

King's Town Bank Operating Results –2014

Mar/ 2015



Ticker : 2809 TT

Disclaimer

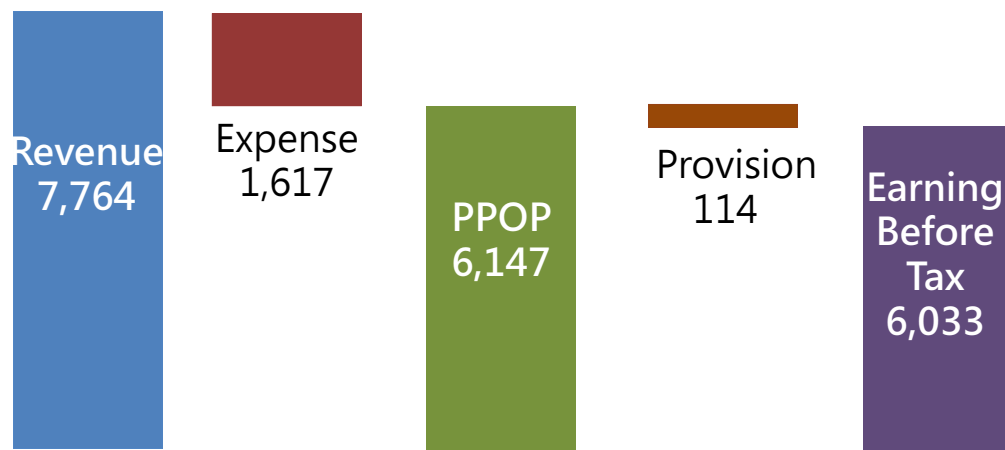
This presentation may include forward looking statements. All statements, other than statements of historical facts, that address activities, events or developments that King' s Town Bank expects or anticipates will or may occur in the future are forward-looking statements. King' s Town Bank' s actual 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.

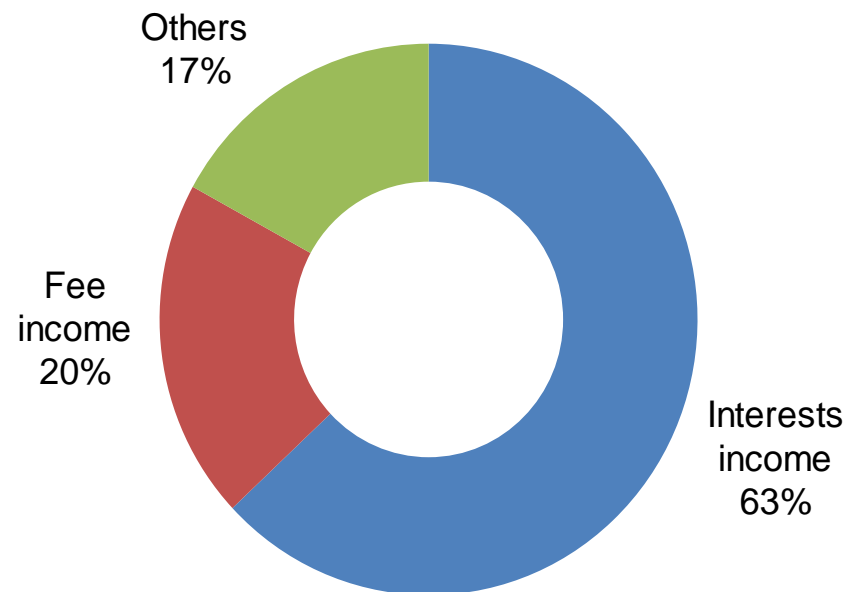
Revenue Breakdown

NT \$ Million

Earning



Revenue Breakdown

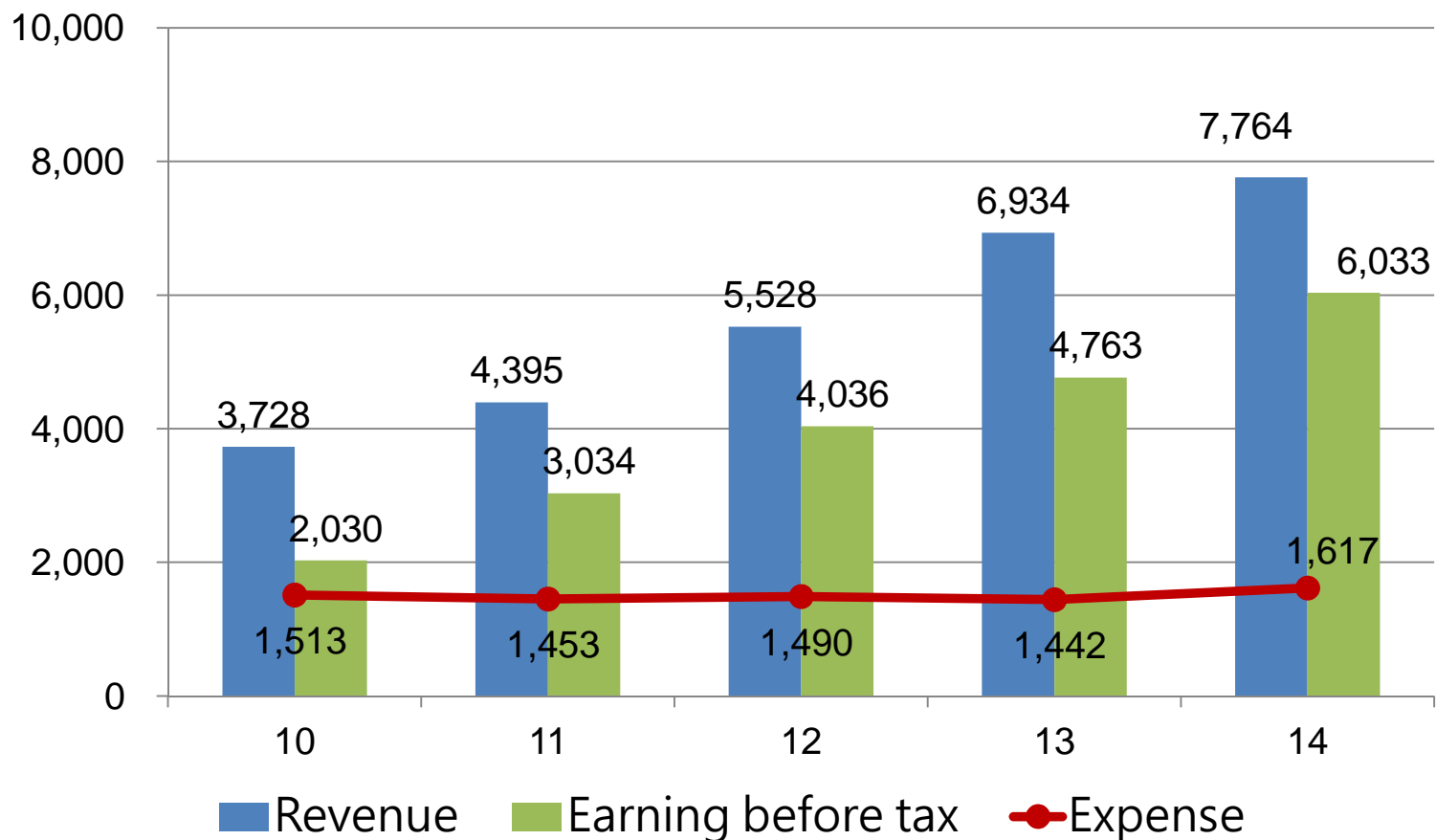


as of 2014

Revenue Breakdown

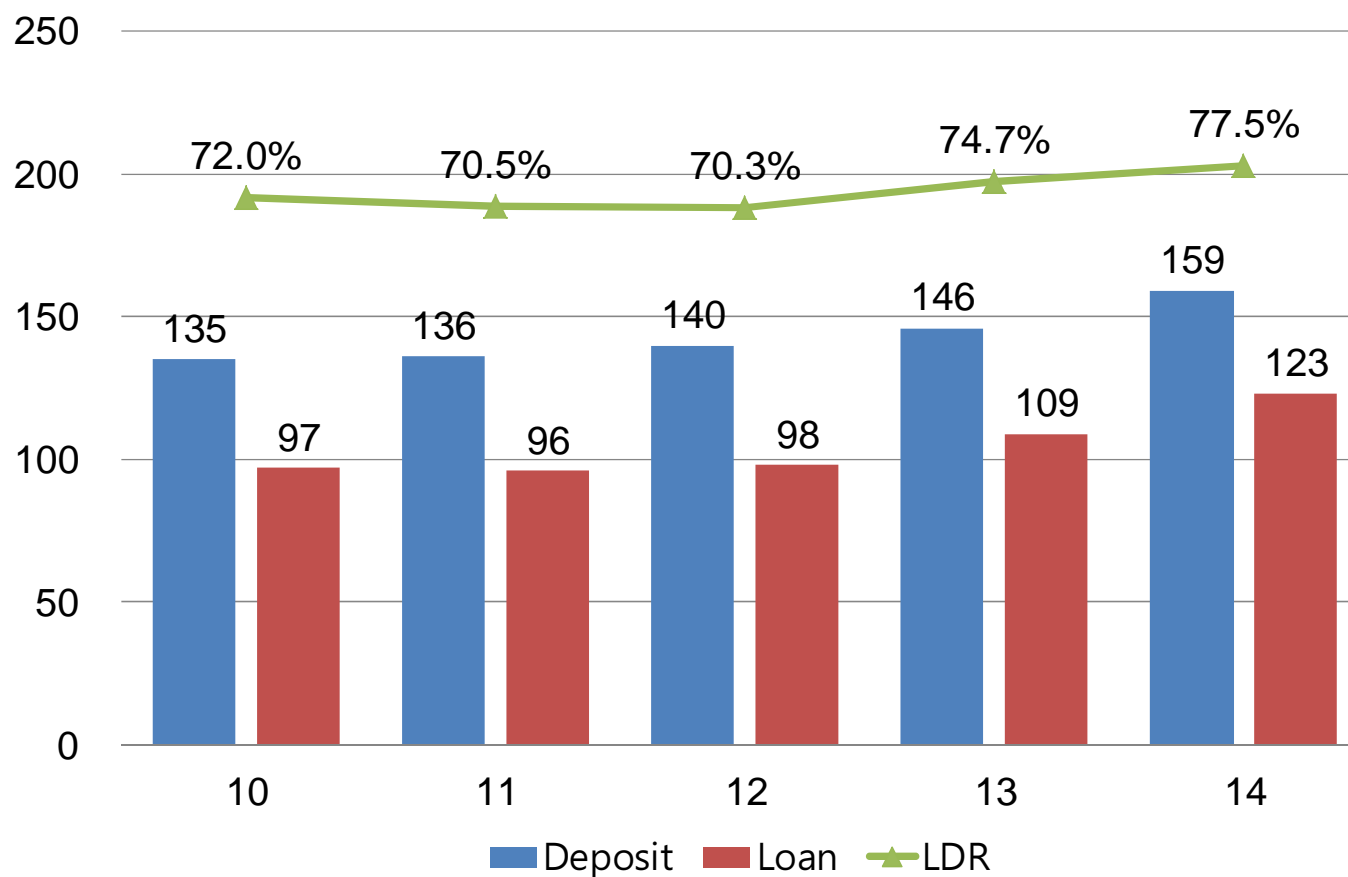
NT \$ Million

Earning



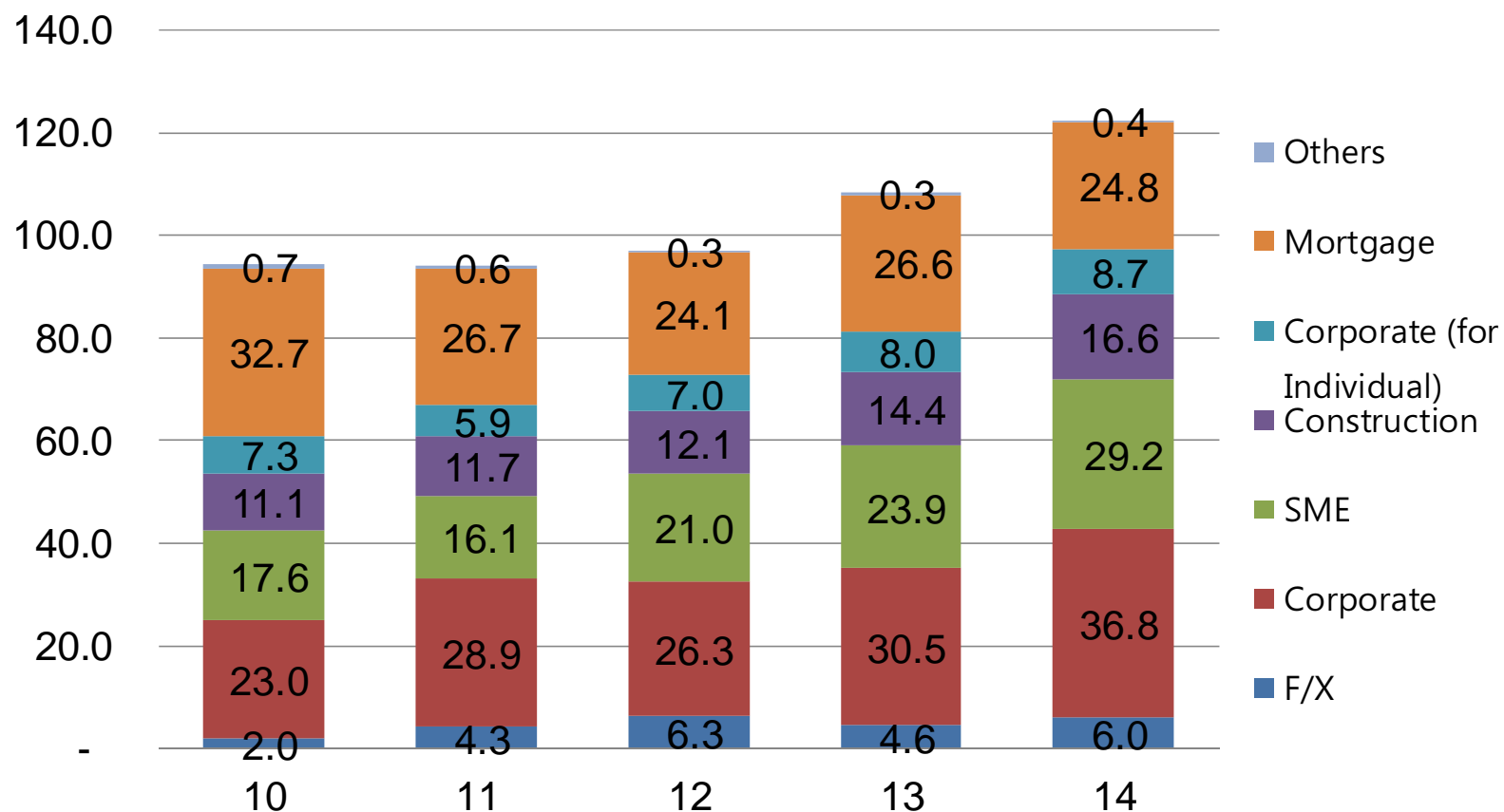
Loan to Deposit Ratio

NT \$ Billion



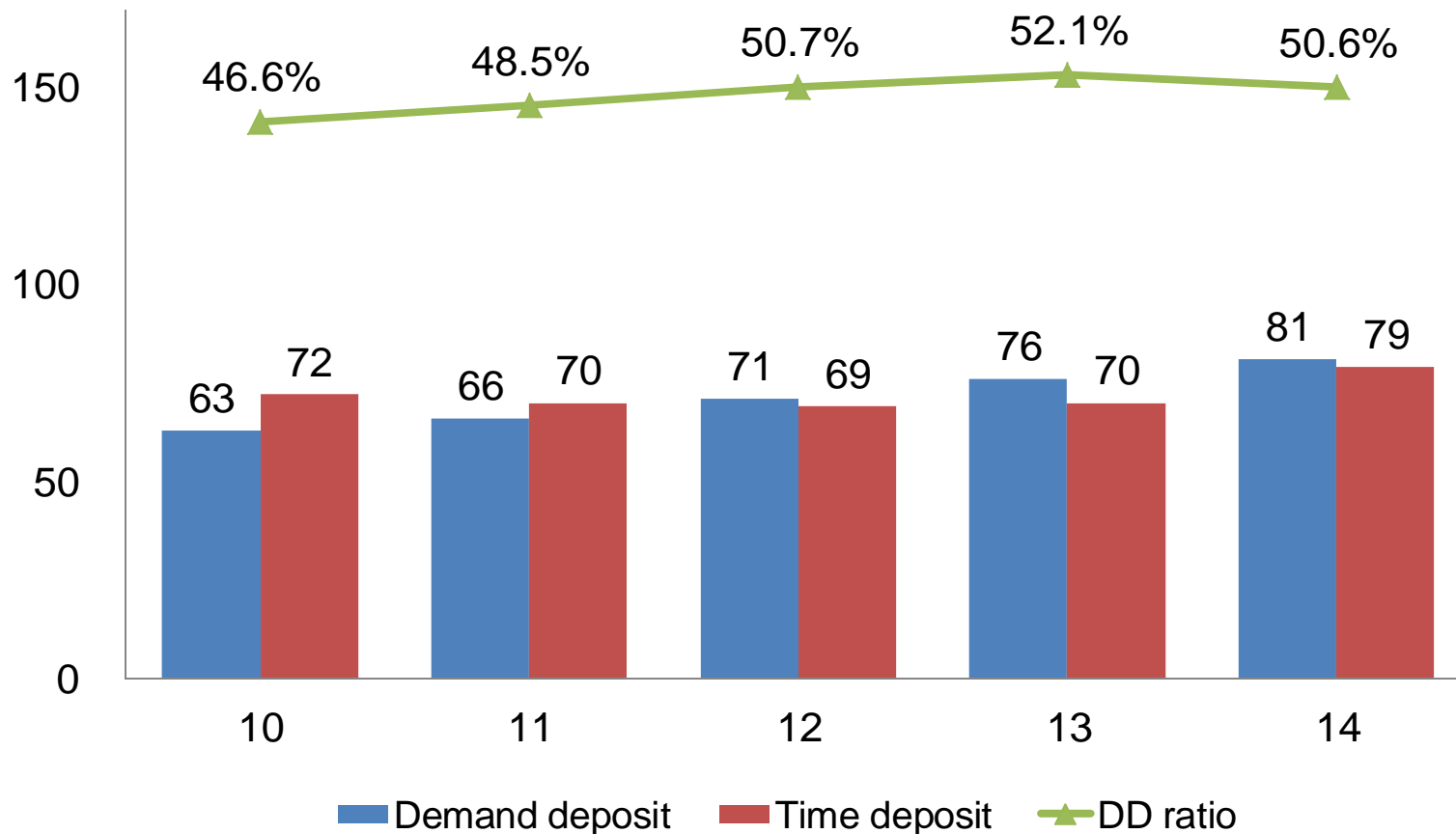
Loan Breakdown

NT \$ Billion



Deposit Breakdown

NT \$ Billion

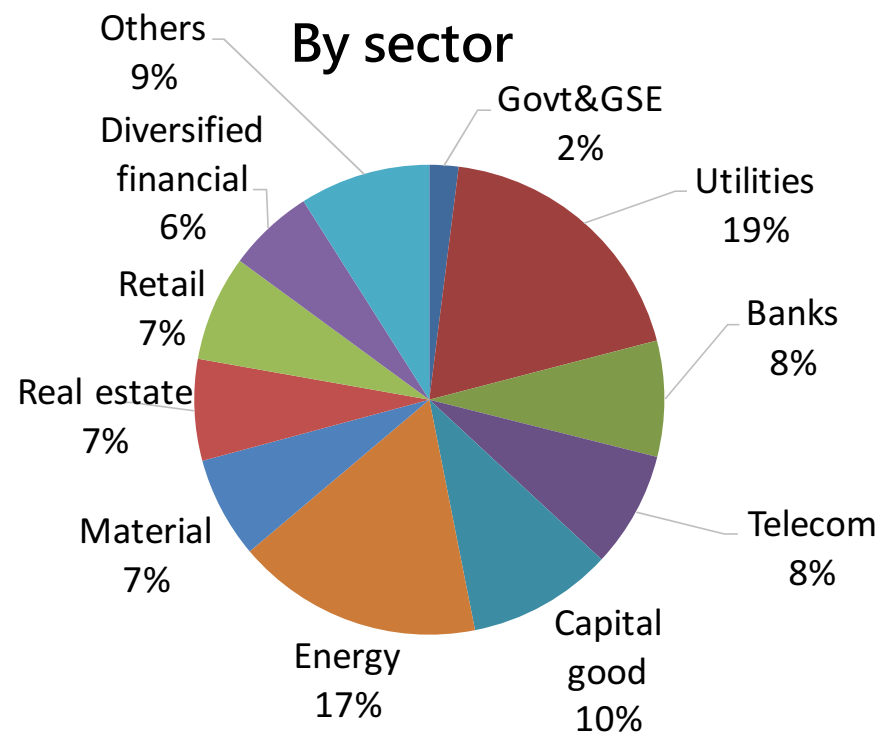
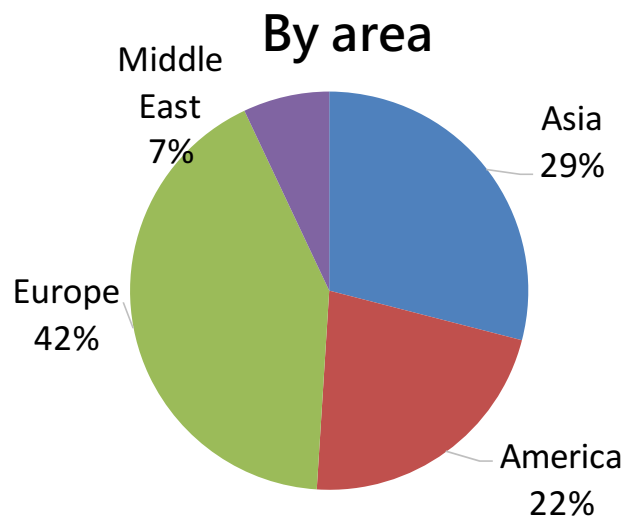
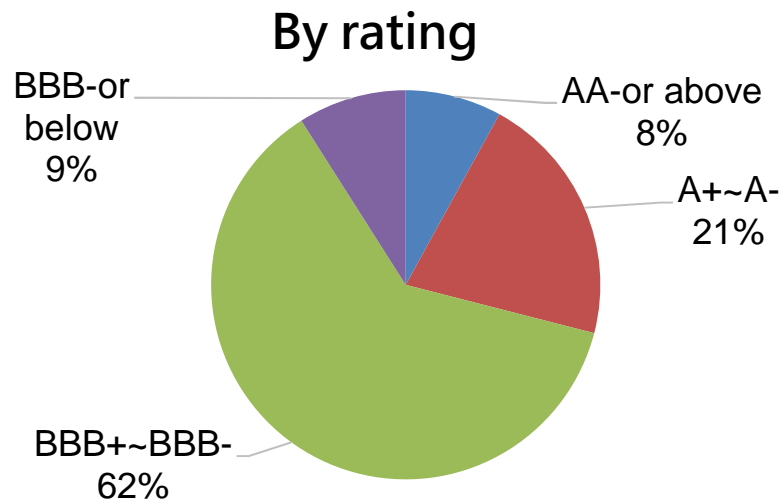


Financial Asset

	Position	Average Duration	Average Yield
Domestic Fixed Income Investment (TWD Million)	26,248	3.07	1.24%
Overseas Fixed Income Investment (USD Million)	995	4.77	6.02%

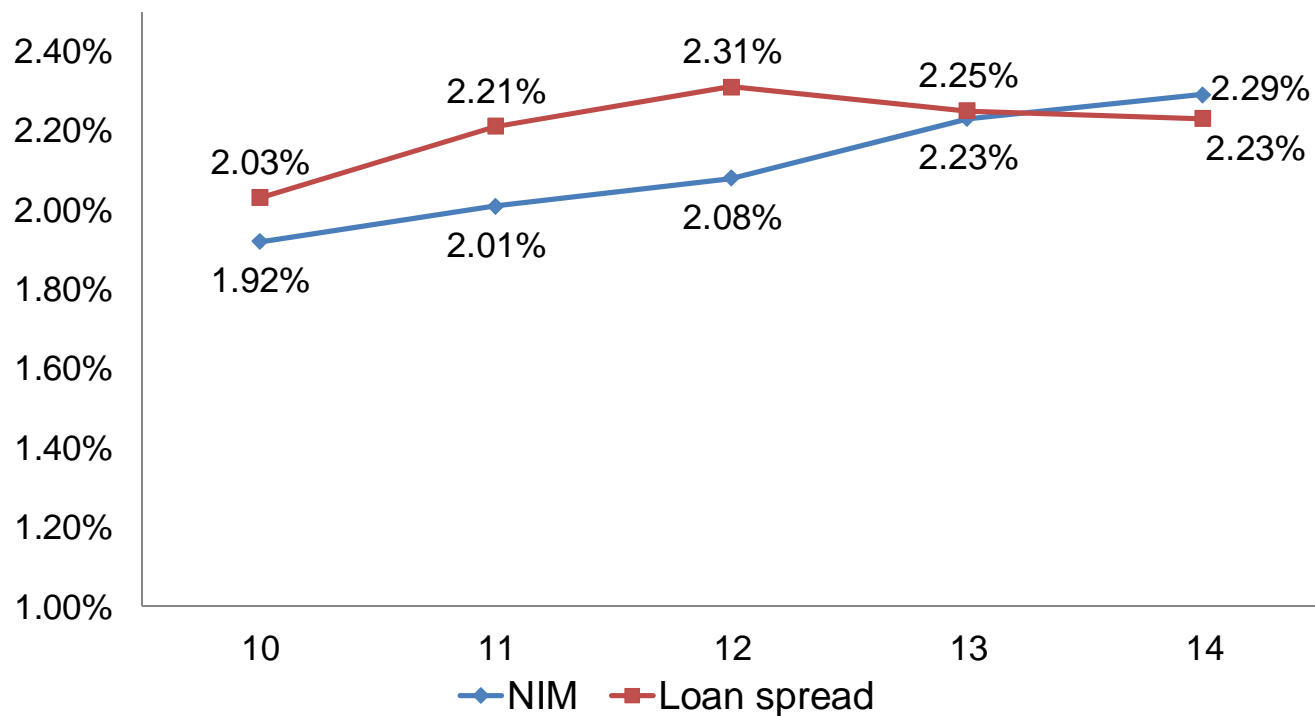
as of 12/2014

Financial Asset - Overseas



- Mainly well-known companies' senior debts
 - Around 91% balance on investment grade
 - Good liquidity and re-financeable
 - Diversified in nations and industries
- as of 12/2014

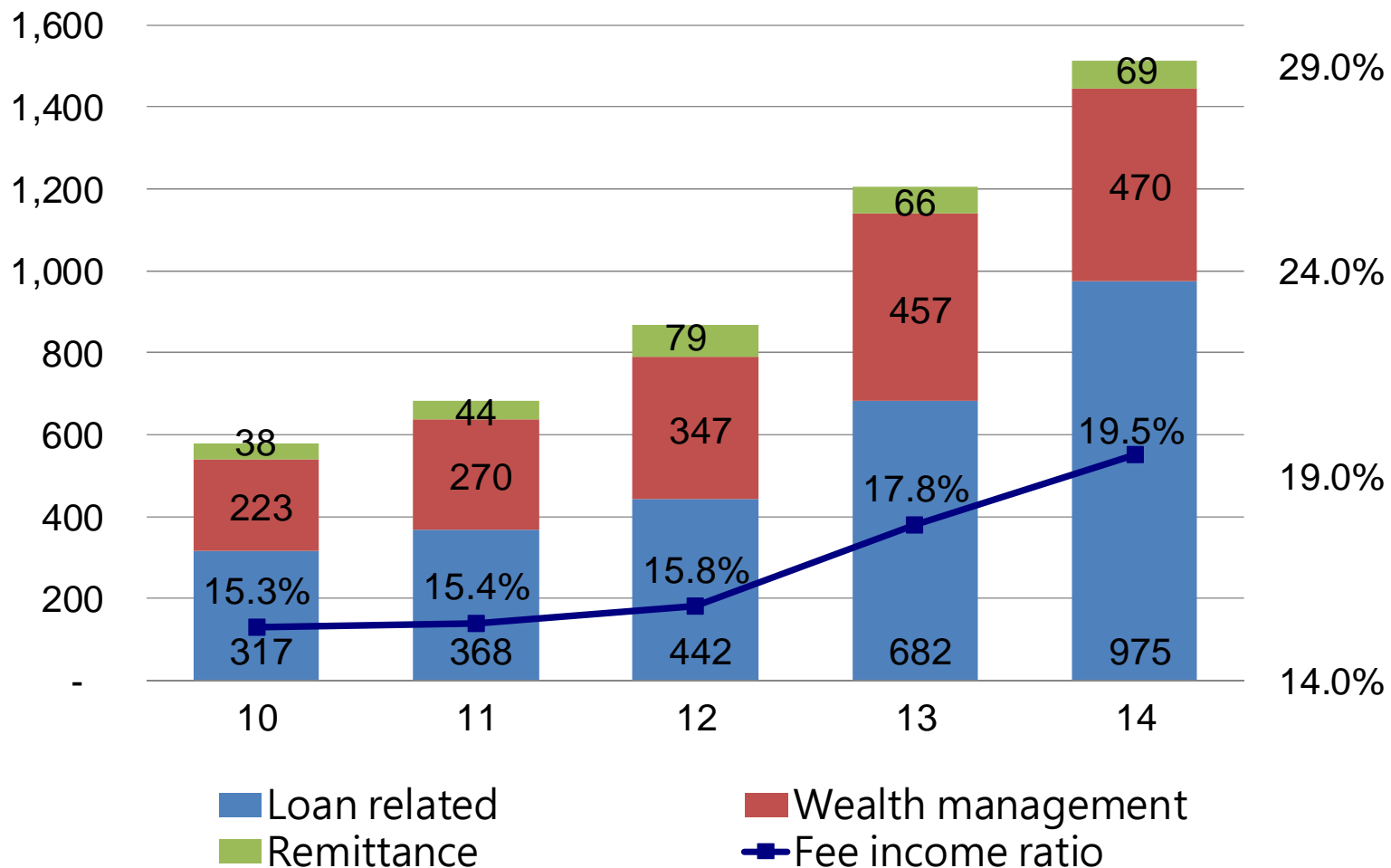
Loan Spread & NIM



*Loan spread calculation including NTD and F/X loans

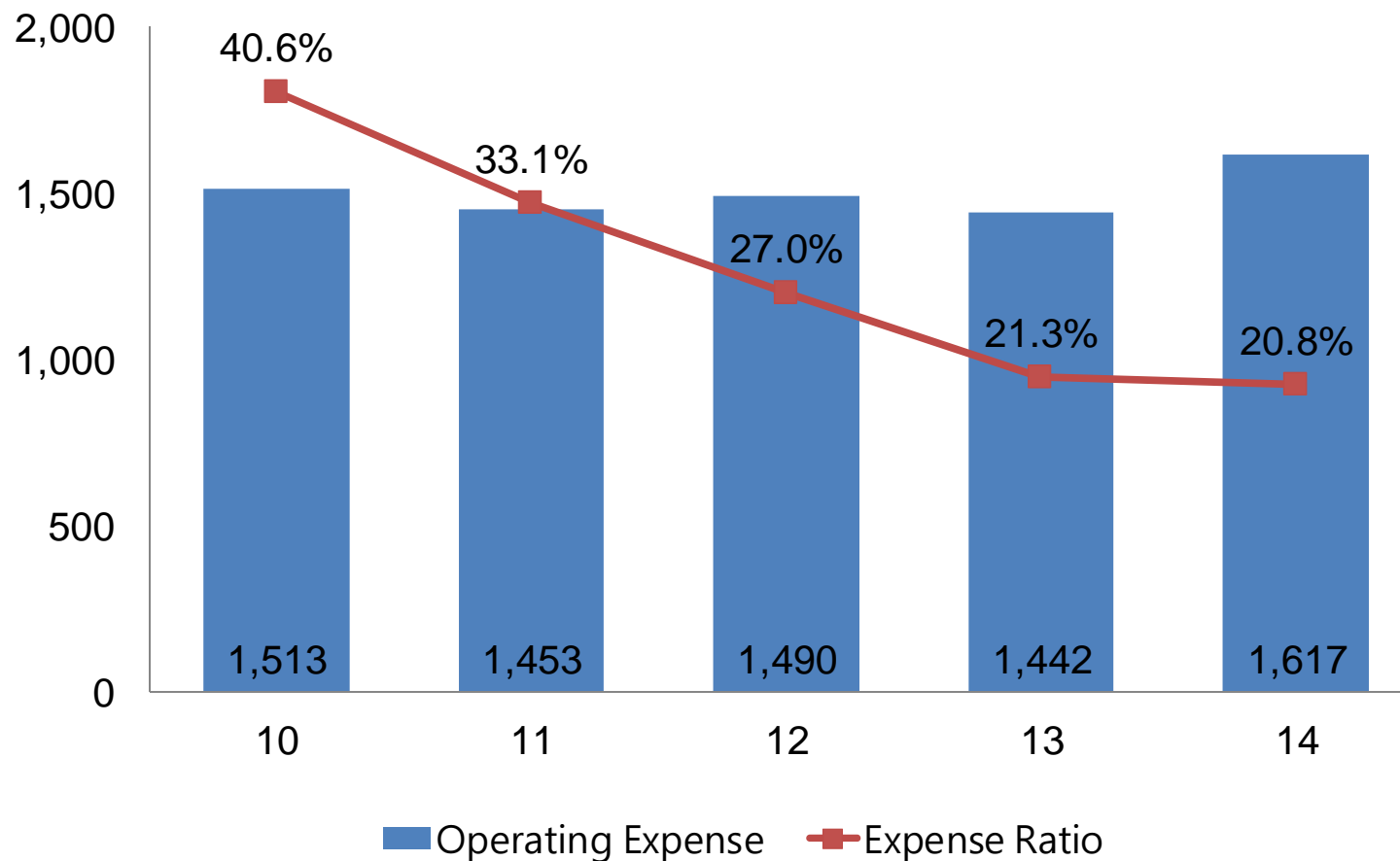
Fee Income

NT \$ Million

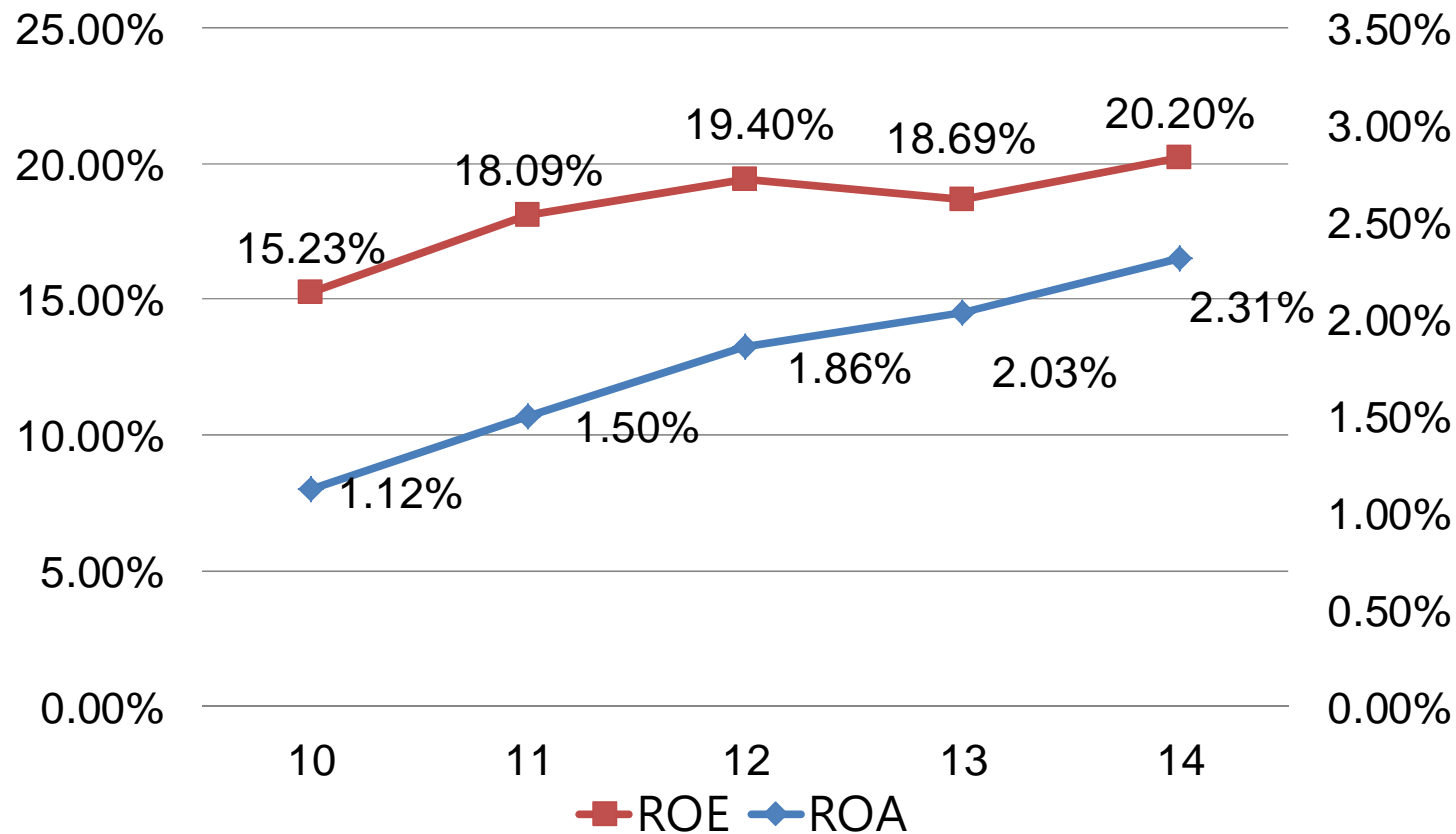


Expense Ratio

NT \$ Million

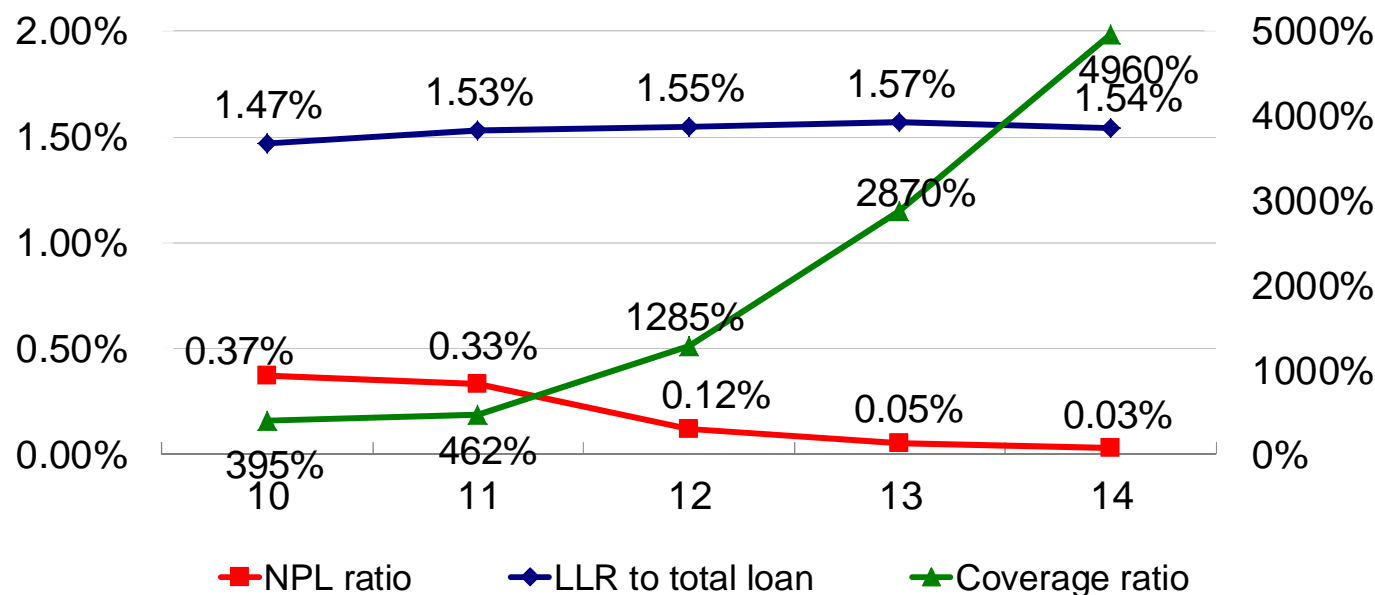
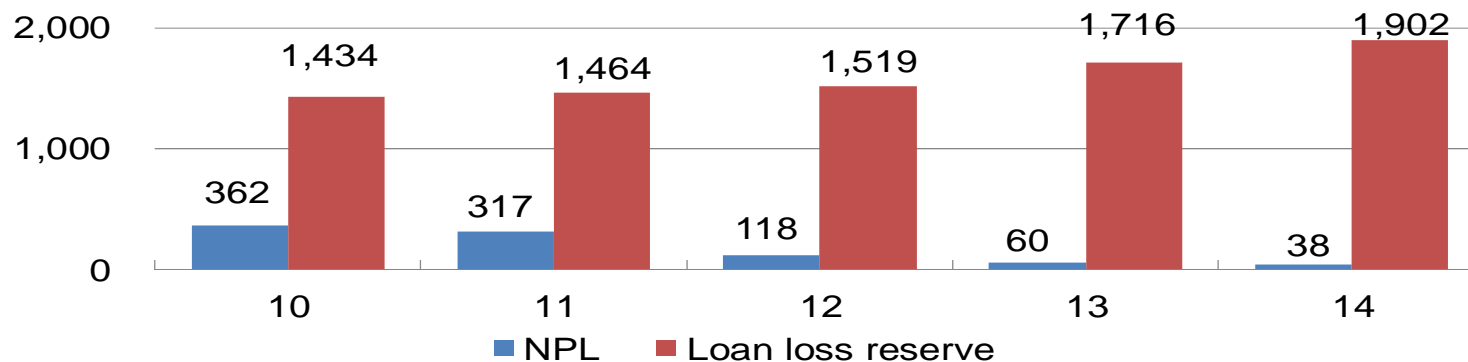


ROA & ROE



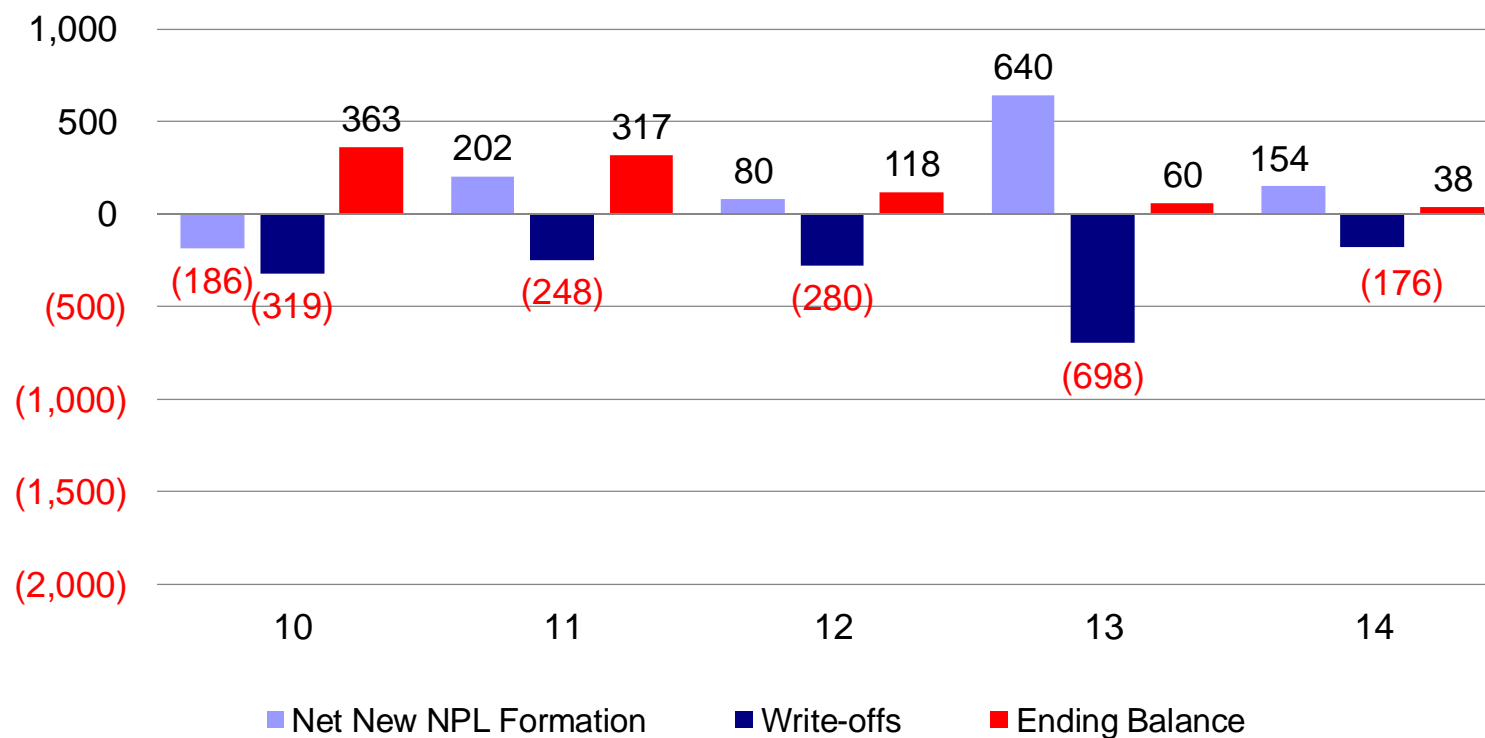
Asset Quality

NT \$ Million

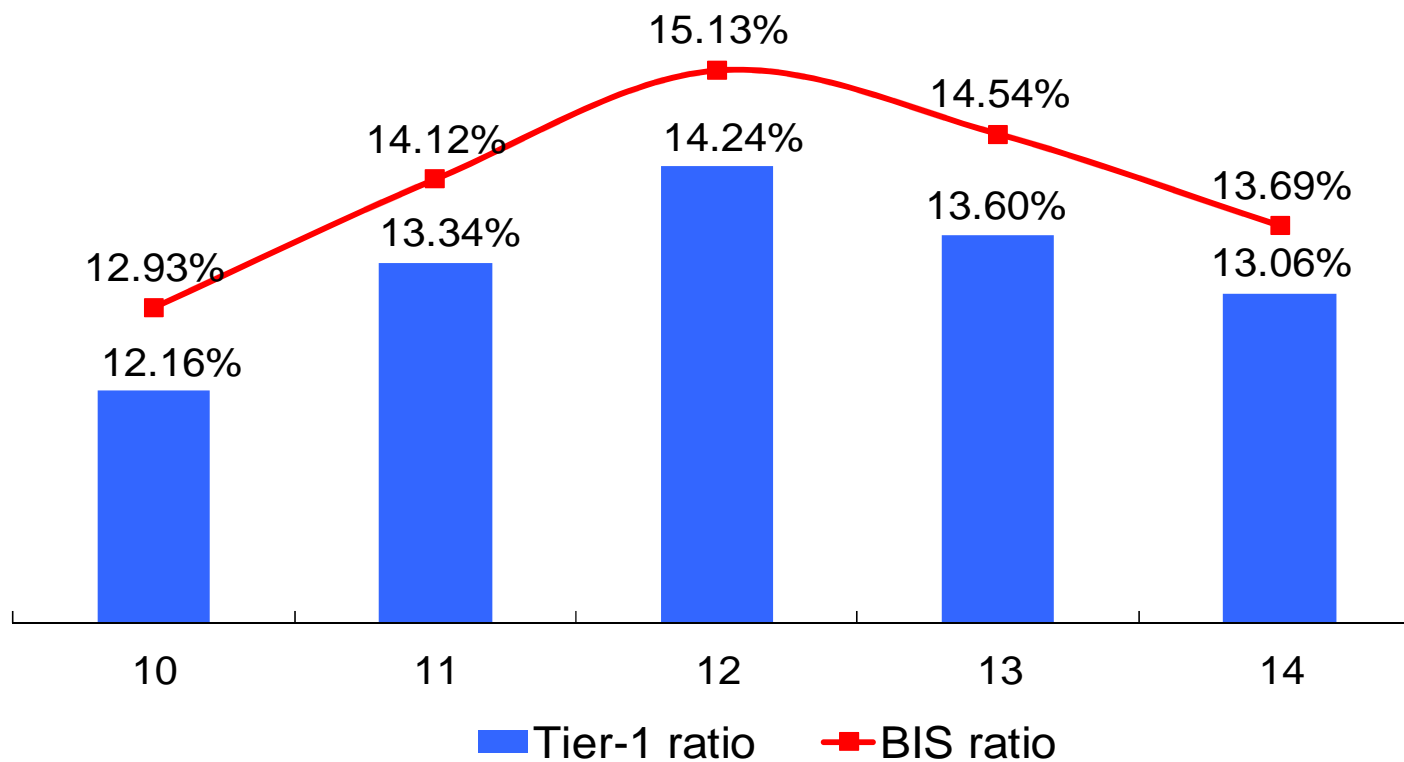


New NPL Formation and Write-off

NT \$ Million



Capital Adequacy



*Capital Adequacy is based on individual statement

Appendix - Income Statement

NT \$ Million

	2014	2013	YoY
Net Interest Income	4,954	4,341	14%
Net Fee Income	1,514	1,205	26%
Other Income	1,296	1,226	6%
Revenue	7,764	6,772	15%
Operating Expense	1,617	1,442	12%
PPOP	6,147	5,330	15%
Provision for Loan Loss	114	567	-80%
Income before Tax	6,033	4,763	27%
Net Income	5,196	4,142	25%
EPS(Cumulative)(NT\$)	4.33	3.53	23%

Appendix - Balance Sheet

NT \$ Billion

Items	2014	2013	YoY	Items	2014	2013	YoY
Cash , NCD , Interbank Deposits, and R/S	45.7	54.3	-16%	Interbank Deposits , Interbank borrowings	17.3	19.3	-10%
Securities	63.5	47.5	34%	Deposits	159.2	145.6	9%
Loans	121.6	107.5	13%	R/P	27.9	22.7	23%
Property and Equipment	2.5	2.7	-7%	Other Liabilities	3.8	2.1	81%
Other Assets	2.0	2.0	-	Total Liabilities	208.2	189.7	10%
Total Assets	235.3	214.0	10%	Shareholder's Equity	27.1	24.3	12%



