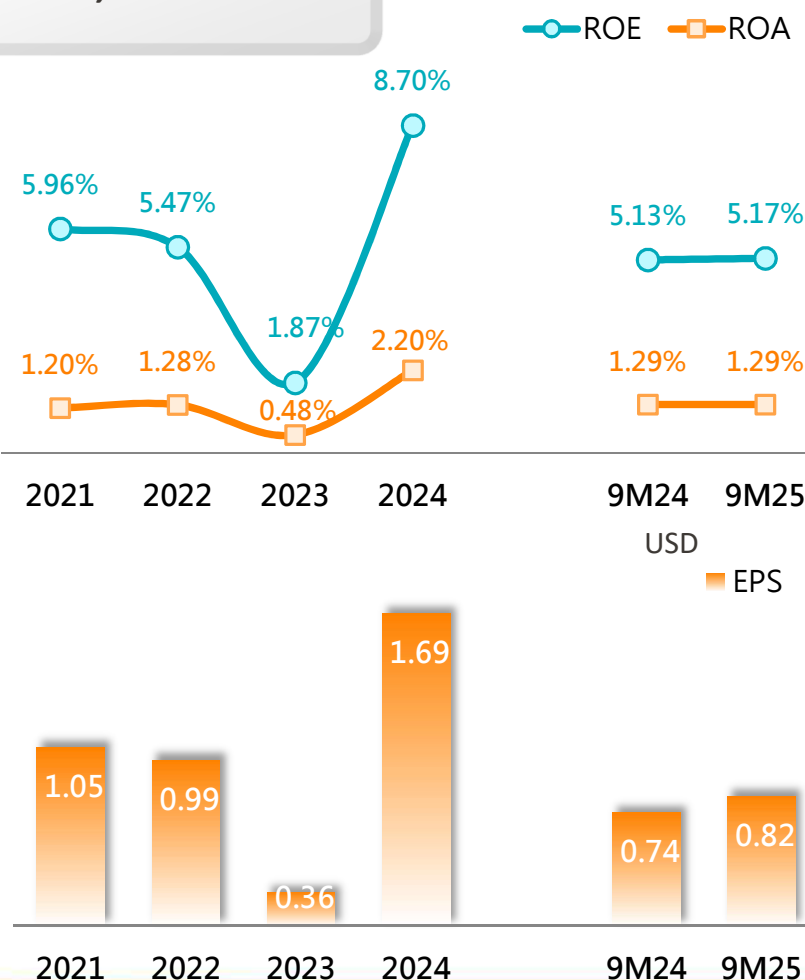
Individual Financial Results: EverTrust Bank

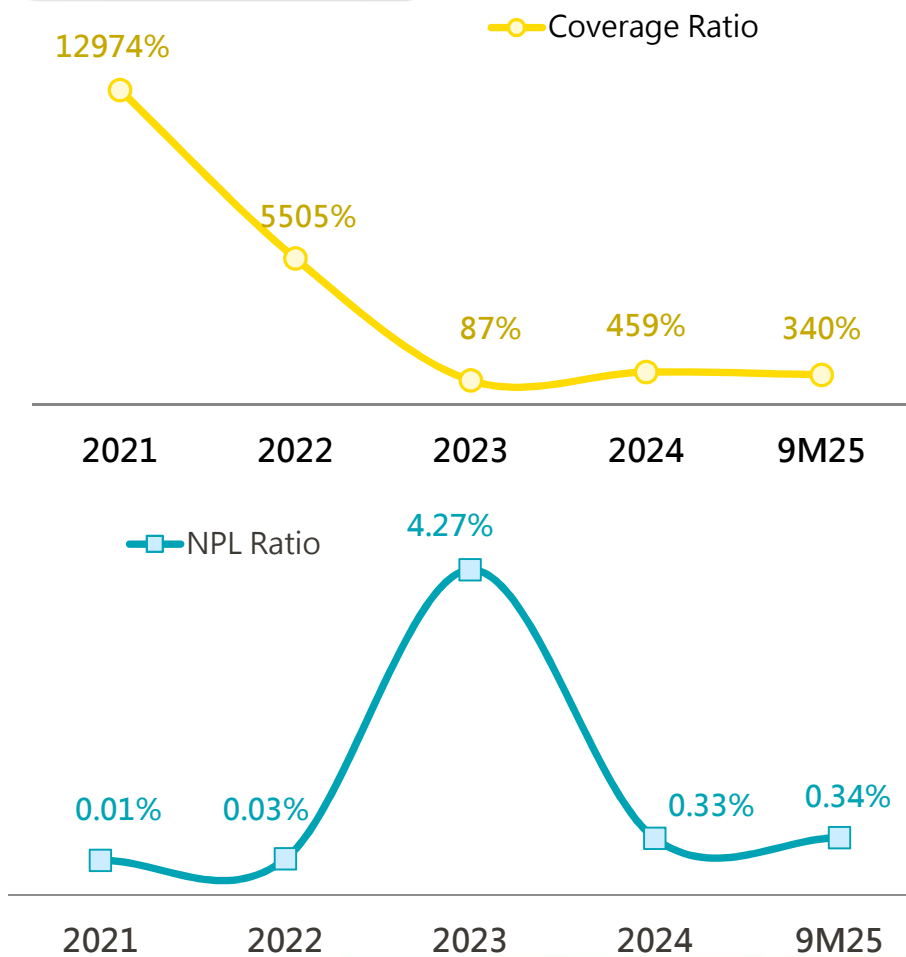
As of 9M25, loan balance increased 22.9% compared with end-2024, marking the strongest growth in five years.

Assets, Loans & Deposits

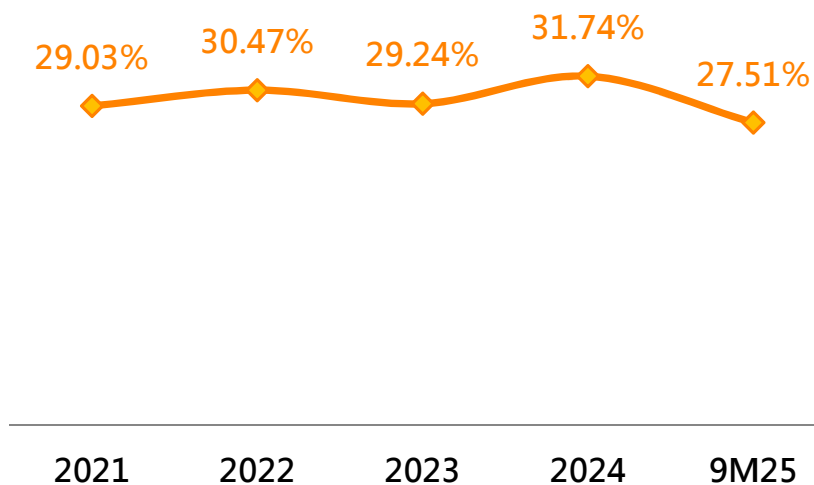


ROE, ROA & EPS



NPL Ratio &
Coverage Ratio

CAR





03

Key Strategic Focuses





03

“Boutique Digital Bank” Strategy

Keep Growing Light-Capital Businesses

- Strengthen sales of low risk-weighted products to improve return on capital.

Execute Digital Transformation

- Empower internal banking operations with technology.
- Deepen data governance and applications.
- Commercialize scenario-based user cases.

Dig Deep Keep Digging

Strengthen Overall Infrastructure,
Deepen Customer Relationships

Embrace Sustainable Transformation of the Group

- Achieve sustainable finance with better integrated banking services.
- Deploy climate change mitigation measures.

Improve Asset-Liability Structure

- Optimized personal deposit ratio to improve liability structure.
- Leveraged large corporate relationships in Taiwan and Hong Kong to drive MME, SME, and wealth management business growth.

Accelerate Overseas Expansion

- Sydney Representative Office was established in March, and the strategic platform in Singapore was established in August 2025, to accelerate the growth curve of overseas assets.



03

“Boutique Digital Bank” Strategy

Keep Growing Light-Capital Businesses

- **Strengthen sales of low risk-weighted products to improve return on capital.**

Improve Asset-Liability Structure

- **Optimized personal deposit ratio to improve liability structure.**
- **Leveraged large corporate relationships in Taiwan and Hong Kong to drive MME, SME, and wealth management business growth.**

Execute Digital Transformation

- **Empower internal banking operations with technology.**
- **Deepen data governance and applications.**
- **Commercialize scenario-based user cases.**

- Strengthen the enterprise financial service platform, gain insight into customer needs, and provide solutions by combining low capital utilization products such as TMU, accounts receivable, and trust.
- Improve the wealth management platform, expand the business and product team, increase product variety and enhance customization capabilities.
- Launch diversified loan programs that balance financial support and enhance return on capital by joining the Small and Medium Enterprise Credit Guarantee Fund of Taiwan (Taiwan SMEG).

- Expand and stabilize the online and offline retail deposit base through programs such as payroll accounts, partnerships with securities companies to promote securities deposits, and optimization of online banking platform functions.
- Launched a dedicated online banking platform for SME clients featuring an intuitive interface and 24/7 cash management tools.
- Target business owners with trade finance and wealth management needs, increase the volume of small business deposits(< NT\$ 40 million) and the duration of retention.

- Relocated the information center to a new high-stability Internet Data Center (IDC), to reinforce infrastructure resilience and ensure stable and reliable services for customers.
- Optimize and integrate core and application systems, and implement technologies such as Robotic Process Automation(RPA), cloud technologies and AI to enhance operational stability and efficiency. For example, introduced the industry’s first multilingual intelligent chatbot, offering real-time AI-based customer support in six foreign languages.
- Expand external data sources and technologies, as well as applications of user cases to strengthen the infrastructure of data platforms, and cultivate data talents.
- Pilot the financial forecasting model business, leveraging fintech applications and data analytics to enhance the grasp of customer financial information.



03

“Boutique Digital Bank” Strategy

Accelerate Overseas Expansion

- **Sydney Representative Office was established in March, and the strategic platform in Singapore was established in August 2025, to accelerate the growth curve of overseas assets.**

Embrace Sustainable Transformation of the Group

- **Achieve sustainable finance with better integrated banking services.**
- **Deploy climate change mitigation measures.**

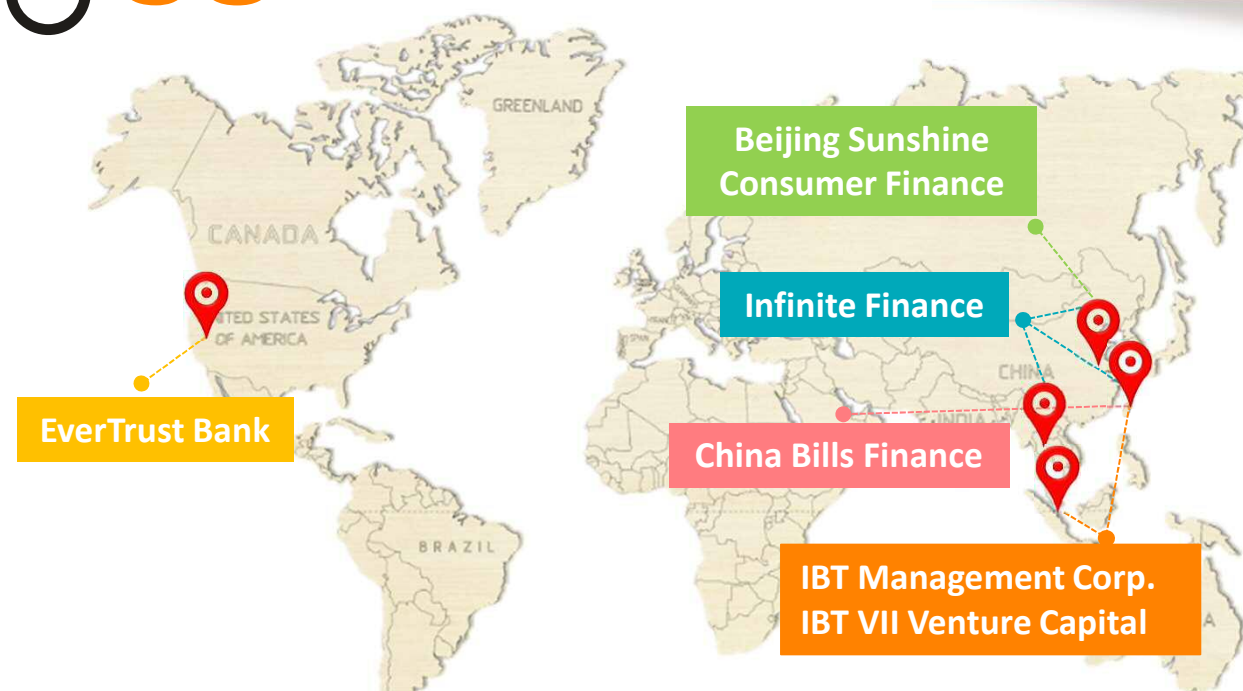
- Sydney representative office established in March 2025, helping cultivate customer relationships and gather business information, and will subsequently advance the upgrading to branch.
- The venture capital subsidiary established a strategic platform base in Singapore in August 2025, to expand the group's business opportunities in emerging markets in Southeast Asia.
- Establish overseas expansion support measures, including the implementation of risk management mechanisms, and comprehensive talent development plans.

- Actively manage climate change risks, and establish internal carbon pricing system to implement investment and financing carbon reduction.
- Strengthen internal and external training, exercise the influence of green finance, and improve the effectiveness of engagement with investment and financing recipients. For example, the Bank collaborate with external organizations to offer sustainability engagement courses for employees and clients, and integrated sustainability engagement and financed emissions metrics into the annual performance evaluation of business units.
- Continue to incorporate ESG risk assessment into investment and financing decisions, increase the proportion of environmentally and socially friendly industries, and expand sustainability-linked loans and related bond investments.
- Further deepen the Bank’s efforts in corporate governance, employee care, customer relationships, environmental protection, social engagement, and green finance to enhance our international ESG ratings performance.



03

Strategic Investment Portfolio Business Overview



Beijing Sunshine Consumer Finance

(Investment under Equity Method)

- Leveraging Everbright Group's customer resources, risk control and digital skills, to prudently grow the consumer finance markets in mainland China.
- Adjust business structure and strengthen risk control capabilities to promote business transformation in line with the direction of regulatory authorities.

Infinite Finance (6958.TW)

(Investment under Equity Method)

- Deepen core businesses while diversifying into green energy and personal car installment loans, as well as expanding to Thailand, all to help diversify risks.
- Strengthen risk control in response to the new US government situations and China's economic development.

EverTrust Bank, USA (Subsidiary)

- Strengthen capital efficiency and rigorously control asset quality to drive up ROE.
- Optimize asset portfolio and product diversification, expand business team and improve production capacity, seize opportunity of new government policies in the high interest rate market in the US, increase income sources and adjust structure.
- Continue to deepen customer relationships and raise brand awareness.

China Bills Finance (2820.TW) (Subsidiary)

- Carefully monitor market changes, strengthen risk control, and dynamically adjust fixed income portfolios and trading positions to achieve investment returns
- Adjust composition of clientele, increase self-insured spread, and develop underwriting of guarantee-free business as well as RP clients.
- Increase market share in syndicated loans and project finance to diversify revenue sources.

IBTM/IBT VII VC (Subsidiary)

- Target high potential emerging industries, such as AI, semiconductors and other high-tech, biotechnology and medical, and ESG fields. Proactively seize opportunities and participate.
- Develop overseas investments, target forward-looking early-stage cases in developed countries, and innovative development opportunities in the Southeast Asian market.



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04

Appendix: Financial Summary of O-Bank and Its Main Subsidiaries

O-Bank-Financial Summary

(NT \$ million)	3Q25	2Q25	1Q25	4Q24	9M25	9M24	YoY
Income Statement							
Interest income	2,780	2,523	2,977	3,288	8,279	9,062	-9%
Interest expense	(2,029)	(1,840)	(2,169)	(2,520)	(6,038)	(7,184)	-16%
Net interest income	751	683	807	769	2,241	1,878	19%
Fee income	210	179	279	158	669	897	-25%
Equity in the income of investees	150	143	115	335	407	801	-49%
Other income	696	716	480	365	1,893	2,585	-27%
Net revenue	1,807	1,721	1,682	1,626	5,209	6,161	-15%
Provision expense	(147)	(225)	(69)	61	(441)	(485)	-9%
Operating expense	(1,021)	(946)	(947)	(966)	(2,914)	(2,990)	-3%
Net profit B/T	638	550	666	721	1,854	2,686	-31%
Net profit A/T	570	486	537	581	1,593	2,275	-30%
Balance Sheet							
Loans, net	233,933	230,276	232,683	226,026	233,933	223,564	5%
Deposits	287,962	291,063	295,655	308,897	287,962	304,041	-5%
Total assets	411,908	409,924	411,997	413,629	411,908	409,896	0%
Total stockholders' equity	43,528	42,243	43,627	42,804	43,528	44,739	-3%
Key Ratios(%)							
ROA(A/T)	0.14	0.12	0.13	0.14	0.39	0.57	
ROE(A/T)	1.29	1.16	1.24	1.53	3.69	5.36	
NPL	0.60	0.12	0.11	0.12	0.60	0.21	
Tier I	13.28	12.60	13.16	12.19	13.28	13.20	
CAR	14.44	13.71	14.60	13.69	14.44	14.86	



Note : The ROA and ROE for 4Q24-3Q25 are not annualized.

CBF-Financial Summary

(NT \$ million)	3Q25	2Q25	1Q25	4Q24	9M25	9M24	YoY
Income Statement							
Interest income	1,229	1,206	1,182	1,147	3,616	3,071	18%
Interest expense	(985)	(989)	(1,012)	(1,026)	(2,985)	(2,828)	6%
Net interest income	244	217	170	122	631	243	159%
Fee income	406	412	388	327	1,206	1,052	15%
Other income	178	210	29	45	418	450	-7%
Net revenue	828	839	587	493	2,254	1,745	29%
Reversal	78	(29)	(34)	5	15	23	-35%
Operating expense	(173)	(158)	(127)	(122)	(458)	(436)	5%
Net profit B/T	576	711	495	367	1,782	1,286	38%
Net profit A/T	444	571	397	285	1,412	1,089	30%
Balance Sheet							
Total assets	257,194	261,395	252,930	252,727	257,194	254,075	1%
Total stockholders' equity	27,153	25,916	25,911	25,222	27,153	25,395	7%

ETB-Financial Summary

(USD \$ thousand)	3Q25	2Q25	1Q25	4Q24	9M25	9M24	YoY
Income Statement							
Interest income	15,177	13,982	13,121	13,459	42,280	40,986	3%
Interest expense	(5,575)	(4,975)	(4,971)	(5,390)	(15,520)	(16,150)	-4%
Net interest income	9,602	9,007	8,150	8,069	26,759	24,836	8%
Fee income	159	161	178	137	498	531	-6%
Other income	126	22	22	25	170	545	-69%
Net revenue	9,887	9,190	8,350	8,231	27,428	25,912	6%
Provision expense	0	0	0	12,823	0	(436)	-100%
Operating expense	(4,768)	(4,677)	(4,452)	(5,231)	(13,897)	(13,229)	5%
Net profit B/T	5,119	4,513	3,899	15,823	13,531	12,248	10%
Net profit A/T	3,612	3,186	2,753	11,105	9,551	8,648	10%
Balance Sheet							
Loans, net	806,884	788,381	709,749	654,524	806,884	674,875	20%
Deposits	816,357	737,055	698,941	681,664	816,357	643,889	27%
Total assets	1,089,866	1,008,290	963,181	946,457	1,089,866	892,808	22%
Total stockholders' equity	252,742	248,565	244,756	240,962	252,742	231,134	9%