

Security Code: 2897.TW

O-Bank

# 2026 First Quarter Business Review

May 14, 2026

 O-BANK 王道銀行

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# Agenda

- 01 1Q 2026 Operation Highlights
- 02 1Q 2026 Financial Results
- 03 Key Strategic Focuses
- 04 Appendix





**01**  
**1Q 2026**  
**Operation Highlights**



# 01 1Q 2026 Operation Highlights

## 1. Operating Performance

- In 1Q26, O-Bank optimized its deposit structure further by pricing out high-rate foreign currency deposits. This reduction in the interest expense led to an increase in NII. Combined with dividend income, the overall net profits before tax grew by 12% YoY.
- Equity investment also saw a boost, driven by the profit growth of China Bills Finance and the narrowed losses from Infinite Finance. These assisted the bank's net profit after tax achieving a 43% YoY growth in 1Q26.

O-Bank		1Q26	1Q25	YoY
Consolidated	Net Revenues	3,170	2,351	+35%
	Net Profits After Tax	1,232	829	+49%
Standalone	Net Revenues	2,038	1,682	+21%
	Net Profits After Tax	766	537	+43%
	Earnings Per Share (EPS, NT\$)	0.28	0.19	+47%
O-Bank Only (Excluding equity-accounted investment)	Net Revenues	1,777	1,567	+13%
	Net Profits Before Tax	616	552	+12%

NT \$ million



# 01

## 1Q 2026 Operation Highlights

### 1. Operating Performance

- **China Bills Finance (CBF):** Benefiting from the ongoing interest rate cuts, CBF saw an increase in NII due to lower funding costs. Additionally, the company realized gains on the disposal of bonds and bills, driving a 61% YoY growth of its net profit after tax in 1Q26.
- **Ever Trust Bank:** Earnings for 1Q26 remained flat compared to the same period last year.

### O-Bank's Main Subsidiaries

China Bills Finance	1Q26	1Q25	YoY
Net Revenues(NT\$ million)	1,094	587	+86%
Net Profits After Tax(NT\$ million)	640	397	+61%
Earnings Per Share(EPS)	NT\$ 0.48	NT\$ 0.30	+61%

EverTrust Bank	1Q26	1Q25	YoY
Net Revenues(US\$ million)	94	84	+12%
Net Profits After Tax(US\$ million)	2.82	2.75	+2%
Earnings Per Share(EPS)	US\$ 0.24	US\$ 0.24	+2%



# 01

## 1Q 2026 Operation Highlights

### 1. Operating Performance

### Capital Adequacy Maintained Stable

- As of the end of 1Q26, O-Bank's BIS Ratio was 14.08%, both Tier1 Capital Ratio and CET1 Ratio were 13.21%.
- As of the end of 1Q26, O-Bank's NPL ratio was 0.55% and loan loss coverage ratio was 243%. The Bank's higher NPL ratio was mainly attributed to the non-performing loan case in Hong Kong. However, it is secured by adequate real estate collaterals, once the bad debt recovery process is completed, the NPL ratio is expected to decrease significantly to around 0.08%.



# 01

## Credit Ratings and Sustainability Honors

### Credit Ratings

In 2025, O-Bank participated in Fitch Ratings' credit assessment for the first time, achieving investment-grade ratings:

- International credit rating (Long-Term Issuer Default Rating, IDR) : **"BBB"**
- Domestic credit rating (National Long-Term Rating) : **"A+(tw)"**
- 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 listed companies &  
**No.1** among financial institutions in Taiwan.



S&P Global Corporate Sustainability Assessment (CSA)



**Top 5%** 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.



2025 TWSE's Corporate Governance Evaluation



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



2025 CommonWealth Magazine "Excellence in Corporate Social Responsibility Award"



Received **8<sup>th</sup> place award** in large enterprise category for the financial industry.



# 02

## 1Q 2026 Financial Results

**02-1** Consolidated Financial Results

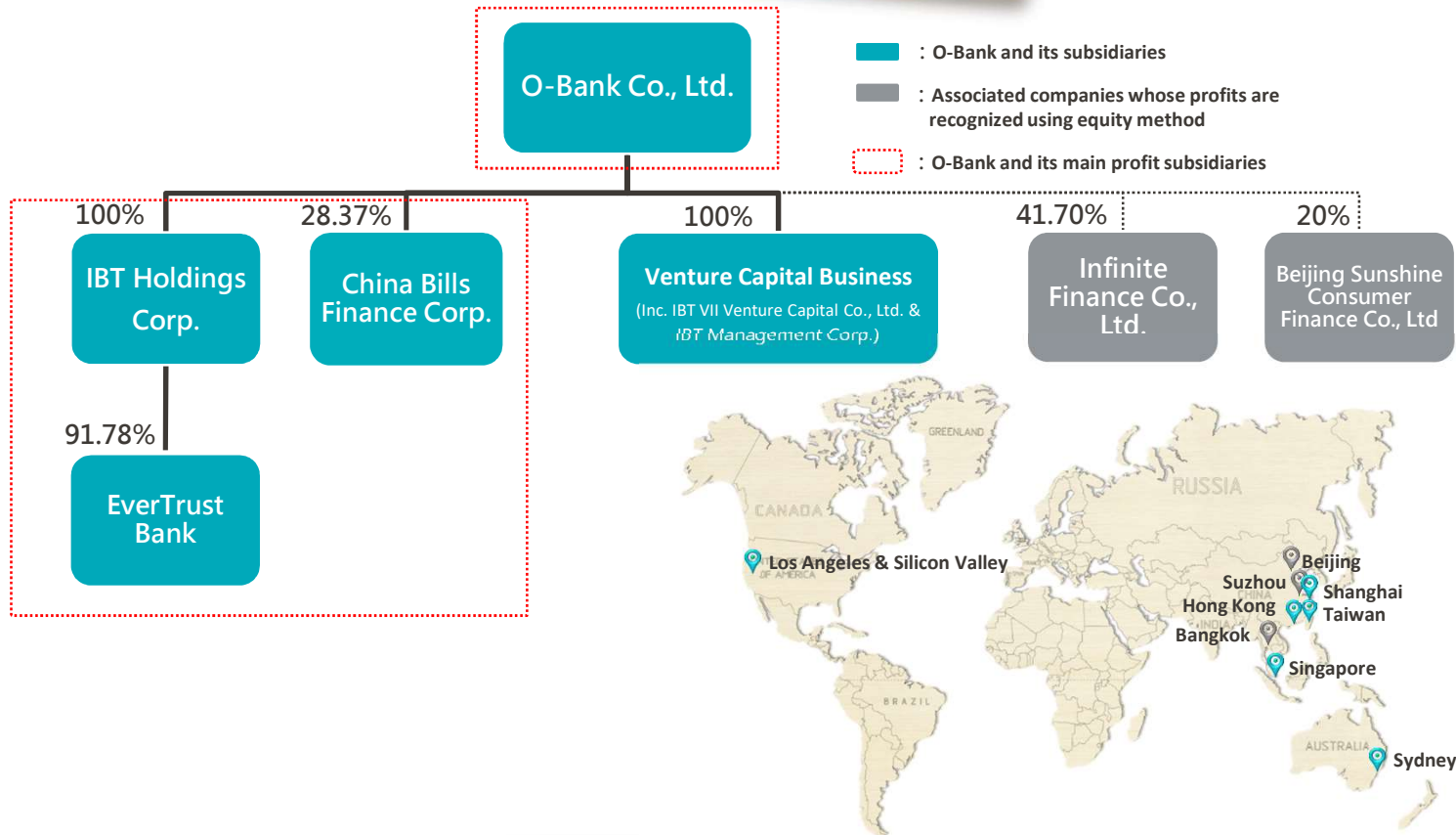
**02-3** Individual Financial Results:  
China Bills Finance Corp.

**02-2** Standalone Financial Results:  
O-Bank

**02-4** Individual Financial Results:  
EverTrust Bank



# O-Bank's Main Subsidiaries and Associated Companies



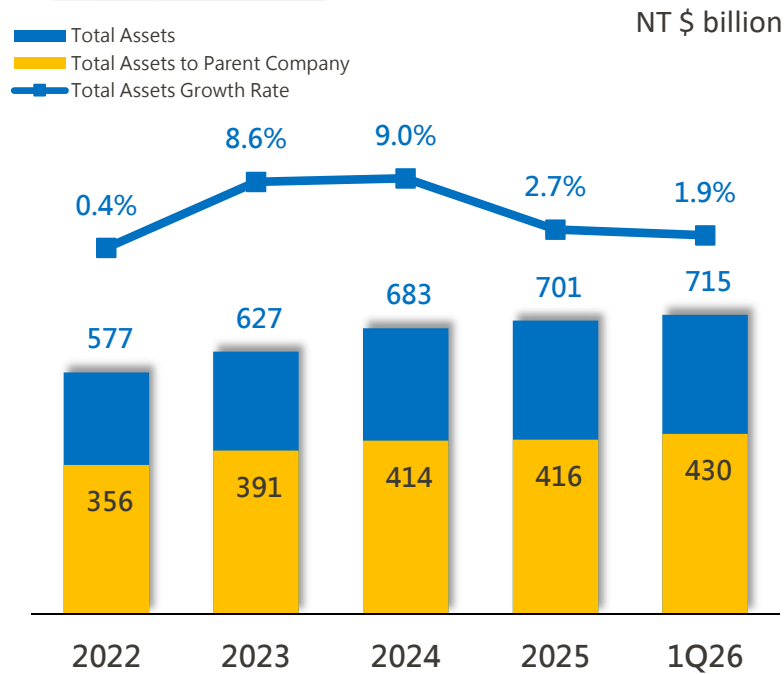
**02-1**

**Consolidated Financial  
Results**

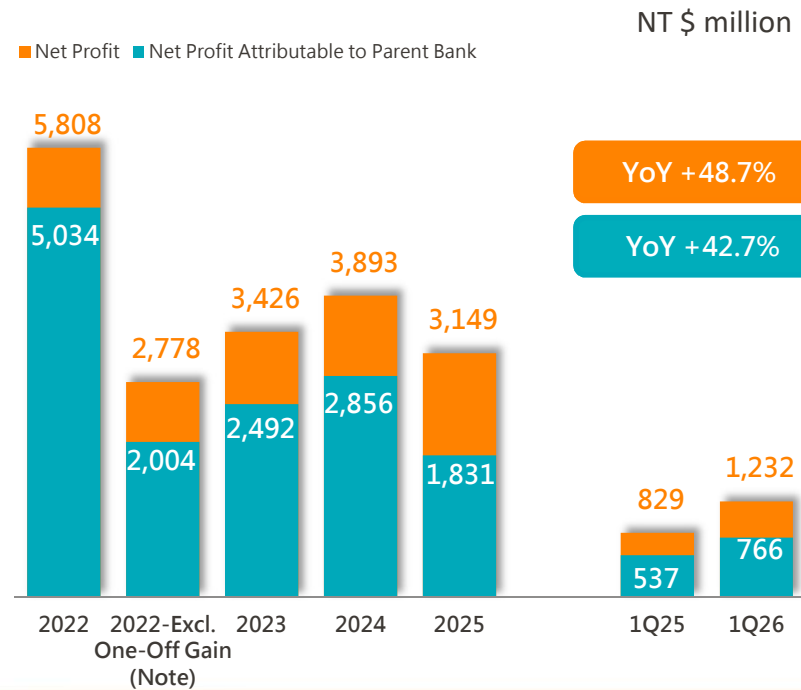


# 02-1 Consolidated Financial Results

## Total Assets

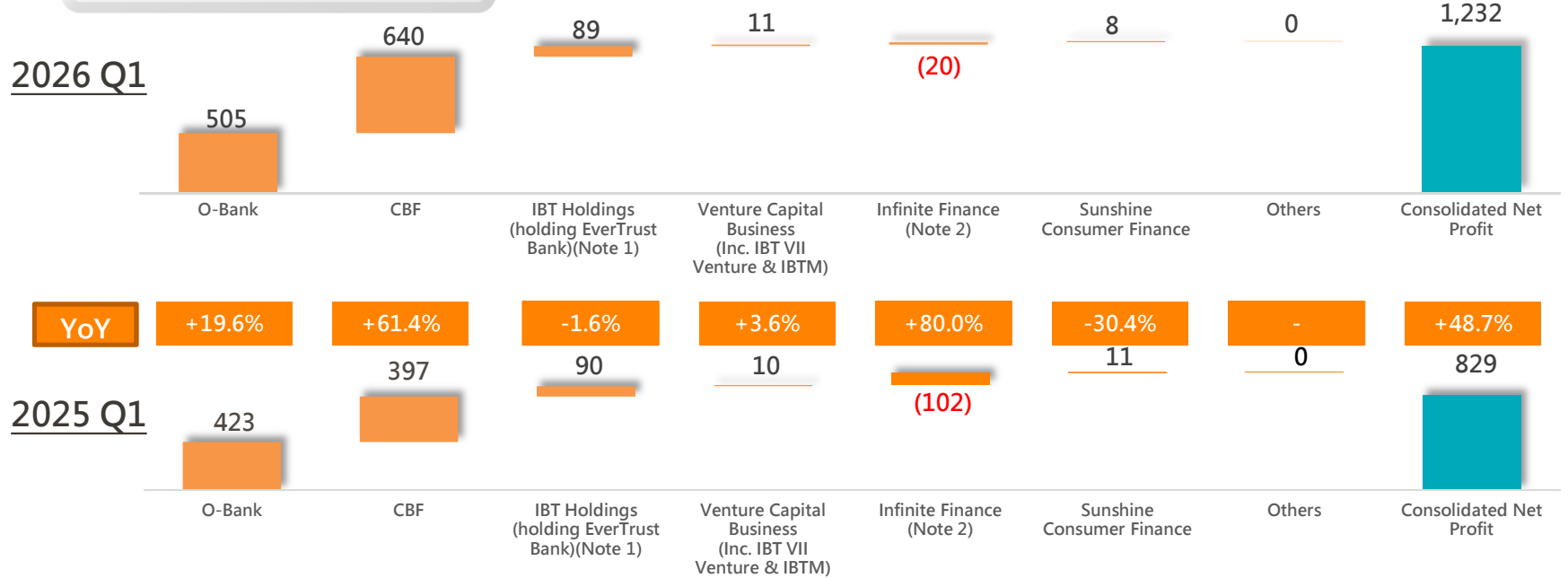


## Net Profit



# 02-1 Consolidated Financial Results

## Net Profit Compositions (by Business Unit)



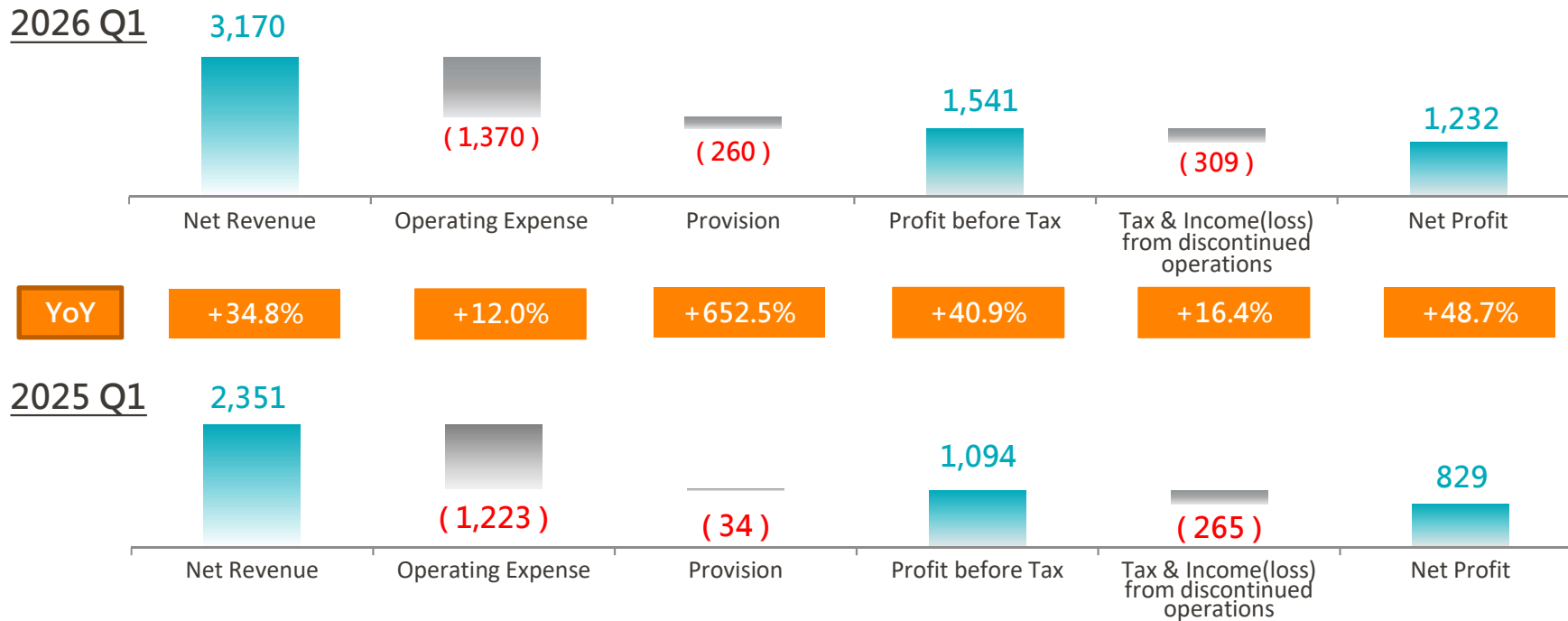
Note 1: The net profit on this page for IBT Holdings is presented on a consolidated base, including IBT Holdings itself and 100% EverTrust Bank.

Note 2: In 1Q26, O-Bank recognized an investment profit NT\$35 million from Infinite Finance, in addition to amortization expenses NT\$55 million related to Purchase Price Allocation (PPA) arising from leasing company merger. The Bank's net loss recognized from this investment amounted to approximately NT\$20 million. In 1Q25, O-Bank recognized an investment loss NT\$47 million from Infinite Finance, in addition to amortization expenses NT\$55 million related to Purchase Price Allocation (PPA) arising from leasing company merger. The Bank's net loss recognized from this investment amounted to approximately NT\$102 million.

# 02-1 Consolidated Financial Results

## Net Profit Compositions

NT \$ million

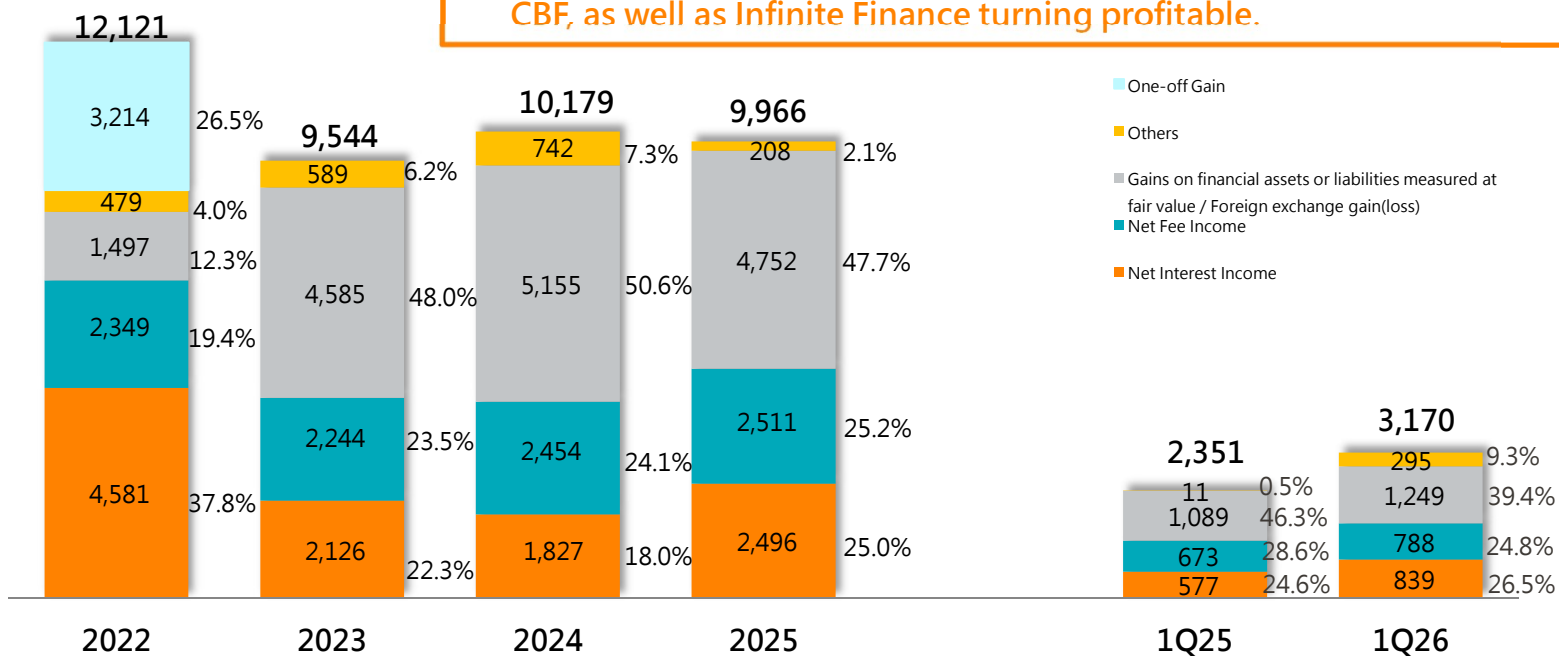


# 02-1 Consolidated Financial Results

NT \$ million

## Net Revenue Breakdown

1. Net interest income grew by 45% YoY, driven by the decline in funding costs for CBF and the improvement of O-Bank deposit structure.
2. Other net income saw a significant growth of 2,495% YoY, primarily due to the increase in dividend income and gains on disposal of bonds from O-Bank and CBF, as well as Infinite Finance turning profitable.



YoY

+34.8%

+2495%

+14.7%

+17.0%

+45.2%



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 a "one-off gain".

Note2: Other net income includes realized gain/loss(FVOCI), derecognition gain/loss(amortized cost), share of profit of associates, and impairment losses.

**02-2**

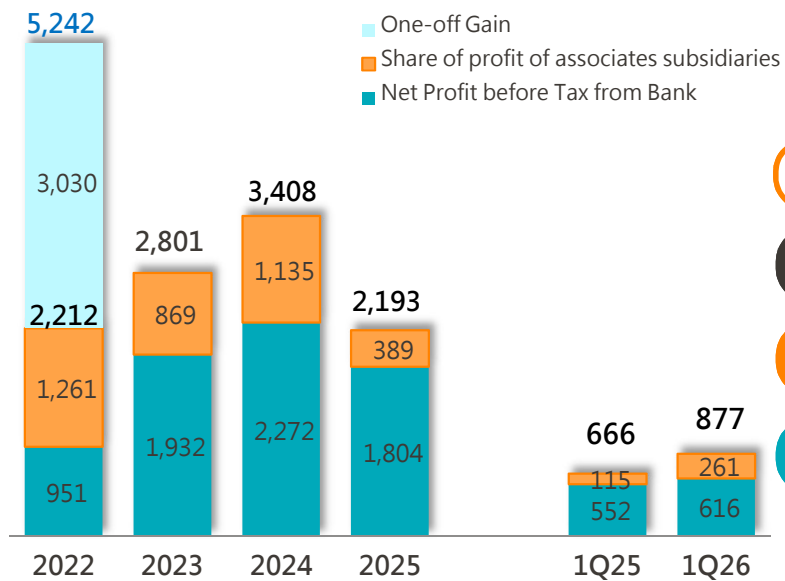
**Standalone Financial  
Results**  
*-O-Bank-*

# 02-2 Standalone Financial Results: O-Bank

O-Bank and Equity investment boosted pre-tax profit by 32% and net profit by 43% YoY in 1Q26.

## Net Profit before Tax

Unit: NT\$ million



YoY

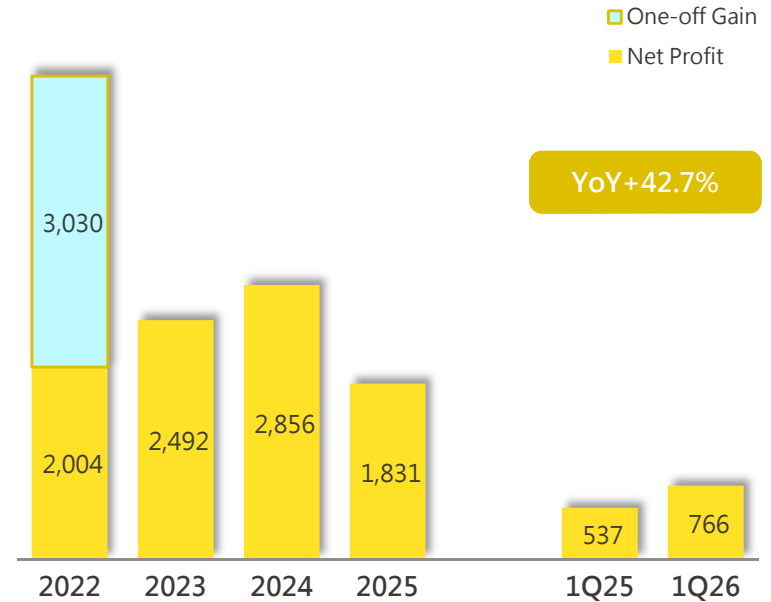
+31.6%

+127.9%

+11.6%

## Net Profit

Unit: NT\$ million

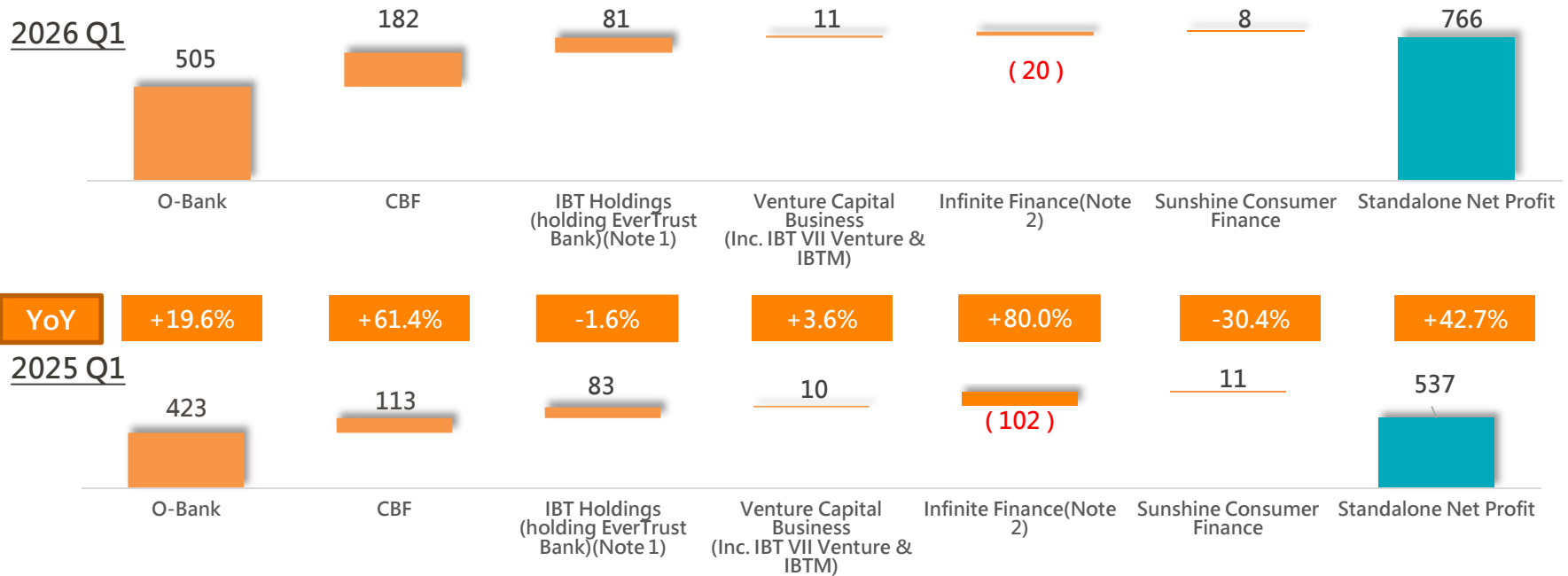


YoY+42.7%

# 02-2 Standalone Financial Results: O-Bank

## Net Profit Compositions (by Business Unit)

Unit: NT\$ million

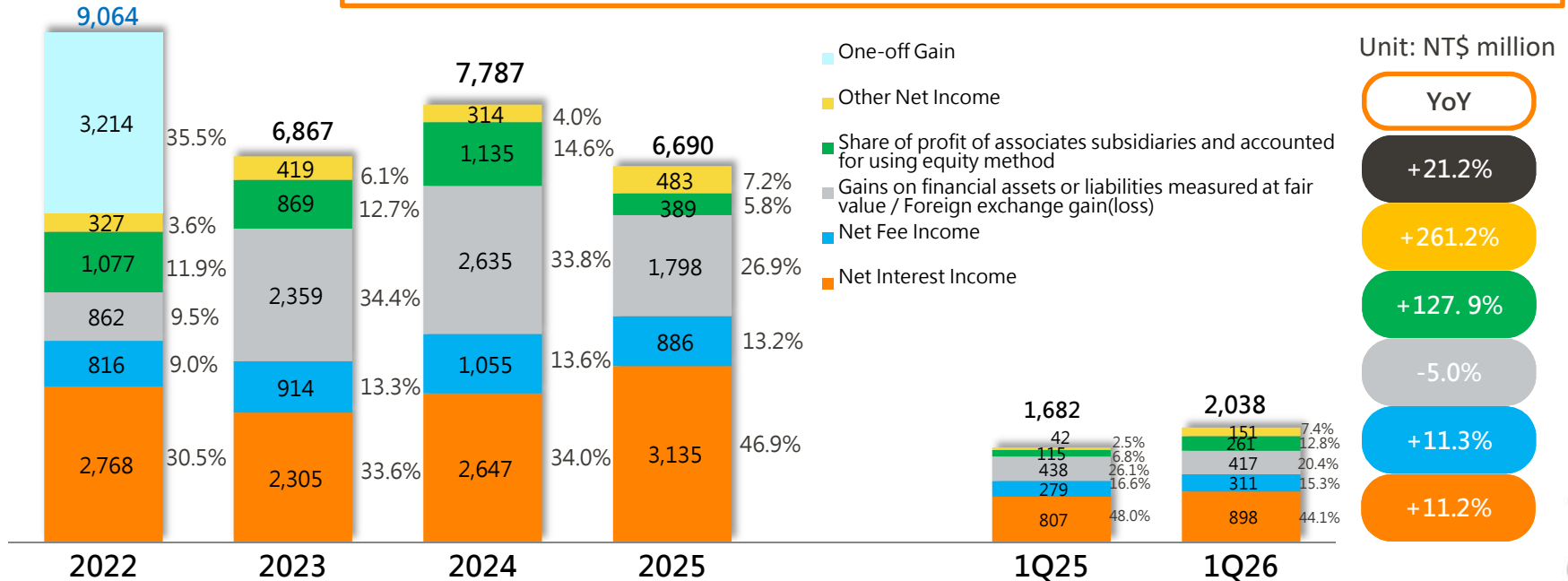


Note 1: The net profit on this page for IBT Holdings is presented on standalone base, including IBT Holdings itself and the profit from EverTrust Bank using the equity method.  
 Note 2: In 1Q26, O-Bank recognized an investment profit NT\$35 million from Infinite Finance, in addition to amortization expenses NT\$55 million related to Purchase Price Allocation (PPA) arising from leasing company merger. The Bank's net loss recognized from this investment amounted to approximately NT\$20 million. In 1Q25, O-Bank recognized an investment loss NT\$47 million from Infinite Finance, in addition to amortization expenses NT\$55 million related to Purchase Price Allocation (PPA) arising from leasing company merger. The Bank's net loss recognized from this investment amounted to approximately NT\$102 million.

# 02-2 Standalone Financial Results: O-Bank

## Net Revenue Breakdown

1. Net interest income grew 11% YoY due to the improvement of O-Bank deposit structure.
2. Net fee income rose 11% YoY due to an increase in loan-related fees.
3. Share of profit of associates subsidiaries and accounted for using equity method surged 128% YoY primarily attributed to earnings growth from CBF and Infinite Finance turning profitable this year.
4. Other net income rose 261% 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 1Q25 and 1Q26. 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.  
 Note3: Other net income includes realized gain/loss(FVOCI), investment gain/loss under the equity method, and asset impairment losses, etc.

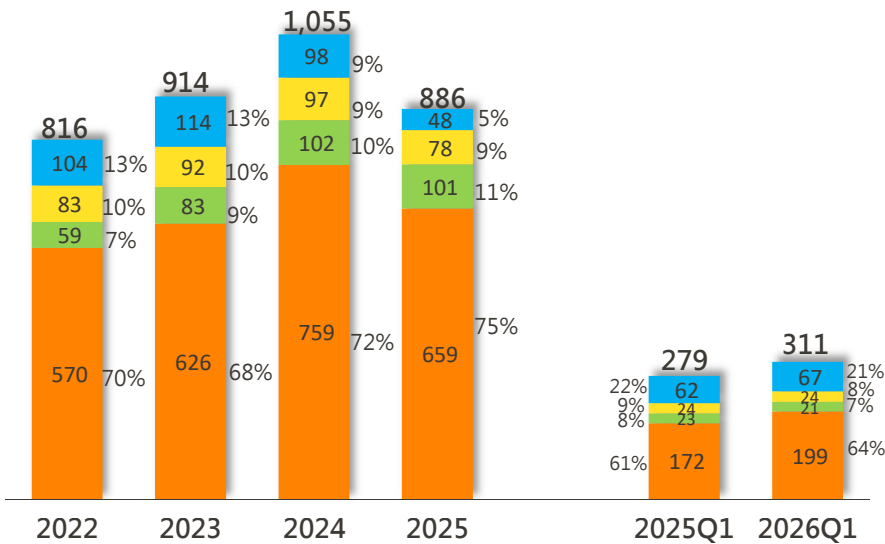
# 02-2

## Standalone Financial Results: O-Bank

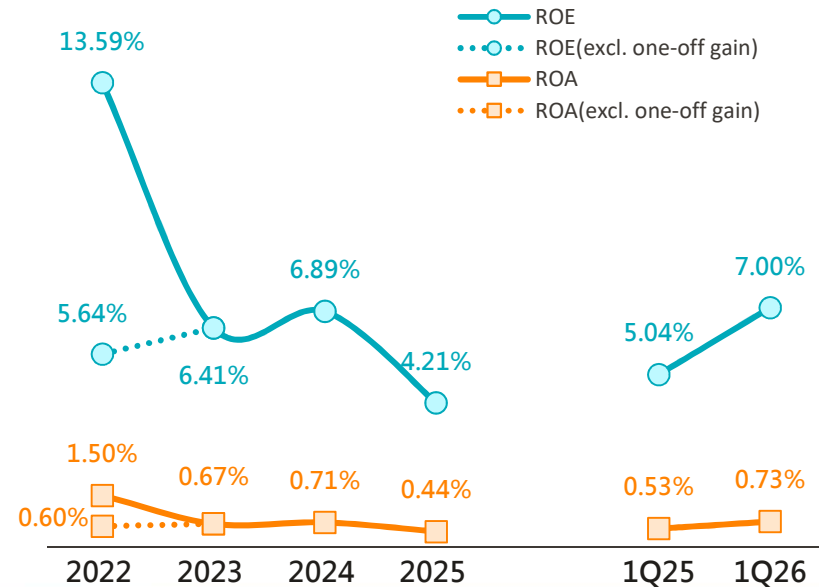
Significant growth YoY in ROE and ROA.

### Net Fee Income Breakdown

- Other net income
- Net Wealth management fee income
- Net Retail banking fee income
- Net Corporate banking fee income



### 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 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".

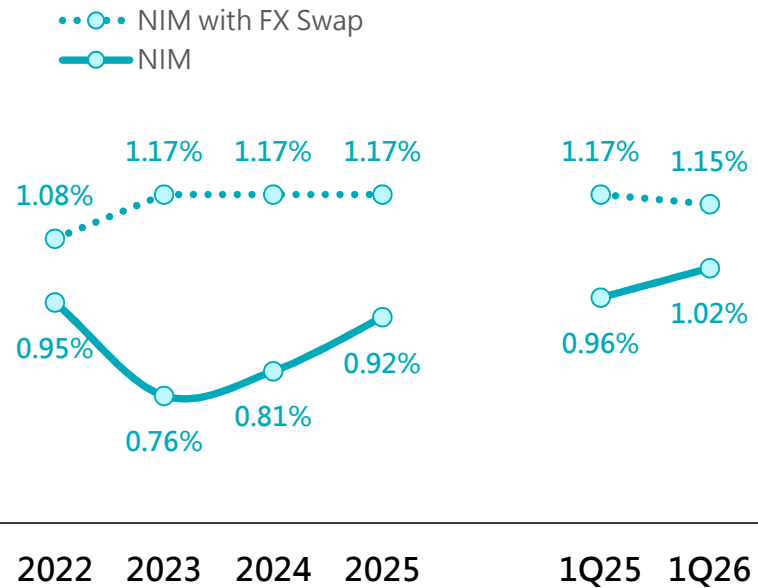


# 02-2

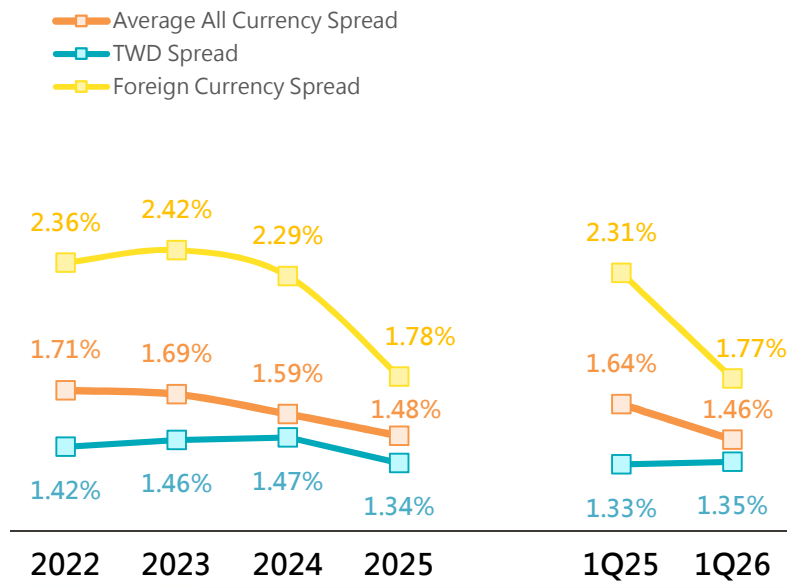
## Standalone Financial Results: O-Bank

The NIM improved as a result of deposit structure optimization, while the spread narrowed due to the plunge in HKD Hibor rates in 2025.

### NIM



### Spread



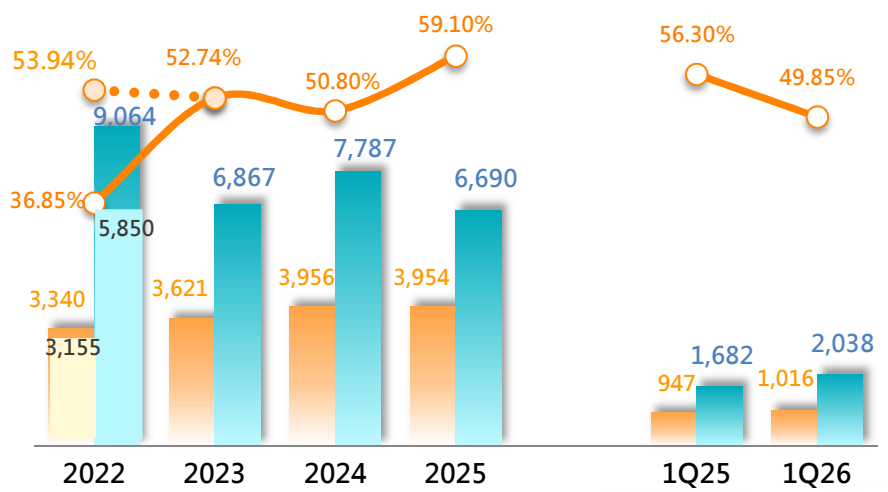
# 02-2 Standalone Financial Results: O-Bank

1Q26 EPS increased 47% YoY; Cost-to-income ratio significantly improved from year-end 2025.

## Cost/Income Ratio

Unit: NT\$ million

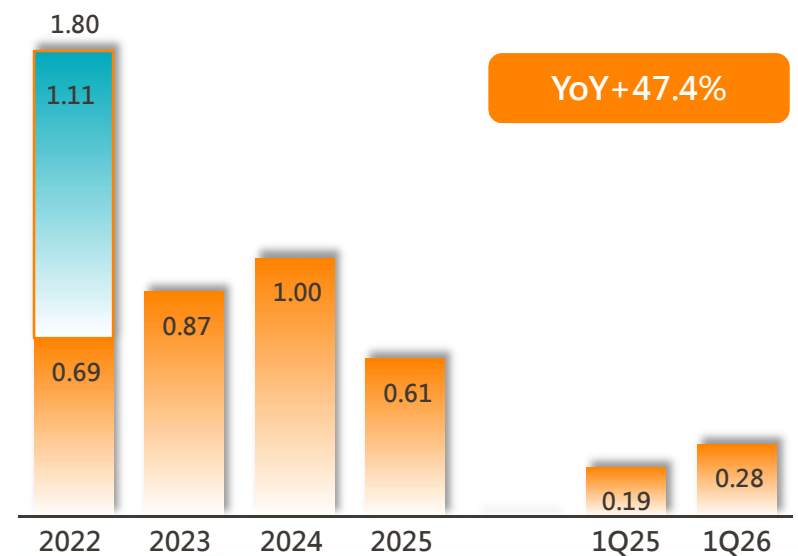
- Operating Expense
- Net Revenue
- Cost Income Ratio
- Cost Income Ratio(Excl. One-Off Gain)
- Operating Expense (excl. one-off gain)
- Net Revenue(excl. one-off gain)



## EPS

Unit: NT\$

- One-off gain
- EPS



YoY + 47.4%



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".

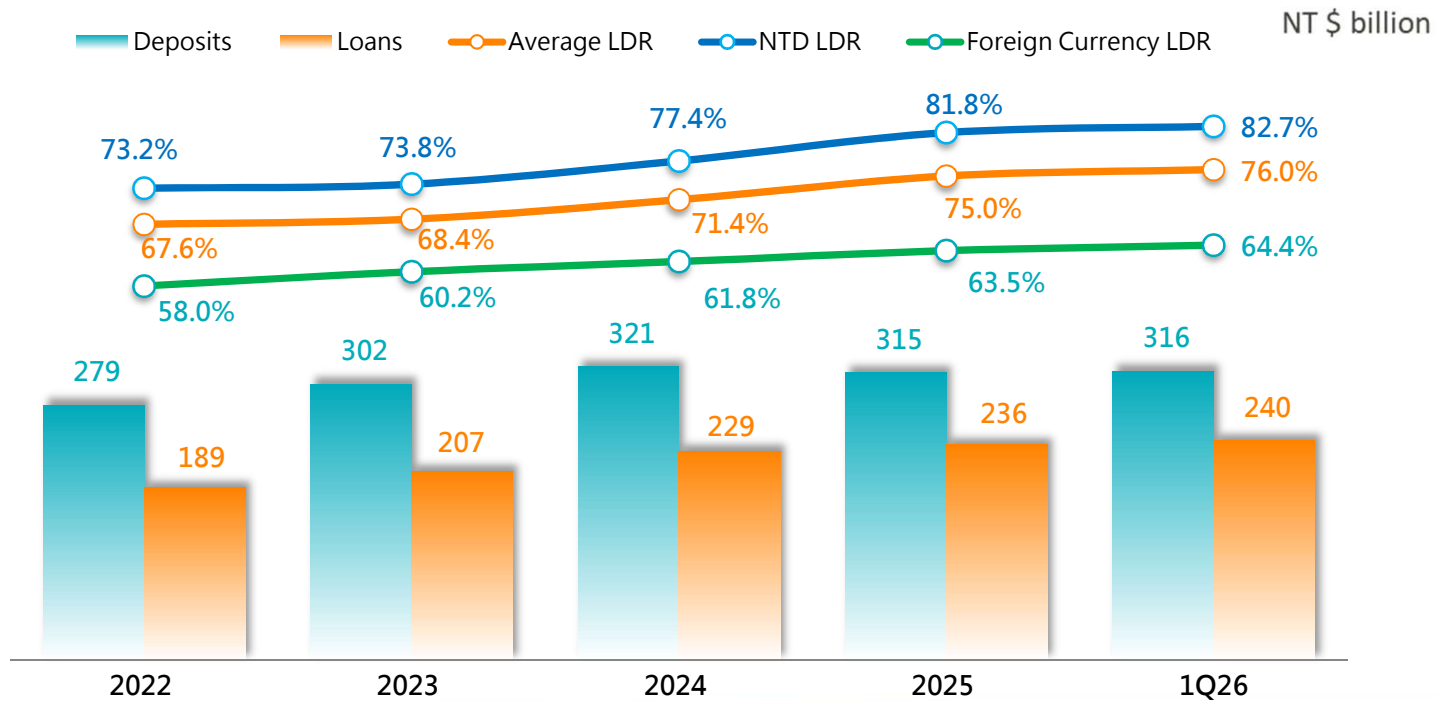


# 02-2

## Standalone Financial Results: O-Bank

### Loan & Deposit Balances

By improving our deposit structure to enhance funds utilization efficiency, leading to a steady increase in the LDR over recent years.





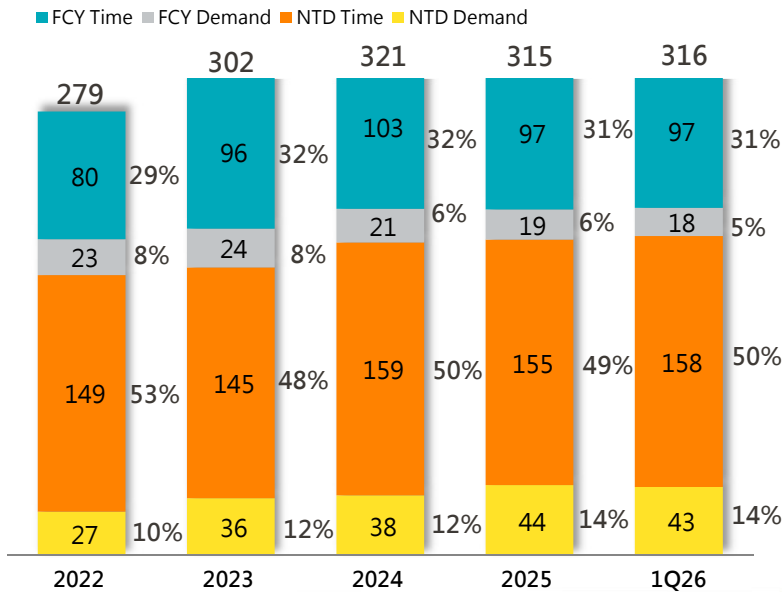
# 02-2

## Standalone Financial Results: O-Bank

Retail and SME deposits grew further to accounted for 43% from 41%.

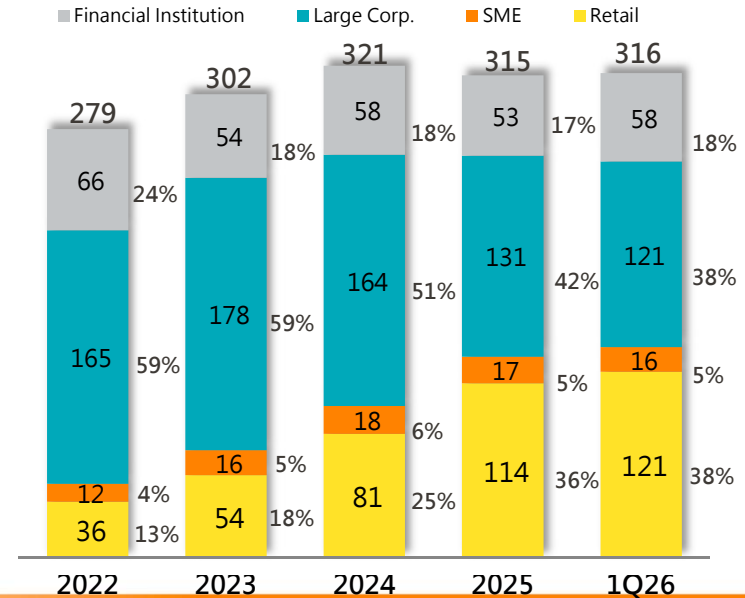
### Deposit Breakdown

Unit: NT\$ billion  
% of the total deposits



### Composition of Depositors

Unit: NT\$ billion



# 02-2

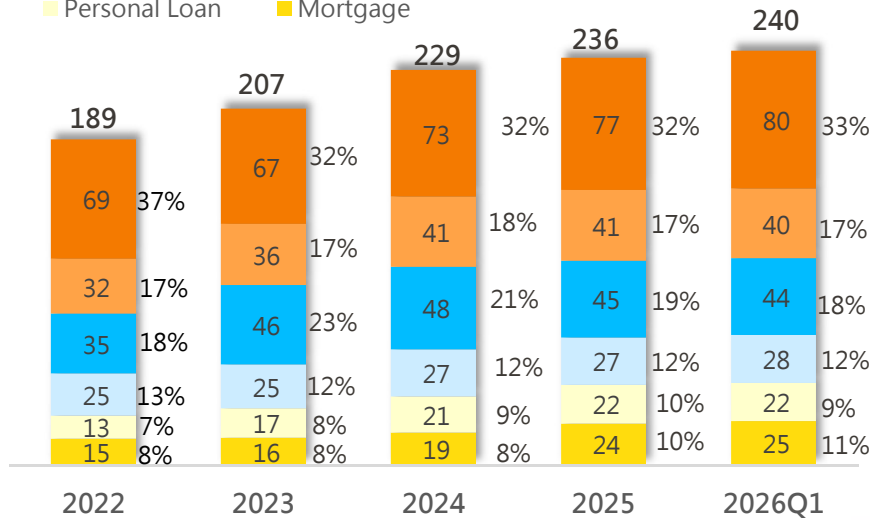
## Standalone Financial Results: O-Bank

Loan growth continues to expand, with further upside in the mortgage segment.

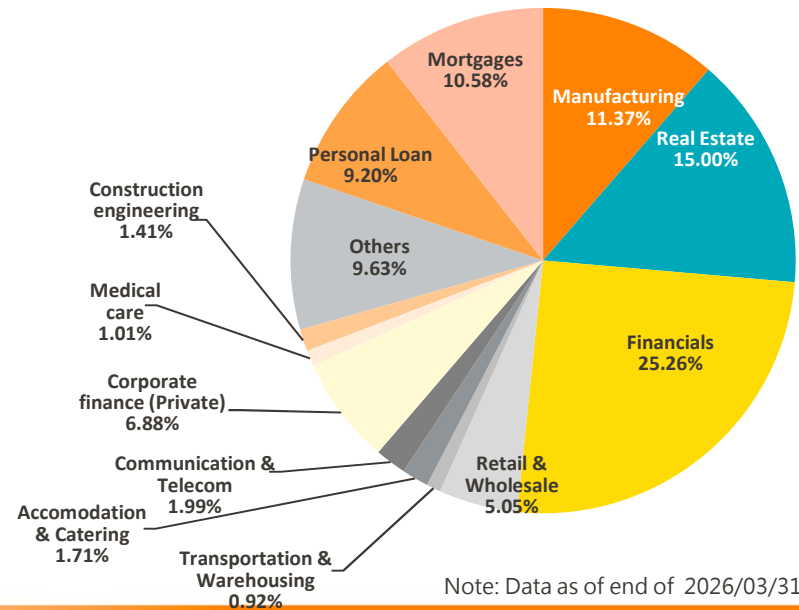
### Loan Breakdown by Product

NT \$ billion

- Large Enterprise
- HK Branch
- Personal Loan
- SME
- OBU
- Mortgage



### Loan Breakdown by Industry



Note: Data as of end of 2026/03/31.

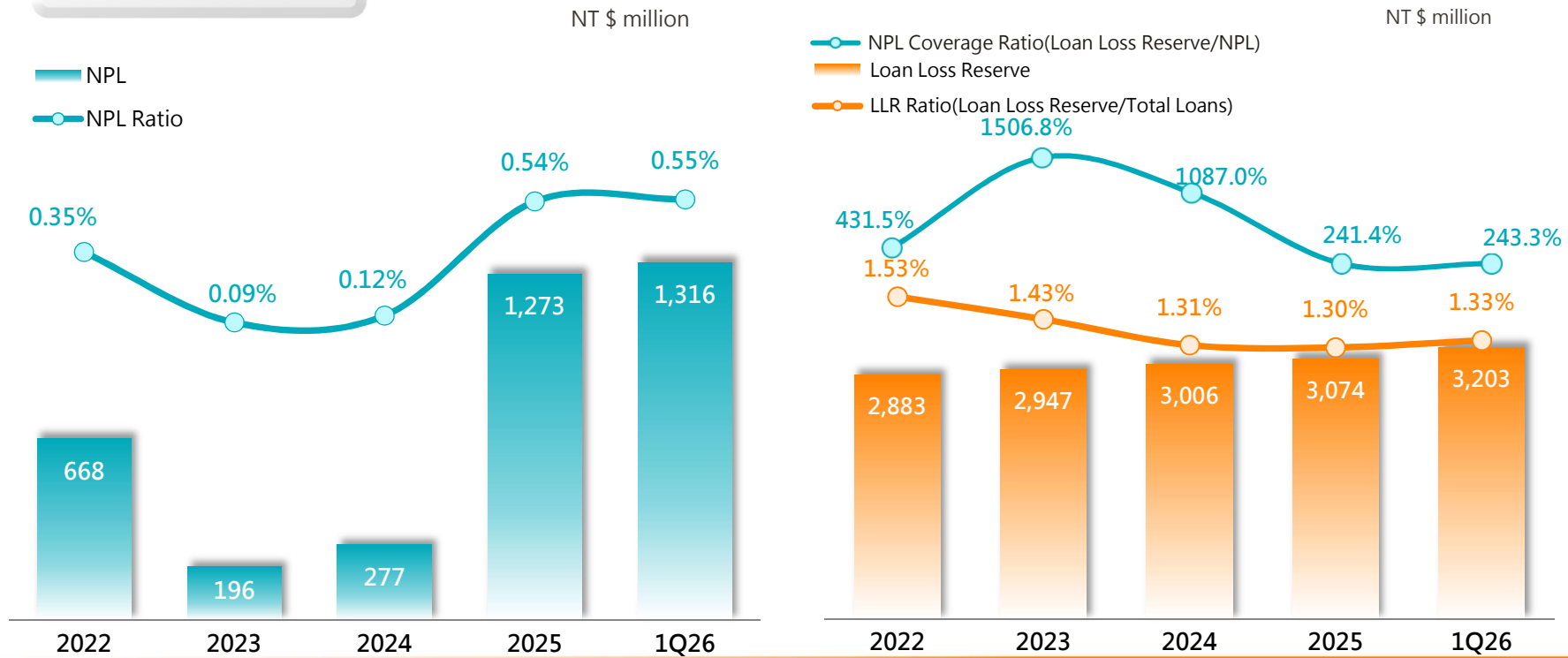


# 02-2

## Standalone Financial Results: O-Bank

### Asset Quality

Excluding Hong Kong non-performing loans, NPL ratio would have decreased to 0.08% as of the end 1Q26, with NPL coverage ratio improving to 1,853%.



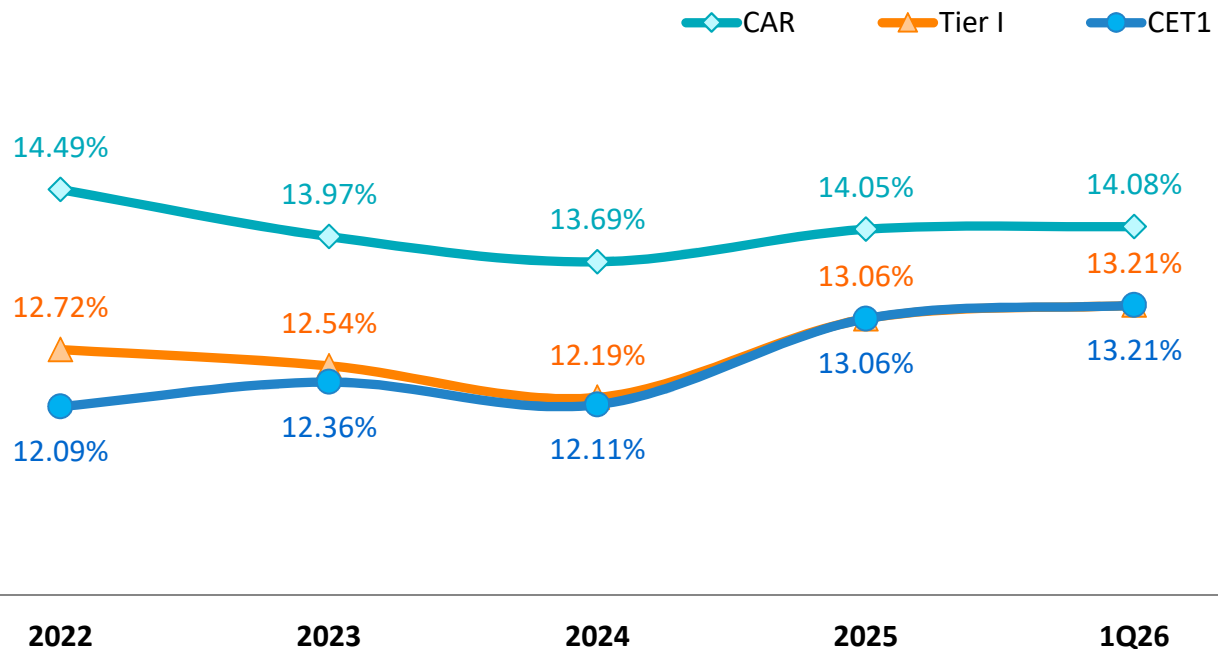


# 02-2

## Standalone Financial Results: O-Bank

Capital Adequacy Ratio (CAR)

Capital Adequacy remained stable.

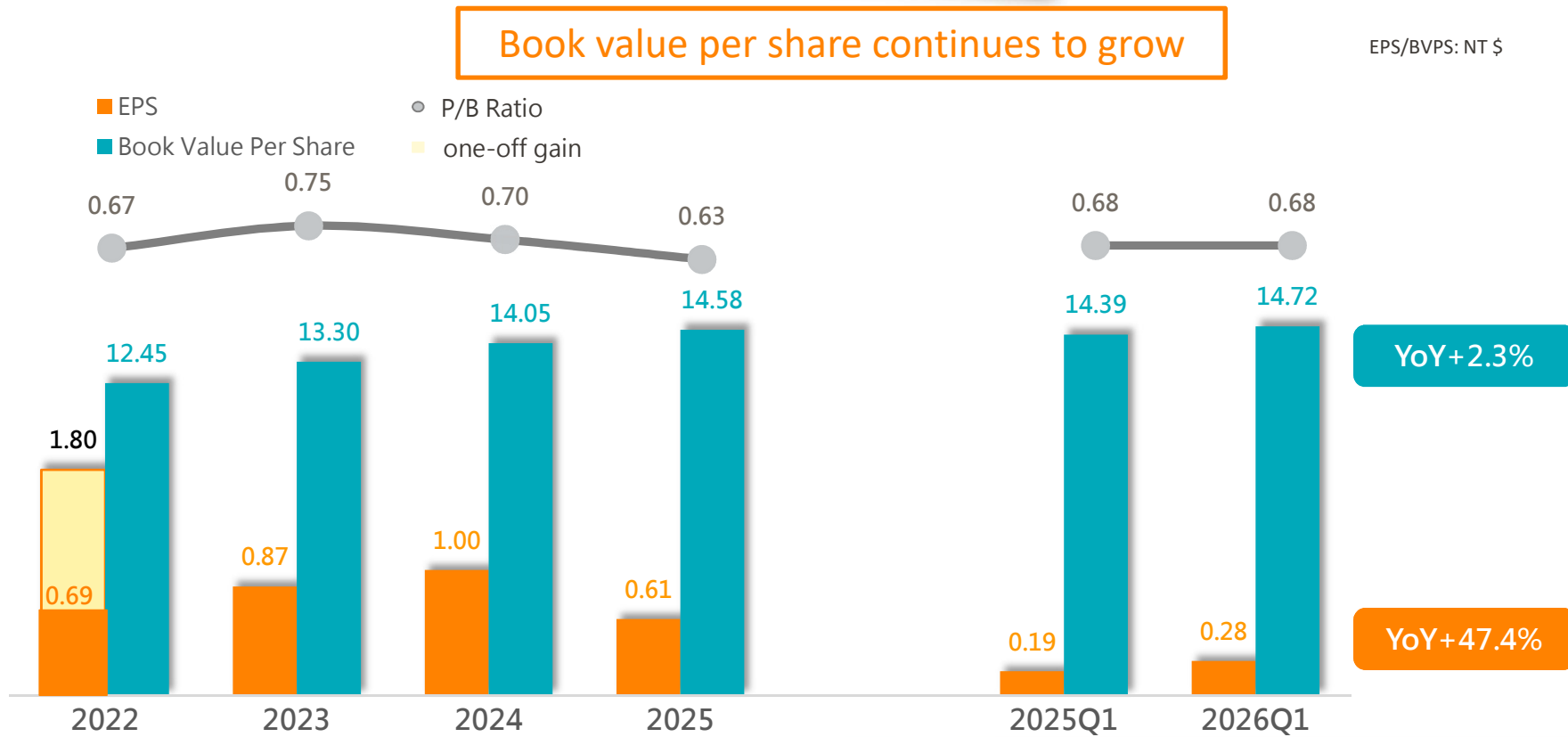




# 02-2

## Standalone Financial Results: O-Bank

Book value per share continues to grow



**02-3**

**Individual Financial  
Results**  
*-China Bills Finance Corp.-*

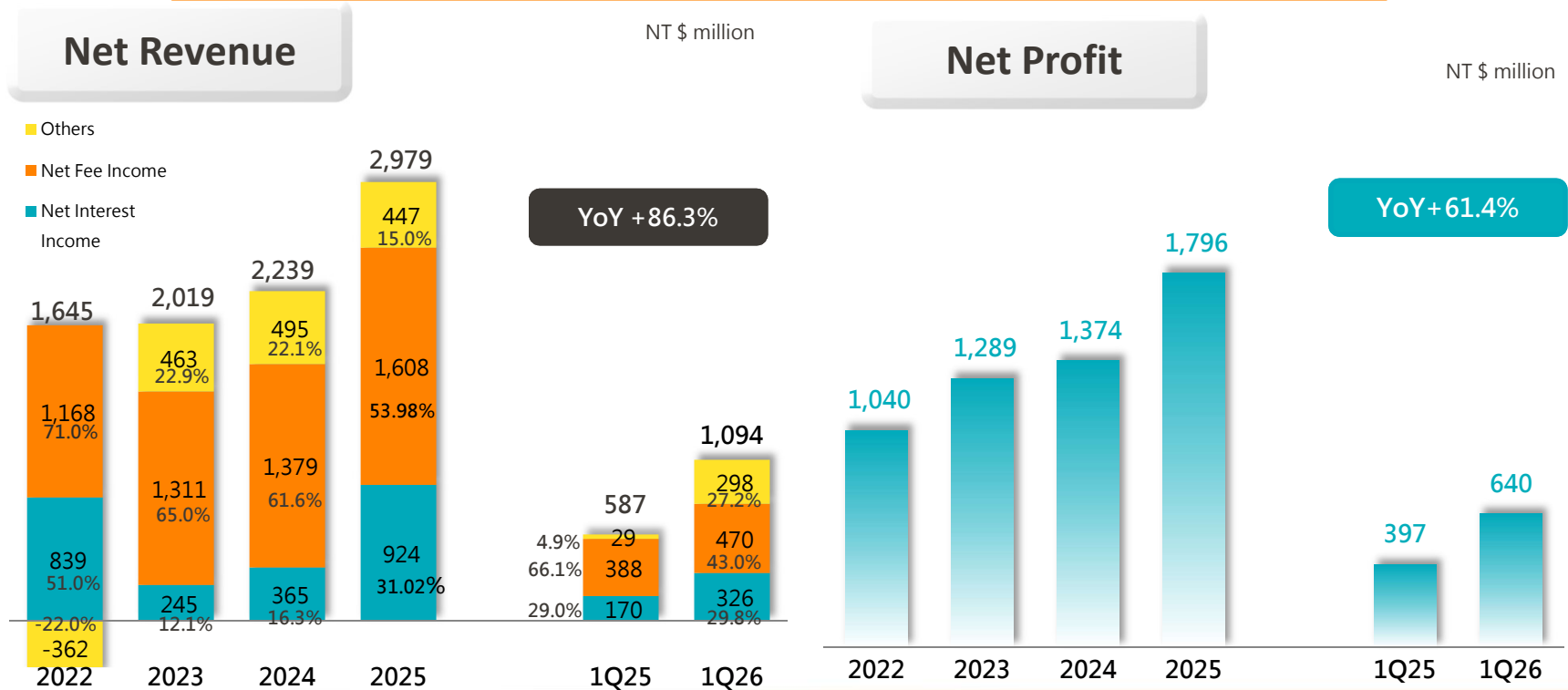




# 02-3

## Individual Financial Results: China Bills Finance Corp.

Benefiting from interest rate cuts, lower funding costs boosted net interest income, leading to an 86% increase in net revenue and a 61% increase in net profit.



Note1: China Bills Finance's "net interest income" originally includes 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. Therefore, the 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 gain/loss at fair value through profit or loss(FVTPL), realized gain/loss(FVOCI),derecognition gain/loss(amortized cost), foreign exchange gain/loss, and asset impairment losses, etc.

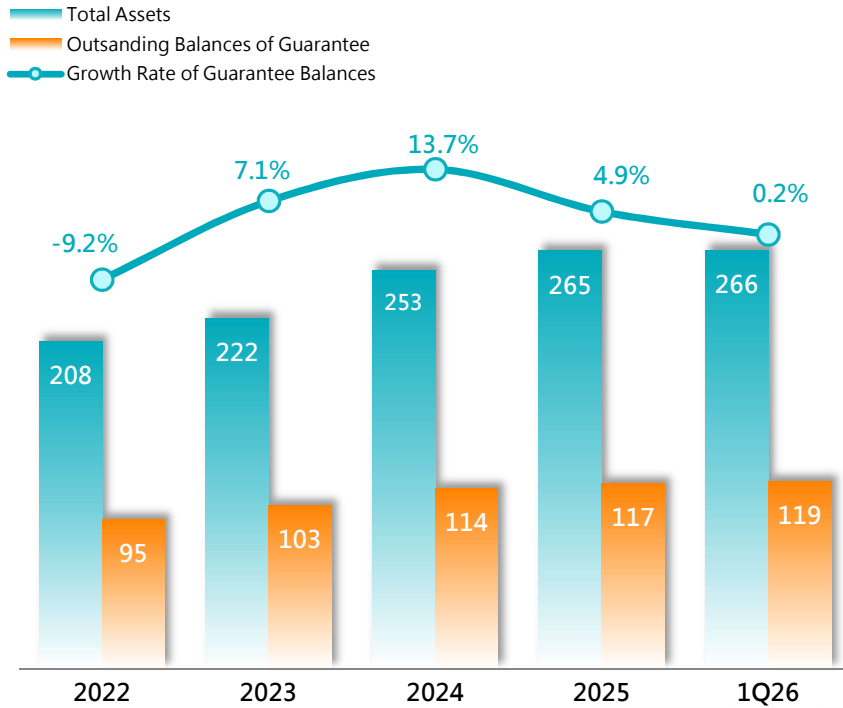


# 02-3

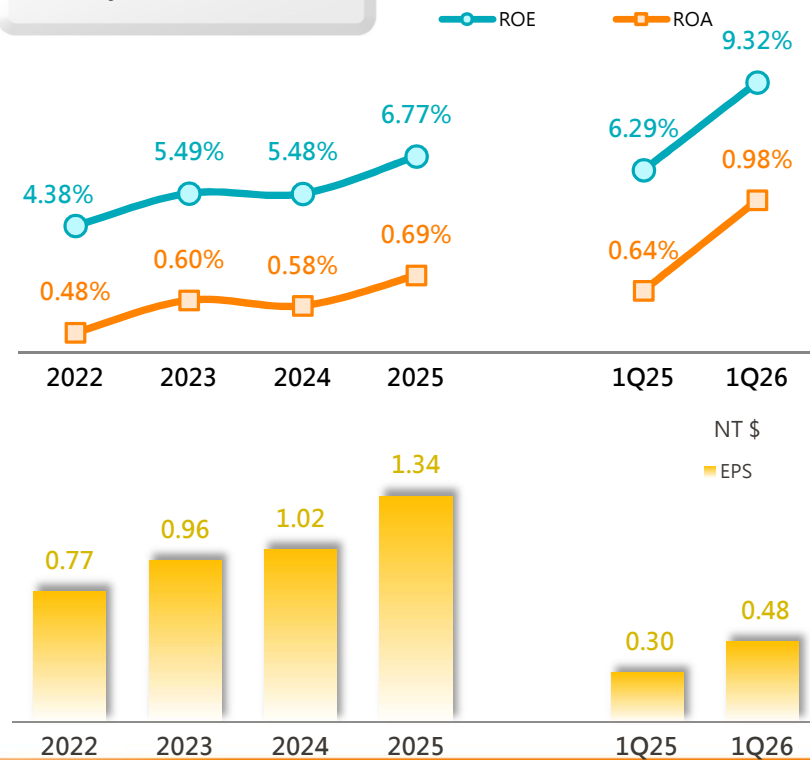
## Individual Financial Results: China Bills Finance Corp.

### Assets

NT \$ billion



### ROE, ROA & EPS





# 02-3

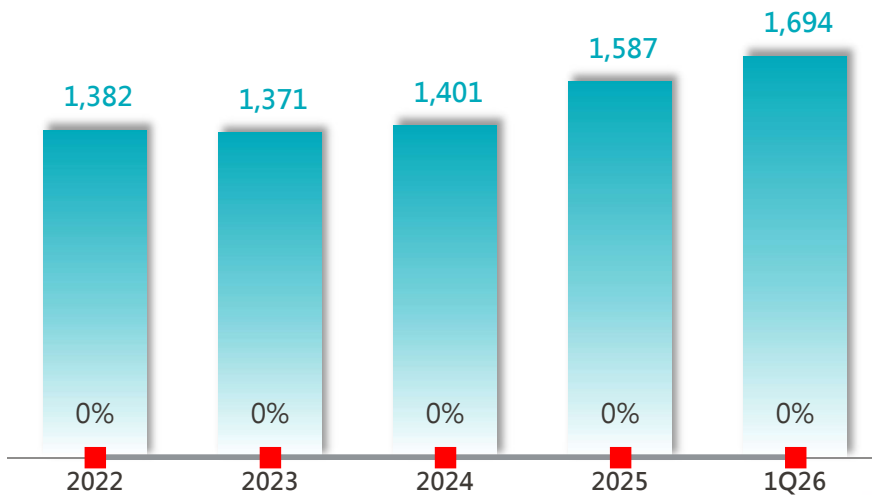
## Individual Financial Results: China Bills Finance Corp.

Maintaining sound asset quality and a stable capital adequacy ratio.

### NPL & Reserve for Guarantee Liabilities

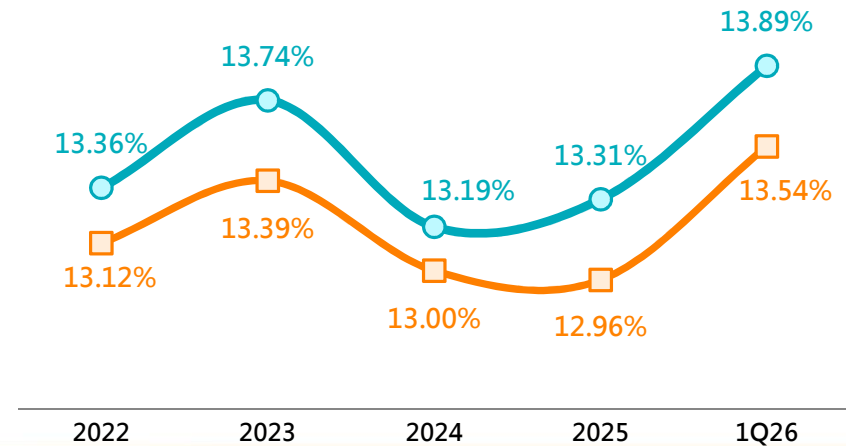
NT \$ million

Reserve for Guarantee Liabilities NPL Ratio



### CAR

CAR (Total Capital)  
Tier 1 Capital



02-4

**Individual Financial  
Results**  
*-EverTrust Bank*





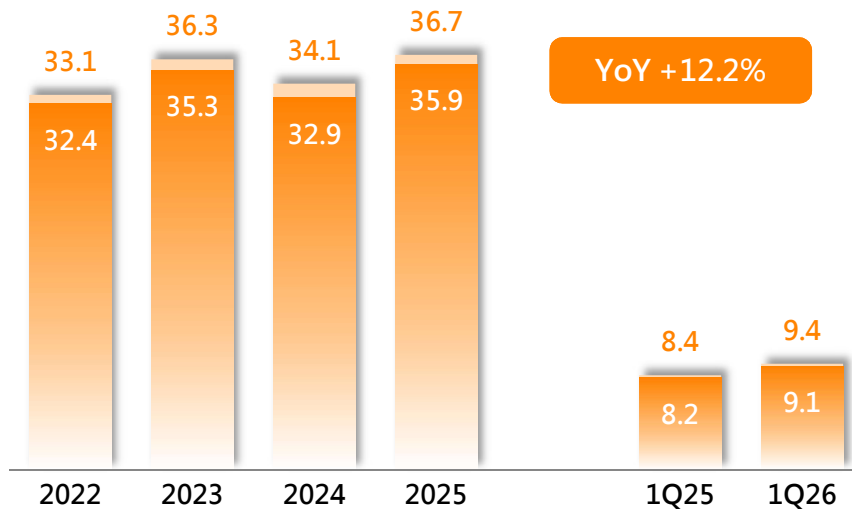
# 02-4

## Individual Financial Results: EverTrust Bank

### Net Revenue

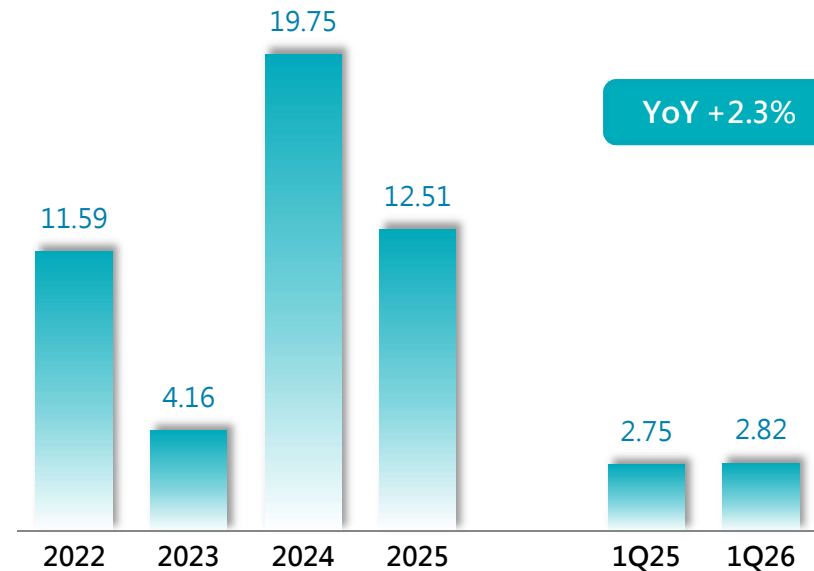
USD million

Net Revenue Net Interest Income



### Net Profit

USD million

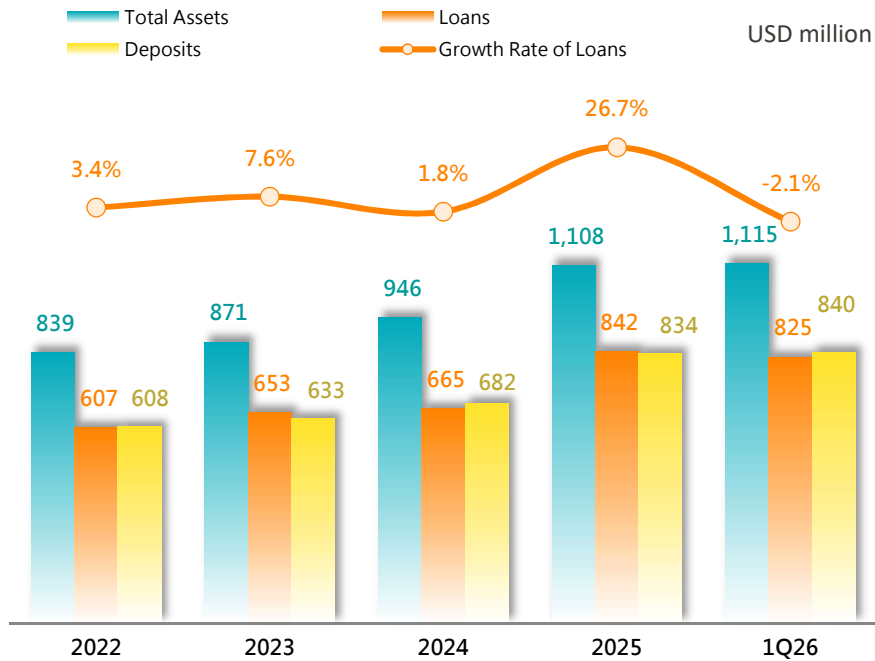




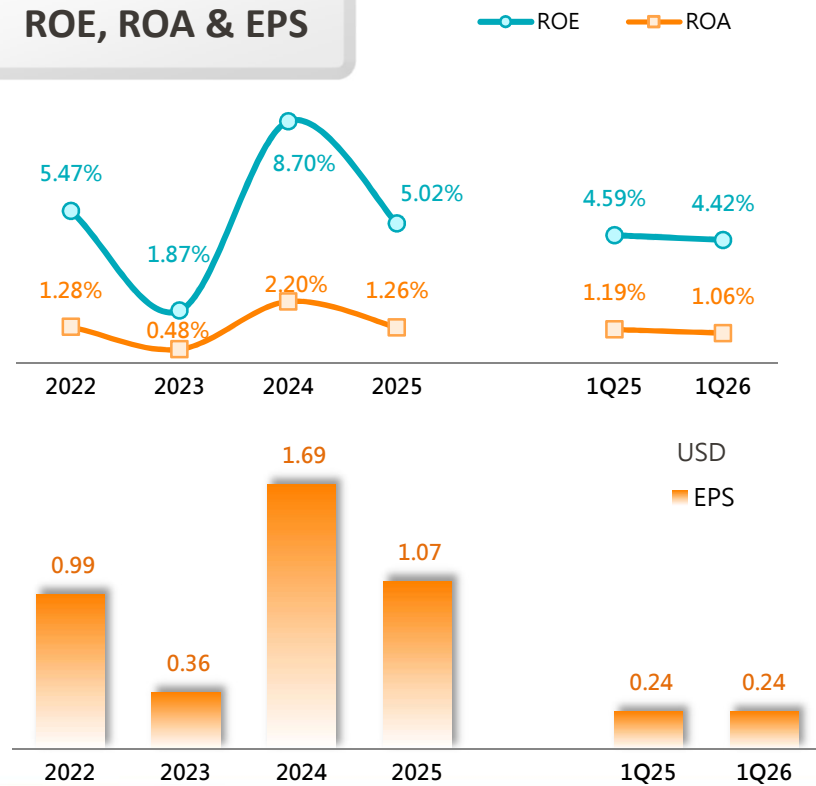
# 02-4

## Individual Financial Results: EverTrust Bank

### Assets, Loans & Deposits



### ROE, ROA & EPS

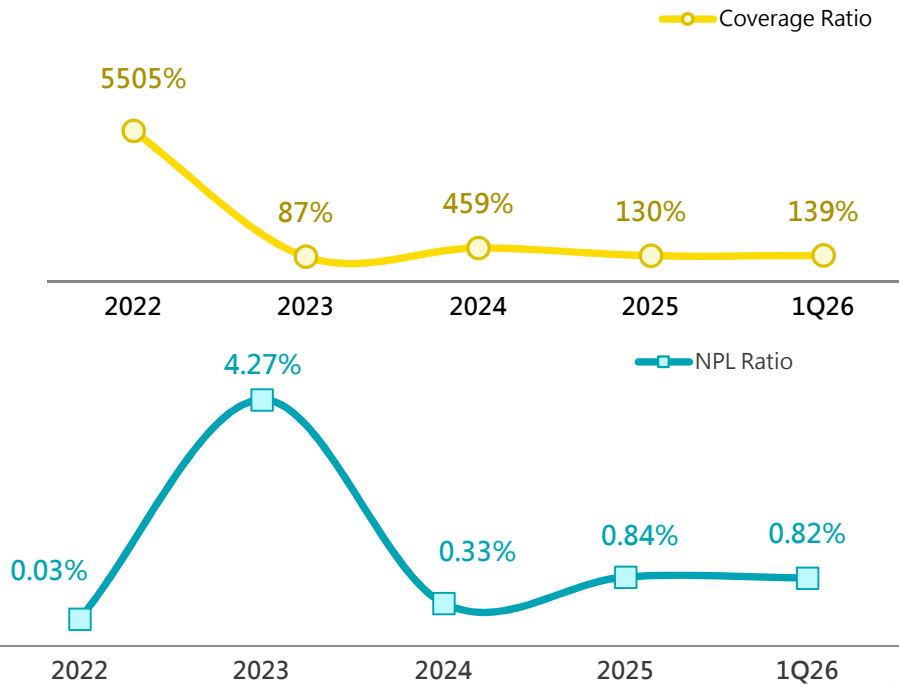




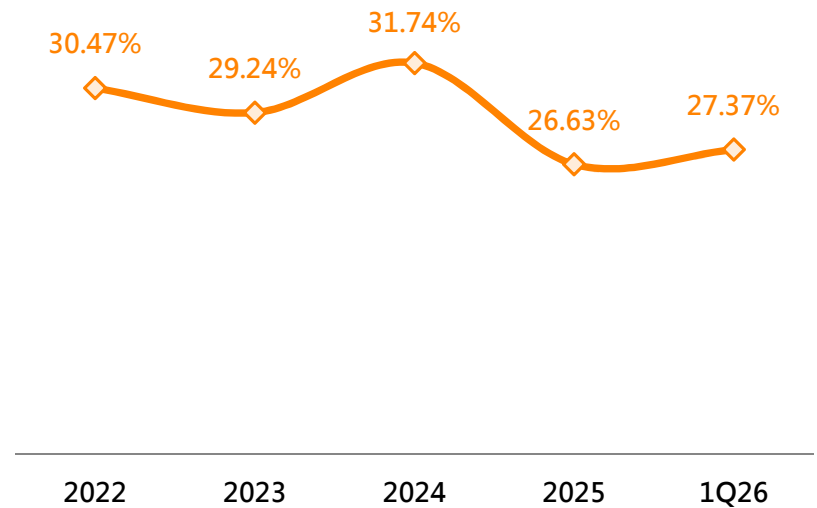
# 02-4

## Individual Financial Results: EverTrust Bank

### NPL Ratio & Coverage Ratio



### CAR





# 03

## Key Strategic Focuses





03

## “Boutique Digital Bank” Strategy

Strengthen overall infrastructure, deepen customer relationships

### Keep Growing Light-Capital Businesses

- Strengthen sales of 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.

# Dig Deep to Deliver

### 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

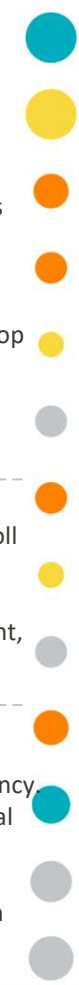
- Accumulating customer relationships and early stage assets in Australia.
- Accelerate the upgrade of the Sydney Representative Office to a branch office.
- Expand into the Southeast Asian market and build a network of strategic alliances.





# 03

## “Boutique Digital Bank” Strategy



### Keep Growing Light-Capital Businesses

- Strengthen sales of low risk-weighted products to improve return on capital.
- Cultivate the high net worth wealth management market.
- Provide solutions by combining low capital requirement products such as TMU, accounts receivable, and trust.
- Improve the richness of financial management products and customization capabilities: (1)Submitted Wealth Management 2.0 application in April 2026. (2)The Hong Kong Branch obtained its Insurance Agency License in March 2026 to develop insurance distribution.
- Leverage the Small and Medium Enterprise Credit Guarantee Fund of Taiwan (Taiwan SMEG) since 2025 to expand diversified loan programs and target customer segment.

### Improve Asset-Liability Structure

- Continue to increase the proportion of digital and retail deposits.
- Enhance our position as the primary bank for our clients.
- 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.
- Integrating core systems and cloud technologies via AI, combine with RPA to achieve automated operations, and deploy AI Agents to enhance operational stability and efficiency.
- Implement data-driven risk models: Schedule to complete the automated digital personal loan underwriting process by 4Q26.
- Expand digital platform product lines: Plan to launch online insurance services in 1H27.
- Virtual asset evaluation and planning: Established the Digital Development Committee in January 2026.



# 03

## “Boutique Digital Bank” Strategy

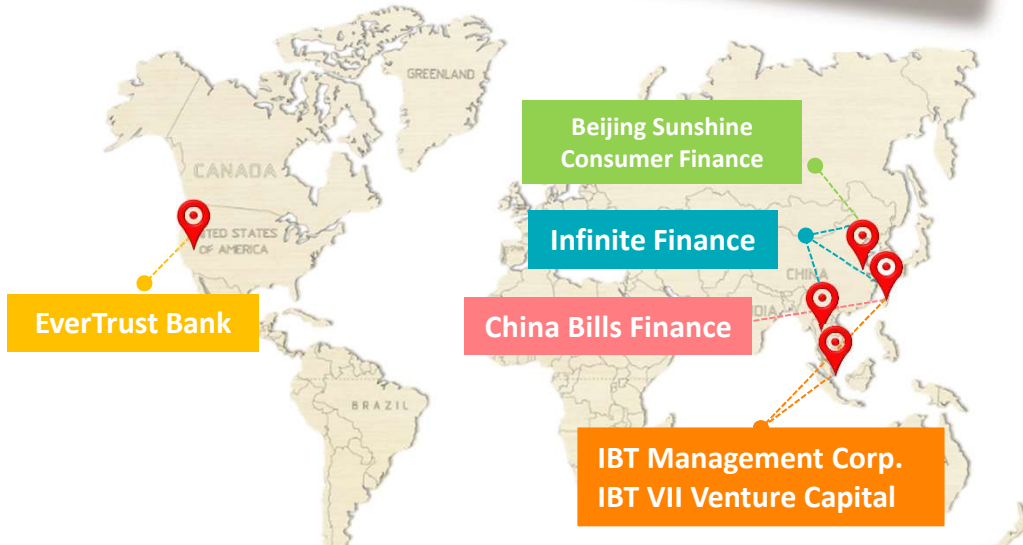
### Accelerate Overseas Expansion

- 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.
- Accumulate AUD assets through collaboration between the OBU and Hong Kong Branch, and strengthen local business development in Australia.
- Submit applications to upgrade the Sydney Representative Office to a branch by 4Q26.
- 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.
- Establish an internal carbon pricing system to implement carbon reduction strategies.
- Incorporate sustainability engagement and financed emissions into the annual KPIs of business units, in order to enhance the effectiveness of financed emissions reduction and ESG engagement.
- Continue integrating ESG risk assessment into investment and financing decisions, increase the proportion of eco-friendly and socially responsible industries, and reduce the proportion of high-climate-risk 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)**FTSE**: Ranked No. 1 among listed companies in Taiwan.
  - (3)**CSA**: Ranked Top 5% in the global banking industry, No.8 among listed companies in Taiwan.





**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.

**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.

**China Bills Finance(2820.TW)**  
(Subsidiary)

- Prudently monitor market changes, seize opportunities to operate in accordance with the trend, and earn profits from holding securities and swing trading.
- Optimize credit structure and increase self-guaranteed spreads.

**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

附錄-  
王道銀行及重要  
子公司財務摘要



## 王道銀行-財務摘要

(新台幣佰萬元)	1Q26	4Q25	3Q25	2Q25	1Q26	1Q25	YoY
<b>損益表</b>							
利息收入	2,852	3,044	2,780	2,523	2,852	2,977	-4%
利息費用	(1,954)	(2,150)	(2,029)	(1,840)	(1,954)	(2,169)	-10%
淨利息收入	898	894	751	683	898	807	11%
淨手續費收入	311	217	210	179	311	279	11%
權益法認列損益	261	(18)	150	143	261	115	128%
其他淨收益	568	389	696	716	568	480	18%
淨收益	2,038	1,481	1,807	1,721	2,038	1,682	21%
呆帳費用	(145)	(103)	(147)	(225)	(145)	(69)	112%
營業費用	(1,016)	(1,040)	(1,021)	(946)	(1,016)	(947)	7%
稅前淨利	877	339	638	550	877	666	32%
稅後淨利	766	237	570	486	766	537	43%
<b>資產負債表</b>							
貼現及放款-淨額	237,116	233,012	233,933	230,276	237,116	232,683	2%
存款及匯款	304,085	302,643	287,962	291,063	304,085	295,655	3%
總資產	430,251	416,471	411,908	409,924	430,251	411,997	4%
權益	44,647	44,212	43,528	42,243	44,647	43,627	2%
<b>主要財務比率(%)</b>							
資產報酬率(稅後)	0.18	0.06	0.14	0.12	0.18	0.13	
淨值報酬率(稅後)	1.73	0.52	1.29	1.16	1.73	1.24	
逾放比	0.55	0.54	0.60	0.12	0.55	0.11	
第一類資本比率	13.21	13.06	13.28	12.60	13.21	13.16	
資本適足率	14.08	14.05	14.44	13.71	14.08	14.60	

## 中華票券-財務摘要

(新台幣佰萬元)	1Q26	4Q25	3Q25	2Q25	1Q26	1Q25	YoY
<b>損益表</b>							
利息收入	1,262	1,265	1,229	1,206	1,262	1,182	7%
利息費用	(936)	(972)	(985)	(989)	(936)	(1,012)	-7%
淨利息收入	326	293	244	217	326	170	92%
淨手續費收入	470	402	406	412	470	388	21%
其他淨收益	298	29	178	210	298	29	925%
淨收益	1,094	724	828	839	1,094	587	86%
各項提存	110	94	78	(29)	110	(34)	-421%
營業費用	(183)	(156)	(173)	(158)	(183)	(127)	45%
稅前淨利	801	474	576	711	801	495	62%
稅後淨利	640	384	444	571	640	397	61%
<b>資產負債表</b>							
總資產	264,786	265,122	257,194	261,395	264,786	252,930	5%
權益	27,875	27,830	27,153	25,916	27,875	25,911	8%

## 美國華信銀行-財務摘要

(美金仟元)	1Q26	4Q25	3Q25	2Q25	1Q26	1Q25	YoY
<b>損益表</b>							
利息收入	14,708	15,177	15,177	13,982	14,708	13,121	12%
利息費用	(5,564)	(6,046)	(5,575)	(4,975)	(5,564)	(4,971)	12%
淨利息收入	9,144	9,131	9,602	9,007	9,144	8,150	12%
淨手續費收入	206	105	159	161	206	178	16%
其他淨收益	20	24	126	22	20	22	-9%
淨收益	9,370	9,260	9,887	9,190	9,370	8,350	12%
呆帳費用	(144)	0	0	0	(144)	0	-
營業費用	(5,235)	(4,905)	(4,768)	(4,677)	(5,235)	(4,452)	18%
稅前淨利	3,991	4,355	5,119	4,513	3,991	3,899	2%
稅後淨利	2,817	2,959	3,612	3,186	2,817	2,753	2%
<b>資產負債表</b>							
貼現及放款-淨額	814,642	832,142	806,884	788,381	814,642	709,749	15%
存款及匯款	839,625	834,169	816,357	737,055	839,625	698,941	20%
總資產	1,114,819	1,107,990	1,089,866	1,008,290	1,114,819	963,181	16%
股東權益	258,927	256,248	252,742	248,565	258,927	244,756	6%