

# King's Town Bank Operating Results –2015

# 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.

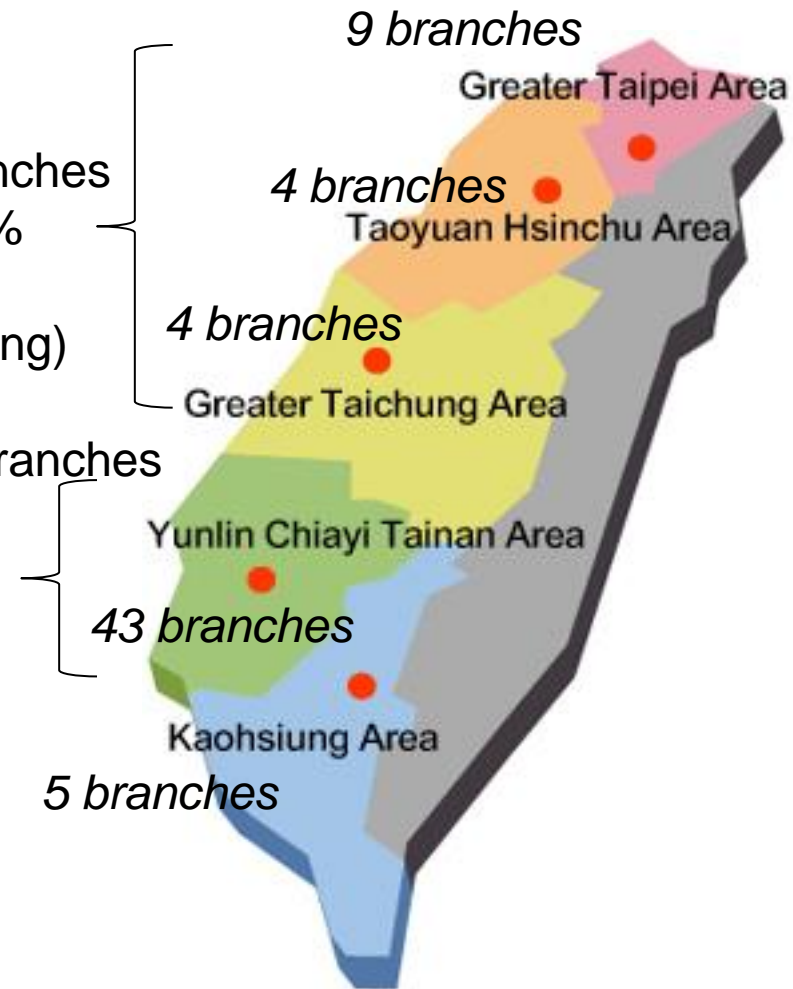
The operating results still need to be audited by accountants.

# 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 65 branches, around 74% in Southern Taiwan.
- Paid-in capital NTD 12 bns.
- Fitch A+(twn), F1(twn)
- QFII holdings: 22.72% (2015/12/31)

22 Metro branches  
-Deposits 12%  
-Loans 80%  
(incl. Kaohsiung)

43 Non-metro branches  
-Deposits 88%  
-Loans 20%



# Achievement

- The Banker : Top 1000 World Banks 2015

	Strength		Size	
Overall Rank	Tier 1 Capital (\$m)	%ch.	Asset (\$m)	Rank
740	793	5.56	7,443	819

Soundness		Performance			
Capital Assets Ratio	Rank	Profits on Capital	Rank	Return on Assets	Rank
10.66%	187	20.33%	191	2.56%	82

2015年台灣最佳財富管理銀行

**WORLD  
FINANCE**

**BEST WEALTH MANAGEMENT  
PROVIDER, TAIWAN**

**2015**

**KING'S TOWN BANK**

King's Town Bank



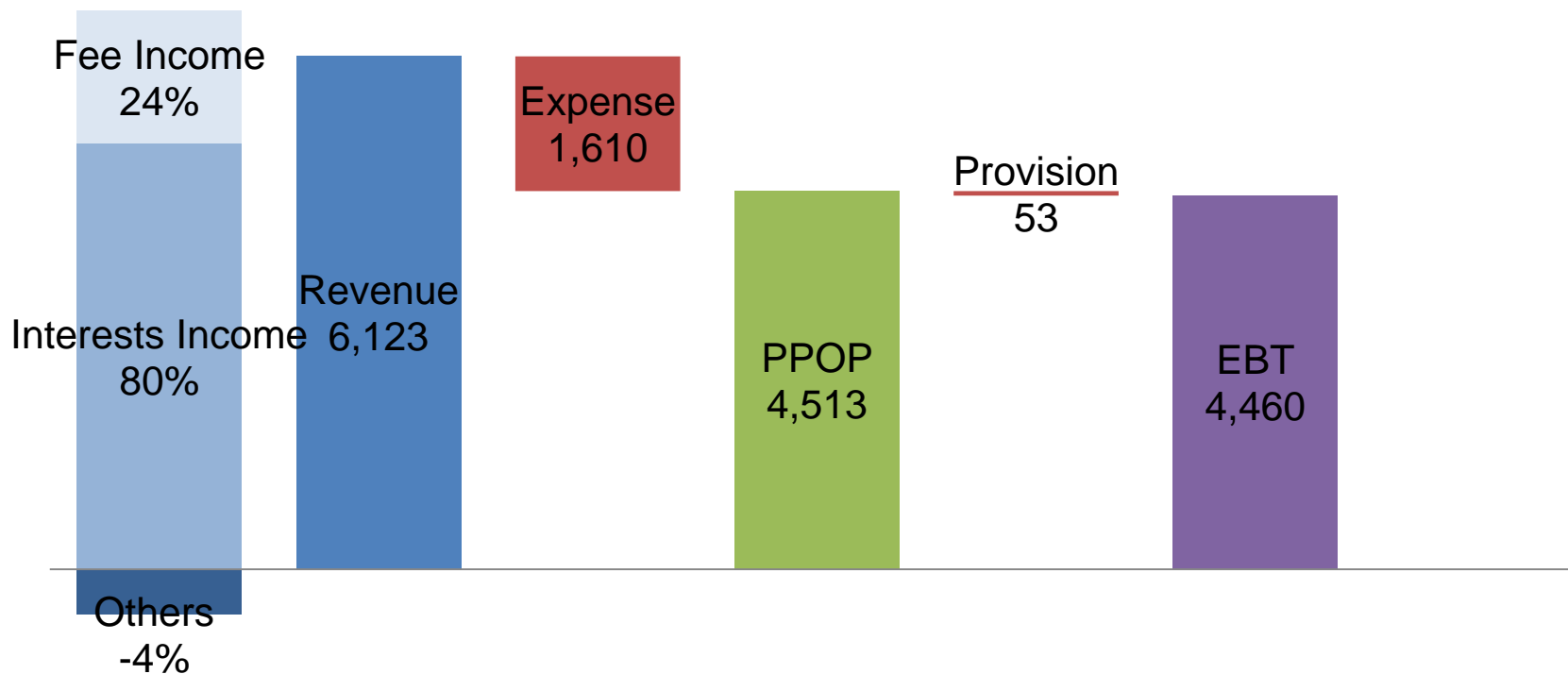
京城銀行

# Revenue Breakdown

NT \$ Million

Earning

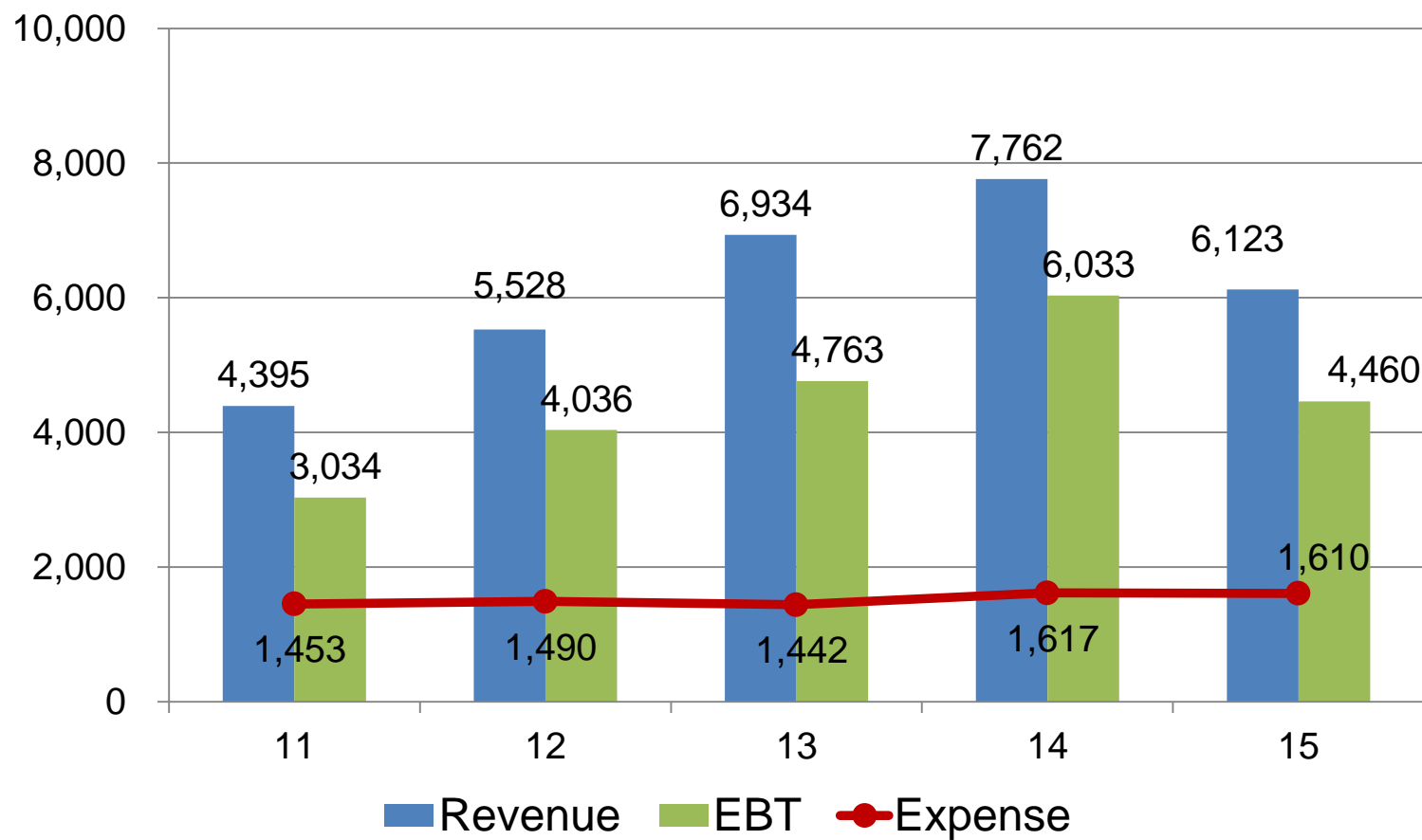
as of 2015



# Revenue Breakdown

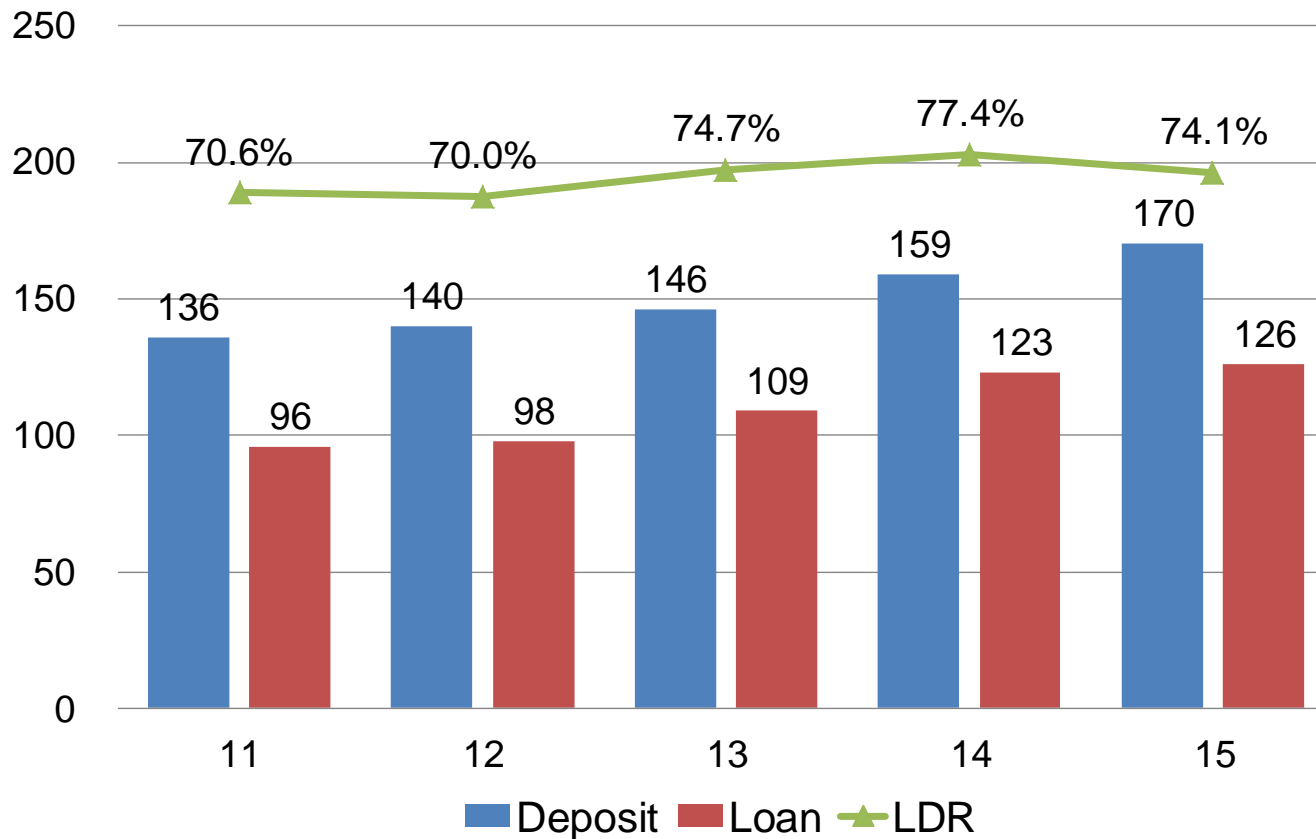
NT \$ Million

## Earning



# Loan to Deposit Ratio

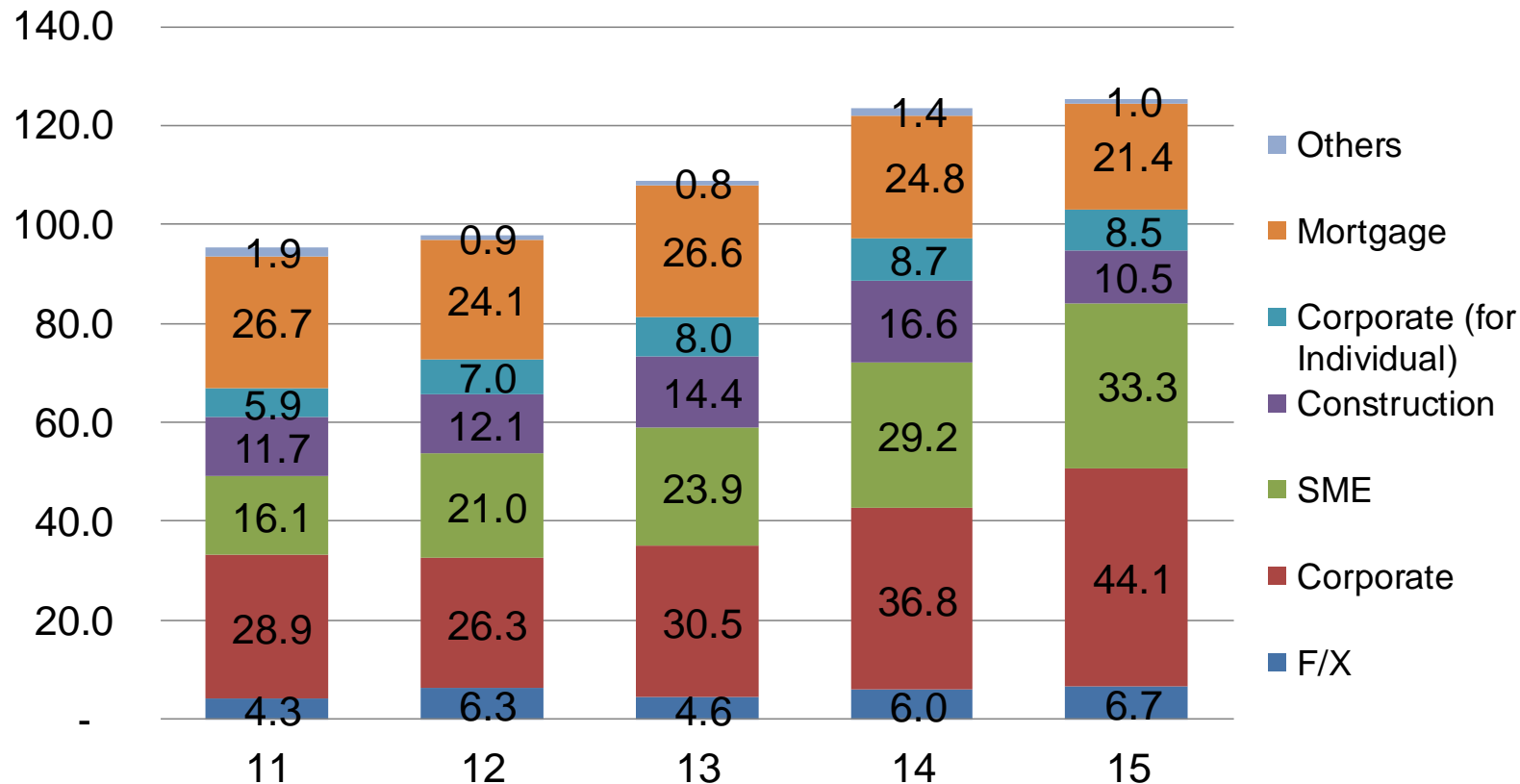
NT \$ Billion





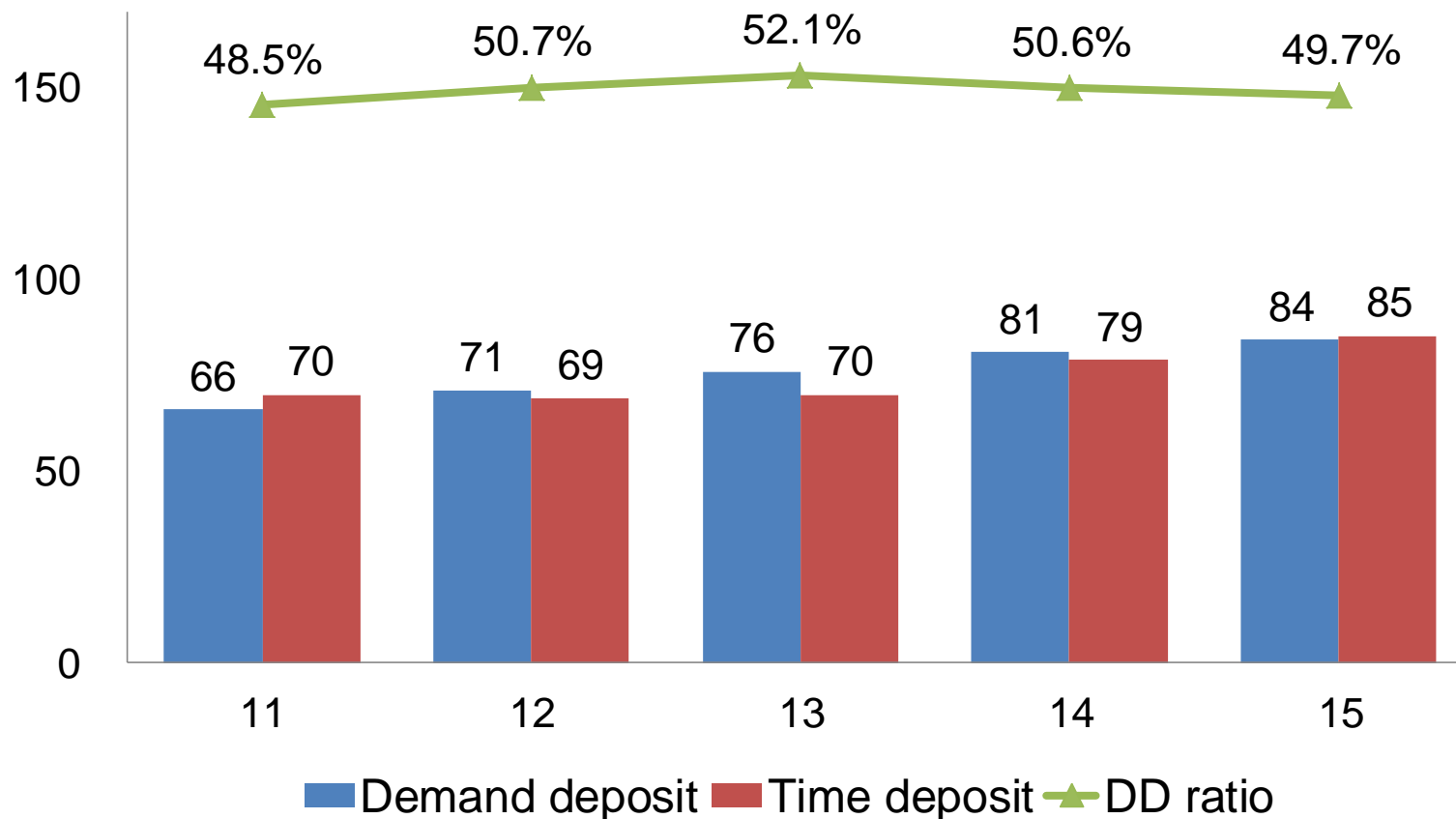
# Loan Breakdown

NT \$ Billion



# Deposit Breakdown

NT \$ Billion



# Financial Asset

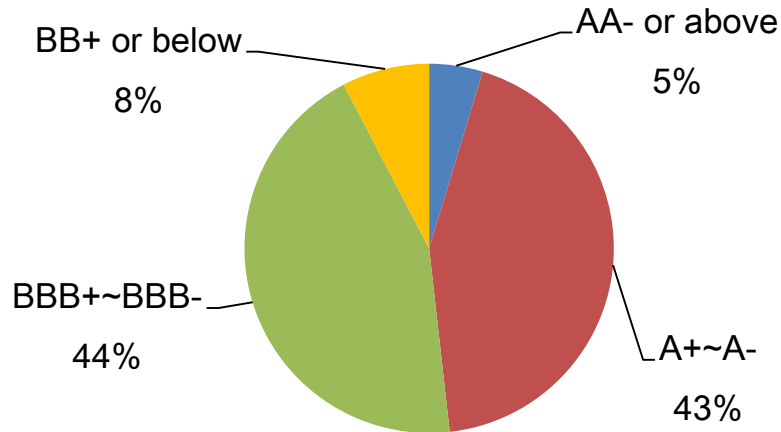
	Position	Average Duration	Average Yield
Domestic Fixed Income Investment (TWD Million)	28,809	2.67	1.16%
Overseas Fixed Income Investment* (USD Million)	943	4.01	5.74%

\*before impairment

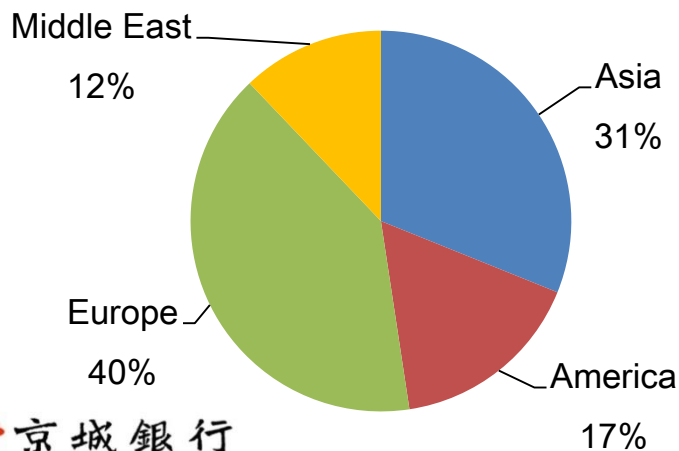
as of Q4/2015

# Financial Asset - Overseas

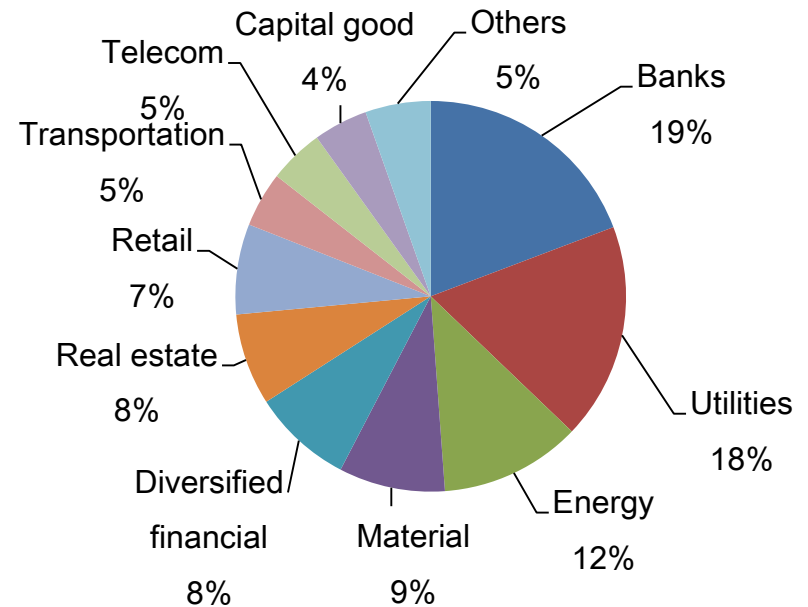
by Rating



by Area



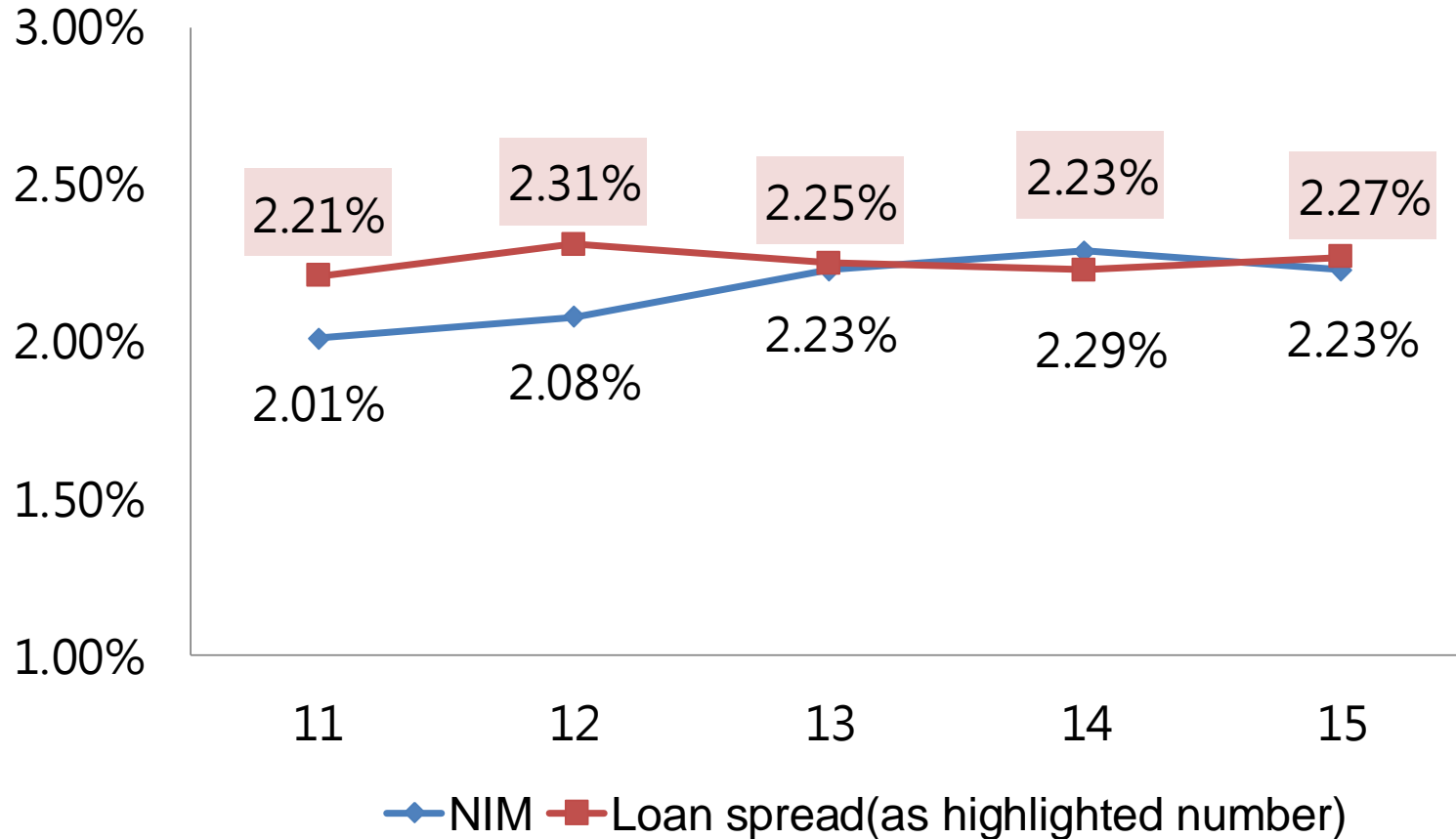
by Sector



- Mainly well-known companies' senior debts
- Around 92% balance on investment grade
- Good liquidity and re-financeable
- Diversified in nations and industries

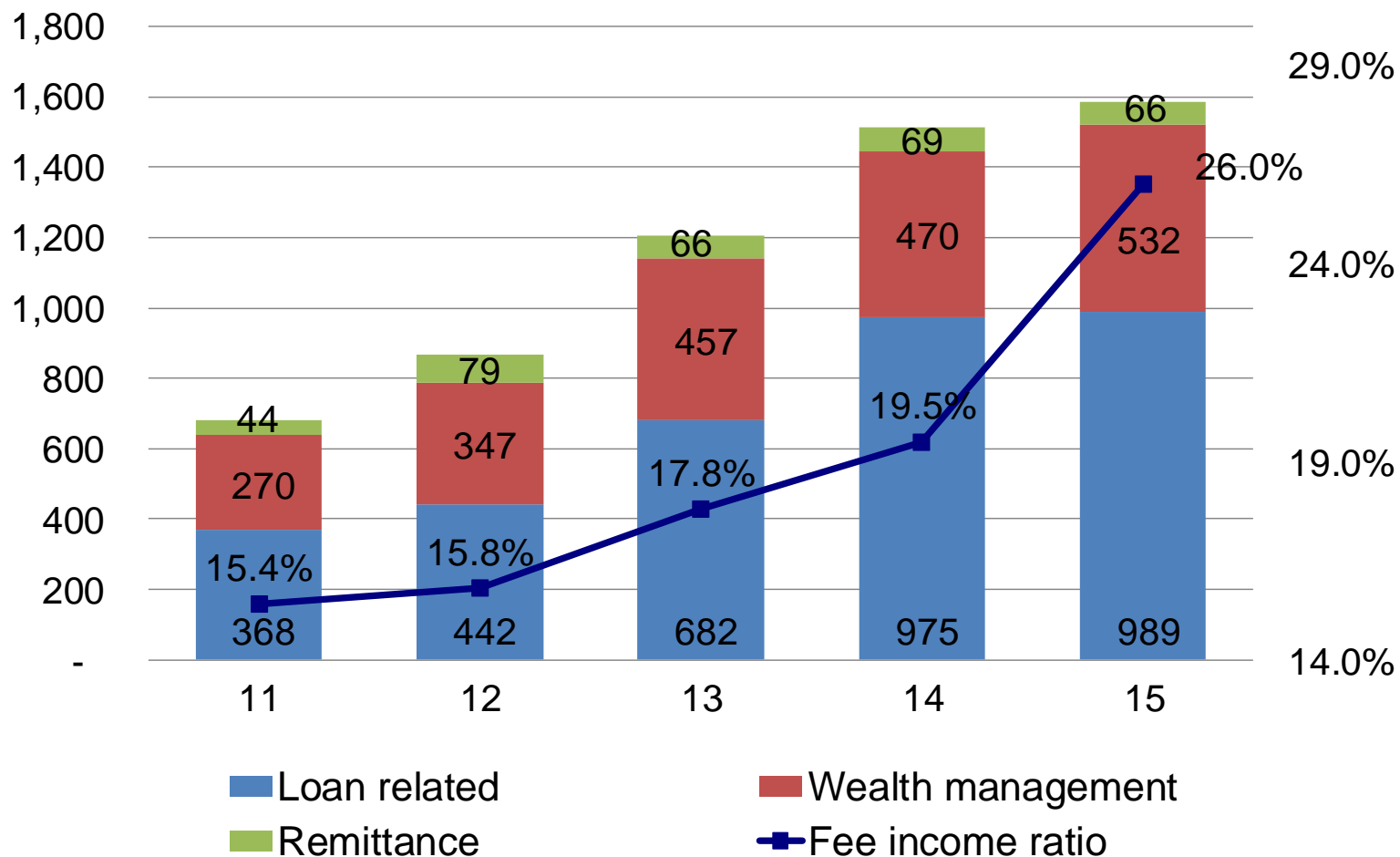
as of Q4/2015

# Loan Spread & NIM



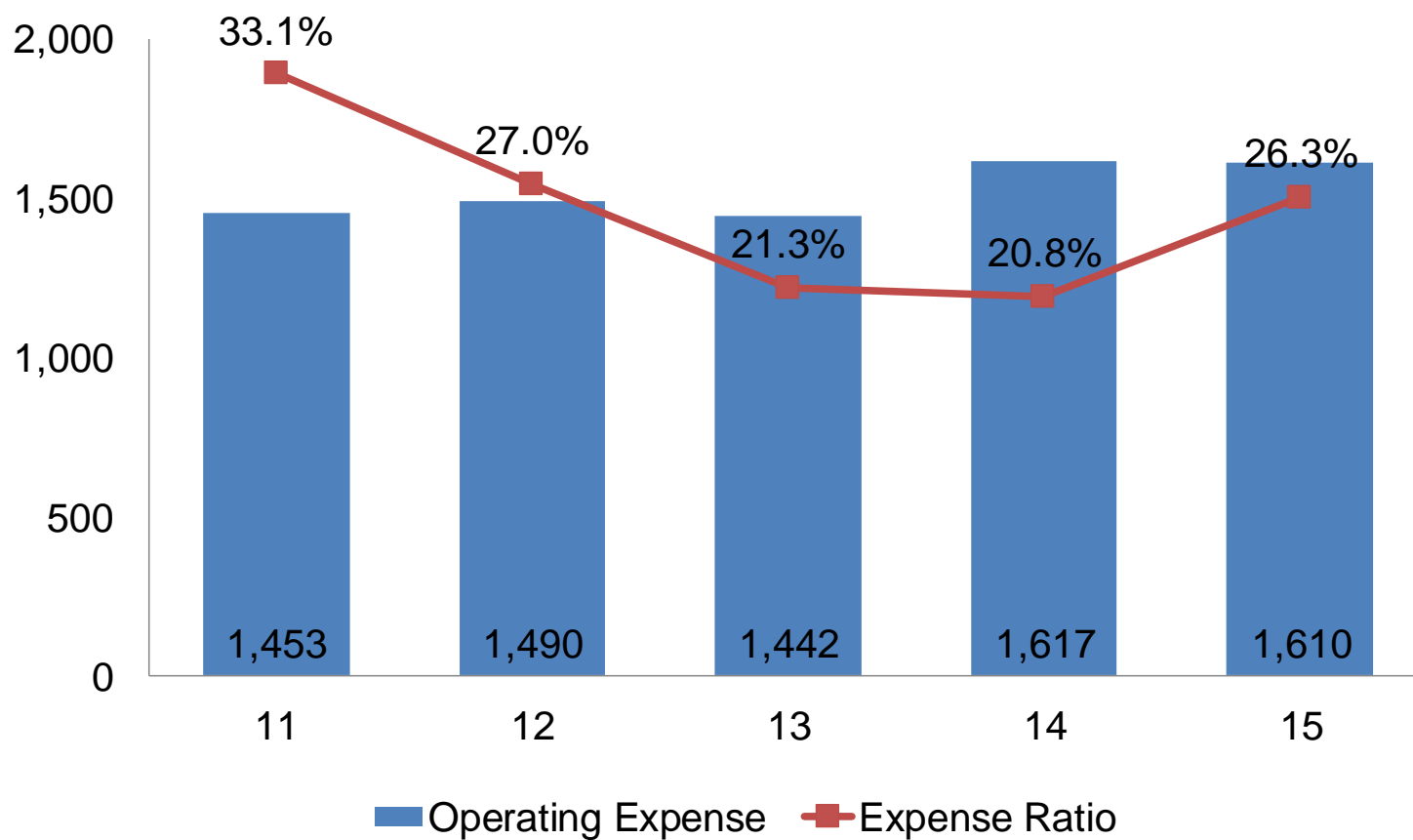
# Fee Income

NT \$ Million

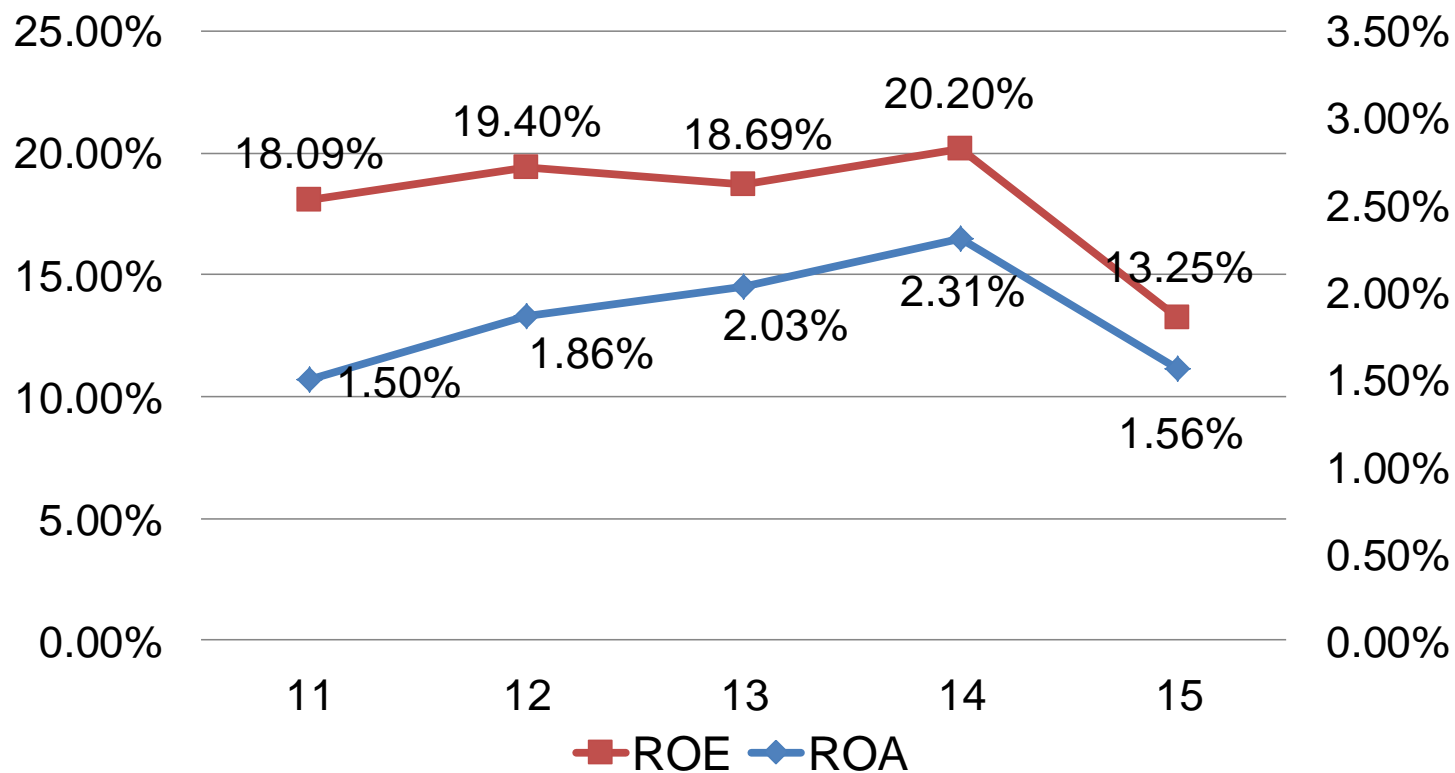


# Expense Ratio

NT \$ Million



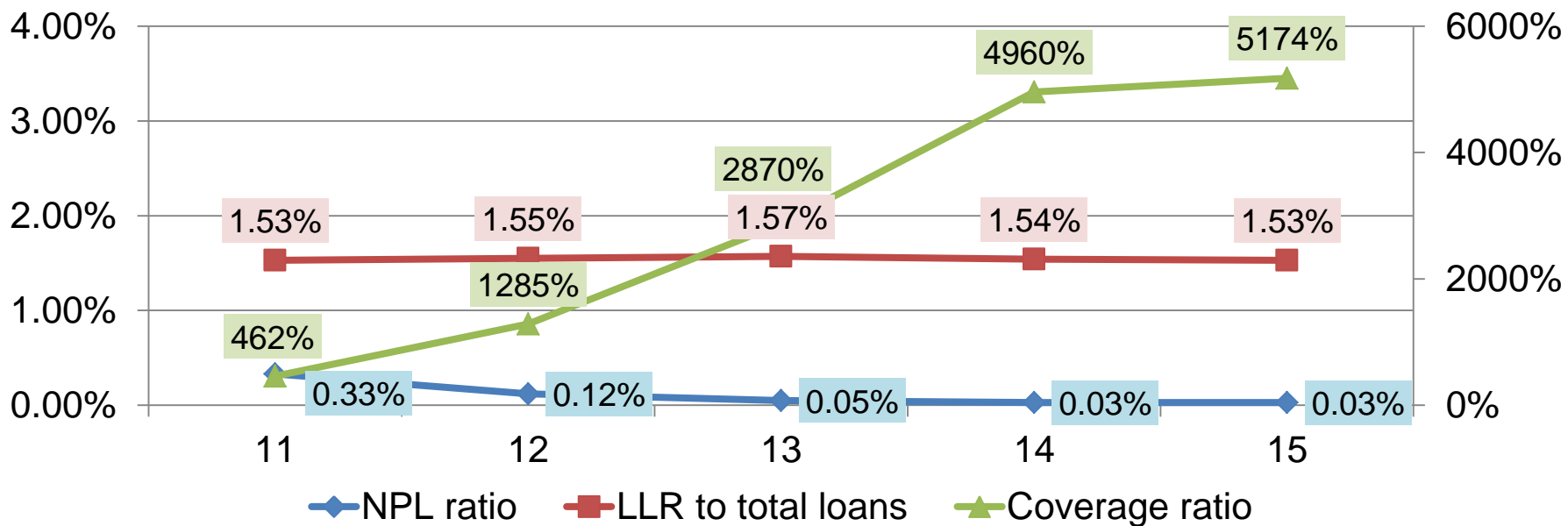
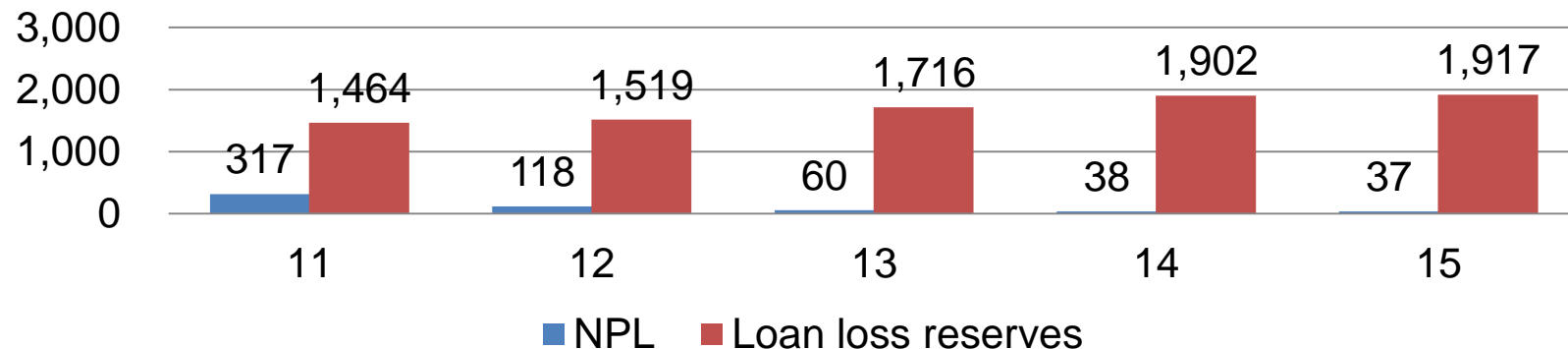
# ROA & ROE





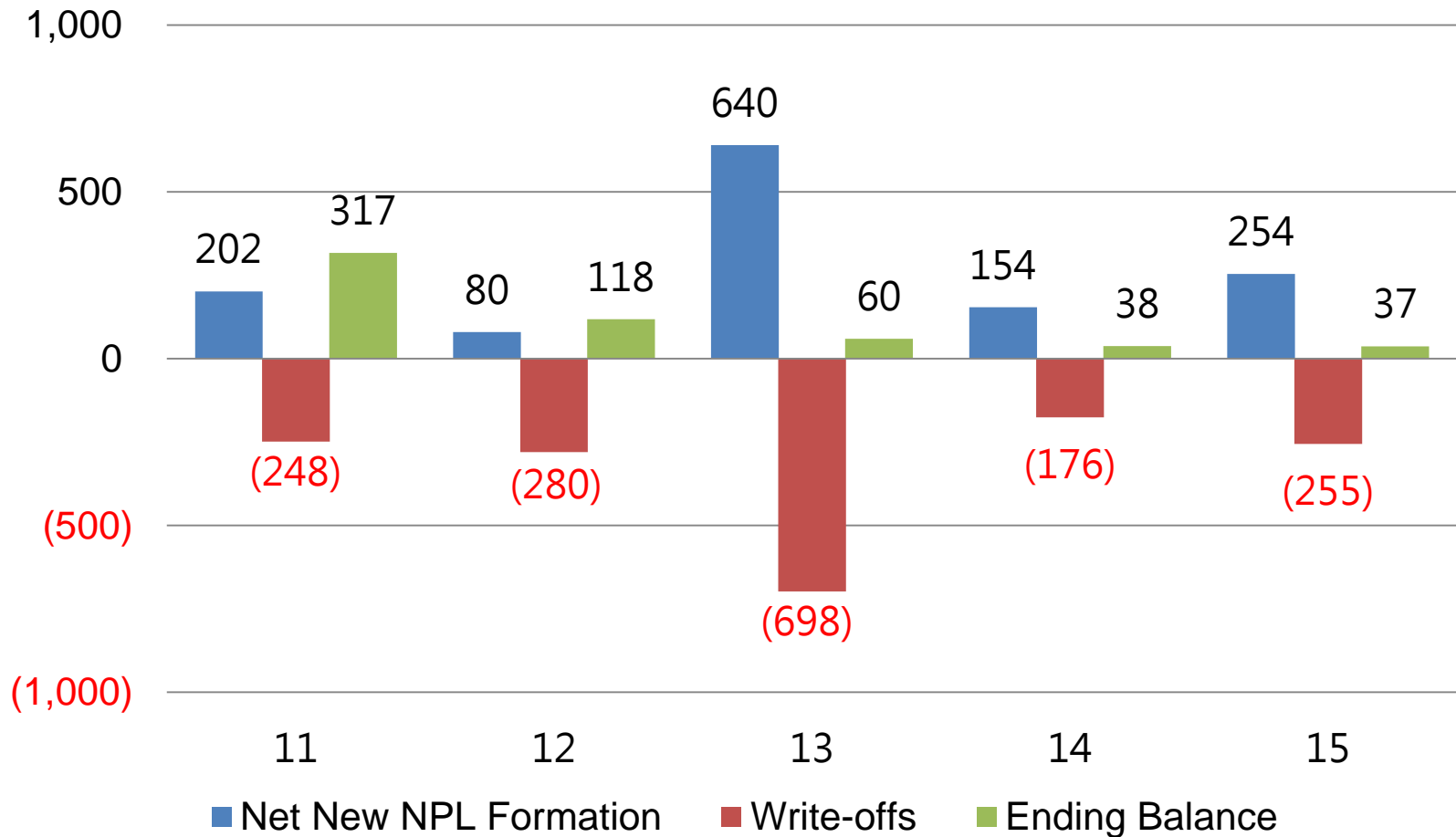
# Asset Quality

NT \$ Million

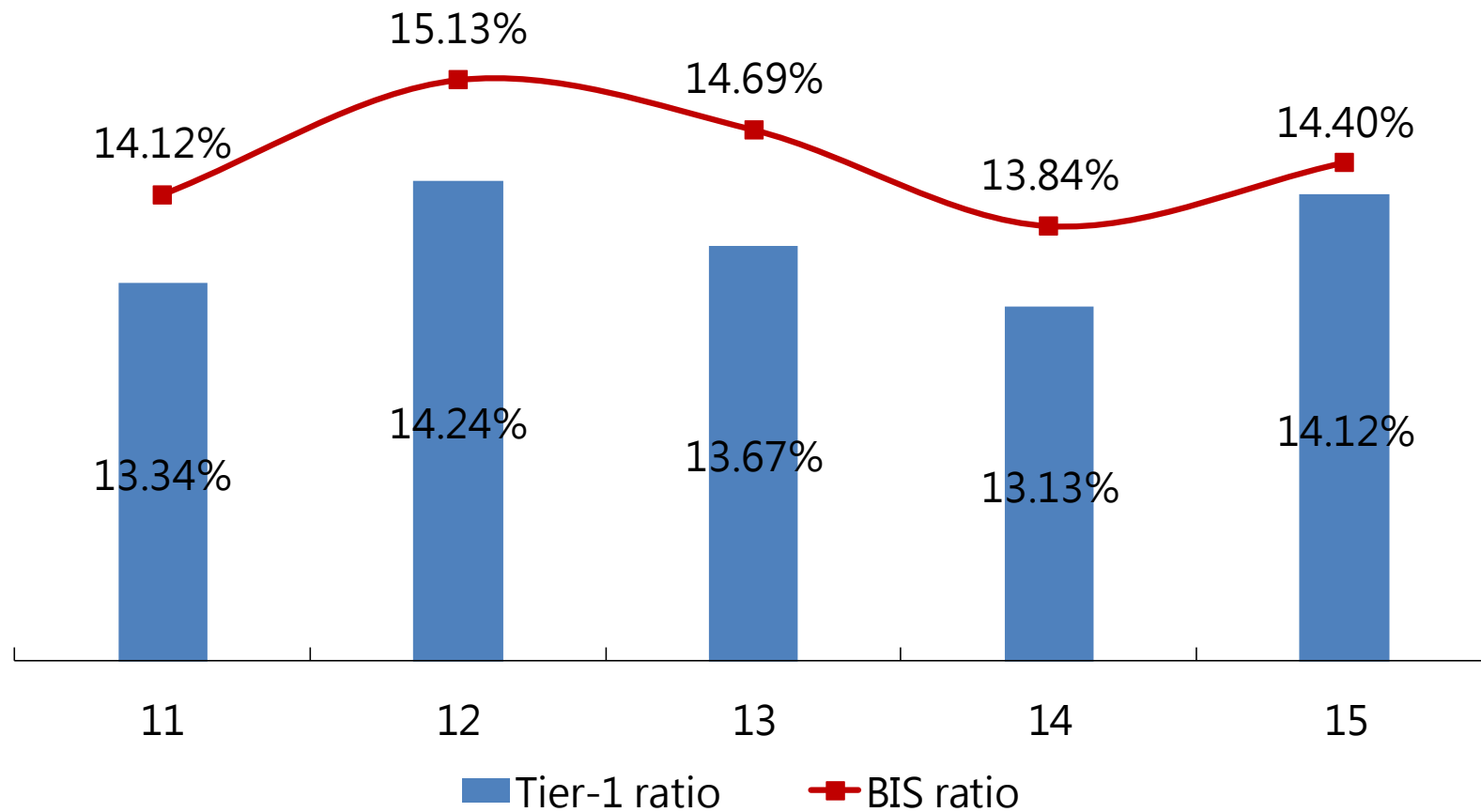


# New NPL Formation and Write-off

NT \$ Million



# Capital Adequacy



# Appendix - Income Statement

NT \$ Million

	2014	2015	YoY
Net Interest Income	4,953	5,079	3%
Net Fee Income	1,207	1,586	5%
Other Income	1,534	-542	-142%
Revenue	7,694	6,123	-21%
Operating Expense	1,594	1,610	-
PPOP	6,100	4,513	-27%
Provision for Loan Loss	114	53	-54%
Earning Before Tax	5,986	4,460	-26%
Net Income	5,190	3,683	-29%

# Appendix - Balance Sheet

NT \$ Billion

Items	2014.12	2015.12	YoY	Items	2014.12	2015.12	YoY
Cash , NCD , Interbank Deposits, and R/S	45.5	42.1	-8%	Interbank Deposits , Interbank borrowings	17.2	21.0	21%
Securities	63.8	67.3	6%	Deposits	159.3	169.3	6%
Loans	121.6	123.6	2%	R/P	27.9	16.4	-41%
Property and Equipment	2.5	2.5	0%	Other Liabilities	3.8	2.3	-39%
Other Assets	1.9	2.0	0%	Total Liabilities	208.2	209.0	0%
Total Assets	235.3	237.5	1%	Shareholder's Equity	27.1	28.5	5%