O-BANK CO., LTD.

A.BALANCE SHEETS

(In Thousands of New Taiwan Dollars)

Item	ASSETS	June 30, 2026 Amount	%	December 31, 2025 Amount	%	June 30, 2025 Amount	%
11000	Cash and cash equivalents	$ 3,214,886	1	$ 2,601,619	1	$ 5,189,811	1
11500	Due from the central bank and call loans to other banks	30,454,402	7	26,943,807	6	15,093,377	4
12000	Financial assets at fair value through profit or loss	27,809,584	6	24,554,748	6	28,674,067	7
12100	Financial assets at fair value through other comprehensive income	63,154,234	14	60,342,614	14	66,428,918	16
12200	Investment in debt instruments at amortised cost	31,364,598	7	26,703,670	6	24,595,828	6
12500	Securities purchased under resell agreements	13,436,395	3	10,952,720	3	9,078,148	2
13000	Receivables, net	4,198,061	1	2,556,369	1	3,478,060	1
13200	Current tax assets	15,294	-	21,579	-	16,497	-
13500	Discounts and loans, net	242,806,457	55	233,012,236	56	230,275,531	56
15000	Investment accounted for using equity method, net	23,639,137	5	23,204,888	6	22,044,588	6
15500	Other financial assets	1,273,628	-	1,258,011	-	299,069	-
18500	Property and equipment, net	2,460,780	1	2,505,535	1	2,490,141	1
18600	Right-of-use assets, net	192,578	-	246,113	-	206,282	-
19000	Intangible assets, net	561,150	-	505,600	-	483,076	-
19300	Deferred tax assets	407,513	-	369,399	-	404,068	-
19500	Other assets	550,838	-	691,937	-	1,166,291	-
10000	Total	$445,539,535	100	$416,470,845	100	$409,923,752	100

Item	LIABILITIES AND EQUITY	June 30, 2026 Amount	%	December 31, 2025 Amount	%	June 30, 2025 Amount	%
	Liabilities						
21000	Deposits from the central bank and other banks	$ 26,911,477	6	$ 18,645,027	4	$ 25,660,102	6
22000	Financial liabilities at fair value through profit or loss	733,637	-	665,370	-	1,654,844	1
22500	Securities sold under repurchase agreements	16,918,809	4	14,900,110	4	13,807,200	4
23000	Payables	6,415,956	2	3,448,640	1	7,070,112	2
23200	Current tax liabilities	68,693	-	-	-	84,979	-
23500	Deposits and remittances	315,206,852	71	302,642,669	73	291,062,739	71
24000	Bank debentures payable	14,660,000	3	14,660,000	3	13,450,000	3
25500	Other financial liabilities	17,422,135	4	14,846,184	4	13,080,019	3
25600	Provisions	469,764	-	503,718	-	490,289	-
26000	Lease liabilities	198,890	-	251,621	-	212,176	-
29300	Deferred tax liabilities	970,158	-	909,000	-	817,872	-
29500	Other liabilities	323,150	-	786,820	-	290,619	-
20000	Total liabilities	400,299,521	90	372,259,159	89	367,680,951	90
	Equity						
	Capital						
31101	Common stock	28,053,579	6	28,053,579	7	28,053,579	7
31103	Preferred stock	2,500,000	1	2,500,000	1	2,500,000	-
31100	Total Capital	30,553,579	7	30,553,579	8	30,553,579	7
31500	Capital surplus	581,102	-	574,734	-	572,019	-
	Retained earnings						
32001	Legal reserve	7,896,809	2	7,370,243	2	7,370,243	2
32003	Special reserve	293,013	-	1,587,188	-	1,587,188	-
32011	Unappropriated earnings	5,989,038	1	4,506,695	1	3,727,857	1
32000	Total retained earnings	14,178,860	3	13,464,126	3	12,685,288	3
32500	Other equity	148,168	-	(159,058)	-	(1,346,390)	-
32600	Treasury stock	(221,695)	-	(221,695)	-	(221,695)	-
30000	Total equity	45,240,014	10	44,211,686	11	42,242,801	10
	Total	$445,539,535	100	$ 416,470,845	100	$ 409,923,752	100

B. STATEMENTS OF COMPREHENSIVE INCOME

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

		For the Six Months Ended June 30			
		2026		2025	
		Amount	%	Amount	%
41000	Interest revenue	$5,748,009	137	$5,499,619	162
51000	Interest expense	(3,909,559)	(93)	(4,009,459)	(118)
49010	Net interest	1,838,450	44	1,490,160	44
	Net revenue other than interest revenue				
49100	Service fee income, net	520,744	12	458,358	13
49200	Gain on financial assets or liabilities measured at fair value through profit or loss	984,511	23	(881,631)	(26)
49310	Realized gains on financial assets at fair value through other comprehensive income	337,001	8	172,617	5
49600	Foreign exchange loss, net	(167,537)	(4)	1,841,499	54
49700	Impairment loss on assets	1,238	-	2,519	-
49750	Share of profit of subsidiaries and associates accounted for using equity method	617,817	1	257,250	1
48099	Other net revenue other than interest	63,795	2	61,616	2
49020	Total net revenue other than interest revenue	2,357,569	56	1,912,228	56
4xxxx	Total net revenue	4,196,019	100	3,402,388	100
58200	Bad debts expense, commitment and guarantee liability provision	(334,066)	(8)	(293,376)	(8)

(Continued)

		For the Six Months Ended June 30			
		2026		2025	
		Amount	%	Amount	%
	Operating expenses				
58500	Employee benefits expenses	1,197,589	29	1,048,710	31
59000	Depreciation and amortization expenses	222,494	5	205,599	6
59500	Other general and administrative expenses	640,117	15	638,662	19
58400	Total operating expenses	2,060,200	49	1,892,971	56
61001	Profit from continuing operations before tax	1,801,753	43	1,216,041	36
61003	Income tax expense	175,879	4	193,222	6
64000	Net profit for the period	1,625,874	39	1,022,819	30
	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	1,091,244	26	3,708	-
65207	Share of other comprehensive income (loss) of subsidiaries, associates and joint ventures accounted for using equity method	106,430	2	(13,564)	-
65200	Components of other comprehensive income (loss) that will not be reclassified to profit or loss, net of tax	1,197,674	28	(9,856)	-

(Continued)

		For the Six Months Ended June 30			
		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	234,536	6	(946,449)	(28)
65307	Share of other comprehensive loss of subsidiaries, associates and joint ventures accounted for using equity method	(189,091)	(4)	291,527	9
65308	Losses from investments in debt instruments measured at fair value through other comprehensive income	(236,065)	(6)	575,209	17
65320	Income tax related to components of other comprehensive income that will be reclassified to profit or loss	(29,110)	(1)	150,390	4
65300	Components of other comprehensive loss that will be reclassified to profit or loss, net of tax	(219,730)	(5)	70,677	2
65000	Other comprehensive income for the period, net of tax	977,944	23	60,821	2
66000	Total comprehensive income	$ 2,603,818	62	$ 1,083,640	32
	EARNINGS PER SHARE				
67501	Basic	$ 0.54		$ 0.32	
67701	Diluted	$ 0.49		$ 0.30	

(Concluded)

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

(In Thousands of New Taiwan Dollars)

	June 30, 2026	June 30, 2025
Demand deposit	63,135,332	61,301,599
Demand deposit ratio	20.03%	21.06%
Time deposit	252,060,026	229,738,879
Time deposit ratio	79.97%	78.94%
Foreign currency deposit	115,342,829	107,924,658
Foreign currency deposit ratio	36.59%	37.08%

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)

	June 30, 2026	June 30, 2025
SME loan	41,707,784	40,713,545
SME loan ratio	16.95%	17.44%
Consumer loan	22,502,083	17,353,237
Consumer loan ratio	9.15%	7.43%

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 Six Months Ended June 30			
	2026		2025	
	Average Balance	Average Rate (%)	Average Balance	Average Rate (%)
Interest-earning assets				
Due from banks (part of cash and cash equivalents)	1,434,015	1.11	$ 1,873,988	1.71
Call loans to other banks (including other financial assets)	14,882,148	3.79	5,732,244	3.82
Due from the Central Bank	7,223,052	1.25	6,856,839	1.25
Financial assets at FVTPL	28,695,585	1.55	30,209,407	1.49
Financial assets at FVTOCI	57,323,452	1.66	66,107,912	1.60
Financial assets at amortized cost	30,351,986	3.44	23,622,980	3.09
Securities purchased under resell agreements	12,643,105	2.04	7,211,228	2.06
Account receivables from factoring	225,755	3.88	266,285	3.01
Discounts and loans	239,295,353	3.57	228,219,222	3.82
Interest-bearing liabilities				
Deposits from the Central Bank and other banks	31,834,259	1.88	24,940,541	2.51
Securities sold under repurchase agreements	13,330,349	2.61	11,502,469	2.76
Demand deposits	60,969,394	1.17	59,609,101	1.47
Time deposits	240,810,259	2.39	230,090,600	2.59
Bank debentures payable	15,115,801	2.08	13,450,000	1.98
Appropriation for loans	1,858,770	0.34	2,273,106	0.32

F. Primary Net Position of Foreign Currency

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

	June 30, 2026			June 30, 2025		
	Monetary item	Foreign Currencies	NTD Equivalence	Monetary item	Foreign Currencies	NTD Equivalence
Primary Net Position of Foreign Currency (Market risk)	HKD	352,061	1,429,364	USD	150,691	4,506,717
	USD	44,217	1,407,910	HKD	1,003,916	3,823,378
	CNY	190,368	893,383	CNH	63,904	266,743
	AUD	16,922	370,741	AUD	13,016	254,442
	JPY	1,846,995	362,246	GBP	2,010	82,340

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 June 30, 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	52,385,695	0	1.71%
TCHENG, CHEN-JEN	51,923,847	0	1.70%
THE GREAT TAIPEI GAS CORPORATION	48,495,777	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 2Q Standalone Report for your reference.