Security Code: 2897.TW

O-Bank
1H 2026 Business Review

Aug 27, 2026

O-BANK 王道銀行

Disclaimer

This document is provided by O-Bank Co., Ltd. (the "Company"). The Company makes no express or implied representations or warranties as to the accuracy, completeness, or correctness of such information or opinions. This document is provided as of the date herein and will not be updated to reflect any changes hereafter.

This document may contain forward-looking statements. Statements that are not historical facts, including statements relating to the implementation of strategic initiatives, operating plan and future business development are forward-looking statements. Those statements involve uncertainties, risks, assumptions and other factors that could cause actual developments and results to differ materially from our statement in this document.

This document is not and cannot be construed as an offer to purchase or sell securities or other financial products or solicitation of an offer. The Company, its affiliates and their representatives do not accept any responsibility or liability for any damage caused by their negligence or any other reasons, nor do they accept responsibility or liability for any loss or damages arising from the use of this document or the information contained herein or anything related to this document.

This document may not be directly or indirectly reproduced, redistributed or forwarded to any other person and may not be published in whole or in part for any purpose.

Agenda

01

1H2026
Operation Highlights

01 1H2026 Operation Highlights

1. Operating Performance

- In 1H2026, O-Bank further optimized its deposit structure, leading to a sustained expansion in NII. Combined with dividend income, the overall net profit before tax grew by 23.5% YoY.
- Equity investment also saw a boost, driven by the profit growth of China Bills Finance and a swing from net loss to profit at Infinite Finance. These assisted the bank's standalone net profit after tax achieving a 59% YoY growth in 1H2026, with EPS reaching NT$0.54, up 68.8% YoY.

NT $ million

O-Bank		1H2026	1H2025	YoY
Consolidated	Net Revenues	6,454	4,951	+30.4%
	Net Profit After Tax	2,669	1,731	+54.2%
Standalone	Net Revenues	4,196	3,402	+23.3%
	Net Profit After Tax	1,626	1,023	+59.0%
	Earnings Per Share (EPS, NT$)	NT$0.54	NT$0.32	+68.8%
O-Bank Only (Excluding equity-accounted investment)	Net Revenues	3,578	3,145	+13.8%
	Net Profit Before Tax	1,184	959	+23.5%

01 1H2026 Operation Highlights

1. Operating Performance

- China Bills Finance (CBF): Saw an increase in NII, driven by bond and bill investments along with lower funding costs. Coupled with growth in underwriting fee income and gains on the disposal of bonds and bills, net profit after tax grew 48.5% YoY.
- EverTrust Bank: Net revenues grew 6.3%, though earnings for 1H2026 dipped slightly compared to the same period last year due to bonus expenses.

O-Bank's Main Subsidiaries

China Bills Finance	1H2026	1H2025	YoY
Net Revenues(NT$ million)	2,240	1,427	+57.0%
Net Profit After Tax(NT$ million)	1,436	967	+48.5%
Earnings Per Share(EPS)	NT$1.07	NT$0.72	+48.6%

EverTrust Bank	1H2026	1H2025	YoY
Net Revenues(US$ million)	18.6	17.5	+6.3%
Net Profit After Tax(US$ million)	5.65	5.94	-4.9%
Earnings Per Share(EPS)	US$0.48	US$0.51	-5.9%

01 1H2026 Operation Highlights

2. Capital Adequacy & Asset Quality

Capital Adequacy Maintained Stable

- As of the end of June 2026, O-Bank's BIS Ratio was 14.06%, both Tier1 Capital Ratio and CET1 Ratio were 12.53%.

- As of the end of June 2026, O-Bank's NPL ratio was 0.49% and loan loss coverage ratio was 268.0%. 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 0.07%.

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 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 8th place award in large enterprise category for the financial industry.**

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 August 2026.

02

1H2026
Financial Results

02 O-Bank's Main Subsidiaries and Associated Companies

O-Bank Co., Ltd.

: O-Bank and its subsidiaries

: Associated companies whose profits are recognized using equity method

: O-Bank and its main profit subsidiaries

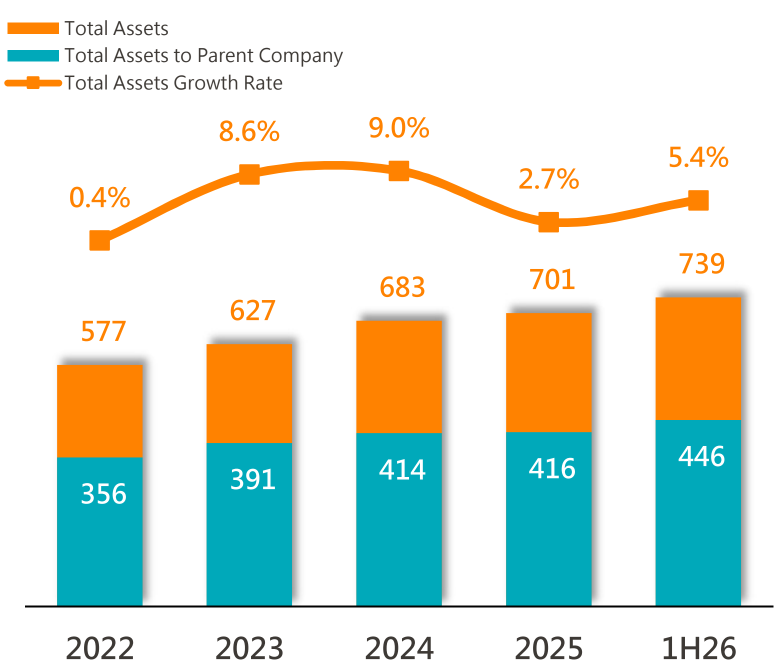
- 100% — IBT Holdings Corp.
  - 91.78% — EverTrust Bank
- 28.37% — China Bills Finance Corp.
- 100% — Venture Capital Business (Inc. IBT VII Venture Capital Co., Ltd. & IBT Management Corp.)
- 41.84% — Infinite Finance Co., Ltd.
- 20% — Beijing Sunshine Consumer Finance Co., Ltd

02-1

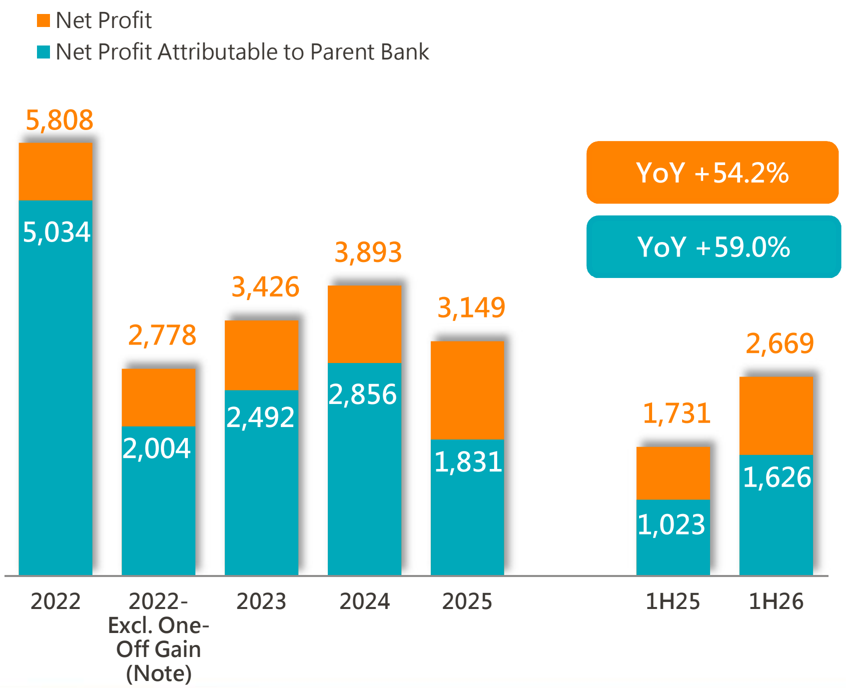
Consolidated Financial Results

02-1 Consolidated Financial Results

Total Assets



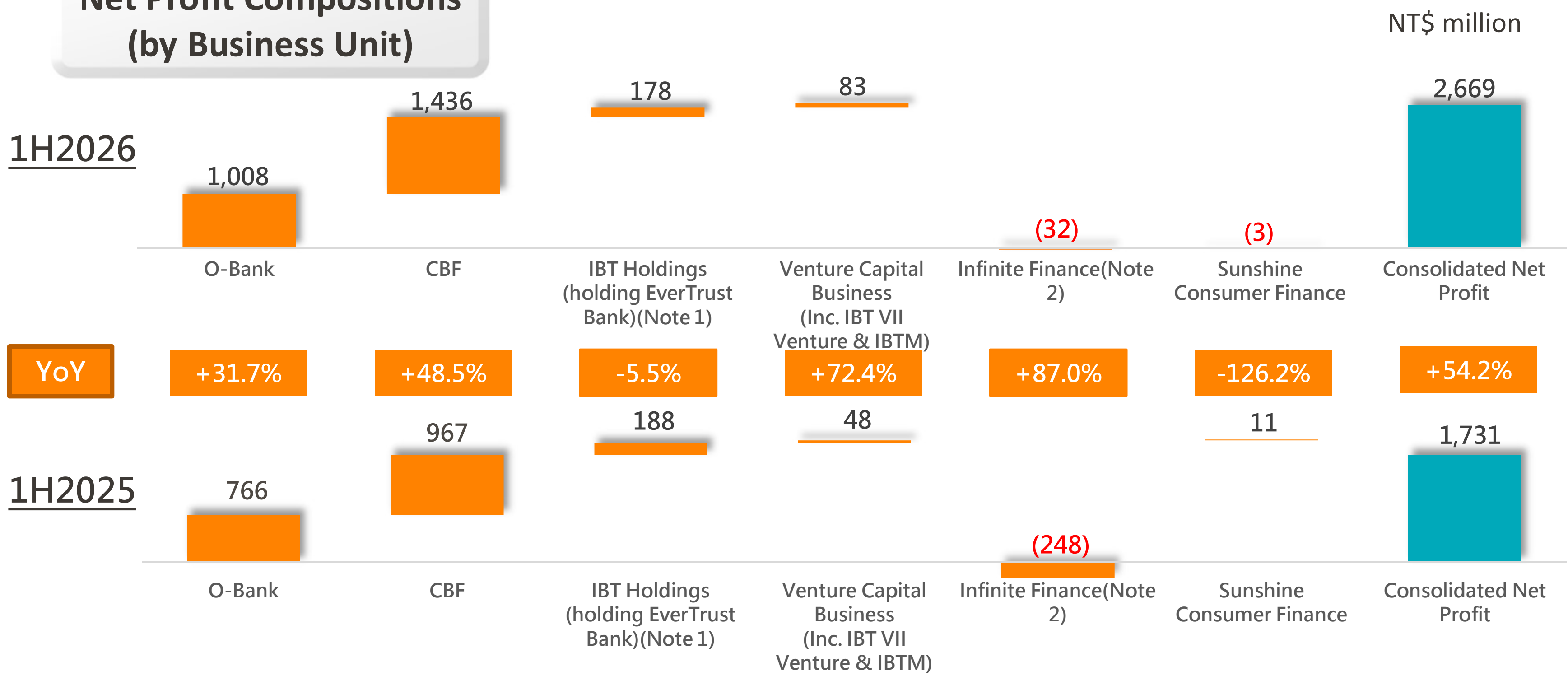
Net Profit



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".

02-1 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.

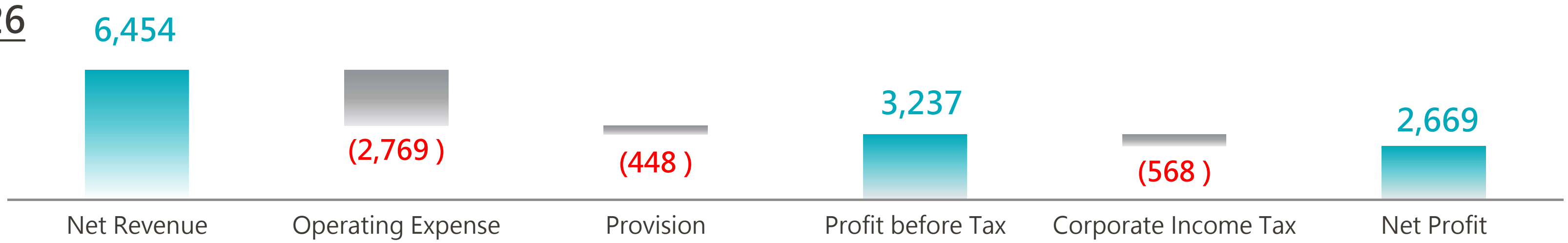
Note 2: In 1H26, O-Bank recognized an investment profit NT$78 million from Infinite Finance. After deducting amortization expenses of NT$110 million related to Purchase Price Allocation (PPA) arising from leasing company merger, the Bank recognized a net investment loss of NT$32 million. In 1H25, O-Bank recognized an investment loss NT$138 million from Infinite Finance, in addition to amortization expenses NT$110 million related to Purchase Price Allocation (PPA) arising from leasing company merger. The Bank's net loss recognized from this investment amounted to NT$248 million.

02-1 Consolidated Financial Results

Net Profit Compositions

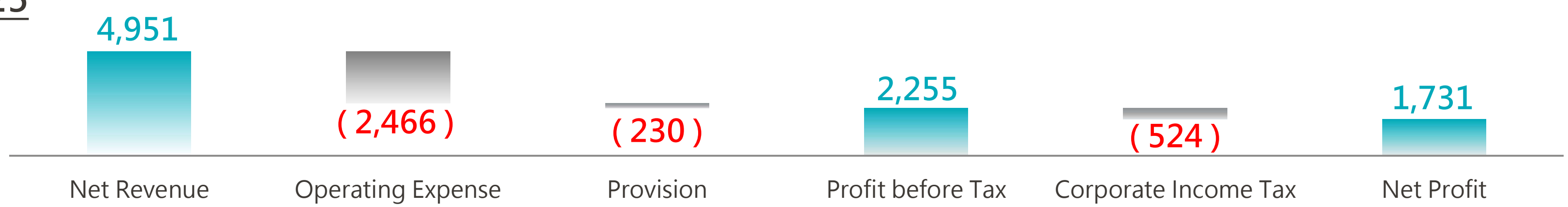
NT$ million

1H2026



YoY	+30.4%	+12.3%	+94.9%	+43.5%	+8.4%	+54.2%

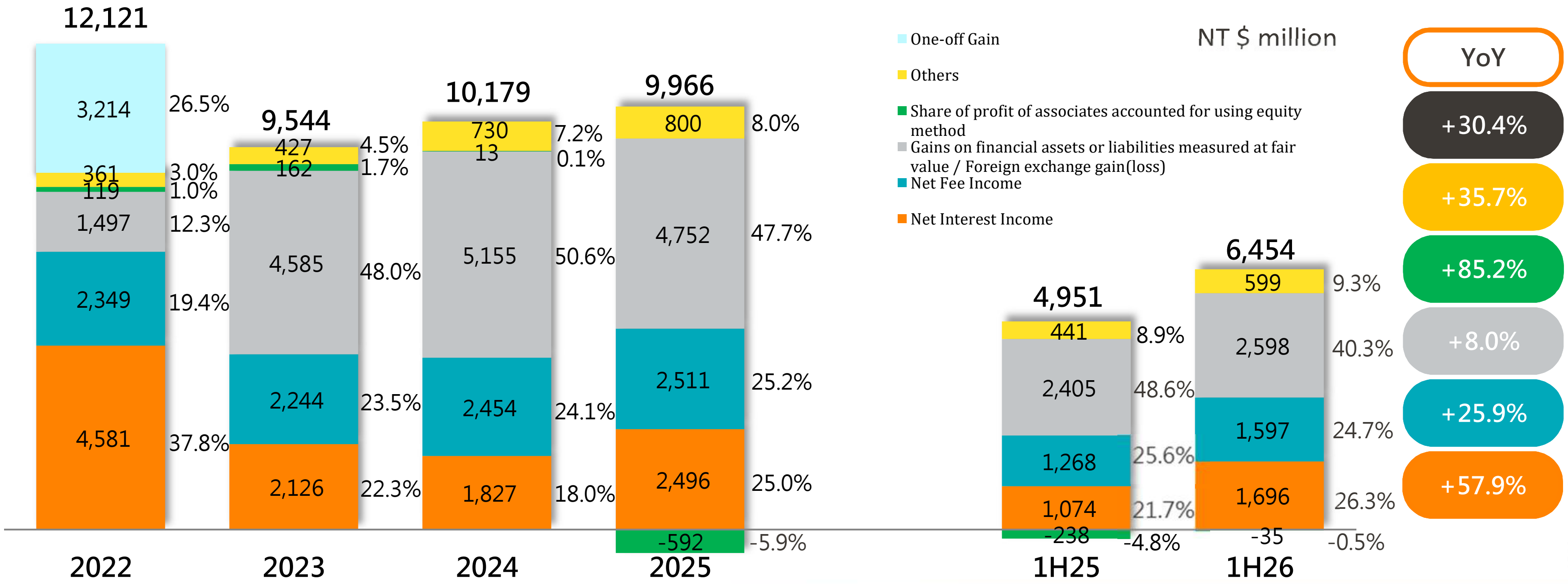
1H2025



02-1 Consolidated Financial Results

Net Revenue Breakdown

1. Net interest income grew by 57.9% YoY, driven by bond and bill investments along with lower funding costs for CBF and the improvement of O-Bank's deposit structure.
2. Other net income saw a growth of 35.7% YoY, primarily due to higher dividend income from O-Bank.



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

02-2

Standalone Financial Results

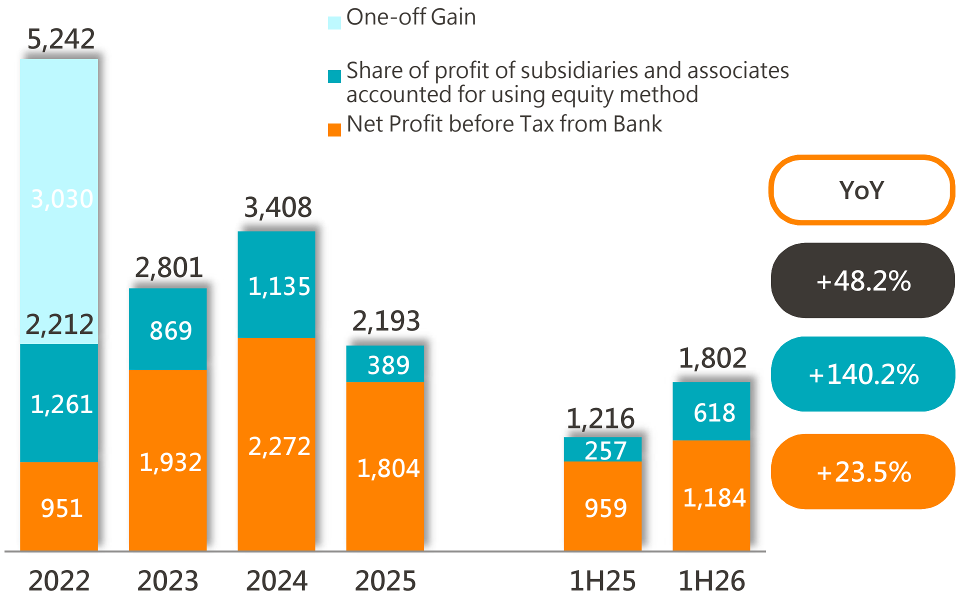
-O-Bank-

02-2 Standalone Financial Results: O-Bank

O-Bank and Equity investment boosted pre-tax profit by 48.2% and net profit by 59% YoY in 1H2026.

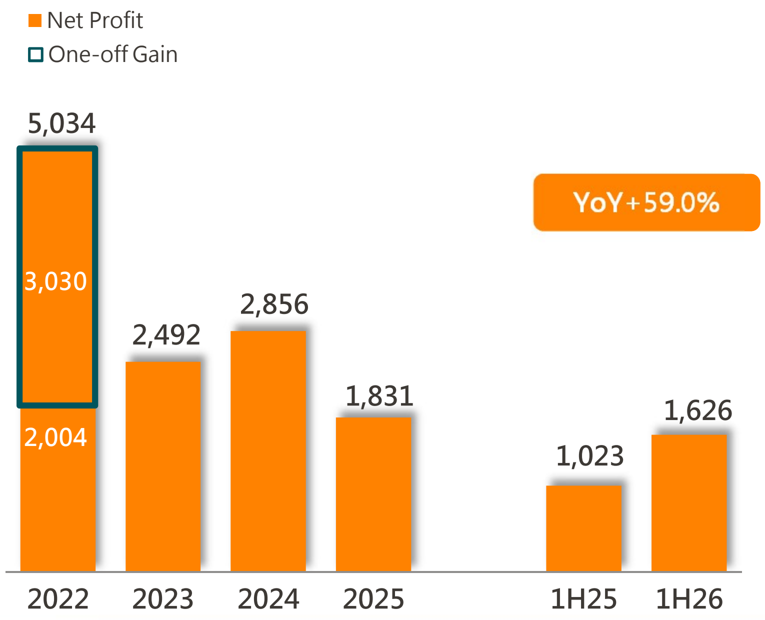
Net Profit before Tax

NT$ million



Net Profit

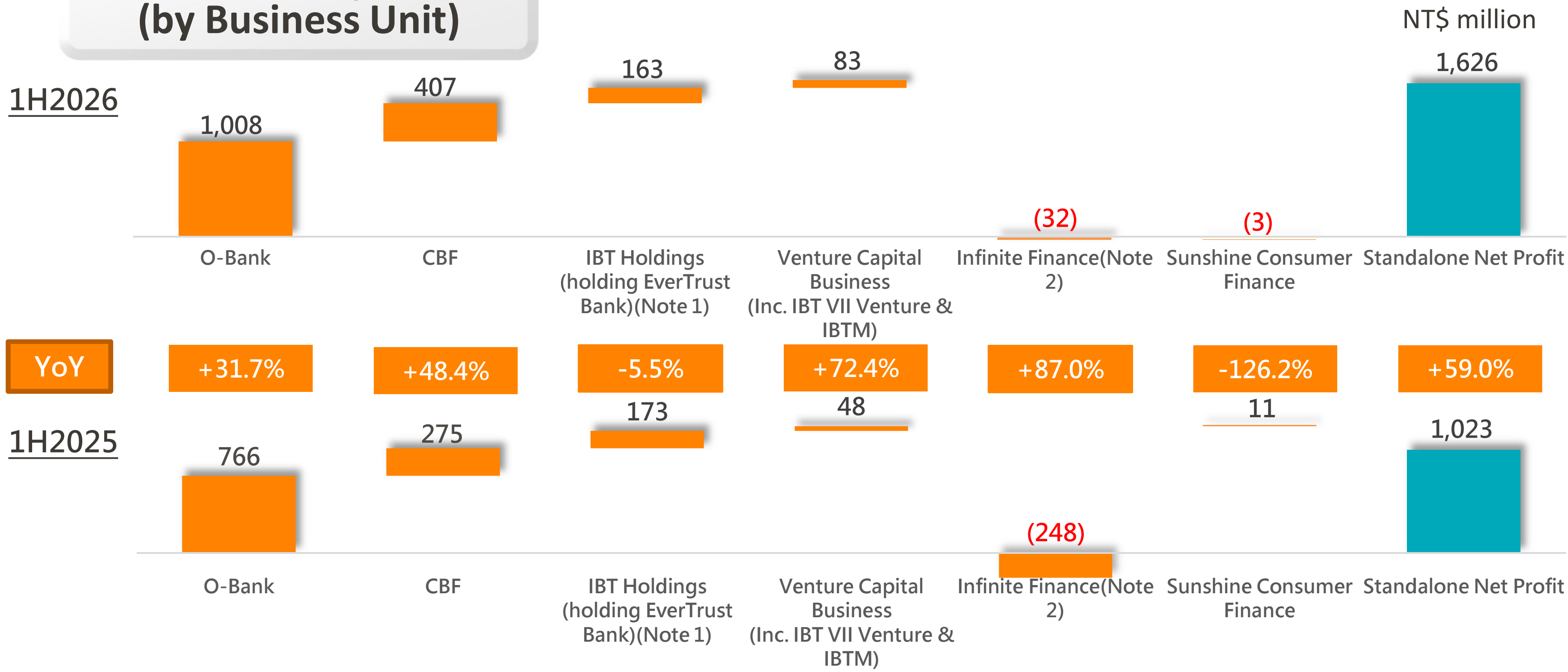
NT$ million



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

Net Profit Compositions (by Business Unit)



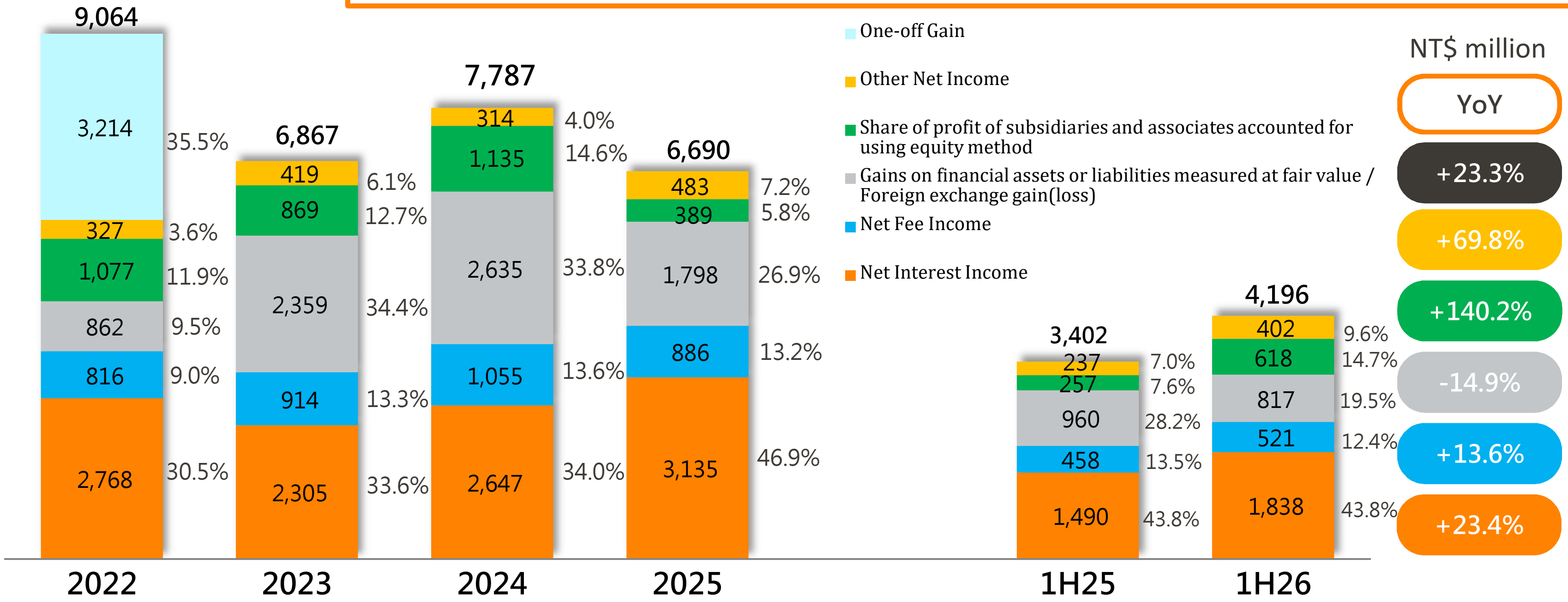
Note 1: The net profit on this page for IBT Holdings is presented on standalone base, including IBT Holdings itself and the profit from EverTrust Bank using the equity method.

Note 2: In 1H26, O-Bank recognized an investment profit NT$78 million from Infinite Finance. After deducting amortization expenses of NT$110 million related to Purchase Price Allocation (PPA) arising from leasing company merger, the Bank recognized a net investment loss of NT$32 million. In 1H25, O-Bank recognized an investment loss NT$138 million from Infinite Finance, in addition to amortization expenses NT$110 million related to Purchase Price Allocation (PPA) arising from leasing company merger. The Bank's net loss recognized from this investment amounted to NT$248 million.

02-2 Standalone Financial Results: O-Bank

Net Revenue Breakdown

1. Net interest income grew 23.4% YoY due to the improvement of O-Bank's deposit structure.
2. Net fee income rose 13.6% YoY due to an increase in loan-related fees.
3. Share of profit of subsidiaries and associates accounted for using equity method surged 140.2% YoY primarily attributed to earnings growth from CBF and Infinite Finance turning profitable this year.
4. Other net income rose 69.8% YoY due to an increase in dividend income.

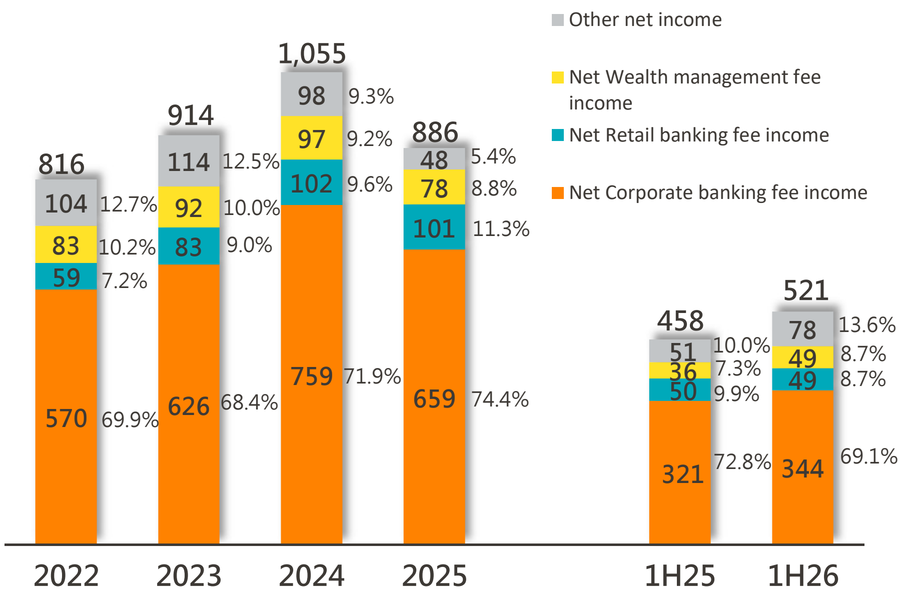


Note1: In 2022, the original subsidiary of O-Bank, IBT Leasing Co., Ltd., merged with Jih Sun International Leasing and Finance Co., Ltd. O-Bank recognized gains from the disposal of investments using equity method, as referred to in this section as an "one-off gain".
Note2: O-Bank's standalone net interest income exceeded its consolidated net interest income in 1H25 and 1H26. 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) and asset impairment losses, etc.

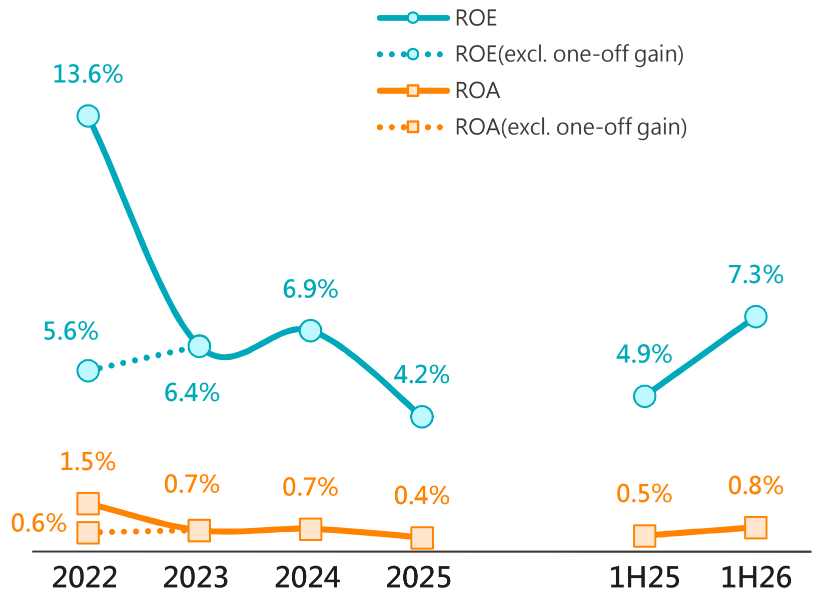
02-2 Standalone Financial Results: O-Bank

Significant YoY growth in ROE and ROA.

Net Fee Income Breakdown



ROE & ROA

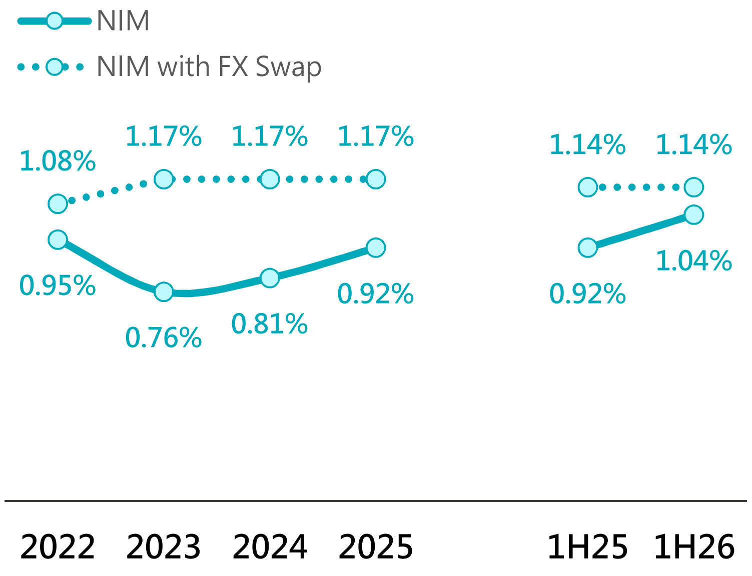


Note1: Other net fee income includes: net export business fees, factoring fees and credit line processing fees.
Note2: In 2022, the original subsidiary of O-Bank, IBT Leasing Co., Ltd., merged with Jih Sun International Leasing and Finance Co., Ltd. O-Bank recognized gains from the disposal of investments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

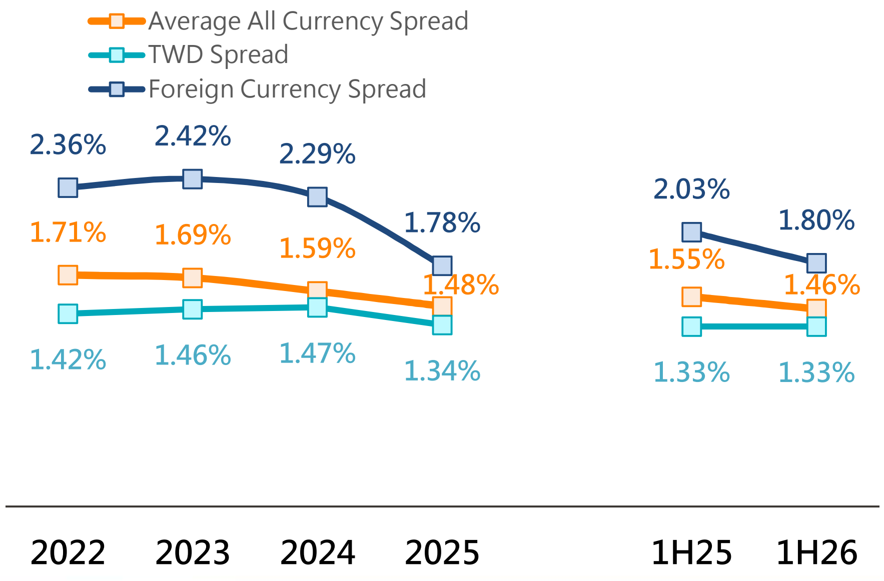
02-2 Standalone Financial Results: O-Bank

The NIM continued to improve as a result of a higher retail deposit share and deposit structure optimization, while the spread narrowed due to the plunge in HKD Hibor rates since 2025.

NIM



Spread

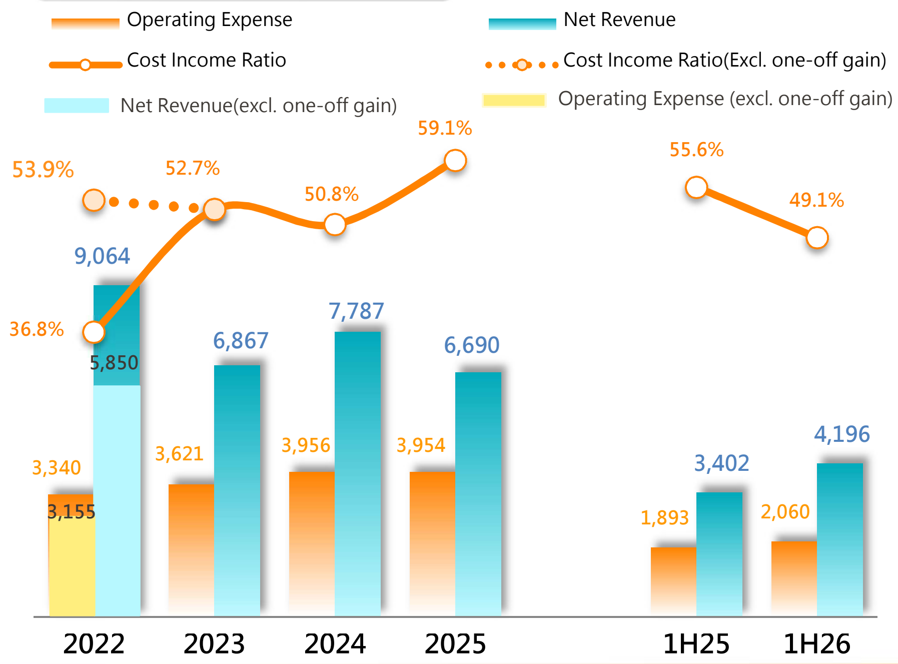


02-2 Standalone Financial Results: O-Bank

EPS increased 68.8% YoY, with a significant improvement in the cost-to-income ratio.

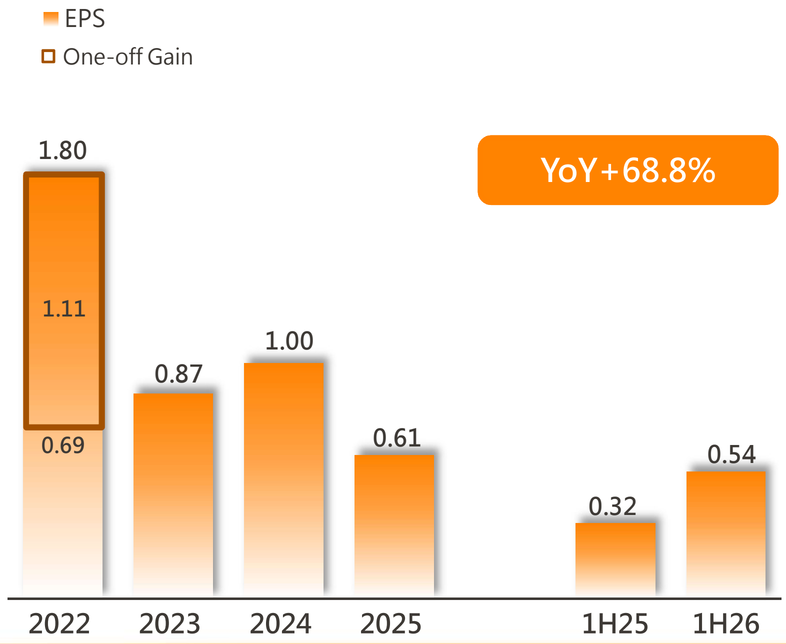
Cost/Income Ratio

NT$ million



EPS

NT$



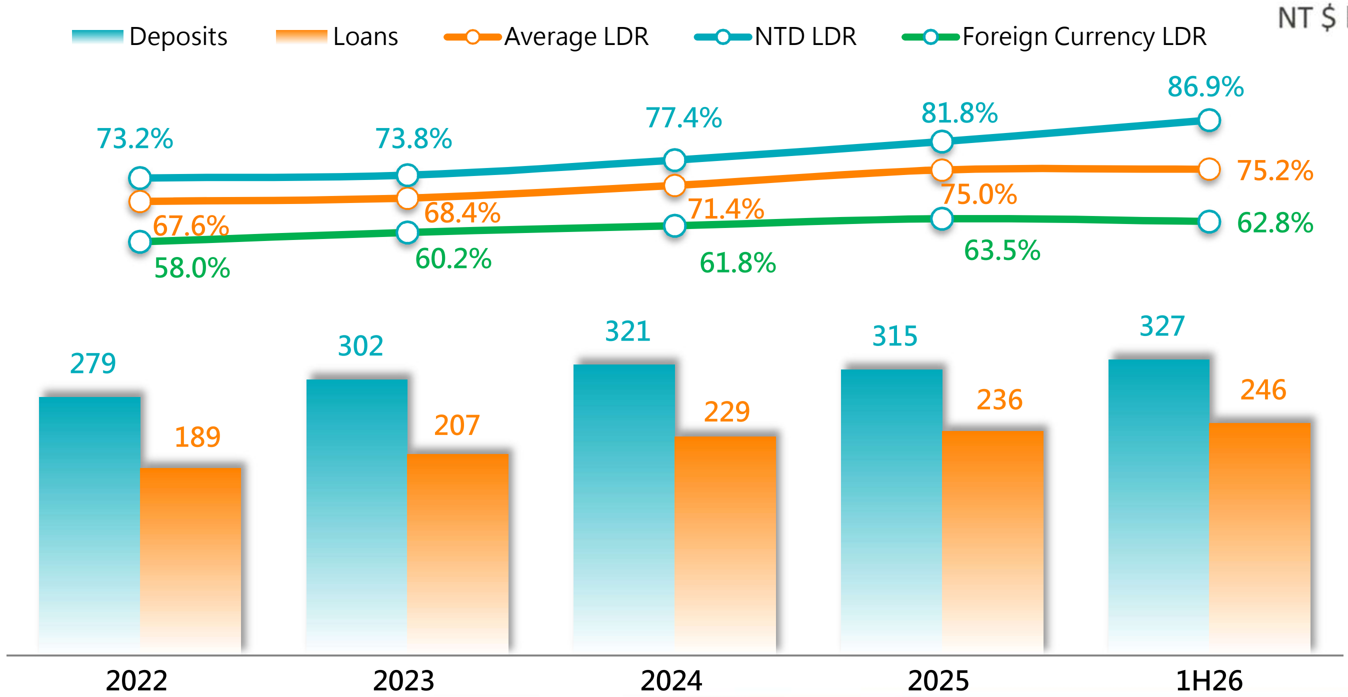
Note: In 2022, the original subsidiary of O-Bank, IBT Leasing Co., Ltd., merged with Jih Sun International Leasing and Finance Co., Ltd. O-Bank recognized gains of approximately NTD 3 billion from the disposal of investments using equity method and related expenses, as referred to in this section as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

02-2 Standalone Financial Results: O-Bank

Loan & Deposit Balances

By increasing the retail deposit share to enhance funds utilization efficiency, leading to a steady increase in the LDR over recent years.

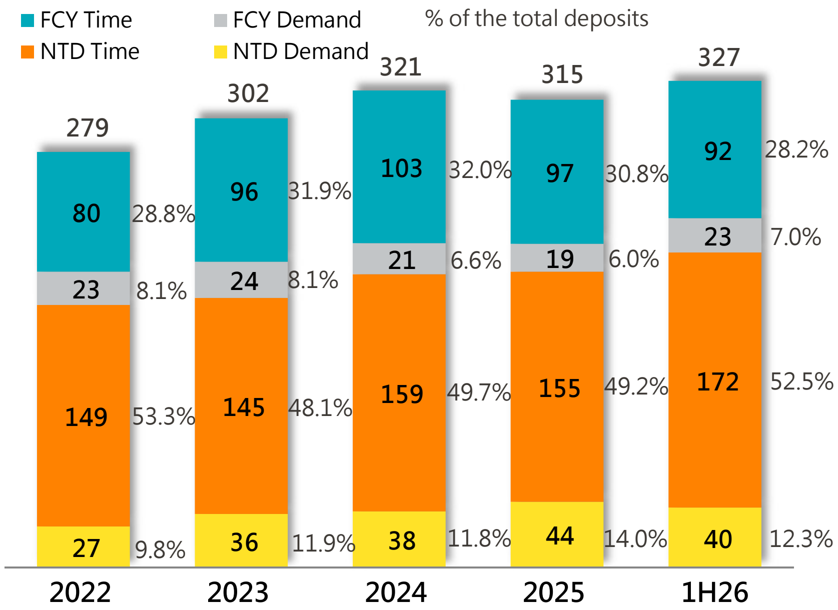
NT $ billion



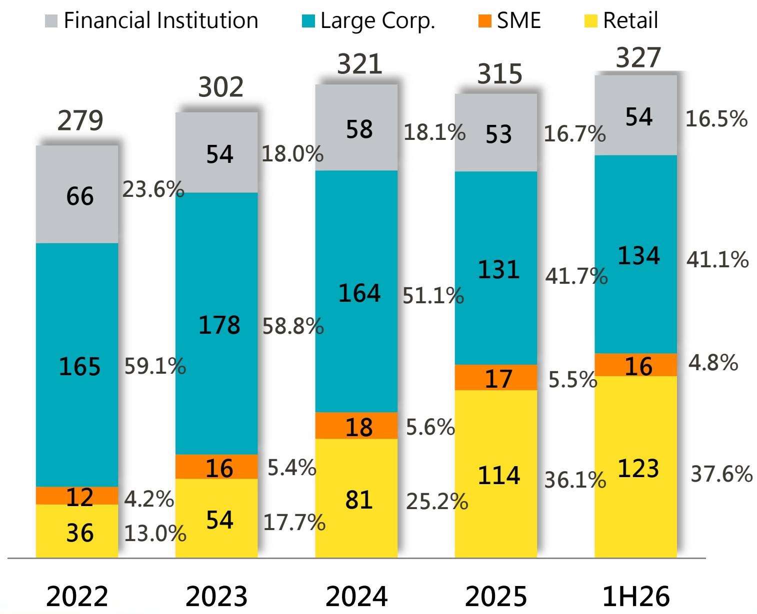
02-2 Standalone Financial Results: O-Bank

Retail and SME's deposit share grew to 42.4% at mid-year.

Deposit Breakdown



Composition of Depositors

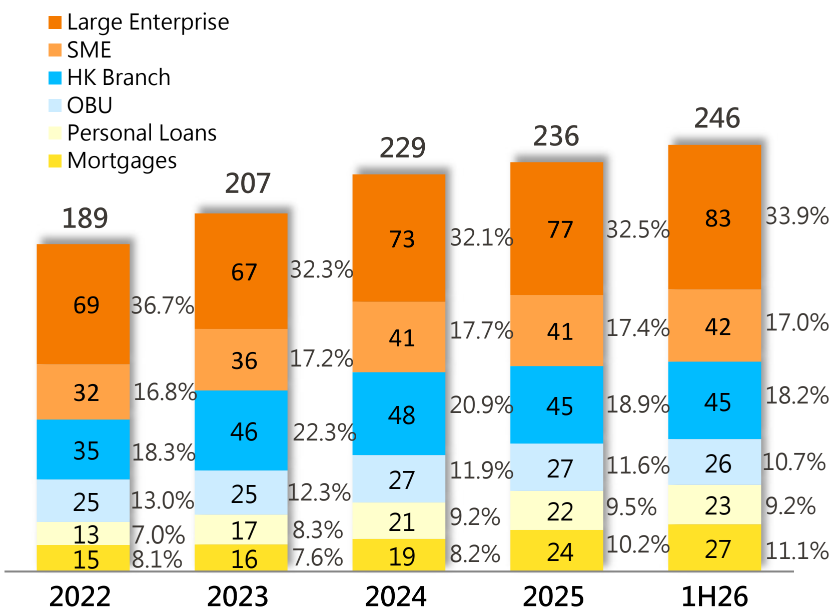


02-2 Standalone Financial Results: O-Bank

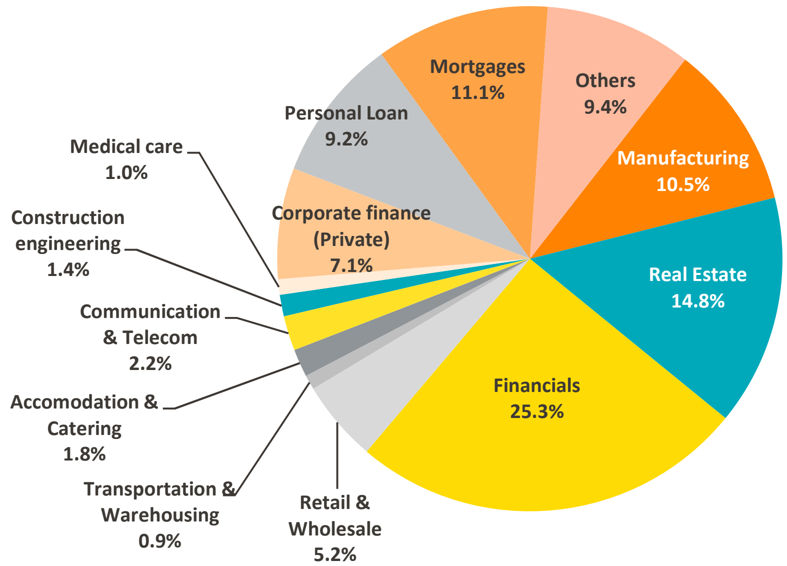
Loan growth continues to expand, gradually managing real estate exposure to implement diversification strategy.

Loan Breakdown by Product

NT $ billion



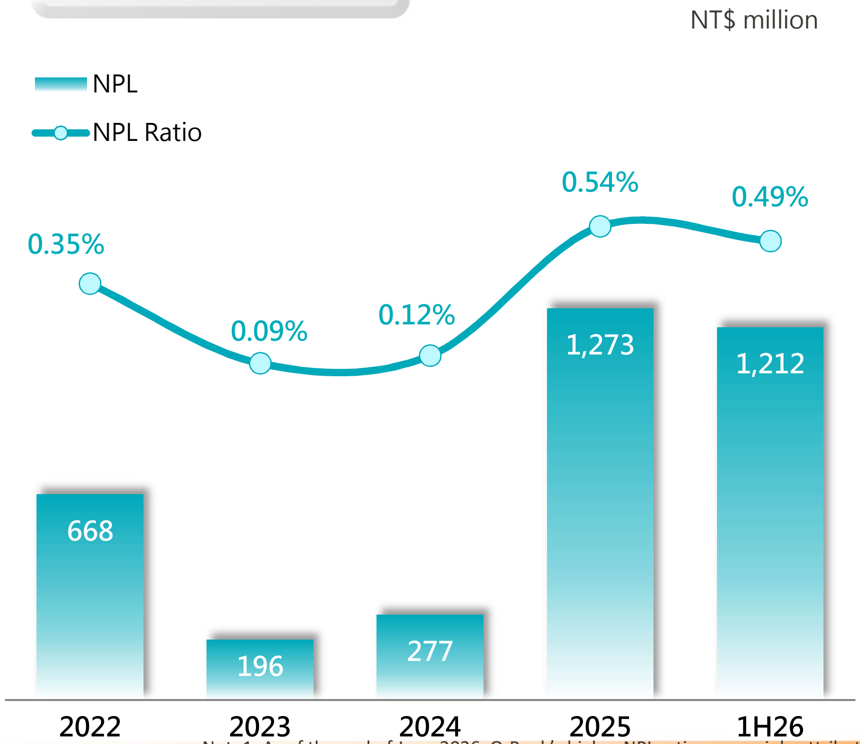
Loan Breakdown by Industry

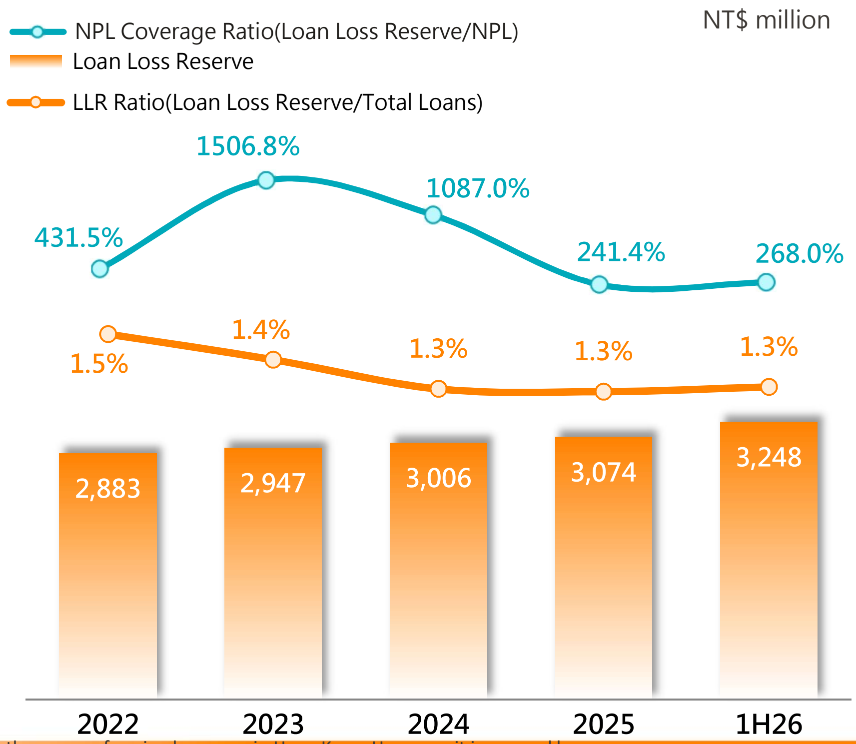


Note: Data as of end of 2026/06/30.

02-2 Standalone Financial Results: O-Bank

Asset Quality



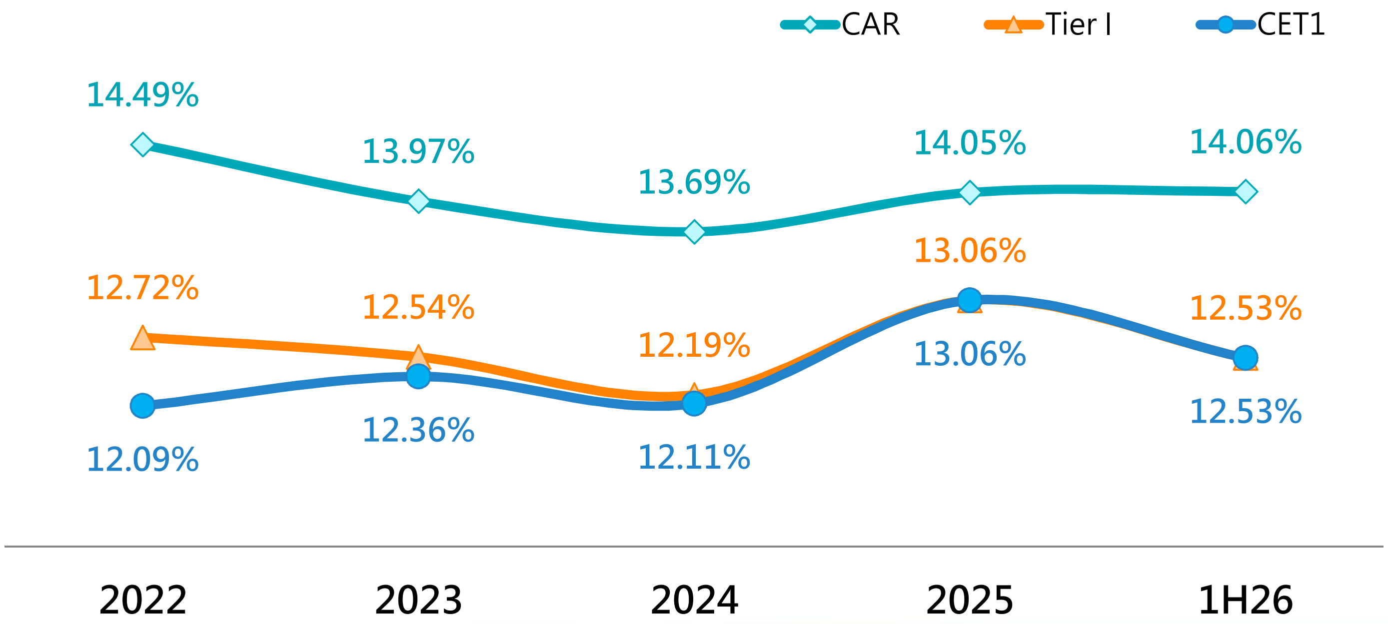


Note1: As of the end of June 2026, O-Bank's higher NPL ratio was mainly attributed to the non-performing loan case in Hong Kong. However, it is secured by adequate real estate collaterals, once the bad debt recovery process is completed, the NPL ratio is expected to decrease significantly to around 0.07%.
Note2: Data as of year-end 2022-2025.

02-2 Standalone Financial Results: O-Bank

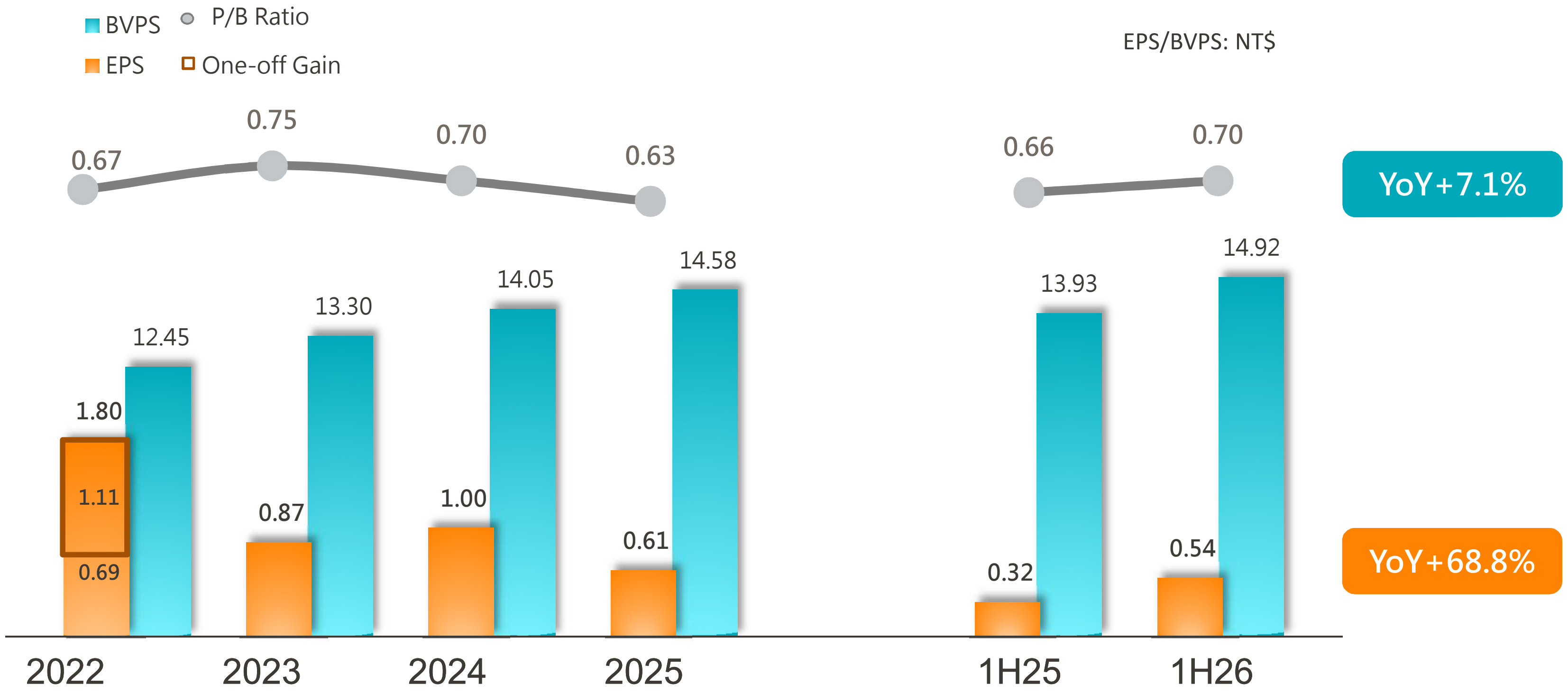
Capital Adequacy Ratio (CAR)

Maintaining solid capital adequacy.



02-2 Standalone Financial Results: O-Bank

EPS and Book value per share continues to grow.



02-3

Individual Financial Results

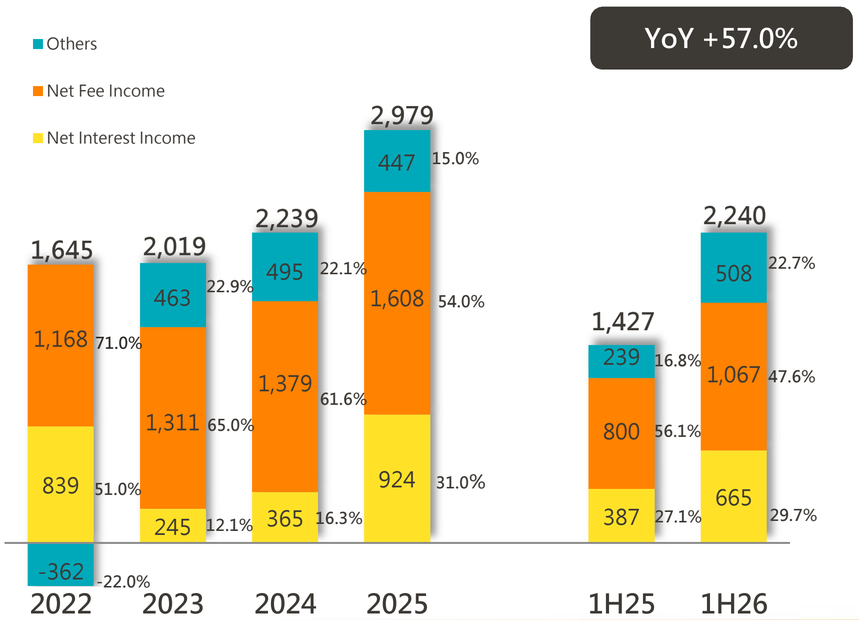
-China Bills Finance Corp.-

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

Benefiting from lower funding costs, underwriting business growth and gains on bond and bill investments, 1H26 net revenue and net profit after tax grew 57% and 48.5% YoY, respectively.

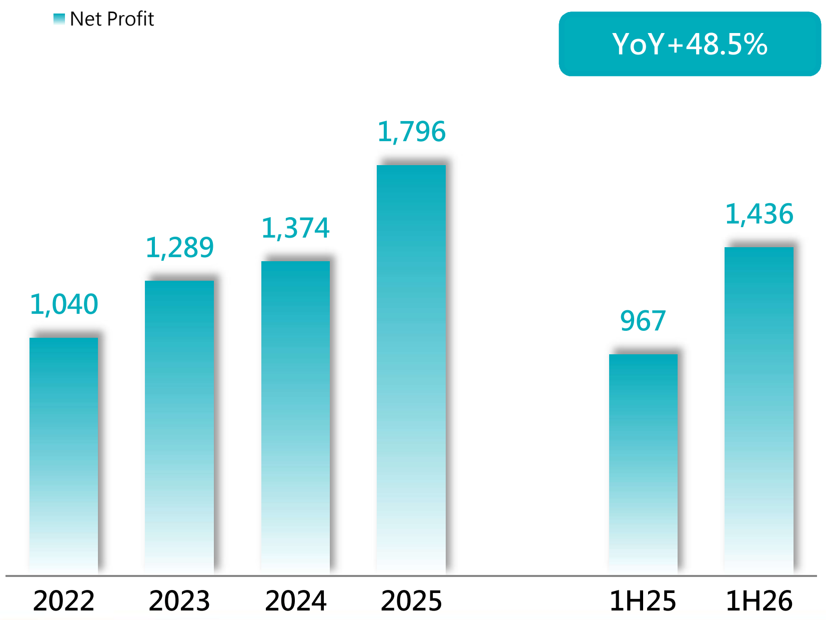
Net Revenue

NT$ million



Net Profit

NT$ million

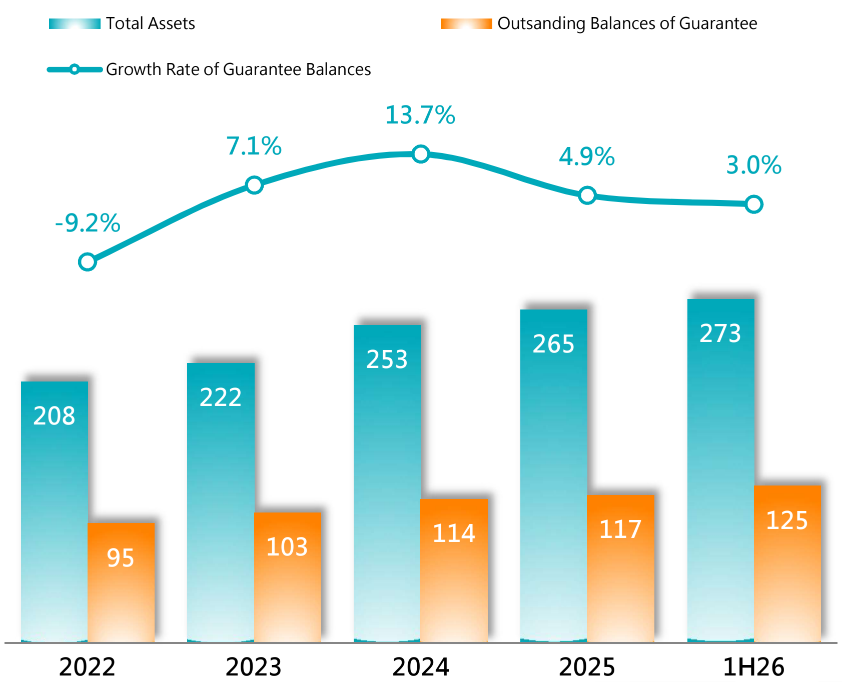


Note1: China Bills Finance's "net interest income" originally includes net interest income from certain investment positions, which in accordance with accounting principles, was transferred to "Gains on financial assets or liabilities measured at fair value through profit or loss" in O-Bank's consolidated 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.

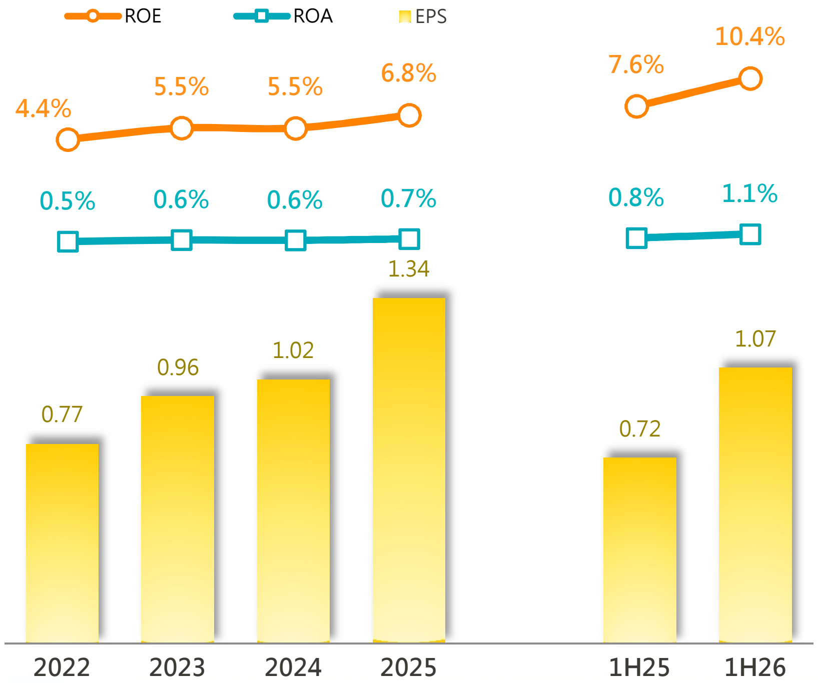
Assets

NT$ billion



ROE, ROA & EPS

NT$

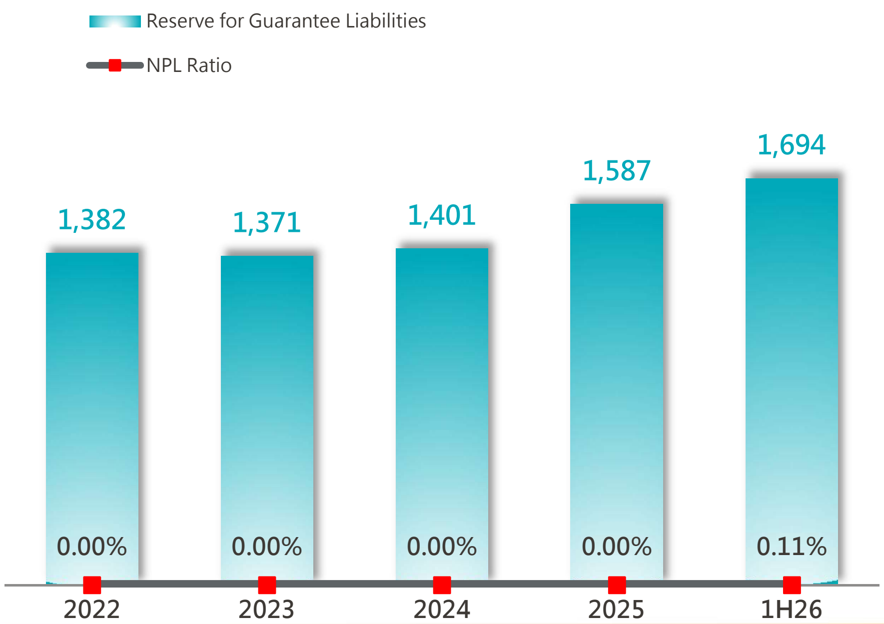


02-3 Individual Financial Results: China Bills Finance Corp.

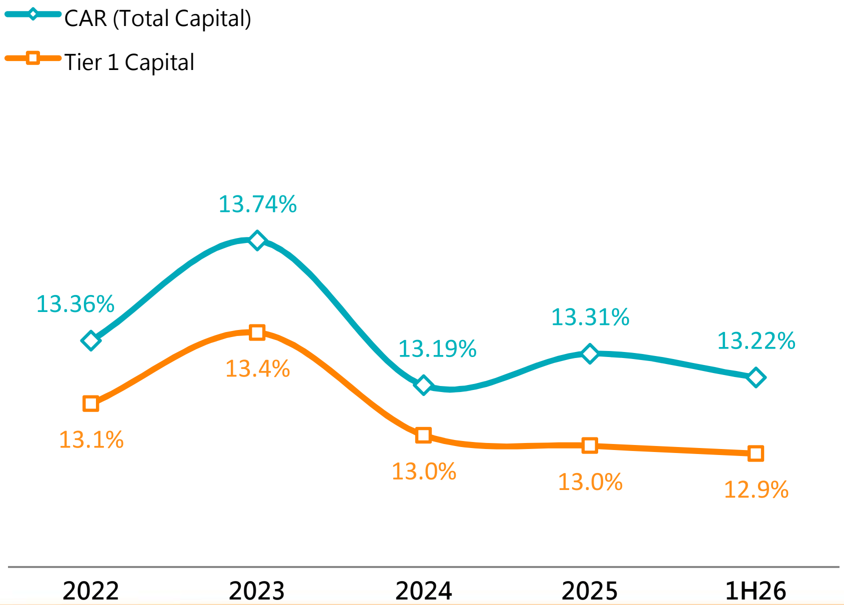
Maintaining sound asset quality and a stable capital adequacy ratio.

NPL &Reserve for Guarantee Liabilities

NT $ million



CAR



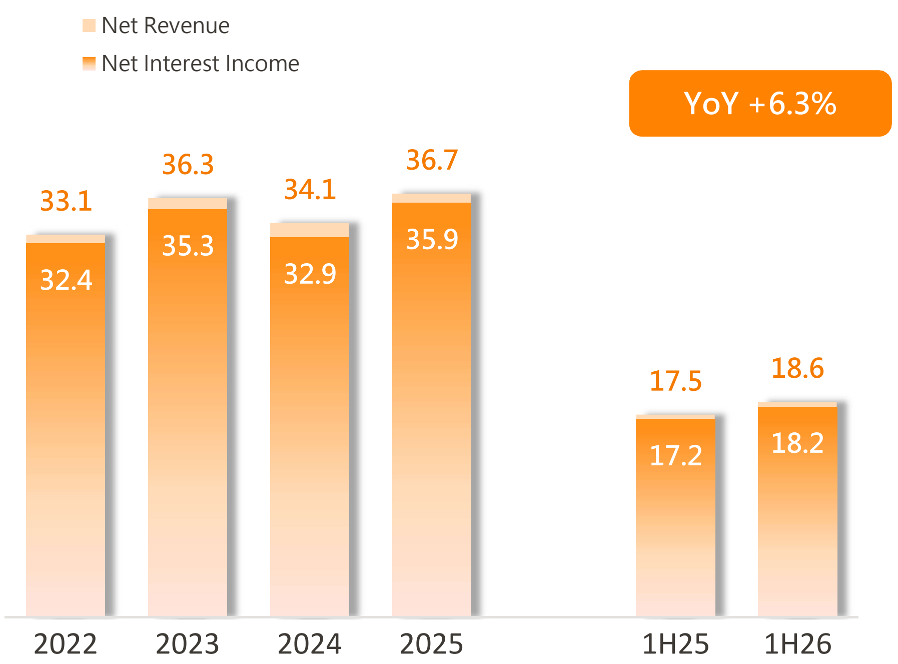
02-4

Individual Financial Results

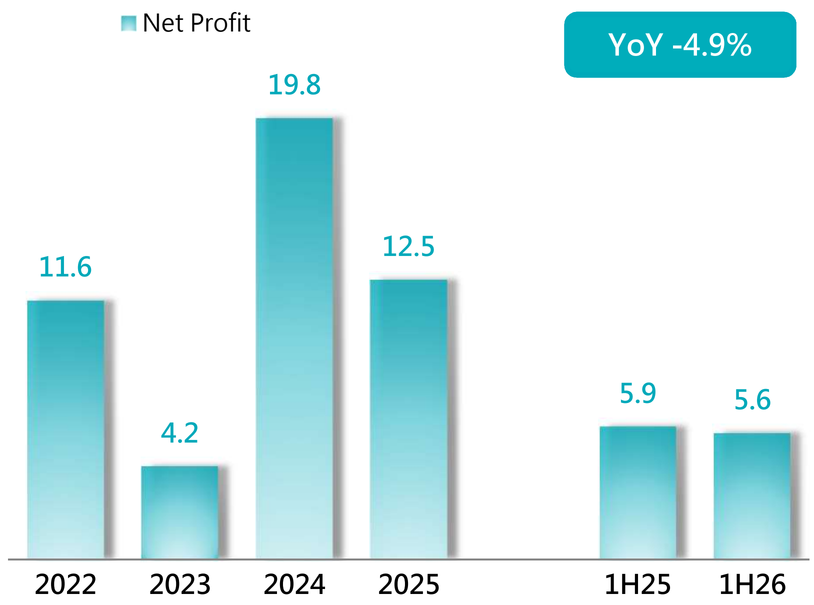
-EverTrust Bank

02-4 Individual Financial Results: EverTrust Bank

Net Revenue



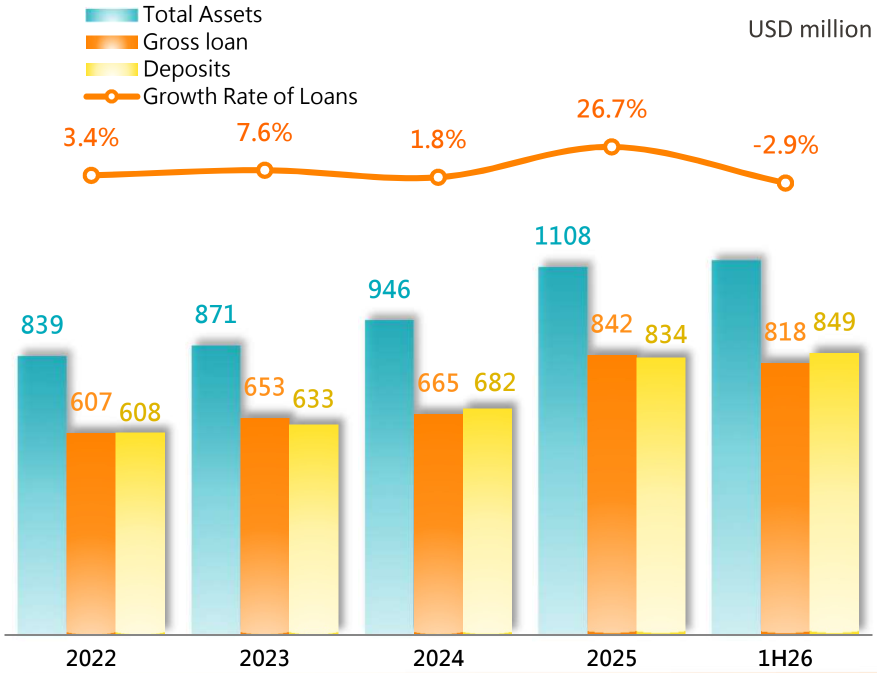
Net Profit



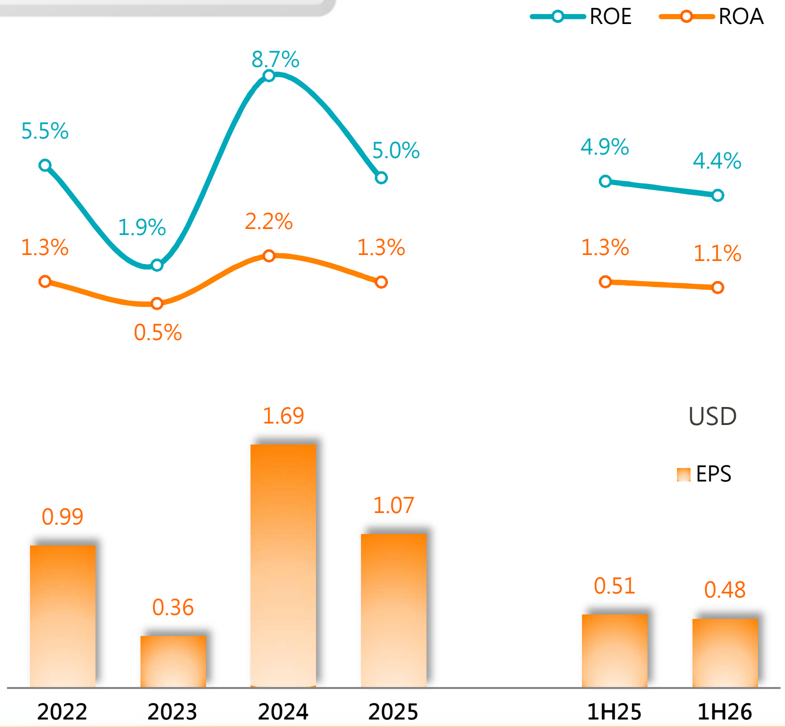
Note: The decline in net profit in 2023 was due to a commercial real estate loan default. By the end of 2024, the loan was fully recovered.

02-4 Individual Financial Results: EverTrust Bank

Assets, Loans & Deposits

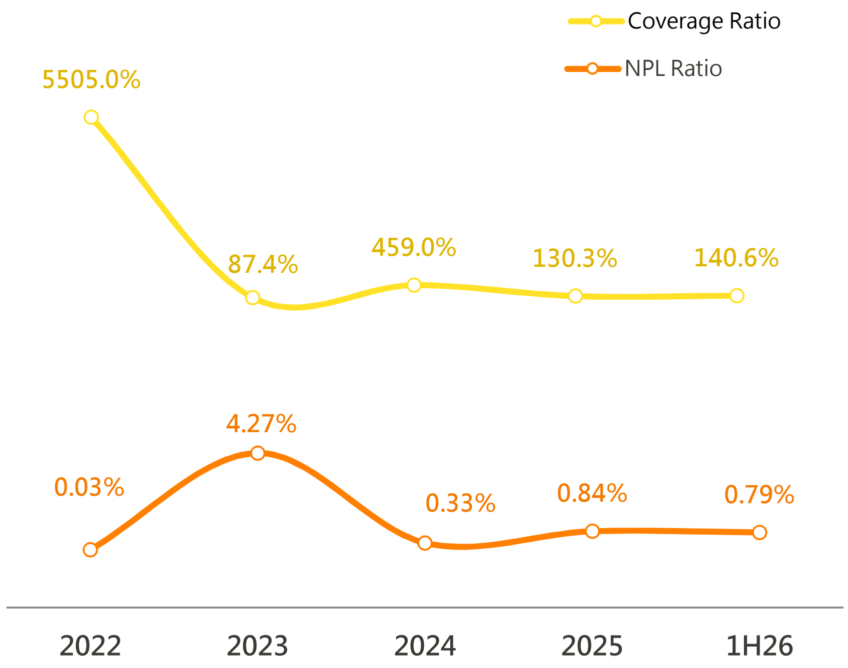


ROE, ROA & EPS

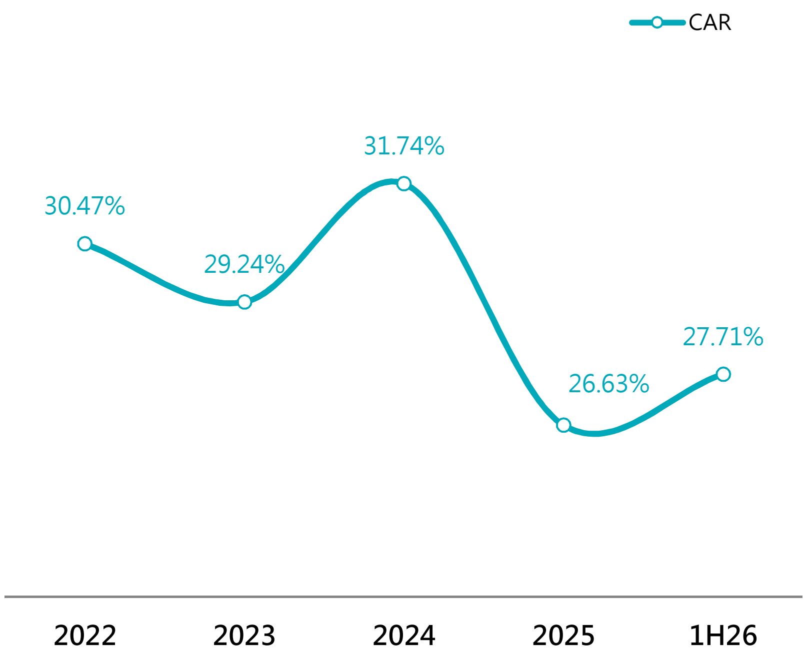


02-4 Individual Financial Results: EverTrust Bank

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, accounts receivable, and trust.
- Precision marketing and product diversification to expand customer AUM:
  (1)Select products based on market demand drives growth in fee income and AUM.
  (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.**

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 and 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.

Action Plan:

- 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

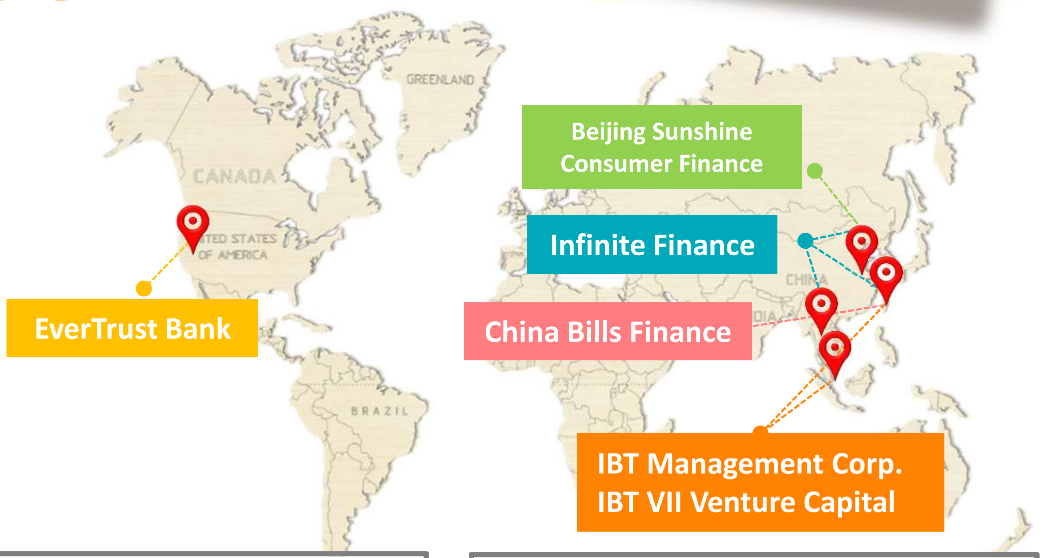
- Achieve sustainable finance with better integrated banking services.
- Deploy climate change mitigation measures.

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)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.

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 August 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.

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, dynamically adjust bonds, and capitalize on spillover opportunities from the Taiwan stock market.
- 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.

ALL FOR YOU

www.o-bank.com

O-BANK 王道銀行

04

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

O-Bank-Financial Summary

(NT $ million)	2Q26	1Q26	4Q25	3Q25	1H26	1H25	YoY
Income Statement							
Interest income	2,896	2,852	3,044	2,780	5,748	5,500	4.5%
Interest expense	(1,955)	(1,954)	(2,150)	(2,029)	(3,910)	(4,009)	-2.5%
Net interest income	940	898	894	751	1,838	1,490	23.4%
Fee income	210	311	217	210	521	458	13.6%
Equity in the income of investees	357	261	(18)	150	618	257	140.2%
Other income	651	568	389	696	1,219	1,197	1.9%
Net revenue	2,158	2,038	1,481	1,807	4,196	3,402	23.3%
Provision expense	(189)	(145)	(103)	(147)	(334)	(293)	13.9%
Operating expense	(1,044)	(1,016)	(1,040)	(1,021)	(2,060)	(1,893)	8.8%
Net profit B/T	925	877	339	638	1,802	1,216	48.2%
Net profit A/T	859	766	237	570	1,626	1,023	59.0%
Balance Sheet							
Loans, net	242,806	237,116	233,012	233,933	242,806	230,276	5.4%
Deposits	315,207	237,116	302,643	287,962	315,207	291,063	8.3%
Total assets	445,540	430,251	416,471	411,908	445,540	409,924	8.7%
Total stockholders' equity	45,240	44,647	44,212	43,528	45,240	42,243	7.1%
Key Ratios(%)							
ROA(A/T)	0.2	0.2	0.1	0.1	0.4	0.2	
ROE(A/T)	1.9	1.7	0.5	1.3	3.6	2.4	
NPL	0.49	0.55	0.54	0.60	0.49	0.12	
Tier I	12.53	13.21	13.06	13.28	12.53	12.60	
CAR	14.06	14.08	14.05	14.44	14.06	13.71	

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

CBF-Financial Summary

(NT $ million)	2Q26	1Q26	4Q25	3Q25	1H26	1H25	YoY
Income Statement							
Interest income	1,289	1,262	1,265	1,229	2,551	2,387	6.8%
Interest expense	(949)	(936)	(972)	(985)	(1,885)	(2,000)	-5.8%
Net interest income	340	326	293	244	665	387	71.9%
Fee income	596	470	402	406	1,067	800	33.3%
Other income	210	298	29	178	508	239	112.0%
Net revenue	1,146	1,094	724	828	2,240	1,427	57.0%
Reversal	(0)	110	94	78	110	(63)	-273.0%
Operating expense	(199)	(183)	(156)	(173)	(383)	(285)	34.4%
Net profit B/T	947	801	474	576	1,748	1,205	45.0%
Net profit A/T	796	640	384	444	1,436	967	48.5%
Balance Sheet							
Total assets	273,157	264,786	265,122	257,194	273,157	261,395	4.5%
Total stockholders' equity	27,873	27,875	27,830	27,153	27,873	25,916	7.6%

ETB-Financial Summary

(USD $ thousand)	2Q26	1Q26	4Q25	3Q25	1H26	1H25	YoY
Income Statement							
Interest income	14,757	14,708	15,177	15,177	29,465	27,103	8.7%
Interest expense	(5,671)	(5,564)	(6,046)	(5,575)	(11,235)	(9,946)	13.0%
Net interest income	9,086	9,144	9,131	9,602	18,229	17,157	6.2%
Fee income	121	206	105	159	327	339	-3.5%
Other income	66	20	24	126	86	44	94.9%
Net revenue	9,273	9,370	9,260	9,887	18,643	17,541	6.3%
Provision expense	0	(144)	0	0	(144)	0	-
Operating expense	(5,268)	(5,235)	(4,905)	(4,768)	(10,503)	(9,129)	15.1%
Net profit B/T	4,005	3,991	4,355	5,119	7,996	8,412	-4.9%
Net profit A/T	2,828	2,817	2,959	3,612	5,646	5,939	-4.9%
Balance Sheet							
Loans, net	807,903	814,642	832,142	806,884	807,903	788,381	2.5%
Deposits	848,570	839,625	834,169	816,357	848,570	737,055	15.1%
Total assets	1,127,379	1,114,819	1,107,990	1,089,866	1,127,379	1,008,290	11.8%
Total stockholders' equity	261,682	258,927	256,248	252,742	261,682	248,565	5.3%