

O-BANK CO., LTD.

A. BALANCE SHEETS

(In Thousands of New Taiwan Dollars)

Item	ASSETS	March 31, 2026		December 31, 2024		March 31, 2025	
		Amount	%	Amount	%	Amount	%
11000	Cash and cash equivalents	\$ 1,653,901	-	\$ 2,601,619	1	\$ 3,187,470	1
11500	Due from the central bank and call loans to other banks	28,078,117	7	26,943,807	6	15,975,415	4
12000	Financial assets at fair value through profit or loss	32,673,253	8	24,554,748	6	31,073,610	8
12100	Financial assets at fair value through other comprehensive income	55,808,473	13	60,342,614	14	67,485,707	16
12200	Investment in debt instruments at amortised cost	30,929,386	7	26,703,670	6	24,409,999	6
12500	Securities purchased under resell agreements	12,085,843	3	10,952,720	3	6,437,660	2
13000	Receivables, net	2,795,392	1	2,556,369	1	3,221,618	1
13200	Current tax assets	18,654	-	21,579	-	190,736	-
13500	Discounts and loans, net	237,115,710	55	233,012,236	56	232,682,627	56
15000	Investment accounted for using equity method, net	23,506,188	5	23,204,888	6	23,152,855	6
15500	Other financial assets	1,279,402	-	1,258,011	-	331,882	-
18500	Property and equipment, net	2,476,884	1	2,505,535	1	2,250,391	-
18600	Right-of-use assets, net	220,697	-	246,113	-	209,981	-
19000	Intangible assets, net	528,774	-	505,600	-	482,384	-
19300	Deferred tax assets	395,393	-	369,399	-	362,397	-
19500	Other assets	685,117	-	691,937	-	541,910	-
10000	Total	<u>\$ 430,251,184</u>	<u>100</u>	<u>\$ 416,470,845</u>	<u>100</u>	<u>\$ 411,996,642</u>	<u>100</u>
Item	LIABILITIES AND EQUITY						
	Liabilities						
21000	Deposits from the central bank and other banks	\$31,518,354	7	\$ 18,645,027	4	\$ 29,030,011	7
22000	Financial liabilities at fair value through profit or loss	834,598	-	665,370	-	527,384	-
22500	Securities sold under repurchase agreements	11,476,996	3	14,900,110	4	11,088,838	3
23000	Payables	4,006,706	1	3,448,640	1	3,452,295	1
23200	Current tax liabilities	41,737	-	-	-	80,271	-
23500	Deposits and remittances	304,085,185	71	302,642,669	73	295,654,516	72
24000	Bank debentures payable	14,660,000	3	14,660,000	3	13,450,000	3
25500	Other financial liabilities	16,819,819	4	14,846,184	4	13,182,392	3
25600	Provisions	497,365	-	503,718	-	461,739	-
26000	Lease liabilities	227,073	-	251,621	-	215,346	-
29300	Deferred tax liabilities	959,491	-	909,000	-	929,429	-
29500	Other liabilities	477,055	-	786,820	-	297,510	-
20000	Total liabilities	<u>385,604,379</u>	<u>89</u>	<u>372,259,159</u>	<u>89</u>	<u>368,369,731</u>	<u>89</u>
	Equity						
	Capital						
31101	Common stock	28,053,579	7	28,053,579	7	28,053,579	7
31103	Preferred stock	2,500,000	1	2,500,000	1	2,500,000	1
31100	Total Capital	<u>30,553,579</u>	<u>8</u>	<u>30,553,579</u>	<u>8</u>	<u>30,553,579</u>	<u>8</u>
31500	Capital surplus	578,279	-	574,734	-	569,934	-
	Retained earnings						
32001	Legal reserve	7,370,243	2	7,370,243	2	6,527,632	2
32003	Special reserve	1,587,188	-	1,587,188	-	1,970,247	-
32011	Unappropriated earnings	5,269,552	1	4,506,695	1	5,264,749	1
32000	Total retained earnings	<u>14,226,983</u>	<u>3</u>	<u>13,464,126</u>	<u>3</u>	<u>13,762,628</u>	<u>3</u>
32500	Other equity	(490,341)	-	(159,058)	-	(1,037,535)	-
32600	Treasury stock	(221,695)	-	(221,695)	-	(221,695)	-
30000	Total equity	<u>44,646,805</u>	<u>11</u>	<u>44,211,686</u>	<u>11</u>	<u>43,626,911</u>	<u>11</u>
Total		<u>\$ 430,251,184</u>	<u>100</u>	<u>\$ 416,470,845</u>	<u>100</u>	<u>\$ 411,996,642</u>	<u>100</u>

B. STATEMENTS OF COMPREHENSIVE INCOME

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

		For the Three Months Ended March 31			
		2026		2025	
		Amount	%	Amount	%
41000	Interest revenue	\$ 2,852,396	140	\$ 2,976,555	177
51000	Interest expense	(1,954,342)	(96)	(2,169,272)	(129)
49010	Net interest	<u>898,054</u>	<u>44</u>	<u>807,283</u>	<u>48</u>
	Net revenue other than interest revenue				
49100	Service fee income, net	311,167	15	279,471	17
49200	Gain on financial assets or liabilities measured at fair value through profit or loss	833,221	41	704,028	42
49310	Realized gains on financial assets at fair value through other comprehensive income	129,872	6	19,512	1
49600	Foreign exchange loss, net	(416,606)	(20)	(265,558)	(16)
49700	Impairment loss on assets	2,930	-	(2,943)	-
49750	Share of profit of subsidiaries and associates accounted for using equity method	261,136	13	114,593	7
48099	Other net revenue other than interest	<u>18,502</u>	<u>1</u>	<u>25,320</u>	<u>1</u>
49020	Total net revenue other than interest revenue	<u>1,140,222</u>	<u>56</u>	<u>874,423</u>	<u>52</u>
4xxxx	Total net revenue	<u>2,038,276</u>	<u>100</u>	<u>1,681,706</u>	<u>100</u>
58200	Bad debts expense, commitment and guarantee liability provision	(145,327)	(7)	(68,624)	(4)

(Continued)

		For the Three Months Ended March 31			
		2026		2025	
		Amount	%	Amount	%
Operating expenses					
58500	Employee benefits expenses	580,299	28	\$ 525,829	31
59000	Depreciation and amortization expenses	108,304	5	107,131	6
59500	Other general and administrative expenses	<u>327,455</u>	<u>16</u>	<u>313,839</u>	<u>19</u>
58400	Total operating expenses	<u>1,016,058</u>	<u>49</u>	<u>946,799</u>	<u>56</u>
61001	Profit from continuing operations before tax	876,891	44	666,283	40
61003	Income tax expense	<u>110,442</u>	<u>5</u>	<u>129,188</u>	<u>-</u>
64000	Net profit for the period	<u>766,449</u>	<u>39</u>	<u>537,095</u>	<u>40</u>
Other comprehensive income(loss)					
Components of other comprehensive income (loss) that will not be reclassified to profit or loss:					
65204	Revaluation gains (losses) on investments in equity instruments measured at fair value through other comprehensive income	(166,498)	(8)	(14,548)	(1)
65207	Share of other comprehensive income (loss) of subsidiaries, associates and joint ventures accounted for using equity method	(45,934)	(2)	(9,648)	(1)
65200	Components of other comprehensive income (loss) that will not be reclassified to profit or loss, net of tax	(212,432)	(10)	(24,196)	(2)

(Continued)

For the Three Months Ended March 31

		2026		2025	
		Amount	%	Amount	%
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	229,567	11	\$ 138,726	8
65307	Share of other comprehensive loss of subsidiaries, associates and joint ventures accounted for using equity method	(148,097)	(7)	123,681	7
65308	Losses from investments in debt instruments measured at fair value through other comprehensive income	(171,272)	(8)	198,142	12
65320	Income tax related to components of other comprehensive income that will be reclassified to profit or loss	<u>(32,641)</u>	<u>(2)</u>	<u>(18,320)</u>	<u>(1)</u>
65300	Components of other comprehensive loss that will be reclassified to profit or loss, net of tax	<u>(122,443)</u>	<u>(6)</u>	<u>442,229</u>	<u>26</u>
65000	Other comprehensive income for the period, net of tax	<u>(334,875)</u>	<u>(16)</u>	<u>418,033</u>	<u>24</u>
66000	Total comprehensive income	<u>\$ 431,574</u>	<u>23</u>	<u>\$ 955,128</u>	<u>64</u>
EARNINGS PER SHARE					
67501	Basic	<u>\$ 0.28</u>		<u>\$ 0.19</u>	
67701	Diluted	<u>\$ 0.25</u>		<u>\$ 0.18</u>	

(Concluded)

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

(In Thousands of New Taiwan Dollars)

	March 31, 2026	March 31, 2025
Demand deposit	60,864,346	61,646,116
Demand deposit ratio	20.02%	20.85%
Time deposit	243,149,409	233,961,760
Time deposit ratio	79.98%	79.15%
Foreign currency deposit	114,931,489	118,588,636
Foreign currency deposit ratio	37.80%	40.12%

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)

	March 31, 2026	March 31, 2025
SME loan	40,405,223	39,160,374
SME loan ratio	16.81%	16.61%
Consumer loan	21,088,491	16,570,759
Consumer loan ratio	8.78%	7.03%

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.

	For the Three Months Ended March 31			
	2026		2025	
	Average Balance	Average Rate (%)	Average Balance	Average Rate (%)
<u>Interest-earning assets</u>				
Due from banks (part of cash and cash equivalents)	1,583,860	1.38	\$ 1,896,875	1.98
Call loans to other banks (including other financial assets)	14,209,820	3.75	7,821,644	3.62
Due from the Central Bank	7,253,584	1.16	6,877,506	1.19
Financial assets at FVTPL	27,803,788	1.50	31,757,230	1.48
Financial assets at FVTOCI	58,707,919	1.56	67,922,523	1.66
Financial assets at amortized cost	29,762,014	3.42	24,455,356	3.26
Securities purchased under resell agreements	12,158,470	2.03	6,339,837	2.05
Account receivables from factoring	235,186	3.82	244,627	2.73
Discounts and loans	238,640,681	3.58	233,792,963	4.02
<u>Interest-bearing liabilities</u>				
Deposits from the Central Bank and other banks	29,693,719	1.86	23,722,039	2.61
Securities sold under repurchase agreements	13,143,445	2.57	10,264,769	3.11
Demand deposits	63,012,146	1.17	60,316,556	1.50
Time deposits	239,071,911	2.42	243,857,282	2.67
Bank debentures payable	14,660,000	2.03	13,450,000	1.97
Appropriation for loans	1,926,163	0.32	2,277,153	0.32

F. Primary Net Position of Foreign Currency

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

	March 31, 2026			March 31, 2025		
	Monetary item	Foreign Currencies	NTD Equivalence	Monetary item	Foreign Currencies	NTD Equivalence
Primary Net Position of Foreign Currency (Market risk)	CNY	104,297	482,845	USD	134,621	4,467,831
	HKD	74,026	302,031	HKD	963,048	4,108,135
	AUD	10,579	232,041	AUD	16,651	345,874
	USD	7,115	227,581	CNH	74,176	338,997
	EUR	1,410	51,706	JPY	1,313,476	292,274

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 March 31, 2026

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%
Cheng, Cheng-Chen	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.

H. Other financial information please refers to 2026 1Q Consolidated Report for your reference.