

CATHAY UNITED BANK CO., LTD. AND SUBSIDIARIES

CONSOLIDATED BALANCE SHEETS DECEMBER 31, 2025 AND 2024 (In Thousands of New Taiwan Dollars)

| | 2025 | | 2024 | |
|---|--------------------------------|-------------------|--------------------------------|-------------------|
| | Amount | % | Amount | % |
| ASSETS | | | | |
| CASH AND CASH EQUIVALENTS (Notes 4, 6 and 44) | \$ 141,293,368 | 3 | \$ 163,215,658 | 4 |
| DUE FROM THE CENTRAL BANK AND CALL LOANS TO BANKS (Notes 4 and 7) | 428,777,214 | 8 | 304,995,700 | 7 |
| FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS (Notes 4, 8, 44 and 49) | 372,394,084 | 7 | 272,034,013 | 6 |
| FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME (Notes 4, 9, 11, 44 and 49) | 383,158,617 | 7 | 369,175,121 | 8 |
| INVESTMENTS IN DEBT INSTRUMENTS AT AMORTISED COST (Notes 4, 10, 11, 45 and 49) | 688,483,141 | 13 | 577,014,981 | 12 |
| SECURITIES PURCHASED UNDER RESELL AGREEMENTS (Notes 4 and 12) | 35,291,150 | 1 | 21,574,616 | - |
| RECEIVABLES, NET (Notes 4, 13 and 44) | 148,254,709 | 3 | 138,165,611 | 3 |
| CURRENT INCOME TAX ASSETS (Notes 4 and 42) | 66,082 | - | 494 | - |
| DISCOUNTS AND LOANS, NET (Notes 4, 5, 14 and 44) | 2,886,929,378 | 56 | 2,679,232,675 | 58 |
| INVESTMENTS MEASURED BY EQUITY METHOD, NET (Notes 4 and 17) | 1,983,287 | - | 1,820,873 | - |
| OTHER FINANCIAL ASSETS, NET | 362,394 | - | 36,710 | - |
| PROPERTY AND EQUIPMENT, NET (Notes 4, 18 and 44) | 25,617,373 | 1 | 24,858,921 | 1 |
| RIGHT-OF-USE ASSETS, NET (Notes 4, 19 and 44) | 6,870,873 | - | 6,147,818 | - |
| INVESTMENT PROPERTIES, NET (Notes 4 and 20) | 2,289,150 | - | 2,301,344 | - |
| INTANGIBLE ASSETS, NET (Notes 4 and 21) | 8,541,666 | - | 8,442,228 | - |
| DEFERRED TAX ASSETS (Notes 4 and 42) | 4,195,171 | - | 3,880,532 | - |
| OTHER ASSETS, NET (Notes 22 and 44) | <u>33,433,944</u> | <u>1</u> | <u>33,387,737</u> | <u>1</u> |
| TOTAL | <u>\$ 5,167,941,601</u> | <u>100</u> | <u>\$ 4,606,285,032</u> | <u>100</u> |
| LIABILITIES AND EQUITY | | | | |
| DEPOSITS FROM THE CENTRAL BANK AND BANKS (Notes 23 and 44) | \$ 178,790,871 | 4 | \$ 184,682,667 | 4 |
| FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS (Notes 4, 8, 44 and 49) | 104,236,118 | 2 | 132,772,775 | 3 |
| NOTES AND BONDS ISSUED UNDER REPURCHASE AGREEMENTS (Notes 4 and 24) | 2,110,900 | - | 10,942,366 | - |
| PAYABLES (Notes 25 and 44) | 47,069,691 | 1 | 44,107,624 | 1 |
| CURRENT TAX LIABILITIES (Notes 4 and 42) | 346,511 | - | 359,129 | - |
| DEPOSITS AND REMITTANCES (Notes 26 and 44) | 4,430,955,358 | 86 | 3,848,586,425 | 84 |
| FINANCIAL DEBENTURES PAYABLE (Note 27) | 18,600,000 | - | 12,700,000 | - |
| OTHER FINANCIAL LIABILITIES (Note 28) | 39,028,580 | 1 | 46,198,699 | 1 |
| PROVISIONS (Notes 4, 15 and 29) | 3,723,071 | - | 3,771,032 | - |
| LEASE LIABILITIES (Notes 4, 19 and 44) | 7,038,916 | - | 6,198,477 | - |
| DEFERRED TAX LIABILITIES (Notes 4 and 42) | 2,119,807 | - | 2,693,938 | - |
| OTHER LIABILITIES (Notes 4, 31 and 44) | <u>9,262,730</u> | <u>-</u> | <u>13,223,870</u> | <u>-</u> |
| Total liabilities | <u>4,843,282,553</u> | <u>94</u> | <u>4,306,237,002</u> | <u>93</u> |
| EQUITY ATTRIBUTABLE TO OWNERS OF THE BANK (Note 32) | | | | |
| Capital stock | | | | |
| Common stock | <u>128,220,970</u> | <u>2</u> | <u>120,113,139</u> | <u>3</u> |
| Capital surplus | <u>38,869,080</u> | <u>1</u> | <u>38,869,080</u> | <u>1</u> |
| Retained earnings | | | | |
| Legal reserve | 105,507,583 | 2 | 94,311,239 | 2 |
| Special reserve | 6,141,468 | - | 8,504,431 | - |
| Unappropriated earnings | <u>40,877,456</u> | <u>1</u> | <u>37,320,398</u> | <u>1</u> |
| Total retained earnings | <u>152,526,507</u> | <u>3</u> | <u>140,136,068</u> | <u>3</u> |
| Other equity | <u>239,334</u> | <u>-</u> | <u>(3,728,683)</u> | <u>-</u> |
| Total equity attributable to owners of the Bank | 319,855,891 | 6 | 295,389,604 | 7 |
| NON-CONTROLLING INTERESTS (Note 32) | <u>4,803,157</u> | <u>-</u> | <u>4,658,426</u> | <u>-</u> |
| Total equity | <u>324,659,048</u> | <u>6</u> | <u>300,048,030</u> | <u>7</u> |
| TOTAL | <u>\$ 5,167,941,601</u> | <u>100</u> | <u>\$ 4,606,285,032</u> | <u>100</u> |

The accompanying notes are an integral part of the consolidated financial statements.

CATHAY UNITED BANK CO., LTD. AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024

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

| | 2025 | | 2024 | | Changes (%) |
|--|---------------------|-------------|---------------------|-------------|----------------|
| | Amount | % | Amount | % | |
| NET INTEREST REVENUE (Notes 4, 33 and 44) | | | | | |
| Interest income | \$ 126,663,555 | 108 | \$ 120,185,797 | 111 | 5 |
| Interest expense | <u>(58,422,207)</u> | <u>(50)</u> | <u>(59,272,974)</u> | <u>(55)</u> | (1) |
| Total net interest revenue | <u>68,241,348</u> | <u>58</u> | <u>60,912,823</u> | <u>56</u> | 12 |
| NET REVENUE OTHER THAN INTEREST | | | | | |
| Net service fee revenue (Notes 4, 34 and 44) | 34,089,905 | 29 | 27,973,260 | 26 | 22 |
| Gain on financial assets or liabilities at fair value through profit or loss (Notes 4, 35 and 44) | 9,843,856 | 9 | 14,941,158 | 14 | (34) |
| Realized gain on financial assets at fair value through other comprehensive income (Notes 4, 9 and 36) | 1,084,976 | 1 | 1,136,832 | 1 | (5) |
| Gain (loss) arising from derecognition of financial assets measured at amortised cost (Notes 4 and 10) | 64 | - | (12,538) | - | 101 |
| Foreign exchange gain (Notes 4 and 50) | 2,667,088 | 2 | 2,322,734 | 2 | 15 |
| Impairment reversal (loss) on assets (Notes 4 and 37) | 24,510 | - | (116,431) | - | 121 |
| Share of profit of associates and joint ventures accounted for using equity method (Notes 4 and 17) | 83,553 | - | 62,110 | - | 35 |
| Net other revenue other than interest income (Notes 4 and 44) | <u>732,012</u> | <u>1</u> | <u>602,157</u> | <u>1</u> | 22 |
| Total net revenue other than interest | <u>48,525,964</u> | <u>42</u> | <u>46,909,282</u> | <u>44</u> | 3 |
| NET REVENUE | <u>116,767,312</u> | <u>100</u> | <u>107,822,105</u> | <u>100</u> | 8 |
| BAD DEBTS EXPENSE, COMMITMENT AND GUARANTEE LIABILITY PROVISION (Notes 4, 5, 13, 14, 15 and 38) | <u>(7,292,804)</u> | <u>(6)</u> | <u>(9,211,440)</u> | <u>(8)</u> | (21) |

(Continued)

CATHAY UNITED BANK CO., LTD. AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024 (In Thousands of New Taiwan Dollars, Except Earnings Per Share)

| | 2025 | | 2024 | | Changes (%) |
|---|---------------------|-------------|---------------------|-------------|----------------|
| | Amount | % | Amount | % | |
| TOTAL OPERATING EXPENSES | | | | | |
| Employee benefits expenses (Notes 4, 39 and 44) | \$ (27,832,079) | (24) | \$ (25,676,709) | (24) | 8 |
| Depreciation and amortization expense (Notes 4, 18, 19, 21 and 40) | (4,374,903) | (4) | (3,943,798) | (4) | 11 |
| Other general and administrative expense (Notes 4, 41 and 44) | <u>(24,583,273)</u> | <u>(21)</u> | <u>(22,219,754)</u> | <u>(20)</u> | 11 |
| Total operating expenses | <u>(56,790,255)</u> | <u>(49)</u> | <u>(51,840,261)</u> | <u>(48)</u> | 10 |
| PROFIT BEFORE TAX | 52,684,253 | 45 | 46,770,404 | 44 | 13 |
| INCOME TAX EXPENSE (Notes 4 and 42) | <u>(9,174,467)</u> | <u>(8)</u> | <u>(8,429,626)</u> | <u>(8)</u> | 9 |
| NET INCOME | <u>43,509,786</u> | <u>37</u> | <u>38,340,778</u> | <u>36</u> | 13 |
| OTHER COMPREHENSIVE INCOME (Notes 4 and 32) | | | | | |
| Components of other comprehensive income (loss) that will not be reclassified to profit or loss, net of tax | | | | | |
| Remeasurement of defined benefit plans | (278,579) | - | (224,164) | - | 24 |
| Revaluation (losses) gains on investments in equity instruments measured at fair value through other comprehensive income | (3,338,849) | (3) | 3,604,960 | 3 | (193) |
| Change in fair value of financial liability attributable to change in credit risk of liability | 296,411 | 1 | 517,113 | - | (43) |
| Share of other comprehensive income of associates and joint ventures accounted for using equity method (Note 17) | (2,228) | - | 16,796 | - | (113) |
| Income tax related to components of other comprehensive income that will not be reclassified to profit or loss (Notes 4 and 42) | 138,219 | - | (361,903) | - | 138 |

(Continued)

CATHAY UNITED BANK CO., LTD. AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024 (In Thousands of New Taiwan Dollars, Except Earnings Per Share)

| | 2025 | | 2024 | | Changes (%) |
|--|----------------------|-----------|----------------------|-----------|----------------|
| | Amount | % | Amount | % | |
| Components of other comprehensive (loss) income that will be reclassified to profit or loss, net of tax | | | | | |
| Exchange differences on translating the financial statements of foreign operations | \$ (1,026,250) | (1) | \$ 2,587,733 | 2 | (140) |
| Share of other comprehensive income (loss) of associates and joint ventures accounted for using equity method (Note 17) | 109,560 | - | (25,343) | - | 532 |
| Gains (losses) from investments in debt instruments measured at fair value through other comprehensive income | 5,570,901 | 5 | (3,153,776) | (3) | 277 |
| Income tax related to components of other comprehensive income that will be reclassified to profit or loss (Notes 4 and 42) | <u>11,981</u> | <u>-</u> | <u>(449,322)</u> | <u>-</u> | 103 |
| Other comprehensive income, net of tax | <u>1,481,166</u> | <u>2</u> | <u>2,512,094</u> | <u>2</u> | (41) |
| TOTAL COMPREHENSIVE INCOME | <u>\$ 44,990,952</u> | <u>39</u> | <u>\$ 40,852,872</u> | <u>38</u> | 10 |
| PROFIT ATTRIBUTABLE TO: | | | | | |
| Owners of the Bank | \$ 43,008,233 | 37 | \$ 37,780,421 | 35 | 14 |
| Non-controlling interests | <u>501,553</u> | <u>-</u> | <u>560,357</u> | <u>1</u> | (10) |
| | <u>\$ 43,509,786</u> | <u>37</u> | <u>\$ 38,340,778</u> | <u>36</u> | 13 |
| COMPREHENSIVE INCOME ATTRIBUTABLE TO: | | | | | |
| Owners of the Bank | \$ 44,846,221 | 39 | \$ 40,128,878 | 37 | 12 |
| Non-controlling interests | <u>144,731</u> | <u>-</u> | <u>723,994</u> | <u>1</u> | (80) |
| | <u>\$ 44,990,952</u> | <u>39</u> | <u>\$ 40,852,872</u> | <u>38</u> | 10 |
| EARNINGS PER SHARE (Note 43) | | | | | |
| Basic | <u>\$ 3.35</u> | | <u>\$ 2.95</u> | | |

The accompanying notes are an integral part of the consolidated financial statements.

(Concluded)

CATHAY UNITED BANK CO., LTD. AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024
(In Thousands of New Taiwan Dollars)

| | Equity Attributable to Owners of the Bank | | | | | | | | | | Total Equity | | |
|---|---|-----------------|----------------|-------------------|-----------------|----------------------------|--|--|----------------------------|---|----------------|--|--|
| | Capital Stock Common Stock | Capital Surplus | Legal Reserve | Retained Earnings | | Unappropriated Earnings | Exchange Differences on Translating the Financial Statements of Foreign Operations | Unrealized Gains (Losses) on Financial Assets at Fair Value Through Other Comprehensive Income | Other Equity | | | | |
| | | | | Legal Reserve | Special Reserve | | | | Unappropriated Earnings | Changes in the Fair Value of Financial Liabilities Attributable to Changes in the Credit Risk | | Losses on Remeasurements of Defined Benefit Plans | Gains (Losses) on Property Revaluation |
| BALANCE AT JANUARY 1, 2024 | \$ 108,598,655 | \$ 38,869,080 | \$ 85,964,149 | \$ 16,832,170 | \$ 27,823,633 | \$ (1,520,460) | \$ (2,847,253) | \$ (833,793) | \$ (2,567,037) | \$ 1,612,099 | \$ (6,156,444) | \$ 3,934,432 | \$ 275,865,675 |
| Effects of initial application of IAS 29 "Financial Reporting in Hyperinflationary Economies" | - | - | - | - | (380,719) | - | - | - | - | - | - | - | (380,719) |
| IMPACT ON THE REMAINING BALANCE AT JANUARY 1, 2024 | 108,598,655 | 38,869,080 | 85,964,149 | 16,832,170 | 27,442,914 | (1,520,460) | (2,847,253) | (833,793) | (2,567,037) | 1,612,099 | (6,156,444) | 3,934,432 | 275,484,956 |
| Appropriation of 2023 earnings | - | - | 8,347,090 | - | (8,347,090) | - | - | - | - | - | - | - | - |
| Legal reserve | - | - | 8,347,090 | - | (8,347,090) | - | - | - | - | - | - | - | - |
| Special reserve | - | - | - | (8,327,739) | 8,327,739 | - | - | - | - | - | - | - | - |
| Cash dividends | - | - | - | - | (16,289,798) | - | - | - | - | - | - | - | (16,289,798) |
| Stock dividends | 11,514,484 | - | - | - | (11,514,484) | - | - | - | - | - | - | - | - |
| Net income for the year ended December 31, 2024 | - | - | - | - | 37,780,421 | - | - | - | - | - | - | 560,357 | 38,340,778 |
| Other comprehensive income (loss) for the year ended December 31, 2024, net of income tax | - | - | - | - | - | 1,880,055 | 236,609 | 413,691 | (181,898) | - | 2,348,457 | 163,637 | 2,512,094 |
| Total comprehensive income (loss) for the year ended December 31, 2024 | - | - | - | - | 37,780,421 | 1,880,055 | 236,609 | 413,691 | (181,898) | - | 2,348,457 | 723,994 | 40,852,872 |
| Disposals of investments in equity instruments designated as at fair value through other comprehensive income | - | - | - | - | (79,304) | - | 79,304 | - | - | - | 79,304 | - | - |
| BALANCE AT DECEMBER 31, 2024 | 120,113,139 | 38,869,080 | 94,311,239 | 8,504,431 | 37,320,398 | 359,595 | (2,531,340) | (420,102) | (2,748,935) | 1,612,099 | (3,728,683) | 4,658,426 | 300,048,030 |
| Appropriation of 2024 earnings | - | - | 11,196,344 | - | (11,196,344) | - | - | - | - | - | - | - | - |
| Legal reserve | - | - | 11,196,344 | - | (11,196,344) | - | - | - | - | - | - | - | - |
| Special reserve | - | - | - | (2,362,954) | 2,362,954 | - | - | - | - | - | - | - | - |
| Cash dividends | - | - | - | - | (20,379,934) | - | - | - | - | - | - | - | (20,379,934) |
| Stock dividends | 8,107,831 | - | - | - | (8,107,831) | - | - | - | - | - | - | - | - |
| Net income for the year ended December 31, 2025 | - | - | - | - | 43,008,233 | - | - | - | - | - | - | 501,553 | 43,509,786 |
| Other comprehensive (loss) income for the year ended December 31, 2025, net of income tax | - | - | - | - | - | (680,877) | 2,502,255 | 237,128 | (220,518) | - | 1,837,988 | (356,822) | 1,481,166 |
| Total comprehensive (loss) income for the year ended December 31, 2025 | - | - | - | - | 43,008,233 | (680,877) | 2,502,255 | 237,128 | (220,518) | - | 1,837,988 | 144,731 | 44,990,952 |
| Disposals of investments in equity instruments designated as at fair value through other comprehensive income | - | - | - | - | (2,130,777) | - | 2,130,777 | - | - | - | 2,130,777 | - | - |
| Others | - | - | - | (9) | 757 | - | - | - | - | (748) | (748) | - | - |
| BALANCE AT DECEMBER 31, 2025 | \$ 128,220,970 | \$ 38,869,080 | \$ 105,507,583 | \$ 6,141,468 | \$ 40,877,456 | \$ (321,282) | \$ 2,101,692 | \$ (182,974) | \$ (2,969,453) | \$ 1,611,351 | \$ 2,393,334 | \$ 4,803,157 | \$ 324,659,048 |

The accompanying notes are an integral part of the consolidated financial statements.

CATHAY UNITED BANK CO., LTD. AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF CASH FLOWS FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024 (In Thousands of New Taiwan Dollars)

| | 2025 | 2024 |
|--|--------------------|-------------------|
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Profit before tax | \$ 52,684,253 | \$ 46,770,404 |
| Adjustments: | | |
| Depreciation expense | 3,655,687 | 3,243,922 |
| Amortization expense | 719,216 | 699,876 |
| Expected credit loss | 7,292,804 | 9,211,440 |
| Gains on financial assets and liabilities at fair value through profit or loss | (9,843,856) | (14,941,158) |
| Interest expense | 58,422,207 | 59,272,974 |
| Net (gains) losses arising from derecognition of financial assets measured at amortised cost | (64) | 12,538 |
| Interest income | (126,663,555) | (120,185,797) |
| Dividend income | (1,973,118) | (1,099,476) |
| Share of profit of associates and joint ventures accounted for using equity method | (83,553) | (62,110) |
| Losses (gains) on disposal of property and equipment | 17,217 | (62,562) |
| Gains on disposal of investment properties | (4,734) | (1,740) |
| Losses (gains) on disposal of investments | 888,142 | (37,356) |
| (Reversal of) impairment loss on financial assets | (24,510) | 116,431 |
| Gains on sale of nonperforming loans | (2,368) | (11,797) |
| Gains on fair value adjustment of investment property | (107,534) | (70,755) |
| Other adjustments | (76,004) | 135,650 |
| Changes in operating assets and liabilities | | |
| Due from the Central Bank and call loans to banks | (25,667,320) | (20,148,956) |
| Financial assets at fair value through profit or loss | (8,209,294) | 188,607,848 |
| Financial assets at fair value through other comprehensive income | (12,654,903) | (72,622,880) |
| Investments in debt instruments at amortised cost | (111,428,269) | 100,607,161 |
| Receivables | (10,157,986) | (22,871,875) |
| Discounts and loans | (214,329,500) | (406,760,283) |
| Other financial assets | (325,684) | 117,003 |
| Other assets | (769,855) | (4,756,399) |
| Deposits from the Central Bank and banks | (5,891,796) | 67,551,813 |
| Financial liabilities at fair value through profit or loss | (114,544,338) | (116,848,283) |
| Notes and bonds issued under repurchase agreement | (8,831,466) | (7,376,126) |
| Payables | 2,454,063 | 2,116,721 |
| Deposits and remittances | 582,368,933 | 305,028,613 |
| Other financial liabilities | (7,170,119) | (18,469,864) |
| Provisions | (256,334) | (235,764) |
| Other liabilities | (3,946,486) | 1,029,102 |
| Cash generated from (used in) operations | 45,539,876 | (22,041,685) |
| Interest received | 131,404,704 | 125,404,465 |
| Dividends received | 1,996,173 | 1,118,290 |
| Interest paid | (60,814,072) | (61,994,219) |
| Income tax paid | (8,555,015) | (6,860,153) |
| Net cash generated from operating activities | <u>109,571,666</u> | <u>35,626,698</u> |

(Continued)

CATHAY UNITED BANK CO., LTD. AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF CASH FLOWS FOR THE YEARS ENDED DECEMBER 31, 2025 AND 2024 (In Thousands of New Taiwan Dollars)

| | 2025 | 2024 |
|---|-----------------------|-----------------------|
| CASH FLOWS FROM INVESTING ACTIVITIES | | |
| Acquisition of property and equipment | \$ (2,225,796) | \$ (1,928,120) |
| Proceeds from disposal of property and equipment | 624 | 156,812 |
| Acquisition of intangible assets | (277,053) | (539,546) |
| Proceeds from disposal of investment properties | 102,000 | 13,520 |
| Cash received of sale of nonperforming loans | 53,539 | 38,790 |
| Dividends received | <u>28,471</u> | <u>25,363</u> |
| Net cash used in investing activities | <u>(2,318,215)</u> | <u>(2,233,181)</u> |
| CASH FLOWS FROM FINANCING ACTIVITIES | | |
| Issuance of financial debentures payable | 5,900,000 | - |
| Repayments of financial debentures payable | - | (14,400,000) |
| Payments of the principal portion of lease liabilities | (1,935,744) | (1,757,539) |
| Cash dividends paid | <u>(20,379,934)</u> | <u>(16,289,798)</u> |
| Net cash used in financing activities | <u>(16,415,678)</u> | <u>(32,447,337)</u> |
| EFFECTS OF EXCHANGE RATE AND PURCHASING POWER CHANGES ON CASH AND CASH EQUIVALENTS | | |
| | <u>(921,718)</u> | <u>1,922,907</u> |
| NET INCREASE IN CASH AND CASH EQUIVALENTS | 89,916,055 | 2,869,087 |
| CASH AND CASH EQUIVALENTS AT THE BEGINNING OF THE YEAR | <u>371,168,287</u> | <u>368,299,200</u> |
| CASH AND CASH EQUIVALENTS AT THE END OF THE YEAR | <u>\$ 461,084,342</u> | <u>\$ 371,168,287</u> |
| | December 31 | |
| | 2025 | 2024 |
| RECONCILIATIONS OF CASH AND CASH EQUIVALENTS REPORTED IN THE CONSOLIDATED STATEMENTS OF CASH FLOWS WITH THOSE REPORTED IN THE CONSOLIDATED BALANCE SHEETS AS OF DECEMBER 31, 2025 AND 2024 | | |
| Cash and cash equivalents reported in the consolidated balance sheets | \$ 141,293,368 | \$ 163,215,658 |
| Due from the Central Bank and call loans to banks qualifying for cash and cash equivalents under the definition of IAS 7 | 284,499,824 | 186,378,013 |
| Securities purchased under resell agreements qualifying for cash and cash equivalents under the definition of IAS 7 | <u>35,291,150</u> | <u>21,574,616</u> |
| Cash and cash equivalents at the end of the year | <u>\$ 461,084,342</u> | <u>\$ 371,168,287</u> |

The accompanying notes are an integral part of the consolidated financial statements.

(Concluded)