

**Gogolook**

**6902**

April 2026

**Gogolook**

# Disclaimer

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# Agenda

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- 1 2025 Results & Outlook
- 2 Company Overview
- 3 Business Models
- 4 Growth Strategy
- 5 Financial Performance

# 2025 Results & Outlook

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# 2025 Highlights

Revenue

NT\$ **1,048** mn

+ 21% YoY

Gross Profit

NT\$ **926** mn

Gross Margin  
88.3%

Operating Profit

NT\$ **63** mn

Increased by over  
110 million  
compared to 2024

Net Income to Parent

NT\$ **54** mn

Increased by over  
90 million  
compared to 2024

# Reached Critical Mass

- ✓ Gogolook is a software company centered on AI and data. With high initial fixed investments, as revenue grows, the rate of cost increase is far lower than the rate of revenue growth.

## Operating Profit Has Been Positive for Four Consecutive Quarters

NT\$ mn



# Business Outlook

- ✓ **The strategic focus for the next three years is to achieve robust profit growth and significantly improve the operating profit margin.**
  - As operations surpass critical mass, the high operating leverage characteristic of the software industry will be clearly demonstrated. It is estimated that this effect provides room for the operating profit margin to increase by more than 10 ppts over the next three years.
  - At the same time, we will continue to proactively leverage AI to improve operational efficiency, further strengthening the cost structure and long-term profitability.
- ✓ **Revenue is expected to continue growing this year and reach a new record, with a significant improvement in profitability.**
  - The three major services—Consumer Anti-Scam, Corporate Anti-Scam, and Fintech Services—will continue to expand.
- ✓ **Fintech services will maintain strong growth this year and are set to contribute to profitability for the first time.**
  - Fueled by JUJI's strong growth, Fintech is on track to account for around 30% of our revenue, creating a highly diversified and balanced top-line mix.
  - Launched in 2020, Fintech Services are expected to turn profitable for the first time this year. Together with our already high-margin Anti-Scam services, both of our major business lines are on track to achieve profitability.

# Business Outlook – By Service

## Fintech

- The overall Fintech service is expected to maintain strong growth.
- JUJI has demonstrated high customer acquisition efficiency through fully digitized processes, showing strong growth momentum. Continuous optimization of risk management also helps maintain a low delinquency rate.
- Roo.Cash continues to actively enhance its traffic monetization efficiency.

## Consumer Anti-Scam

- Steadily expand Whoscall's global user base.
- Whoscall Subscription revenue is expected to benefit from the launch of new multi-user subscription plans in 3Q25, as well as the promotion of diversified payment channels via telcos.
- Digital Ads revenue is expected to continue its steady recovery as our efforts to optimize advertising pricing persist.

## Corporate Anti-Scam

- Corporate Anti-Scam services continue to grow as multiple domestic and overseas collaborations deepen and increasingly convert into revenue.
- For Anti-Scam Intelligence (ASI), revenue from the Japanese market is expected to maintain its growth trajectory, while the Singaporean market has begun contributing to overall revenue.
- Watchmen is shifting toward a distributor-driven sales model to improve sales efficiency.

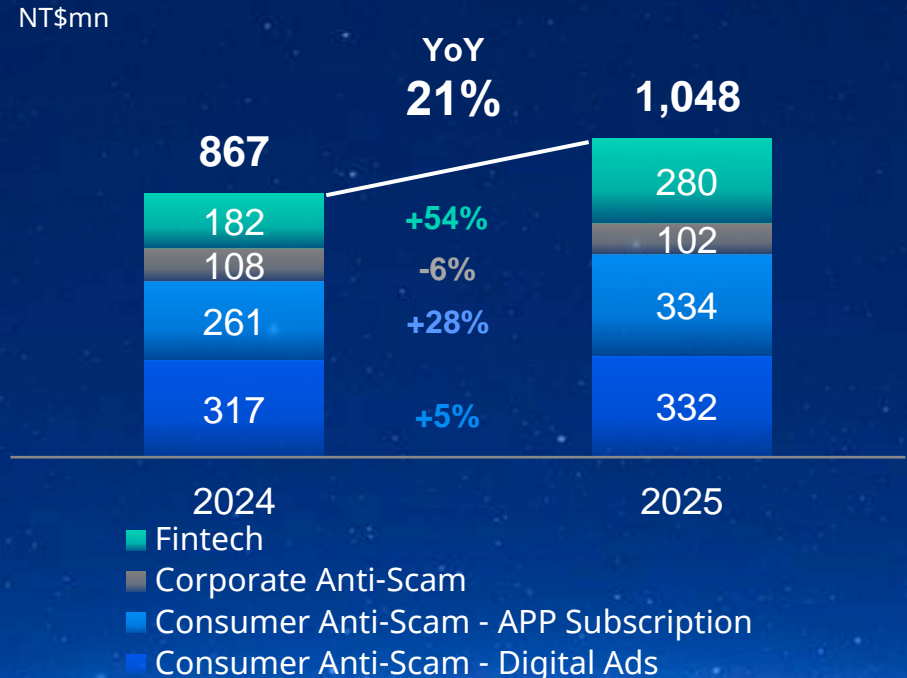
# 2025 Income Statement

NT\$ Thousand	2025	2024	YoY
Revenue	1,048,183	866,850	21%
Gross Profit	925,917	785,539	18%
<b>Operating Profit</b>	63,333	-53,418	-
Non-Operating Income	-6,298	16,644	-
Profit Before Tax	57,035	-36,774	-
Net Income	53,846	-39,658	-
<b>Net Income to Parent</b>	53,846	-39,658	-
EPS (NT\$)	1.58	-1.24	-
Gross Margin (%)	88%	91%	
Operating Margin (%)	6%	-6%	
OPEX / Sales (%)	82%	97%	
EBITDA Margin (%)	9%	-4%	
Net Margin(%)	5%	-5%	

# Continually Benefit from Overseas Expansion and Growth from Diversified Sources

- ✓ For 2025, revenue continued to benefit from overseas market expansion and a diversified product line, resulting in year-over-year growth.
- ✓ Whoscall Subscriptions continued to grow, benefiting from overseas expansion, the launch of new multi-user plans, and diversified telco payment channels. Digital Ads revenue is also seeing a steady and gradual recovery.
- ✓ Fintech Services delivered significant growth, driven by the rapid expansion of Roo.Cash and the new service JUJI.
- ✓ While demand for Corporate Anti-Scam Services remains strong, revenue saw a slight decrease following the acquisition of ScamAdviser, reflecting a strategic pivot toward high-profitability services.

## 2025 Revenue Growth



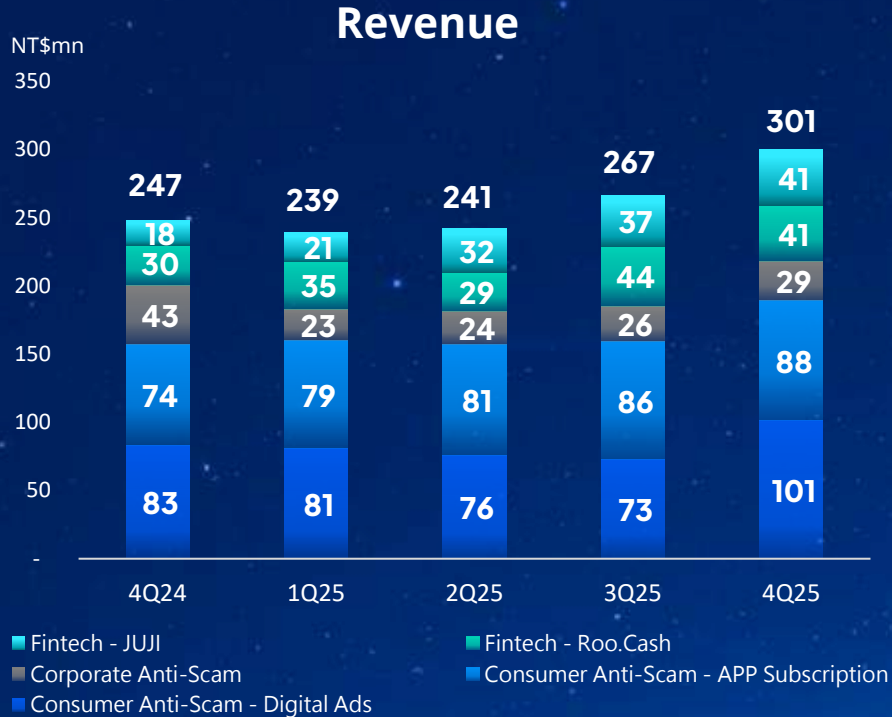
# 4Q25 Income Statement

NT\$ Thousand	4Q25	3Q25	4Q24	QoQ	YoY
Revenue	300,619	266,935	247,486	13%	21%
Gross Profit	267,245	235,384	222,678	14%	20%
<b>Operating Profit</b>	36,996	3,902	-3,322	848%	-
Non-Operating Income	5,251	5,667	2,483	-7%	111%
Profit Before Tax	42,247	9,569	-839	341%	-
Net Income	46,161	7,028	-3,529	557%	-
<b>Net Income to Parent</b>	46,161	7,028	-3,529	557%	-
EPS (NT\$)	1.31	0.20	-0.11	555%	-
Gross Margin (%)	89%	88%	90%		
Operating Margin (%)	12%	1%	-1%		
OPEX / Sales (%)	77%	87%	91%		
EBITDA Margin (%)	15%	4%	1%		
Net Margin(%)	15%	3%	-1%		

# 2025 Balance Sheet

NT\$ Thousand	4Q25	3Q25	4Q24	QoQ	YoY
Cash and Cash Equivalents	309,992	319,234	237,707	-3%	30%
Net Accounts Receivable	580,665	516,415	333,394	12%	74%
Accounts and Notes Receivable	200,610	180,162	160,575	11%	25%
Installment Accounts Receivable	395,940	350,878	195,086	13%	103%
Less: Allowance for Doubtful Accounts	15,885	14,625	22,267	9%	-29%
<b>Current Assets</b>	<b>1,032,336</b>	<b>951,568</b>	<b>660,790</b>	<b>8%</b>	<b>56%</b>
Financial Assets - Non-Current	268	264	776	2%	-65%
Property, Plant, and Equipment	36,151	37,787	43,439	-4%	-17%
Intangible Assets	173,690	171,156	168,899	1%	3%
<b>Total Assets</b>	<b>1,289,405</b>	<b>1,210,772</b>	<b>930,756</b>	<b>6%</b>	<b>39%</b>
Debt	214,849	187,754	181,608	14%	18%
<b>Current Liabilities</b>	<b>473,997</b>	<b>438,228</b>	<b>436,866</b>	<b>8%</b>	<b>8%</b>
<b>Total Liabilities</b>	<b>589,731</b>	<b>559,083</b>	<b>522,849</b>	<b>5%</b>	<b>13%</b>
Common Stock	353,589	353,589	320,098	0%	10%
Capital Surplus	424,397	424,397	228,926	0%	85%
Retained Earnings	-79,529	-121,757	-129,442	-	-
Other Equity	1,217	-4,540	-11,675	-	-
<b>Total Equity</b>	<b>699,674</b>	<b>651,689</b>	<b>407,907</b>	<b>7%</b>	<b>72%</b>

# Quarterly Revenue and Profit Trends



# JUJI Installment Receivable and Revenue Trends

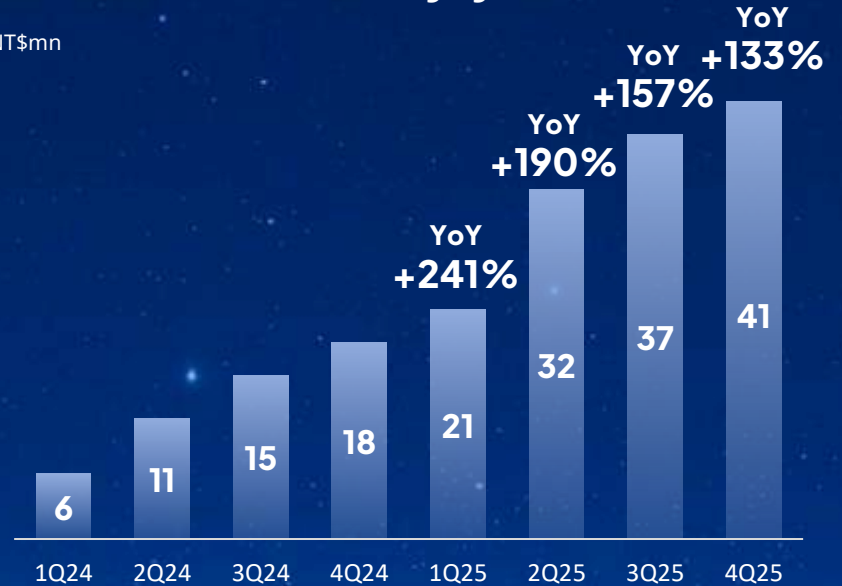
## JUJI Installment Receivable

NT\$m



## Fintech — JUJI Revenue

NT\$m

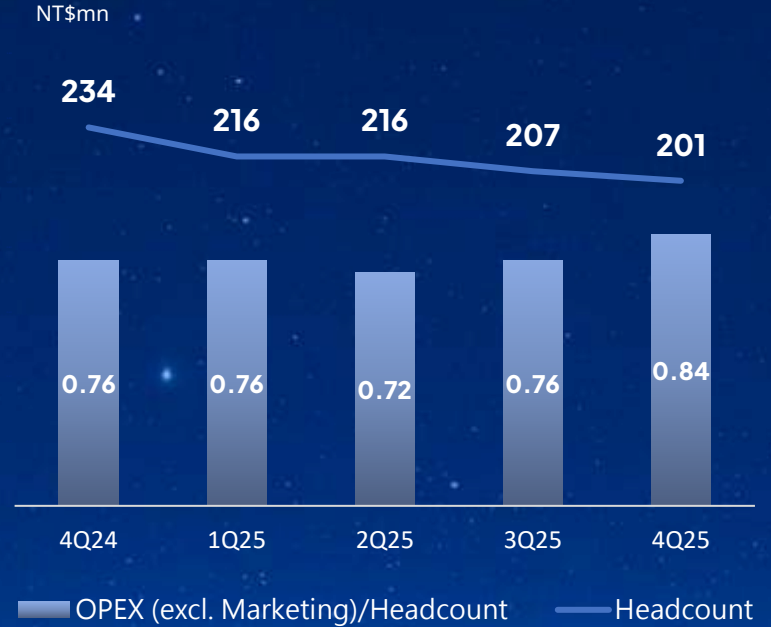


# Quarterly Expense Trends

## Operating Expense



## Headcount & Related Expense

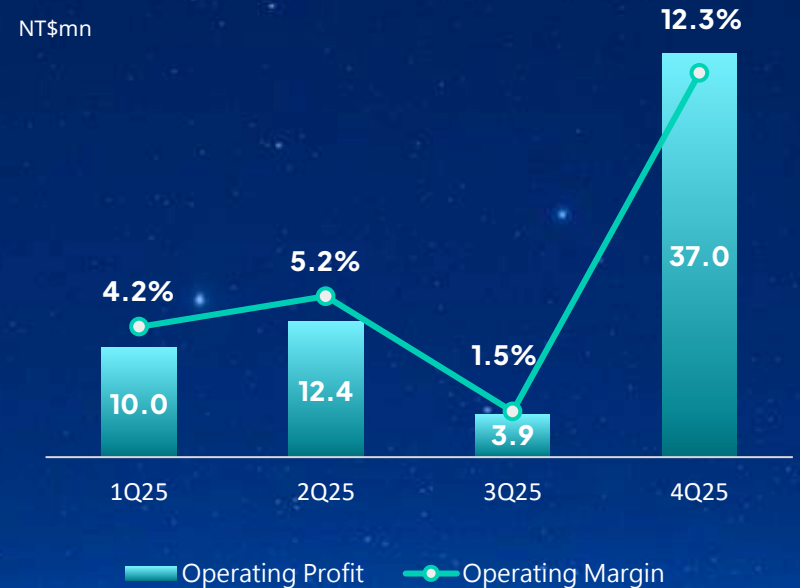


# Profitability Expected to Scale with Revenue Growth

## Quarterly Revenue Trend



## Quarterly Operating Profit Trend



# Gogolook Partners with Hon Hai to Build CityGPT AI Smart Anti-Scam City

- ✓ In November 2025, Gogolook announced that it became the core partner for “scam prevention” within Hon Hai’s ecosystem.
- ✓ Gogolook will integrate its leading AI anti-scam technology and scam intelligence database into Hon Hai’s CityGPT platform and smart city solutions, helping build an anti-fraud network that extends from individuals to the city level.
- ✓ The anti-scam network will cover scam alerts, data collaboration, and public education initiatives, creating a trustworthy smart city environment.



# Whoscall Wins 2025 Google Play Taiwan Best of the Year



- ✓ Whoscall received the “**2025 Google Play Taiwan Best Everyday Essential App**” award.
- ✓ With innovative anti-scam technology and caller identification services, Whoscall stood out as the only caller ID and anti-scam app in Taiwan to win an award on the list.
- ✓ This year, Whoscall also became the **only app from Taiwan selected as a finalist for the global Apple Store Awards.**

# Deepening Partnership with Far EastOne: Exclusive Launch of Whoscall Premium Individual Plan



- ✓ Whoscall continues to strengthen its partnership with Far EastOne. In December 2025, we announced the exclusive launch of the Premium Individual Plan through the operator.
- ✓ Far EastOne subscribers can subscribe to Whoscall Premium Individual monthly plans directly via direct carrier bill.
- ✓ Since the pilot phase began, subscriptions to Whoscall Premium have doubled. Going forward, additional subscription plans will be evaluated and introduced, enabling Far EastOne users to enjoy safer communication and digital environments at more affordable prices.

# Partnering with Mega Bank to Fight Scams: 100K Free Whoscall Premium Redemptions Available



- ✓ In addition to adopting Whoscall Verified Business Numbers for all telephone numbers of its domestic branches in 2025 to help prevent impersonation, Mega Bank further expanded its partnership with Whoscall in late March this year.
- ✓ Whoscall and Mega Bank jointly launched the campaign “Protecting Everyone from Scams, with Mega Bank’s Support”, offering 100,000 free Whoscall Premium redemption codes to the public.

# Company Overview

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# Build for Trust

An aerial photograph of a city skyline, likely Taipei, featuring the prominent Taipei 101 skyscraper. The city is densely packed with buildings, and the background shows rolling mountains under a clear sky. The image is used as a background for the top half of the slide.

## Our Vision

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Committed to building a global trust network, Gogolook empowers individuals with trust through technology

# Gogolook

- ✓ **Gogolook** is a global leader in TrustTech. By leveraging our proprietary anti-scam database and AI technology, we provide consumer anti-scam, corporate anti-scam and fintech services. Gogolook owns one of the world's most comprehensive digital anti-scam databases, covering phone numbers, websites, and cryptocurrency wallet addresses.
- ✓ **Whoscall**, the personal anti-scam app developed by Gogolook, has surpassed 100 million global downloads and currently has over 18 million monthly active users (MAU). Our main markets include Taiwan, Thailand, Japan, Korea, Hong Kong, Brazil, Malaysia, and the Philippines. After acquiring **ScamAdviser**, headquartered in the Netherlands in 2024, we are accelerating the expansion into AI-powered **Corporate Anti-Scam Services**. Leveraging our extensive anti-scam database and technological capabilities, we have also launched **Roo.Cash**, the No. 1 financial product matching platform by traffic in Taiwan, and further expanded into small loans services with **JUJI**, creating a new engine of growth. We will continue to drive innovation across personal digital security, enterprise anti-scam solutions, and inclusive fintech, while actively exploring overseas expansion opportunities.
- ✓ We believe innovation with a focus on "trust", company culture that is open, fostering innovation, and attractive to top-tier global talents, and services that offer exceptional user experiences are the foundations of our competitive advantage.
- ✓ With the aim to become the world's leading TrustTech company, Gogolook is committed to creating resilient and diversified revenue streams to achieve a long-term growth above the industry average. We also aim to achieve sustained revenue and profit growth through maintaining outstanding investment efficiency.

# Gogolook at a Glance

**2012**

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Established

**NT\$ 354 mn**

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Paid-in Capital

**NT\$ 1,048 mn**

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2025 Revenue (+21% YoY)

**235**

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Employees\*

**8**

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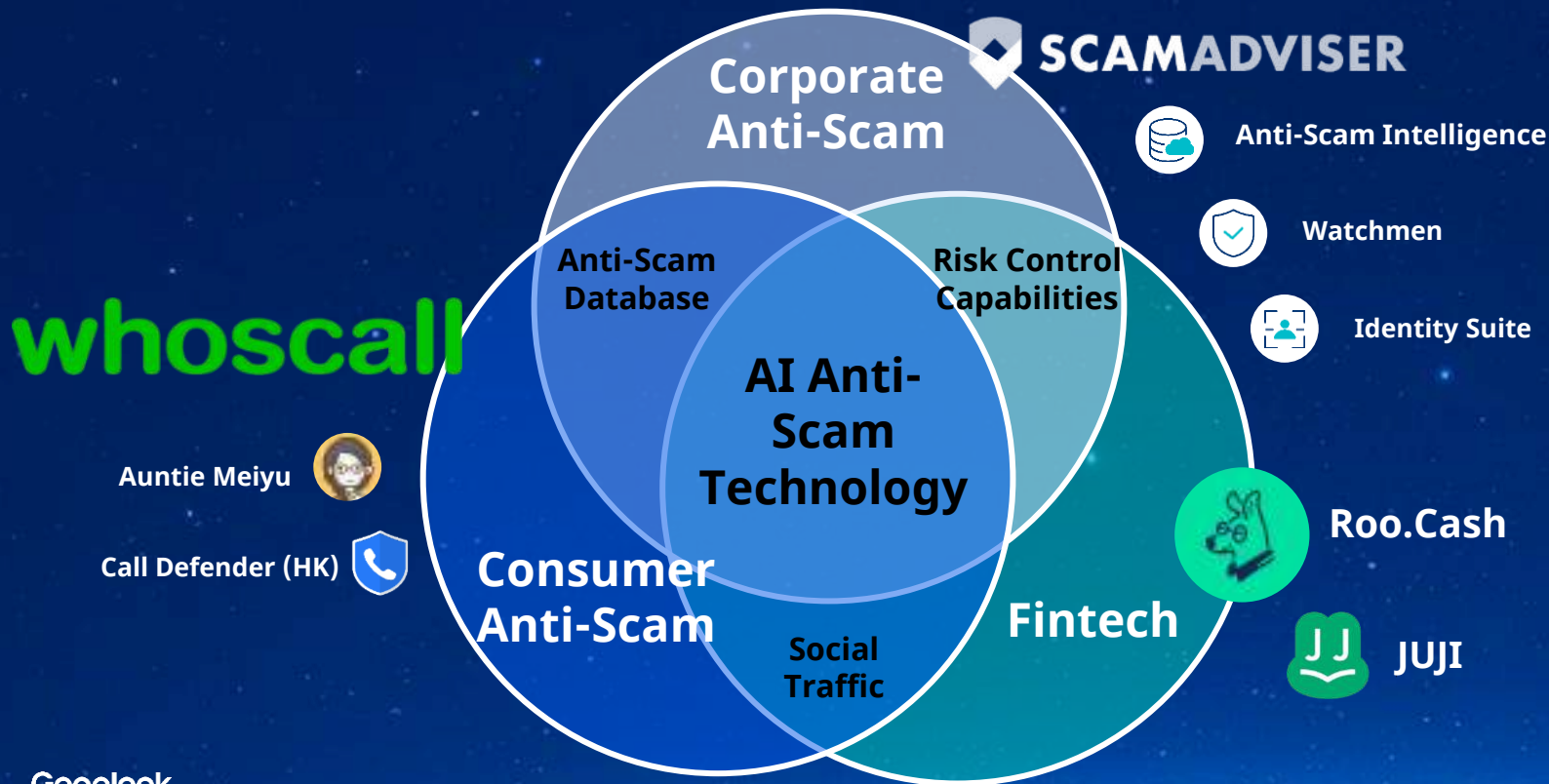
Major Markets

**10 bn**

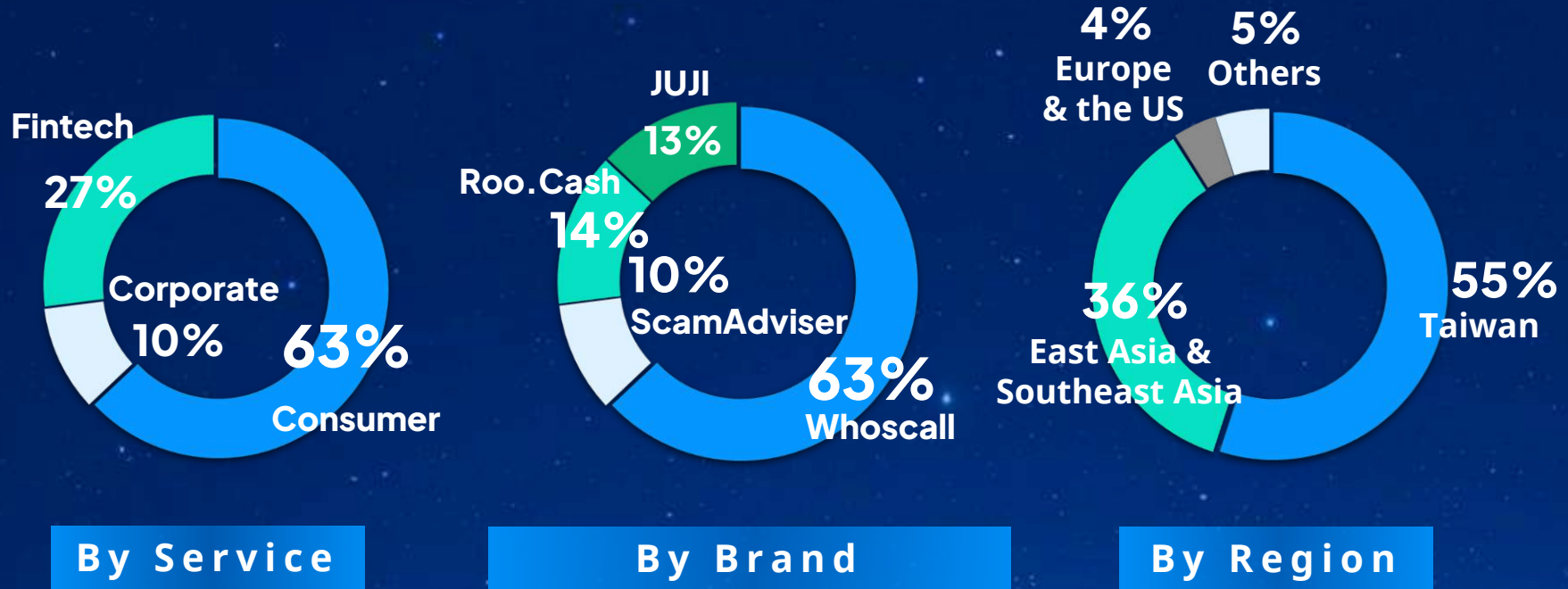
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Malicious Calls &  
Messages Blocked

# Gogolook Three Major Business Units



# Diversifying Revenue Sources with Better Visibility



# Management Team



**Jackie Cheng**

**Chairman & Co-Founder**  
Master of Technology Management,  
Tsing Hua University



**Jeff Kuo**

**CEO & Co-Founder**  
Ph.D of Industrial Engineering,  
Tsing Hua University



**Nui Nuttawut**

**VP of Gogolook Thailand**  
Experiences at LINE Corp., Match Group,  
True Corp, and 11street (SK Telecom)



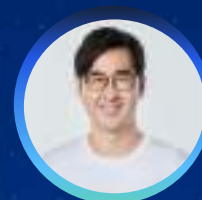
**Reiny Song**

**CTO & Co-Founder**  
Master of Technology  
Management, Tsing Hua  
University



**Manwoo Joo**

**COO**  
Master of Business Administration,  
Helsinki School of Economic  
Naver Business Platform, Head of MKT & Ops Div  
eBay Korea, General Manager.



**Joc Cing Tay**

**Head of AI Strategy**  
Ph.D. in Artificial Intelligence from  
Nanyang Technological University  
Experiences at Appier, Tremor Video,  
iVideoSmart, and SWAT Mobility



**Mel Migrino**

**Regional Cybersecurity Director,  
Southeast Asia**  
Meralco Group, CISO  
GCash, Vice President of Cybersecurity  
and Data Privacy

Recruiting talent in AI,  
data, cybersecurity, and  
fintech.

Engineers make up **50%**  
of total employees.

Multinational team,  
employees come from **15**  
countries.

# Milestone



# Exceptional User Experience

#App Store 4.8 stars #Google Play 4.5 stars  
#High Penetration Rate  
(Taiwan 50%, Bangkok 35%, Hong Kong 20%)

# High-Quality Database

#The Most Comprehensive Anti-Fraud Database in the world  
#Phone Number #URL  
#Reputation #Crypto Wallet Addresses

# Social Network

Gogolook

# AI

# Innovative Anti-Fraud Solutions

#Whoscall #Auntie Meiyu #Roo.Cash #Message Checker  
#JUJI #Moonkat #Identity Suite #Watchmen #AIDD

# Leading AI and Data Technology

#On-Device ML #Generative AI  
#Predictive Modeling #NLP

# Government Partnerships

Joint Campaigns to Fight against Fraud  
Exchanging the Latest Information and Database



**Japan**

The Fukuoka  
City  
Government



**Taiwan**

National Police  
Agency



**Thailand**

Royal Police



**Malaysia**

Royal Malaysia  
Police



**Hong Kong**

Police Force



**Philippines**

Cybercrime  
Investigation and  
Coordinating  
Center

# Gogolook Becomes a Foundation Member of GASA

Facilitating the exchange of anti-scam information across regions

# Gogolook



## Foundation Members



Bitdefender



Gogolook



and more...

# Sustainable Growth



## Protecting Data Security and Privacy

- Obtained **ISO 27001** Information Security Management certification in 2020
- Obtained **ISO 27701** Privacy Information Management certification in 2021



## Diversity and Inclusion

- **235** Employees\* from **15** different countries and **40%** female managers



## Employee Satisfaction

- Implementing a regular “**Remote-First**” policy not only provides better flexibility and efficiency, but also conserves energy and reduces carbon emissions
- Providing more flexible paid leave than required by law
- Employee Stock Ownership Plan



## Building a Fraud-Free World

- Whoscall blocked over **10 bn** malicious calls and messages across the globe
- Detected over **5 mn** pieces of fake information on instant messengers
- Saved over **500** loan fraud victims

# Business Models

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# TrustTech Markets are Growing Rapidly



References: Fortune Business Insight, Straits Research, KBV Research

# Consumer Anti-Scam Services

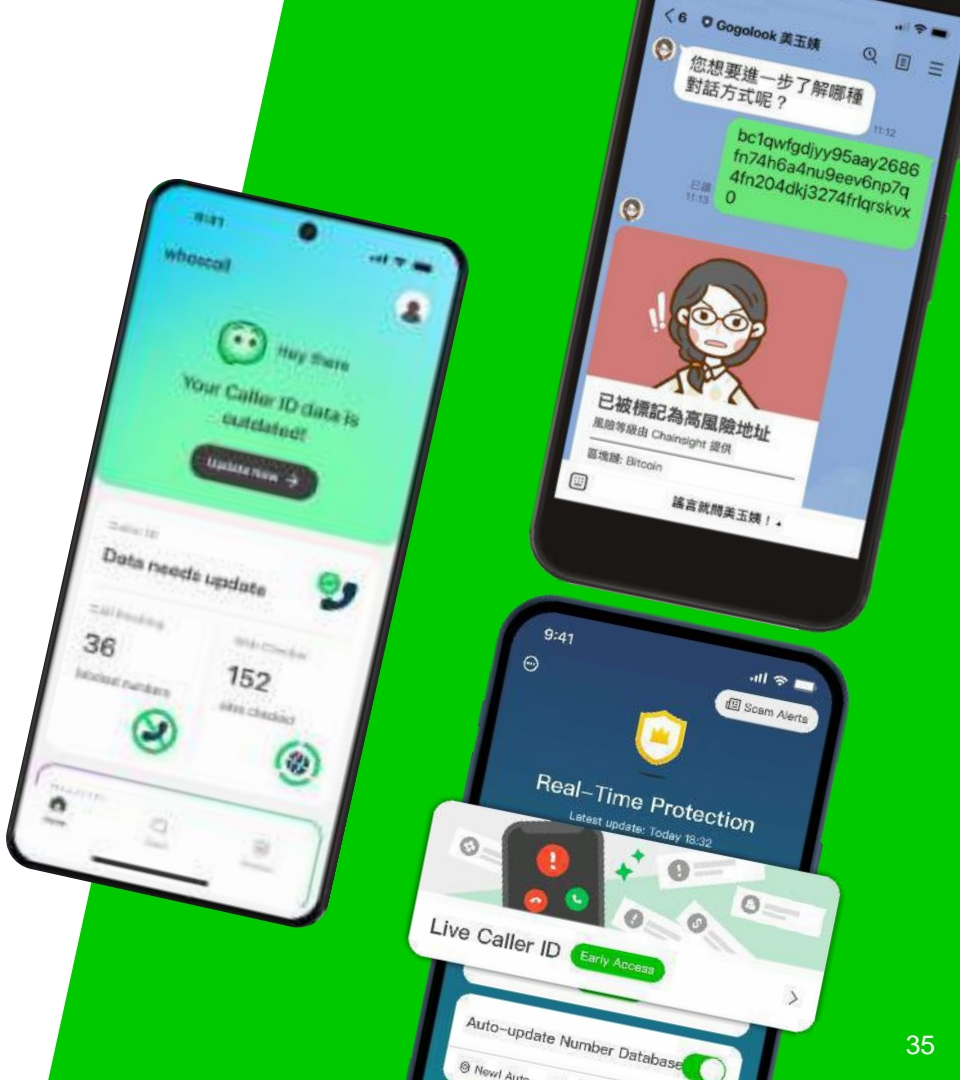
whoscall



美玉姨



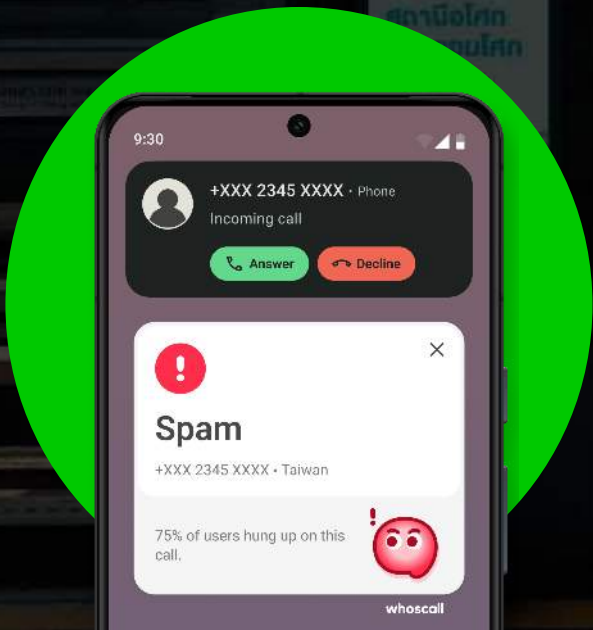
Call Defender



# Whoscall: Caller ID & Block App

## whoscall

Instant Identification of  
Unknown Calls, Texts, and URLs



**18 mn**

Monthly Active Users



**100 mn**

Downloads



**2.6 bn**

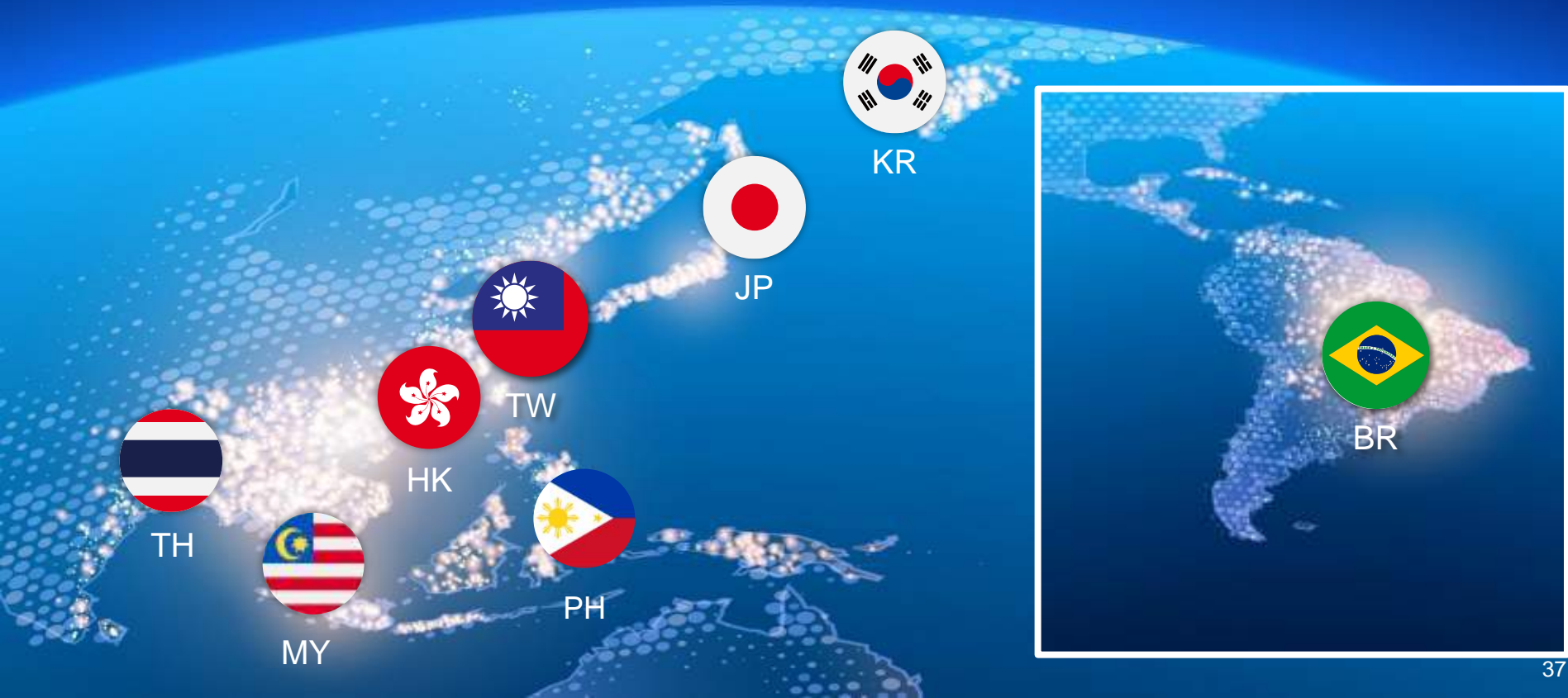
Phone Number Database



**2 bn**

Call Traffics per month

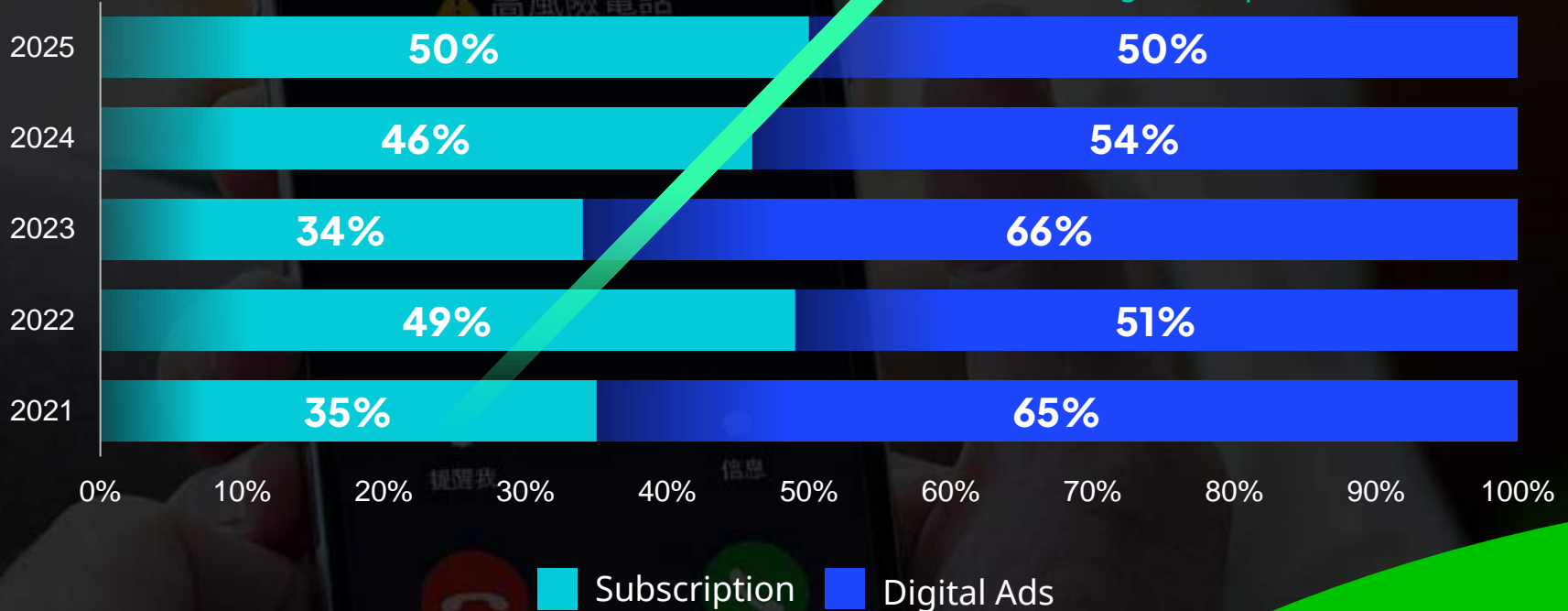
# Global Presence



# Subscription on a Par with Digital Ads

Accelerate subscription revenue growth by continuously introducing new features and enhancing user experience.

Whoscall Revenue Breakdown



# Whoscall Evolves into an All-in-One Anti-Scam Platform

## ID Security

Enable users worldwide to assess the risks of personal data leakage and guide users with remedial suggestions.



## Auto Web Checker

Provide users with instant alerts if they inadvertently visit a scam website.



## Image-Based Scam Detection

With proprietary AI scam detection technology, users can simply upload an image to begin identifying potentially fraudulent information.



# Corporate Anti-Scam Services



# Gogolook Acquires Scam Detection Service Provider ScamAdviser

Acquired 100% equity of ScamAdviser for €4.5 million in cash, with the transaction completed in July 2024. Expected benefits of the acquisition:

- 1 Strengthen anti-scam capabilities
- 2 Accelerate growth of enterprise services
- 3 Expand into new markets in Europe and North America



A Global Leader in Domain Risk Rating

**60 mn+**

Domains in Database

**6 m+**

Scam Domain Tracked

**TrustScore**

Proprietary Risk Assessment Technology

**40+**

AI Domain Analysis Technologies

**30+**

Data Partners

**60+**

Global Corporate Clients

**7 m+**

MAU of Website

Major Markets



# Corporate Anti-Scam: Full Coverage of the Scam Journey

## Impersonation

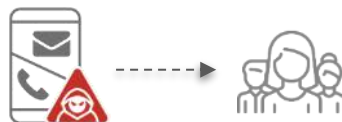
Scammers impersonate brands or celebrities



Scammers Enterprise

## Contact

Scammers contact victims



Scammers Victims

## Dummy Account /Cash Flow

Victims transfer money to dummy accounts



Victims Financial Institution dummy account



### Watchmen

- ✓ Proactively detect impersonation attacks
- ✓ Upon detecting an impersonation attack, immediately activate anti-scam blocking mechanisms

# Brand Enterprises  
# Governments/NGO



### Anti-Scam Intelligence

- ✓ Integration with anti-scam databases
- ✓ Anti-scam technology support

# Telcos # Governments  
# Enterprises



### Identity Suite

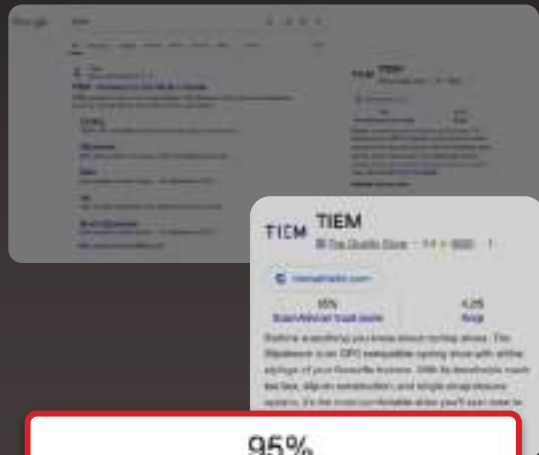
- ✓ Fund flow risk control
- ✓ Multi-dimensional risk modeling
- ✓ Provision of security rating reports

# Banks # E-commerce  
# Payment

# Anti-Scam Intelligence Solutions: Multiple Applications

#Search Engine #Web Risk Rating

Google-powered ScamAdviser  
Risk Rating Technology



95%  
ScamAdviser trust score

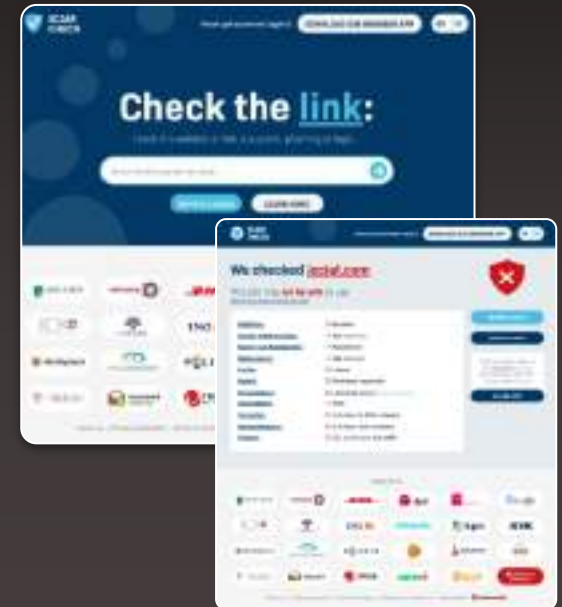
#Telcos #Anti-Scam App

Assisted Japanese distributor  
StoreFront to Develop the  
"Darekana Block" App



#Government & Enterprises  
#Risk Rating Technology

Customized Risk Rating  
Website Services



# Watchmen: Impersonation Detection System

## Mega Bank Introduces “Whoscall Number” Service



## Partnering with TWSE to Prevent Investment Scams

Scammers impersonate celebrities and financial institutions with fake ads. The investment scams has ranked as the top driver of financial loss for three consecutive years, severely eroding investor trust.

After TWSE adopted **Watchmen**, the average time required to detect suspicious ads and remove fan pages was reduced from two weeks to **3 days**, with the fastest cases completed within **8 hours** from reporting to takedown.

## Supporting VieShow Cinemas to block impersonation scams

Scammers posed as VieShow, promoting fake “movie camp” events to lure parents into LINE groups.

Introduced the **Watchmen** community, with phone and SMS monitoring modules, and **established 21 verified Whoscall Numbers** to strengthen multi-channel detection and identification.

**Successfully identified several suspicious impersonation ads**; with authorization from the verified party, achieved a **100%** takedown success rate.

# Anti-Scam Intelligence Solutions: Helping Enterprises Protect Users and Employees

## Telecommunications



## Banking, Insurance & Securities



## Technology Services



## Consumer & Lifestyle



Gogolook

## Cybersecurity Protection



## Institutions & Organizations



TAIWAN STOCK EXCHANGE  
臺灣證券交易所



SWISS INTERNET  
SECURITY ALLIANCE



# Fintech Services



快速找尋合適的卡片

卡片搜尋

篩選條件

消費用途 ▾ 回饋種類 ▾

Roo AI 信貸個人化推薦

Hi, 我是 Roo AI  
讓我花 30 秒了解您，首先是您的申貸條件和工作狀態？

目前進度 1/6  
想要申請的金額？

 萬元

9:41

袋鼠金融  
A Gogolook Company

金融圈 雙金獎認證  
金融創新·權威認證·為消費者的理財選擇把關

2024 工商時報 數位金融獎  
2024 財訊 財訊金融獎

在找哪種金融商品呢？

- 信用卡推薦
- 信用貸款
- 小額借款
- 房屋貸款
- 數位帳戶
- 證券基金

各種金融商品疑難雜症，問袋鼠金融就對了！

# The Financial Matching Platform with the Highest Traffic in Taiwan



- ③ **Most Secure!** Complying with banking standards for cybersecurity and regulations.
- ③ **Scam Prevention!** Preventing financial scams.
- ③ **Super Convenient!** Providing comprehensive financial knowledge and personalized financial recommendations.



# Build up a Consumer Finance Ecosystem



# JUJI: Combining Traffic and Fintech Advantages

**Nearly 8 million** adults in Taiwan —  
**around 40%** — do not have a credit card.\*



JUJI uses mobile phones or scooters as a medium to facilitate small loans.



**27 k**  
MAU



**4.8 stars**  
APP Rating



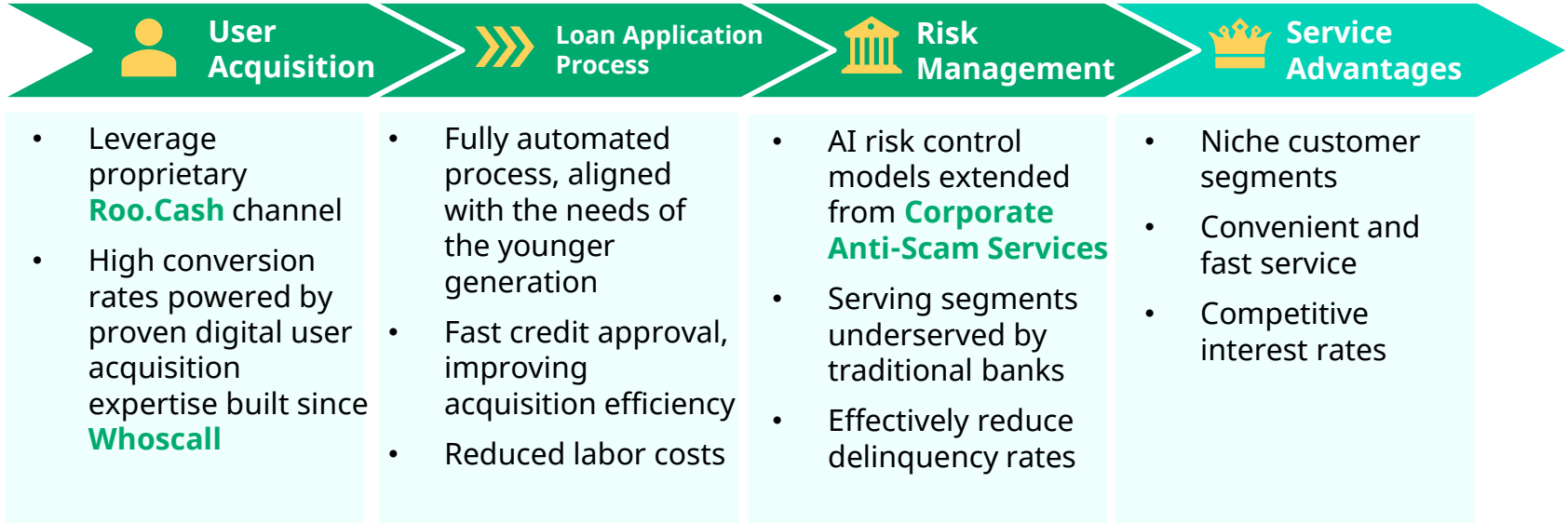
**396 M**  
Outstanding  
Installment  
Receivables



**95%**  
Repeat  
Application Rate



# Highly Leveraging AI and Native Digitalization Advantages



over **70%**

From organic traffic  
**Gogolook**

over **90%**

Loan approvals completed  
within 24 hours

over **7** years

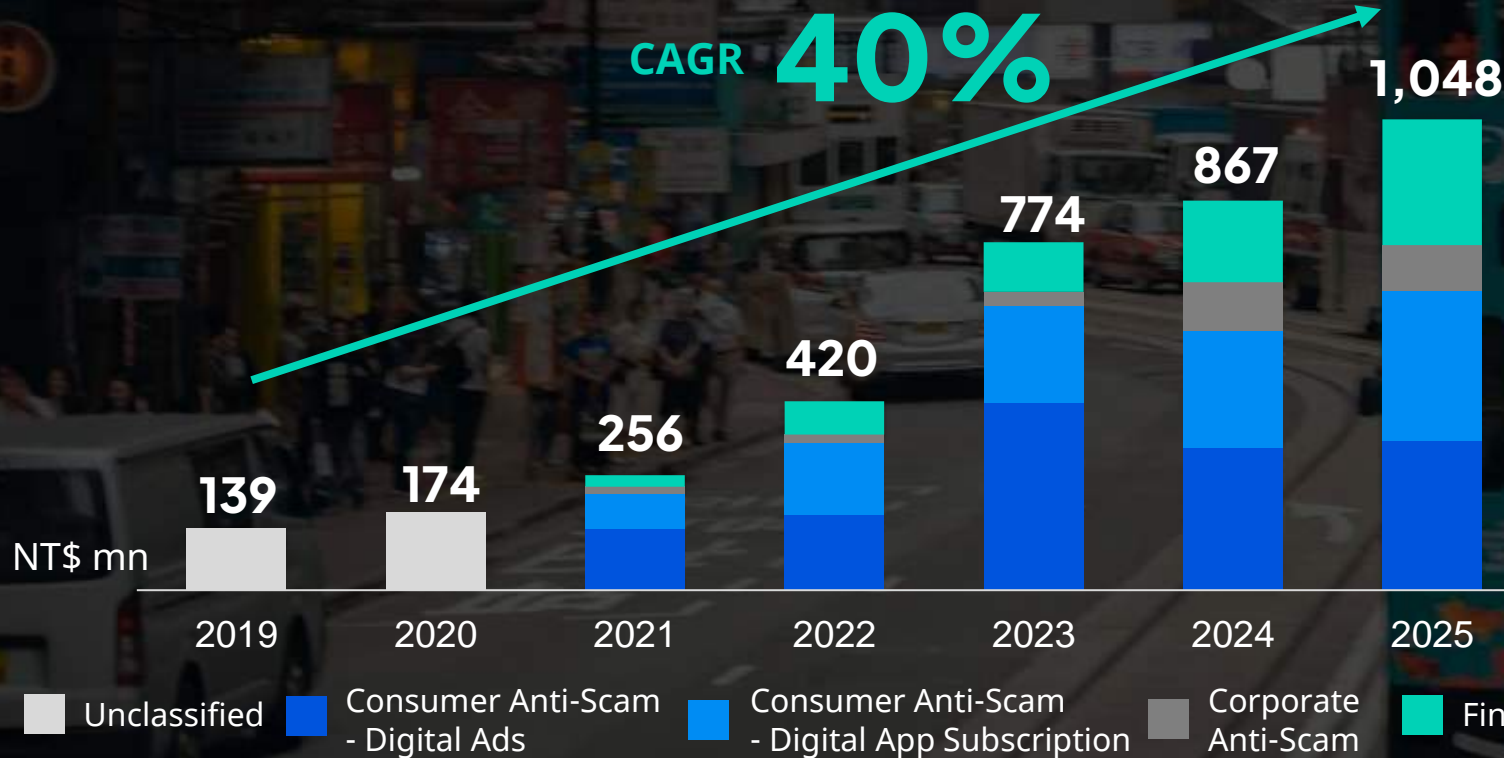
Bank partnership  
experience

One of the few **fully digitalized**  
platforms in Taiwan

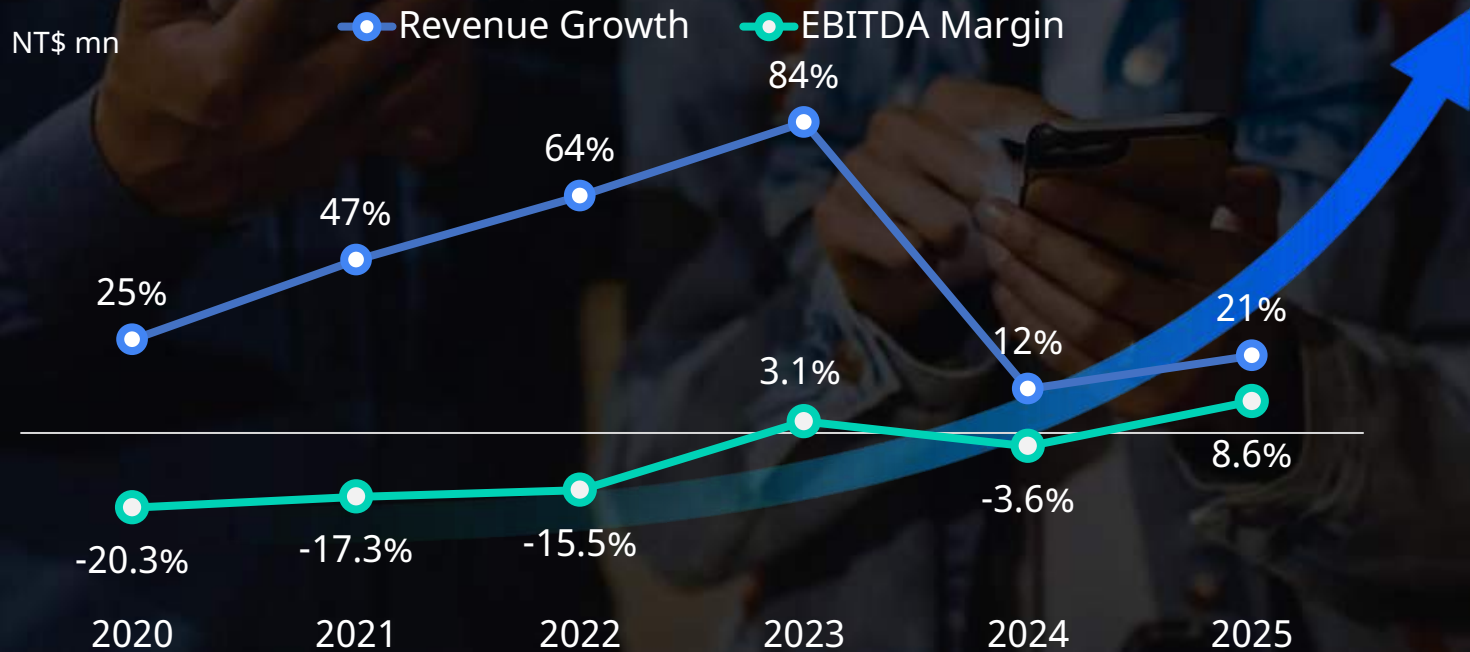
# Growth Strategy

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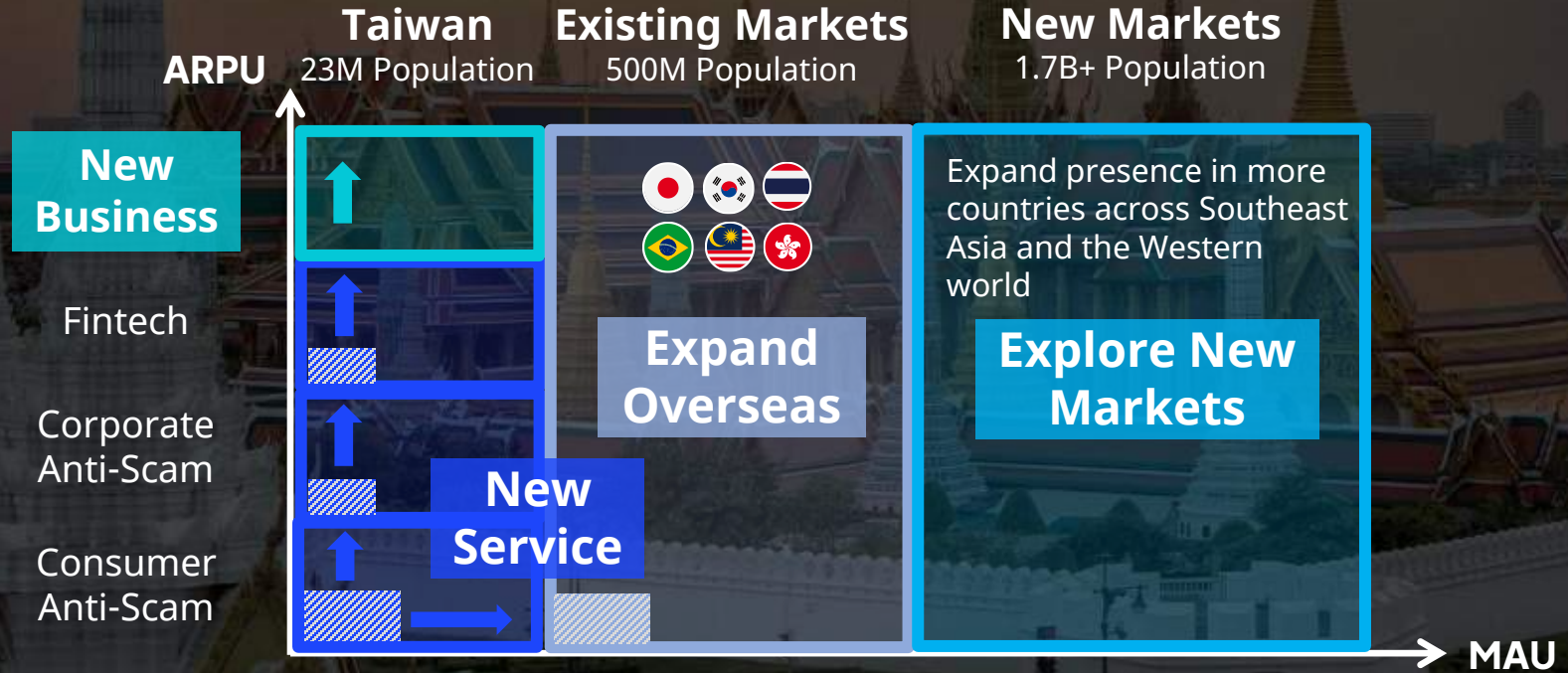
# Outgrowing The Industry Over The Long-Term



# Achieving Critical Mass: Striking a Balance Between Growth and Profitability



# Diversified Growth in Multiple Countries and Sectors



# Multiple Long-Term Growth Drivers

Efficient  
Expansion into  
Overseas  
Markets

## Consumer Anti-Scam

- Focusing on user acquisition costs and launching new services

Regulatory  
Trends Create  
New  
Opportunities

## Corporate Anti-Scam

- Regulatory trends opens new markets for corporate anti-scam solutions

Expanding  
from Anti-Scam  
into Consumer  
Finance

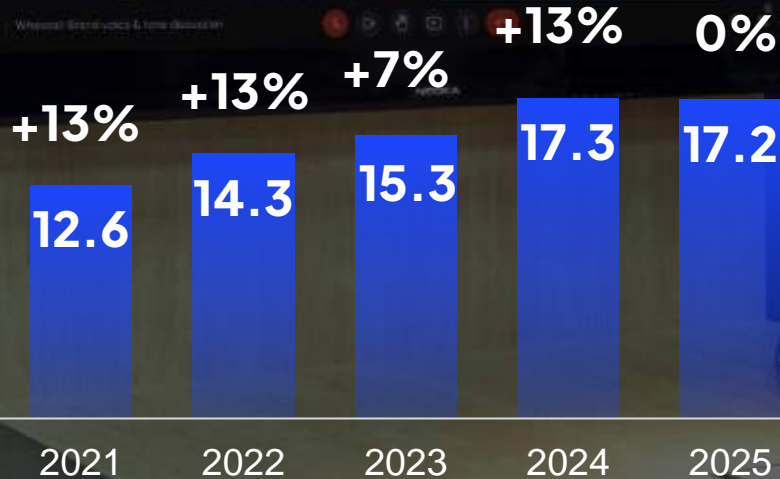
## Fintech

- Leverage existing strengths to continue expanding the total addressable market

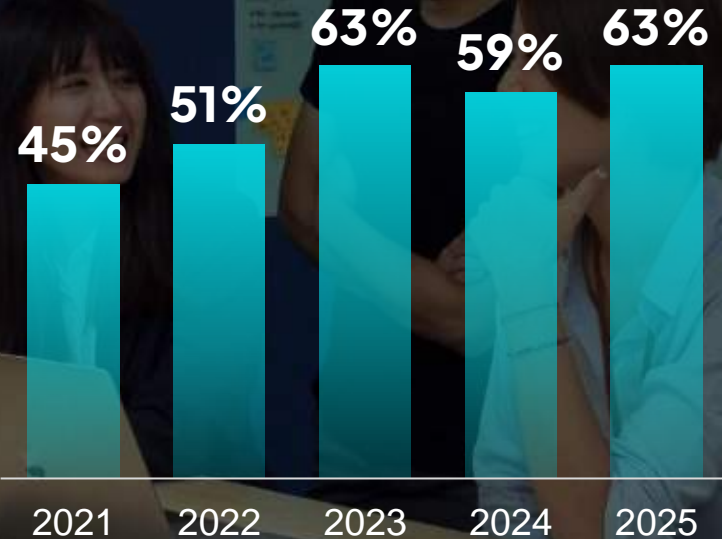
# Consumer Anti-Scam: Efficient User Expansion and Overseas Market Growth

## Whoscall Average MAU

mn / YoY%



## Whoscall Overseas Revenue Contribution (%)



# Xiang Ka Lai (象卡來) for Taiwan



# Whoscall for the World

# Corporate Anti-Scam: Regulatory Trends Increase Corporate Anti-Scam Responsibility



UK

## ✓ Payment Systems Regulator (PSR)

- The legislative amendment requires banks to cover the majority of compensation costs for the defrauded victims.
- Applicable to all payment service providers; both the sender and receiver must bear the compensation costs.



US

## ✓ Federal Trade Commission (FTC) Consumer Protection Organizations

- Establish Senior Scams Prevention Advisory Group.
- The Consumer Protection Agency has set up a consultation office.
- (Discussion) Financial losses due to Impersonation Scam to be compensated by banks.



EU

## ✓ Union Anti-Scam Programme (UAFP)

- (Under review) PSD3 Proposal: Advocating the transfer of scam liability due to evolving FinTech solutions. Financial service providers (digital payments included), who failed to strengthen its identity authentication procedures, would be responsible for Impersonation Scams



SG

## ✓ Monetary Authority of Singapore (MAS)

- (In development) Shared Responsibility Framework: Financial inst. & Telecoms should be responsible for financial losses caused by scams.



TW

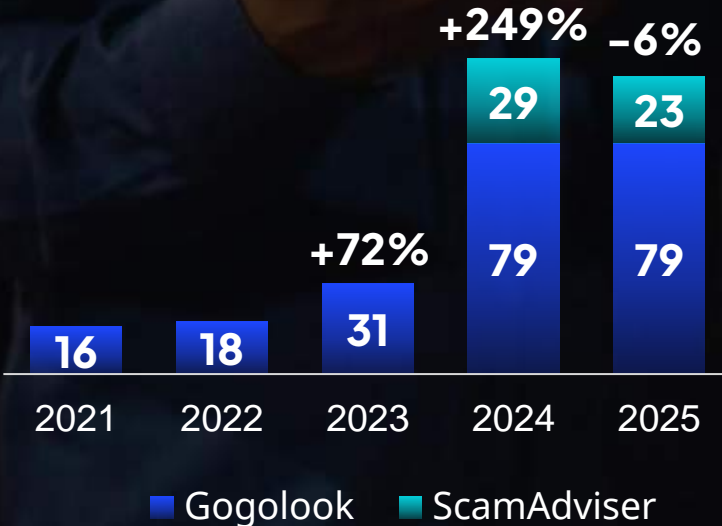
## ✓ Executive Yuan

- The new "Four Anti-Scam Laws" have come into effect, aiming to strengthen scam prevention efforts. In the future, digital platforms and telecom providers will also face penalties if they fail to fulfill their anti-scam responsibilities.

# Corporate Anti-Scam: Strengthening Teams and Services to Capture Market Opportunities

## Corporate Anti-Scam Revenue

NT\$ mn / YoY%

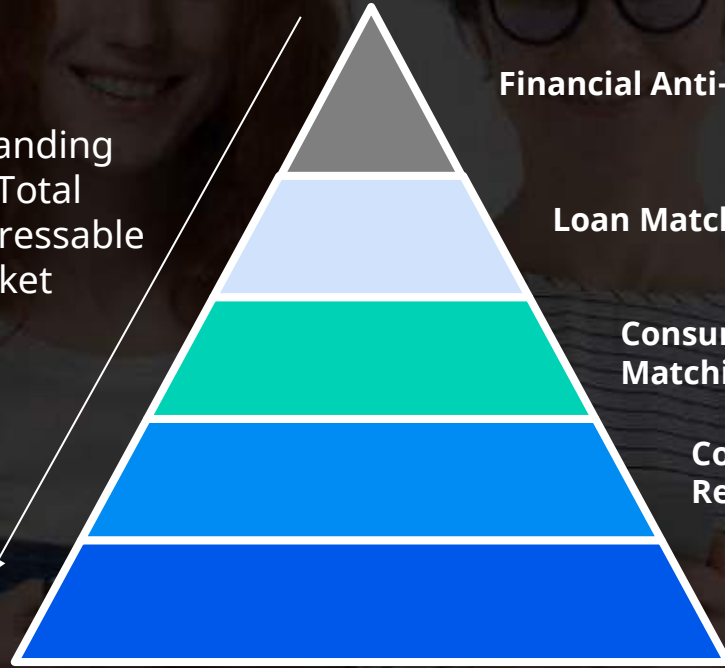


## Positive Outlook on Long-Term Corporate Anti-Scam Demand

- ✓ Enterprises and government agencies are increasingly motivated to prevent scam targeting themselves, in order to protect users and citizens — creating new business opportunities.
- ✓ More institutions are seeking scam intelligence solutions. We plan to expand the service in countries with low Whoscall penetration .
- ✓ Realizing synergies from the acquisition of ScamAdviser.

# Fintech: Expanding into the Vast Consumer Finance Market through Financial Scam Prevention

Expanding the Total Addressable Market



**Financial Anti-Scam**

**Loan Matching Platform**

**Consumer Finance Matching Platform**

**Consumer Finance Recommendation Platform**

**Consumer Finance and Lifestyle Spending Guide + Proprietary and Innovative Services**

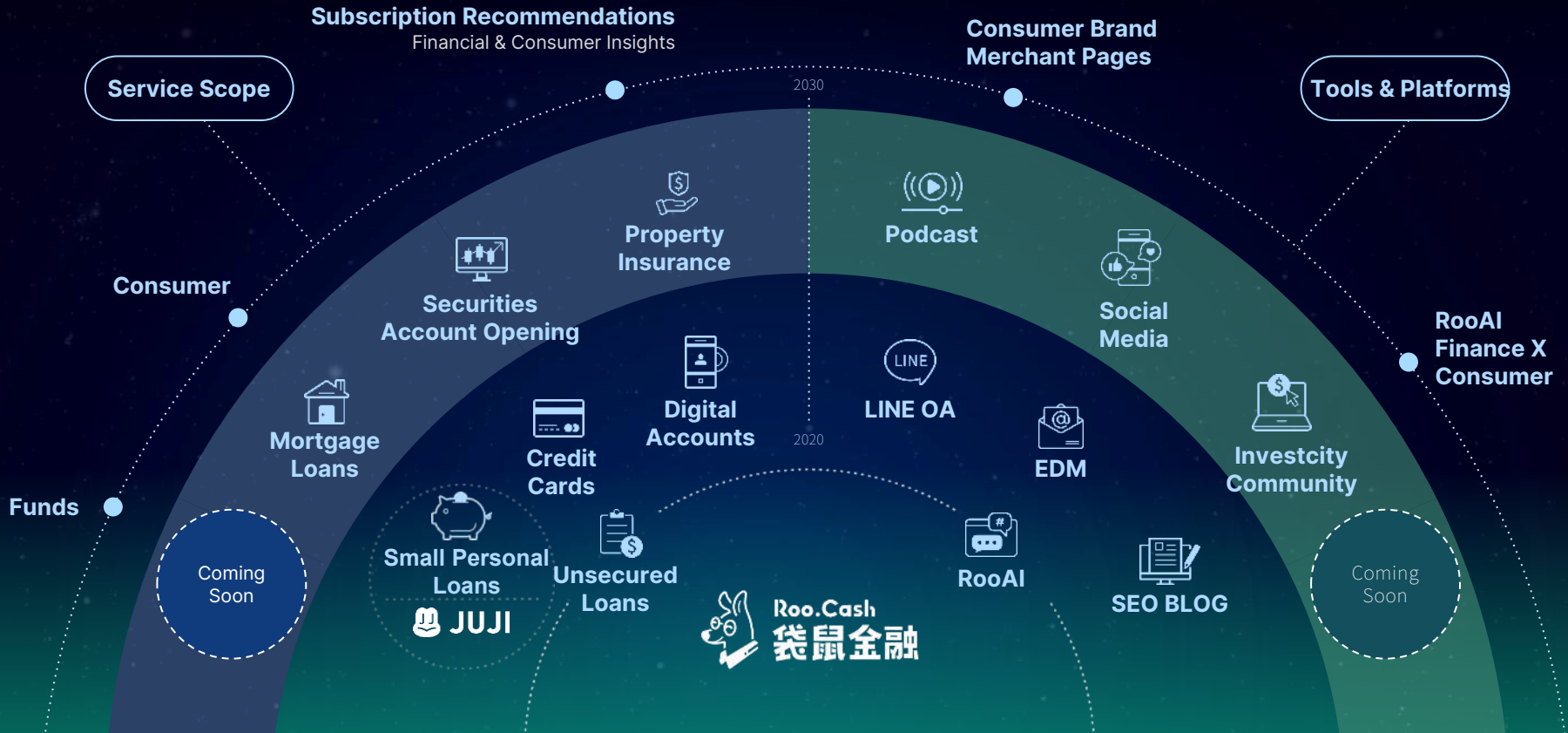
✓ Increase organic traffic through diverse channels and innovative features

✓ Leverage AI technology to enhance member analytics

✓ Expand the quantity and variety of financial products, such as insurance and wealth management

✓ Provide integrated marketing solutions for banks

# Gogolook Fintech Blueprint



# Continuously Developing Innovative Services

Internal  
Innovation  
Mechanism



- ✓ Personal Data Breach Detection
- ✓ Phishing Website Detection
- ✓ Social Media & Instant Messaging Scam Prevention
- ✓ Reputation Protection / Identity Theft Alerts

- ✓ Digital Identity Risk Assessment
- ✓ Deepfake Detection
- ✓ Crypto Wallet Solutions
- ✓ Regulatory Technology

✓ AI-powered phone and SMS scam prevention

Mature

Developing

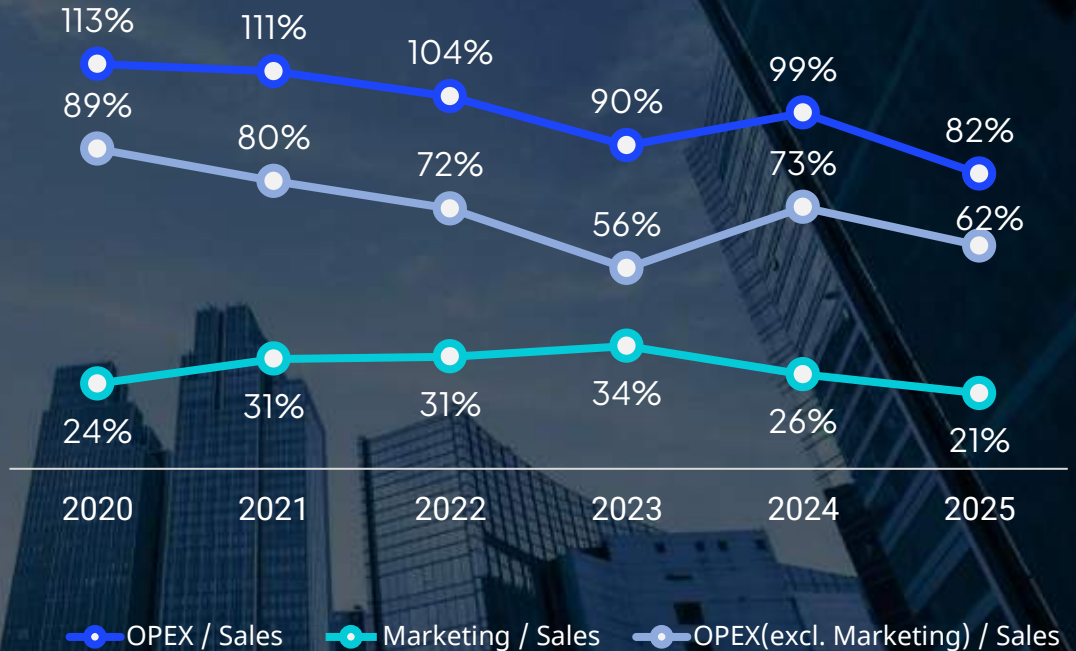
Exploring

# Improving Operating Efficiency

## Lowering OPEX over the long-term

- ✓ Expand the economies of scale by continuous growth
- ✓ Replicate successful experiences to accelerate product innovation
- ✓ Diversified strategies for global expansion
- ✓ Gradually replace marketing expenditures with product-focused innovation

## OPEX to Sales Ratio



# Our Targets



## Pursue Sustainable Revenue Growth

- ✓ Outgrow the Industry over the Long-Term
- ✓ Grow diversified revenue streams

## Focus on Investment Returns and Long-Term Value Creation

- ✓ Aim to reduce the opex ratio, achieving a mid-term target of below 65% and a long-term target of below 50%
- ✓ Strive to achieve substantial profit growth through outstanding Investment efficiency

## Aim to Be One of the Best TrustTech Companies in the World

- ✓ Continuous innovation in personal cybersecurity, enterprise scam protection, and inclusive fintech
- ✓ Foster an innovative corporate culture, attract top-tier talents to offer services with exceptional user experiences

# Financial Performance

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# Income Statement Highlights

NT\$ Thousand	2021	2022	2023	2024	2025
Revenue	255,637	420,085	774,343	866,850	1,048,183
Gross Profit	228,031	359,073	707,802	785,539	925,917
<b>Operating Profit</b>	-54,477	-75,724	11,806	-53,418	63,333
Non-Operating Income	-6,674	18,309	-6,795	16,644	-6,298
Profit Before Tax	-61,151	-57,415	5,011	-36,774	57,035
Net Income	-61,151	-57,415	5,104	-39,658	53,846
<b>Net Income to Parent</b>	-61,151	-57,415	5,104	-39,658	53,846
EPS (NT\$)	-2.04	-1.90	0.16	-1.24	1.58
Revenue Growth (%)	47%	64%	84%	12%	21%
Gross Margin (%)	89%	85%	91%	91%	88%
Operating Margin (%)	-21%	-18%	2%	-6%	6%
OPEX / Sales (%)	111%	104%	90%	97%	82%
Marketing / Sales (%)	-17%	-16%	3%	-4%	9%
Net Margin(%)	-24%	-14%	1%	-5%	5%

# Balance Sheet Highlights

NT\$ Thousand	2021	2022	2023	2024	2025
Cash and Cash Equivalents	264,193	224,738	448,253	237,707	309,992
<b>Current Assets</b>	<b>357,021</b>	<b>358,413</b>	<b>639,939</b>	<b>660,790</b>	<b>1,032,336</b>
Financial Assets - Non-Current	0	7,500	2,769	776	268
Property, Plant, and Equipment	4,485	6,585	7,189	43,439	36,151
Intangible Assets	1,367	20,032	22,301	168,899	173,690
<b>Total Assets</b>	<b>376,851</b>	<b>404,230</b>	<b>680,014</b>	<b>930,756</b>	<b>1,289,405</b>
Short-term Debt	10,000	13,275	12,725	181,608	214,849
<b>Current Liabilities</b>	<b>105,560</b>	<b>160,311</b>	<b>222,603</b>	<b>436,866</b>	<b>473,997</b>
<b>Total Liabilities</b>	<b>111,771</b>	<b>168,703</b>	<b>227,519</b>	<b>522,849</b>	<b>589,731</b>
Common Stock	170,130	308,988	319,683	320,098	353,589
Capital Surplus	382,827	21,397	227,538	228,926	424,397
Retained Earnings	(287,877)	(94,999)	(89,895)	(129,442)	(79,529)
Other Equity	0	141	(4,831)	(11,675)	1,217
<b>Total Equity</b>	<b>265,080</b>	<b>235,527</b>	<b>452,495</b>	<b>407,907</b>	<b>699,674</b>

# Thank You

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# Gogolook

Build for Trust



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