O-BANK CO., LTD.

A.BALANCE SHEETS

(In Thousands of New Taiwan Dollars)

Item ASSETS Amount % Amount % 11000 Cash and cash equivalents \$ 3,801,811 1 \$ 3,566,116 1 11500 Due from the central bank and call loans to banks 12,265,965 4 17,127,229 5 12000 Financial assets at fair value through profit or loss 37,036,448 12 56,042,294 12 12100 Financial assets at fair value through other comprehensive income 80,744,358 26 65,178,855 22 13000 Receivables, net 2,098,288 1 1,413,105 1 13200 Current tax assets 143,645 74,418 - 143000 Investments accounted for using equity method, net 17,335,412 5 165,21,08 5 15000 Investments accounted for using equity method, net 17,235,412 5 164,21,08 5 18600 Right-of-use assets, net 182,470 - 24,819,958 1 19000 Intargible assets, net 182,470 - 24,6147 -			2021		2020	
11500 Due from the central bank and call loans to banks 12,265,965 4 17,127,229 5 12000 Financial assets at fair value through profit or loss 37,056,448 12 56,042,294 17 12100 Financial assets at fair value through orbit or loss 37,056,448 12 56,042,294 17 12100 Receivables, net 2,098,288 1 1,413,105 1 13200 Current tax assets 143,645 - 74,418 - 13500 Discounts and loans, net 156,748,321 50 163,916,864 50 15000 Investments accounted for using equity method, net 17,335,412 5 16,542,108 5 16600 Right-of-use assets, net 182,470 - 246,147 - 19000 Intangible assets, net 182,470 - 246,147 - 19000 Intangible assets, net 235,567 1 0.08,891 - 19000 Total \$315,063,551 100 \$328,853,648 100 10000 Total \$316,075 \$36,7617 - 20	Item	ASSETS	Amount	%	Amount	⁰∕₀
12000 Financial assets at fair value through profit or loss 37,056,448 12 56,042,294 17 12100 Financial assets at fair value through other comprehensive income 80,744,358 26 65,178,855 20 13000 Receivables, net 2,098,288 1 1,413,105 1 13200 Current tax assets 143,645 - 74,418 - 13200 Discounts and loans, net 156,748,321 50 16,3916,864 50 15000 Investments accounted for using equity method, net 17,335,412 5 16,542,108 5 15500 Other financial assets 771,094 - 219,108 - 18600 Right-of-use assets, net 182,470 - 246,147 - 19000 Intangible assets, net 182,470 - 246,147 - 19000 Intangible assets 273,322 - 584,938 - 10000 Total \$315,063,551 100 \$328,853,648 100 10000 Total \$18,780,176 6 \$22,339,755 - 2000<	11000	Cash and cash equivalents	\$ 3,801,811	1	\$ 3,566,116	1
12100 Financial assets at fair value through other comprehensive income 80,744,358 26 65,178,855 20 13000 Receivables, net 2,098,288 1 1,413,105 1 13200 Current tax assets 143,645 - 74,418 - 13200 Discounts and loans, net 156,748,321 50 163,916,864 50 15000 Investments accounted for using equity method, net 17,335,412 5 16,542,108 5 15500 Other financial assets 771,094 - 219,108 - 18500 Property and equipment, net 2,365,867 1 2,489,958 1 19000 Intagible assets, net 182,470 - 246,147 - 19000 Intagible assets, net 853,597 - 1,084,891 - 19000 Total <u>5315,063,551</u> 100 <u>\$328,853,648</u> 100 10000 Total <u>5315,063,551</u> 100 <u>\$328,853,648</u> 100 10000 Total <u>514,070,076</u> 6 \$ 22,339,755 2 21000 Dep	11500	Due from the central bank and call loans to banks	12,265,965	4	17,127,229	5
13000 Receivables, net 2,098,288 1 1,413,105 1 13200 Current tax assets 143,645 - 74,418 13500 Discounts and loans, net 156,748,321 50 163,916,864 50 15000 Investments accounted for using equity method, net 17,335,412 5 16,542,108 5 15500 Other financial assets 771,094 - 219,108 - 18500 Property and equipment, net 2,365,867 1 2,489,958 0 18600 Right-of-use assets, net 182,470 - 246,147 - 19000 Intangible assets, net 853,597 - 1,084,891 - 19300 Deferred tax assets	12000	Financial assets at fair value through profit or loss	37,056,448	12	56,042,294	17
13200 Current tax assets 143,645 - 74,418 13500 Discounts and loans, net 156,748,321 50 163,916,864 50 15000 Investments accounted for using equity method, net 17,335,412 5 165,42,108 5 15500 Other financial assets 771,094 - 219,108 5 18500 Property and equipment, net 2,365,867 1 2,489,958 1 18600 Right-of-use assets, net 182,470 - 246,147 - 19000 Intangible assets, net 853,597 - 1,084,891 - 19300 Deferred tax assets 422,953 - 367,617 - 19500 Other assets 273,322 - 584,938 - 10000 Total \$315,063,551 100 \$328,853,648 100 112m LiABILITIES AND EQUITY - 23,97,55 7 12000 Deposits From the Central Bank and other banks \$ 18,780,176 6 \$ 22,339,755 7 21000 Financial liabilities 1,93,016 - <td>12100</td> <td>Financial assets at fair value through other comprehensive income</td> <td>80,744,358</td> <td>26</td> <td>65,178,855</td> <td>20</td>	12100	Financial assets at fair value through other comprehensive income	80,744,358	26	65,178,855	20
13500Discounts and loans, net156,748,32150163,916,8645015000Investments accounted for using equity method, net17,335,412516,542,108515500Other financial assets771,094-219,108-18500Property and equipment, net2,365,86712,489,958118600Right-of-use assets, net182,470-246,147-19000Intangible assets, net853,597-1,084,891-19300Deferred tax assets422,953-367,617-19500Other assets273,322-584,938-10000Total\$315,063,551100\$328,853,6481001000Total\$18,780,1766\$ 22,339,755721000Deposits From the Central Bank and other banks\$ 18,780,1766\$ 22,339,755722000Financial liabilities10,670-23,946-23000Payables1,617,652-1,930,016-23000Current tax liabilities10,0670-23,946-23000Deposits after value through profit or loss10,670-23,946-23000Deposits after emittances238,14,6476246,40,823724000Bank debentures payable15,000,000516,400,000525000Other inancial liabilities2,314,61012,848,0081 <tr<tr>23000Curren</tr<tr>	13000	Receivables, net	2,098,288	1	1,413,105	1
15000 Investments accounted for using equity method, net 17,335,412 5 16,542,108 5 15500 Other financial assets 771,094 - 219,108 1 18500 Property and equipment, net 2,365,867 1 2,489,958 1 18600 Right-of-use assets, net 182,470 - 246,147 - 19000 Intangible assets, net 853,597 - 1,084,891 - 19300 Deferred tax assets 422,953 - 367,617 - 19500 Other assets	13200	Current tax assets	143,645	-	74,418	-
15500 Other financial assets $771,094$ - $219,108$ 18500 Property and equipment, net $2,365,867$ 1 $2,489,958$ 1 18600 Right-of-use assets, net $182,470$ - $246,147$ - 19000 Intangible assets, net $853,597$ - $1,084,891$ - 19300 Deferred tax assets $422,953$ - $367,617$ - 19500 Other assets $273,322$ - $584,938$ - 10000 Total $$315,063,551$ 100 $$3228,853,648$ 100 10000 Total $$316,245$ - $637,659$ - 21000 Deposits From the Central Bank and other banks \$ 18,780,176 6 \$ 22,339,755 7 22000 Financial liabilities at fair value through profit or loss $316,245$ - $637,659$ - 23200 Current tax liabilities 100,670 - $23,946$ - - $32,946$ - 23200 Current tax liabilities 2,344,640 76 246,420,823 75	13500	Discounts and loans, net	156,748,321	50	163,916,864	50
18500 Property and equipment, net 2,365,867 1 2,489,958 1 18600 Right-of-use assets, net 182,470 - 246,147 - 19000 Intangible assets, net 853,597 - 1,084,891 - 19300 Deferred tax assets 422,953 - 367,617 - 19500 Other assets 273,322 - 584,938 - 10000 Total \$315,063,551 100 \$328,853,648 100 Item LIABILITIES AND EQUITY - - 647,659 - 21000 Deposits From the Central Bank and other banks \$ 18,780,176 6 \$ 22,339,755 7 22000 Financial liabilities at fair value through profit or loss 316,245 - 637,659 - 23000 Payables 1,617,652 - 1,925,339 - - 23,946 - 23200 Current tax liabilities 100,670 - 23,946 - - 23,946 - 23200 Deposits and remittances 238,194,464 76 246,420,8	15000	Investments accounted for using equity method, net	17,335,412	5	16,542,108	5
18600 Right-of-use assets, net $182,470$ - $246,147$ 19000 Intangible assets, net $853,597$ - $1,084,891$ 19300 Deferred tax assets $422,953$ - $367,617$ 19500 Other assets $273,322$ - $584,938$ - 10000 Total $$315,063,551$ 100 $$328,853,648$ 1000 Item LIABILITIES AND EQUITY Liabilities - - $584,938$ - 21000 Deposits From the Central Bank and other banks \$ $18,780,176$ 6 \$ $22,339,755$ 7 22500 Bills and bonds sold under repurchase agreements $316,245$ - $637,659$ - 23000 Payables $1,617,652$ - $1,925,339$ 1 23200 Current tax liabilities 100,670 - $23,946$ - 23500 Bank debentures payable 15,000,000 5 16,400,000 5 25500 Other financial liabilities 2,314,610 1 2,848,008 1 25500 Oth	15500	Other financial assets	771,094	-	219,108	-
19000 Intangible assets, net $853,597$ - $1,084,891$ - 19300 Deferred tax assets $422,953$ - $367,617$ - 19500 Other assets $273,322$ - $584,938$ - 10000 Total $$315,063,551$ 100 $$328,853,648$ 100 Item LIABILITIES AND EQUITY Liabilities - $637,659$ - 21000 Deposits From the Central Bank and other banks \$ 18,780,176 6 \$ 22,339,755 7 22000 Financial liabilities at fair value through profit or loss $316,245$ - $637,659$ - 23000 Payables 1,617,652 1,925,339 1 - 23000 Payables 1,617,652 - 1,925,339 1 23500 Deposits and remittances 238,194,464 76 246,420,823 75 24000 Bank debentures payable 15,000,000 5 16,400,000 5 25500 Other financial liabilities 2,314,610 1 2,848,008 1 26000 Leas	18500	Property and equipment, net	2,365,867	1	2,489,958	1
19300 Deferred tax assets $422,953$ - $367,617$ 19500 Other assets $273,322$ - $584,938$ - 10000 Total $$315,063,551$ 100 $$328,853,648$ 100 Liabilities 21000 Deposits From the Central Bank and other banks \$ 18,780,176 6 \$ 22,339,755 7 22000 Financial liabilities at fair value through profit or loss 316,245 - 637,659 - 22500 Bills and bonds sold under repurchase agreements 895,966 - 1,439,016 - 23200 Current tax liabilities 100,670 - 23,946 - 23500 Deposits and remittances 238,194,464 76 246,420,823 75 24000 Bank debentures payable 15,000,000 5 16,400,000 5 25500 Other financial liabilities 2,314,610 1 2,848,008 1 25600 Provisions 509,495 - 512,847 - 24000 Laase liabilities 190,235 253,261 -	18600	Right-of-use assets, net	182,470	-	246,147	-
19500 Other assets $273,322$ $ 584,938$ $-$ 10000 Total \$315,063,551 100 \$328,853,648 100 Item LIABILITIES AND EQUITY $ -$	19000	Intangible assets, net	853,597	-	1,084,891	-
10000Total $$315,063,551$ 100 $$328,853,648$ 100ItemLIABILITIES AND EQUITYLiabilities21000Deposits From the Central Bank and other banks\$ 18,780,1766\$ 22,339,755722000Financial liabilities at fair value through profit or loss $316,245$ - $637,659$ 622500Bills and bonds sold under repurchase agreements $895,966$ - $1,439,016$ 623000Payables1,617,652- $1,925,339$ 123200Current tax liabilities $100,670$ - $23,946$ 623500Deposits and remittances $238,194,464$ 76 $246,420,823$ 7524000Bank debentures payable $15,000,000$ 5 $16,400,000$ 525600Provisions $509,495$ - $512,847$ 626000Lease liabilities $190,235$ - $253,261$ 629300Deferred tax liabilities $517,450$ - $435,263$ 629500Other liabilities $245,682$ - $61,836$ 6	19300	Deferred tax assets	422,953	-	367,617	-
Item LIABILITIES AND EQUITY Liabilities 21000 Deposits From the Central Bank and other banks \$ 18,780,176 6 \$ 22,339,755 7 22000 Financial liabilities at fair value through profit or loss 316,245 - 637,659 - 22500 Bills and bonds sold under repurchase agreements 895,966 - 1,439,016 - 23000 Payables 1,617,652 - 1,925,339 1 23200 Current tax liabilities 100,670 - 23,946 - 23500 Deposits and remittances 238,194,464 76 246,420,823 75 24000 Bank debentures payable 15,000,000 5 16,400,000 5 25500 Other financial liabilities 2,314,610 1 2,848,008 1 26000 Lease liabilities 190,235 - 512,847 - 29300 Deferred tax liabilities 517,450 435,263 - 29300 Deferred tax liabilities 517,450 435,263 - <td>19500</td> <td>Other assets</td> <td>273,322</td> <td><u> </u></td> <td>584,938</td> <td><u> </u></td>	19500	Other assets	273,322	<u> </u>	584,938	<u> </u>
Liabilities 21000 Deposits From the Central Bank and other banks \$ 18,780,176 6 \$ 22,339,755 7 22000 Financial liabilities at fair value through profit or loss 316,245 - 637,659 22500 Bills and bonds sold under repurchase agreements 895,966 - 1,439,016 23000 Payables 1,617,652 - 1,925,339 1 23200 Current tax liabilities 100,670 - 23,946 23500 Deposits and remittances 238,194,464 76 246,420,823 75 24000 Bank debentures payable 15,000,000 5 16,400,000 5 25500 Other financial liabilities 2,314,610 1 2,848,008 1 25600 Provisions 509,495 - 512,847 - 26000 Lease liabilities 190,235 - 253,261 - 29300 Deferred tax liabilities 517,450 - 435,263 - 29500 Other liabilities 517,450 - 61,836 -	10000	Total	<u>\$315,063,551</u>	<u>100</u>	<u>\$328,853,648</u>	<u>100</u>
21000 Deposits From the Central Bank and other banks \$ 18,780,176 6 \$ 22,339,755 7 22000 Financial liabilities at fair value through profit or loss 316,245 - 637,659 7 22000 Bills and bonds sold under repurchase agreements 895,966 - 1,439,016 7 23000 Payables 1,617,652 - 1,925,339 1 23200 Current tax liabilities 100,670 - 23,946 - 23500 Deposits and remittances 238,194,464 76 246,420,823 75 24000 Bank debentures payable 15,000,000 5 16,400,000 5 25500 Other financial liabilities 2,314,610 1 2,848,008 1 25600 Provisions 509,495 - 512,847 - 26000 Lease liabilities 190,235 - 253,261 - 29300 Deferred tax liabilities 517,450 435,263 - 29500 Other liabilities 245,682 - 61,836 -	Item					
22000 Financial liabilities at fair value through profit or loss 316,245 - 637,659 22500 Bills and bonds sold under repurchase agreements 895,966 - 1,439,016 23000 Payables 1,617,652 - 1,925,339 1 23200 Current tax liabilities 100,670 - 23,946 23500 Deposits and remittances 238,194,464 76 246,420,823 75 24000 Bank debentures payable 15,000,000 5 16,400,000 5 25500 Other financial liabilities 2,314,610 1 2,848,008 1 25600 Provisions 509,495 - 512,847 - 26000 Lease liabilities 190,235 - 253,261 - 29300 Deferred tax liabilities 517,450 - 435,263 - 29500 Other liabilities 245,682 - 61,836 -	21000		\$ 18,780,176	6	\$ 22.339.755	7
22500 Bills and bonds sold under repurchase agreements 895,966 - 1,439,016 23000 Payables 1,617,652 - 1,925,339 1 23200 Current tax liabilities 100,670 - 23,946 - 23500 Deposits and remittances 238,194,464 76 246,420,823 75 24000 Bank debentures payable 15,000,000 5 16,400,000 5 25500 Other financial liabilities 2,314,610 1 2,848,008 1 25600 Provisions 509,495 - 512,847 - 26000 Lease liabilities 190,235 - 253,261 - 29300 Deferred tax liabilities 517,450 - 435,263 - 29500 Other liabilities 245,682 - 61,836 -		•		-		-
23200 Current tax liabilities 100,670 - 23,946 23500 Deposits and remittances 238,194,464 76 246,420,823 75 24000 Bank debentures payable 15,000,000 5 16,400,000 5 25500 Other financial liabilities 2,314,610 1 2,848,008 1 25600 Provisions 509,495 - 512,847 - 26000 Lease liabilities 190,235 - 253,261 - 29300 Deferred tax liabilities 517,450 - 435,263 - 29500 Other liabilities 245,682 - 61,836 -		Bills and bonds sold under repurchase agreements		-		-
23200Current tax liabilities100,670-23,94623500Deposits and remittances238,194,46476246,420,8237524000Bank debentures payable15,000,000516,400,000525500Other financial liabilities2,314,61012,848,008125600Provisions509,495-512,847-26000Lease liabilities190,235-253,261-29300Deferred tax liabilities517,450-435,263-29500Other liabilities245,682-61,836-	23000	Payables	1,617,652	-	1,925,339	1
23500Deposits and remittances238,194,46476246,420,8237524000Bank debentures payable15,000,000516,400,000525500Other financial liabilities2,314,61012,848,008125600Provisions509,495-512,847-26000Lease liabilities190,235-253,261-29300Deferred tax liabilities517,450-435,263-29500Other liabilities245,682-61,836-	23200	Current tax liabilities		-		-
24000 Bank debentures payable 15,000,000 5 16,400,000 5 25500 Other financial liabilities 2,314,610 1 2,848,008 1 25600 Provisions 509,495 - 512,847 - 26000 Lease liabilities 190,235 - 253,261 - 29300 Deferred tax liabilities 517,450 - 435,263 - 29500 Other liabilities 245,682 - 61,836 -	23500	Deposits and remittances		76		75
25500 Other financial liabilities 2,314,610 1 2,848,008 1 25600 Provisions 509,495 - 512,847 - 26000 Lease liabilities 190,235 - 253,261 - 29300 Deferred tax liabilities 517,450 - 435,263 - 29500 Other liabilities 245,682 - 61,836 -		•				5
25600 Provisions 509,495 - 512,847 26000 Lease liabilities 190,235 - 253,261 29300 Deferred tax liabilities 517,450 - 435,263 29500 Other liabilities 245,682 - 61,836						1
26000 Lease liabilities 190,235 - 253,261 - 29300 Deferred tax liabilities 517,450 - 435,263 - 29500 Other liabilities 245,682 - 61,836 -				-		-
29300 Deferred tax liabilities 517,450 - 435,263 29500 Other liabilities 245,682 - 61,836				-		-
29500 Other liabilities 245,682 - 61,836 -				-		-
				-		-
	20000	Total liabilities	278,682,645	88	293,297,753	89

Equity

	Capital				
31101	Common stock	27,330,063	9	27,330,063	8
31103	Preferred stock	3,000,000	1	3,000,000	1
31100	Total Capital	30,330,063	10	30,330,063	9
31500	Capital surplus	6,734		5,966	
	Retained earnings				
32001	Legal reserve	3,729,690	1	3,697,811	1
32003	Special reserve	797,783	-	1,396,353	1
32005	Unappropriated earnings	2,040,419	1	106,262	
32000	Total retained earnings	6,567,892	2	5,200,426	2
32500	Other equity	<u>(485,479</u>)		57,744	
32600	Treasury shares	(38,304)		(38,304)	
30000	Total equity	36,380,906	12	35,555,895	11
	Total	<u>\$315,063,551</u>	<u>100</u>	<u>\$328,853,648</u>	<u>100</u>

B. STATEMENTS OF COMPREHENSIVE INCOME (In Thousands of New Taiwan Dollars, Except Earnings Per Share)

		2021		2020		Percentag e Increase (Decrease)
Item		Amount	%	Amount	%	%
41000	Interest revenue	\$ 3,471,339	63	\$ 4,359,827	94	(20)
51000	Interest expenses	(1,261,044)	(23)	(2,445,244)	<u>(53</u>)	(48)
49010	Net interest	2,210,295	40	1,914,583	41	15
	Net revenue other than interest revenue					
49100 49200	Service fee income, net Gain (losses) on financial assets or liabilities measured at fair value	804,356	15	583,947	13	38
49310	through profit or loss Realized gains on financial assets at fair value through other comprehensive	135,585	2	(840,982)	(18)	116
	income	267,977	5	257,439	6	4
49600	Foreign exchange gain, net	598,310	11	1,642,073	35	(64)
49700	Reversal of impairment loss on assets	(4,851)	-	(3,704)	-	31
49750	Share of profit of subsidiaries and associates accounted for using equity method	1,415,994	26	990,158	21	43
48099	Other net revenue other than interest	83,634	1	107,962	2	(23)
49020	Total net revenue other than interest revenue	3,301,005	60	2,736,893	59	21
4xxxx	Total net revenue	5,511,300	100	4,651,476	100	18
58200	Bad debts expense, commitment and guarantee liability provision	(474,298)	<u>(9</u>)	(429,960)	<u>(9</u>)	10
	Operating expense					_
58500 59000	Employee benefits expenses Depreciation and amortization	1,666,457	30	1,611,723	35	3
59500	expenses Other general and	525,492	10	526,662	11	-
58400	administrative expenses Total operating expenses	\$ <u>829,983</u> 3,021,932	<u>15</u> 55	\$ <u>846,840</u> 2,985,225	<u>18</u> 64	(2) 1

(Continued)

			2021		2020		Percentag e Increase (Decrease)
ltem		A	mount	%	Amount	%	<u>(</u>)/0
61001	Profit from continuing operations before tax		2,015,070	36	1,236,291	27	63
61003	Income tax expense		174,228	3	88,888	2	96
64000	Net profit for the year		1,840,842	33	1,147,403		60
65201	Other comprehensive income(loss) Components of other comprehensive income (loss) that will not be reclassified to profit or loss: Gains (losses) on						
65204	remeasurements of defined benefit plans Revaluation gains on investments in equity instruments measured at		(2,426)	-	292	-	(931)
65207	fair value through other comprehensive income Share of other comprehensive income of subsidiaries, associates and joint ventures		630,947	11	299,035	6	111
05000	accounted for using equity method		29,834	1	39,965	1	(25)
65200	Components of other comprehensive income (loss) that will not be reclassified to profit or loss, net of tax		<u>658,355</u>	_12	339,292	7	94
65300	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	(\$	280,110)	(5)	(\$ 446,246)	(10)	(37) (Continued)

		2021		2020		Percentag e Increase (Decrease)
Item		Amount	%	Amount	%	%
65307	Share of other comprehensive income (loss) of subsidiaries, associates and joint ventures accounted for using equity method, components of other comprehensive income that will be reclassified to					
65308	profit or loss Gains (losses) from investments in debt instruments measured at fair value through other	(254,539)	(5)	255,704	6	(200)
65320	comprehensive income Income tax related to components of other comprehensive income that will be reclassified to	(498,948)	(9)	32,374	1	(1,641)
65300	profit or loss Components of other comprehensive loss that will be reclassified to profit or loss, net of	31,597	1	56,165	<u>1</u>	(44)
65000	tax Other comprehensive	(1,002,000)	<u>(18</u>)	(102,003)	<u>(2</u>)	882
66000	income (loss) for the year, net of income tax	(343,645)	<u>(6</u>)	237,289	5	(245)
66000	Total comprehensive income for the year EARNINGS PER SHARE	<u>\$1,497,197</u>	27	<u>\$1,384,692</u>	_30	8
67501 67701	Basic Diluted	<u>\$0.63</u> <u>\$0.57</u>		<u>\$0.41</u> <u>\$0.37</u>		

(Concluded)

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

(In Thousands of New Taiwan Dollars)

	December 31, 2021	December 31, 2020
Demand deposit	77,047,531	59,862,949
Demand deposit ratio	32.37%	24.30%
Time deposit	161,007,210	186,510,842
Time deposit ratio	67.63%	75.70%
Foreign currency deposit	79,206,667	71,620,544
Foreign currency deposit ratio	33.27%	29.07%

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)

	December 31, 2021	December 31, 2020
SME loan	27,977,523	23,516,109
SME loan ratio	17.59%	14.16%
Consumer loan	15,809,287	17,215,754
Consumer loan ratio	9.94%	10.36%

Note :

 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. Primary Net Position of Foreign Currency

	De	ecember 31,	2021	December 31, 2020			
	Monetary item	Foreign Currencies	NTD Equivalence	Monetary item	Foreign Currencies	NTD Equivalence	
Primary Net	USD	51,906	1,437,255	USD	73,855	2,105,472	
Position of Foreign	HKD	186,243	661,272	HKD	503,891	1,852,999	
Currency (Market risk)	CNH	52,217	226,935	CNY	146,511	639,742	
,	EUR	2,103	65,815	EUR	1,360	47,658	
	GBP	320	11,943	AUD	2,090	45,919	

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

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

F. The disposal of major assets (According to **Procedures for Acquisition** or Disposal of Assets by Public Companies **Procedures** 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.

G. The top ten shareholders :

Name of shareholders	Number of Shares	Number of Pledged Shares	Percentage of Ownership (%)
Ming Shan Investment Co., Ltd.	386,271,554	0	12.74%
Yi Chang Investment Co., Ltd.	289,007,997	0	9.53%
Tai Hsuan Investment Co., Ltd.	287,135,501	0	9.47%
Heng Tong Machinery Co., Ltd.	148,374,456	0	4.89%
Chen Yu Development Co. Limited	110,308,794	0	3.64%
China Steel Corporation	103,847,695	0	3.42%
Chailease Finance Co., Ltd.	92,694,047	0	3.06%
Tai Ya Investment Co., Ltd.	90,627,346	0	2.99%
Hung Sheng Construction Co., Ltd.	59,369,000	40,000,000	1.96%
The Great Taipei Gas Corp.	56,833,777	0	1.87%

For the Year Ended December 31, 2021

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 2021 4Q Consolidated Report for your reference.