

O-BANK CO., LTD.
HONG KONG BRANCH
(Incorporated in Taiwan with limited liability)

Financial Disclosure Statement
For the Year Ended 31 December 2025

I. Profit and Loss Information

	For the period 1 Jan 2025 to 31 Dec 2025 HK\$'000	For the period 1 Jan 2024 to 31 Dec 2024 HK\$'000
Interest income	883,325	1,085,347
Interest expense	(565,610)	(714,109)
Other operating income		
- Gains less losses arising from trading in foreign currencies	110,619	65,040
- Gains less losses on securities held for trading purposes	-	-
- Gains less losses from other trading activities	-	-
- Net fees and commission income	29,399	29,265
- Fees and commission income	30,889	30,534
- Fees and commission expenses	(1,490)	(1,269)
- Others	5,676	697
Total operating income	463,409	466,240
Operating expenses		
- Rental expenses	(15,098)	(15,473)
- Staff expenses	(69,356)	(66,369)
- Other operating expenses	(86,454)	(81,908)
Total operating expenses	(170,908)	(163,750)
Impairment losses and provisions for impaired loans and receivables	(54,735)	(51,897)
Gains less losses from the disposal of property, plant and equipment and investment properties	156	(29)
Profit before taxation	237,922	250,564
Tax expense	(45,695)	(45,515)
Profit after taxation	192,227	205,049

II. Balance Sheet Information

	As at 31 Dec 2025 HK\$'000	As at 30 June 2025 HK\$'000
Assets		
Cash and balances with banks	2,348,881	650,829
Amount due from Exchange Fund repayable or callable within one month	41,133	99,961
Placements with banks which have a residual contractual maturity of more than one month but not more than 12 months	-	-
Amount due from overseas offices	3,322,326	3,485,972
Trade bills	-	-
Certificates of deposit held	-	-
Securities held for trading purposes	-	-
Loans and receivables and other accounts	10,988,673	12,415,310
Investment securities	2,019,145	1,841,162
Other investments	-	-
Property, plant and equipment	11,833	12,374
Right-of-use assets, net	18,804	6,417
Total assets	18,750,795	18,512,025
Equity and liabilities		
Deposit and balances from banks	-	150,000
Deposit from customers	18,111,305	17,749,080
- Demand deposit and current accounts	504,352	420,643
- Savings deposits	1,608,589	1,548,031
- Time, call and notice deposits	15,998,364	15,780,406
Amounts due to overseas offices	288,579	291,134
Certificates of deposit issued	-	-
Issued debt securities	-	-
Lease liabilities	19,018	6,539
Other liabilities	173,471	251,439
Total liabilities	18,592,373	18,448,192
Reserves	158,422	63,833
Total Equity and Liabilities	18,750,795	18,512,025

III. Additional Balance Sheet Information

(i) Loans and receivables and other accounts

	As at 31 Dec 2025 HK\$'000	As at 30 Jun 2025 HK\$'000
- Loans and advances to customers	11,046,573	12,433,024
- Loans and advances to banks	-	-
- Accrued interests and other accounts	89,935	175,291
	11,136,508	12,608,315
Less: - Collective impairment allowances	(114,968)	(130,144)
<i>Loans and advances to customers</i>	(112,765)	(126,980)
<i>Loans and advances to banks</i>	-	-
<i>Accrued interests and other accounts</i>	(2,203)	(3,164)
- Individual impairment allowances	(32,867)	(62,861)
<i>Loans and advances to customers</i>	(32,867)	(62,861)
<i>Loans and advances to banks</i>	-	-
<i>Accrued interests and other accounts</i>	-	-
	(147,835)	(193,005)
	10,988,673	12,415,310

(ii) Analysis of gross amount of loans and advances to customers by industry

	As at 31 Dec 2025		As at 30 Jun 2025	
	Outstanding Balance HK\$'000	Covered by Collateral or other security HK\$'000	Outstanding Balance HK\$'000	Outstanding Balance HK\$'000
Loans and advances for use in Hong Kong				
<i>Industrial, commercial and financial sectors:</i>				
- Property development	1,346,911	961,297	1,568,297	1,222,228
- Property investment	242,164	240,336	243,364	243,364
- Financial concerns	3,767,228	3,192,586	5,544,688	4,939,440
- Stockbrokers	-	-	30,000	-
- Wholesale and retail trade	1,169,593	935,339	1,105,887	852,406
- Manufacturing	448,045	289,740	469,699	302,874
- Transport and transport equipment	116,853	116,853	112,775	112,775
- Recreational activities	-	-	-	-
- Information technology	104,960	95,960	107,770	107,770
- Others	1,861,176	1,590,841	1,406,446	1,076,180
<i>Individuals:</i>				
- Loans for the purchase of flats in the Home Ownership Scheme, Private Sector Participation Scheme and Tenants Purchase Scheme or their respective successor schemes	-	-	-	-
- Loans for the purchase of other residential properties	-	-	-	-
- Credit card advances	-	-	-	-
- Others	-	-	-	-
Trade finance	39,566	20,691	54,217	20,252
Loans and advances for use outside Hong Kong	1,950,077	1,236,324	1,789,881	1,006,487
Total	<u>11,046,573</u>	<u>8,679,967</u>	<u>12,433,024</u>	<u>9,883,776</u>

(iii) Analysis of gross amount of loans and advances to customers by geographical segments

(a) Gross amount of loans and advances to customers by major countries or geographical areas

The following geographical analysis of gross loans and advances to customers is classified in accordance with the location of the counterparties after taking into account the transfer of risk in respect of such loans and advances where appropriate. In general, such transfer of risk takes place if the loans or advances of a customer are guaranteed by a party in a country, which is different from that of the customer. A country or geographical segment, to which not less than 10% of the Branch's total amount of loans and advances to customers are attributable after taking into account any recognized risk transfer, is disclosed below:

	As at 31 Dec 2025	As at 30 Jun 2025
	HK\$'000	HK\$'000
Hong Kong	10,435,186	12,037,471

(b) Impaired loans and advance to customers by countries or geographical area

	As at 31 Dec 2025	As at 30 Jun 2025
	HK\$'000	HK\$'000
Hong Kong	341,922	312,031
Macau	-	36,383

(c) Gross amount of overdue loans and advance to customers by countries or geographical area

	As at 31 Dec 2025	As at 30 Jun 2025
	HK\$'000	HK\$'000
Hong Kong	341,922	-
Macau	-	36,383

(iv) Individual impaired loans and advances to customers

	As at 31 Dec 2025	As at 30 Jun 2025
	HK\$'000	HK\$'000
- Individual impaired loans and advances	341,922	348,414
- Individual impairment allowances	32,867	62,861
- Collateral value- covered portion	324,840	348,414
- Percentage to total loans and advances to customers	3.10%	2.80%

(v) Overdue loans and advances to customers

	Outstanding balance HK\$'000	% to total loans and advances to customers HK\$'000	Individual impairment allowances HK\$'000	Collateral value HK\$'000	Covered portion HK\$'000	Uncovered portion HK\$'000
<u>As at</u>						
<u>31 Dec 2025</u>						
-More than 3 months but not more than 6 months	181,087	1.64%	20,927	208,419	164,005	17,082
-More than 6 months but not more than one year	109,040	0.99%	10,904	121,897	109,040	-
-More than one year	-	0.00%	-	-	-	-
Total	290,127	2.63%	31,831	330,316	273,045	17,082

	Outstanding balance HK\$'000	% to total loans and advances to customers HK\$'000	Individual impairment allowances HK\$'000	Collateral value HK\$'000	Covered portion HK\$'000	Uncovered portion HK\$'000
As at						
30 Jun 2025						
-More than 3 months but not more than 6 months	-	0.00%	-	-	-	-
-More than 6 months but not more than one year	-	0.00%	-	-	-	-
-More than one year	36,383	0.29%	36,383	70,000	36,383	-
Total	36,383	0.29%	36,383	70,000	36,383	-

There were no overdue loans and advances to banks and financial institutions as at 31 December 2025 and 30 June 2025.

(vi) Rescheduled loans and advances to customers

	As at 31 Dec 2025		As at 30 Jun 2025	
	Gross amount HK\$'000	% to total loans and advances to customers HK\$'000	Gross amount HK\$'000	% to total loans and advances to customers HK\$'000
-Rescheduled loans and advances to customers	-	0.00%	-	0.00%
Total	-	0.00%	-	0.00%

There were no rescheduled loans and advances to banks and financial institutions as at 31 December 2025 and 30 June 2025.

(vii) Other advances

	As at 31 Dec 2025	As at 30 Jun 2025
	HK\$'000	HK\$'000
<i>Gross trade bills:</i>		
- Overdue more than 3 months but not more than 6 months	-	-
- Overdue more than 6 months but not more than 1 year	-	-
- Overdue more than 1 year	-	-
Total	-	-

	As at 31 Dec 2025	As at 30 Jun 2025
	HK\$'000	HK\$'000
<i>Gross debt securities:</i>		
- Overdue more than 3 months but not more than 6 months	-	-
- Overdue more than 6 months but not more than 1 year	-	-
- Overdue more than 1 year	-	-
Total	-	-

(viii) Repossessed assets

There were no repossessed assets held by Hong Kong Branch as at 31 December 2025 and 30 June 2025.

(ix) International claims

International claims by country or geographical segment is based on the physical location of the counterparty in which not less than 10% of total international claims (including Hong Kong) after taking into account the transfer of risks. In general, such transfer of risk takes place if the claims are guaranteed by a party in a country, which is different from that of the counterparty, or if the claims are on an overseas branch of a bank whose head office is located in another country.

	Banks	Official sector	Non-bank private sector Non-bank financial institutions	Non-financial private sector	Others	Total
	HK\$ million					
<u>As at 31 December 2025</u>						
Offshore centres						
- Hong Kong SAR	148	77	196	1,128	-	1,549
Developing Asia and Pacific						
- Taiwan	5,476	-	-	163	-	5,639
<u>As at 30 June 2025</u>						
Offshore centres						
- Hong Kong SAR	69	78	196	2,650	-	2,993
Developing Asia and Pacific						
- Taiwan	3,918	-	-	217	-	4,135

(x) Currency risk

	USD	GBP	JPY	EUR	CNY	CAD	AUD	Others	Total
	HK\$ million								
<u>As at 31 December 2025</u>									
Spot assets	7,153	314	440	34	106	1	706	-	8,754
Spot liabilities	(10,816)	(197)	(53)	(17)	(534)	(1)	(216)	(1)	(11,835)
Forward purchases	12,312	366	3,018	275	639	-	78	1	16,689
Forward sales	(7,227)	(483)	(3,406)	(292)	(220)	-	(565)	-	(12,193)
Net options position	-	-	-	-	-	-	-	-	-
Net long / (short) position	1,422	-	(1)	-	(9)	-	3	-	1,415
Net structural position	-	-	-	-	-	-	-	-	-
<u>As at 30 June 2025</u>									
Spot assets	6,973	4	594	37	69	2	752	-	8,431
Spot liabilities	(11,359)	(229)	(298)	(25)	(470)	(2)	(25)	(1)	(12,409)
Forward purchases	9,271	844	992	185	1,127	-	148	278	12,845
Forward sales	(3,874)	(640)	(1,288)	(197)	(727)	-	(873)	(277)	(7,876)
Net options position	-	-	-	-	-	-	-	-	-
Net long / (short) position	1,011	(21)	-	-	(1)	-	2	-	991
Net structural position	-	-	-	-	-	-	-	-	-

(xi) Non-bank Mainland exposures

	On-balance sheet exposure HK\$'000	Off-balance sheet exposure HK'000	Total exposure HK'000
<u>As at 31 December 2025</u>			
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	896	101,320	102,216
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	1,157,805	114,206	1,272,011
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	69,670	25,000	94,670
Total	1,228,371	240,526	1,468,897
Total assets after provision	18,750,795		
On-balance sheet exposures as percentage of total assets	6.55%		
<u>As at 30 June 2025</u>			
1. Central government, central government-owned entities and their subsidiaries and joint ventures (JVs)	-	-	-
2. Local governments, local government-owned entities and their subsidiaries and JVs	-	-	-
3. PRC nationals residing in Mainland China or other entities incorporated in Mainland China and their subsidiaries and JVs	1,875	148,873	150,748
4. Other entities of central government not reported in item 1 above	-	-	-
5. Other entities of local governments not reported in item 2 above	-	-	-
6. PRC nationals residing outside Mainland China or entities incorporated outside Mainland China where the credit is granted for use in Mainland China	1,239,189	330,342	1,569,531
7. Other counterparties where the exposures are considered by the reporting institution to be non-bank Mainland China exposures	77,037	18,000	95,037
Total	1,318,101	497,215	1,815,316
Total assets after provision	18,512,025		
On-balance sheet exposures as percentage of total assets	7.12%		

IV. Off-balance Sheet Exposures (other than derivative transaction)

	As at 31 Dec 2025 HK\$'000	As at 30 Jun 2025 HK\$'000
<i>Total contractual or notional amounts</i>		
Direct credit substitutes	100,645	117,242
Transaction-related contingencies	11,932	10,381
Trade-related contingencies	48,044	85,956
Note issuance and revolving underwriting facilities	-	-
Other commitments	929,857	846,173
Others	-	-
	1,090,478	1,059,752

V. Derivative Transactions

	As at 31 Dec 2025 HK\$'000	As at 30 Jun 2025 HK\$'000
<i>Total contractual or notional amounts</i>		
Exchange rate-related derivative contracts	19,944,819	14,301,355
Interest rate derivative contracts	-	-
Others	-	-
	19,944,819	14,301,355
<i>Total fair value asset</i>		
Exchange rate-related derivative contracts	38,379	66,235
Interest rate derivative contracts	-	-
Others	-	-
	38,379	66,235
<i>Total fair value liability</i>		
Exchange rate-related derivative contracts	25,456	53,499
Interest rate derivative contracts	-	-
Others	-	-
	25,456	53,499

None of the above derivatives contracts are subject to the bilateral netting arrangements.

LIQA – Liquidity Risk Management

a. Governance of liquidity risk management

The management of liquidity risk within O-Bank is undertaken within a formal governance structure. The Board is ultimately responsible for the liquidity risk, which includes establishing the liquidity risk tolerance, the liquidity risk appetite and strategy, and ensuring that it is clearly articulated and communicated to all levels of management.

The Asset and Liability Management Committee (ALCO) is chaired by the Chief Executive Officer. Its members include Head of Business Strategy Division, Head of Financial Market Division, Head of Financial Business Division, Head of Overseas Business Division, Head of Operation Management Division, Head of Risk Management Division and Head of Financial & Accounting Department. ALCO is responsible for reviewing liquidity management policies/liquidity risk management and limits to be proposed to the Board, and ensuring that these policies and limits are cascaded to the business unit and properly monitored by Treasury and Risk departments/Risk management department.

The Treasury department has the overall responsibility for the daily management of the Bank's funding and liquidity positions, and liquidity limits within the Board's approved limits.

Risk management department is responsible for planning, measuring, and monitoring the liquidity risk with limits management of the entire bank (including this branch). Risk management department should report to ALCO and the Board periodically and whenever/wherever necessary, so that they are aware of the situation of the Hong Kong liquidity risk exposure.

Operation department of the Branch is responsible for submitting all regulatory liquidity risk management returns to the HKMA in accordance to HKMA regulations.

O-Bank has established various liquidity risk monitoring targets (e.g. LMR and CNMM). These various target limits are established in consideration of regulatory requirements, funding needs and the overall business strategies of the Bank.

The Branch has adopted the liquidity maintenance ratio (LMR) requirement in accordance with Banking (Liquidity) Rules starting 1 January 2015 onwards and complies with the minimum requirement of 25% as stipulated by the Hong Kong Monetary Authority (HKMA). On daily basis, the Branch's Finance team calculates the liquidity maintenance ratio, in accordance with the Banking Ordinance, and reports to Treasury department and Risk management department. The Branch also performs cash flow projections and stress testing to identify liquidity risk exposures and possible impact on monthly basis.

b. Funding strategy

Treasury department plans its cash flow and monitors closely every business transaction to ensure that available funds are sufficient to meet business requirements at all times.

In terms of day-to-day liquidity management, Treasury department ensures sufficient funding to meet its intraday payments and all settlement obligations on a timely basis.

The process of managing liquidity risk includes:

- Maintaining sufficient amounts as unencumbered high quality liquidity buffer - a protection against any unforeseen interruptions to cash flow;
- Managing short-term and long-term cash flows via maturity mismatch report and various indicators;
- Monitoring depositor concentration at Bank level to avoid undue reliance on large fund providers;
- Diversifying funding sources to ensure proper funding mix;

Forward looking liquidity mechanism is in place to promote efficient and effective cash flow management while avoiding excessive concentration of funding. Derivatives instruments such as interest rate swaps and cross currency swaps are used to manage and hedge market risk exposures against fluctuation in interest rates and foreign exchange.

c. Liquidity risk mitigation techniques

O-Bank's strategy is to mitigate liquidity risk through the prudent implementation of various risk mitigation techniques such as:

- Holding high-quality liquid assets:

O-bank maintains a sufficient high-quality liquefiable assets portfolio. The portfolio mainly includes cash, government bonds and other high-quality liquefiable assets, denominated in multiple currencies and with different maturities. The size of the portfolio is determined by the size of the stress outflows and in full compliance with regulatory guidelines, ensuring that the Group is able to meet its obligations as they fall due even in the event of a sudden and potentially protracted increase in net cash outflows.

- Diversification of funding sources:

Through implementing strategies to diversify funding sources across entities and on different maturities.

- Increase Market access:

The Group has lines of credit in place that it can access to meet liquidity needs.

d. Liquidity stress testing

The liquidity stress tests in considerations of actual and potential factors assess the outflows of funding under a range of scenarios. Based on these needs, the Bank will determine the size of the liquidity buffer that is required to meet anticipated outflows when a stress occurs. If the result of stress tests reaches the alert limit, ALCO will discuss the action plan to prepare in advance.

e. Contingency funding plan

O-Bank maintains a contingency funding plan that details how liquidity stress events of varying severity would be managed. As the precise nature of any stress event cannot be predicted, the plan is designed to provide a menu of options that could be used as appropriate at the time. The plan is part of the liquidity risk policy approved by the board of directors. ALCO monitors early warning indicators for potential liquidity risk and would activate the contingency funding plan as and when appropriate.

Additional quantitative disclosures

f. Liquidity gap

	HKD in thousand					
	Less than 8 days	8 - 30 days	31 - 90 days	91 - 180 days	181 - 360 days	Over 1 years
Assets	11,451,545	12,775,396	4,051,840	2,360,234	5,060,941	2,327,417
Liabilities	10,656,637	10,750,081	7,940,610	1,360,975	5,288,536	1,901,938
Off Balance Sheet Commitments	18,030	59,241	154,542	231,813	463,627	2,604
Liquidity Gap	776,878	1,966,074	(4,043,312)	767,446	(691,222)	422,875

O-bank monitors and measures its liquidity positions by using liquidity gaps for various buckets and in particular monitoring intraday positions. In the above table, cash inflows and outflows are bucketed based on contractual maturities, in which exposures with no maturity are slotted into over 1 year bucket. The liquidity gaps is managed by Treasury department and monitored by Risk management department.

g. Concentration limits on collateral pools and sources of funding

O-bank only accepts high quality liquidity assets (i.e. Level 1 assets) as collateral for lending with certain haircuts to ensure their credit quality and eliminate default risk.

O-bank does not impose hard limits on funding composition and concentrations, given the nature of funding mix in the Taiwan banking system and the Taiwanese banks in Hong Kong. They are the Bank's main counterparties of interbank lending and borrowing. However, soft limits are imposed on interbank borrowing line usage cap, deposit concentrations, and daily wholesale funding maturity concentration. These soft limits are cautiously managed by the Treasury department. Key measures are monthly reported prudently to ALCO.

h. Liquidity exposures and funding needs at the level of the Branch, taking into account legal, regulatory and operational limitations on the transferability of liquidity

Funding needs of O-bank's foreign branch (now the Hong Kong Branch only), are determined and managed at the branch level. To ensure that O-bank supports the liquidity position of the Branch efficiently in times of stress events, it sets limits on lines of funding available to the Branch based on the budget, statutory requirements, and liquidity needs. These limits are reviewed on an annual basis and approved by the Board.

VI. Liquidity

The Branch has adopted the liquidity maintenance ratio (LMR) requirement in accordance with Banking (Liquidity) Rules starting 1 January 2015 onwards and complies with the minimum requirement of 25% as stipulated by the Hong Kong Monetary Authority (HKMA).

Average LMR is calculated as the simple average of each month's average liquidity maintenance ratio for the financial year.

	For the period 1 Oct 2025 to 31 Dec 2025 ¹	For the period 1 Oct 2024 to 31 Dec 2024 ²
Average Liquidity Maintenance Ratio	53.30%	52.29%

¹ The average LMR of financial year 2025 is calculated as the simple average of each month's average liquidity maintenance ratio of the fourth quarter of the financial year 2025.

² The average LMR of financial year 2024 is calculated as the simple average of each month's average liquidity maintenance ratio of the fourth quarter of the financial year 2024.

HK Branch's ALCO is responsible for supervising the overall monitoring and control of the Branch's liquidity. Its members include Chief Executive, Head of Treasury Section, Head of Corporate Banking Section, Head of Operation Section, Head of Risk Management Section from Hong Kong Branch, as well as Head of Treasury Department, Head of Finance & Accounting Department, Head of Risk Management Division and Head of Market Risk Management Section from Head Office. The management of liquidity is in compliance with the Branch's Liquidity Management Policy to ensure compliance with local regulatory requirements and limits set by Board of Directors.

On daily basis, Finance team calculates the liquidity maintenance ratio, in accordance with the Banking Ordinance, and reports to Treasury Department and Risk Management Department. Liquidity risk is managed on a weekly basis by establishing liquidity risk management indicators and limits to identify, measure, monitor and control the liquidity risk. The Branch also performs cash flow projections and stress testing to identify liquidity risk exposures and possible impact on monthly basis.

VII. IFRS 16 “Lease”

IFRS 16 provides a comprehensive model for the identification of lease arrangements and their treatment in the financial statements of both lessee and lessor. It supersedes IAS 17 “Leases”, IFRIC 4 “Determining whether an Arrangement contains a Lease”, and a number of related interpretations.

Definition of a lease

Upon initial application of IFRS 16, the Group will elect to apply IFRS 16 only to contracts entered into (or changed) on or after January 1, 2019 in order to determine whether those contracts are, or contain, a lease. Contracts identified as containing a lease under IAS 17 and IFRIC 4 will not be reassessed and will be accounted for in accordance with the transitional provisions under IFRS 16.

The Bank as lessee

Upon initial application of IFRS 16, the Bank will recognize right-of-use assets, or investment properties if the right-of-use assets meet the definition of investment properties, and lease liabilities for all leases on the balance sheets except for those whose payments under low-value and short-term leases will be recognized as expenses on a straight-line basis. On the statements of comprehensive income, the Bank will present the depreciation expense charged on right-of-use assets separately from the interest expense accrued on lease liabilities; interest is computed using the effective interest method. On the statements of cash flows, cash payments for the principal portion of lease liabilities will be classified within financing activities; cash payments for the interest portion will be classified within operating activities. Currently, payments under operating lease contracts, including property interest qualified as investment properties, are recognized as expenses on a straight-line basis. Cash flows for operating leases are classified within operating activities on the statements of cash flows. Leased assets and finance lease payables are recognized for contracts classified as finance leases.

The Bank anticipates applying IFRS 16 retrospectively with the cumulative effect of the initial application of this standard recognized on January 1, 2019. Comparative information will not be restated.

The Bank expects to apply the following practical expedients:

Lease liabilities were recognized on January 1, 2019 for leases previously classified as operating leases under IAS 17. Lease liabilities were measured at the present value of the remaining lease payments, discounted using the lessee’s incremental borrowing rate on January 1, 2019. All right-of-use assets are measured at an amount equal to the lease liabilities, adjusted by the amount of any prepaid or accrued lease payments. Which is applied, the Bank applies IAS 36 to all right-of-use assets.

- a) The Bank will apply a single discount rate to a portfolio of leases with reasonably similar characteristics to measure lease liabilities.
- b) The Bank will account for those leases for which the lease term ends on or before December 31, 2019 as short-term leases.

For leases currently classified as finance leases under IAS 17, the carrying amounts of right-of-use assets and lease liabilities on January 1, 2019 will be determined as at the carrying amounts of the respective

leased assets and finance lease payables as of December 31, 2018.

Right-of-use assets

	As at 31 Dec 2025	As at 30 Jun 2025
	HK\$'000	HK\$'000
<i>Carrying amount of Right-of-use assets</i>		
Buildings	29,842	32,328
 <i>Depreciation charges for right-of-use assets</i>		
Buildings	(11,038)	(25,911)

Lease liabilities

	As at 31 Dec 2025	As at 30 Jun 2025
	HK\$'000	HK\$'000
Carrying amount of lease liabilities	19,018	6,539

VIII. Consolidated Bank Information

	As at 31 Dec 2025 ¹ (Audited) NT\$'000	As at 30 Jun 2025 ² (Audited) NT\$'000
(i) Capital and Capital adequacy		
Consolidated Amount of Shareholders funds	64,811,836	61,418,600
Consolidated Capital Adequacy Ratio*	14.05%	13.71%
(ii) Other Financial Information		
Total assets	701,299,097	687,082,416
Total liabilities	636,487,261	625,663,816
Total loans and advances	259,183,311	253,853,580
Total customer deposits	328,825,447	312,979,972
	For the period 1 Jan 2025 to 31 Dec 2025 ¹ (Audited) NT\$'000	For the period 1 Jan 2024 to 31 Dec 2024 ³ (Audited) NT\$'000
Pre-tax Profit	4,152,118	5,016,604

¹ The figures for the year ended 31 December 2025 are extracted from the audited Consolidated Financial Statements of the Bank.

² The interim figures for the period ended 30 June 2025 are extracted from the audited Consolidated Financial Statements of the Bank.

³ The figures for the year ended 31 December 2024 are extracted from the audited Consolidated Financial Statements of the Bank.

* The consolidated capital adequacy ratio is calculated in accordance Basel requirements.

IX. Disclosure of Remuneration Policy

In respect to the disclosure requirement under the HKMA's Supervisory Policy Manual (CG-5) Guideline on Sound Remuneration System. For Hong Kong branch, the remuneration information of the senior management and key personnel are listed as below:

	Senior management	Key personnel
	HK\$'000	HK\$'000
<u>As at 31 December 2025</u>		
Number of employees	4	7
Fixed remuneration	4,639	3,097
Number of employees	4	7
Variable remuneration	2,074	1,188
Total remuneration	6,713	4,285
<u>As at 31 December 2024</u>		
Number of employees	3	3
Fixed remuneration	3,031	2,685
Number of employees	3	3
Variable remuneration	1,192	1,210
Total remuneration	4,223	3,895

X. Statement of Compliance

This 2025 Financial Disclosure Statement contains all disclosures required by the Banking (Disclosure) Rules and the Supervisory Policy Manual: Guideline on the Application of the Banking (Disclosure) Rules issued by the Hong Kong Monetary Authority.

This information contained in the disclosure statement is not false or misleading in any respect, and that the operations of the Bank are clearly explained.



LI Jian Hua
Chief Executive
O-Bank Co., Ltd. Hong Kong Branch
(incorporated in Taiwan with limited liability)