O-BANK CO., LTD.

A.BALANCE SHEETS

(In Thousands of New Taiwan Dollars)

Item Assetts Amount N Amount K <			March 31, 2025		December 31, 2024		March 31, 2024	
11500 Due from the central bank and call loans to other banks 15,975,415 4 18,467,946 4 20,370,586 5 12000 Financial assets at fair value through profit or loss 31,073,610 8 33,019,127 8 35,919,307 9 12100 Financial assets at fair value through other comprehensive income 67,485,707 16 69,502,853 17 71,287,500 18 12200 Investment in debt instruments at amortised cost 24,409,999 6 23,765,497 6 24,607,407 6 12500 Securities purchased under resell agreements 6,437,660 2 5,576,840 1 3,326,891 1 13000 Receivables, net 232,082,827 56 22,784,101 6 222,001,26 7 15000 Discounts and loans, net 23,152,895 6 22,784,101 6 222,001,26 7 15000 Other financial assets 331,882 983,702 9 80,144 - 15000 Other financial assets 54,1919 - 216,069 1 2,284,665 - 16000 Inhangible	<u>Item</u>	ASSETS		<u>%</u>		<u>%</u>		<u>%</u>
12000 Financial assets at fair value through profit or loss 31.073.610 8 33.619.127 8 35.919.307 9 12100 Financial assets at fair value through other comprehensive income 67.485.707 16 69.502.853 17 71.287.500 18 12200 Investment in debt instruments at amortised cost 24.400.909 6 23.765.497 6 24.607.407 6 13000 Recursites purchased under resell agreements 6.437.660 2 5.576.328 1 . . 13000 Current tax assets 190.736 - 273.524 - 277.480 . 13500 Discounts and loans, net 23.262.857 56 22.784.191 6 22.200.728 7 15500 Other financial assets 331.82 983.702 . 990.144 . 18500 Interstiment accounted for using equity method. net 23.152.855 6 22.784.191 6 22.204.565 . 19600 Right-G-Lase assets . 210.939 . 2392.68 . 19600 Right-G-Lase assets . .		Due from the central bank and call loans to other						5
12100 Financial assets at fair value through other comprehensive income 67,485,707 16 69,502,853 17 71,287,500 18 12200 Investment in debt instruments at amottleed cost 24,400,909 6 23,765,497 6 24,807,407 6 12500 Securities purchased under resell agreements 6,437,680 2 5,976,328 1 - - 13000 Receivables, net 3,221,618 1 2,957,640 1 3,326,891 1 13000 Discounts and loans, net 232,882,827 56 22,8026,167 55 212,782,744 53 15000 Investment accounted for using equity method. net 23,152,855 6 22,784,191 6 22,200,128 7 15500 Other financial assets 331,882 - 983,702 - 990,144 - 16900 Intaglie assets, net 200,981 - 219,339 - 230,268 - 19000 Total S 411,996,642 100 S 413,573 - 345,739 - 345,739 - 356,324 - <td>12000</td> <td></td> <td>31,073,610</td> <td>8</td> <td>33,619,127</td> <td>8</td> <td>35,919,307</td> <td>9</td>	12000		31,073,610	8	33,619,127	8	35,919,307	9
12200 Investment in debt instruments at amortised cost 24,409,999 6 23,765,497 6 24,807,407 6 12500 Securities purchased under reseil agreements 6,437,660 2 5,976,328 1 - - 13000 Receivables, net 3,221,618 1 2,957,640 1 3,326,891 1 13200 Current tax assets 190,736 - 273,524 - 277,490 - 13500 Discounts and loans, net 232,626,627 56 22,626,617 55 212,762,744 53 15000 Investment accounted for using equity method, net 2,3152,855 6 22,794,191 6 22,200,126 7 15000 Investment accounted for using equity method, net 2,452,0391 - 2,299,660 1 2,264,655 - 18000 Right-of-use assets, net 209,981 - 219,939 - 239,268 - 19000 Total \$ 411996 - 798,627 - 67,1858 - 19000 Total \$ 411990 - 798,627 - <td>12100</td> <td>Financial assets at fair value through other</td> <td></td> <td>16</td> <td></td> <td>17</td> <td></td> <td>18</td>	12100	Financial assets at fair value through other		16		17		18
13000 Receivables, net 3,221,616 1 2,957,640 1 3,328,891 1 13200 Current tax assets 190,736 - 273,524 - 277,490 - 13500 Discounts and loans, net 232,682,627 56 226,026,167 55 212,782,744 53 15000 Investment accounted for using equity method, net 23,152,855 6 22,784,191 6 22,200,126 7 15500 Other financial assets 331,882 - 983,702 - 960,144 - 18600 Right-of-use assets, net 209,981 - 219,939 - 239,268 - 19000 Intangible assets, net 209,981 - 219,939 - 366,324 - 19000 Other assets 541,910 - 786,627 - 671,858 - 10000 Total Liabilities at a value through profit or loss 313,01,439 3 13,328,299 3 22000 Prinacial liabilities at lar value through profit or loss 323,327,344 1 13,440,306 4 8	12200		24,409,999	6	23,765,497	6	24,607,407	6
13200 Current tax assets 190,736 . 273,524 . 277,490 . 13500 Discounts and loans, net 232,682,627 56 226,026,167 55 212,782,744 53 16000 Investment accounted for using equity method, net 23,152,855 6 22,784,191 6 22,200,126 7 16500 Other financial assets 331,882 - 983,702 - 960,144 - 18500 Property and equipment, net 2,250,391 - 22,259,660 1 2,264,665 - 19000 Intangible assets, net 209,981 - 219,939 - 239,268 - 19000 Intangible assets, net 482,384 - 493,573 - 435,643 - 19000 Total \$ 411,966,642 100 \$ 413,828,804 100 \$ 400,327,041 100 10000 Total \$ 29,030,011 7 \$ 17,545,933 4 \$ 15,547,294 4 22000 Financial liabilities \$ 29,030,011 7 \$ 17,545,933 4 \$ 16,043,71	12500	Securities purchased under resell agreements	6,437,660	2	5,976,328	1	-	-
13500 Discounts and loans, net 223,682,627 56 226,026,167 55 212,782,744 53 15000 Investment accounted for using equity method, net 23,152,856 6 22,784,191 6 222,200,126 7 15500 Other financial assets 331,882 983,702 - 980,144 - 18500 Property and equipment, net 2,250,391 - 2,259,660 1 2,264,665 - 18600 Right-of-use assets, net 209,981 - 219,939 - 239,268 - 19000 Intangible assets, net 482,384 - 493,573 - 435,643 - 19000 Total \$ 411,986,642 100 \$ 413,628,804 100 \$ 400,327,041 100 Item Liabilities 2 2,030,011 7 \$ 17,545,933 4 \$ 15,547,294 4 22000 Total \$ 24,030,011 7 \$ 17,545,933 4 \$ 15,647,294 4 22000 Securities at daritage through profit or loss \$ 29,030,011 7 \$ 17,545,933 4	13000	Receivables, net	3,221,618	1	2,957,640	1	3,326,891	1
16000 Investment accounted for using equity method, net 23,152,855 6 22,784,191 6 22,200,126 7 15000 Other financial assets 331,882 983,702 980,144 - 18000 Property and equipment, net 2,250,391 2,259,660 1 2,264,665 - 18000 Right-of-use assets, net 209,981 219,939 - 239,268 - 19000 Intangible assets, net 482,384 - 493,573 - 435,643 - 19000 Deferred tax assets 362,397 - 348,793 - 366,324 - 19000 Total \$ 411,996,642 100 \$ 400,327,041 100 10000 Total \$ 411,996,642 100 \$ 400,327,041 100 11000 Total \$ 29,030,011 7 \$ 17,545,933 4 \$ 15,547,294 4 22000 Payatles 527,384 - 1,340,386 888,810 - 1030 Securities soid under repurchase agreements 3,452,295 5,505,680 1 4,400,443 <td< td=""><td>13200</td><td>Current tax assets</td><td>190,736</td><td>-</td><td>273,524</td><td>-</td><td>277,490</td><td>-</td></td<>	13200	Current tax assets	190,736	-	273,524	-	277,490	-
15500 Other financial assets 331,882 - 983,702 - 960,144 - 18600 Property and equipment, net 2,250,391 - 2,259,660 1 2,264,565 - 18600 Right-of-use assets, net 209,981 - 219,939 - 239,268 - 19000 Intangible assets, net 482,384 - 493,573 - 435,643 - 19300 Deferred tax assets 362,397 - 348,793 - 366,324 - 19500 Other assets 541,1910 - 798,627 - 671,858 - 10000 Total \$ 411,996,642 100 \$ 400,327,041 100 1000 Edebilities at fair value through profits \$ 29,030,011 7 \$ 17,545,933 4 \$ 15,547,294 4 20000 Financial liabilities at fair value through profits \$ 29,030,011 7 \$ 17,545,933 4 \$ 15,547,294 4 21000 Capaila Capaila 527,384 - 1,340,836 1 888,810 - <tr< td=""><td>13500</td><td>Discounts and loans, net</td><td>232,682,627</td><td>56</td><td>226,026,167</td><td>55</td><td>212,782,744</td><td>53</td></tr<>	13500	Discounts and loans, net	232,682,627	56	226,026,167	55	212,782,744	53
18500 Property and equipment, net 2,250,391 - 2,259,660 1 2,264,565 - 18600 Right-of-use assets, net 209,981 - 219,939 - 239,268 - 19000 Intangible assets, net 482,384 - 493,573 - 435,643 - 19300 Deferred tax assets 362,397 - 346,793 - 366,324 - 19500 Other assets . 541,910 - . . 671,858 - 10000 Total S 411,996,642 .100 \$_413,628,804 100 \$_400,327,041 100 1000 Total S 29,030,011 7 \$_17,545,933 4 \$_15,547,294 4 22000 Pinancial liabilities at fair value through profit or toss S2,9,030,011 7 \$_17,545,933 4 \$_15,547,294 4 22000 Payables	15000	Investment accounted for using equity method, net	23,152,855	6	22,784,191	6	22,200,126	7
18600 Right-of-use assets, net 209,981 - 219,939 - 239,268 - 19000 Intangible assets, net 482,384 - 493,573 - 435,643 - 19300 Deferred tax assets $362,397$ - $348,793$ - $366,324$ - 19500 Other assets $541,910$ - $798,627$ - $671,858$ - 10000 Total LABILITIES AND EQUITY - - $798,627$ - $671,858$ - 21000 Deposits from the central bank and other banks or bose $527,384$ - $13,40,836$ 1 $888,810$ - 22000 Financial liabilities at fair value through profit or bose $527,384$ - $13,40,836$ 1 $888,810$ - 22000 Current tax liabilities $3452,295$ 1 $5038,899$ 1 $4460,643$ 1 23000 Deposits and remittances $295,645,151$ 72 $308,897,464$ 75 $301,005,125$ 75 24000 Bank debentures payable $13,450,000$ 3	15500	Other financial assets	331,882	-	983,702	-	960,144	-
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	18500	Property and equipment, net	2,250,391	-	2,259,660	1	2,264,565	-
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	18600	Right-of-use assets, net	209,981	-	219,939	-	239,268	-
$\begin{array}{c c c c c c c c c c c c c c c c c c c $	19000	Intangible assets, net	482,384	-	493,573	-	435,643	-
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $	19300	Deferred tax assets	362,397	-	348,793	-	366,324	-
$\begin{array}{ c c c c c c c c c c c c c c c c c c c$	19500	Other assets	541,910		798,627	<u> </u>	671,858	<u> </u>
Liabilities 21000 Deposits from the central bank and other banks Financial liabilities at fair value through profit or loss \$ 29,030,011 7 \$ 17,545,933 4 \$ 15,547,294 4 22000 Financial liabilities at fair value through profit or loss 527,384 - 1,340,836 1 888,810 - 22500 Securities sold under repurchase agreements 11,088,838 3 11,301,439 31,225,299 3 23000 Payables 3,452,295 1 5,036,890 1 4,640,643 1 23500 Deposits and remittances 295,654,516 72 308,897,464 75 301,005,125 75 24000 Bank debentures payable 13,450,000 3 13,450,000 3 14,450,000 4 25600 Other financial liabilities 292,429 919,315 758,958 - 29300 Deferred tax liabilities 292,429 919,315 758,958 - 29500 Other liabilities 297,510 - 361,917 - 223,786	10000	Total	<u>\$ 411,996,642</u>	100	<u>\$ 413,628,804</u>	_100	<u>\$ 400,327,041</u>	_100
21000 Deposits from the central bank and other banks \$ 29,030,011 7 \$ 17,545,933 4 \$ 15,547,294 4 22000 Financial liabilities at fair value through profit or loss 527,384 - 1,340,836 1 888,810 - 22500 Securities sold under repurchase agreements 11,088,838 3 11,301,439 3 13,235,299 3 23000 Payables 3,452,295 1 5,036,890 1 4,640,643 1 23200 Current tax liabilities 80,271 - 31,154 - 183,067 - 23500 Deposits and remittances 295,564,516 72 308,897,464 75 301,005,125 75 24000 Bank debentures payable 13,450,000 3 13,450,000 446,50,000 446,738 - 25500 Other financial liabilities 215,346 - 226,287 - 246,217 - 29500 Other liabilities 297,510 - 361,917 - 223,786 - 29500 Other liabilities 368,369,731 89 370	Item							
$\begin{array}{c c c c c c c c c c c c c c c c c c c $		Deposits from the central bank and other banks		7				4
$\begin{array}{cccccccccccccccccccccccccccccccccccc$		loss		-				-
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$								3 1
24000 Bank debentures payable 13,450,000 3 13,450,000 3 14,450,000 4 25500 Other financial liabilities 13,182,392 3 11,226,264 3 6,925,181 2 25600 Provisions 461,739 - 486,844 - 489,738 - 26000 Lease liabilities 215,346 - 226,287 - 246,217 - 29300 Deferred tax liabilities 929,429 - 919,315 - 758,958 - 29500 Other liabilities 297,510 - 361,917 - 223,786 - 20000 Total liabilities 368,369,731 89 370,824,343 90 358,594,118 89 Equity Capital 30,553,579 7 27,339,923 7 31100 Common stock 28,053,579 7 27,339,923 7 31100 Capital 30,553,579 7 30,330,063 8 31500 Capital surplus 669,934 - 568,184 -	23200	Current tax liabilities	80,271	-	31,154	-	183,067	-
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25600 Provisions 461,739 - 486,844 - 489,738 - 26000 Lease liabilities 215,346 - 226,287 - 246,217 - 29300 Deferred tax liabilities 929,429 - 919,315 - 758,958 - 29000 Total liabilities 297,510 - 361,917 - 223,786 - 20000 Total liabilities 368,369,731 89 370,824,343 90 358,594,118 89 20000 Total liabilities 368,369,731 89 370,824,343 90 358,594,118 89 31101 Common stock 28,053,579 7 27,339,923 7 31103 Preferred stock 2,500,000 1 2,500,000 - 2,990,140 1 31100 Total Capital 30,553,579 7 28,053,579 7 30,330,063 8 31500 Capital surplus 569,934 - 568,184 - 25,036 - 32001 Legal reserve 6,527,632 2								
29300 Deferred tax liabilities 929,429 - 919,315 - 758,958 - 29500 Other liabilities 297,510 - 361,917 - 223,786 - 20000 Total liabilities 368,369,731 89 370,824,343 90 358,594,118 89 Equity Capital 31101 Common stock 28,053,579 7 28,053,579 7 27,339,923 7 31103 Preferred stock 2,500,000 1 2,500,000 - 2,990,140 1 31100 Total Capital 30,553,579 7 28,053,579 7 30,330,063 8 31500 Capital surplus 569,934 - 568,184 - 25,036 - 32001 Legal reserve 6,527,632 2 6,527,632 2 5,789,200 1 32003 Special reserve 1,970,247 - 1,970,247 - 3,197,011 1 32000 Total retained earnings 5,264,749 1 4,722,209 1 4,125,408 1	25600	Provisions	461,739	-	486,844	-	489,738	-
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Capital31101Common stock $28,053,579$ 7 $27,339,923$ 731103Preferred stock $2,500,000$ 1 $2,500,000$ - $2,990,140$ 131100Total Capital $30,553,579$ 8 $30,553,579$ 7 $30,330,063$ 831500Capital surplus $569,934$ - $568,184$ - $25,036$ -Retained earnings $569,934$ - $568,184$ - $25,036$ -32001Legal reserve $6,527,632$ 2 $6,527,632$ 2 $5,789,200$ 132003Special reserve $1,970,247$ - $1,970,247$ - $3,197,011$ 132011Unappropriated earnings $5,264,749$ 1 $4,722,209$ 1 $4,125,408$ 132000Total retained earnings $13,762,628$ 3 $13,220,088$ 3 $13,111,619$ 332500Other equity($1,037,535$)-($1,450,123$)-($660,612$)-32600Treasury stock($221,695$)-($87,267$)-($73,183$)-30000Total equity $43,626,911$ 11 $42,804,461$ 10 $41,732,923$ 11				89		90		89
$\begin{array}{c ccccccccccccccccccccccccccccccccccc$								
31103Preferred stock $2,500,000$ 1 $2,500,000$ $ 2,990,140$ 1 31100 Total Capital $30,553,579$ 8 $30,553,579$ 7 $30,330,063$ 8 31500 Capital surplus $569,934$ $ 568,184$ $ 25,036$ $-$ Retained earnings $6,527,632$ 2 $6,527,632$ 2 $5,789,200$ 1 32003 Special reserve $1,970,247$ $ 1,970,247$ $ 3,197,011$ 1 32011 Unappropriated earnings $5,264,749$ 1 $4,722,209$ 1 $4,125,408$ 1 32000 Total retained earnings $13,762,628$ 3 $13,220,088$ 3 $13,111,619$ 3 32500 Other equity $(1,037,535)$ $ (1,450,123)$ $ (-660,612)$ $ 32600$ Treasury stock $(221,695)$ $ (87,267)$ $ (73,183)$ $ 30000$ Total equity $43,626,911$ 11 $42,804,461$ 10 $41,732,923$ 11	21101	•	28 053 570	7	28 053 570	7	27 220 022	7
31100Total Capital $30,553,579$ 8 $30,553,579$ 7 $30,330,063$ 8 31500Capital surplus Retained earnings $569,934$ $ 568,184$ $ 25,036$ $-$ 32001Legal reserve $6,527,632$ 2 $6,527,632$ 2 $5,789,200$ 1 32003Special reserve $1,970,247$ $ 1,970,247$ $ 3,197,011$ 1 32011Unappropriated earnings $5,264,749$ 1 $4,722,209$ 1 $4,125,408$ 1 32000Total retained earnings $13,762,628$ 3 $13,220,088$ 3 $13,111,619$ 3 32500Other equity $(1,037,535)$ $ (1,450,123)$ $ (,660,612)$ $-$ 32600Treasury stock $(221,695)$ $ (87,267)$ $ (73,183)$ $-$ 30000Total equity $43,626,911$ 11 $42,804,461$ 10 $41,732,923$ 11				1		-		, 1
Retained earnings 6,527,632 2 6,527,632 2 5,789,200 1 32003 Special reserve 1,970,247 - 1,970,247 - 3,197,011 1 32011 Unappropriated earnings 5,264,749 1 4,722,209 1 4,125,408 1 32000 Total retained earnings 13,762,628 3 13,220,088 3 13,111,619 3 32500 Other equity (1,037,535) - (1,450,123) - (.660,612) - 32600 Treasury stock (221,695) - (.87,267) - (.73,183) - 30000 Total equity 43,626,911 11 42,804,461 10 41,732,923 11				8		7		8
32001Legal reserve $6,527,632$ 2 $6,527,632$ 2 $5,789,200$ 1 32003 Special reserve $1,970,247$ $ 1,970,247$ $ 3,197,011$ 1 32011 Unappropriated earnings $5,264,749$ 1 $4,722,209$ 1 $4,125,408$ 1 32000 Total retained earnings $13,762,628$ 3 $13,220,088$ 3 $13,111,619$ 3 32500 Other equity $(1,037,535)$ $ (1,450,123)$ $ (,660,612)$ $ 32600$ Treasury stock $(221,695)$ $ (87,267)$ $ (73,183)$ $ 30000$ Total equity $43,626,911$ 11 $42,804,461$ 10 $41,732,923$ 11	31500	• •	569,934		568,184		25,036	
32003Special reserve $1,970,247$ $ 1,970,247$ $ 3,197,011$ 1 32011 Unappropriated earnings $5,264,749$ 1 $4,722,209$ 1 $4,125,408$ 1 32000 Total retained earnings $13,762,628$ 3 $13,220,088$ 3 $13,111,619$ 3 32500 Other equity $(1,037,535)$ $ (1,450,123)$ $ (,660,612)$ $ 32600$ Treasury stock $(221,695)$ $ (87,267)$ $ (73,183)$ $ 30000$ Total equity $43,626,911$ 11 $42,804,461$ 10 $41,732,923$ 11	22004			0	0 507 000	0	F 700 000	4
32011Unappropriated earnings $5,264,749$ 1 $4,722,209$ 1 $4,125,408$ 1 32000 Total retained earnings $13,762,628$ 3 $13,220,088$ 3 $13,111,619$ 3 32500 Other equity $(1,037,535)$ - $(1,450,123)$ - $(,660,612)$ - 32600 Treasury stock $(221,695)$ - $(87,267)$ - $(73,183)$ - 30000 Total equity $43,626,911$ 11 $42,804,461$ 10 $41,732,923$ 11				-		-		1
32000 Total retained earnings 13,762,628 3 13,220,088 3 13,111,619 3 32500 Other equity (1,037,535) - (1,450,123) - (,660,612) - 32600 Treasury stock (221,695) - (87,267) - (73,183) - 30000 Total equity 43,626,911 11 42,804,461 10 41,732,923 11		1		1		1		1
32600 Treasury stock (221,695) - (87,267) - (73,183) - 30000 Total equity 43,626,911 11 42,804,461 10 41,732,923 11	32000	Total retained earnings		3	13,220,088	3	13,111,619	3
30000 Total equity 43,626,911 11 42,804,461 10 41,732,923 11								
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B. STATEMENTS OF COMPREHENSIVE INCOME

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

		For the Three Months Ended March 31				
	-	2025		2024		
		Amount	%	Amount	%	
41000	Interest revenue	\$ 2,976,555	177	\$ 2,966,008	133	
51000	Interest expense	(<u>2,169,272)</u>	(<u>129</u>)	(<u>2,366,095</u>)	(<u>106</u>	
49010	Net interest	807,283	48	599,913	27	
	Net revenue other than interest					
	revenue					
49100	Service fee income, net	279,471	17	446,872	20	
49200	Gain on financial assets or					
	liabilities measured at fair					
	value through profit or loss	704,028	42	2,221,186	100	
49310	Realized gains on financial					
	assets at fair value through					
	other comprehensive	40 540	4	04.000		
40000	income	19,512	1	31,262	1	
49600 49700	Foreign exchange loss, net Impairment loss on assets	(265,558)	(16)	(1,418,947)	(64)	
49700	Share of profit of subsidiaries	(2,943)	-	(2,104)	-	
49750	and associates accounted					
	for using equity method	114,593	7	339,527	15	
48099	Other net revenue other than	111,000	,	000,021		
	interest	25,320	1	12,854	1	
49020	Total net revenue other					
	than interest revenue	874,423	52	1,630,650	73	
4xxxx	Total net revenue	1,681,706	100	2,230,563	100	
58200	Bad debts expense,					
	commitment and guarantee					
	liability provision	(<u>68,624</u>)	(<u>4</u>)	(<u> </u>	(

(Continued)

		For the Three Months Ended March 31				
	-	2025		2024		
		Amount	%	Amount	%	
	Operating expenses					
58500	Employee benefits expenses	\$ 525,829	31	\$ 595,211	27	
59000	Depreciation and amortization expenses	107,131	6	138,665	6	
		- , -	-	,	-	
59500	Other general and	242 820	10	200 225	10	
	administrative expenses	<u> </u>	<u> </u>	299,325	<u> 13</u>	
58400	Total operating expenses	946,799	56	1,033,201	46	
61001	Profit from continuing operations					
01001	before tax	666,283	40	1,107,567	50	
61003	Income tax expense	129,188	<u> </u>	154,094		
64000	Net profit for the period	537,095	40	953,473	50	
	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	(14,548)	(1)	389,419	17	
65207	Share of other comprehensive income (loss) of subsidiaries, associates and joint ventures accounted for using equity method	(<u>9,648)</u>	(<u>1)</u>	<u> </u>	<u>3</u>	
65200	Components of other comprehensive income (loss) that will not be reclassified to profit or loss, net of tax	(<u>24,196)</u>	(<u>2</u>)	462,866	_20	

(Continued)

		For the Three Months Ended March 31						
			2025			2024		
		Am	ount	%	Am	ount	%	í I
	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	\$	138,726	8	\$	452,748		20
65307	Share of other comprehensive loss of subsidiaries, associates and joint ventures accounted for using equity method		123,681	7	(64,657)	(3)
65308	Losses from investments in debt instruments measured at fair value through other comprehensive income		198,142	12	(209,437)	(9)
65320	Income tax related to components of other comprehensive income that will be reclassified to profit or loss	(_	18,320)	(<u>1)</u>	(<u>57,855)</u>	(<u>3)</u>
65300	Components of other comprehensive loss that will be reclassified to profit or loss, net of tax		442,229	26		120,799		5
65000	Other comprehensive income for the period, net of tax	_	418,033	24	_	<u>583,665</u>		25
66000	Total comprehensive income	<u>\$</u>	955,128	64	<u>\$</u>	<u>1,537,138</u>		75
	EARNINGS PER SHARE							
67501 67701	Basic Diluted	-	<u>\$0.19</u> \$0.18			<u>\$0.35</u> \$0.32		

(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, 2025	March 31, 2024
Demand deposit	61,646,116	68,889,078
Demand deposit ratio	20.85%	22.89%
Time deposit	233,961,760	232,073,164
Time deposit ratio	79.15%	77.11%
Foreign currency deposit	118,588,636	124,293,564
Foreign currency deposit ratio	40.12%	41.30%

Note :

- 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, 2025	March 31, 2024
SME loan	39,160,374	35,871,890
SME loan ratio	16.61%	16.62%
Consumer loan	16,570,759	14,356,262
Consumer loan ratio	7.03%	6.65%

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				
	2025)	2024	•	
	Average	Average Rate	Average	Average	
	Balance	(%)	Balance	Rate (%)	
Interest-earning assets					
Due from banks (part of cash and cash					
equivalents and other financial assets)	\$ 1,896,875	1.98	\$ 2,058,612	1.26	
Call loans to other banks	7,821,644	3.62	11,442,191	5.01	
Due from the Central Bank	6,877,506	1.19	5,986,877	1.16	
Financial assets at FVTPL	31,757,230	1.48	34,233,398	1.31	
Securities purchased under resell					
agreements	6,339,837	2.05	-	-	
Discounts and loans	233,792,963	4.02	210,721,789	4.37	
Financial assets at FVTOCI	67,922,523	1.66	72,735,275	1.71	
Financial assets at amortized cost	24,455,356	3.26	24,125,614	2.75	
Account receivables from factoring	244,627	2.73	197,558	3.70	
Interest-bearing liabilities					
Deposits from the Central Bank and					
other banks	23,722,039	2.61	14,308,279	3.08	
Demand deposits	60,316,556	1.50	63,410,946	1.68	
Time deposits	243,857,282	2.67	235,262,222	3.05	
Securities sold under repurchase	-)) -	-	, -,		
agreements	10,264,769	3.11	15,190,495	3.22	
Bank debentures payable	13,450,000	1.97	13,032,418	1.84	
Appropriation for loans	2,277,153	0.32	1,861,752	0.20	

F. Primary Net Position of Foreign Currency

	March 31, 2025			March 31, 2024			
	Monetary item	Foreign Currencies	NTD Equivalence	Monetary item	Foreign Currencies	NTD Equivalence	
Drive and Mat	USD	134,621	4,467,831	USD	121,900	3,901,389	
Primary Net Position of Foreign	HKD	963,048	4,108,135	HKD	768,459	3,142,394	
Currency (Market risk)	AUD	16,651	345,874	CNH	62,964	277,646	
	CNH	74,176	338,997	AUD	9,175	191,147	
	JPY	1,313,476	292,274	EUR	1,663	57,316	

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.

G. The disposal of major assets (According to ^r Procedures for Acquisition or Disposal of Assets by Public Companies ₁ 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 :

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%
CHEN YU DEVELOPMENT CO. LIMITED	99,022,695	0	3.24%
Tai Ya Investment Co., Ltd.	89,128,918	0	2.92%
San Ho Plastics Fabrication Co., Ltd.	60,911,699	0	1.99%
Cheng, Chung-Ming	51,923,847	0	1.70%
THE GREAT TAIPEI GAS CORPORATION	48,595,777	0	1.59%

For the Year Ended March 31, 2025

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 2025 1Q Consolidated Report for your reference.