# Gogolook | 6902

Aug 2026

Gogolook

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# Agenda

1. 2Q26 Results & Outlook
2. Company Overview
3. Business Models
4. Growth Strategy
5. Financial Performance

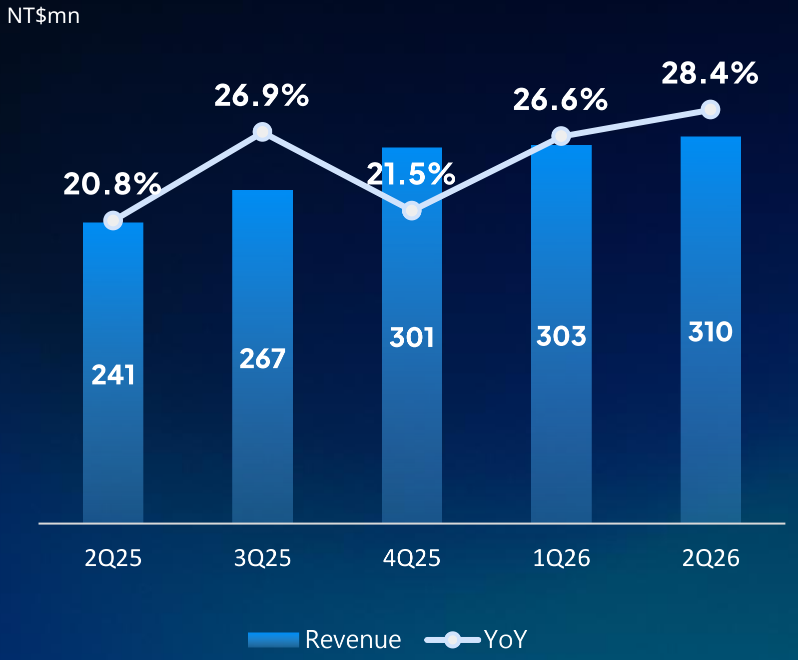
# 2Q26 Results & Outlook

# 2Q26 Highlights

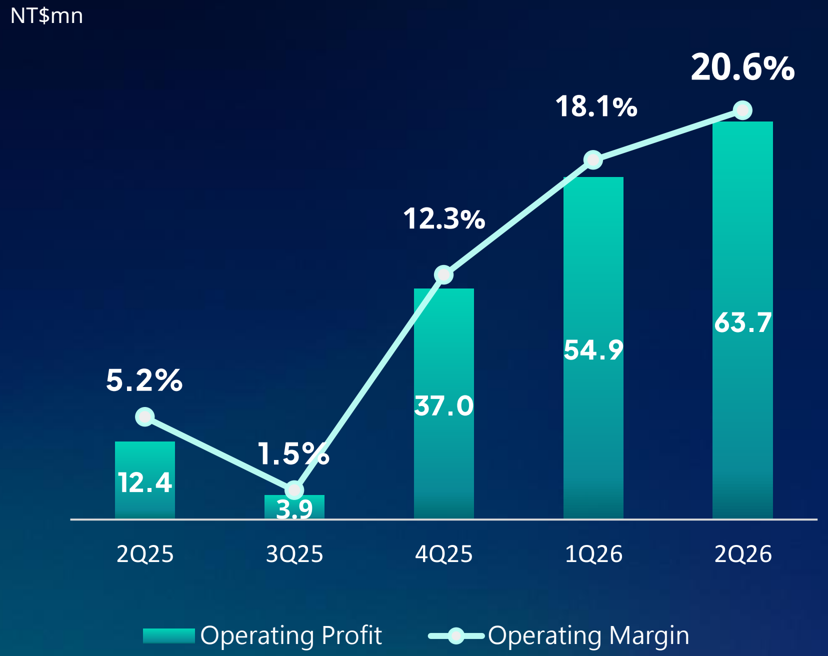
| Revenue | Gross Margin | Operating Profit | Net Income to Parent |
|---|---|---|---|
| NT$ 310 mn | 89.6% | NT$ 64 mn | NT$ 60 mn |
| + 28.4% YoY | +1.8 ppts | + 413% YoY | EPS NT$1.69 |

# As Revenue Scale Expands, Profit is Expected to Increase Accordingly

## Quarterly Revenue Trends




## Quarterly Operating Profit Trends



# 2Q26 Income Statement

| NT$ Thousand | 2Q26 | 1Q26 | 2Q25 | QoQ | YoY |
|---|---|---|---|---|---|
| Revenue | 309,716 | 303,108 | 241,177 | 2% | 28% |
| Gross Profit | 277,491 | 270,006 | 211,696 | 3% | 31% |
| **Operating Profit** | 63,744 | 54,853 | 12,436 | 16% | 413% |
| Non-Operating Income | (1,905) | 4,608 | (16,939) | - | - |
| Profit Before Tax | 61,839 | 59,461 | (4,503) | 4% | - |
| Net Income | 59,606 | 58,021 | (7,633) | 3% | - |
| **Net Income to Parent** | 59,606 | 58,021 | (7,633) | 3% | - |
| EPS (NT$) | 1.69 | 1.64 | (0.23) | 3% | - |
| | | | | | |
| Gross Margin (%) | 90% | 89% | 88% | | |
| Operating Margin (%) | 21% | 18% | 5% | | |
| OPEX / Sales (%) | 69% | 71% | 83% | | |
| EBITDA Margin (%) | 23% | 20% | 8% | | |
| Net Margin(%) | 19% | 19% | -3% | | |

# 1H26 Income Statement

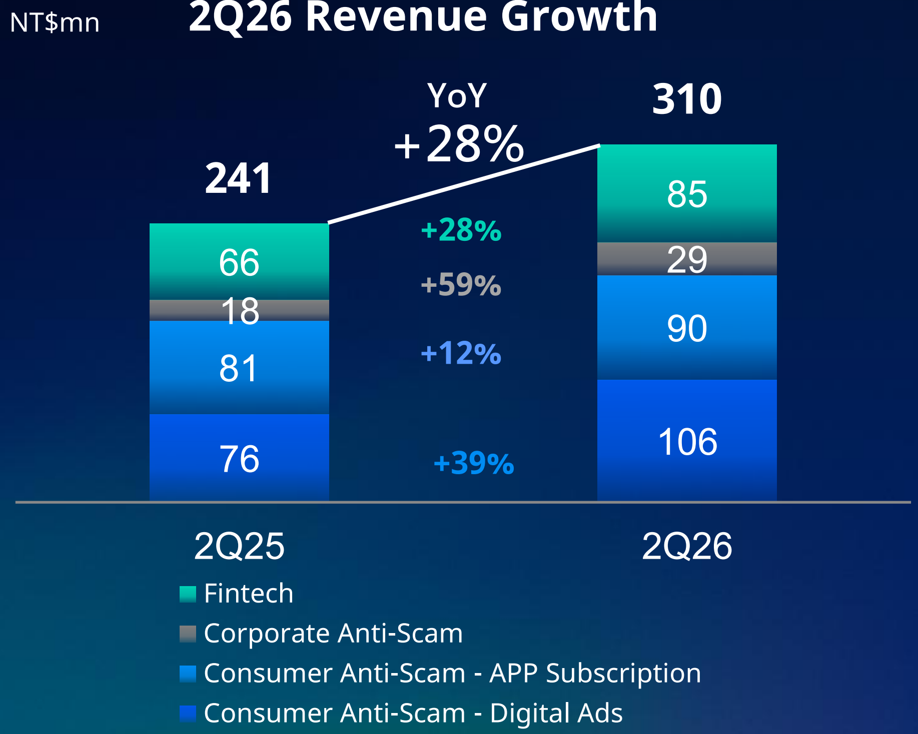
| NT$ Thousand | 1H26 | 1H25 | YoY |
|---|---|---|---|
| Revenue | 612,824 | 480,629 | 28% |
| Gross Profit | 547,497 | 423,288 | 29% |
| **Operating Profit** | 118,597 | 22,435 | 429% |
| Non-Operating Income | 2,703 | (17,216) | - |
| Profit Before Tax | 121,300 | 5,219 | 2224% |
| Net Income | 117,627 | 657 | 17804% |
| **Net Income to Parent** | 117,627 | 657 | 17804% |
| EPS (NT$) | 3.33 | 0.02 | 16550% |

| | | |
|---|---|---|
| Gross Margin (%) | 89% | 88% |
| Operating Margin (%) | 19% | 5% |
| OPEX / Sales (%) | 70% | 83% |
| EBITDA Margin (%) | 22% | 8% |
| Net Margin(%) | 19% | 0% |

# Continually Benefit from Overseas Expansion and Growth from Diversified Sources

- ✓ 2Q26 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 the launch of new multi-user plans in 3Q25, and diversified telco payment channels. Digital Ads continued to benefit from the team's ad pricing optimization.
- ✓ Fintech Services delivered significant growth, driven by the rapid expansion of the new service JUJI.
- ✓ Demand for Corporate Anti-Scam Services remains strong and revenue continued to grow significantly with multiple new domestic and overseas partnerships rolling out.

## 2Q26 Revenue Growth

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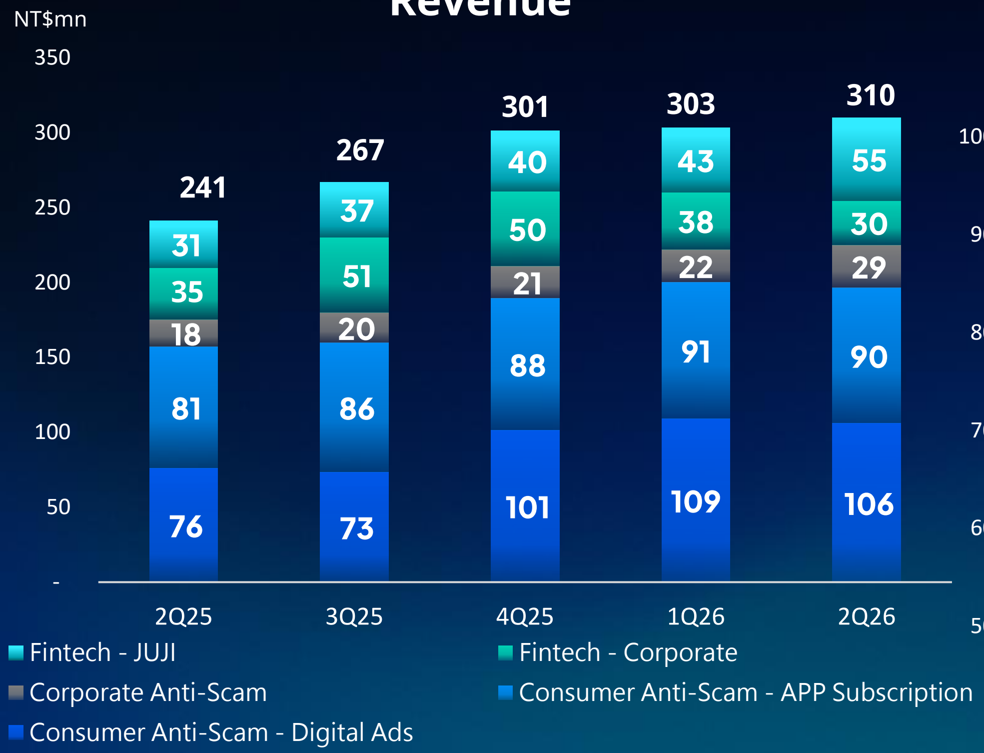
Note: Starting from 1Q26, segment revenue classifications have been adjusted, and historical figures have been restated accordingly.

# 2Q26 Balance Sheet

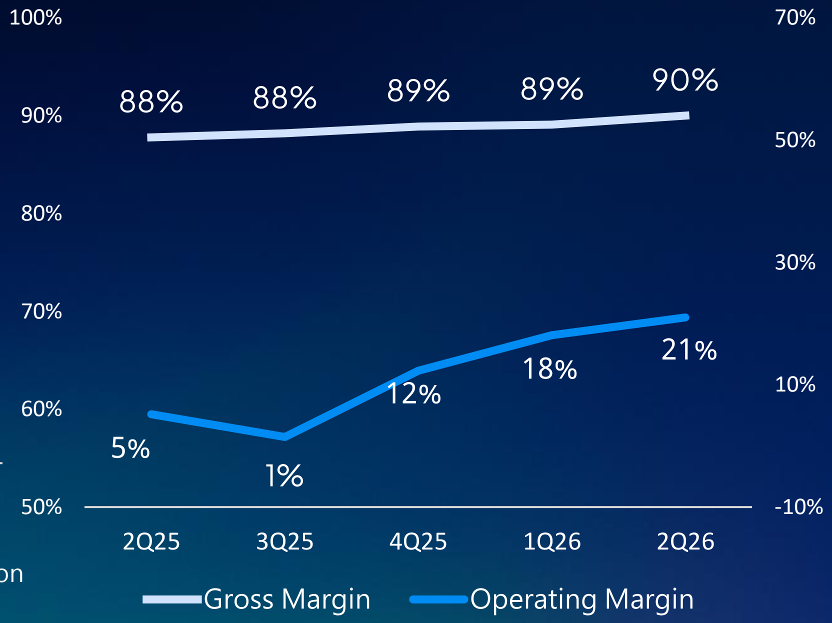
| NT$ Thousand | 2Q26 | 1Q26 | 2Q25 | QoQ | YoY |
|---|---|---|---|---|---|
| Cash and Cash Equivalents | 401,781 | 350,032 | 348,478 | 15% | 15% |
| Net Accounts Receivable | 643,089 | 588,161 | 433,522 | 9% | 48% |
| Accounts and Notes Receivable | 153,866 | 179,495 | 156,545 | - | - |
| Installment Accounts Receivable | 507,667 | 426,603 | 289,854 | - | - |
| Less: Allowance for Doubtful Accounts | 18,444 | 17,937 | 12,877 | - | - |
| **Current Assets** | 1,182,332 | 1,078,196 | 892,289 | 10% | 33% |
| Financial Assets - Non-Current | 2,297 | 266 | 262 | 764% | 777% |
| Property, Plant, and Equipment | 32,393 | 33,865 | 39,530 | -4% | -18% |
| Intangible Assets | 168,065 | 171,717 | 166,267 | -2% | 1% |
| **Total Assets** | 1,429,656 | 1,330,963 | 1,149,450 | 7% | 24% |
| | | | | | |
| Debt | 292,254 | 231,486 | 163,402 | 26% | 79% |
| **Current Liabilities** | 511,689 | 463,883 | 371,869 | 10% | 38% |
| **Total Liabilities** | 615,059 | 573,834 | 512,962 | 7% | 20% |
| Common Stock | 355,299 | 353,589 | 353,566 | 0% | 0% |
| Capital Surplus | 434,510 | 424,397 | 424,397 | 2% | 2% |
| Retained Earnings | 38,098 | (21,508) | (128,785) | - | - |
| Other Equity | (13,310) | 651 | (12,713) | - | - |
| **Total Equity** | 814,597 | 757,129 | 636,488 | 8% | 28% |

# Quarterly Revenue and Profit Trends

## Revenue




## Profit Margin

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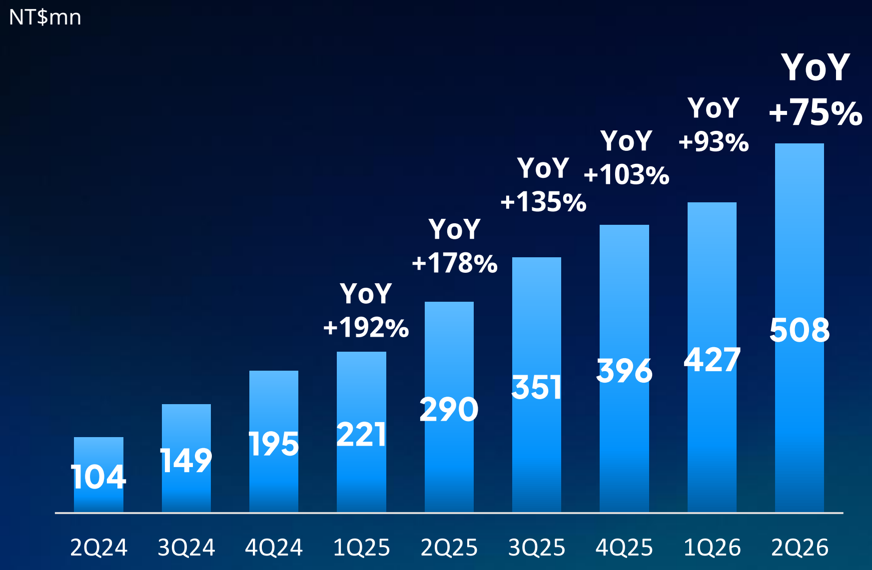
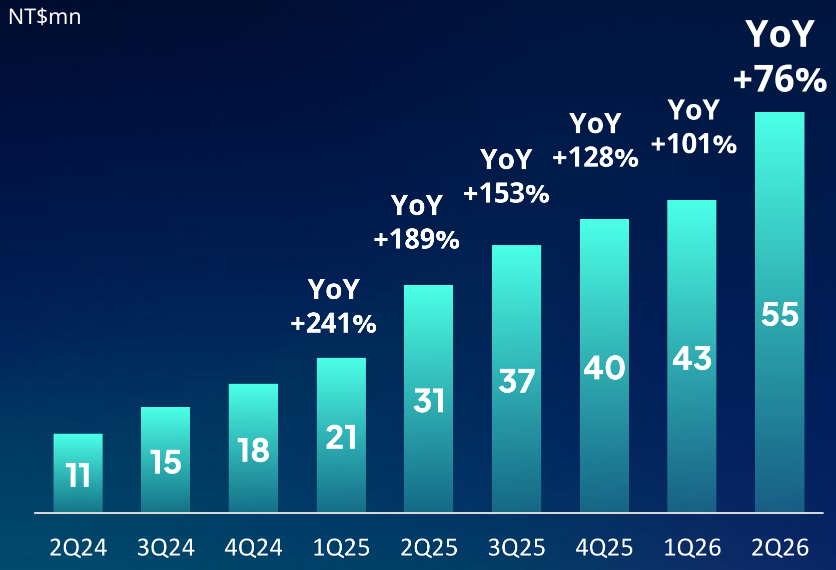
# JUJI Installment Receivable and Revenue Trends

## JUJI Installment Receivable

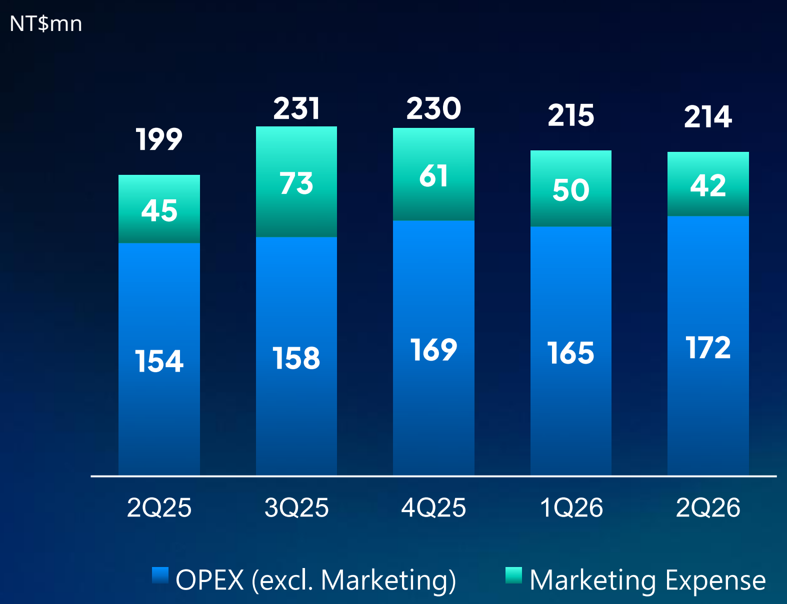



## Fintech — JUJI Revenue

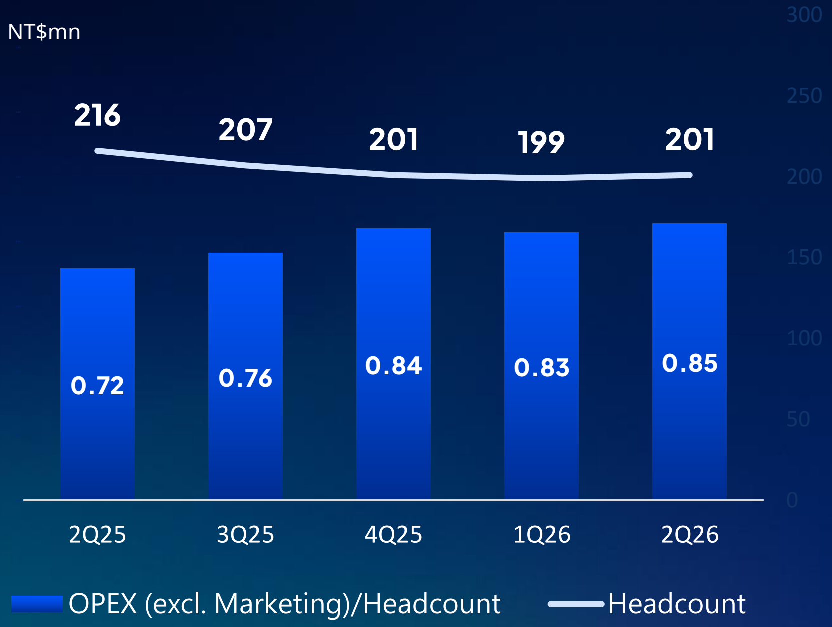


# Quarterly Expense Trends

## Operating Expense




## Headcount & Related Expense

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* The headcount includes only full-time employees.

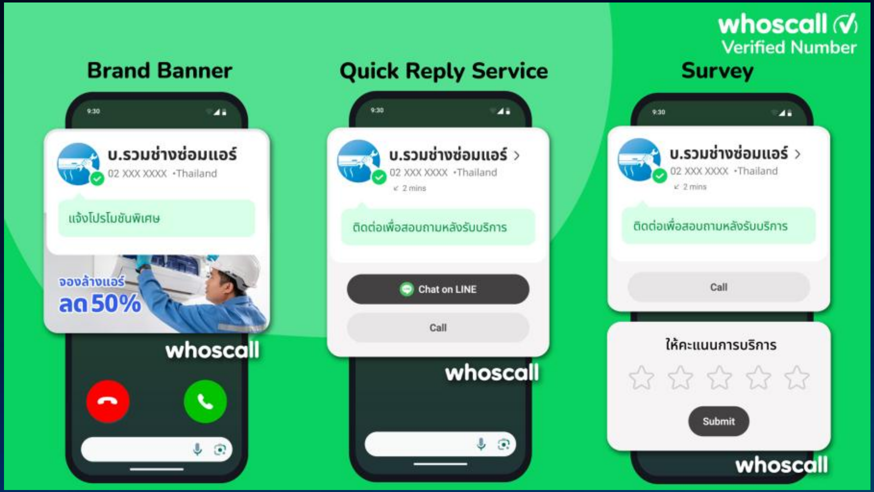
# Partnered with Rakuten Mobile Japan to Launch “Spam Call & SMS Protection” Campaign

- ✓ Partnered with Rakuten Mobile in Japan from mid-Feb to mid-May on a “Spam Call & SMS Protection” promotion, offering first-time users a 2-month free trial to expand market reach.
- ✓ Driven by a strong initial response, Rakuten Mobile launched promotion Phase 2 in June, extending the free trial to three months and boosting Whoscall's reach through retail stores and the "Rakuten AI Optimism" summit.
- ✓ Trial user conversions to paid subscriptions are underway, with momentum expected to build through 2H26.

# Chang Hwa Bank Partners with Whoscall to Boost Fraud Protection


- ✓ In late May, Chang Hwa Bank partnered with Gogolook to deploy the Whoscall Verified Business Number Service, enrolling official phone numbers across all domestic branches into the system to improve caller recognition.
- ✓ When receiving a call from Chang Hwa Bank, users see a green checkmark alongside official "Chang Hwa Bank" branding on screen, allowing them to verify call authenticity instantly and protecting them against impersonation fraud.

# Official Launch of Whoscall Verified Number Service in Thailand




- ✓ In early July, Whoscall launched "Whoscall Verified Number" service in Thailand, displaying a green checkmark on incoming calls from verified businesses to help users identify trusted callers and reduce call rejection rates.
- ✓ Introduced three new value-added features for Android users, boosting answer rates and enhancing interactive engagement throughout the entire customer call journey.

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# Roo.Cash Launches New Loan Matching Service “BiBi Loan” to Connect Supply and Demand

- ✓ In early July, Roo.Cash launched its brand-new loan service, “BiBi Loan”
- ✓ Users can post their loan needs anonymously for free, prompting bank representatives to proactively offer initial quotes. This creates a transparent and efficient two-sided matching platform that cuts down repetitive rate inquiries, minimizes credit score impact, and lowers cold-outreach costs for banks.
- ✓ In its first month of trial operation, the platform generated hundreds of requests, with weekday users receiving a quote from at least one bank representative in under an hour on average.


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# Yunlin County Partners with Gogolook to Fight AI Scams with Automated Ad Takedowns


- ✓ In mid-July, Gogolook announced an in-depth partnership with the Yunlin County Government in support of Foxconn’s smart city initiative to safeguard municipal cybersecurity.
- ✓ Deployed the Watchmen impersonation detection system to proactively identify and take down social media scam ads and spoofed websites.
- ✓ Delivered strong results in its first month following a June rollout, successfully intercepting 413 high-risk ads across 154 fan pages.

# Gogolook Joins Ministry of Digital Affairs’ Public-Private Anti-Scam Initiative

- ✓ Gogolook officially joined the Ministry of Digital Affairs’ “Scam Reporting and Anti-Fraud Collaboration Initiative” in July.
- ✓ As scam syndicates leverage AI to slash costs and produce hyper-realistic content, anti-fraud defense has turned into a race against time.
- ✓ Through a real-time joint defense mechanism, government-verified intelligence from the Scam Reporting Network flows directly into Whoscall's anti-fraud database—powering instant alerts for SMS protection and image lookup tools like "One-Tap Check."

# Business Outlook

## ✓ 2H26 Profit Expected to Outperform 1H26

- Driven by continued revenue growth and AI-enabled operational efficiency gains, 2H26 profitability is projected to remain strong.
- As operations surpass critical mass and demonstrate software business leverage, profitability is set to expand in tandem with revenue growth.

## ✓ Revenue is expected to reach a new record high this year

- Continued expansion across all three core business lines: Consumer Anti-Scam, Corporate Anti-Scam, and Fintech Services.

## ✓ Three-year strategy balances rapid profit growth with long-term revenue expansion

- Near-term focus centers on scaling Corporate Anti-Scam and risk-management-centric Fintech Services.

# Business Outlook – By Service

## Corporate Anti-Scam

- Demand from domestic and overseas enterprises and government agencies is strong, which is expected to convert into solid orders across this year and next to deliver high growth.
- Revenue from Anti-Scam Intelligence (ASI) in Japan will continue to grow, with further expansion into more overseas markets.

## Fintech

- Fintech Services will maintain strong growth and aim to contribute to profits for the first time this year, while also developing overseas market opportunities.
- JUJI's operational performance in risk management and revenue scale continues to exceed internal expectations, positioning Fintech Services to represent roughly 30% of total revenue.
- Corporate solutions with integrated risk management capabilities have gradually begun to contribute revenue, with rapid growth expected.

## Consumer Anti-Scam

- Digital Ads revenue continues to track ahead of expectations, supported by ongoing internal ad pricing optimization.
- Whoscall subscription revenue is expected to grow, driven by higher service penetration through the ongoing promotion of our services.

# Company Overview

# Build for Trust

## Our Vision

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

Company Overview

# 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**
Established

**NT$ 355 mn**
Paid-in Capital

**NT$ 1,048 mn**
2025 Revenue (+21% YoY)

**228**
Employees*

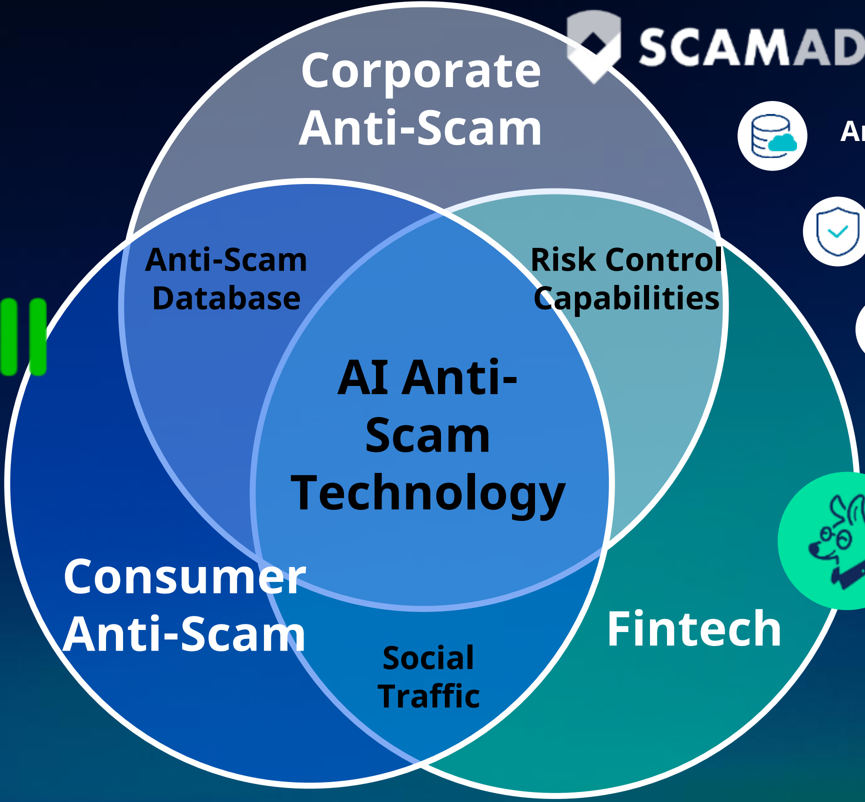
**8**
Major Markets

**10 bn**
Malicious Calls & Messages Blocked



* As of 2Q26. Starting from 2024, the calculation basis has been changed.
Prior to 4Q23, only full-time employees were included in the calculation.

# Gogolook Three Major Business Units

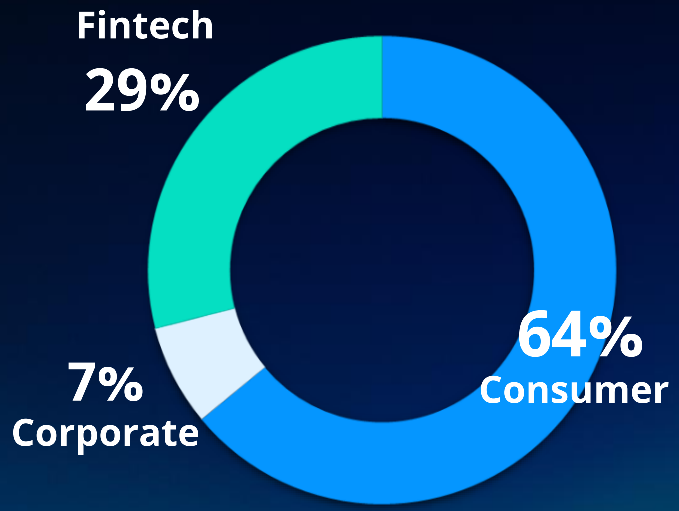



SCAMADVISER
- Anti-Scam Intelligence
- Watchmen
- Identity Suite

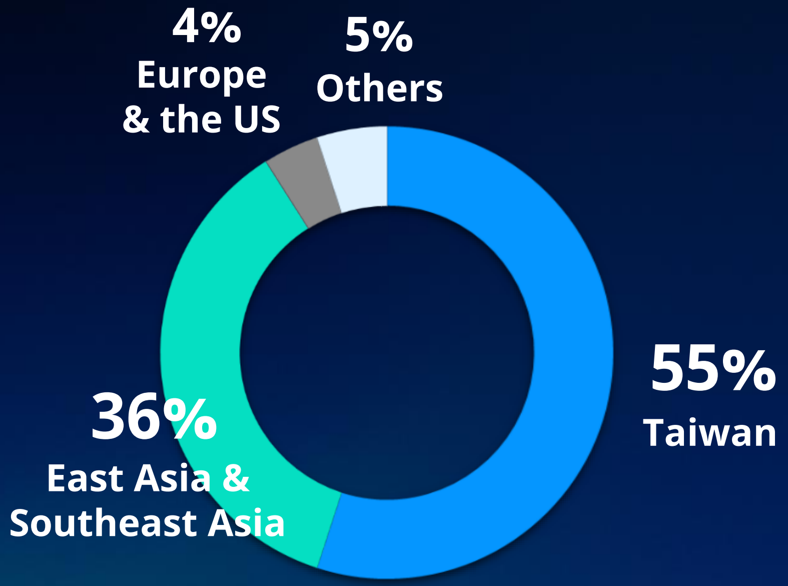
whoscall
- Auntie Meiyu
- Call Defender (HK)

- Roo.Cash
- JUJI

# Diversifying Revenue Sources with Better Visibility




By Service




By Region

Gogolook

Note: Revenue mix based on 2025 data. Starting from 1Q26, segment revenue classifications have been adjusted, and historical figures have been restated accordingly.

# 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

**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

**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.

**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

- **2012**: Established
- **2014**: Began global expansion
- **2016**: Started monetizing
- **2018**: Launched digital identity solutions
- **2020**: Launched personal finance marketplace
- **2021**: Expanded into corporate anti-scam services
- **2022**: Invested in Japan and Thailand market expansion
- **2023**: Listed on Taiwan Innovation Board (TIB) In July
- **2024**: Acquisition of ScamAdviser; Launched JUJI
- **2025**: Transition to the General Board of the TWSE In May

## 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**

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**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


## Foundation Members

amazon
Bitdefender
Capital One
CSC
F-Secure
feedzai
Gen
Gogolook
Google
GSMA
Match Group
Meta
Microsoft
OpenAI

and more...

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# 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

- **228** 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

* As of 2Q26, the calculation basis has been changed. Starting from 2024, the calculation basis has been changed. Before 4Q23, only full-time employees were included in the calculation.

# Business Models

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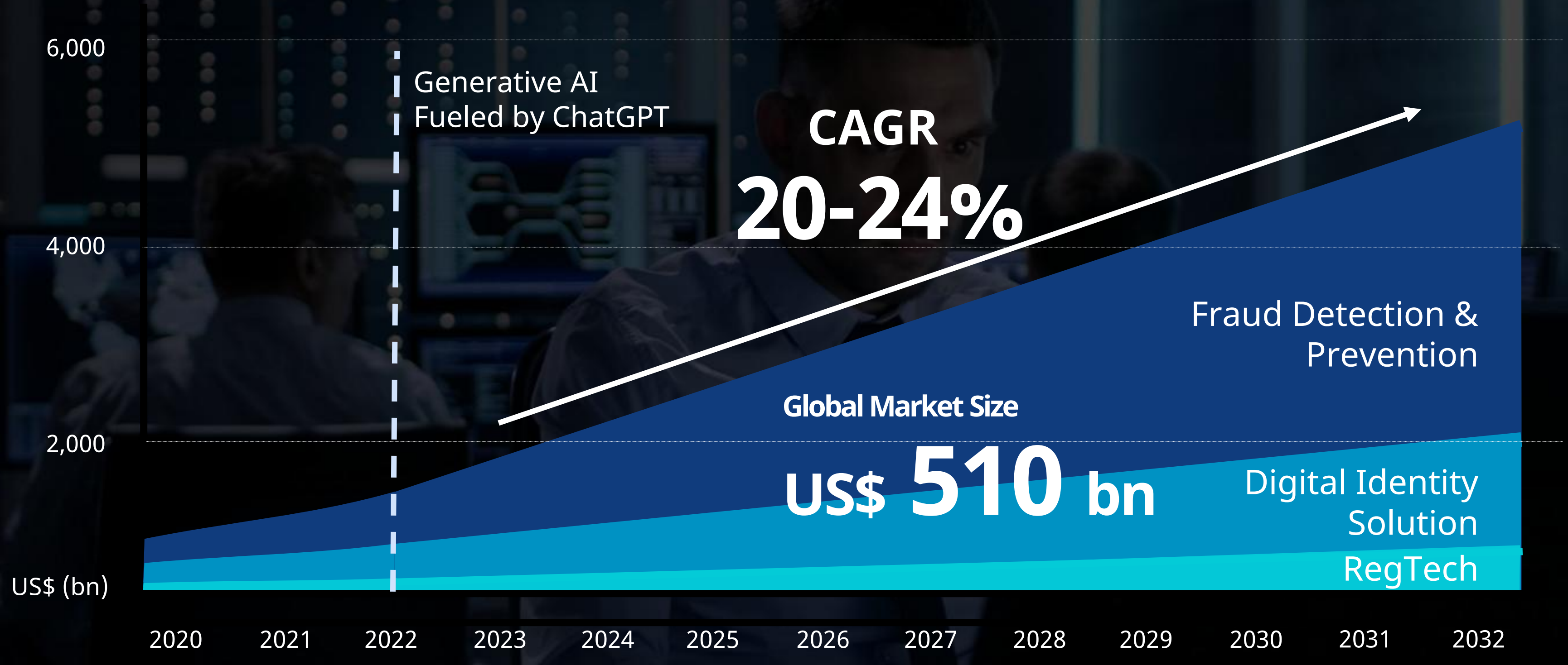
# TrustTech Markets are Growing Rapidly




References: Fortune Business Insight, Straits Research, KBV Research

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# Consumer Anti-Scam Services

whoscall

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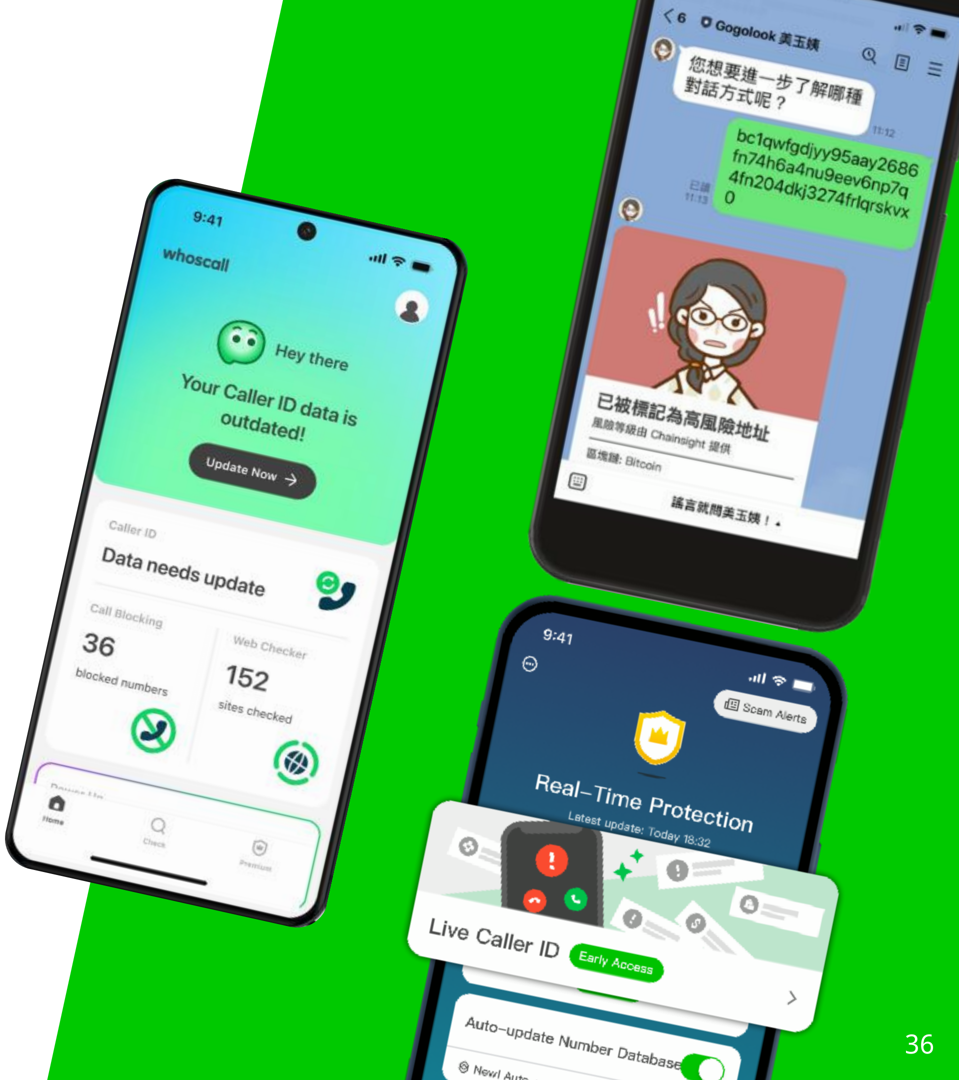
Call Defender

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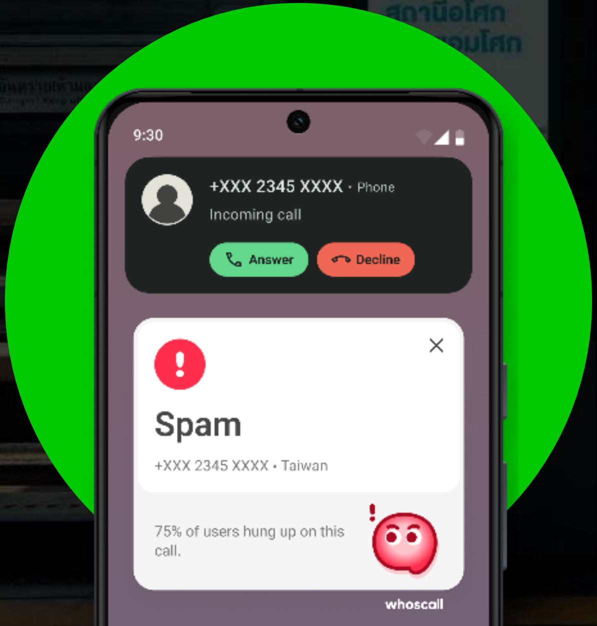
# Whoscall: Caller ID & Block App

whoscall

Instant Identification of Unknown Calls, Texts, and URLs



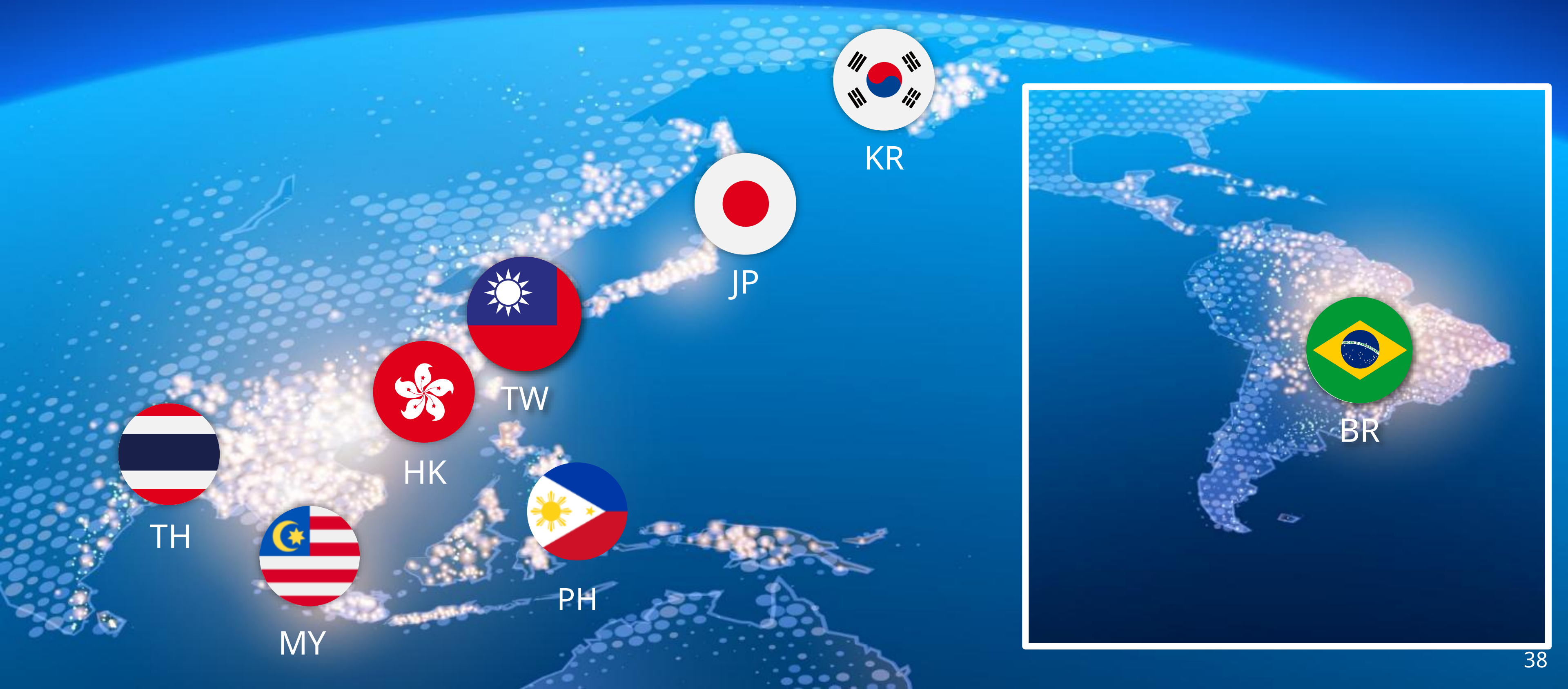

**18 mn**
Monthly Active Users

**100 mn**
Downloads

**2.6 bn**
Phone Number Database

**2 bn**
Call Traffics per month

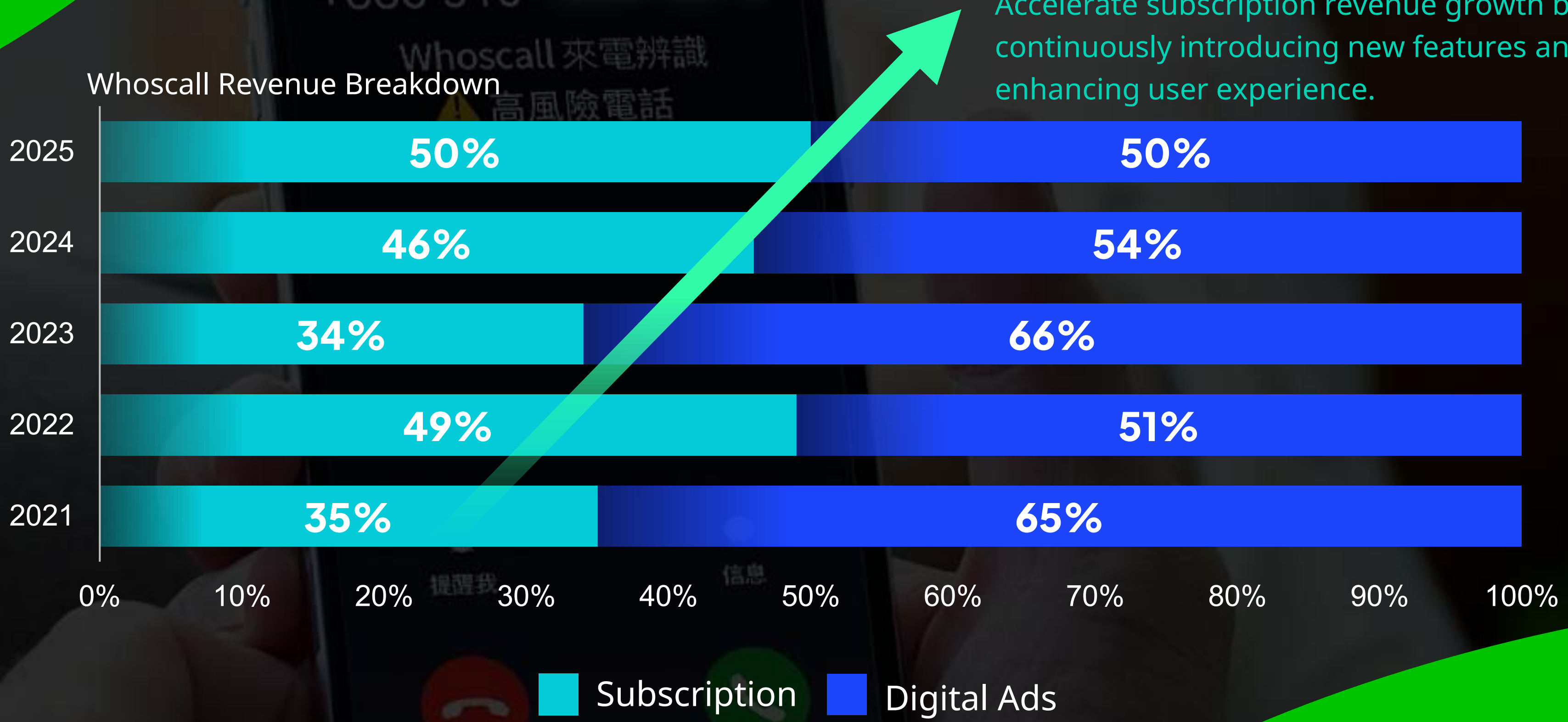
# Global Presence



# 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

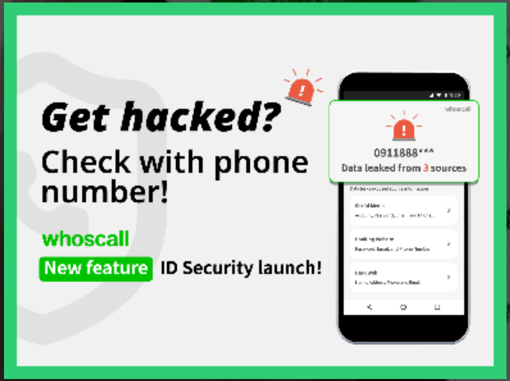
Enable users worldwide to assess the risks of personal data leakage and guide users with remedial suggestions.

## 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.



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# 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

SCAMADVISER

## 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**

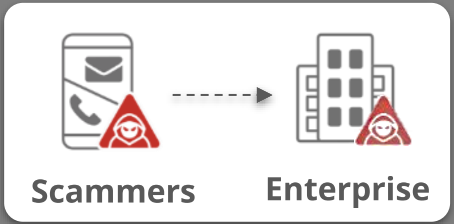
Scammers impersonate brands or celebrities

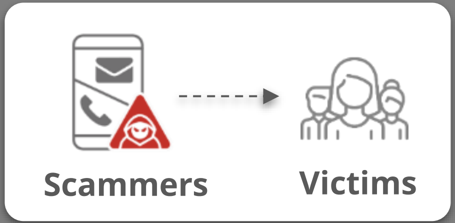
**Contact**

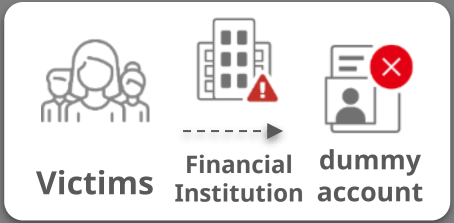
Scammers contact victims

**Dummy Account /Cash Flow**

Victims transfer money to dummy accounts




## 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

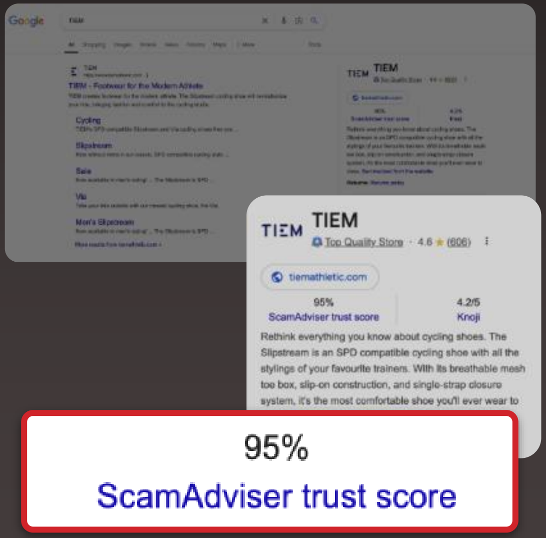
- ✓ Fund flow risk control
- ✓ Multi-dimensional risk modeling
- ✓ Provision of security rating reports

# Banks # E-commerce # Payment

# Anti-Scam Intelligence Solutions: Multiple Applications

**#Search Engine #Web Risk Rating**

**Google-powered ScamAdviser Risk Rating Technology**

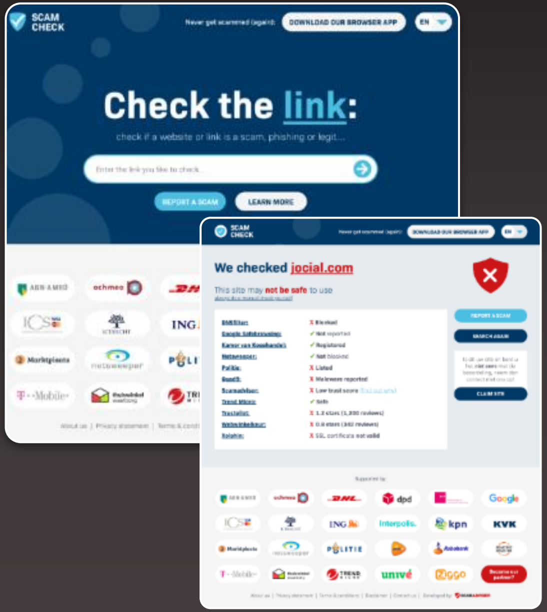



**#Telcos #Anti-Scam App**

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


**#Government & Enterprises #Risk Rating Technology**

**Customized Risk Rating Website Services**

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# 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

## Cybersecurity Protection

## Institutions & Organizations

# Fintech Services

Roo.Cash 袋鼠金融

JUJI 招財麻吉


Gogolook

# The Financial Matching Platform with the Highest Traffic in Taiwan

Roo.Cash 袋鼠金融

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

# Build up a Consumer Finance Ecosystem

**Help consumers confidently and quickly choose the right financial products**

**1 m**
MAU

**400 K+**
Number of Registered Member

Roo.Cash
袋鼠金融

**Ecosystem**

**Help financial institutions reduce customer acquisition costs**

**25 +**
financial institution partners

**200 +**
financial products offered

# 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**

**508 M**
**Outstanding Instalment Receivables**

**95%**
**Repeat Application Rate**




Source：https://www.ctee.com.tw/news/20230803700556-431306

# Highly Leveraging AI and Native Digitalization Advantages

| User Acquisition | Loan Application Process | Risk Management | Service Advantages |
|---|---|---|---|
| • Leverage proprietary **Roo.Cash** channel<br>• High conversion rates powered by proven digital user acquisition expertise built since **Whoscall** | • Fully automated process, aligned with the needs of the younger generation<br>• Fast credit approval, improving acquisition efficiency<br>• Reduced labor costs | • AI risk control models extended from **Corporate Anti-Scam Services**<br>• Serving segments underserved by traditional banks<br>• Effectively reduce delinquency rates | • Niche customer segments<br>• Convenient and fast service<br>• Competitive interest rates |
| **over 70%**<br>**From organic traffic** | **over 90%**<br>**Loan approvals completed within 24 hours** | **over 7 years**<br>**Bank partnership experience** | **One of the few fully digitalized platforms in Taiwan** |

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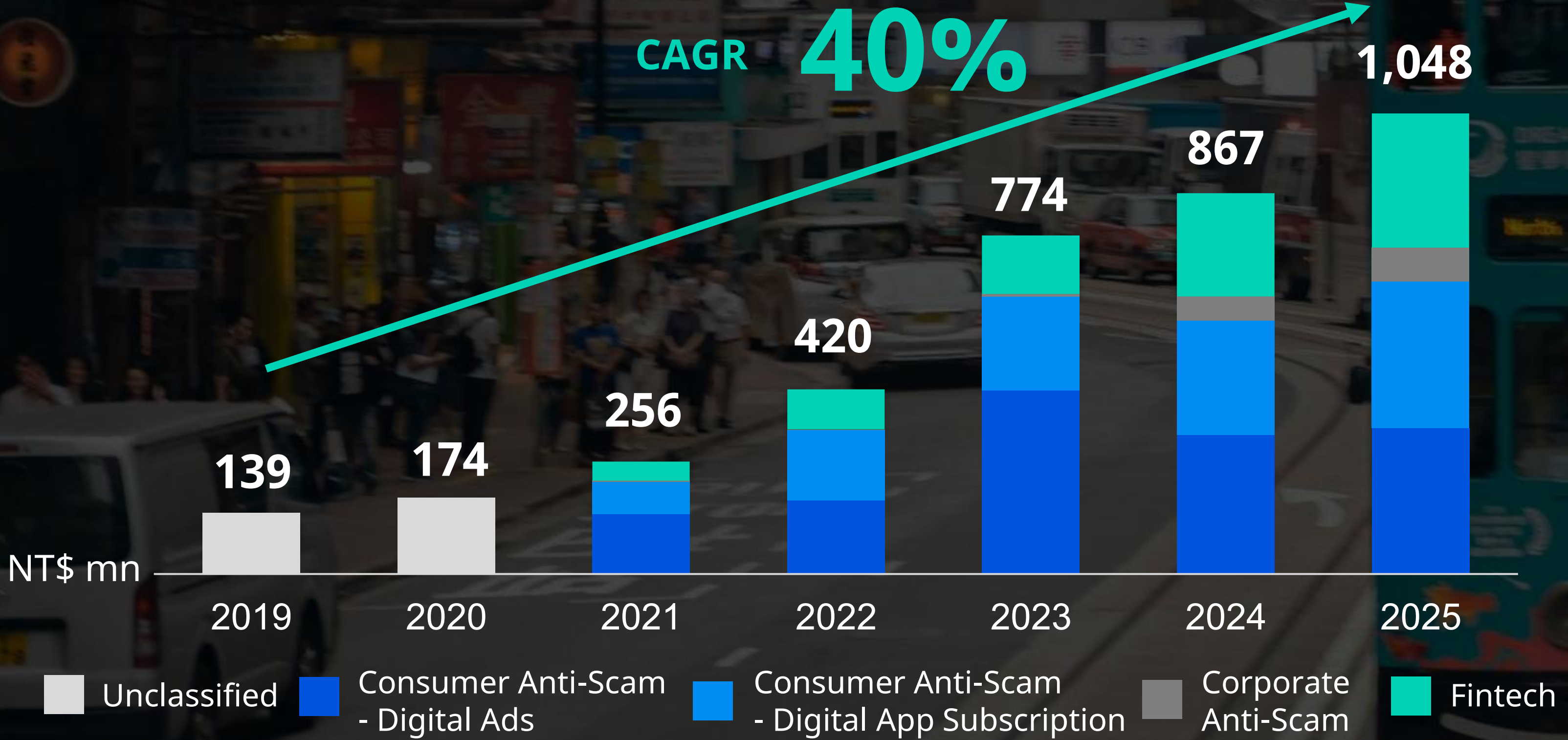
# Growth Strategy

# Outgrowing The Industry Over The Long-Term

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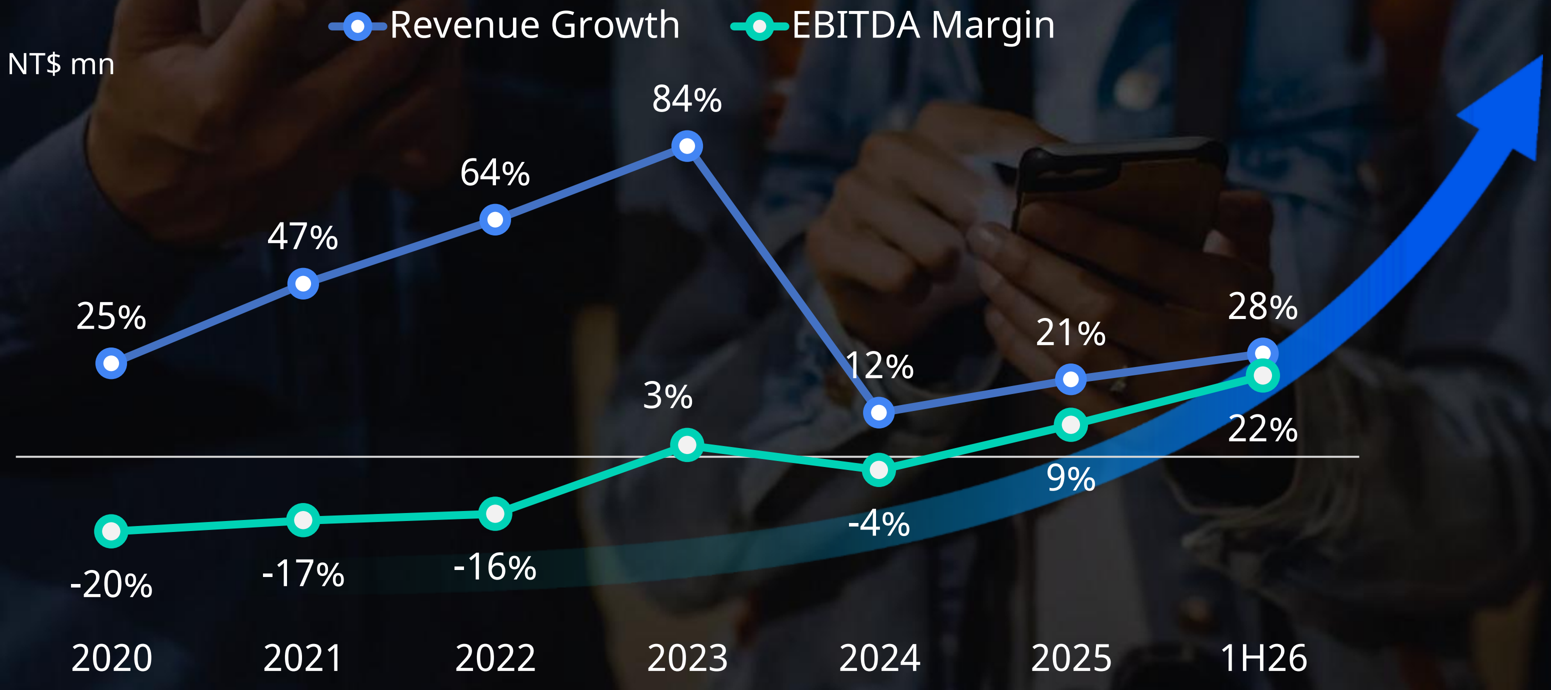
Note: Starting from 1Q26, segment revenue classifications have been adjusted, and historical figures have been restated accordingly.

# 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

Regulatory Trends Create New Opportunities

Expanding from Anti-Scam into Consumer Finance

## Consumer Anti-Scam

- Focusing on user acquisition costs and launching new services

## Corporate Anti-Scam

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

## Fintech

- Leverage existing strengths to continue expanding the total addressable market

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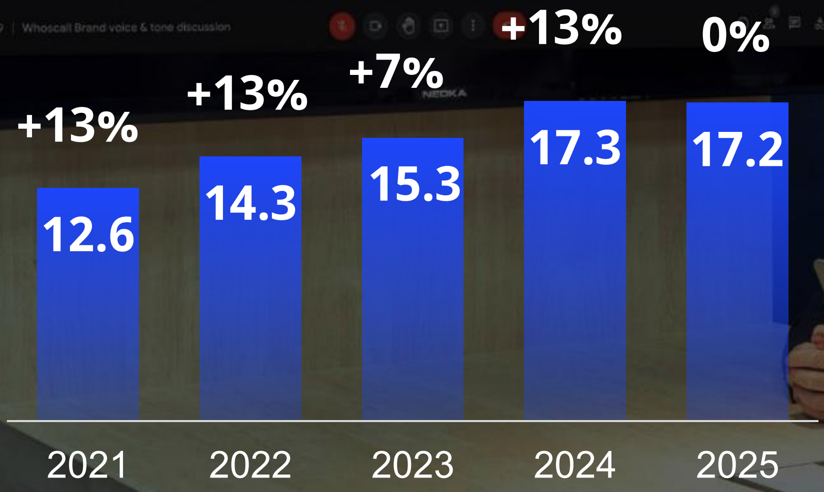
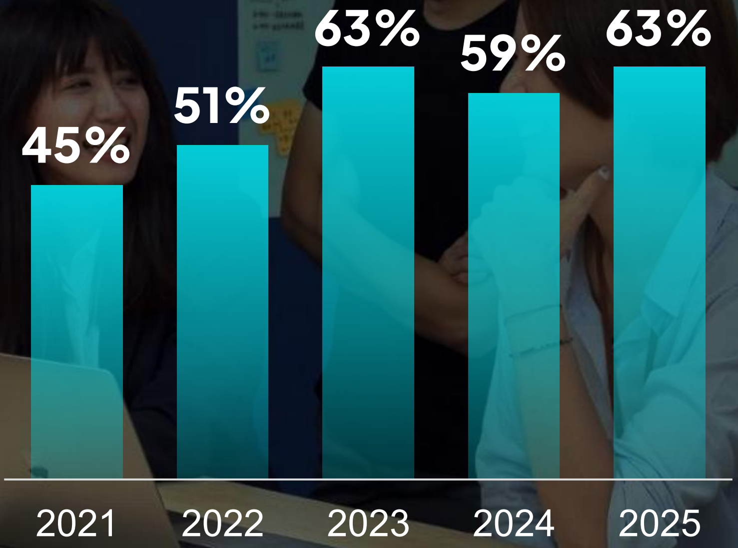
# Consumer Anti-Scam: Efficient User Expansion and Overseas Market Growth

## 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.

## 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

## 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.

## SG

### Monetary Authority of Singapore (MAS)

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

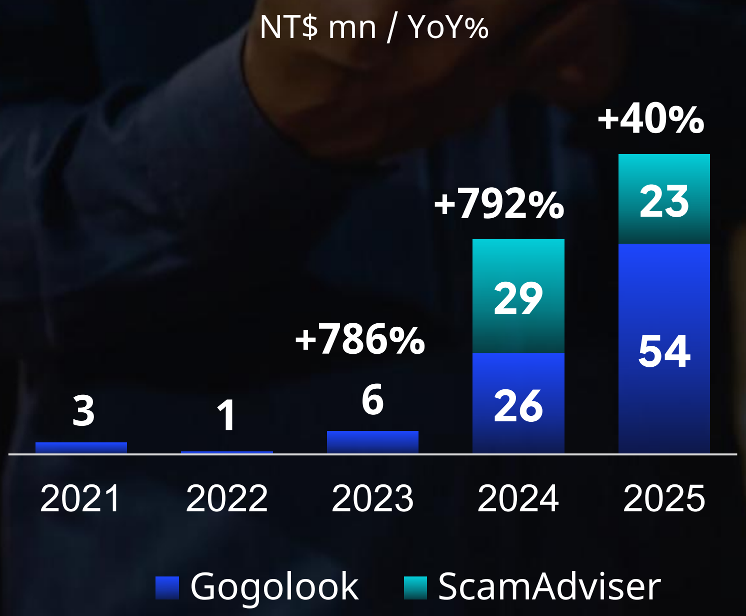
## TW

### 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




## 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.



Note: Starting from 1Q26, segment revenue classifications have been adjusted, and historical figures have been restated accordingly.

# Fintech: Overseas Market Expansion


## Provide Risk-Management-Centric Services

- ✓ Targeting existing markets in Southeast Asia and Northeast Asia
- ✓ Partnering with local financial institutions and enterprises
- ✓ Continuously optimizing risk management and gradually scaling up

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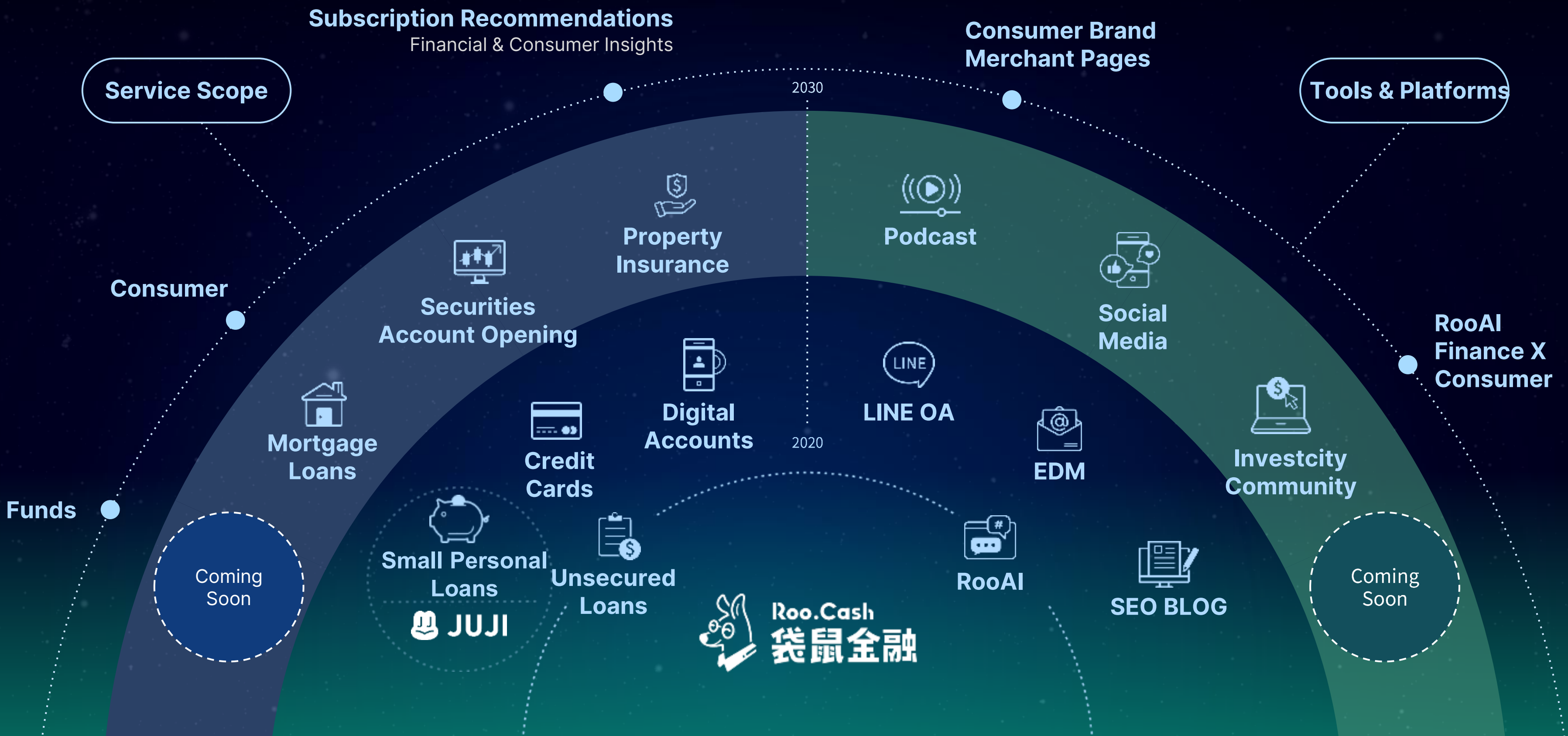
# Gogolook Fintech Blueprint



# Continuously Developing Innovative Services

**Internal Innovation Mechanism**

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

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

- ✓ AI-powered phone and SMS scam prevention

Mature

Developing

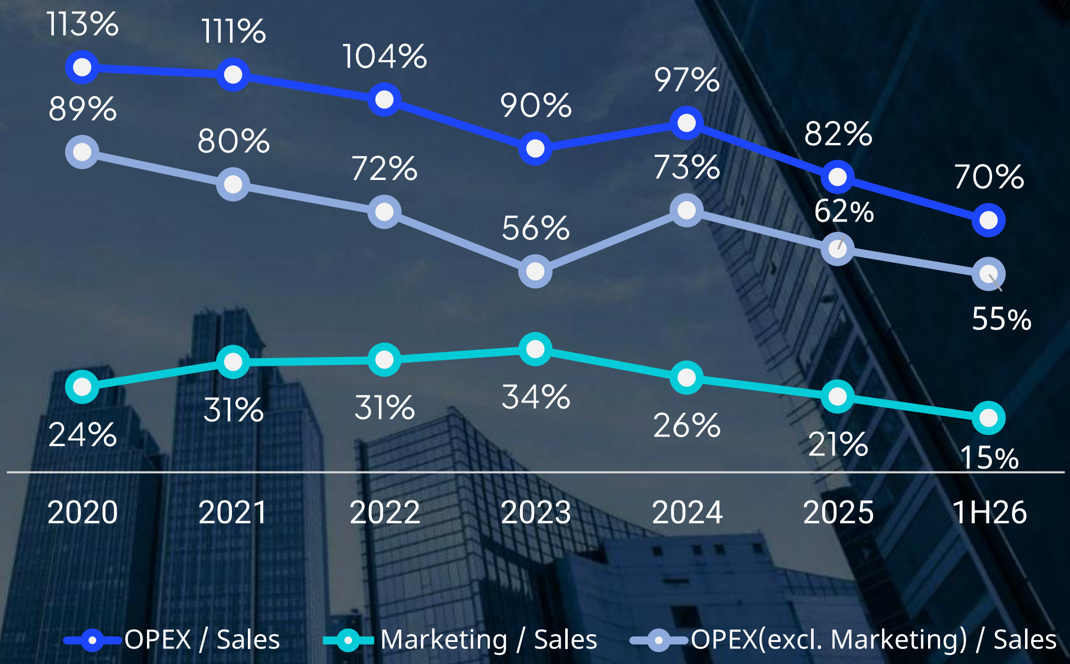
Exploring

# 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

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# 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

# 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 |
| **Operating Profit** | -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 |
| **Net Income to Parent** | -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 |
| **Current Assets** | **357,021** | **358,413** | **639,939** | **660,790** | **1,032,336** |
| 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 |
| **Total Assets** | **376,851** | **404,230** | **680,014** | **930,756** | **1,289,405** |
| | | | | | |
| Short-term Debt | 10,000 | 13,275 | 12,725 | 181,608 | 214,849 |
| **Current Liabilities** | **105,560** | **160,311** | **222,603** | **436,866** | **473,997** |
| **Total Liabilities** | **111,771** | **168,703** | **227,519** | **522,849** | **589,731** |
| 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 |
| **Total Equity** | **265,080** | **235,527** | **452,495** | **407,907** | **699,674** |

# Thank You

Gogolook

Build for Trust

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