O-Bank
9M 2026 Business Review

Nov 16, 2026

O-BANK 王道銀行

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Agenda

01 9M2026 Operating Highlights

02 9M2026 Financial Results

03 Key Strategic Focuses

04 Appendix

01

9M2026
Operating Highlights

01 9M2026 Operating Highlights- O-Bank

1. Operating Performance

- Consolidated net profit after tax, standalone net profit after tax, and EPS all reached record highs for the same period since O-Bank's listing; notably, standalone net profit after tax grew by 48.6% and EPS by 50.9% YoY.
- In 9M2026, O-Bank continued to optimized its deposit structure, leading to sustained growth in NII. Combined with dividend income, overall net profit before tax grew by 20% YoY.
- Earnings from equity investments also improved, driven by profit growth at China Bills Finance and a turnaround from a net loss to a profit at Infinite Finance, contributing to the growth in O-Bank's net profit after tax.

NT $ million

O-Bank		9M2026	9M2025	YoY
Consolidated	Net Revenues	9,711	7,663	+26.7%
	Net Profit After Tax	3,825	2,629	+45.5%
Standalone	Net Revenues	6,464	5,209	+24.1%
	Net Profit After Tax	2,367	1,593	+48.6%
	Earnings Per Share (EPS, NT$)	NT$ 0.80	NT$ 0.53	+50.9%
O-Bank Only (Excluding equity-accounted investment)	Net Revenues	5,617	4,802	+17.0%
	Net Profit Before Tax	1,737	1,447	+20.0%

01 9M2026 Operating Highlights- O-Bank's Main Subsidiaries

1. Operating Performance

- China Bills Finance (CBF): Net profit after tax increased 41.8% YoY, benefiting from bond and bill investments, lower funding costs, and growth in underwriting business.
- EverTrust Bank: Earnings for 9M2026 edged slightly lower compared to the same period last year due to increased regulatory costs and operating expenses.

O-Bank's Main Subsidiaries

China Bills Finance	9M2026	9M2025	YoY
Net Revenues(NT$ million)	3,169	2,254	+40.6%
Net Profit After Tax(NT$ million)	2,003	1,412	+41.8%
Earnings Per Share(EPS)	NT$ 1.49	NT$ 1.05	+41.9%

EverTrust Bank	9M2026	9M2025	YoY
Net Revenues(US$ million)	28.4	27.4	+3.6%
Net Profit After Tax(US$ million)	8.9	9.6	-7.3%
Earnings Per Share(EPS)	US$ 0.76	US$ 0.82	-7.3%

01 9M2026 Operating Highlights- O-Bank

2. Capital Adequacy & Asset Quality

Capital Adequacy Maintained Stable

- As of the end of September 26, O-Bank's BIS Ratio was 13.75%, while both the Tier1 Capital Ratio and CET1 Ratio were 12.53%.

- As of the end of September 2026, O-Bank's NPL ratio was 0.60% and loan loss coverage ratio was 220.6%. O-Bank's higher NPL ratio was mainly attributed to two non-performing corporate loan cases, one at Hong Kong Branch and the other at the Head Office. However, both loans are fully secured by real estate collateral. O-Bank expects to complete the disposal of part of the collateral for Hong Kong Branch case by the end of this year. Upon successful recovery, the NPL ratio is expected to decline to 0.45%.

01 Credit Ratings and Sustainability Honors

Credit Ratings

Fitch Ratings' credit assessment :

- International credit rating (Long-Term Issuer Default Rating, IDR) : **"BBB"**
- Domestic credit rating (National Long-Term Rating) : **"A+(twn)"**
- Outlook: **"Stable"**

Sustainability Honors

MorningStar Sustainalytics' ESG Risk Ratings	Selected as a **2026 Global ESG Leader** **No.1** among listed companies & **No.1** among financial institutions in Taiwan.
FTSE Russell's ESG Scores	**No.1** among financial institutions & **No.9** among listed companies in Taiwan.
S&P Global Corporate Sustainability Assessment (CSA)	**Top 5%** in the global banking industry, **No.4** among financial institutions & **No.8** among listed companies in Taiwan.
Carbon Disclosure Project (CDP)	Received the highest "**Leadership Level A**" rating in the climate change questionnaire assessment.
2025 TWSE's Corporate Governance Evaluation	**Top 5%** among listed companies, **Top 10%** in the financial and insurance industry in Taiwan.
2026 CommonWealth Magazine "Excellence in Corporate Social Responsibility Award"	Received **2nd place** in the Medium-Sized Enterprises Division.

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 November 2026.



02

9M2026
Financial Results

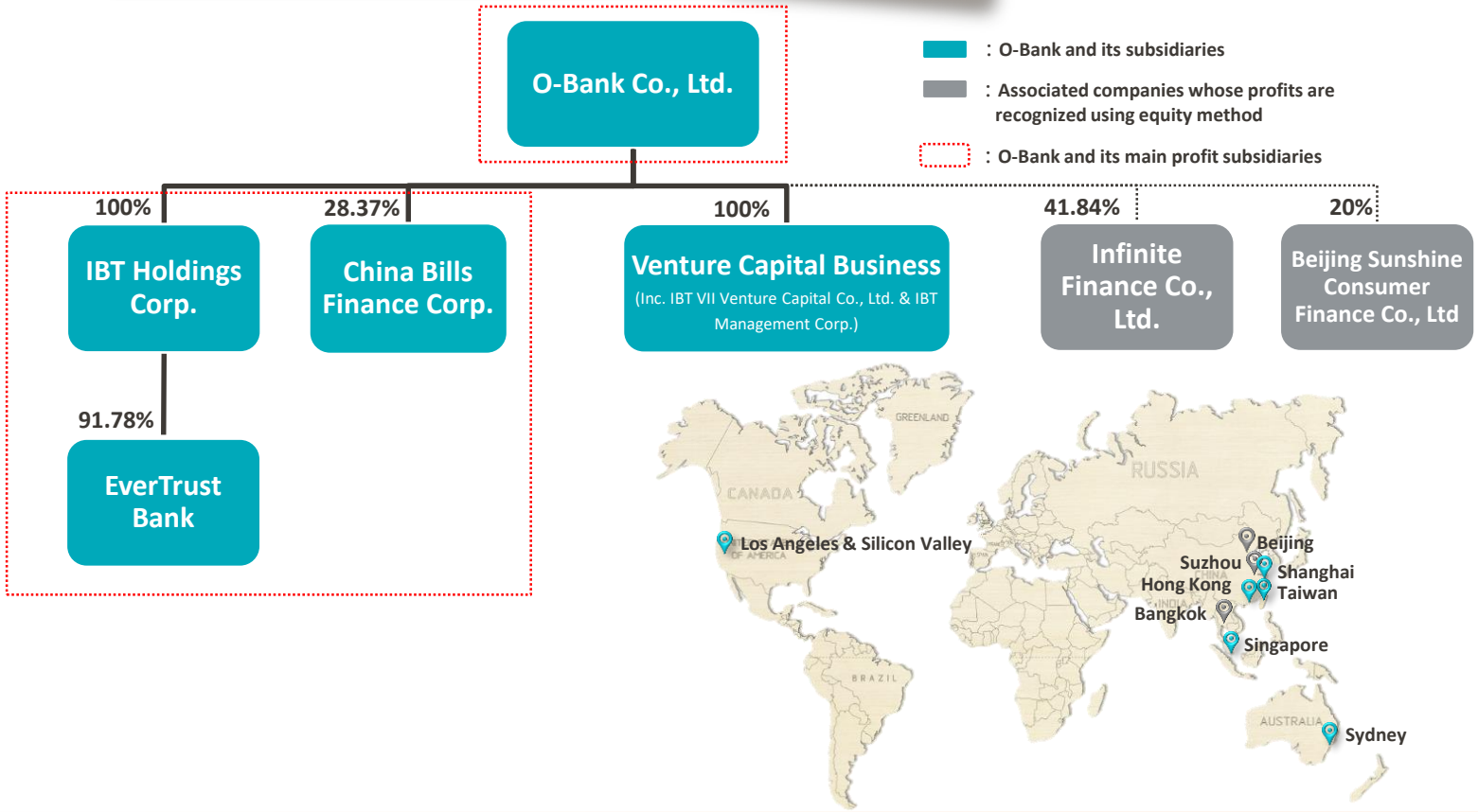
02-1 Consolidated Financial Results

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

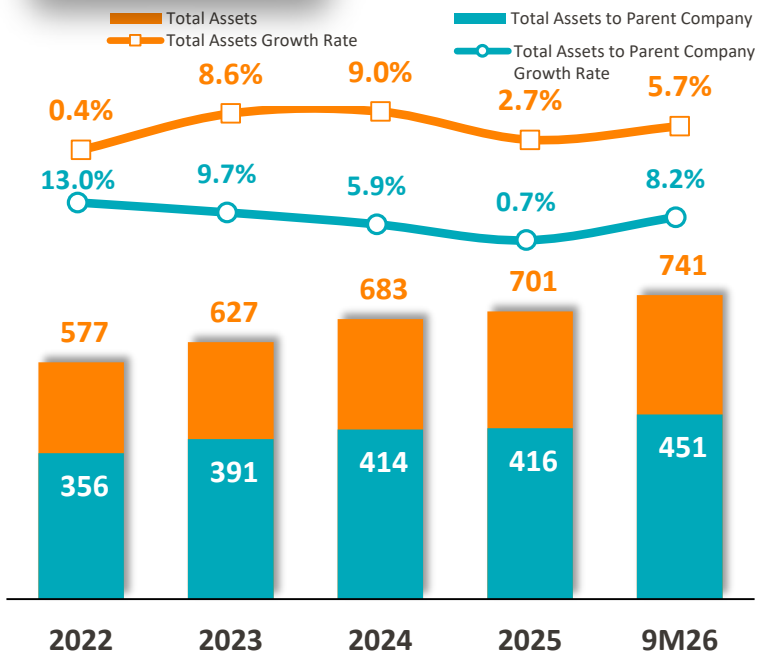
Consolidated Financial Results

02-1 Consolidated Financial Results

Standalone assets for 9M26 grew by 8.2% compared to the end of last year; standalone net profit after tax grew by 48.6% YoY.

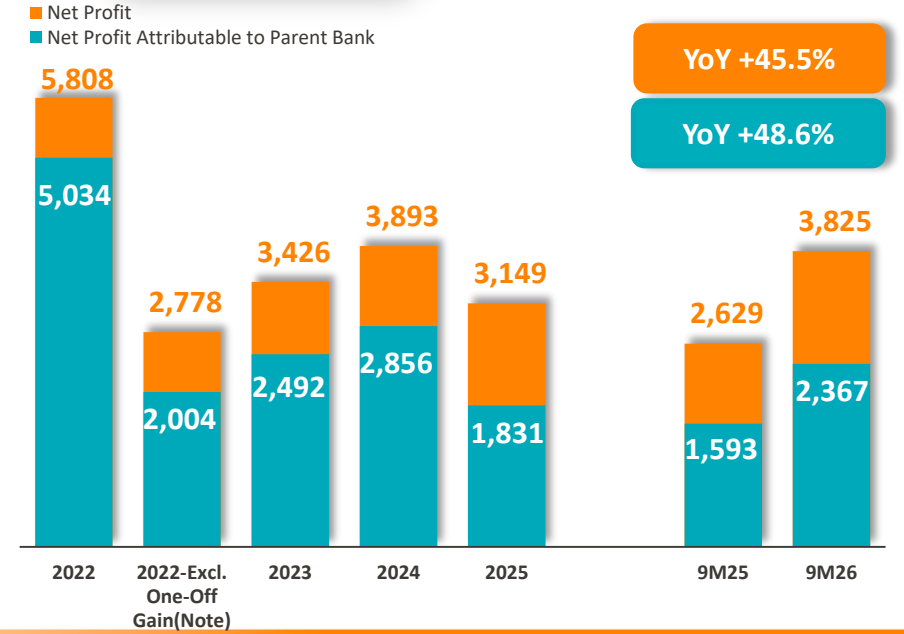
Total Assets

NT$ billion



Net Profit

NT$ million

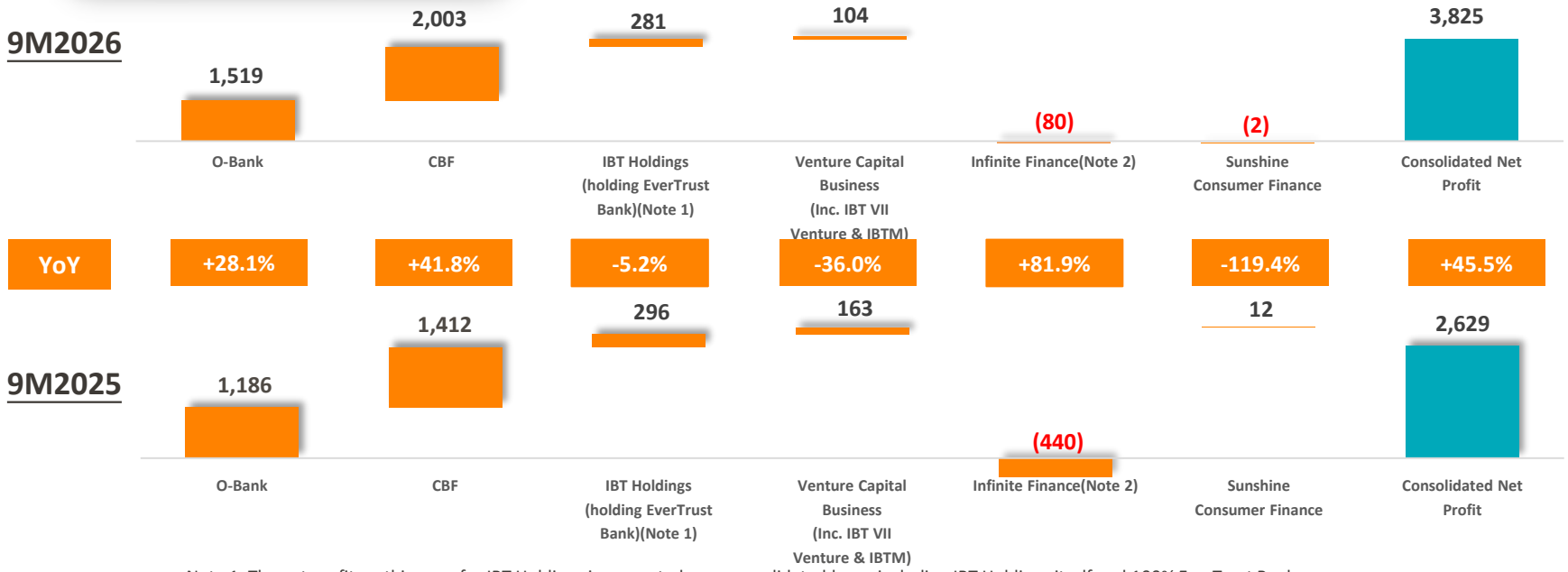


Note: In 2022, the original subsidiary of O-Bank, IBT Leasing Co., Ltd., merged with Jih Sun International Leasing and Finance Co., Ltd. O-Bank recognized gains of approximately NTD 3 billion from the disposal of investments using equity method and related expenses, as referred to in this section as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

2-1 Consolidated Financial Results

Net Profit Compositions (by Business Unit)

NT$ million

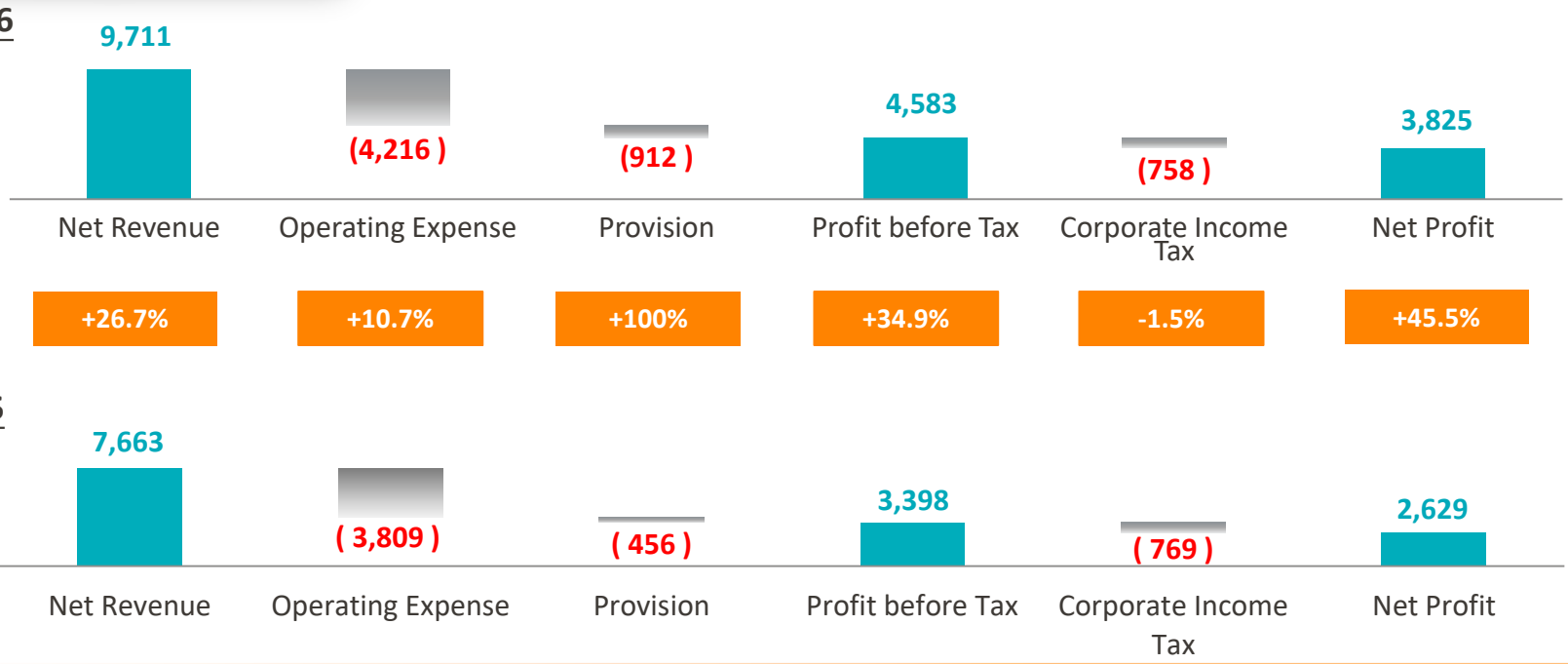


Note 1: The net profit on this page for IBT Holdings is presented on a consolidated base, including IBT Holdings itself and 100% EverTrust Bank.
Note 2: In 9M26, O-Bank recognized an investment profit NT$85 million from Infinite Finance. After deducting amortization expenses of NT$165 million related to Purchase Price Allocation (PPA) arising from leasing company merger, O-Bank recognized a net investment loss of NT$80 million. In 9M25, O-Bank recognized an investment loss NT$275 million from Infinite Finance, in addition to amortization expenses NT$165 million related to Purchase Price Allocation (PPA) arising from leasing company merger. O-Bank's net loss recognized from this investment amounted to NT$440 million.

Consolidated Financial Results

Net Profit Compositions

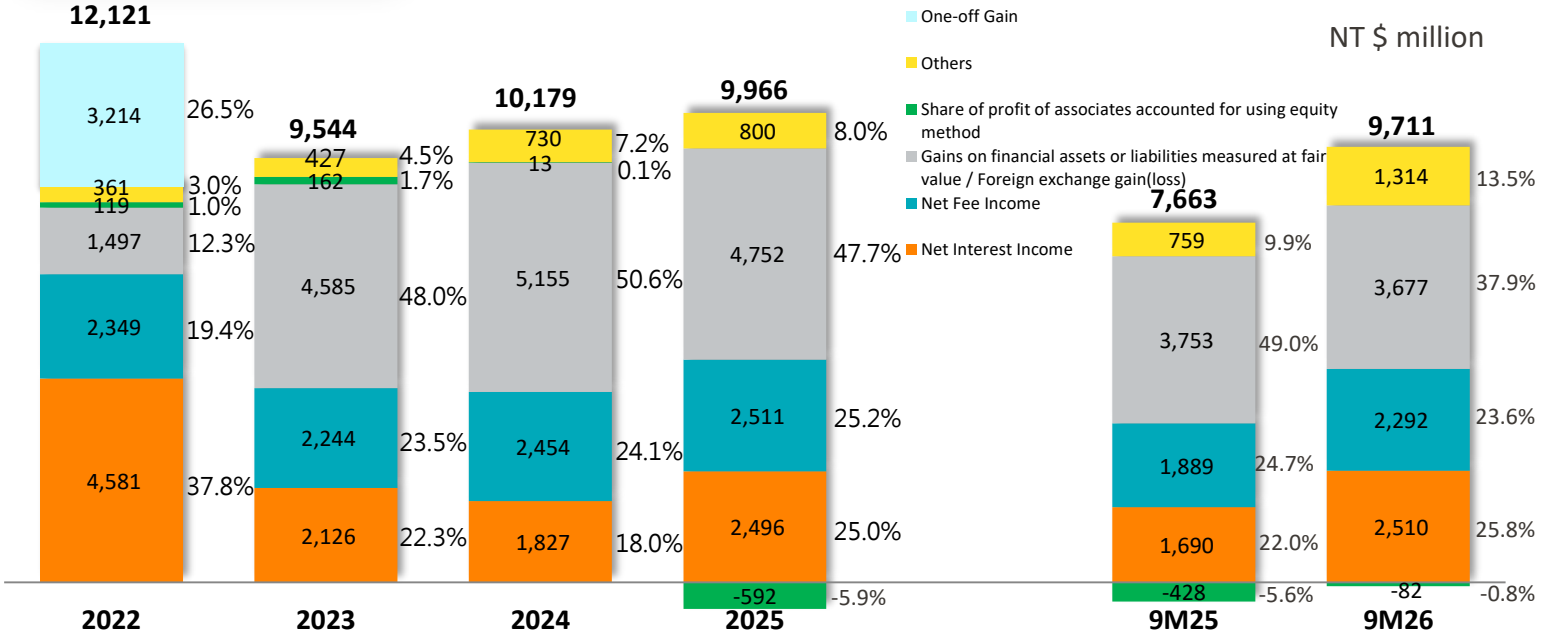
NT$ million



02-1 Consolidated Financial Results

Net Revenue Breakdown

1. Net interest income increased by 48.5% YoY, driven by the improvement in O-Bank's deposit structure, as well as CBF's bond and bill investments and lower funding costs.
2. Income from associates improved 80.8% YoY, driven by Infinite Finance's turnaround from a net loss to a profit.
3. Other net income increased by 73% YoY, primarily due to higher dividend income from O-Bank and CBF.



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".
Note 2: Other net income includes realized gains/losses on financial assets at FVOCI, gains/losses on derecognition of financial assets at amortized cost, and impairment losses.

02-2

Standalone Financial Results

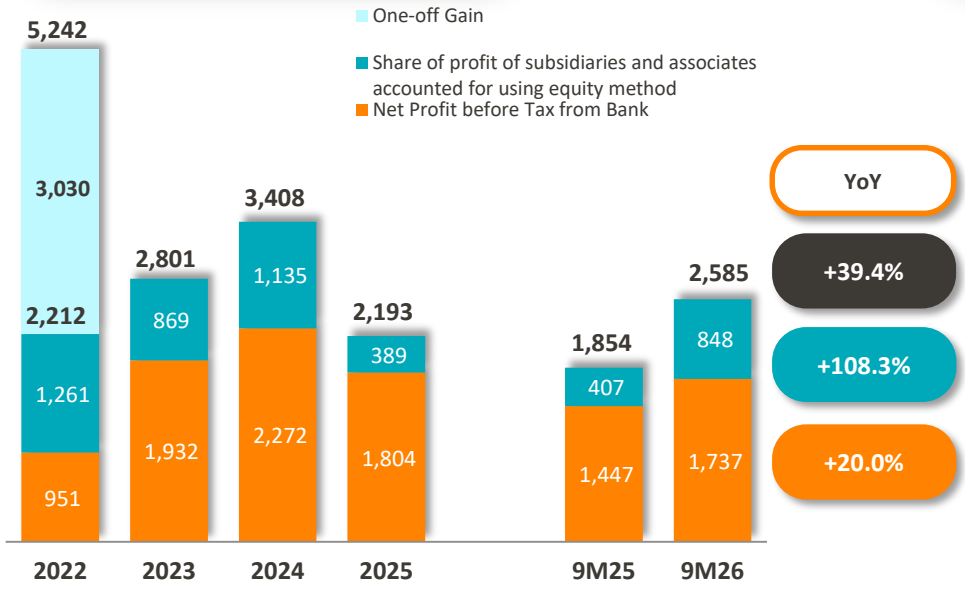
- O-Bank -

02-2 Standalone Financial Results: O-Bank

Driven by improved earnings from O-Bank's core business and equity investments, net profit before tax and net profit after tax increased by 39.4% and 48.6% YoY, respectively.

Net Profit before Tax

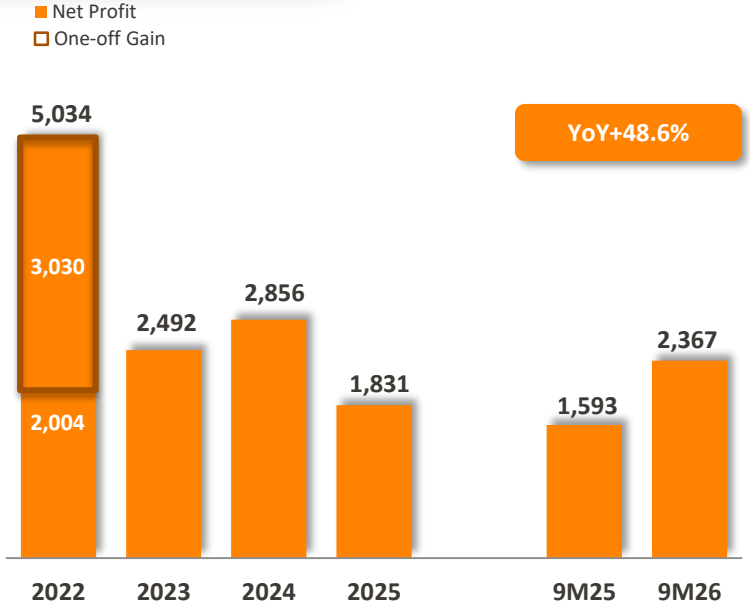
NT$ million



YoY	
+39.4%	
+108.3%	
+20.0%	

Net Profit

NT$ million

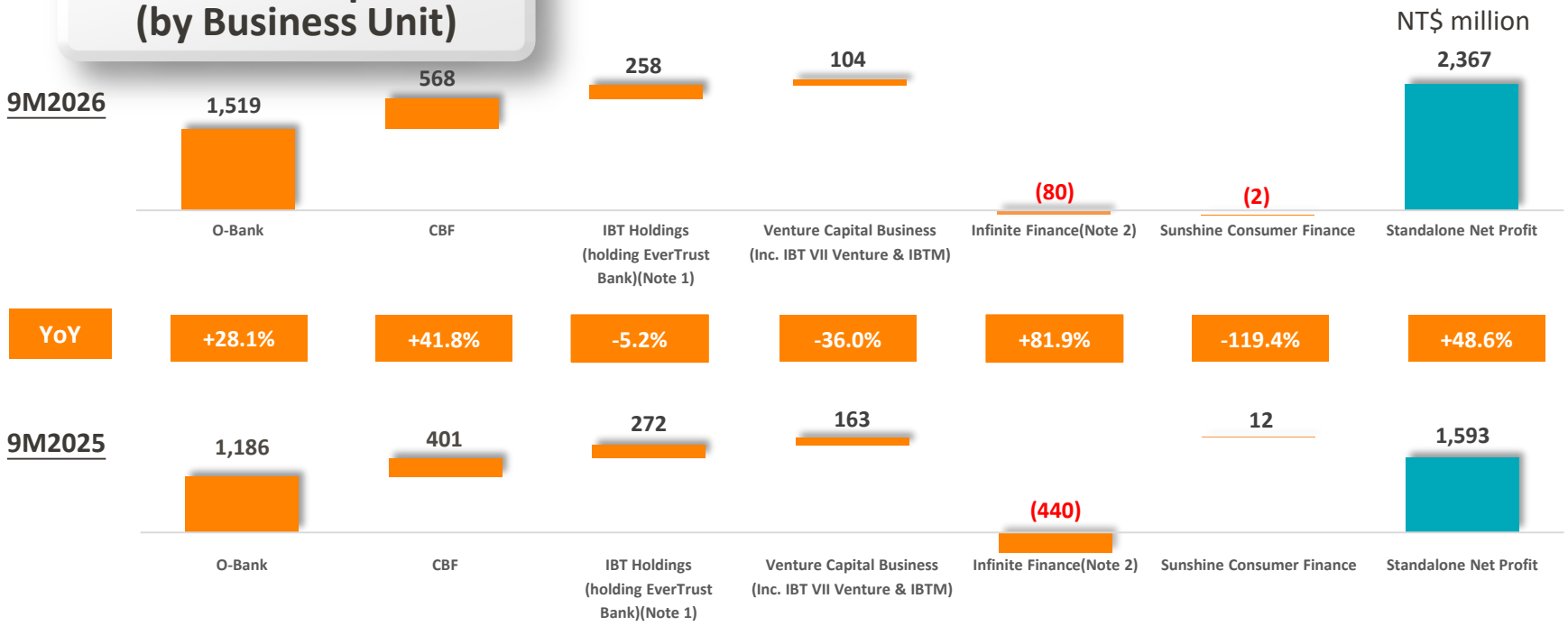


Note: In 2022, the original subsidiary of O-Bank, IBT Leasing Co., Ltd., merged with Jih Sun International Leasing and Finance Co., Ltd. O-Bank recognized gains of approximately NTD 3 billion from the disposal of investments using equity method and related expenses, as referred to in this section as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

02-2 Standalone Financial Results: O-Bank

O-Bank's core business and CBF are the primary sources of profit contribution.

Net Profit Compositions (by Business Unit)

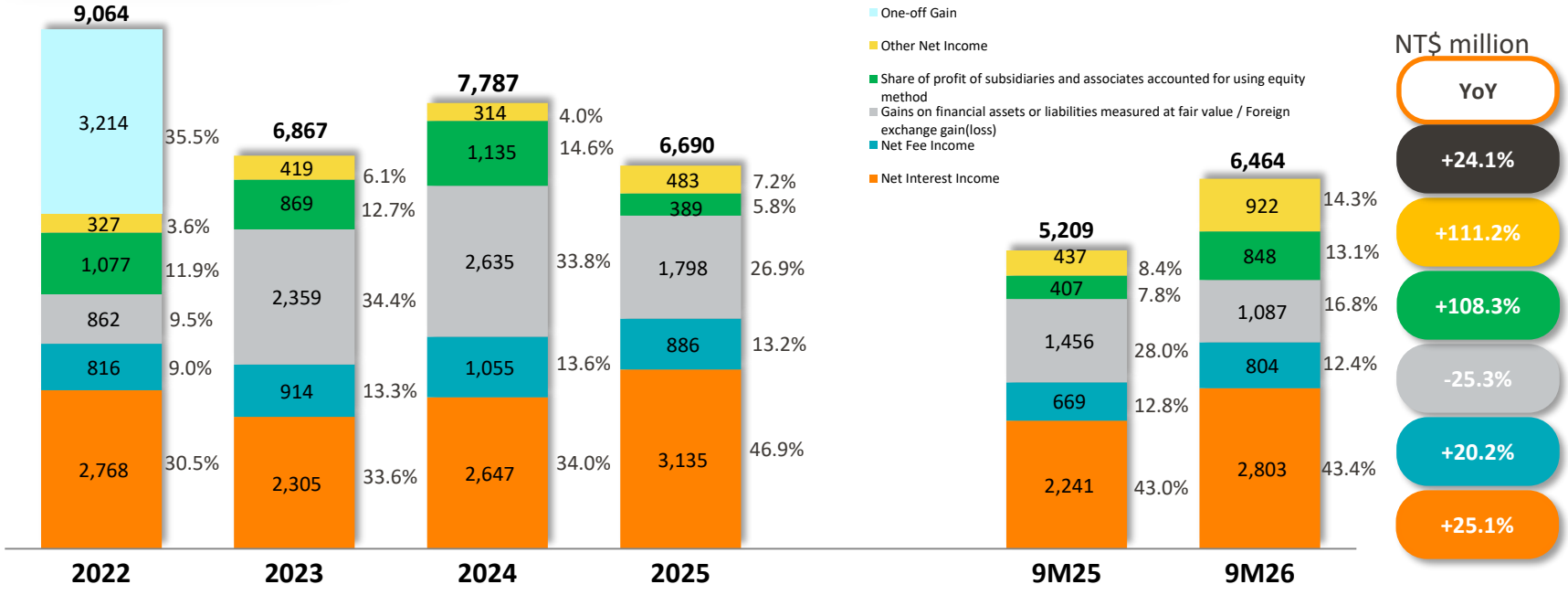


Note 1: The net profit on this page for IBT Holdings is presented on standalone base, including IBT Holdings itself and the profit from EverTrust Bank using the equity method.
Note 2: In 9M26, O-Bank recognized an investment profit NT$85 million from Infinite Finance. After deducting amortization expenses of NT$165 million related to Purchase Price Allocation (PPA) arising from leasing company merger, O-Bank recognized a net investment loss of NT$80 million. In 9M25, O-Bank recognized an investment loss NT$275 million from Infinite Finance, in addition to amortization expenses NT$165 million related to Purchase Price Allocation (PPA) arising from leasing company merger. O-Bank's net loss recognized from this investment amounted to NT$440 million.

02-2 Standalone Financial Results: O-Bank

Net Revenue Breakdown

1. Net interest income grew 25.1% YoY due to the improvement of O-Bank's deposit structure.
2. Net fee income rose 20.2% YoY due to an increase in loan-related fees.
3. Share of profit of subsidiaries and associates accounted for using equity method surged 108.3% YoY primarily attributed to earnings growth from CBF and Infinite Finance turning profitable this year.
4. Other net income surged 111.2% YoY due to an increase in dividend income.

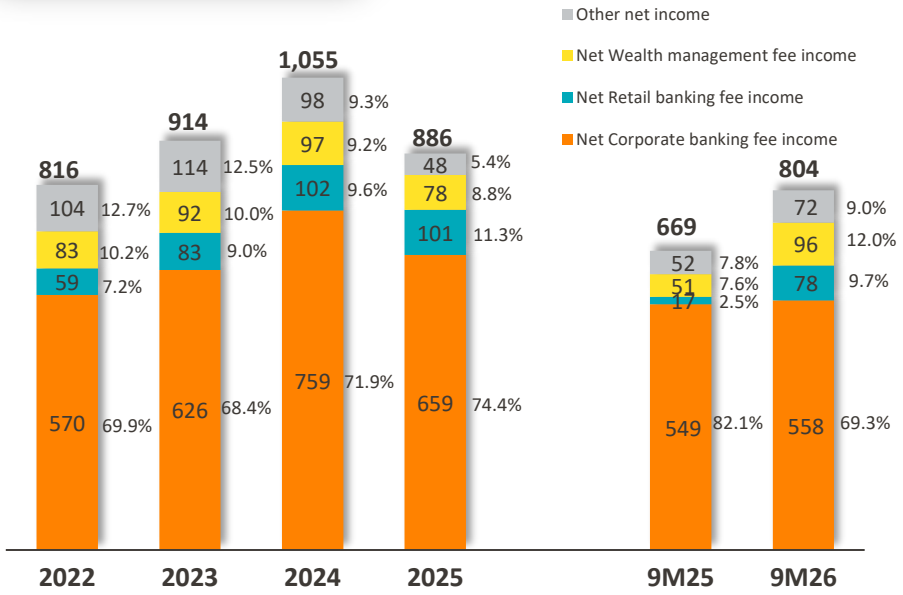


Note1: In 2022, the original subsidiary of O-Bank, IBT Leasing Co., Ltd., merged with Jih Sun International Leasing and Finance Co., Ltd. O-Bank recognized gains from the disposal of investments using equity method, as referred to in this section as an "one-off gain".
Note2: O-Bank's standalone net interest income exceeded its consolidated net interest income in both 9M25 and 9M26. This was 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 reclassified as "Gains on financial assets or liabilities measured at fair value through profit or loss" in O-Bank's consolidated financial statements. The remaining net interest income of China Bills Finance had a negative impact on O-Bank's consolidated net interest income.
Note3: Other net income includes realized gains/losses on financial assets at FVOCI and asset impairment losses, etc.

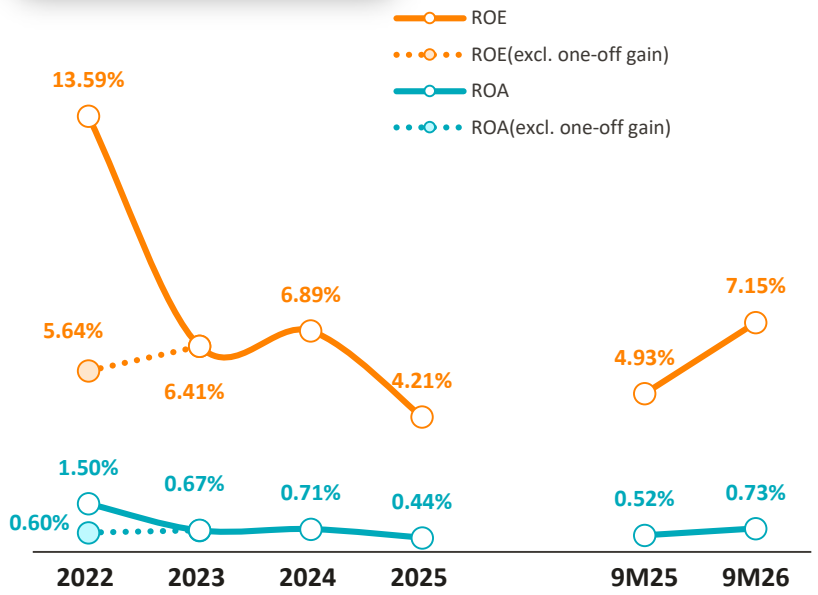
02-2 Standalone Financial Results: O-Bank

Both ROE and ROA increased significantly YoY.

Net Fee Income Breakdown



ROE & ROA

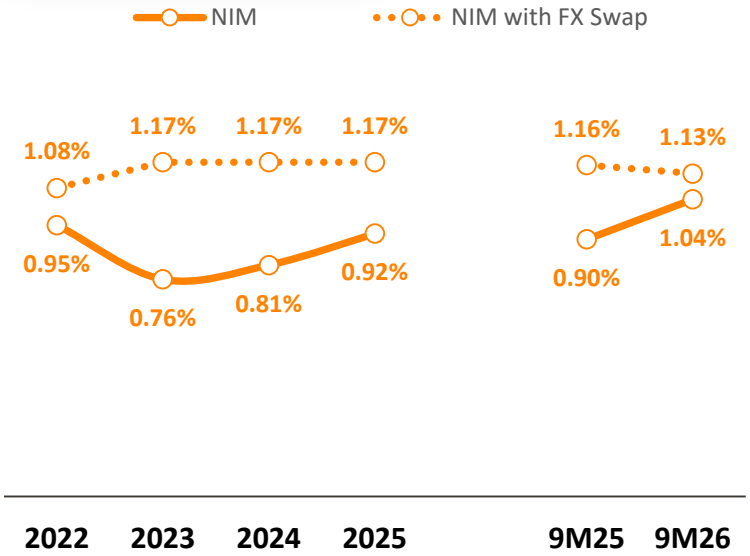


Note1: Other net fee income includes: net export business fees, factoring fees and credit line processing fees.
Note2: In 2022, the original subsidiary of O-Bank, IBT Leasing Co., Ltd., merged with Jih Sun International Leasing and Finance Co., Ltd. O-Bank recognized gains from the disposal of investments using equity method and related expenses, as referred to in this section as an "one-off gain".

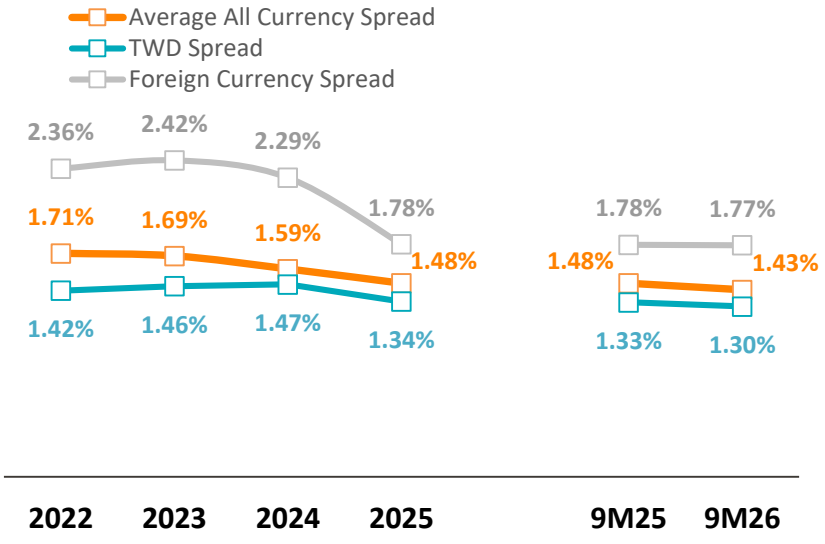
02-2 Standalone Financial Results: O-Bank

NIM continued to head north, benefiting from the optimization of the deposit structure, while the spread narrowed due to increasing proportion in low-yield foreign currency loans and higher TWD deposit rates.

NIM



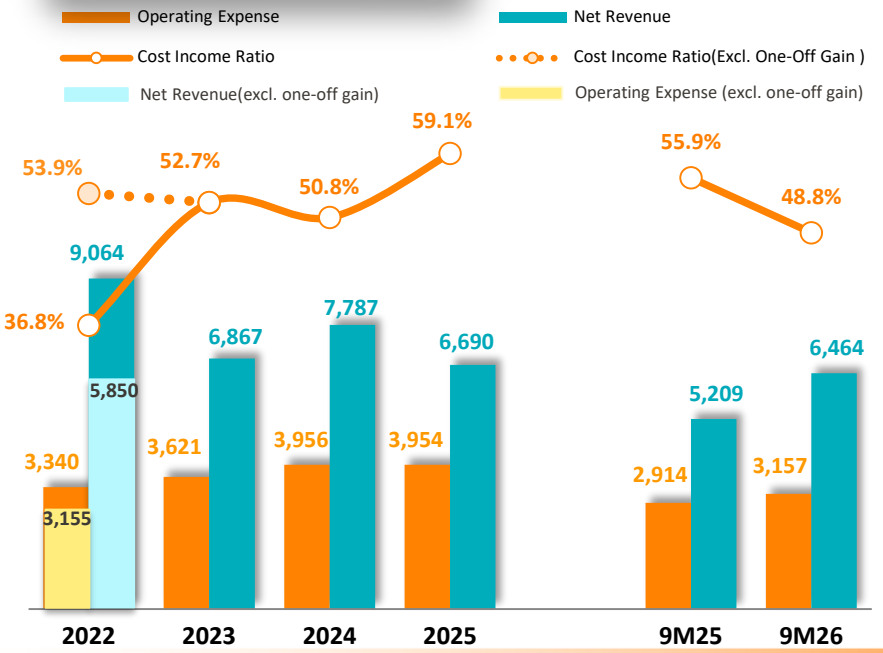
Spread



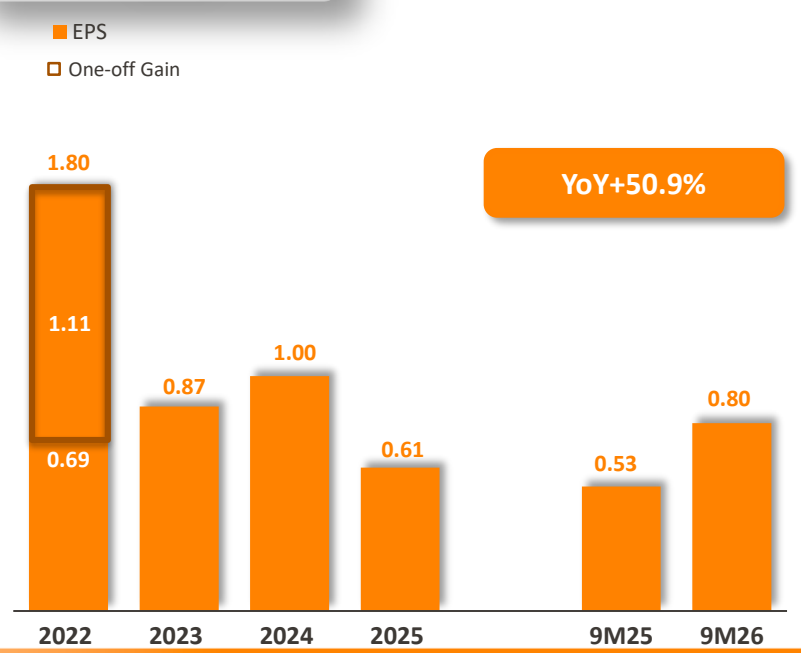
02-2 Standalone Financial Results: O-Bank

EPS reached a record high for the same period since listing, while the cost-to-income ratio also improved significantly YoY.

Cost/Income Ratio



EPS

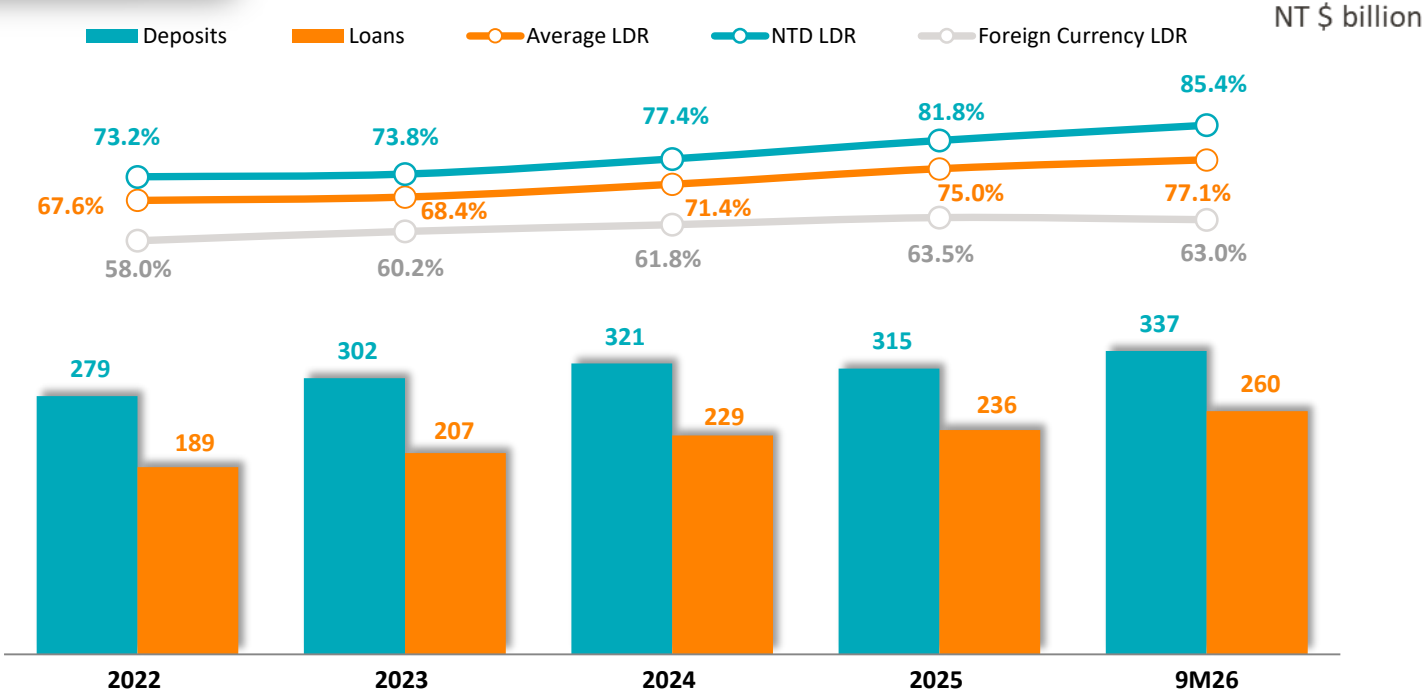


Note: In 2022, the original subsidiary of O-Bank, IBT Leasing Co., Ltd., merged with Jih Sun International Leasing and Finance Co., Ltd. O-Bank recognized gains of approximately NTD 3 billion from the disposal of investments using equity method and related expenses, as referred to in this section as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

Standalone Financial Results: O-Bank

Loan & Deposit Balances

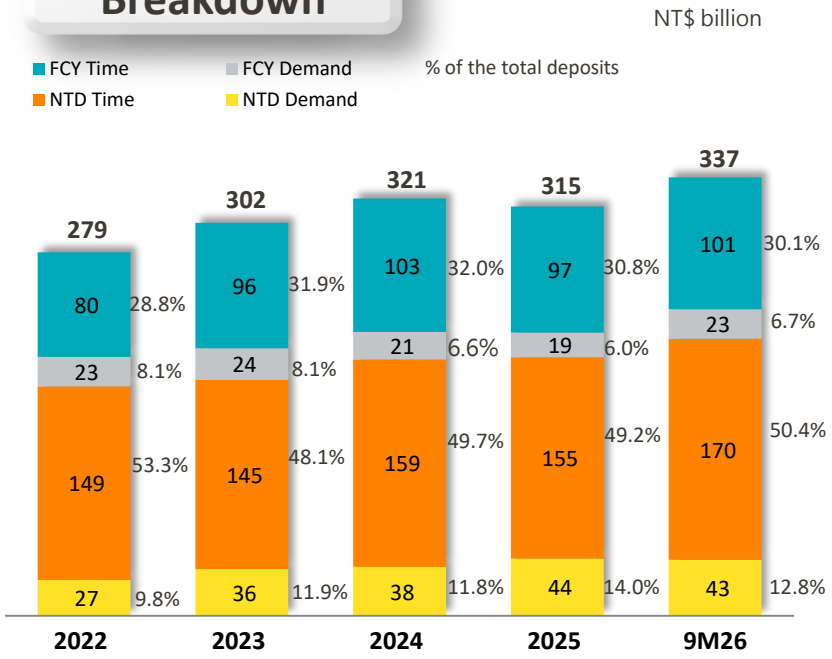
By optimizing the deposit structure to enhance funding efficiency, the overall LDR has increased steadily over the years.



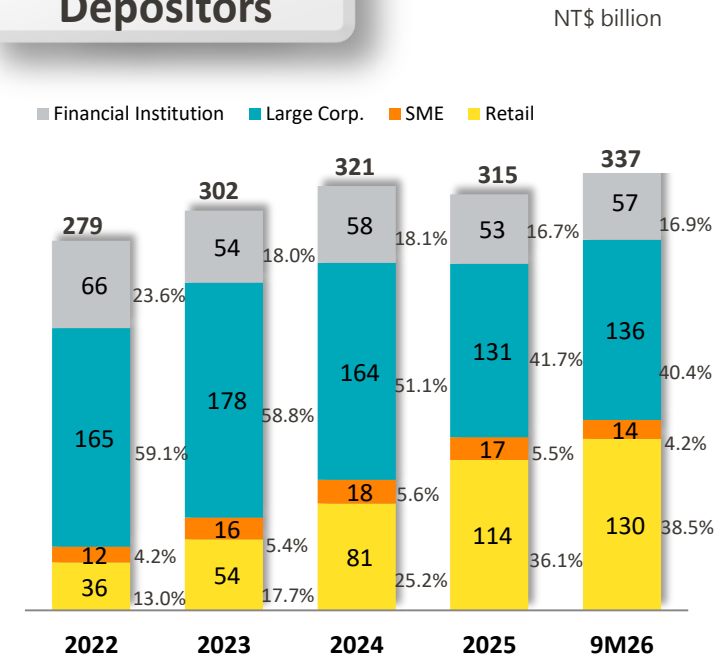
02-2 Standalone Financial Results: O-Bank

Retail and SME deposits grew further to accounted for 42.7%.

Deposit Breakdown



Composition of Depositors

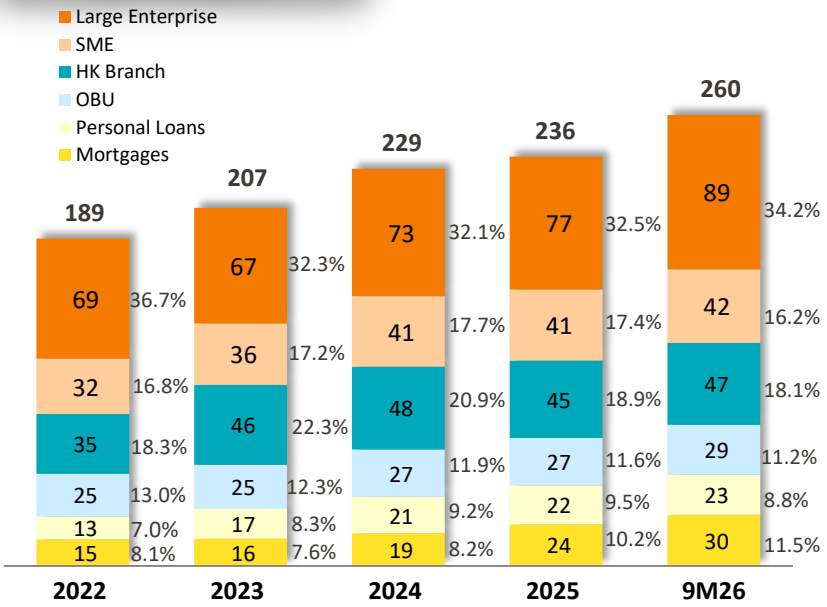


02-2 Standalone Financial Results: O-Bank

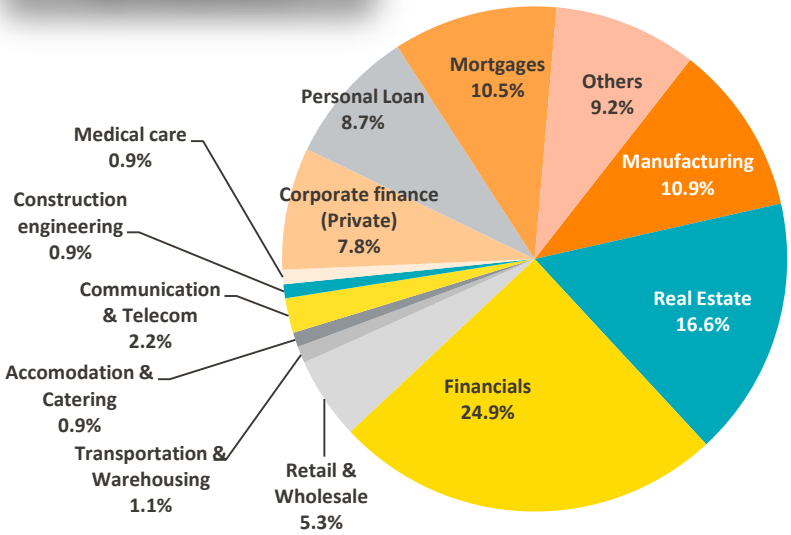
Continued loan expansion with a focus on portfolio diversification.

Loan Breakdown by Product

NT $ billion



Loan Breakdown by Industry



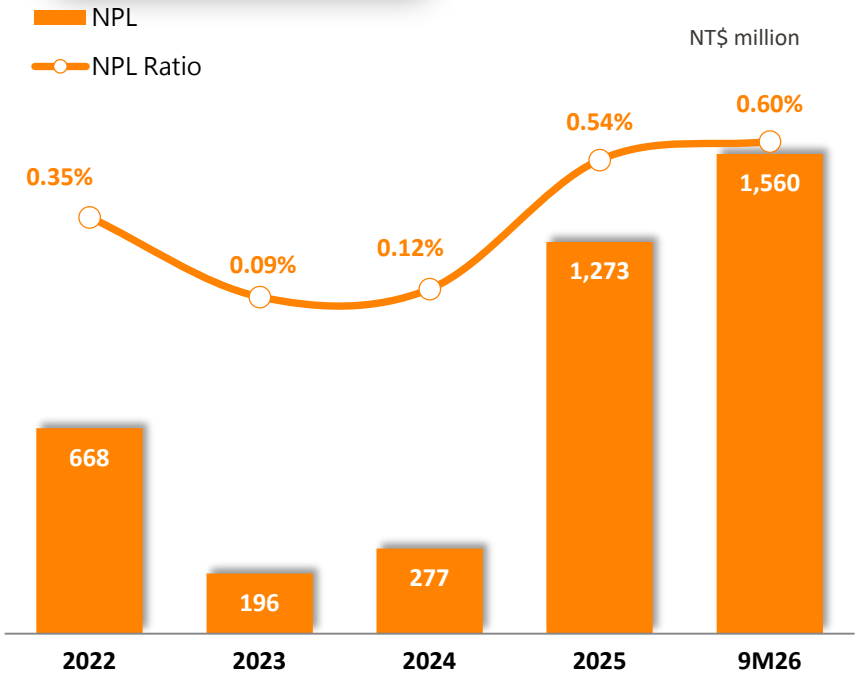
Note: Data as of end of 2026/09/30.

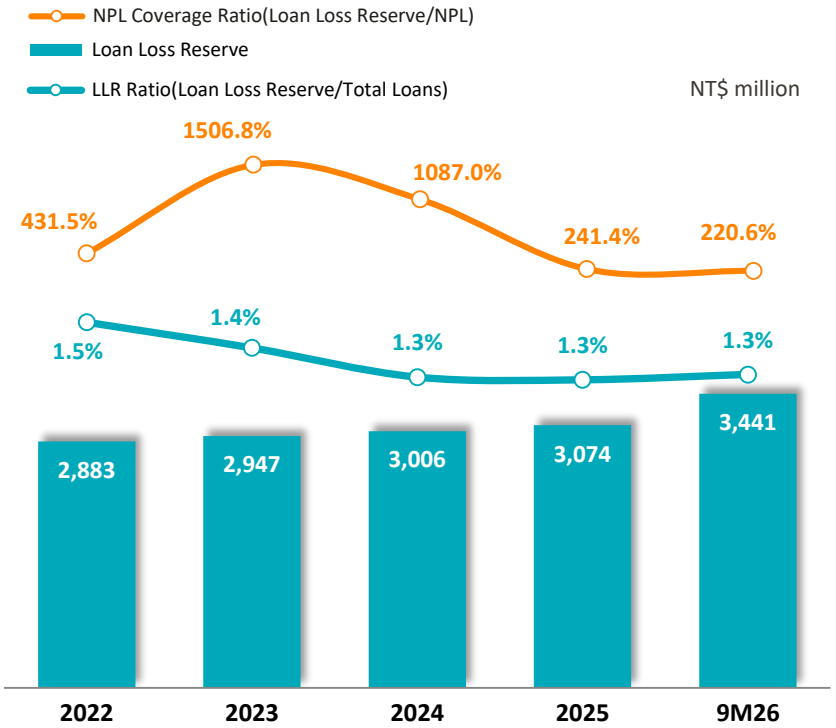
Note: SME loans of O-Bank are in accordance with the criteria set by the Ministry of Economic Affairs, R.O.C.

2022-2 Standalone Financial Results: O-Bank

Asset Quality

The specific NPLs are secured by solid collateral. Asset quality is expected to see a substantial improvement once the collateral is disposed of.



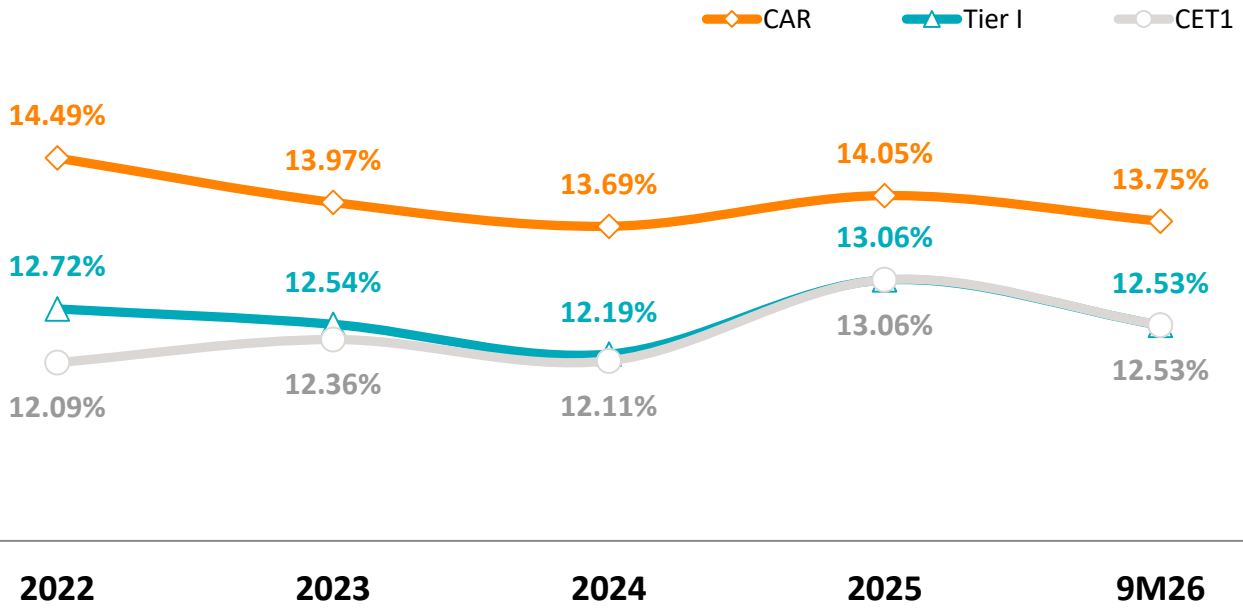


Note1: As of the end of September 2026, O-Bank's higher NPL ratio was mainly to two non-performing corporate loan cases, one at Hong Kong Branch and the other at the Head Office. However, both loans are fully secured by real estate collateral. O-Bank expects to complete the disposal of part of the collateral for the Hong Kong Branch case by the end of this year. Upon successful recovery, the NPL ratio is expected to decline to 0.45%.
Note2: Data as of year-end 2022-2025.

02-2 Standalone Financial Results: O-Bank

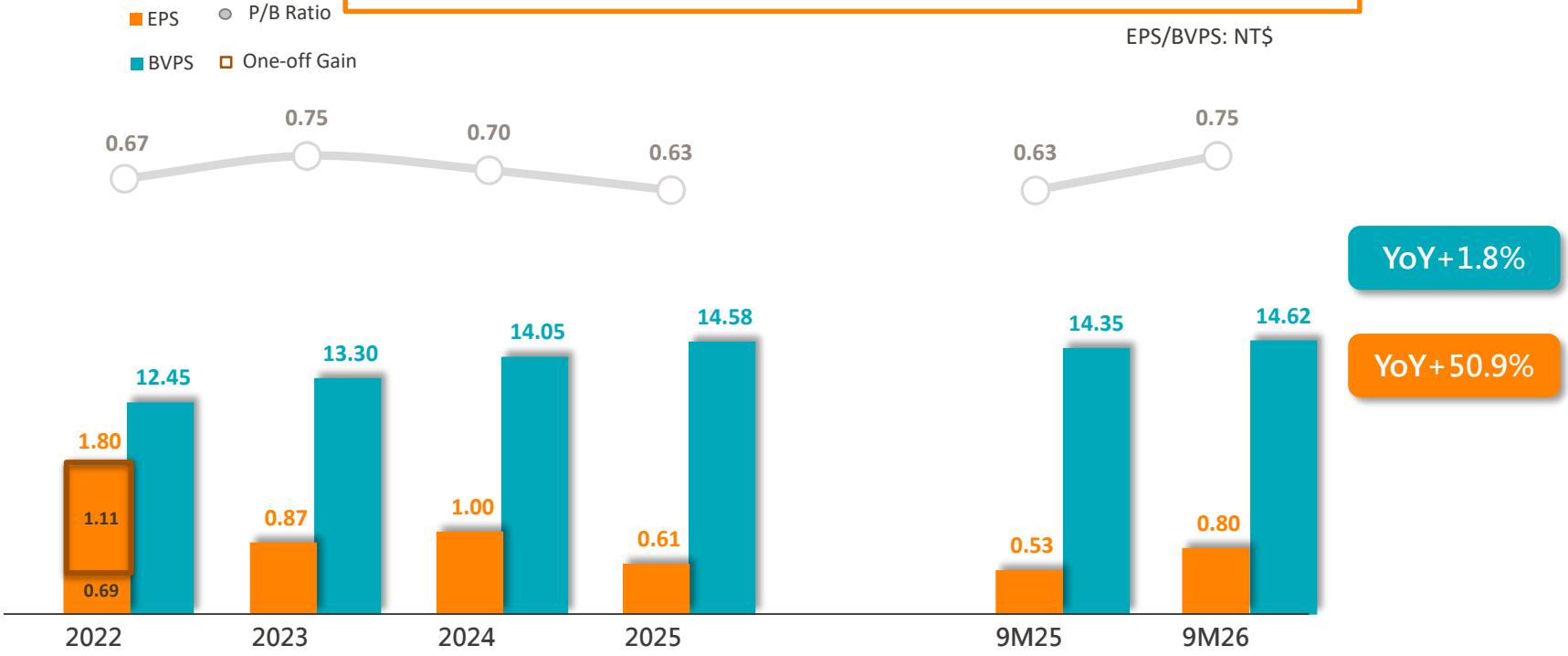
Capital Adequacy Ratio (CAR)

Maintaining stable capital adequacy.



02-2 Standalone Financial Results: O-Bank

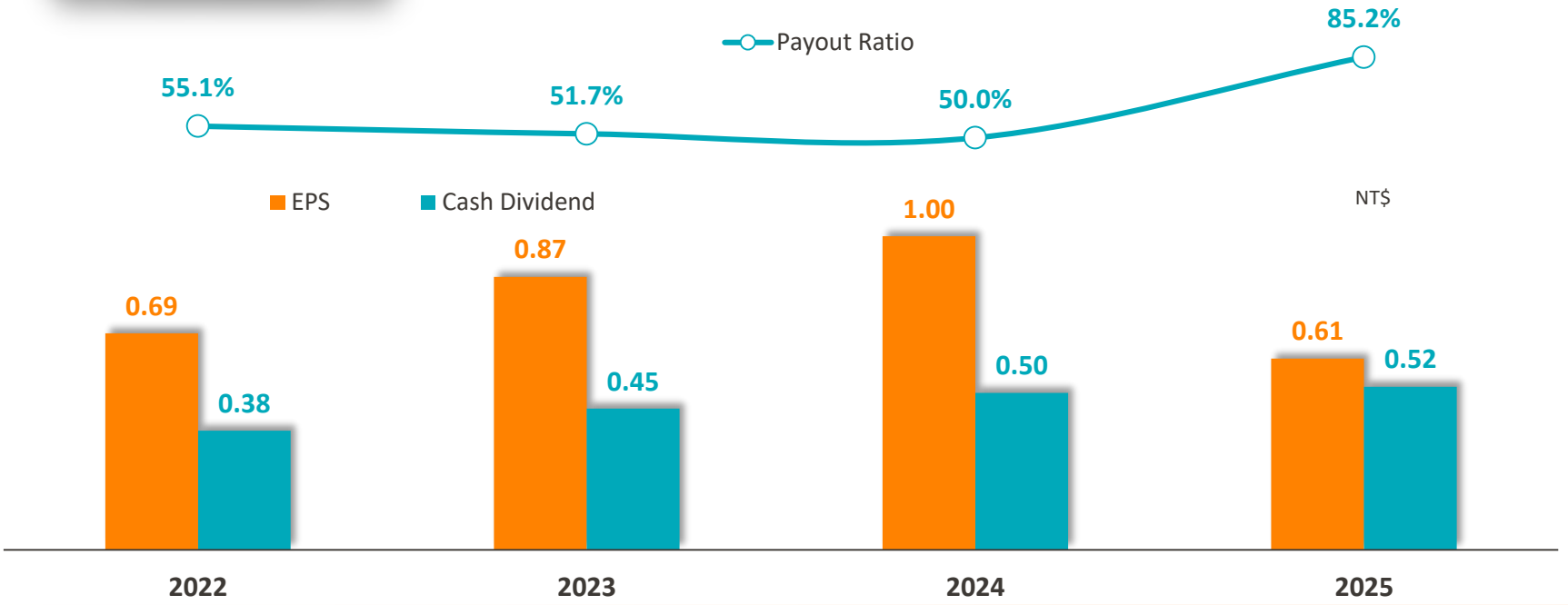
9M26 EPS reached a record high for the same period since listing, while book value per share continued to grow to NT$14.62.



02-2 Standalone Financial Results: O-Bank

Dividend Distribution

Cash dividend has grown steadily. From 2022 to 9M26, the cumulative Total Shareholder Return (TSR)—including share price appreciation and dividend reinvestment—reached approximately 70%.



Note: In addition to net profit after tax for the period and beginning retained earnings, the sources of the 2025 cash dividend distribution also included the reversal of special reserve previously appropriated due to the recovery in unrealized valuation losses on bonds measured at fair value through other comprehensive income (FVOCI).

02-3

Individual Financial Results

-China Bills Finance Corp.-

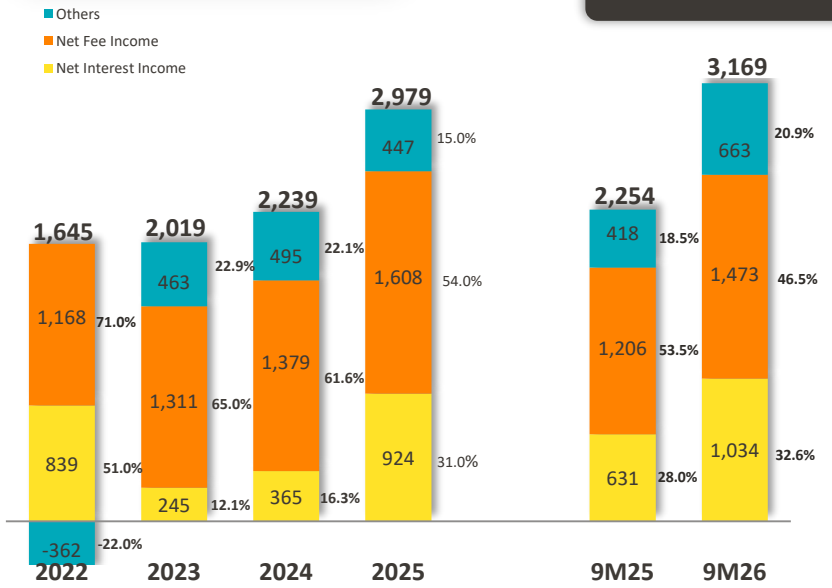
02-3 Individual Financial Results: China Bills Finance Corp.

Benefiting from lower funding costs, underwriting business growth, and investment income from securities, including interest and dividends, 9M26 net revenue and net profit after tax grew 40.6% and 41.8% YoY, respectively.

Net Revenue

NT$ million

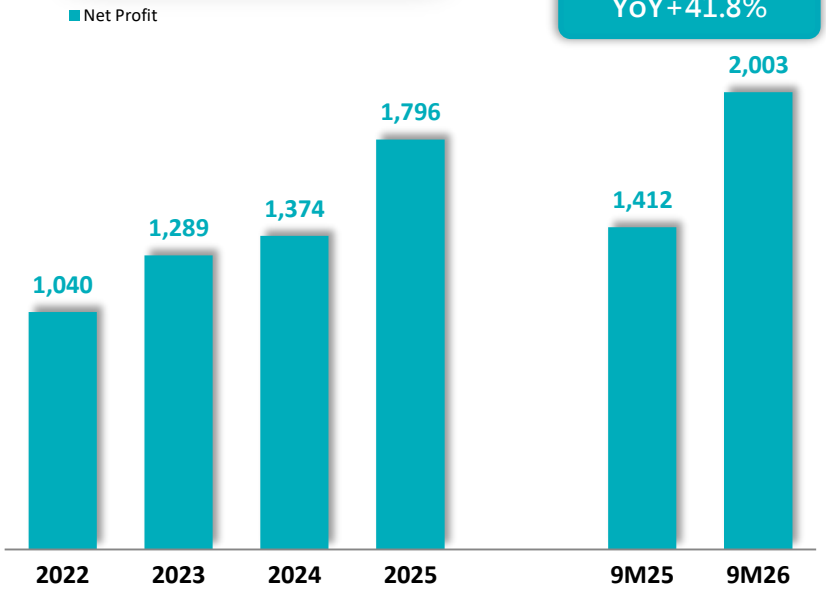
YoY +40.6%



Net Profit

NT$ million

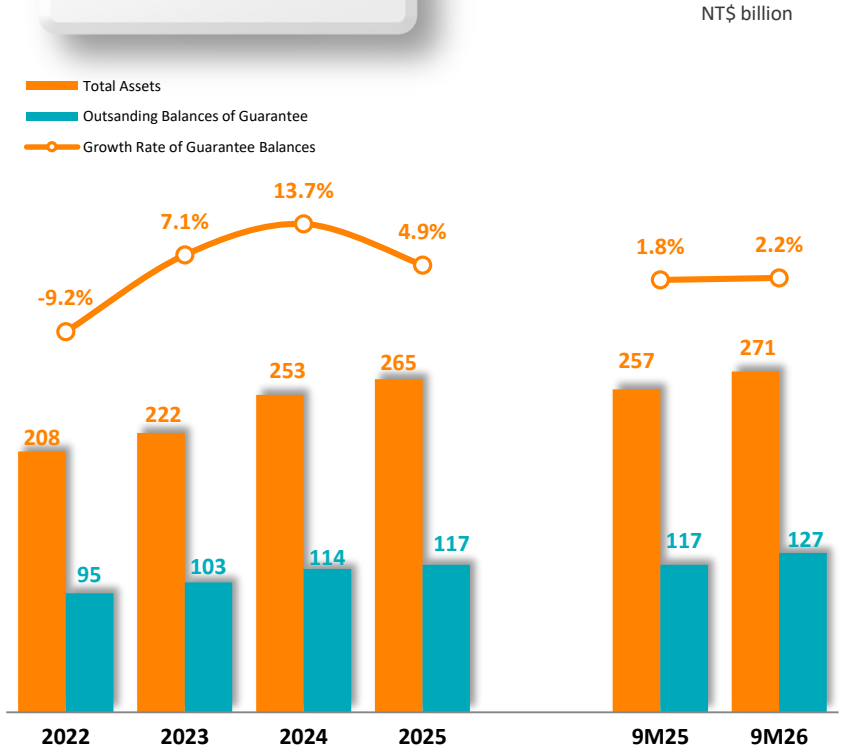
YoY+41.8%



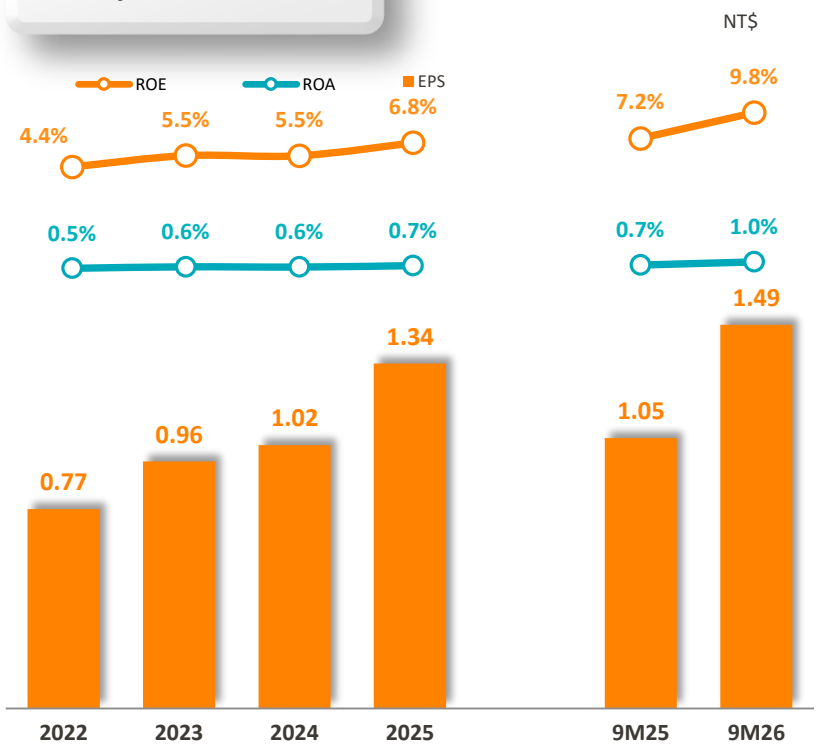
Note1: China Bills Finance's "net interest income" originally includes net interest income from certain investment positions, which in accordance with accounting principles, was reclassified as "Gains on financial assets or liabilities measured at fair value through profit or loss" in O-Bank's consolidated statements. Therefore, O-Bank's consolidated net interest income (P.14) does not fully reflect China Bills Finance's net interest income.
Note2: Other net income includes net gains/losses at FVTPL, realized gains/losses at FVOCI, foreign exchange gains/losses, and asset impairment losses, etc.

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

Assets



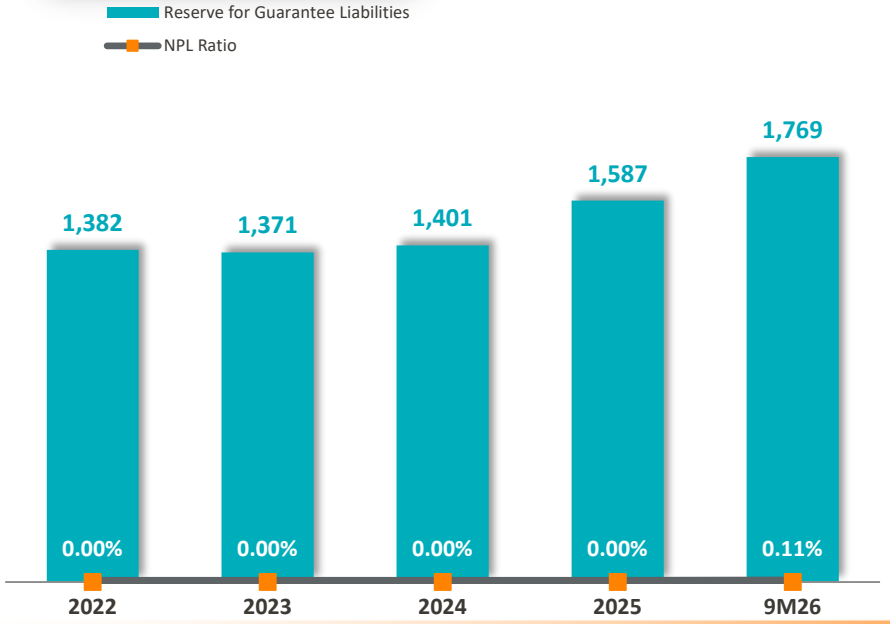
ROE, ROA & EPS



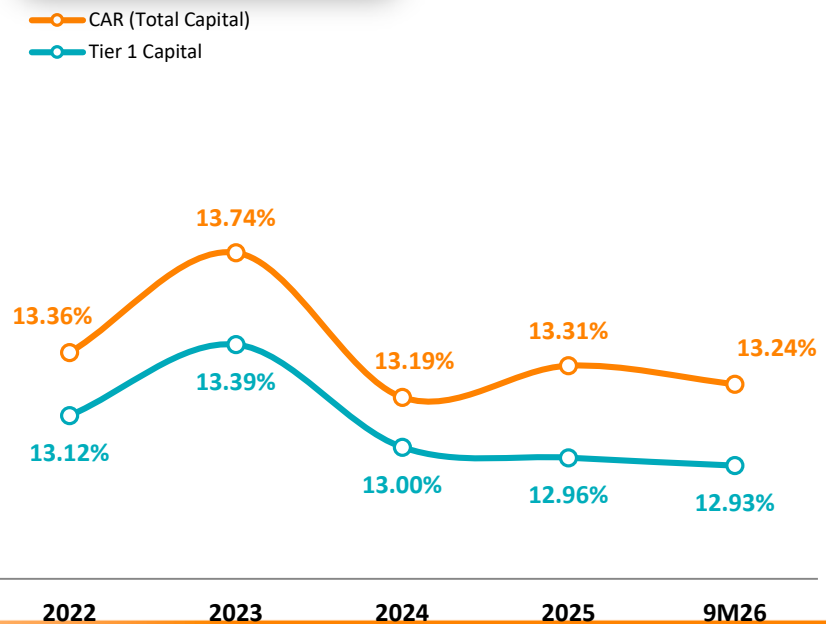
02-3 Individual Financial Results: China Bills Finance Corp.

Maintaining asset quality sound and capital adequacy stable.

NPL & Reserve for Guarantee Liabilities



CAR



02-4

Individual Financial Results

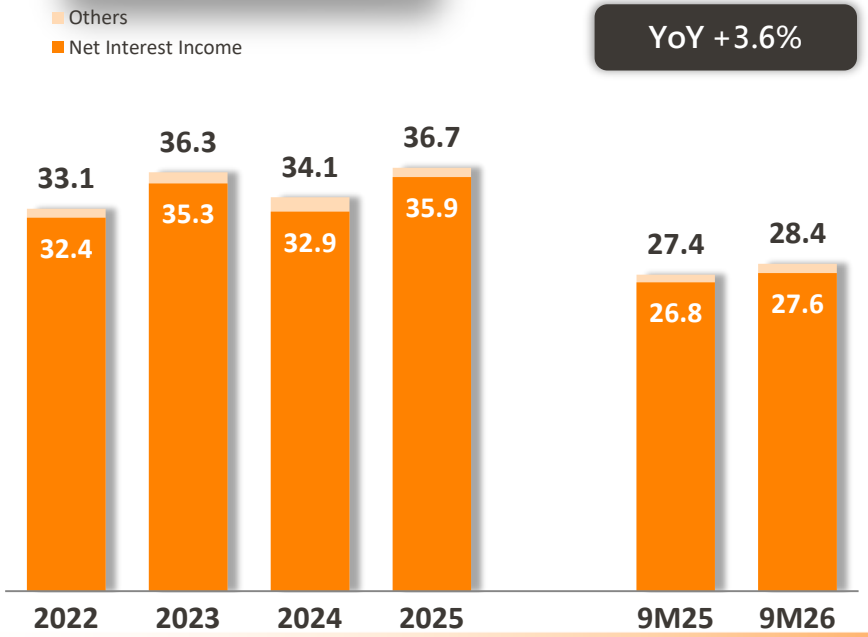
-EverTrust Bank

02-4 Individual Financial Results: EverTrust Bank

9M26 net profit after tax edged slightly lower due to increased regulatory costs and operating expenses.

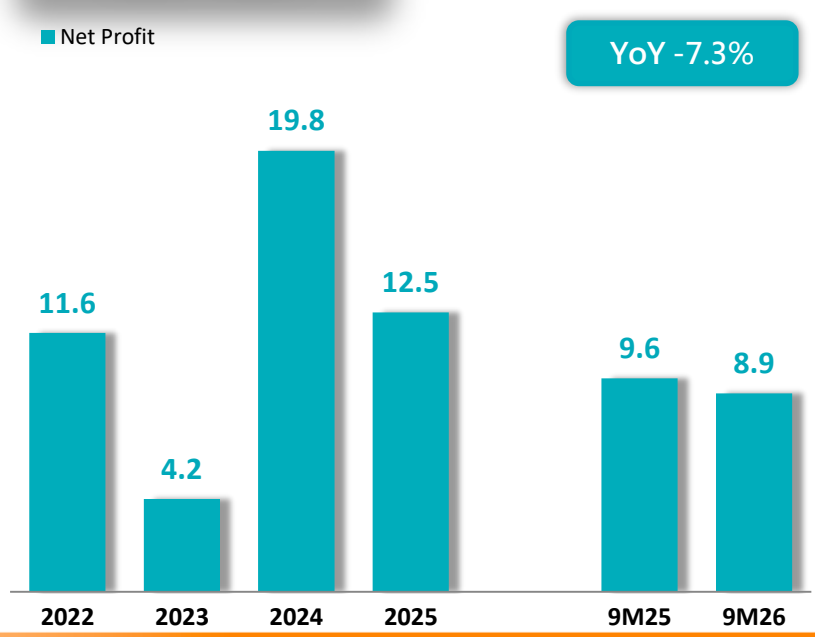
Net Revenue

USD million



Net Profit

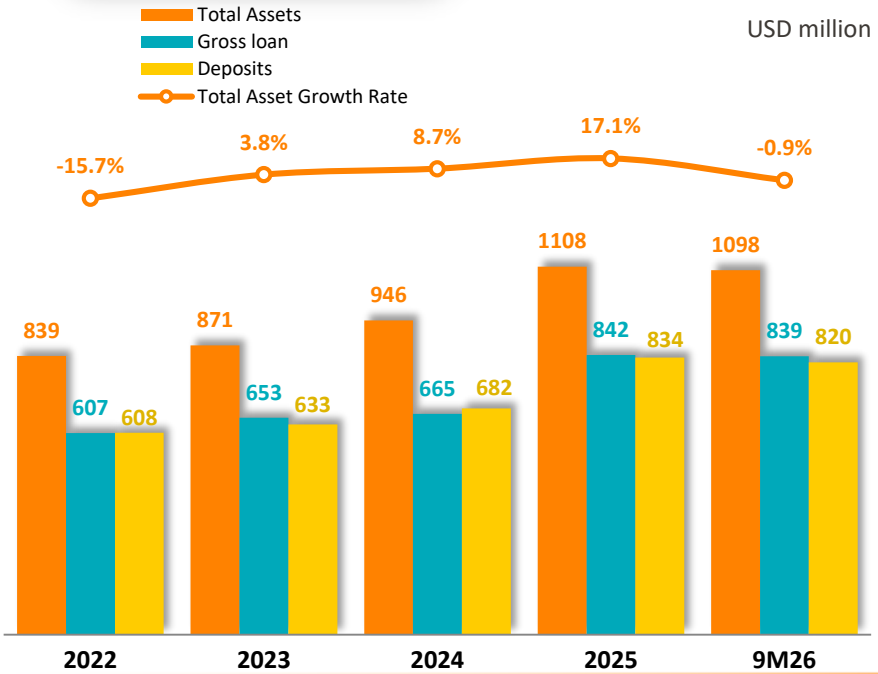
USD million



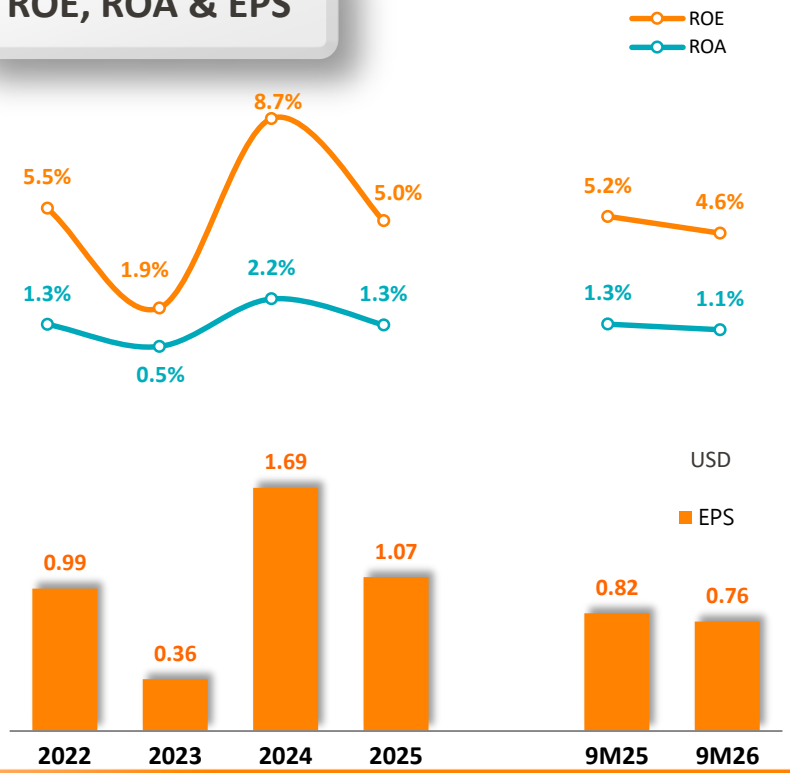
Note: The decline in net profit in 2023 was due to a commercial real estate loan default. By the end of 2024, the loan was fully recovered.

02-4 Individual Financial Results: EverTrust Bank

Assets, Loans & Deposits



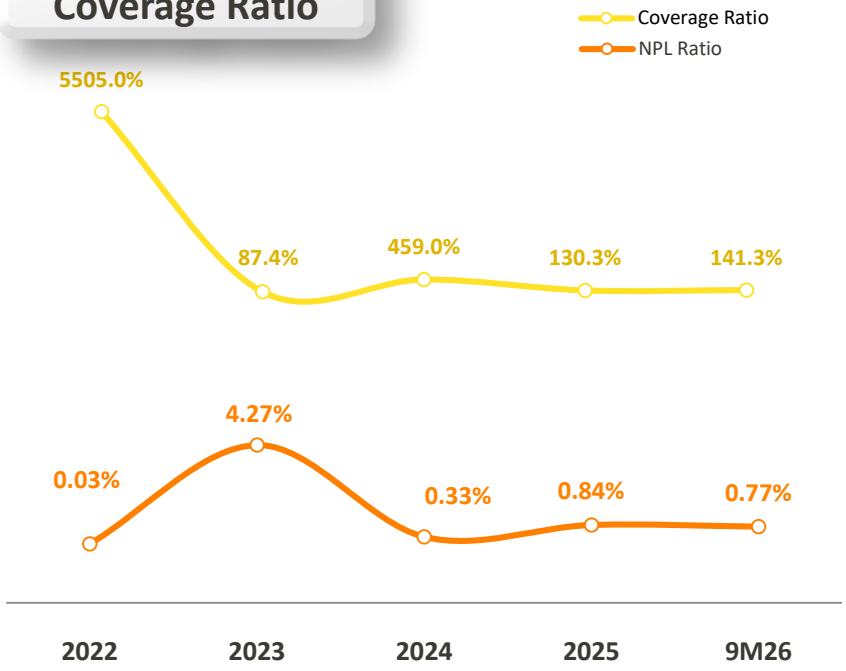
ROE, ROA & EPS



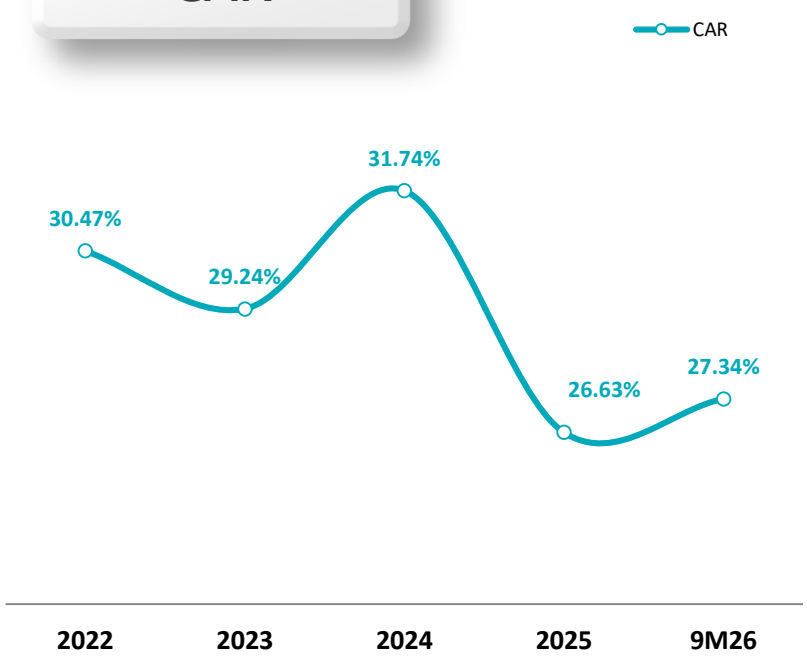
02-4 Individual Financial Results: EverTrust Bank

Continue to effectively utilize capital and strengthen lending momentum.

NPL Ratio & Coverage Ratio



CAR





03

Key Strategic Focuses

03 “Boutique Digital Bank” Strategy

Strengthen overall infrastructure, deepen customer relationships.

Dig Deep to Deliver

Keep Growing Light-Capital Businesses

- Strengthen low risk-weighted products to improve return on capital.
- Cultivate the high net worth wealth management market.

Execute Digital Transformation

- Deepen the application of data and AI in governance.
- Optimize mobile banking and digital platforms.
- Prudently develop a virtual asset business and product lines.

Strengthen Sustainable Development Competitiveness

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

Improve Asset-Liability Structure

- Continue to increase the proportion of digital and retail deposits.
- Enhance our position as the primary bank for our clients.

Accelerate Overseas Expansion

- Accumulating customer relationships and early stage assets in Australia.
- Accelerate the upgrade of the Sydney Representative Office to a branch office.
- Expand into the Southeast Asian market and build a network of strategic alliances.

03 “Boutique Digital Bank” Strategy

Keep Growing Light-Capital Businesses

- **Strengthen low risk-weighted products to improve return on capital.**
- **Cultivate the high net worth wealth management market.**

Action Plan:

- Provide solutions by combining low capital requirement products such as TMU, trust, wealth management, and accounts receivable.
- Precision marketing and product diversification to expand customer AUM:

  (1)Select products based on market demand drives growth in fee income and AUM.

  (2)Hong Kong Branch obtained its Insurance Agency License in March 2026 to develop insurance distribution.

Improve Asset-Liability Structure

- **Continue to increase the proportion of digital and retail deposits.**
- **Enhance our position as the primary bank for our clients.**

Action Plan:

- Expand the digital and retail deposit base and transaction frequency by developing payroll and securities deposit accounts, optimizing online banking features, and integrating payment application scenarios.
- Position ourselves as clients' primary bank by integrating trade finance, cash management, foreign exchange and financial transaction services to deepen client relationships.

Execute Digital Transformation

- **Deepen the application of data and AI in governance.**
- **Optimize mobile banking and digital platforms.**
- **Prudently develop a virtual asset business and product lines.**

Action Plan:

- Utilize RPA to achieve automated operations, and deploy AI Agents to enhance operational stability and efficiency.
- Innovative digital savings account "Rewards Piggy Bank": Launched in 3Q26, combining debit card spending with a high-interest savings mechanism to enhance customer loyalty and card spending motivation.
- Expanding digital products and capabilities: Plan to introduce automated digital credit approval in 4Q26
- Expand virtual asset use cases: Launch the “Corporate Stablecoin Cross-Border Collection” pilot program in 3Q26, becoming the first bank in Taiwan to integrate stablecoin cross-border collection services into corporate online banking platform.

03 “Boutique Digital Bank” Strategy

Accelerate Overseas Expansion

- **Accumulating customer relationships and early stage assets in Australia.**
- **Accelerate the upgrade of the Sydney Representative Office to a branch office.**
- **Expand into the Southeast Asian market and build a network of strategic alliances.**

Action Plan:

- Accumulate AUD assets through collaboration between the OBU and Hong Kong Branch, and strengthen local business development in Australia.
- Continue efforts to upgrade the Sydney Representative Office to a branch.
- Explore potential partnerships and evaluate startup and venture capital investments in Southeast Asia.

Strengthen Sustainable Development Competitiveness

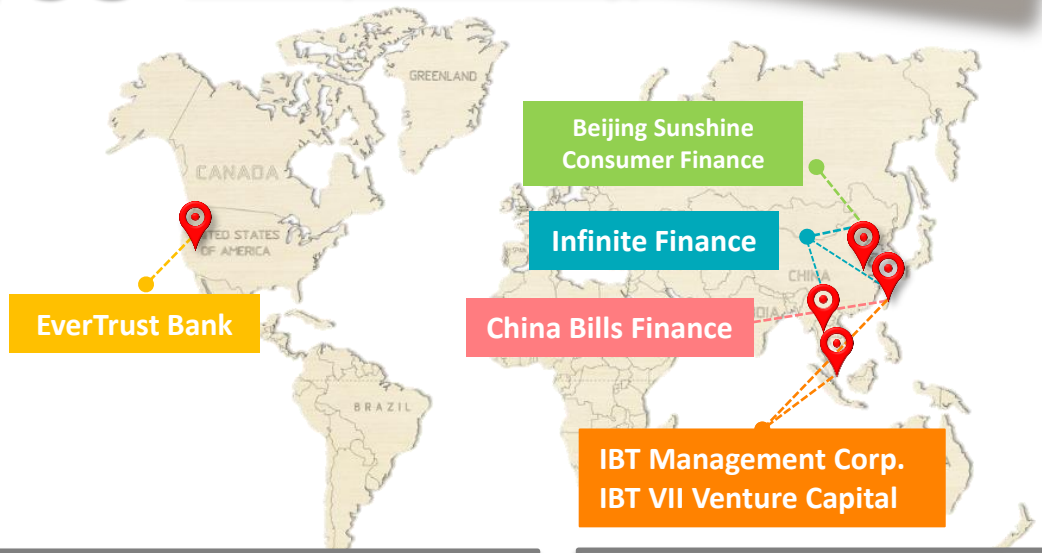
- **Achieve sustainable finance with better integrated banking services.**
- **Deploy climate change mitigation measures.**

Action Plan:

- Establish an internal carbon pricing system to implement carbon reduction strategies.
- Incorporate sustainability engagement and financed emissions into the annual KPIs of business units to enhance the effectiveness.
- Continue integrating ESG risk assessment into investment and financing decisions, and increase the proportion of eco-friendly and socially responsible industries.
- Enhance our international ESG ratings performance:
  (**1)Sustainalytics:** Selected as a 2026 Global ESG Leader and ranked No.1 among listed companies in Taiwan.
  (2)CSA: Ranked Top 5% in the global banking industry, No.8 among listed companies in Taiwan.
  (3)FTSE: Ranked No.1 among banking industry in Taiwan.

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 November 2026.

03 Investment Management & Development Strategy



Beijing Sunshine Consumer Finance

(Investment under Equity Method)

- Optimize the business structure in compliance with regulatory standards.
- Strengthen risk control capabilities, monitor NPL ratios, and steadily increase loan impairment reserves.

Infinite Finance (6958.TW)

(Investment under Equity Method)

- Strictly control corporate banking risks and steadily develop the long-term car rental business in Taiwan.
- Reconfigure operational sites in China to focus on policy-driven industries in the Yangtze River and Pearl River Delta regions.
- Steadily expand the business scale in Thailand.

China Bills Finance(2820.TW)

(Subsidiary)

- Prudently monitor market changes, dynamically adjust bonds, and capitalize on spillover opportunities from the Taiwan stock market.
- Optimize credit structure and increase self-guaranteed spreads.

EverTrust Bank, USA

(Subsidiary)

- Strengthen the deposit base, enhance marketing, and raise brand visibility to expand the customer base.
- Improve product diversification and expand business teams.

IBTM/IBT VII VC

(Subsidiary)

- Target high-potential emerging industries such as AI, defense, and semiconductors.
- Partner with high-performing overseas fund companies.

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04

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

O-Bank-Financial Summary

(NT $ million)	3Q26	2Q26	1Q26	4Q25	9M26	9M25	YoY
Income Statement							
Interest income	3,117	2,896	2,852	3,044	8,865	8,279	7.1%
Interest expense	(2,152)	(1,955)	(1,954)	(2,150)	(6,061)	(6,038)	0.4%
Net interest income	965	940	898	894	2,803	2,241	25.1%
Fee income	283	210	311	217	804	669	20.2%
Equity in the income of investees	230	357	261	(18)	848	407	108.3%
Other income	790	651	568	389	2,009	1,893	6.2%
Net revenue	2,268	2,158	2,038	1,481	6,464	5,209	24.1%
Provision expense	(388)	(189)	(145)	(103)	(723)	(441)	63.9%
Operating expense	(1,097)	(1,044)	(1,016)	(1,040)	(3,157)	(2,914)	8.3%
Net profit B/T	783	925	877	339	2,585	1,854	39.4%
Net profit A/T	741	859	766	237	2,367	1,593	48.6%
Balance Sheet							
Loans, net	256,652	242,806	237,116	233,012	256,652	233,933	9.7%
Deposits	325,194	315,207	237,116	302,643	325,194	287,962	12.9%
Total assets	450,625	445,540	430,251	416,471	450,625	411,908	9.4%
Total stockholders' equity	44,324	45,240	44,647	44,212	44,324	43,528	1.8%
Key Ratios(%)							
ROA(A/T)	0.3	0.2	0.2	0.1	0.7	0.39	
ROE(A/T)	3.44	1.91	1.7	0.5	7.1	3.69	
NPL	0.60	0.49	0.55	0.54	0.60	0.60	
Tier I	12.67	12.53	13.21	13.06	12.67	13.28	
CAR	14.15	14.06	14.08	14.05	14.15	14.44	

Notes：The ROA and ROE are non-annualized.。

CBF-Financial Summary

(NT $ million)	3Q26	2Q26	1Q26	4Q25	9M26	9M25	YoY
Income Statement							
Interest income	1,425	1,289	1,262	1,265	3,975	3,616	9.9%
Interest expense	(1,057)	(949)	(936)	(972)	(2,942)	(2,985)	-1.5%
Net interest income	368	340	326	293	1,034	631	63.9%
Fee income	406	596	470	402	1,473	1,206	22.1%
Other income	156	210	298	29	663	418	58.8%
Net revenue	930	1,146	1,094	724	3,169	2,254	40.6%
Reversal	75	(0)	110	94	184	15	1134.3%
Operating expense	(177)	(199)	(183)	(156)	(559)	(458)	22.1%
Net profit B/T	678	947	801	474	2,426	1,782	36.1%
Net profit A/T	566	796	640	384	2,003	1,412	41.8%
Balance Sheet							
Total assets	271,365	273,157	264,786	265,122	271,365	257,194	5.5%
Total stockholders' equity	27,033	27,873	27,875	27,830	27,033	27,153	-0.4%

ETB-Financial Summary

(USD $ thousand)	3Q26	2Q26	1Q26	4Q25	9M26	9M25	YoY
Income Statement							
Interest income	29,814	14,757	14,708	15,177	59,279	42,280	40.2%
Interest expense	(11,327)	(5,671)	(5,564)	(6,046)	(22,562)	(15,520)	45.4%
Net interest income	18,487	9,086	9,144	9,131	36,717	26,759	37.2%
Fee income	386	121	206	105	714	498	43.2%
Other income	217	66	20	24	303	170	78.3%
Net revenue	19,091	9,273	9,370	9,260	37,734	27,428	37.6%
Provision expense	(144)	0	(144)	0	(288)	0	-
Operating expense	(10,370)	(5,268)	(5,235)	(4,905)	(20,873)	(13,897)	50.2%
Net profit B/T	8,576	4,005	3,991	4,355	16,572	13,531	22.5%
Net profit A/T	6,055	2,828	2,817	2,959	11,701	9,551	22.5%
Balance Sheet							
Loans, net	828,924	807,903	814,642	832,142	828,924	806,884	2.7%
Deposits	820,429	848,570	839,625	834,169	820,429	816,357	0.5%
Total assets	1,098,048	1,127,379	1,114,819	1,107,990	1,098,048	1,089,866	0.8%
Total stockholders' equity	263,419	261,682	258,927	256,248	263,419	252,742	4.2%