

Score Aggregation Methodology & Brand List O Bank

As the B Corporation Certification is a company-level certification, the assessment of a Parent Company is required to include its subsidiaries in which it owns >50% of the shares and has a controlling interest. Depending on the operations of the certifying company, Parent Companies may roll up their subsidiaries into a single assessment or assess separately.

Regardless of whether a Certified Parent Company's subsidiaries are assessed together or separately, only distinct subsidiaries that B Lab has determined independently meet the performance requirement for certification (i.e. score of 80+ points) are eligible to use the Certified B Corporation logo and refer to themselves as Certified B Corporations.

Aggregated Scoring Methodology

O - Bank and Evertrust Bank were required to be assessed in the B Impact Assessment and undergo a review by B Lab staff. The entities were divided into two assessments, and the overall score was calculated using a weighted average based on revenues.

The assessments are as follows:

Assessment 1

- O- Bank
- IBT VII Venture Capital Co., Ltd.
- IBT Management Corporation.

Assessment 2

- Evertrust Bank
- IBT Holdings Corp.

Based on the weighted average, O - Bank scored an overall 106.1 out of 200 total available points. The minimum verified score required for B Corp Certification is 80.

The table below shows the scores for the individual assessments:

Legal entity/Company name	BIA Score
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Assessment 1 - O Bank	116.1
Assessment 2 - Evertrust Bank	89.6

Brands

O - Bank and Evertrust Bank . Brands that are not distinct operating subsidiaries included in the Parent Company's certification are not Certified B Corporations themselves but may use the Certified B Corporation logo if B Lab has determined they have independently met the performance requirement for certification. Otherwise, the Certified B Corporation logo shall only be used in reference to the brand as part of the Parent Company's certification.