




King's Town Bank
Operating Results – Q1/2017

Ticker : 2809 TT



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 operating results still need to be audited by accountants.



「承諾」成就非凡

2016 台灣最佳財富管理銀行



落實在地經營理念 財富管理年年獲獎

您的肯定與支持是

京城銀行財富管理服務最大動力

這份殊榮 與您分享

2015年WORLD FINANCE台灣最佳財富管理銀行

2016年GLOBAL BANKING&FINANCE REVIEW台灣最佳財富管理銀行

Introduction

- Establish in 1948, formerly known as the Tainan Business Bank.
- Headquarter in Tainan City, 1.9 mns population, one of the 5 largest cities
- Total 66 branches, around 73% in Southern Taiwan.
- Paid-in capital NTD 11.5 bns.
- Fitch A+(twn), F1(twn)
- QFII holdings: 21.86% (2017/3/31)

23 Metro branches
-Deposits 13%
-Loans 85%
(incl. Kaohsiung)

43 Non-metro branches
-Deposits 87%
-Loans 15%



Achievement

- The Banker : Top 1000 World Banks 2016

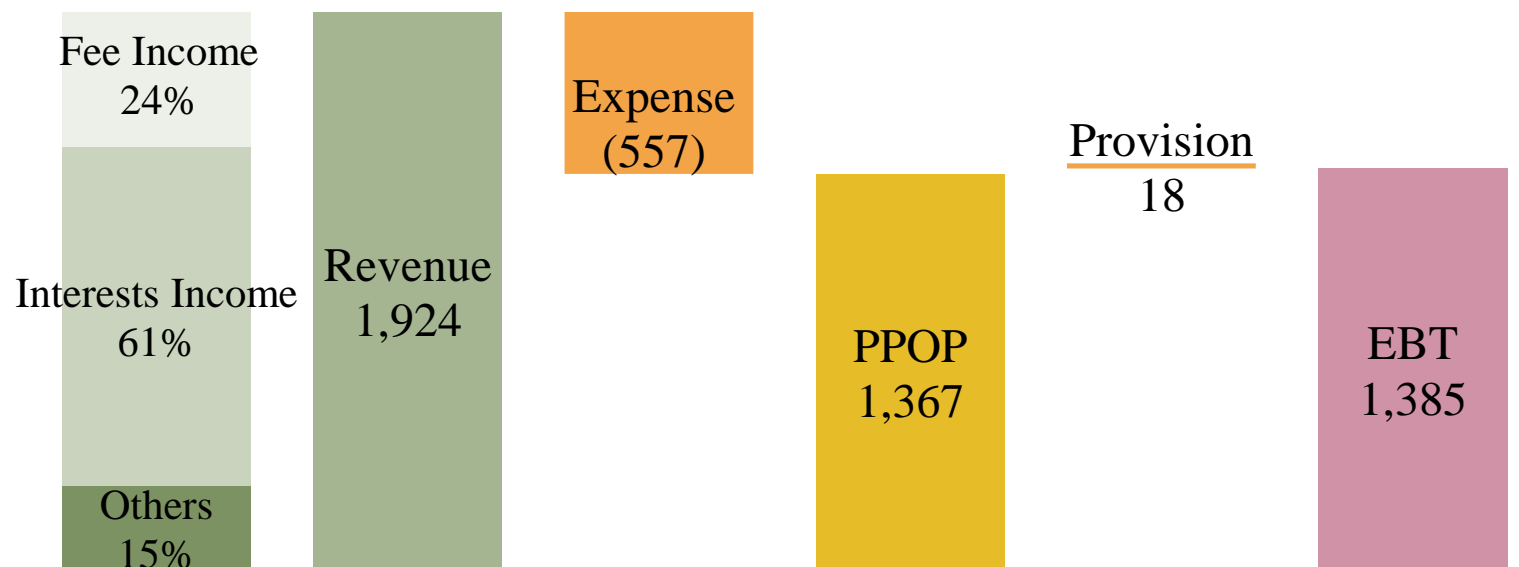
Strength			Size				
Rank		Tier 1 Capital (\$m)	%ch.	Asset (\$m)	%ch.	Rank	
World	Taiwan					World	Taiwan
754	25	815	2.66	7,222	-2.97	855	28

Soundness			Performance					
Capital Assets Ratio	Rank		Profits on Capital	Rank		Return on Assets	Rank	
	World	Taiwan		World	Taiwan		World	Taiwan
11.28%	159	2	16.65%	285	1	1.88%	138	1

Revenue Breakdown

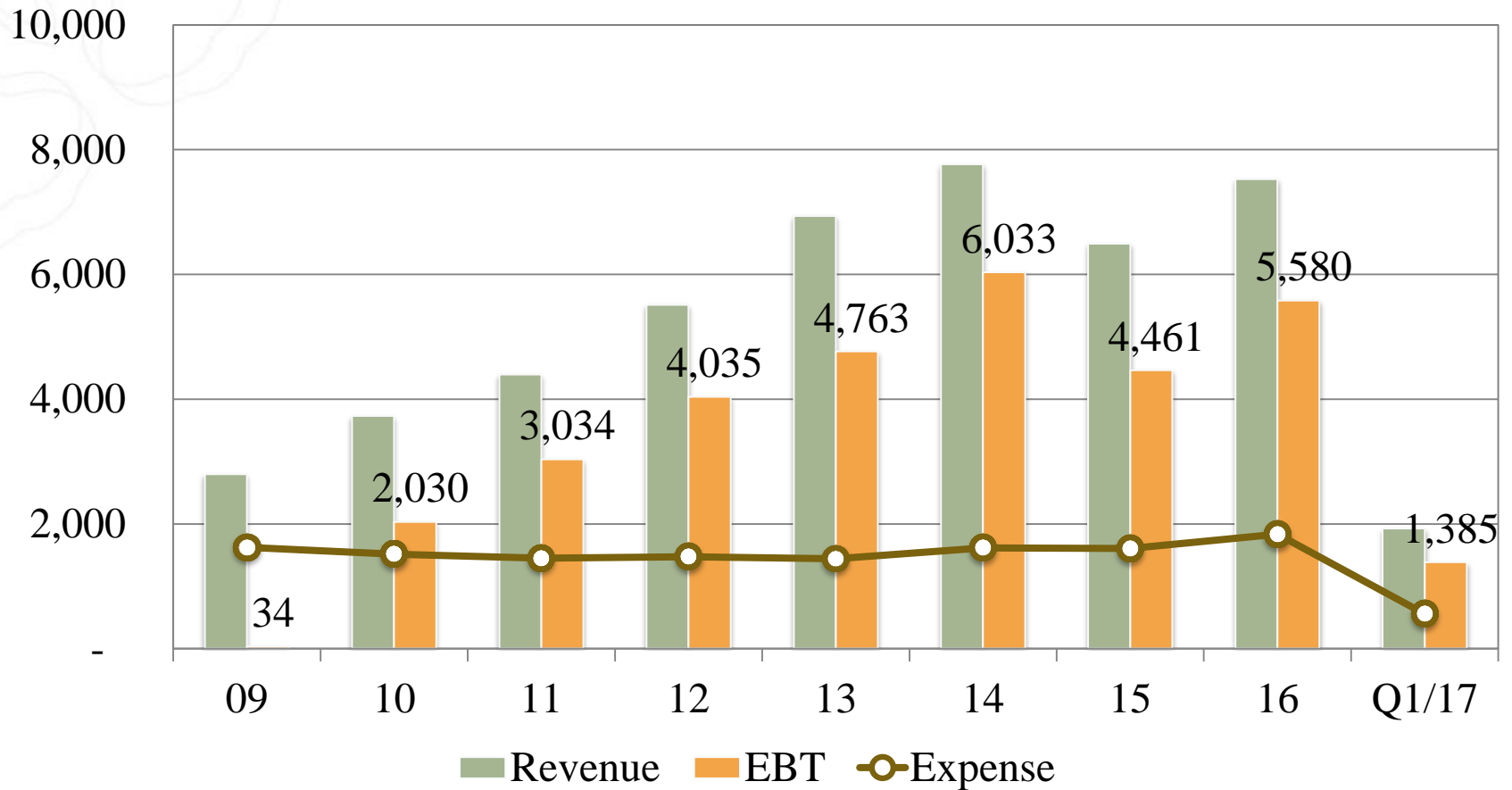
NT \$ Million

as of Q1/2017



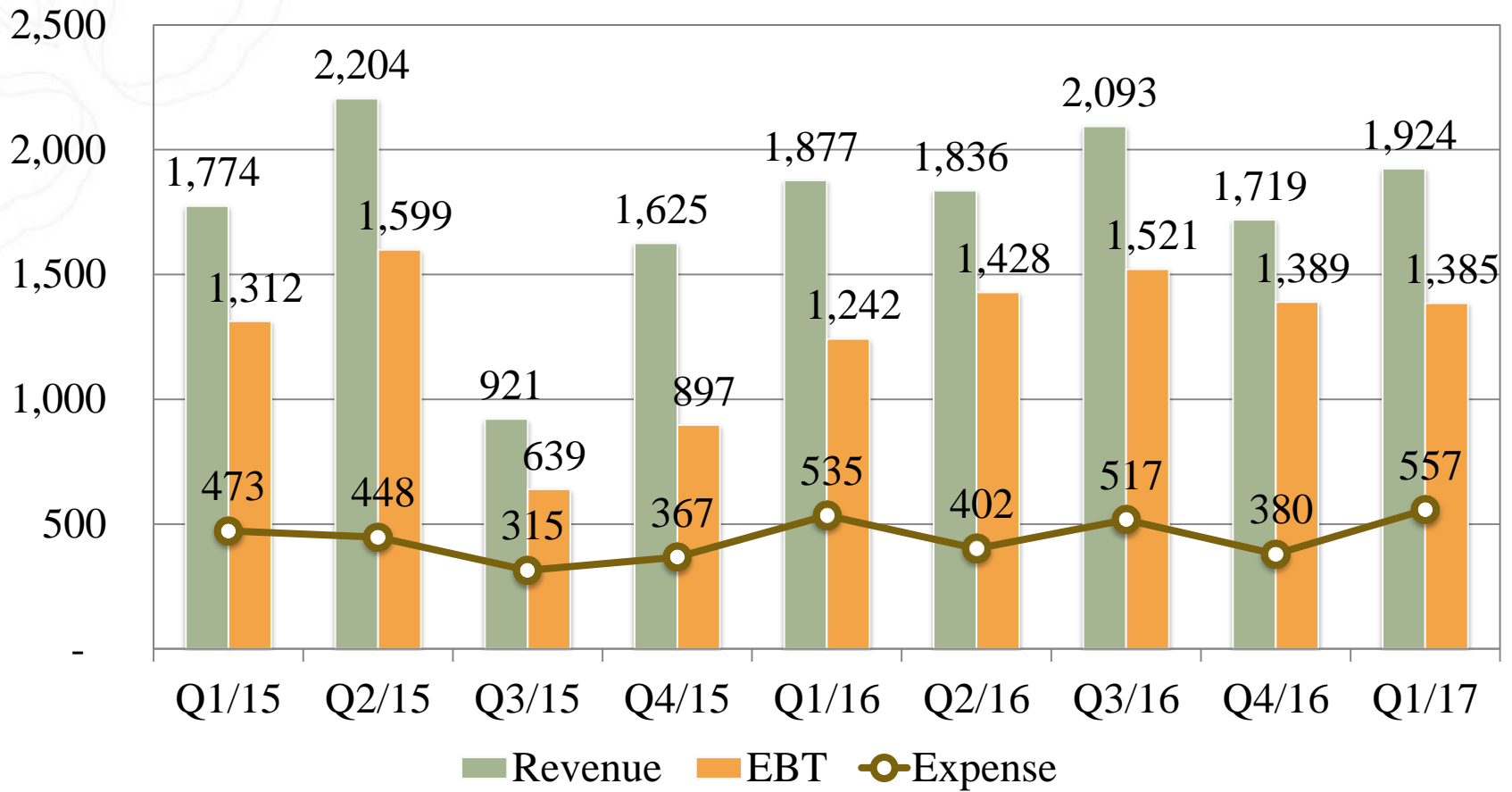
Revenue (Yearly Comparison)

NT \$ Million



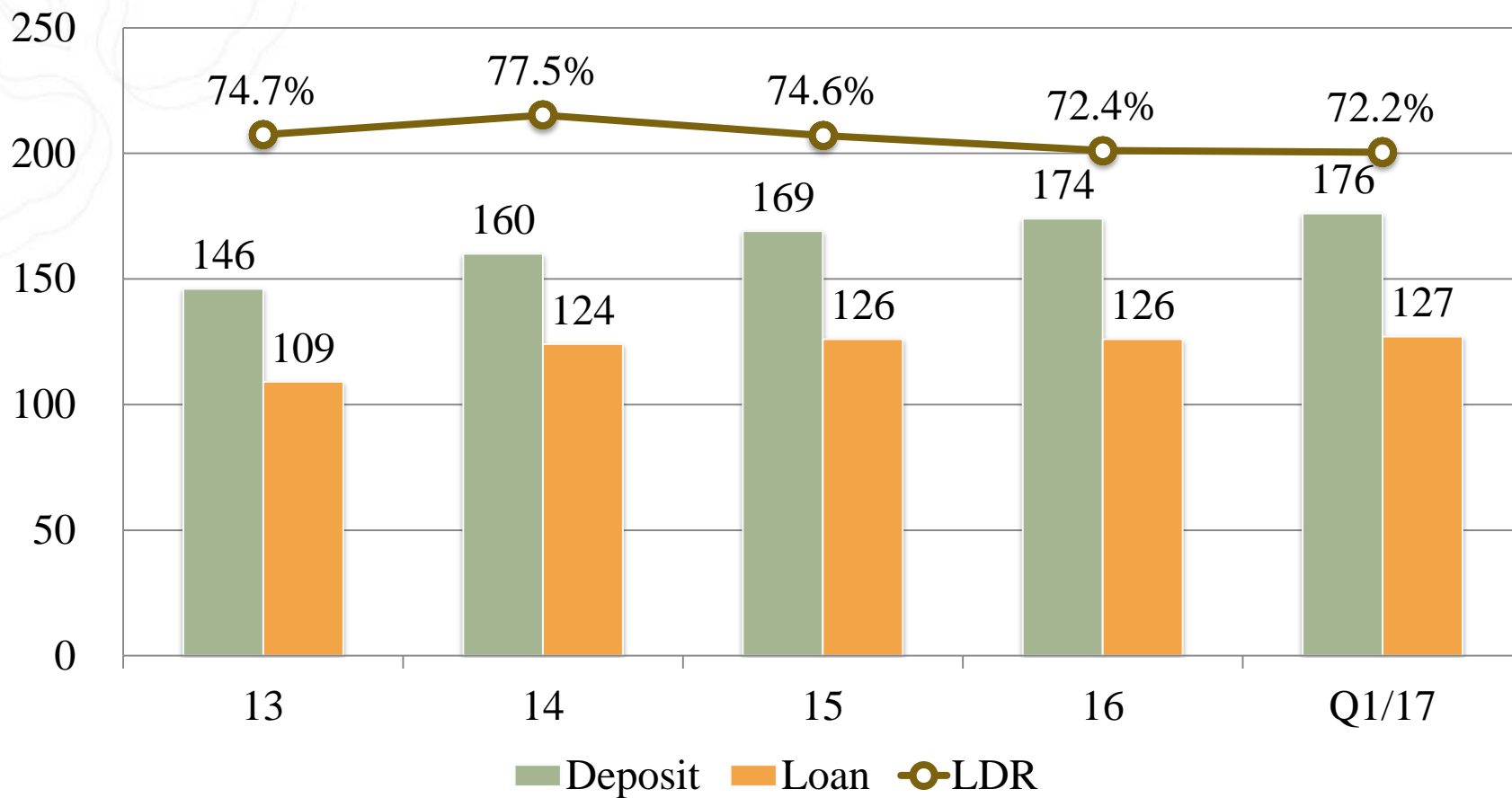
Revenue (Quarterly Comparison)

NT \$ Million



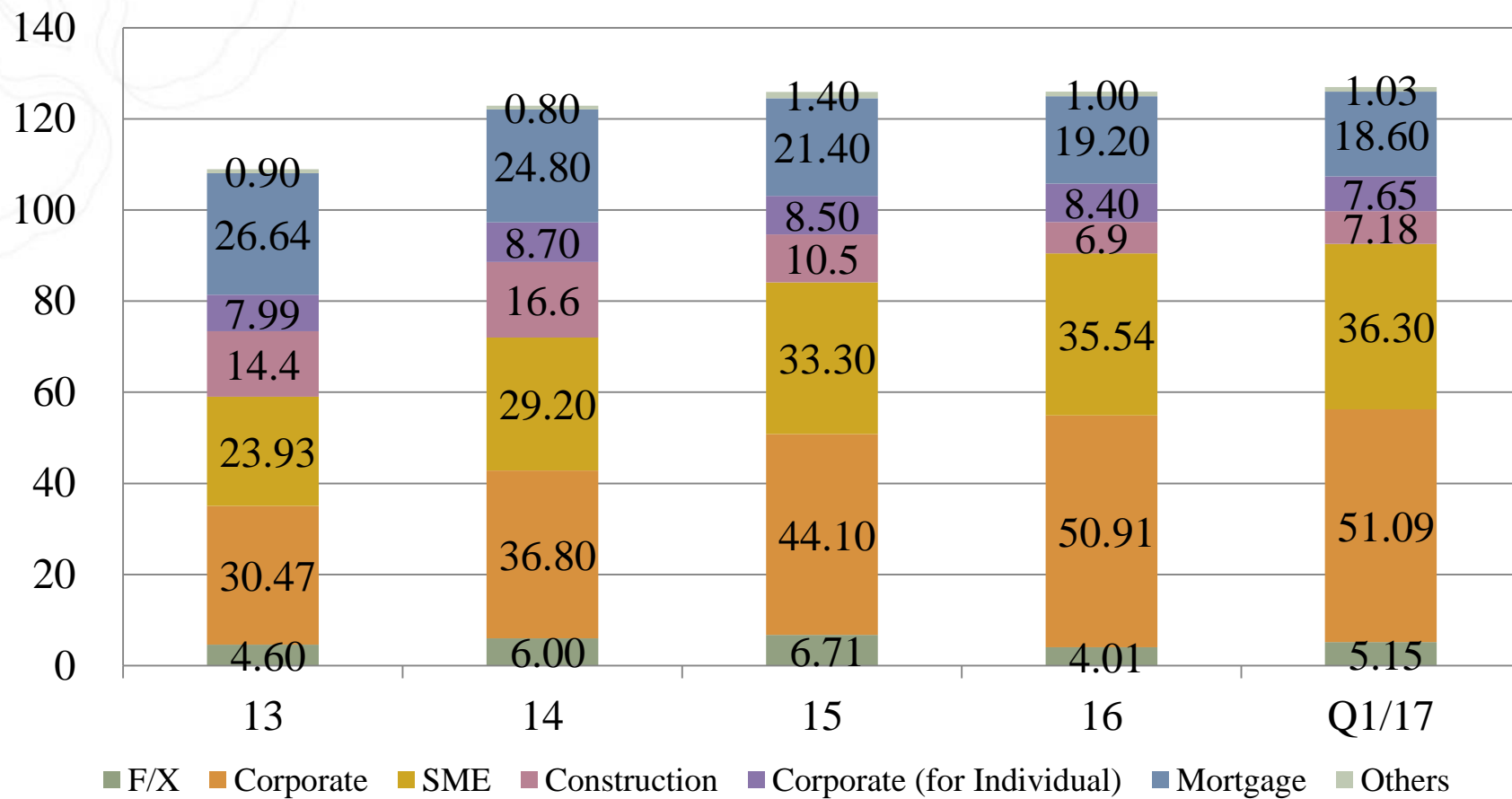
Loan to Deposit Ratio

NT \$ Billion



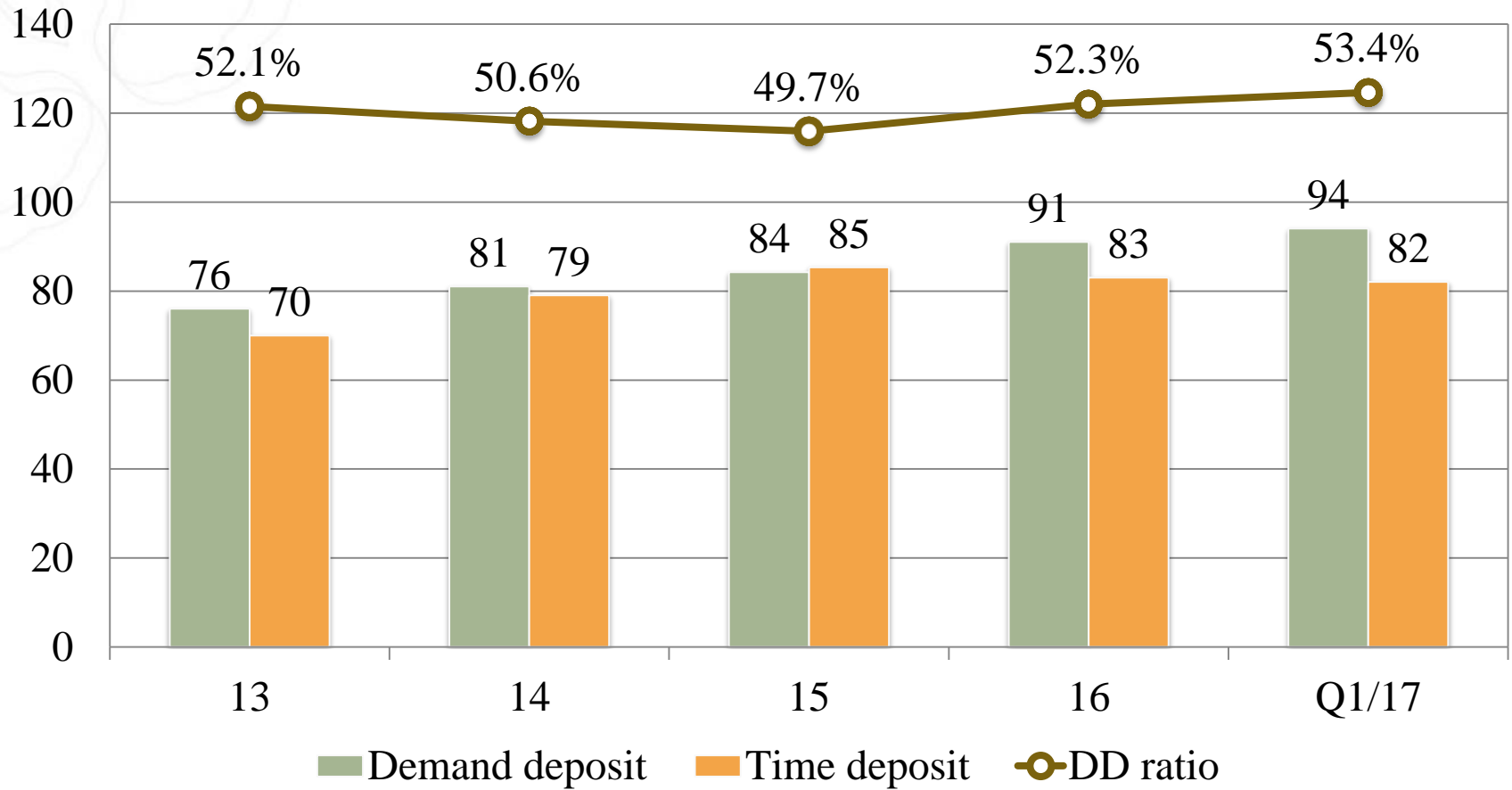
Loan Breakdown

NT \$ Million



Deposit Breakdown

NT \$ Billion



Financial Asset

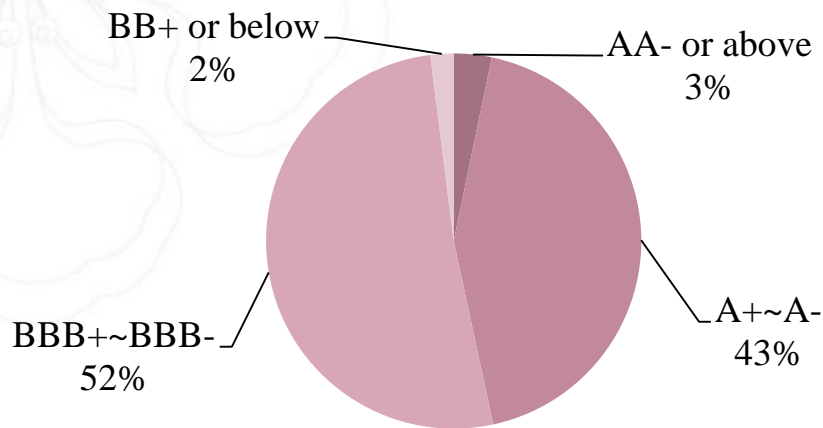
	Position	Average Duration	Average Yield
Domestic Fixed Income Investment (TWD Million)	30,663	3.30	1.04%
Overseas Fixed Income Investment* (USD Million)	1,229	5.50	5.64%

*before impairment

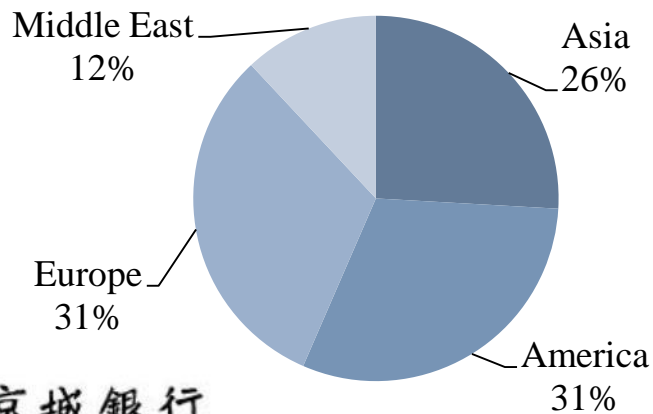
as of Q1/2017

Financial Asset – Overseas

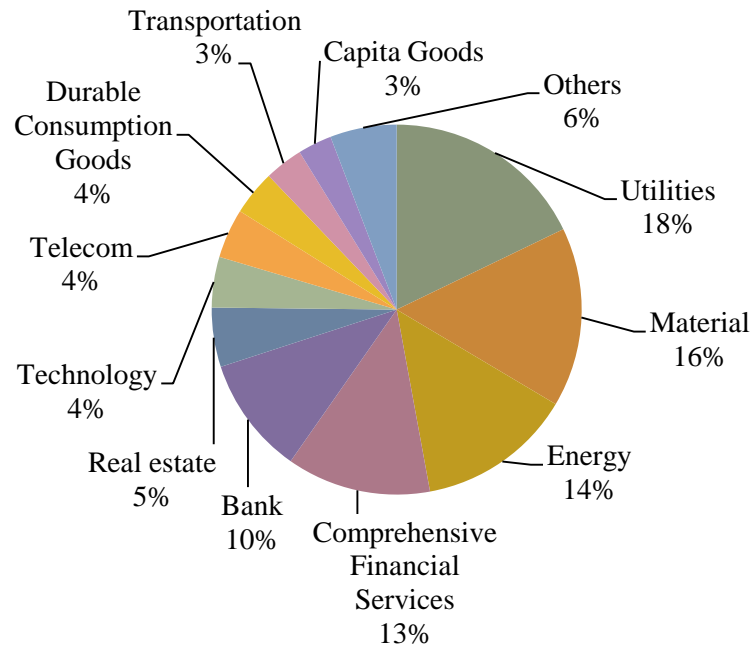
by Rating



by Area



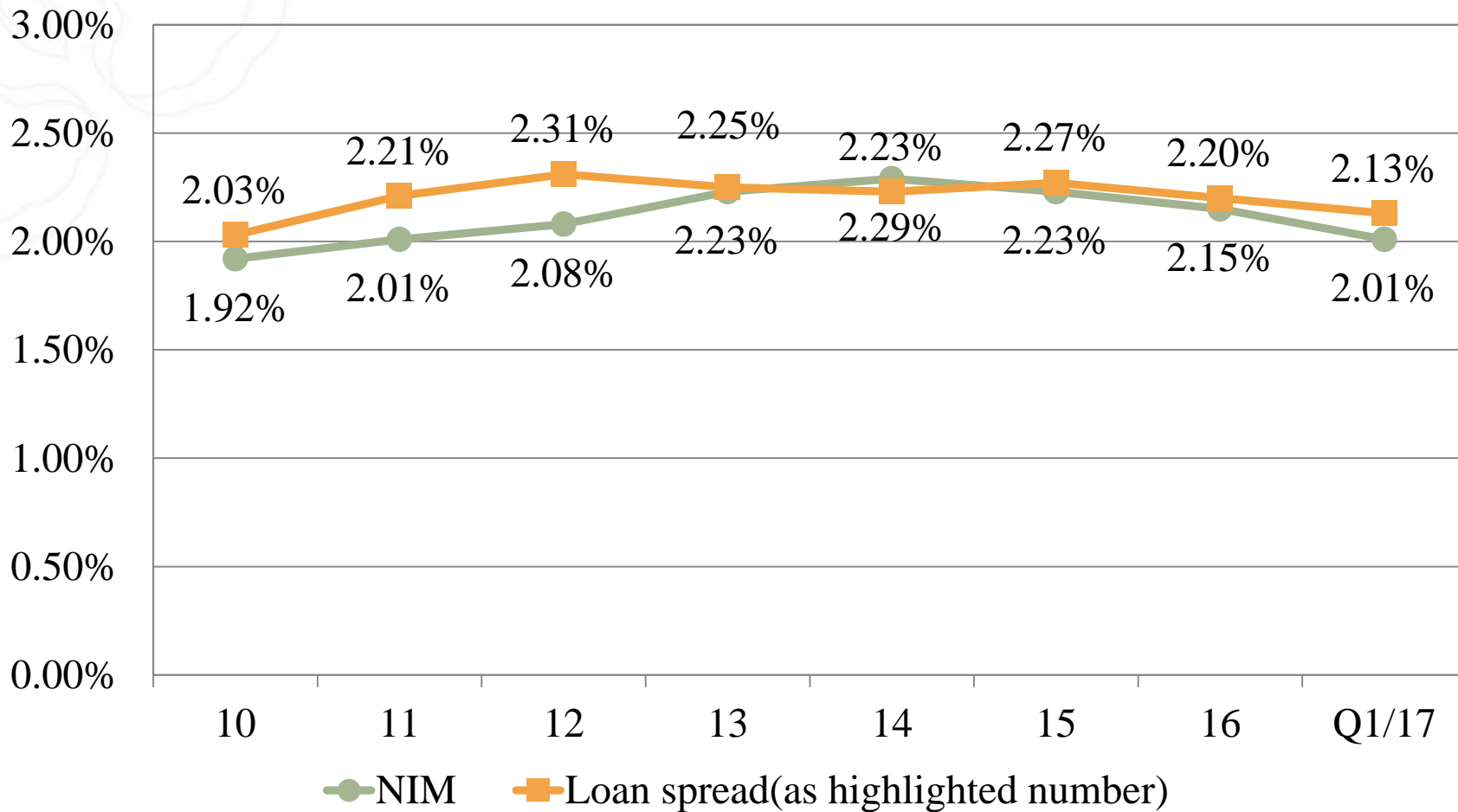
by Sector



- Mainly well-known companies' senior debts
- Around 98% balance on investment grade
- Good liquidity and re-financeable
- Diversified in nations and industries

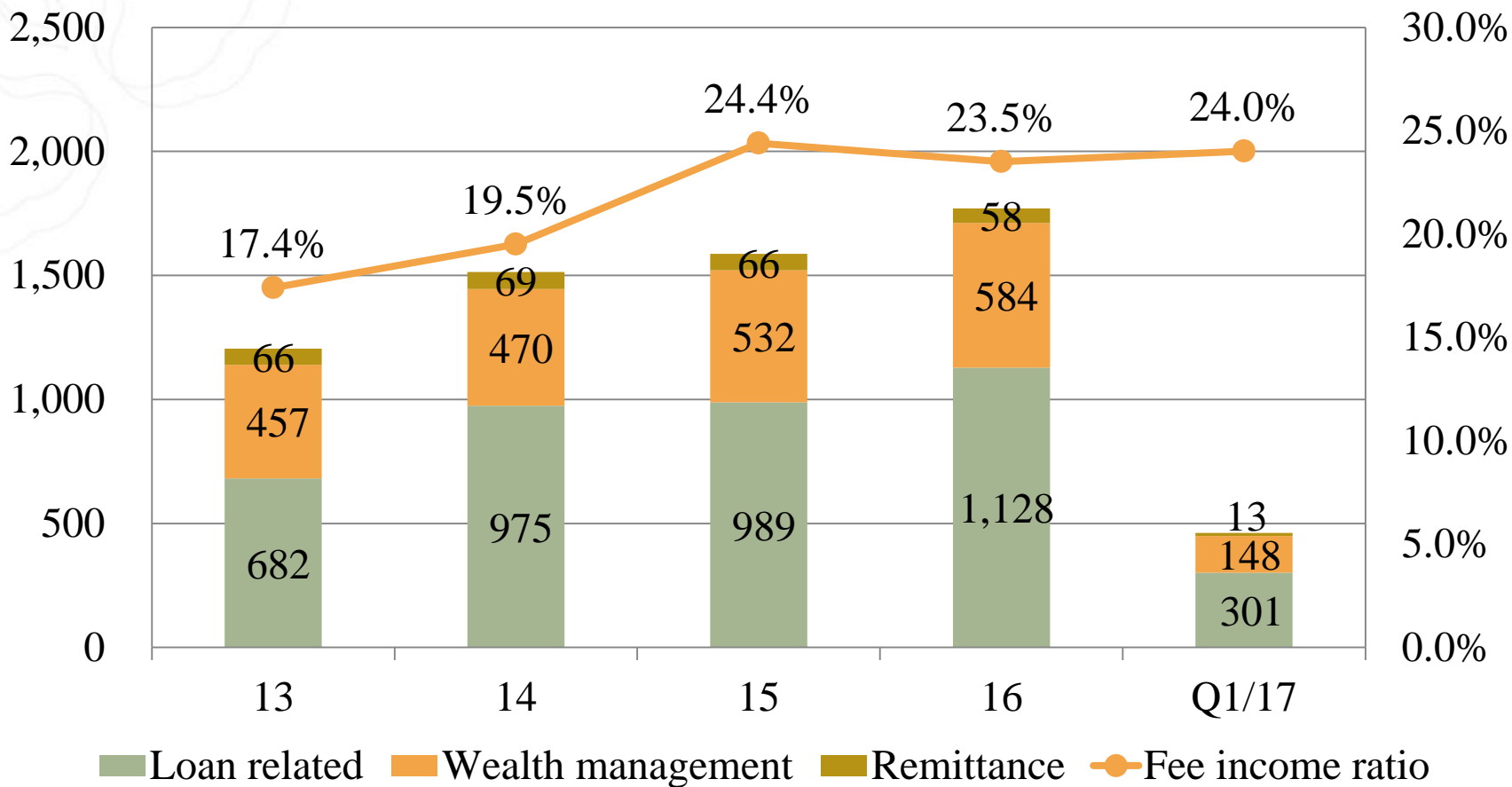
as of Q1/2017

Loan Spread & NIM



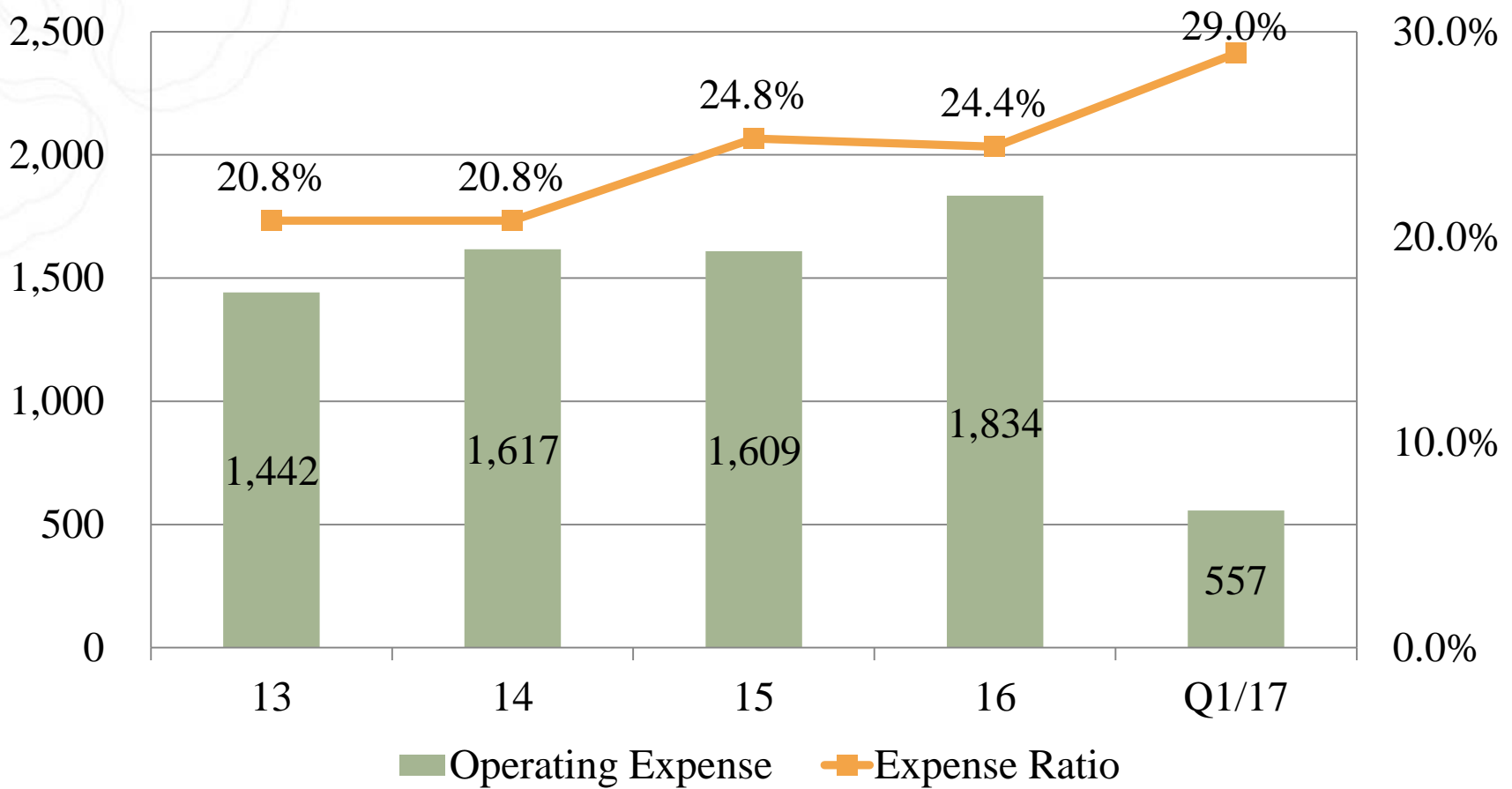
Fee Income

NT \$ Million

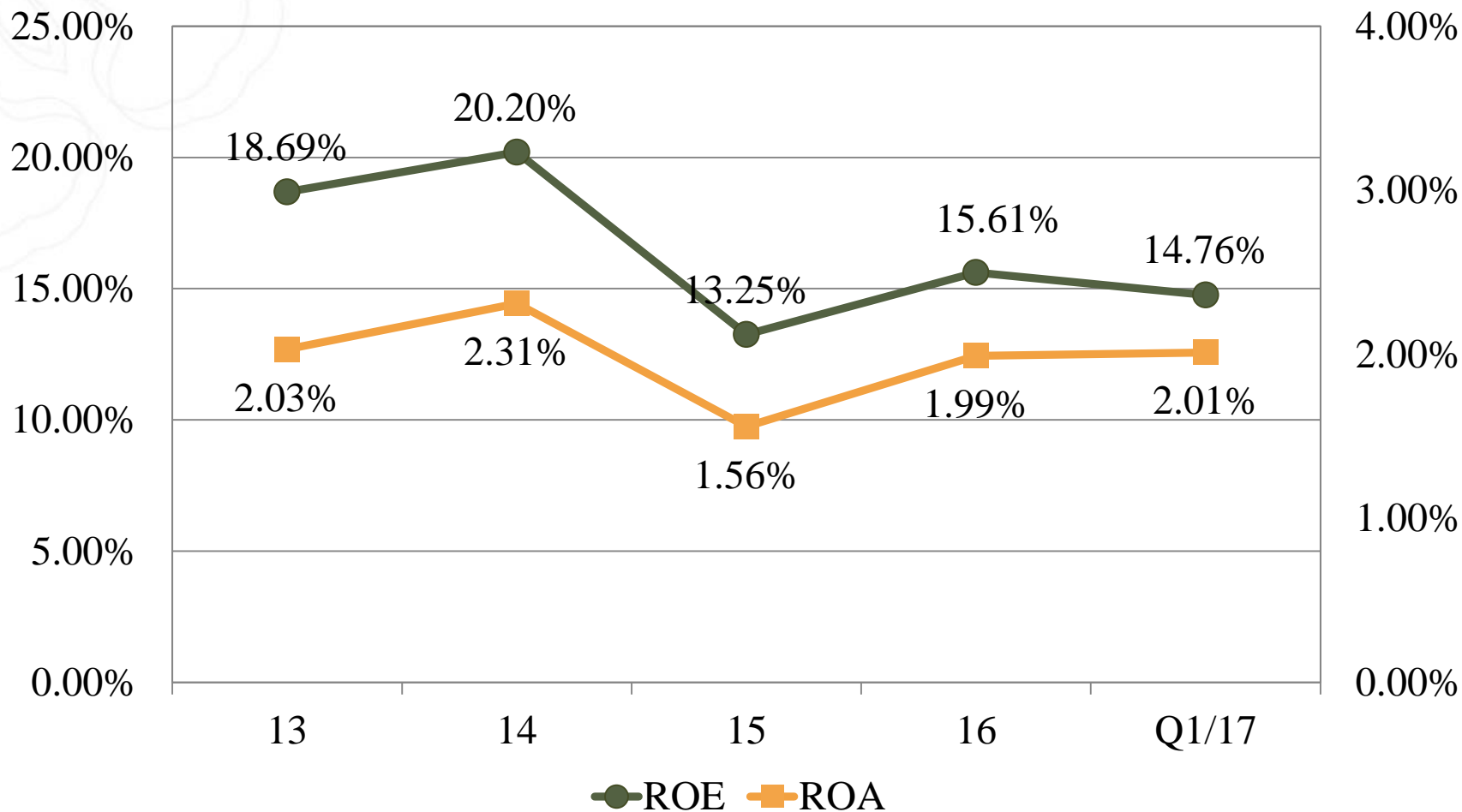


Expense Ratio

NT \$ Million

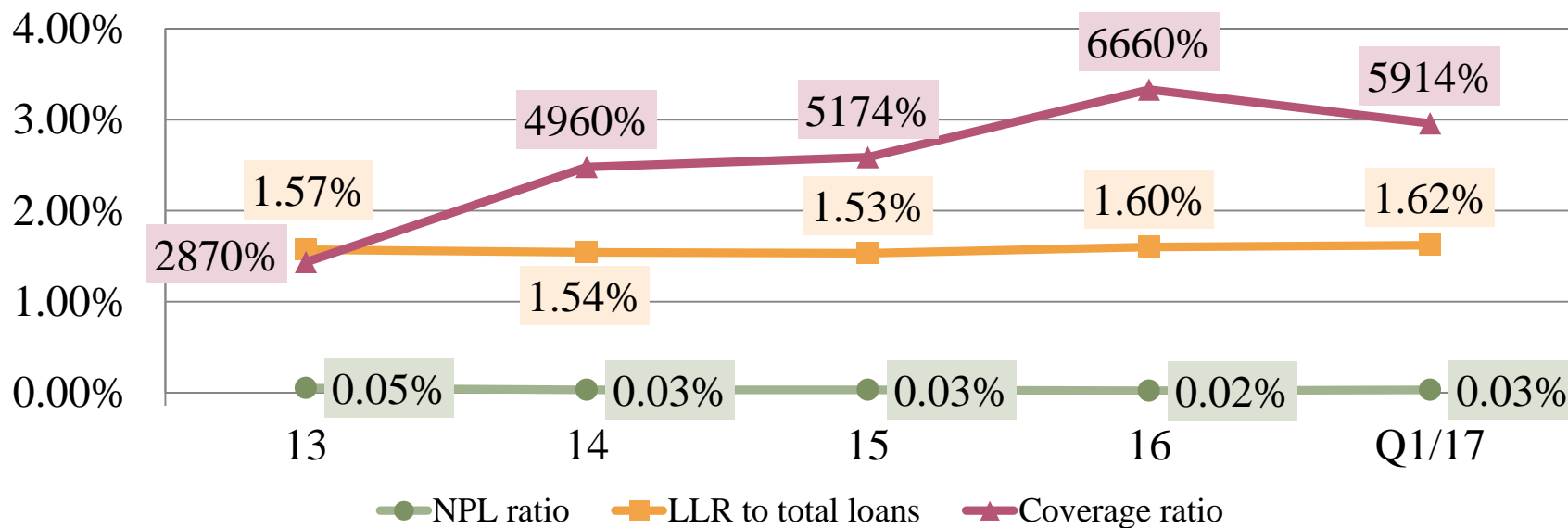
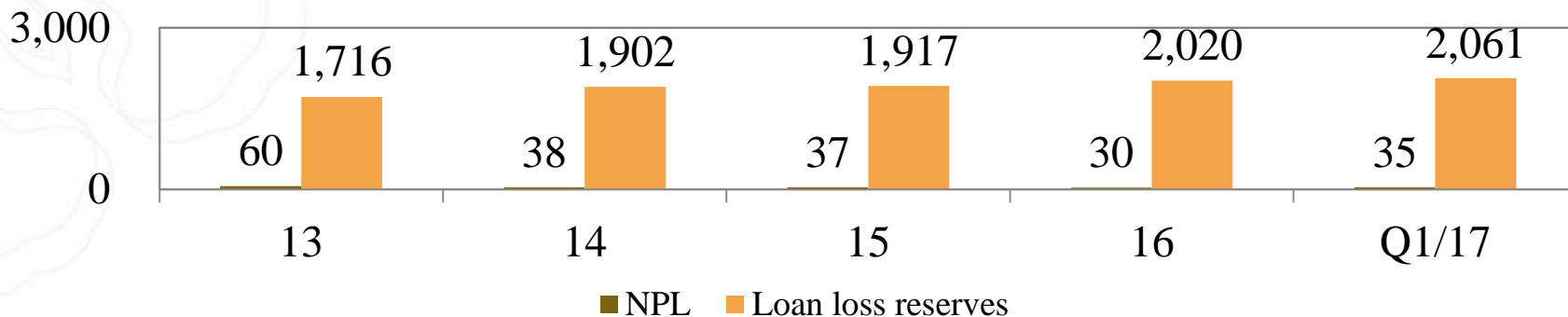


ROA & ROE



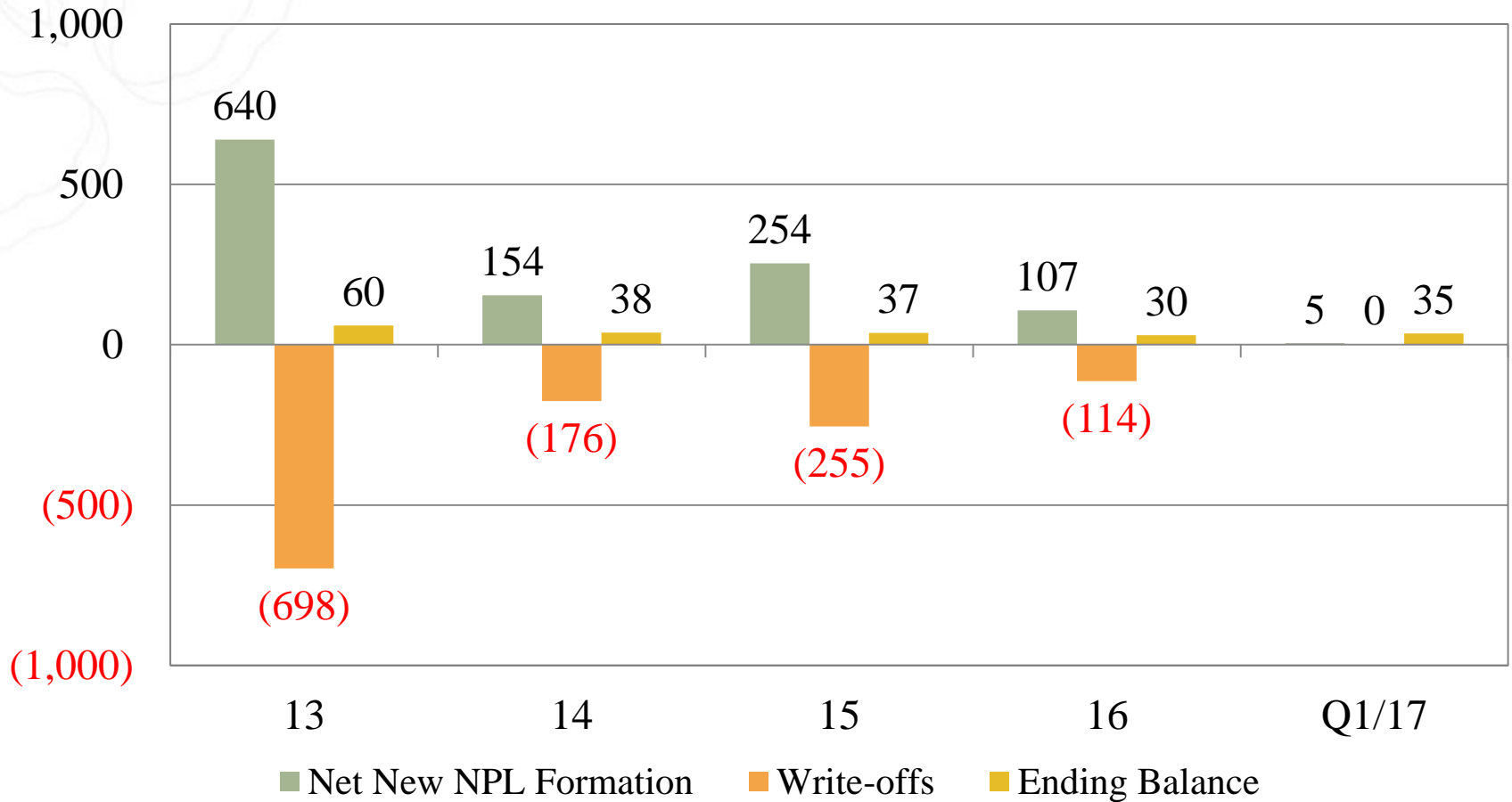
Asset Quality

NT \$ Million

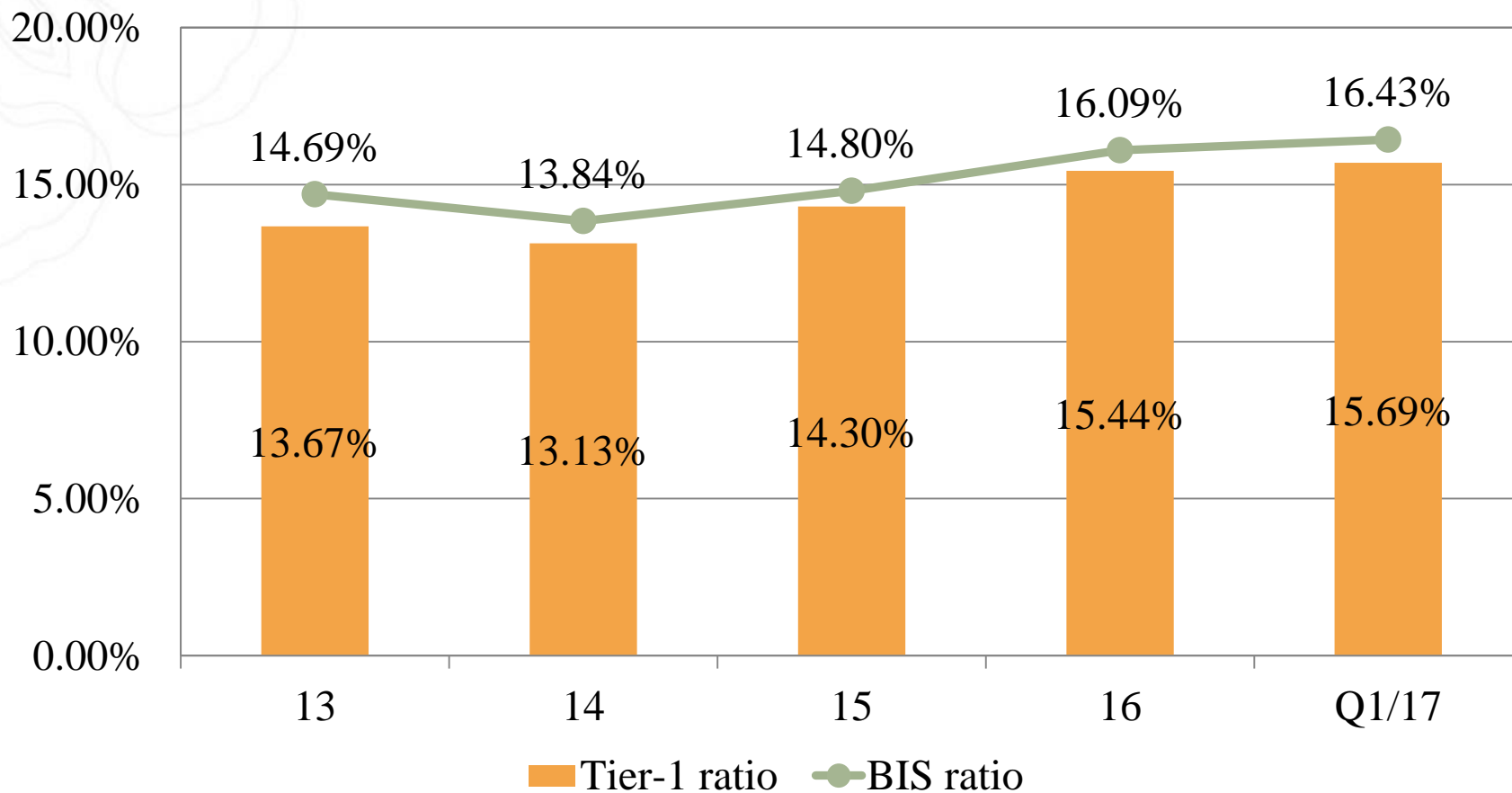


New NPL Formation and Write-off

NT \$ Million

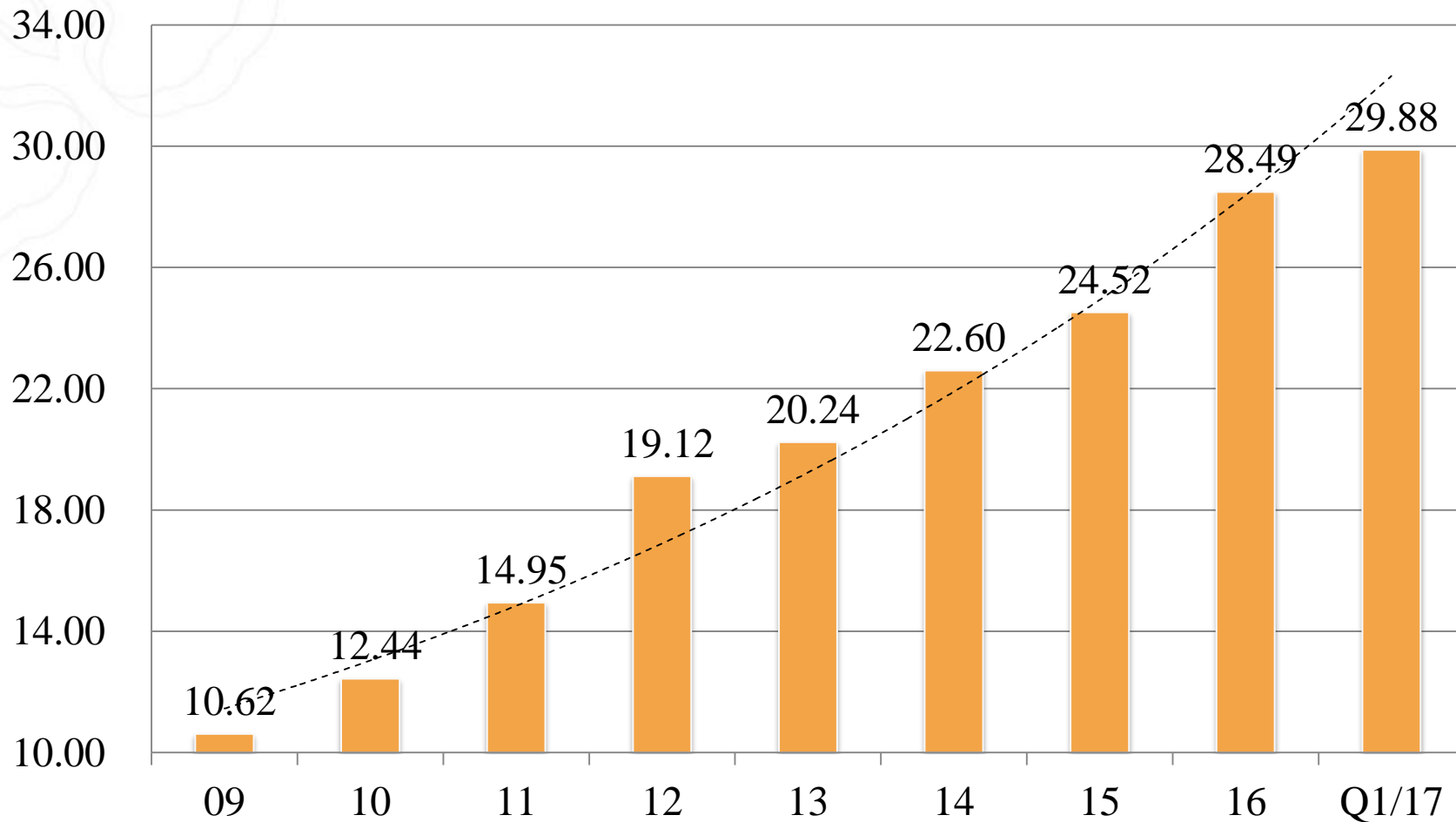


Capital Adequacy



Book value per share

NT \$



Appendix - Income Statement

NT \$ Million

Items	Q1/2017	Q1/2016	YoY
Net Interest Income	1,169	1,231	-5%
Net Fee Income	462	462	0%
Other Income	293	184	59%
Revenue	1,924	1,877	3%
Operating Expense	(557)	(535)	4%
PPOP	1,367	1,342	2%
Provision for Loan Loss	18	(100)	-118%
Earning Before Tax	1,385	1,242	12%
Net Income	1,240	1,105	12%
EPS(Cumulative)(NT\$)	1.08	0.96	13%

Appendix - Balance Sheet

NT \$ Billion

Items	2017.03	2016.03	YoY	Items	2017.03	2016.03	YoY
Cash , NCD , Interbank Deposits, and R/S	25.1	41.1	-39%	Interbank Deposits , Interbank borrowings	19.0	21.3	-11%
Securities	95.0	69.8	36%	Deposits	175.8	169.4	4%
Loans	125.0	125.6	0%	R/P	17.6	18.0	-2%
Property and Equipment	2.4	2.5	-4%	Other Liabilities	3.2	3.0	7%
Other Assets	2.5	2.2	14%	Total Liabilities	215.6	211.7	2%
Total Assets	250.0	241.2	4%	Shareholder's Equity	34.4	29.5	17%