



# King's Town Bank

## 1H25 Results Presentation



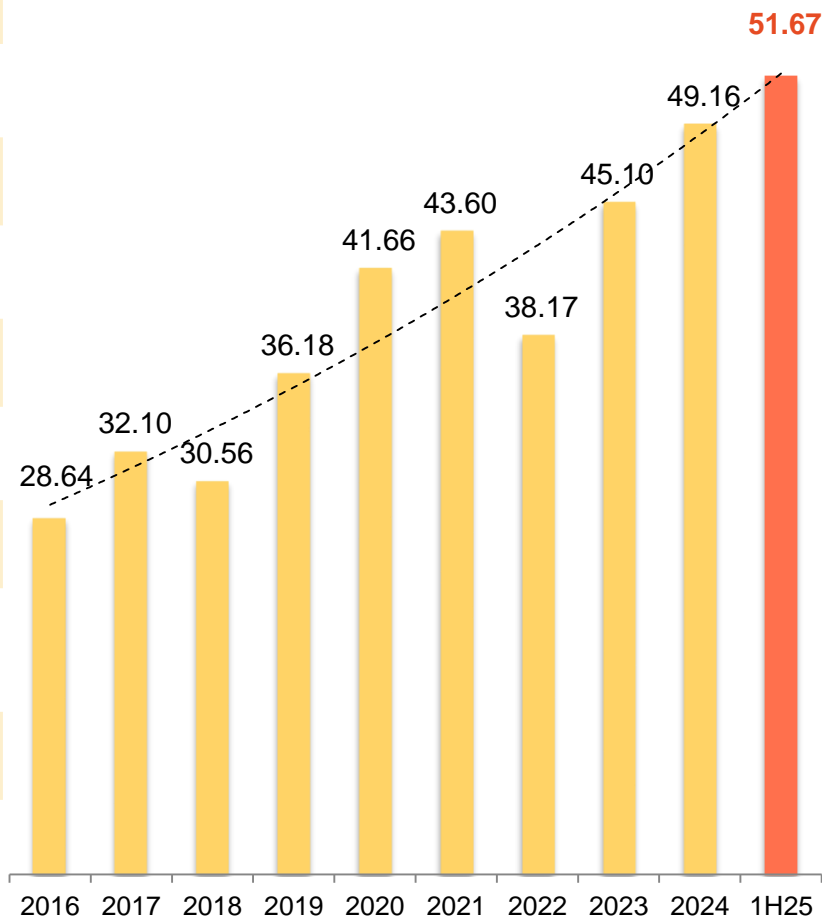
Stock Code : 2809.TW



# 1H25 Financial Review

	1H25	1H24
Total Assets (NT\$ million)	367,610	387,157
Book Value per Share (NT\$)	51.67	45.59
ROE (after-tax)	5.62%	12.86%
ROA (after-tax)	0.83%	1.68%
BIS Ratio	20.84%	16.37%
NPL Ratio	0.02%	0.02%
Coverage Ratio	7,736%	7,618%
Loan-loss Provision Coverage Ratio	1.33%	1.69%
FINI Holdings	26.69%	11.75%
Fitch Rating	AA-(twn) F1+(twn)	A+(twn) F1(twn)

Book Value per Share





# 1H25 Operating Highlights

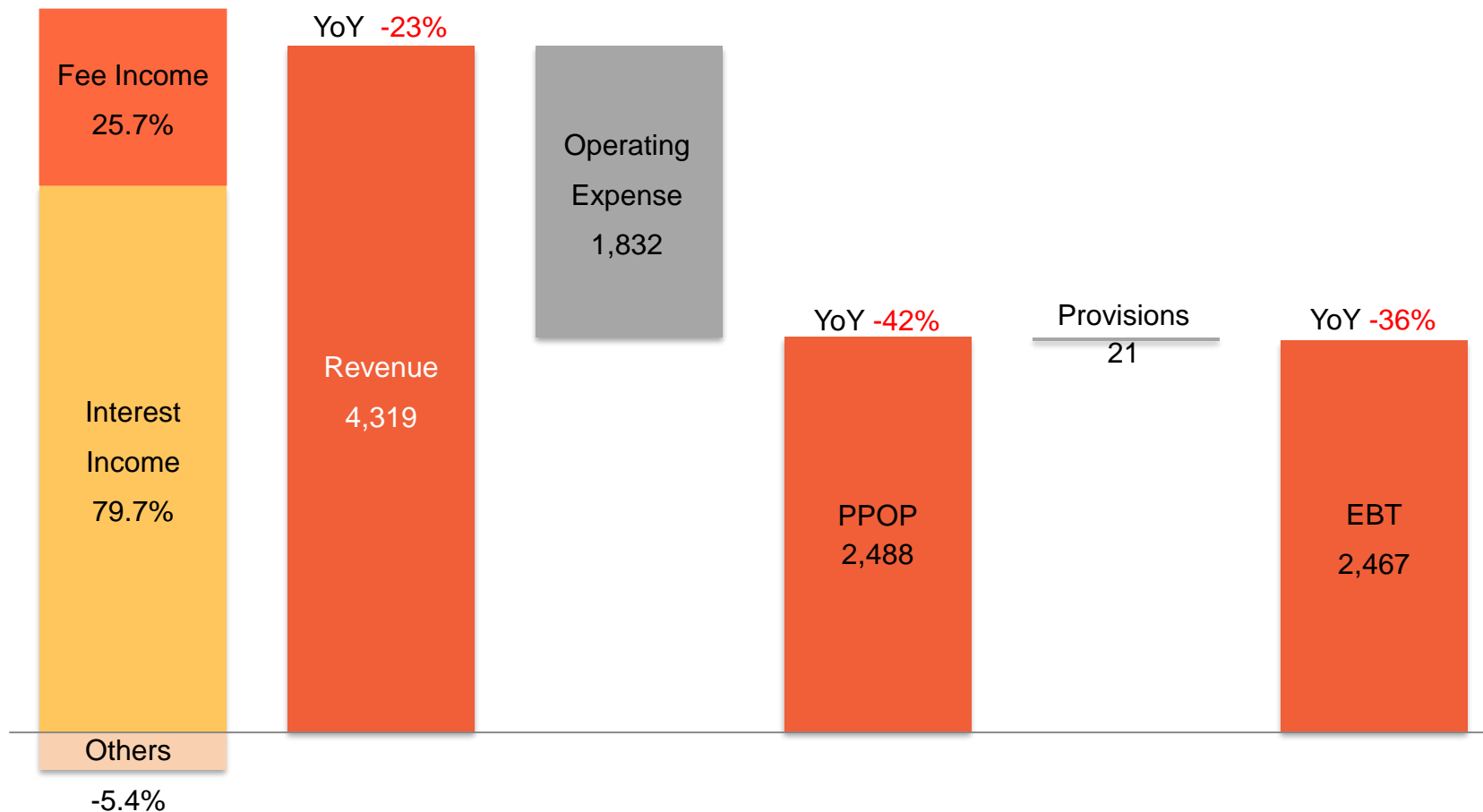
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- The performance of 1H2025 shows a decrease of 23% compared to last year, mainly due to a reduction in other income.
- The total loan amount reached NT\$225 billion in H1 2025. The loans-related service fees brought in NT\$0.83 billion in revenue, overall net interest income brought in NT\$3.44 billion in revenue, showing a growth of 17% compared to last year. The increase in net interest margin was primarily driven by higher interest income from the recovery of bad debts.
- As of Q2 2025, King's Town bank's loan coverage ratio stands at 1.33%, demonstrating our strong and healthy asset quality.



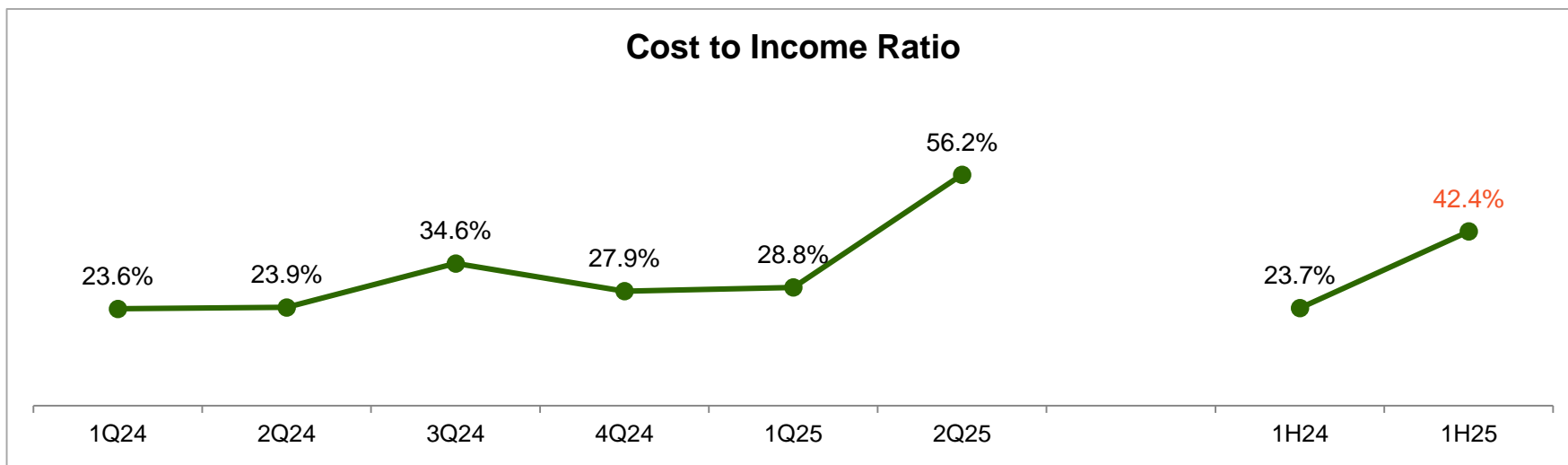
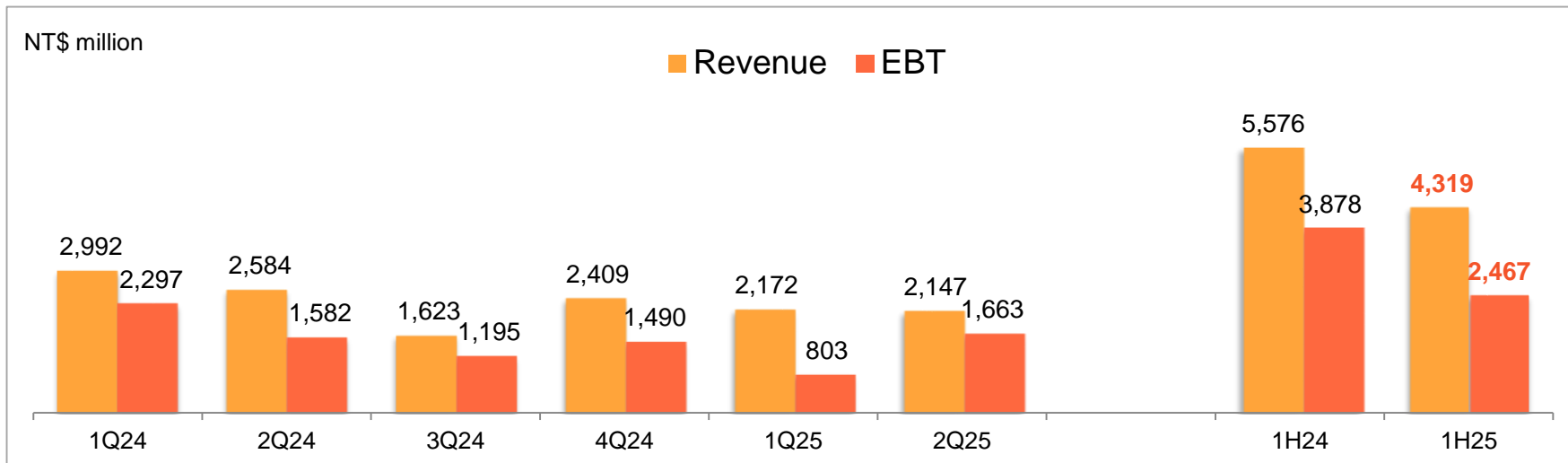
# 1H25 Revenue Breakdown

NT\$ million



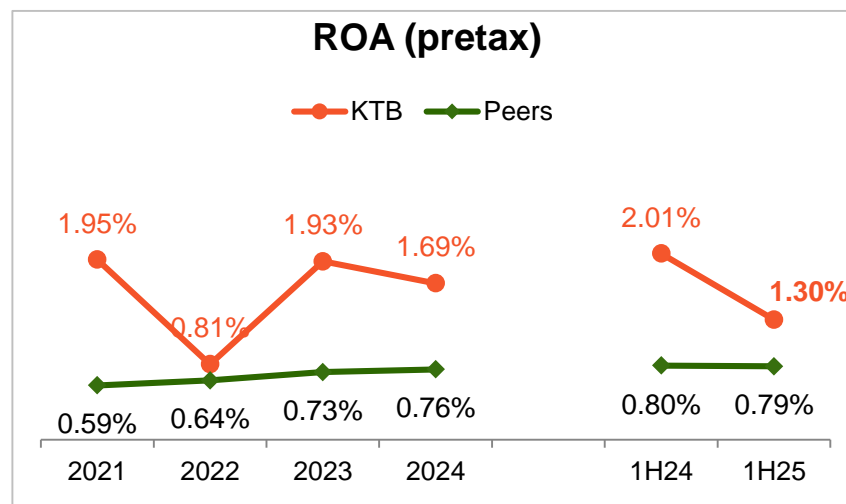
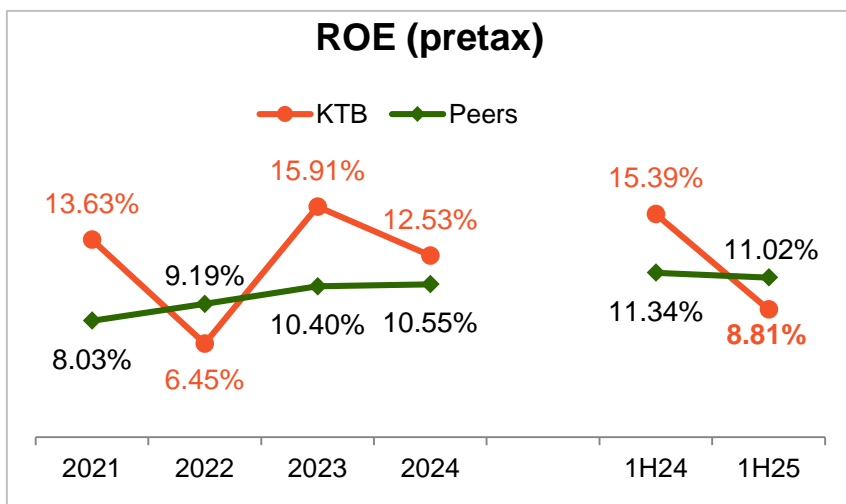
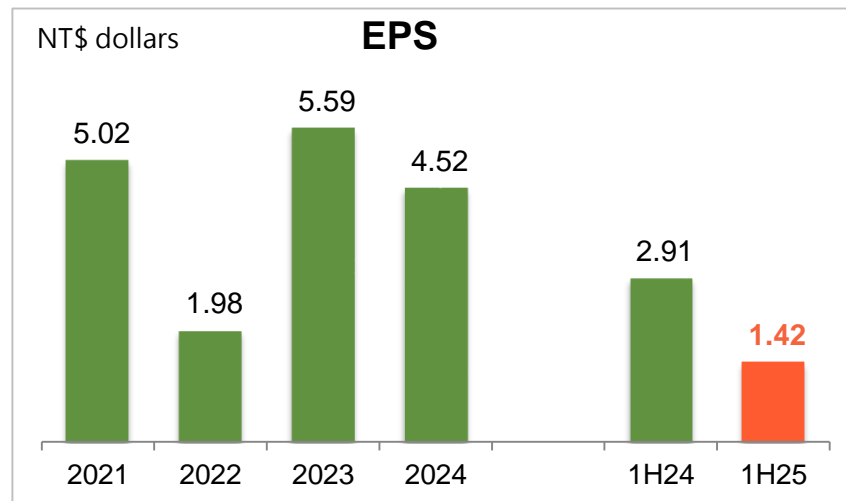
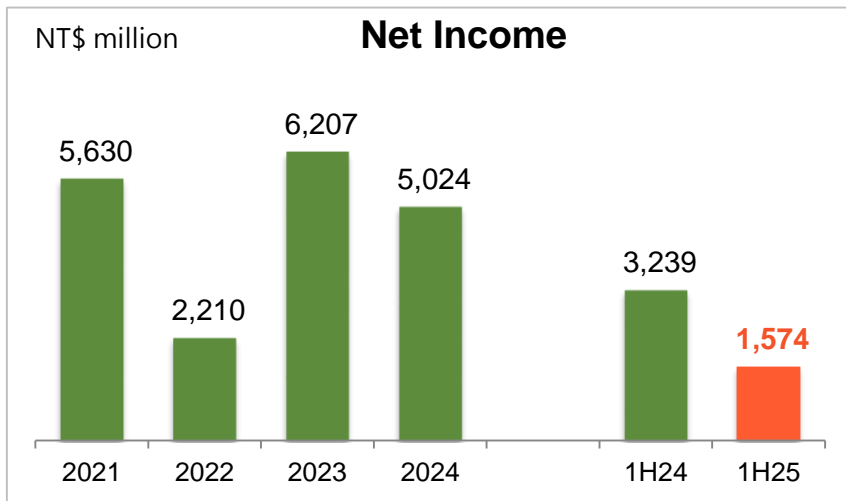


# Quarterly Revenue and Expense



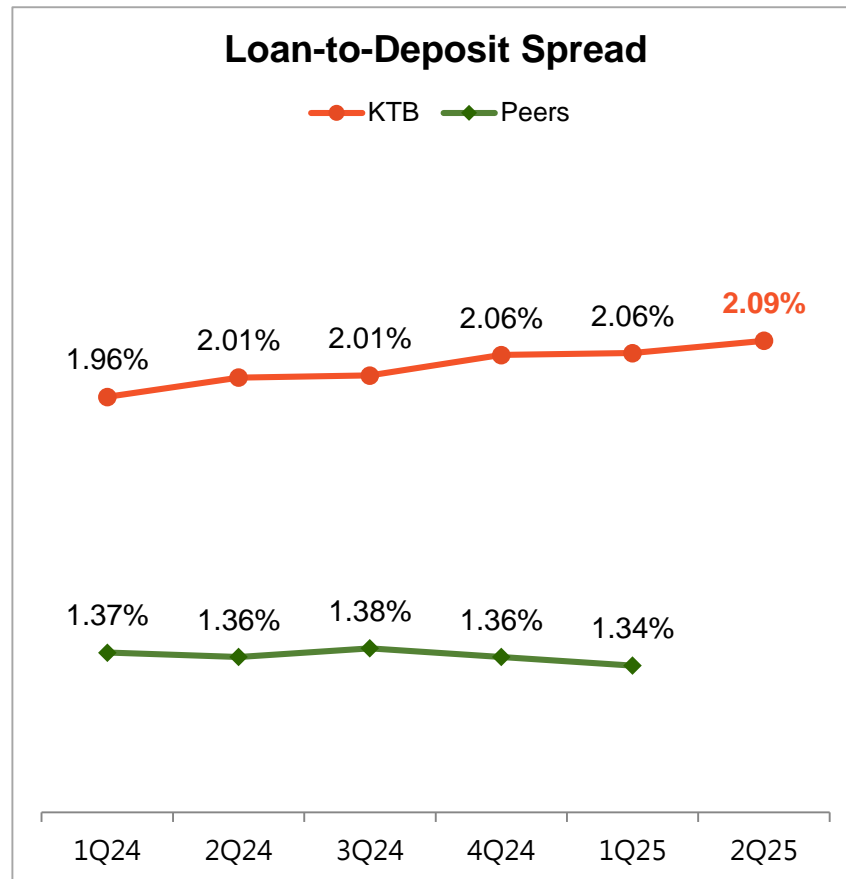
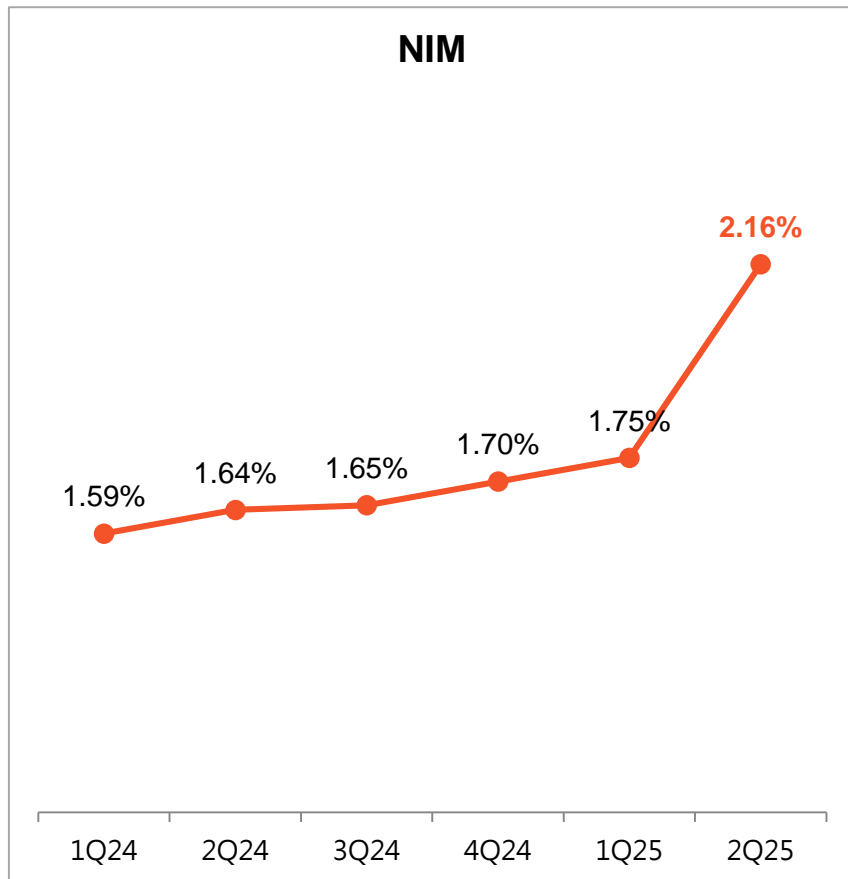


# Profitability





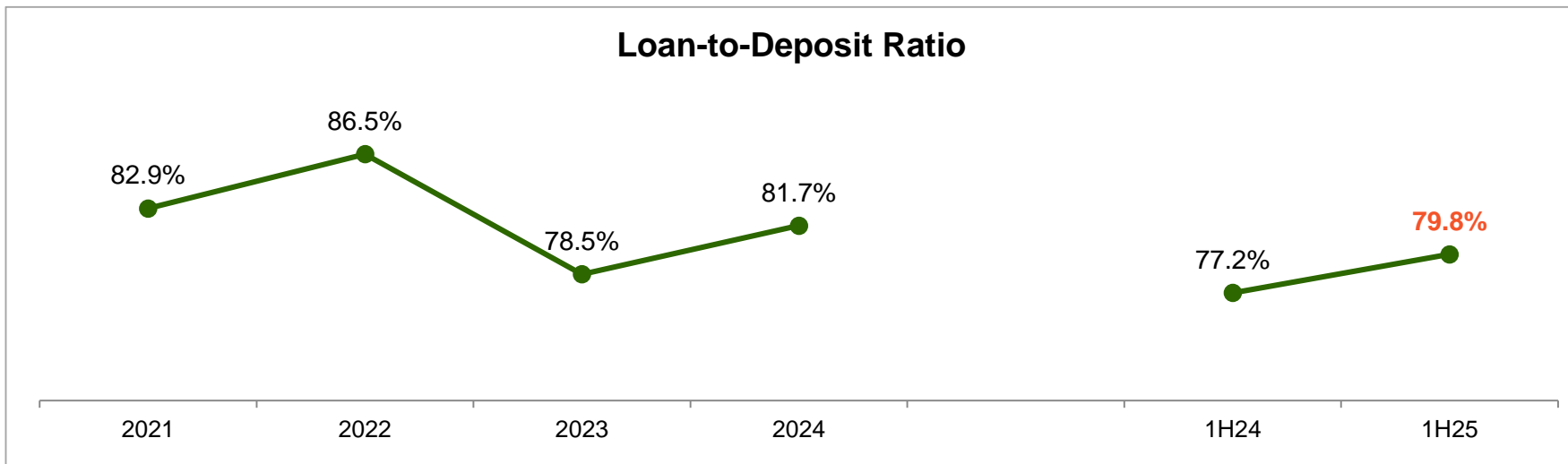
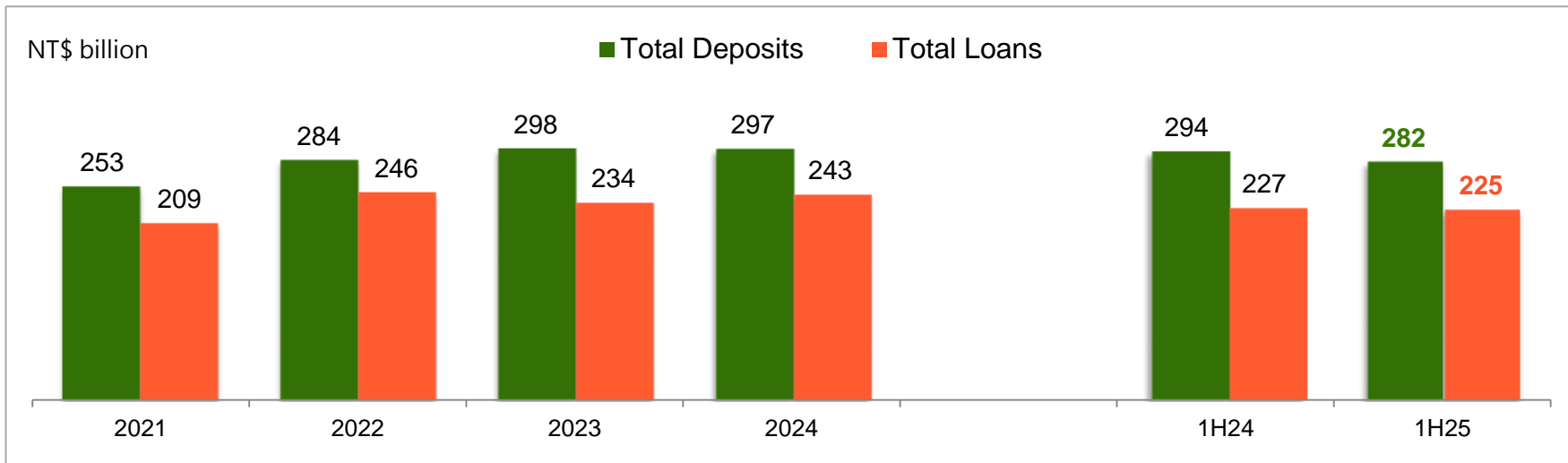
# NIM and Spread



Note: Peers data updated to Q1 2025



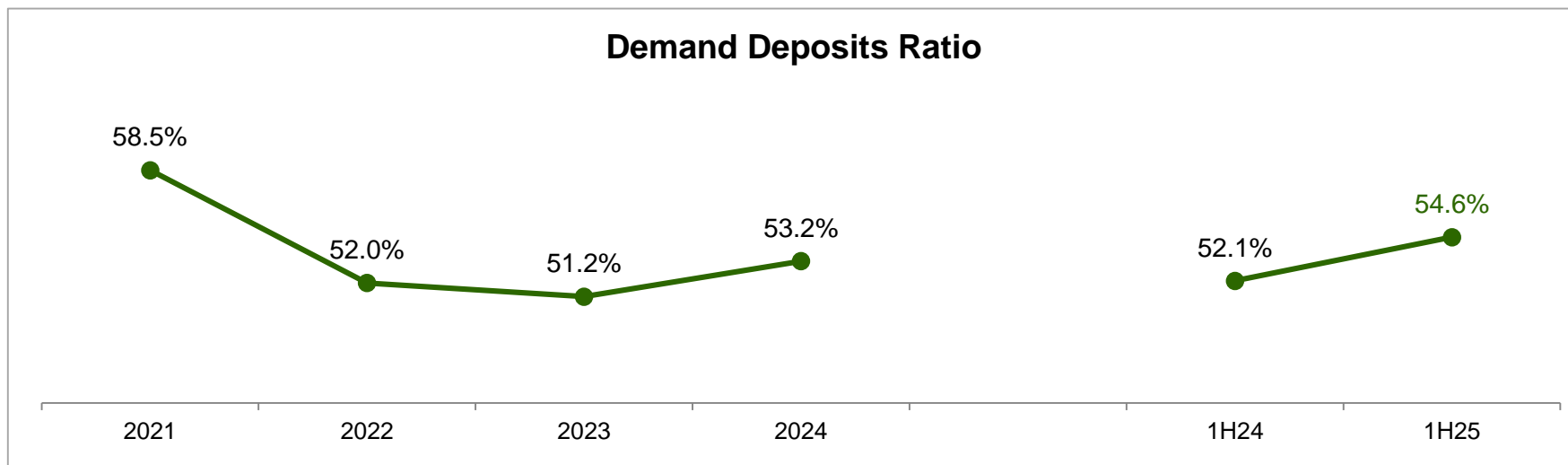
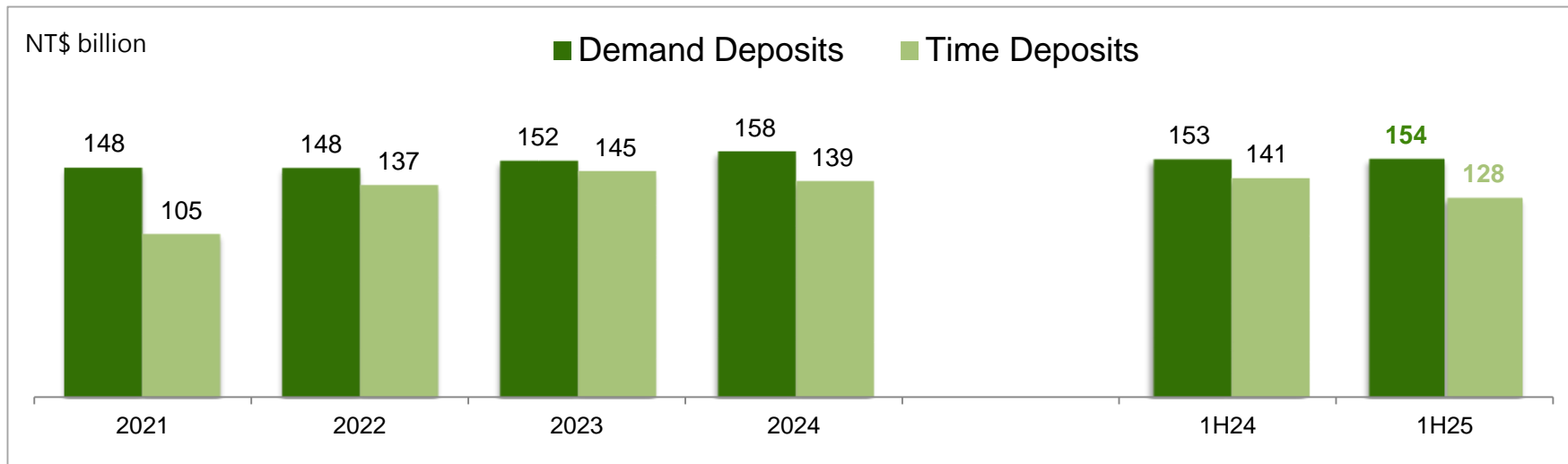
# Deposit and Loan







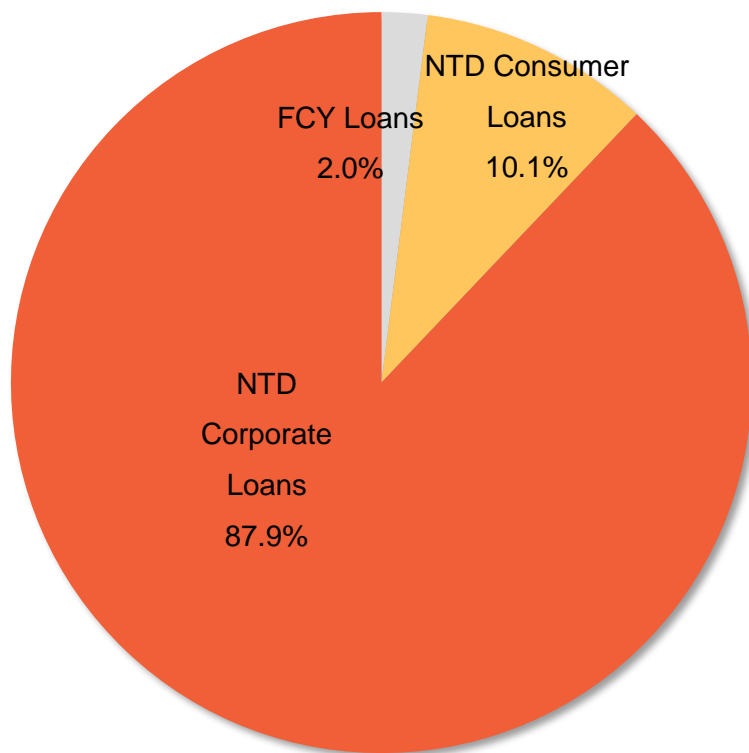
# Deposit Breakdown



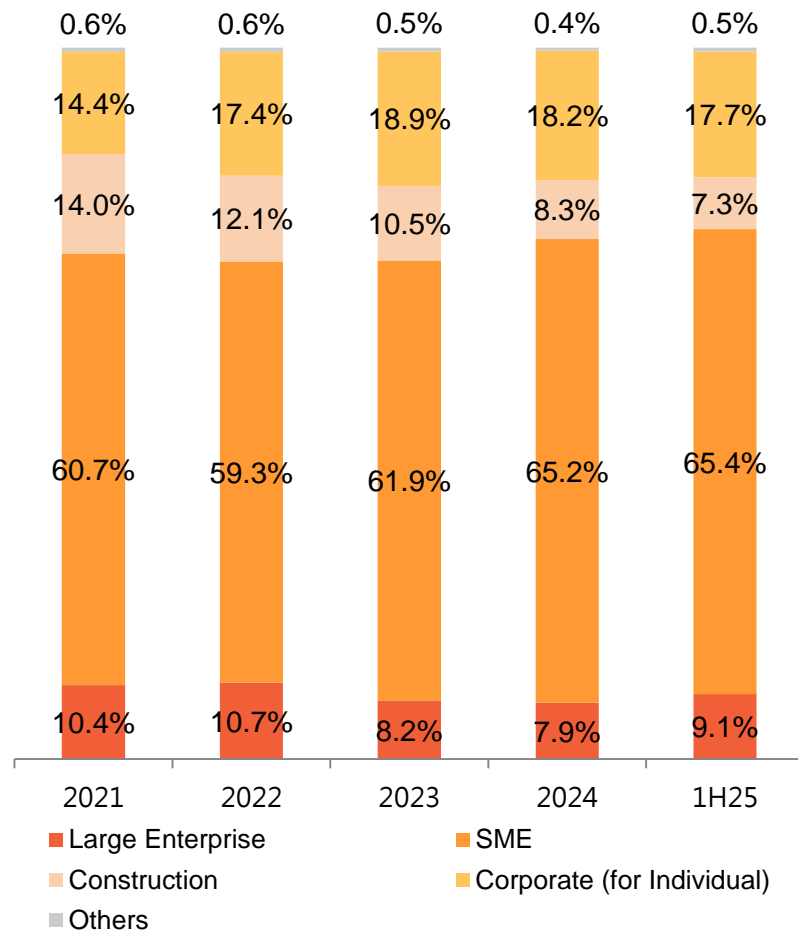


# Loan Breakdown

Loan Composition 1H25

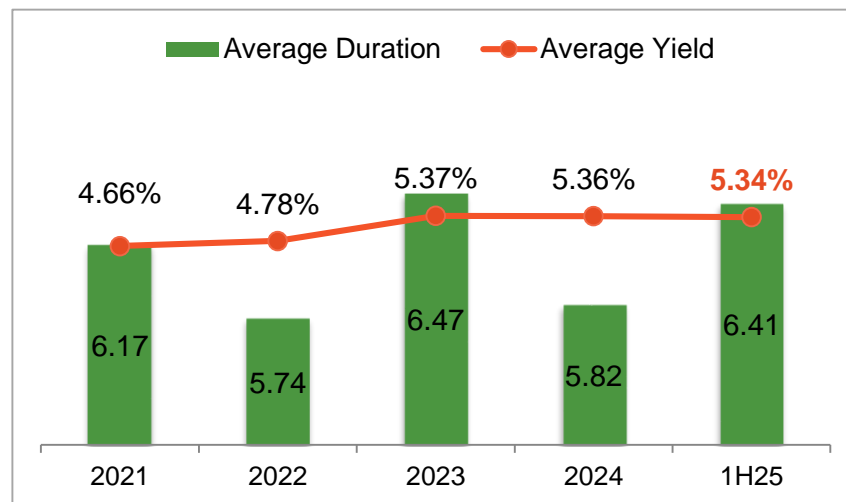
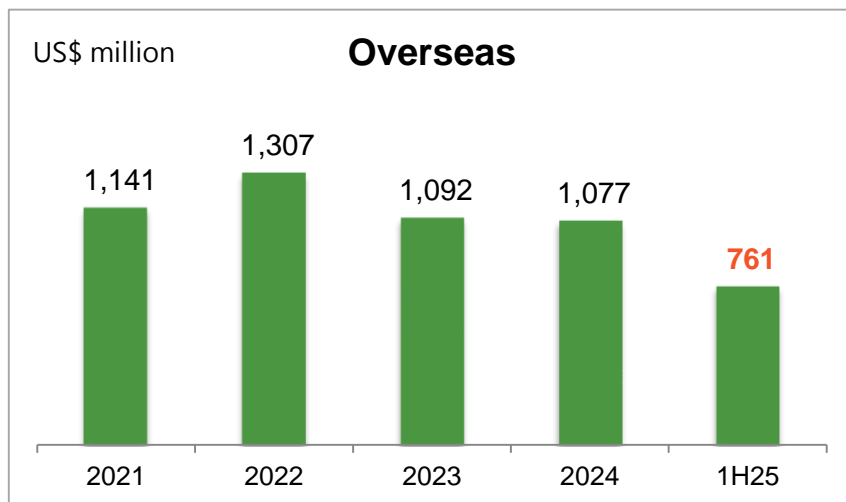
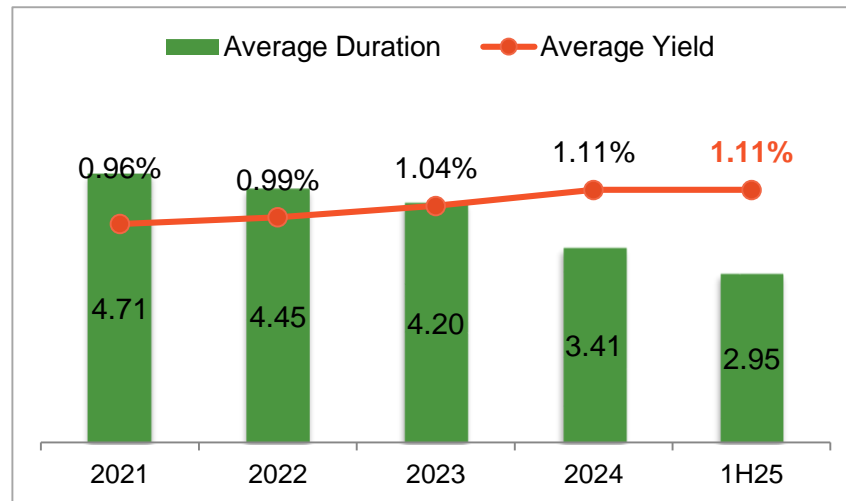
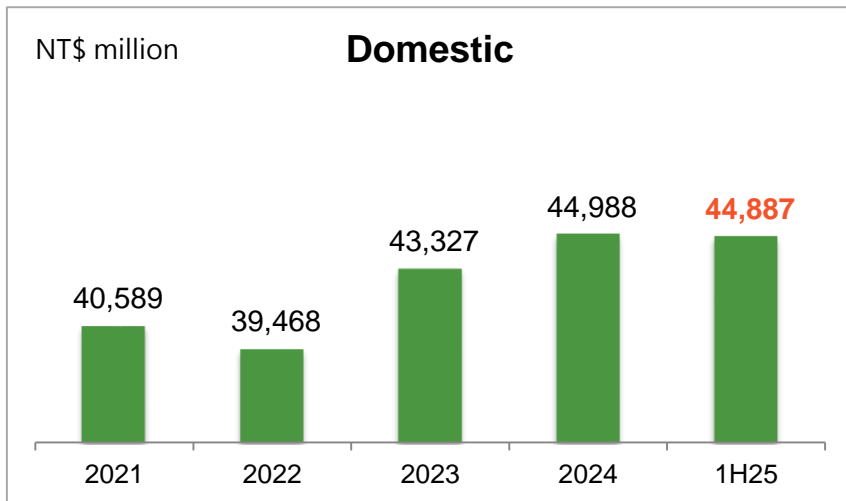


NTD Corporate Loans by Types





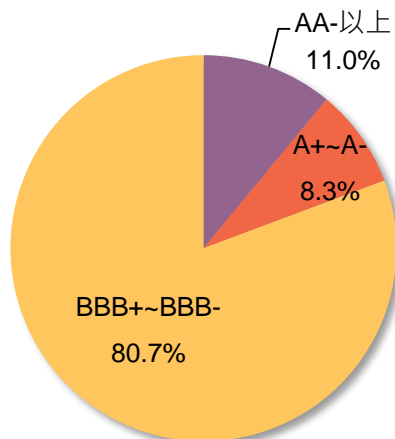
# Financial Assets - Fixed Income Investments



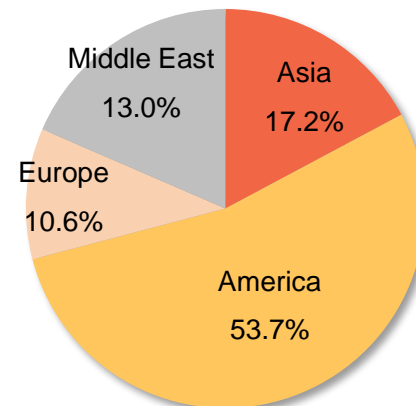


# Financial Assets – Overseas Fixed Income Portfolio (1H25)

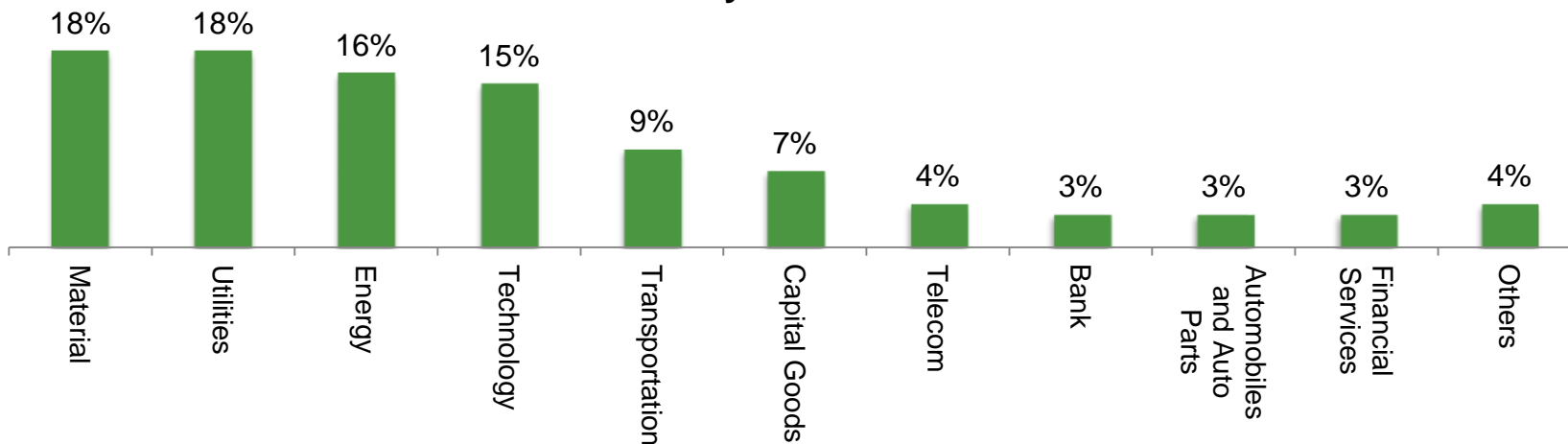
**By Credit Ratings**



**By Regions**

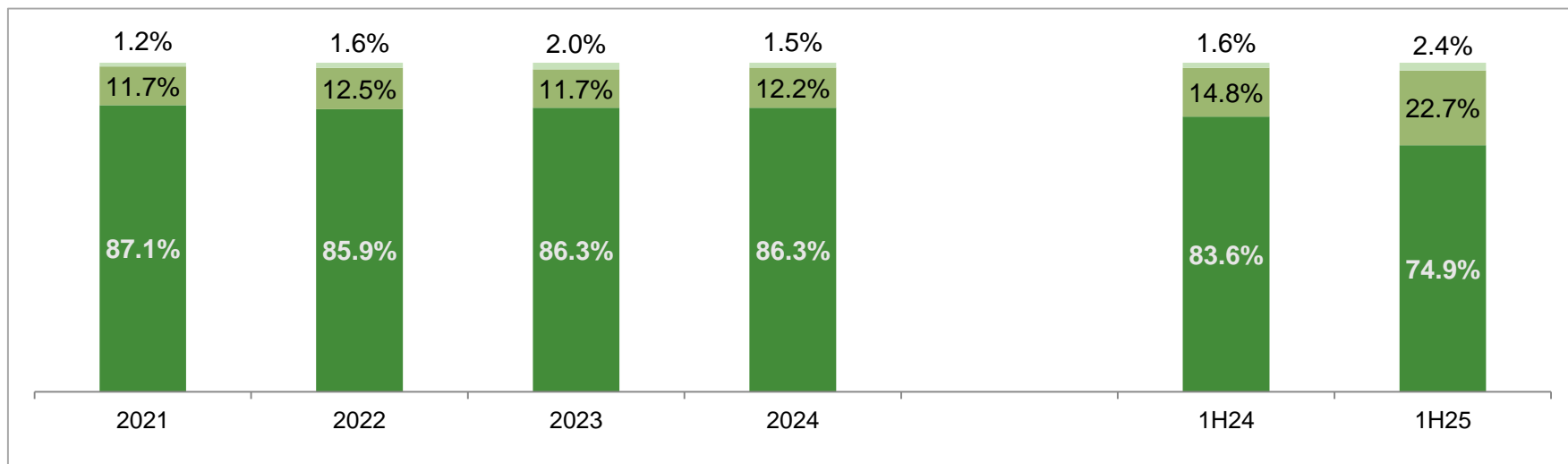
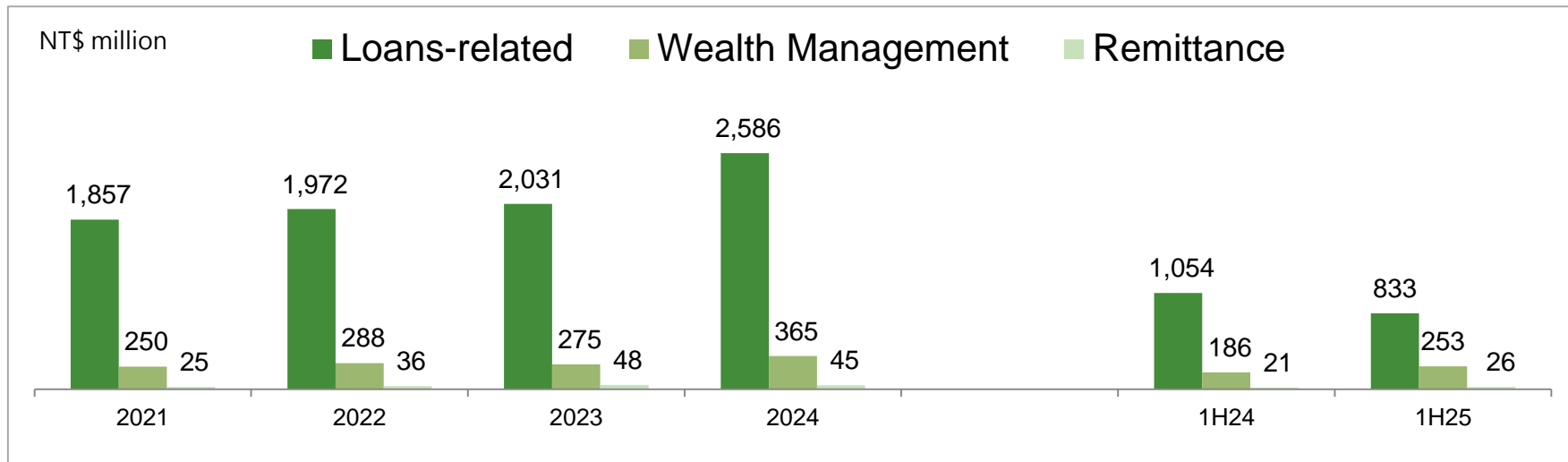


**By Sectors**



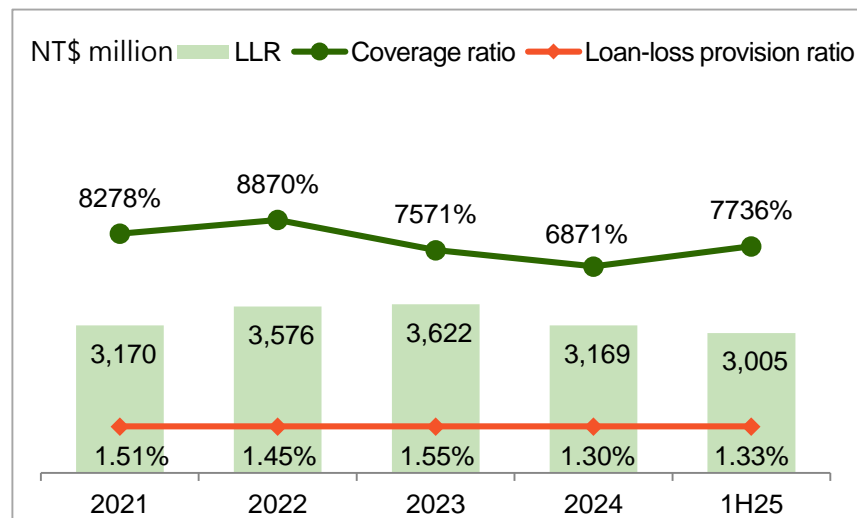
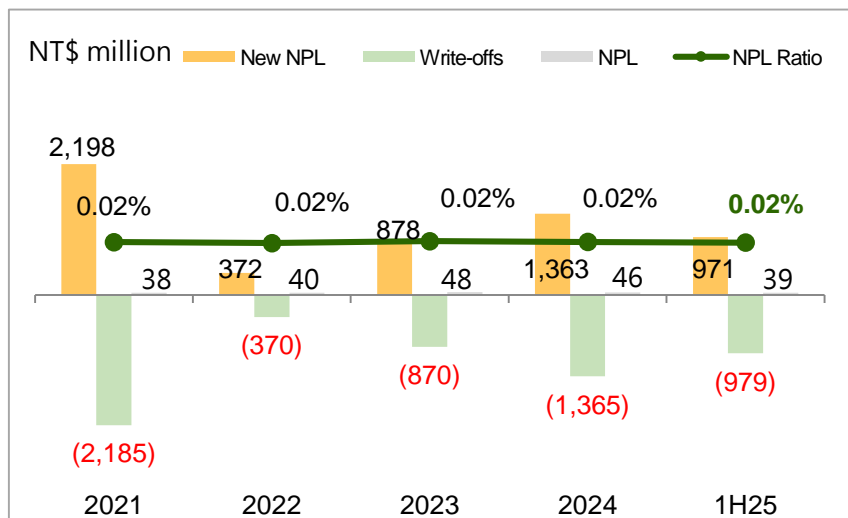
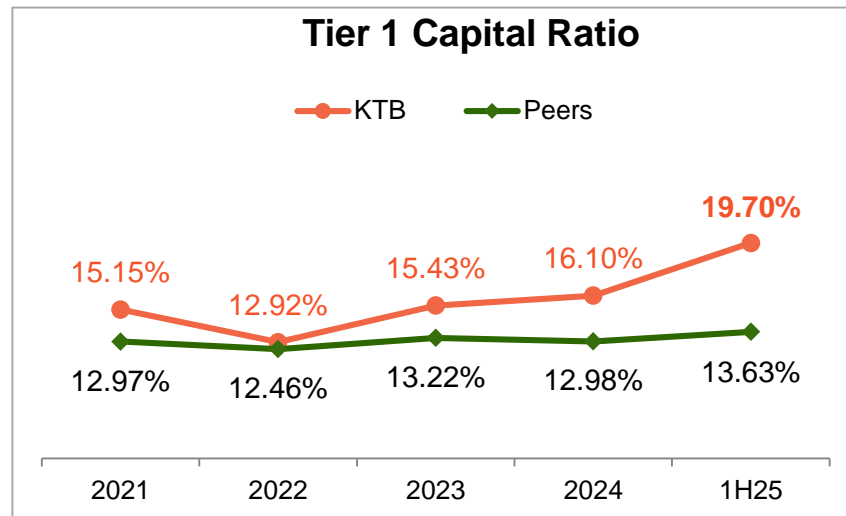
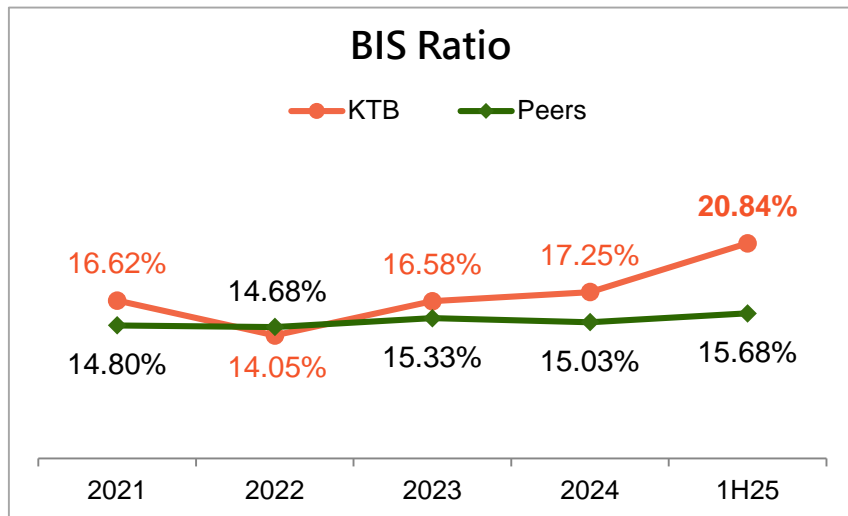


# Fee Income





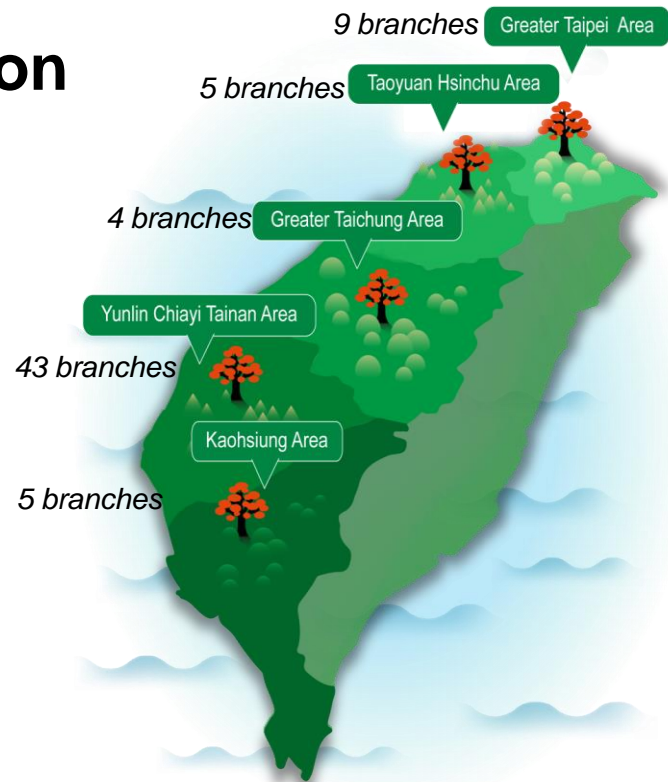
# Capital Adequacy and Asset Quality



Note: Peer data is as December 2024.

# King's Town Bank Brief Introduction

- Established in 1948, formerly known as the Tainan Business Bank.
- Headquartered in Tainan City, a city with a population of 1.9 million.
- A total of 66 branches, with approximately 73% of branches located in Southern Taiwan.
- Paid-in capital of NT\$ 11.1 billion.
- There are 23 Metro branches located in Greater Taipei, Taoyuan, Hsinchu, Greater Taichung, and Kaohsiung area, contributing to:
  - 16% of deposits
  - 89% of loans
- There are 43 Non-metro branches located in Yunlin, Chiayi, and Tainan area, contributing to:
  - 84% of deposits
  - 11% of loans
- Ranked in the Top 5% in terms of “Corporate Governance Best-Practice for TWSE Listed Companies” for eight consecutive years.
- Credit rating affirmed by Fitch at BBB+, local rating at AA-(tw) 、F1+(tw). Outlook stable in 2025.



Distribution of Total Deposits

Unit : NT\$ million

Area	KTB	Peers	Ratio
Tainan	159,750	2,687,284	6%
Yunlin	25,731	510,734	5%
Chiayi	49,155	719,329	7%
Yunlin-Chiayi-Tainan	234,636	3,917,347	6%
Taiwan	297,492	52,074,059	0.6%

Note: Data is as December 2024.



# Income Statement

NT\$ million

Items	1H25	1H24	YoY
Net Interest Income	3,442	2,952	17%
Net Fee Income	1,112	1,260	-12%
Other Income	(235)	1,364	-
<b>Revenue</b>	<b>4,319</b>	<b>5,576</b>	<b>-23%</b>
Operating Expense	(1,831)	(1,323)	38%
PPOP	2,488	4,253	-42%
Provision for Loan Losses	(21)	(375)	94%
<b>Earnings Before Tax</b>	<b>2,467</b>	<b>3,878</b>	<b>-36%</b>
Net Income	1,574	3,239	-51%
EPS (Cumulative) (NT\$)	1.42	2.91	-51%





# Balance Sheet

NT\$ billion

Items	1H25	1H24	YoY	Items	1H25	1H24	YoY
Cash, CDs, Interbank Deposits, and R/S	33.6	29.1	15%	Interbank Deposits, Interbank Borrowings	14.3	19.8	-28%
Securities	89.3	111.0	-20%	Deposits	281.5	293.9	-4%
Loans	222.4	223.4	0%	R/P	3.8	7.7	-51%
Property and Equipment	5.1	5.0	2%	Other Liabilities	10.6	15.1	-30%
Other Assets	17.2	18.7	-8%	Total Liabilities	310.2	336.5	-8%
Total Assets	367.6	387.2	-5%	Shareholder's Equity	57.4	50.7	13%



## Disclaimer

- This presentation may include forward looking statements. All statements, other than statements of historical facts, that address activities, events or developments that King's Town Bank expects or anticipates will or may occur in the future are forward-looking statements. King's Town Bank's actual results or developments may differ from those indicated by these forward-looking statements as a result of various factors and uncertainties which are beyond our control. In addition, King's Town Bank makes the forward-looking statements referred to herein as of today and undertakes no obligation to update these statements.
- The preliminary results announced today are unaudited and are therefore subject to change.



*Thank You !*