

O-BANK CO., LTD.

A. BALANCE SHEETS

(In Thousands of New Taiwan Dollars)

| Item | ASSETS | 2025 | | 2024 | |
|-------------|-------------------------------------------------------------------|----------------------|------------|----------------------|------------|
| | | Amount | % | Amount | % |
| 11000 | Cash and cash equivalents | \$ 2,601,619 | 1 | \$ 5,151,237 | 1 |
| 11500 | Due from the central bank and call loans to banks | 26,943,807 | 6 | 18,467,946 | 4 |
| 12000 | Financial assets at fair value through profit or loss | 24,554,748 | 6 | 33,619,127 | 8 |
| 12100 | Financial assets at fair value through other comprehensive income | 60,342,614 | 14 | 69,502,853 | 17 |
| 12200 | Investments in debt instruments at amortised cost | 26,703,670 | 6 | 23,765,497 | 6 |
| 12500 | Securities purchased under resell agreements | 10,952,720 | 3 | 5,976,328 | 1 |
| 13000 | Receivables, net | 2,556,369 | 1 | 2,957,640 | 1 |
| 13200 | Current tax assets | 21,579 | - | 273,524 | - |
| 13500 | Discounts and loans, net | 233,012,236 | 56 | 226,026,167 | 55 |
| 15000 | Investments accounted for using equity method, net | 23,204,888 | 6 | 22,784,191 | 6 |
| 15500 | Other financial assets | 1,258,011 | - | 983,702 | - |
| 18500 | Property and equipment, net | 2,505,535 | 1 | 2,259,660 | 1 |
| 18600 | Right-of-use assets, net | 246,113 | - | 219,939 | - |
| 19000 | Intangible assets, net | 505,600 | - | 493,573 | - |
| 19300 | Deferred tax assets | 369,399 | - | 348,793 | - |
| 19500 | Other assets | <u>691,937</u> | <u>-</u> | <u>798,627</u> | <u>-</u> |
| 10000 | Total | <u>\$416,470,845</u> | <u>100</u> | <u>\$413,628,804</u> | <u>100</u> |
| Item | LIABILITIES AND EQUITY | | | | |
| | Liabilities | | | | |
| 21000 | Deposits from the central bank and other banks | \$ 18,645,027 | 4 | \$ 17,545,933 | 4 |
| 22000 | Financial liabilities at fair value through profit or loss | 665,370 | - | 1,340,836 | 1 |
| 22500 | Securities sold under repurchase agreements | 14,900,110 | 4 | 11,301,439 | 3 |
| 23000 | Payables | 3,448,640 | 1 | 5,036,890 | 1 |
| 23200 | Current tax liabilities | - | - | 31,154 | - |
| 23500 | Deposits and remittances | 302,642,669 | 73 | 308,897,464 | 75 |
| 24000 | Bank debentures payable | 14,660,000 | 3 | 13,450,000 | 3 |
| 25500 | Other financial liabilities | 14,846,184 | 4 | 11,226,264 | 3 |
| 25600 | Provisions | 503,718 | - | 486,844 | - |
| 26000 | Lease liabilities | 251,621 | - | 226,287 | - |
| 29300 | Deferred tax liabilities | 909,000 | - | 919,315 | - |
| 29500 | Other liabilities | <u>786,820</u> | <u>-</u> | <u>361,917</u> | <u>-</u> |
| 20000 | Total liabilities | <u>372,259,159</u> | <u>89</u> | <u>370,824,343</u> | <u>90</u> |
| | Equity | | | | |
| | Capital | | | | |
| 31101 | Common stock | 28,053,579 | 7 | 28,053,579 | 7 |
| 31103 | Preferred stock | <u>2,500,000</u> | <u>1</u> | <u>2,500,000</u> | <u>-</u> |
| 31100 | Total Capital | <u>30,553,579</u> | <u>8</u> | <u>30,553,579</u> | <u>7</u> |
| 31500 | Capital surplus | <u>574,734</u> | <u>-</u> | <u>568,184</u> | <u>-</u> |
| | Retained earnings | | | | |
| 32001 | Legal reserve | 7,370,243 | 2 | 6,527,632 | 2 |
| 32003 | Special reserve | 1,587,188 | - | 1,970,247 | - |
| 32005 | Unappropriated earnings | <u>4,506,695</u> | <u>1</u> | <u>4,722,209</u> | <u>1</u> |
| 32000 | Total retained earnings | <u>13,464,126</u> | <u>3</u> | <u>13,220,088</u> | <u>3</u> |
| 32500 | Other equity | <u>(159,058)</u> | <u>-</u> | <u>(1,450,123)</u> | <u>-</u> |
| 32600 | Treasury stocks | <u>(221,695)</u> | <u>-</u> | <u>(87,267)</u> | <u>-</u> |
| 30000 | Total equity | <u>44,211,686</u> | <u>11</u> | <u>42,804,461</u> | <u>10</u> |
| Total | | <u>\$416,470,845</u> | <u>100</u> | <u>\$413,628,804</u> | <u>100</u> |

B. STATEMENTS OF COMPREHENSIVE INCOME

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

| Item | 2025 | | 2024 | | Percentage Increase (Decrease) |
|-------|-----------------------------------------|------------|------------------|------------|--------------------------------|
| | Amount | % | Amount | % | % |
| 41000 | \$11,322,855 | 169 | \$12,350,455 | 159 | (8) |
| 51000 | (8,188,193) | (122) | (9,703,585) | (125) | (16) |
| 49010 | <u>3,134,662</u> | <u>47</u> | <u>2,646,870</u> | <u>34</u> | 18 |
| | Net revenue other than interest revenue | | | | |
| 49100 | 885,781 | 13 | 1,055,341 | 13 | (16) |
| 49200 | | | | | (93) |
| | 312,695 | 5 | 4,761,412 | 61 | |
| 49310 | | | | | 54 |
| | 372,624 | 5 | 242,512 | 3 | |
| 49600 | 1,485,732 | 22 | (2,126,189) | (27) | 170 |
| 49700 | 4,012 | - | (3,174) | - | 226 |
| 49750 | | | | | (66) |
| | 388,948 | 6 | 1,135,264 | 15 | |
| 48099 | <u>106,038</u> | <u>2</u> | <u>75,007</u> | <u>1</u> | 41 |
| 49020 | <u>3,555,830</u> | <u>53</u> | <u>5,140,173</u> | <u>66</u> | (31) |
| 4xxxx | <u>6,690,492</u> | <u>100</u> | <u>7,787,043</u> | <u>100</u> | (14) |
| 58200 | (543,435) | (8) | (423,413) | (5) | 28 |
| | Operating expenses | | | | |
| 58500 | 2,128,408 | 32 | 2,226,762 | 29 | (4) |
| 59000 | 414,911 | 6 | 483,835 | 6 | (14) |
| 59500 | <u>1,410,971</u> | <u>21</u> | <u>1,245,480</u> | <u>16</u> | 13 |
| 58400 | <u>3,954,290</u> | <u>59</u> | <u>3,956,077</u> | <u>51</u> | - |

(Continued)

| Item | 2025 | | 2024 | | Percentage Increase (Decrease) | |
|-------|-----------------------------------------------------------------------------------------------------------------------------|------------------|-------------|------------------|-----------------------------------|--------|
| | Amount | % | Amount | % | % | |
| 61001 | Profit from continuing operations before tax | \$2,192,767 | 33 | \$3,407,553 | 44 | (36) |
| 61003 | Income tax expense | <u>362,101</u> | <u>5</u> | <u>551,354</u> | <u>7</u> | (34) |
| 64000 | Net profit for the year | <u>1,830,666</u> | <u>28</u> | <u>2,856,199</u> | <u>37</u> | (36) |
| | Other comprehensive income(loss) | | | | | |
| | Components of other comprehensive income (loss) that will not be reclassified to profit or loss: | | | | | |
| 65201 | Gains (losses) on remeasurements of defined benefit plans | 3,082 | - | 15,447 | - | (80) |
| 65204 | Revaluation gains (losses) on investments in equity instruments measured at fair value through other comprehensive income | (81,823) | (1) | 28,529 | - | (387) |
| 65207 | Share of other comprehensive income (loss) of subsidiaries, associates and joint ventures accounted for using equity method | <u>46,900</u> | <u>-</u> | <u>45,236</u> | <u>1</u> | 4 |
| 65200 | Components of other comprehensive income (loss) that will not be reclassified to profit or loss, net of tax | <u>(31,841)</u> | <u>(1)</u> | <u>89,212</u> | <u>1</u> | (136) |
| | 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 | (317,154) | (5) | 528,113 | 7 | (160) |

(Continued)

| Item | | 2025 | | 2024 | | Percentage Increase (Decrease) |
|-------|-----------------------------------------------------------------------------------------------------------------------------|--------------------|-----------|--------------------|--------------|--------------------------------|
| | | Amount | % | Amount | % | % |
| 65307 | Share of other comprehensive income (loss) of subsidiaries, associates and joint ventures accounted for using equity method | \$ 627,672 | 10 | (\$ 31,771) | (1) | 2,076 |
| 65308 | Gains (losses) from investments in debt instruments measured at fair value through other comprehensive income | 880,917 | 13 | (157,943) | (2) | 658 |
| 65320 | Income tax related to components of other comprehensive income that will be reclassified to profit or loss | <u>59,550</u> | <u>1</u> | (<u>96,220</u>) | (<u>1</u>) | 162 |
| 65300 | Components of other comprehensive income that will be reclassified to profit or loss, net of tax | <u>1,250,985</u> | <u>19</u> | <u>242,179</u> | <u>3</u> | 417 |
| 65000 | Other comprehensive income for the year, net of tax | <u>1,219,144</u> | <u>18</u> | <u>331,391</u> | <u>4</u> | 268 |
| 66000 | Total comprehensive income for the year | <u>\$3,049,810</u> | <u>46</u> | <u>\$3,187,590</u> | <u>41</u> | (4) |
| | EARNINGS PER SHARE | | | | | |
| 67501 | Basic | <u>\$0.61</u> | | <u>\$1.00</u> | | |
| 67701 | Diluted | <u>\$0.56</u> | | <u>\$0.90</u> | | |

(Concluded)

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

(In Thousands of New Taiwan Dollars)

| | December 31, 2025 | December 31, 2024 |
|--------------------------------|-------------------|-------------------|
| Demand deposit | 62,928,539 | 58,780,636 |
| Demand deposit ratio | 20.80% | 19.03% |
| Time deposit | 239,680,346 | 250,102,135 |
| Time deposit ratio | 79.20% | 80.97% |
| Foreign currency deposit | 115,708,254 | 123,781,571 |
| Foreign currency deposit ratio | 38.24% | 40.07% |

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)

| | December 31, 2025 | December 31, 2024 |
|---------------------|-------------------|-------------------|
| SME loan | 40,993,739 | 40,615,269 |
| SME loan ratio | 17.36% | 17.73% |
| Consumer loan | 20,043,108 | 15,939,043 |
| Consumer loan ratio | 8.49% | 6.96% |

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.

| | 2025 | | 2024 | |
|-------------------------------------------------------------|----------------|----------------|----------------|-----------------|
| | Average | Average | Average | Average |
| | Balance | Rate | Balance | Rate (%) |
| | | (%) | | |
| <u>Interest-earning assets</u> | | | | |
| Due from banks (part of cash and cash equivalents) | \$ 1,851,760 | 1.66 | \$ 2,049,959 | 2.07 |
| Call loans to other banks(including other financial assets) | 7,237,097 | 3.90 | 11,087,127 | 4.86 |
| Due from the Central Bank | 6,978,102 | 1.26 | 6,282,640 | 1.24 |
| Financial assets at FVTPL | 30,067,932 | 1.49 | 33,323,394 | 1.41 |
| Financial assets at FVTOCI | 64,480,479 | 1.64 | 73,174,920 | 1.76 |
| Financial assets at amortized cost | 25,314,301 | 3.25 | 23,738,623 | 2.97 |
| Securities purchased under resell agreements | 8,834,525 | 2.06 | 2,453,716 | 2.02 |
| Account receivables from factoring | 233,800 | 3.42 | 283,051 | 3.56 |
| Discounts and loans | 234,387,133 | 3.76 | 221,271,633 | 4.33 |
| <u>Interest-bearing liabilities</u> | | | | |
| Deposits from the Central Bank and other banks | 25,342,800 | 2.25 | 18,901,771 | 2.69 |
| Securities sold under repurchase agreements | 14,437,740 | 2.88 | 13,834,909 | 3.42 |
| Demand deposits | 61,255,655 | 1.36 | 62,436,668 | 1.74 |
| Time deposits | 234,571,088 | 2.58 | 241,409,630 | 3.03 |
| Bank debentures payable | 13,771,562 | 2.01 | 13,844,809 | 1.92 |
| Appropriation for loans | 2,212,783 | 0.32 | 1,890,633 | 0.29 |

F. Primary Net Position of Foreign Currency

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

| | December 31, 2025 | | | December 31, 2024 | | |
|--------------------------------------------------------|-------------------|--------------------|-----------------|-------------------|--------------------|-----------------|
| | Monetary item | Foreign Currencies | NTD Equivalence | Monetary item | Foreign Currencies | NTD Equivalence |
| Primary Net Position of Foreign Currency (Market risk) | USD | 203,930 | 6,413,665 | USD | 166,043 | 5,444,569 |
| | HKD | 1,445,571 | 5,840,759 | HKD | 1,200,692 | 5,070,628 |
| | CNY | 66,476 | 299,307 | CNH | 93,917 | 420,258 |
| | AUD | 14,172 | 297,880 | AUD | 13,228 | 269,589 |
| | EUR | 1,168 | 43,078 | EUR | 749 | 25,538 |
| | | | | | | |

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 December 31, 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. | 89,928,918 | 0 | 2.94% |
| 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.

I. Other financial information please refers to 2025 4Q Consolidated Report for your reference.