O-BANK CO., LTD.
HONG KONG BRANCH
(Incorporated in Taiwan with limited liability)

Quarterly Financial Disclosure Statement
For the Quarter Ended 30 September 2026

Liquidity

The Branch has adopted the liquidity maintenance ratio (LMR) requirement in accordance with Banking (Liquidity) Rules starting 1 January 2015 onwards and complies with the minimum requirement of 25% as stipulated by the Hong Kong Monetary Authority (HKMA).

Average LMR is calculated as the simple average of each month's average liquidity maintenance ratio for the financial year.

	For the period 1 Jul 2026 to 30 Sep 2026[1]	For the period 1 Apr 2026 to 30 Jun 2026[2]
Average Liquidity Maintenance Ratio	58.31%	58.25%

[1] *The average LMR of financial year 2026 is calculated as the simple average of each month's average liquidity maintenance ratio of the third quarter of the financial year 2026.*

[2] *The average LMR of financial year 2026 is calculated as the simple average of each month's average liquidity maintenance ratio of the second quarter of the financial year 2026.*

HK Branch's ALCO is responsible for supervising the overall monitoring and control of the Branch's liquidity. Its members include Chief Executive, Head of Treasury Section, Head of Corporate Banking Section, Head of Operation Section, Head of Risk Management Section from Hong Kong Branch, as well as Head of Treasury Department, Head of Finance & Accounting Department, Head of Risk Management Division and Head of Market Risk Management Section from Head Office. The management of liquidity is in compliance with the Branch's Liquidity Management Policy to ensure compliance with local regulatory requirements and limits set by Board of Directors.

On daily basis, Finance team calculates the liquidity maintenance ratio, in accordance with the Banking Ordinance, and reports to Treasury Department and Risk Management Department. Liquidity risk is managed on a weekly basis by establishing liquidity risk management indicators and limits to identify, measure, monitor and control the liquidity risk. The Branch also performs cash flow projections and stress testing to identify liquidity risk exposures and possible impact on monthly basis.

Statement of Compliance

This 2026 Quarterly Financial Disclosure Statement ended 30 September 2026 contains all disclosures required by the Banking (Disclosure) Rules and the Supervisory Policy Manual: Guideline on the Application of the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority.

This information contained in the disclosure statement is not false or misleading in any respect, and that the operations of the Bank are clearly explained.



LI Jian Hua
Chief Executive
O-Bank Co., Ltd. Hong Kong Branch
(incorporated in Taiwan with limited liability)