



King's Town Bank Operating Results –H1/2016

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.

Taiwan Best Wealth Management by Global Banking and Finance Review



「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
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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



京城銀行

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: 20.06% (2016/06/30)

23 Metro branches
-Deposits 12%
-Loans 83%
(incl. Kaohsiung)

43 Non-metro branches
-Deposits 88%
-Loans 17%



Achievement

- The Banker : Top 1000 World Banks 2015

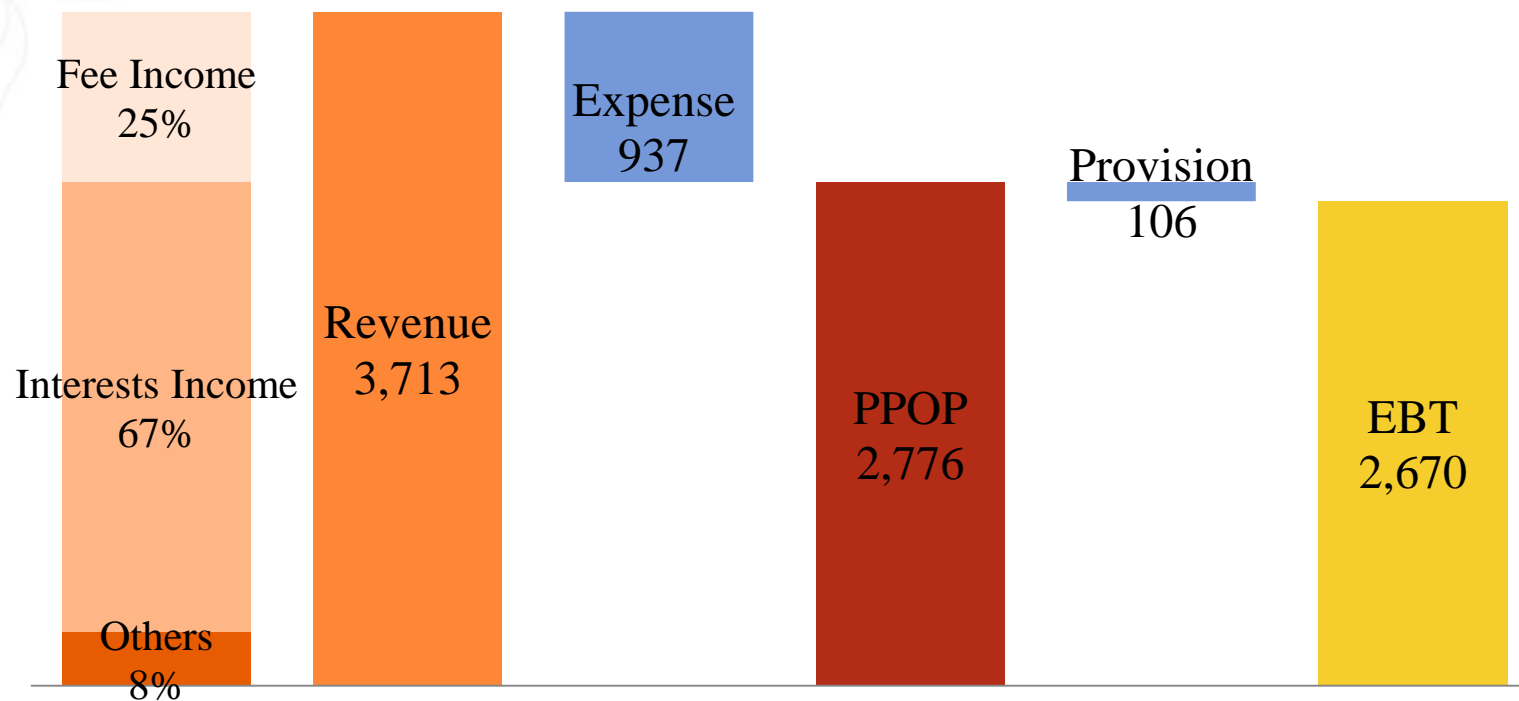
	Strength		Size	
Overall Rank	Tier 1 Capital (\$m)	% ch.	Asset (\$m)	Rank
740	793	5.56	7,443	819

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

Revenue Breakdown

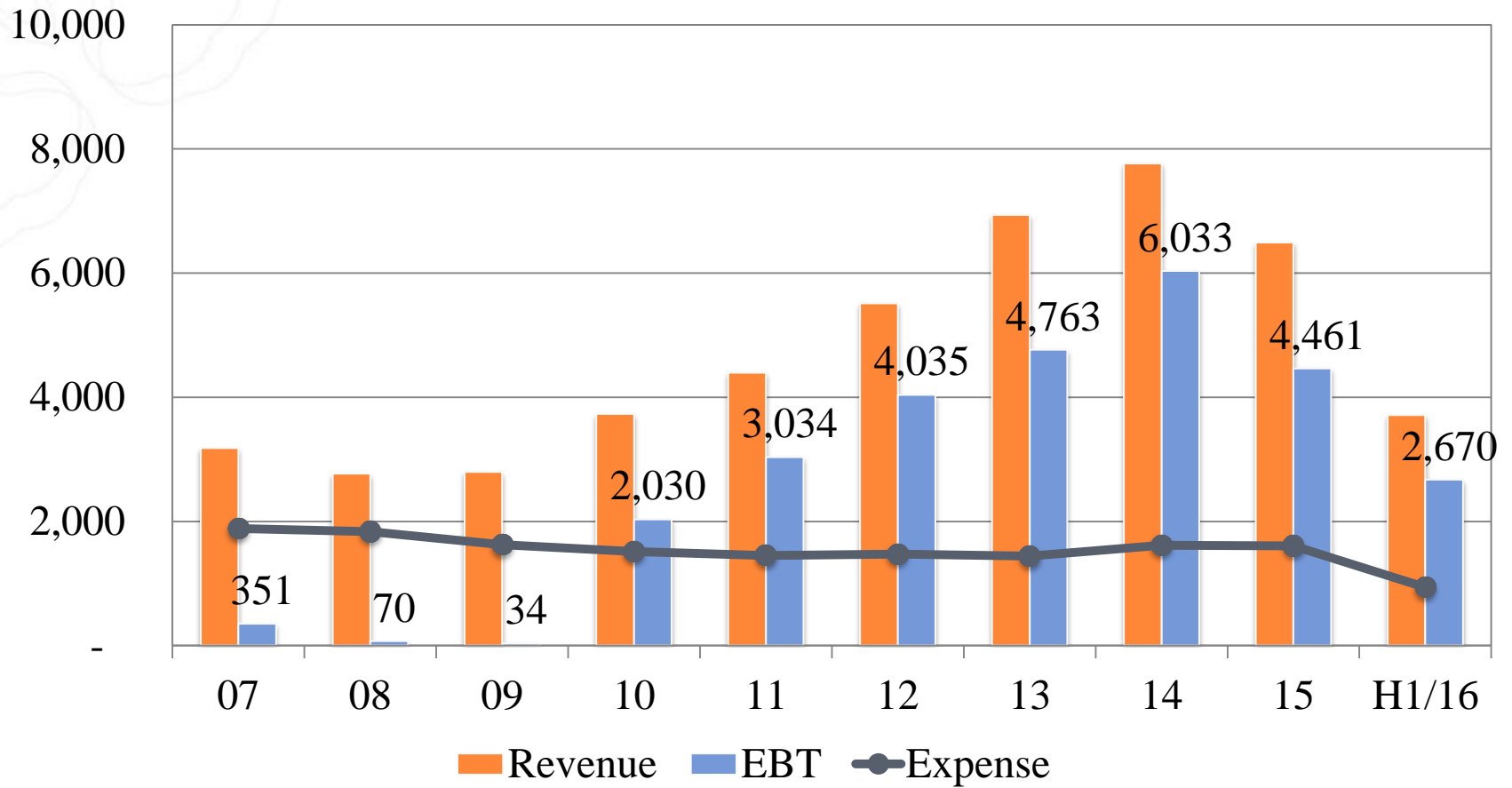
NT \$ Million

as of H1/2016



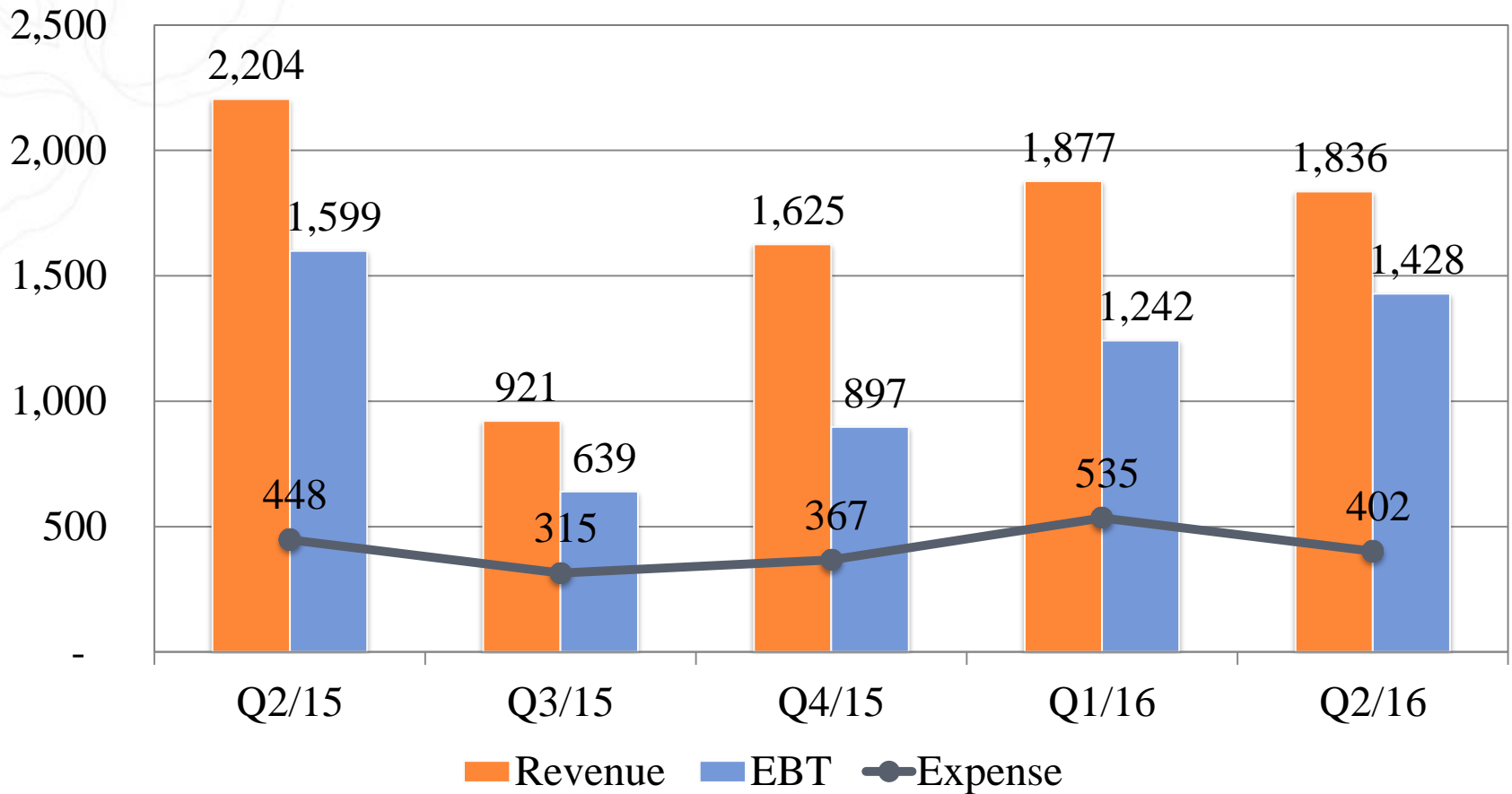
Revenue (Yearly Comparison)

NT \$ Million



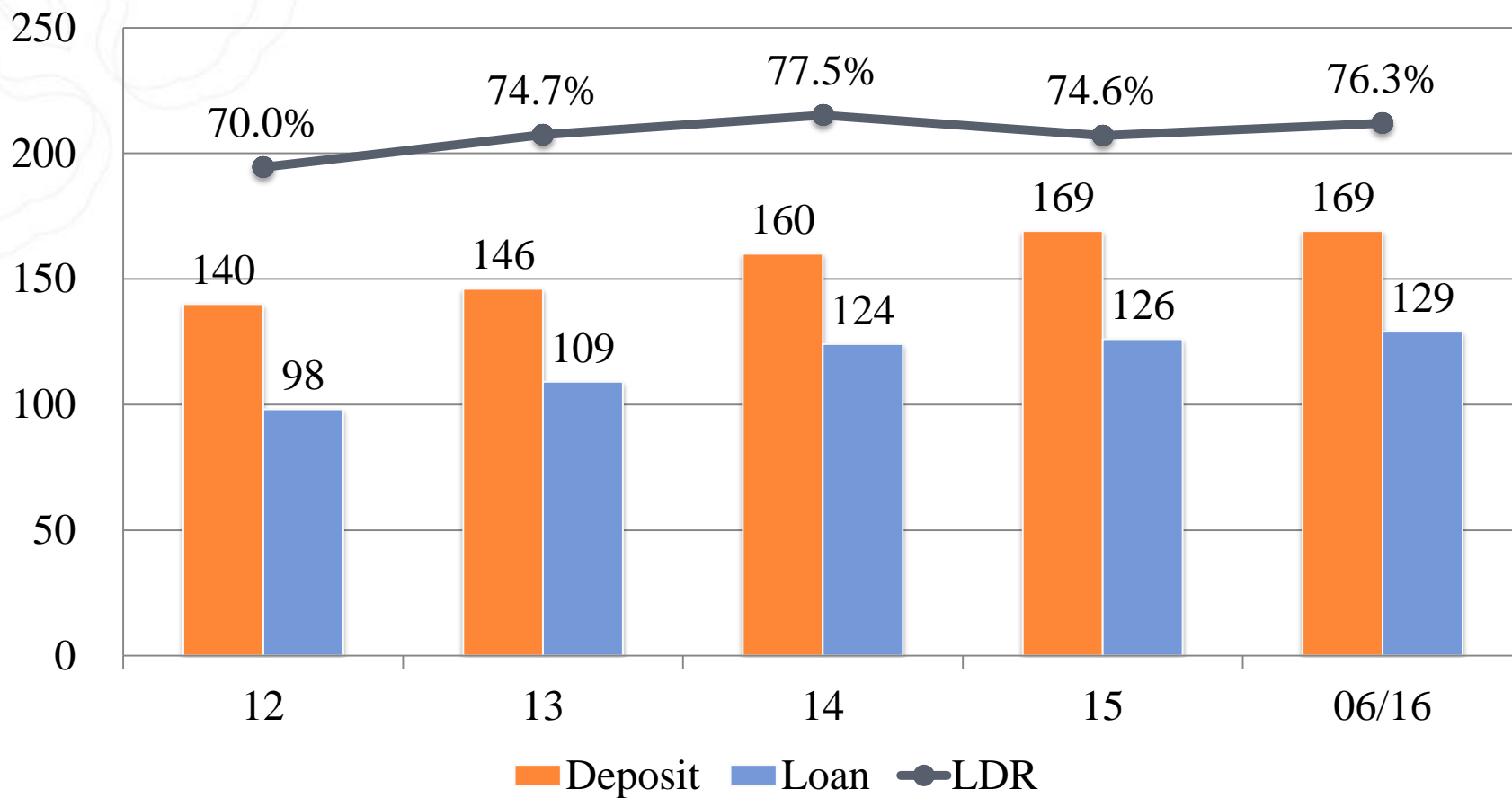
Revenue (Quarterly Comparison)

NT \$ Million



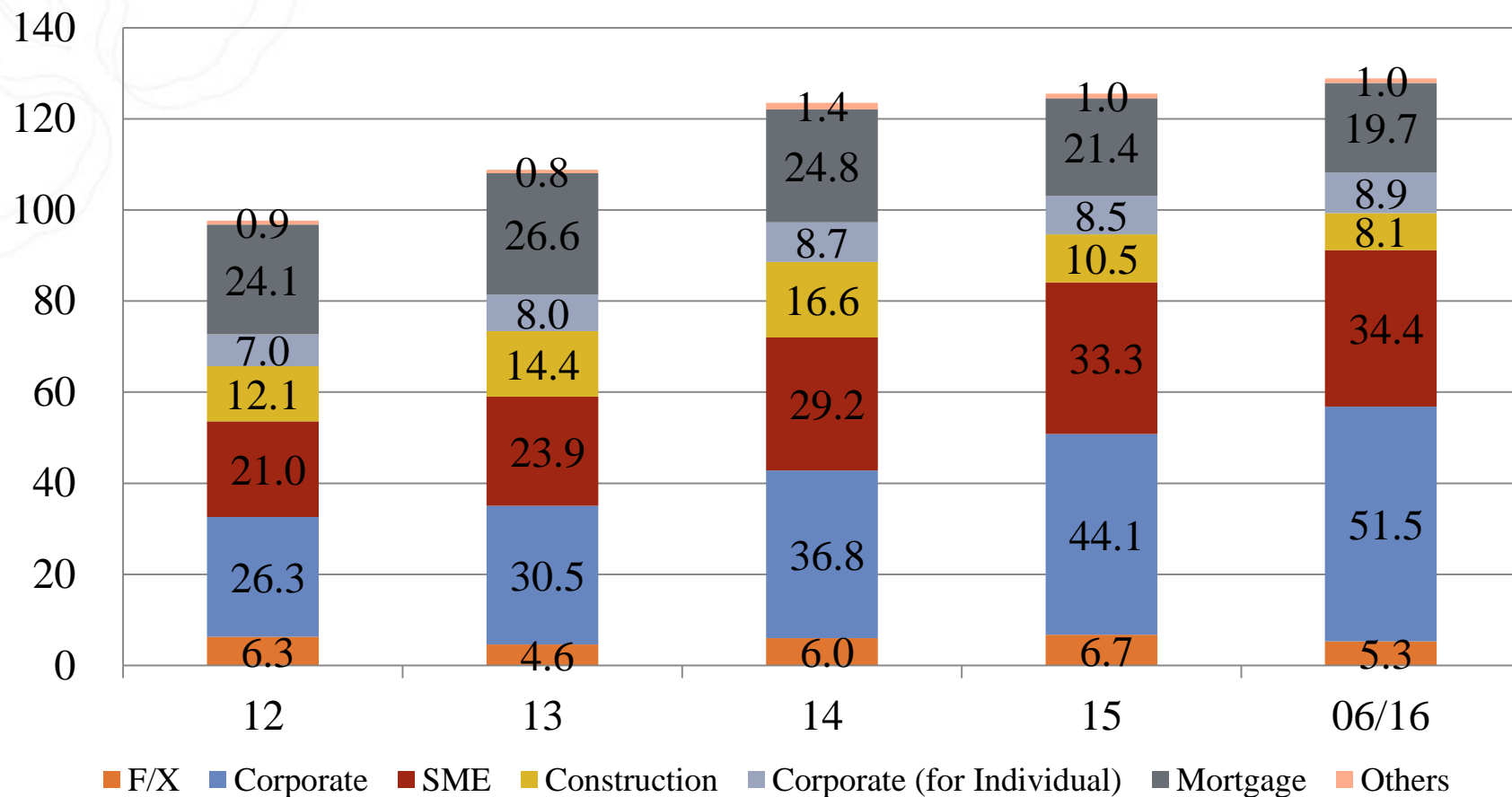
Loan to Deposit Ratio

NT \$ Billion



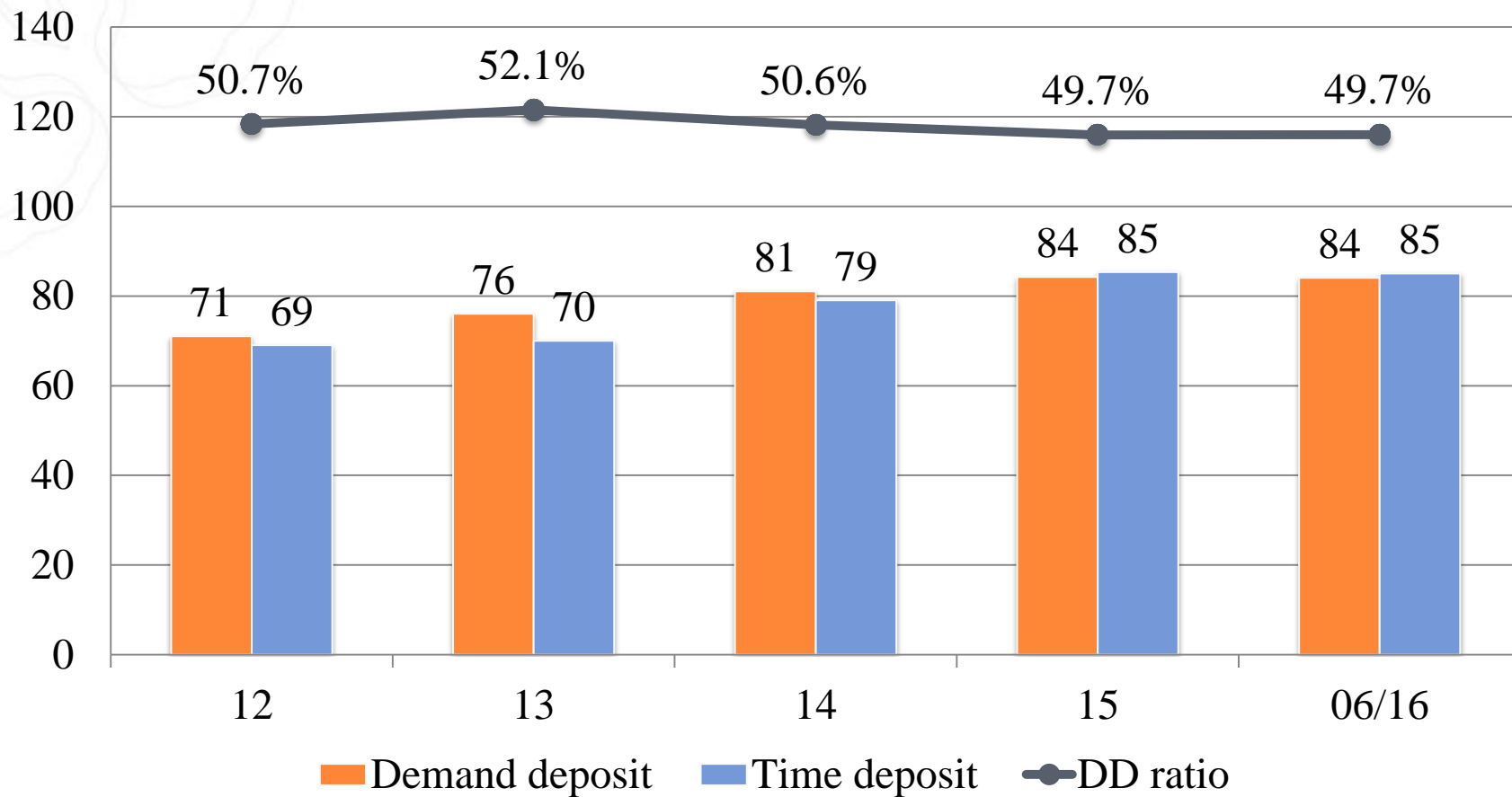
Loan Breakdown

NT \$ Million



Deposit Breakdown

NT \$ Billion



Financial Asset

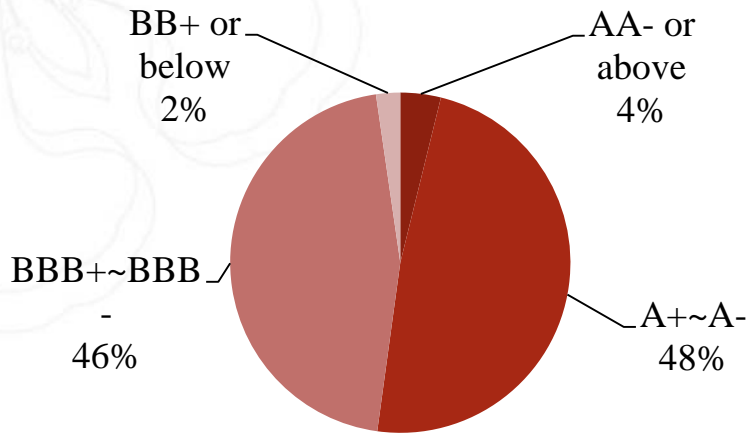
	Position	Average Duration	Average Yield
Domestic Fixed Income Investment (TWD Million)	27,332	2.46	1.08%
Overseas Fixed Income Investment* (USD Million)	1,070	4.68	5.79%

*before impairment

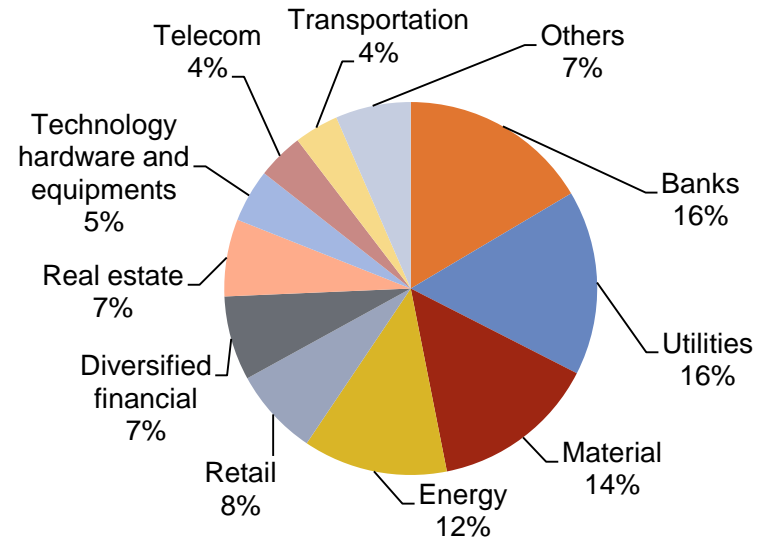
as of H1/2016

Financial Asset – Overseas

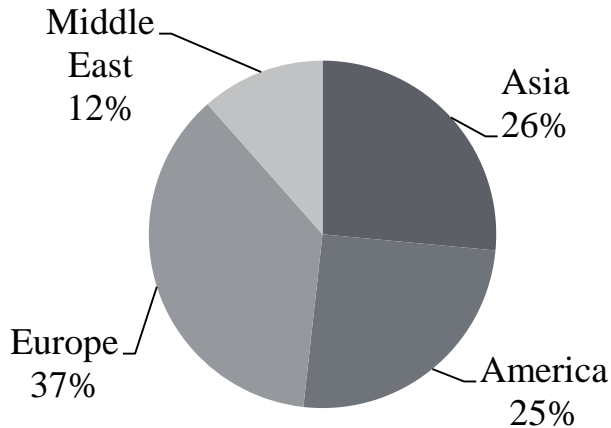
by Rating



by Sector



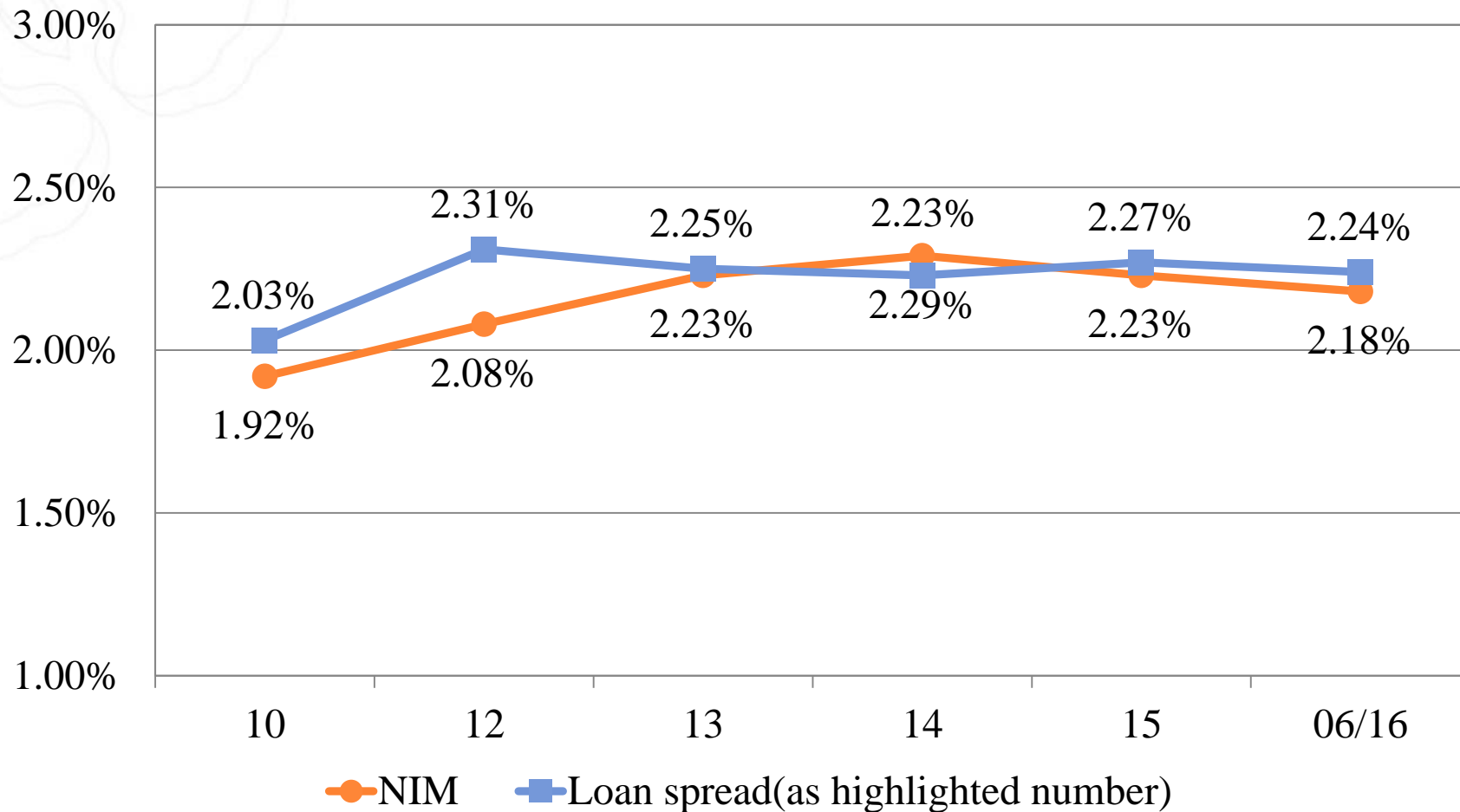
by Area



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

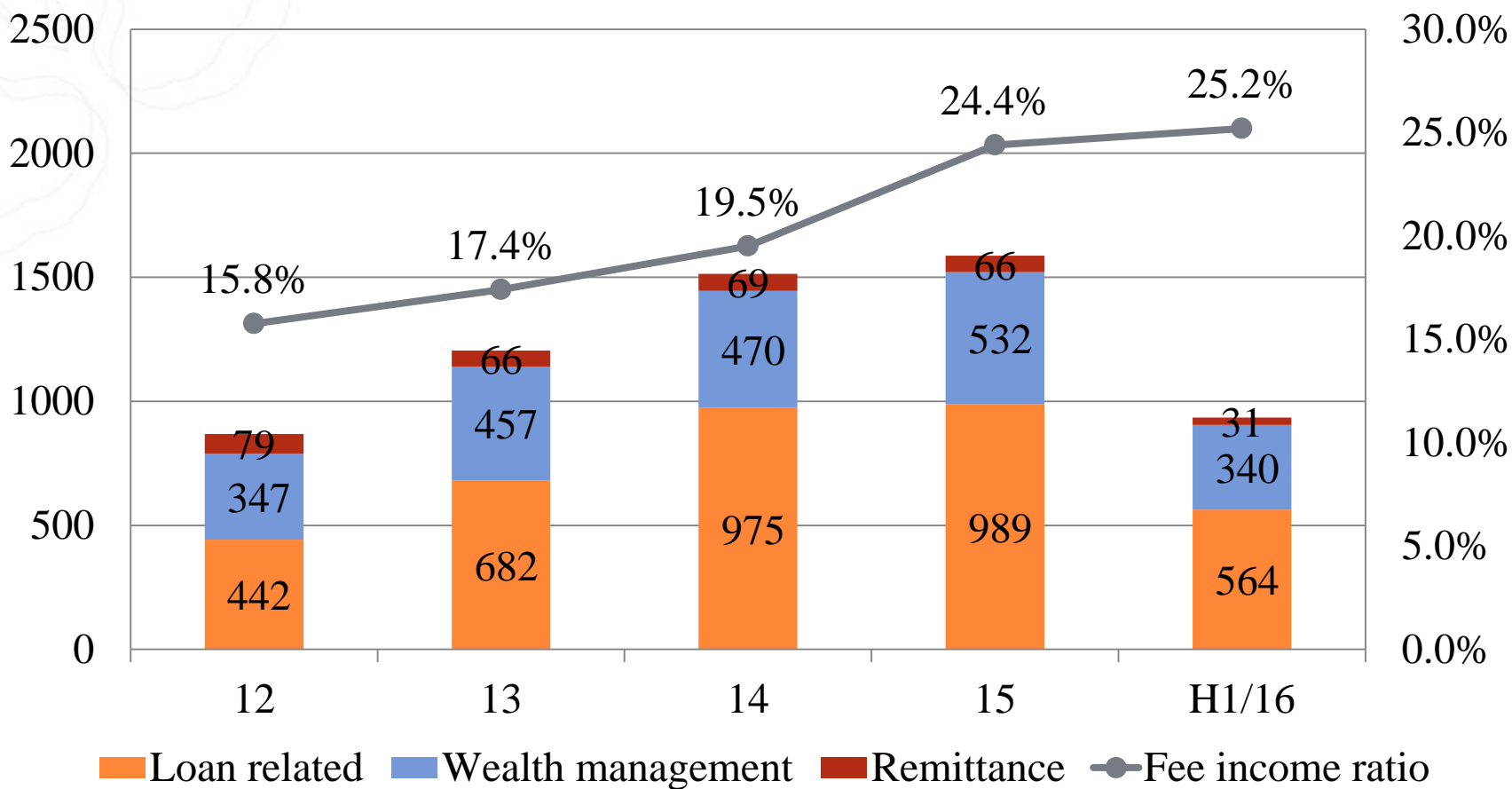
as of H1/2016

Loan Spread & NIM



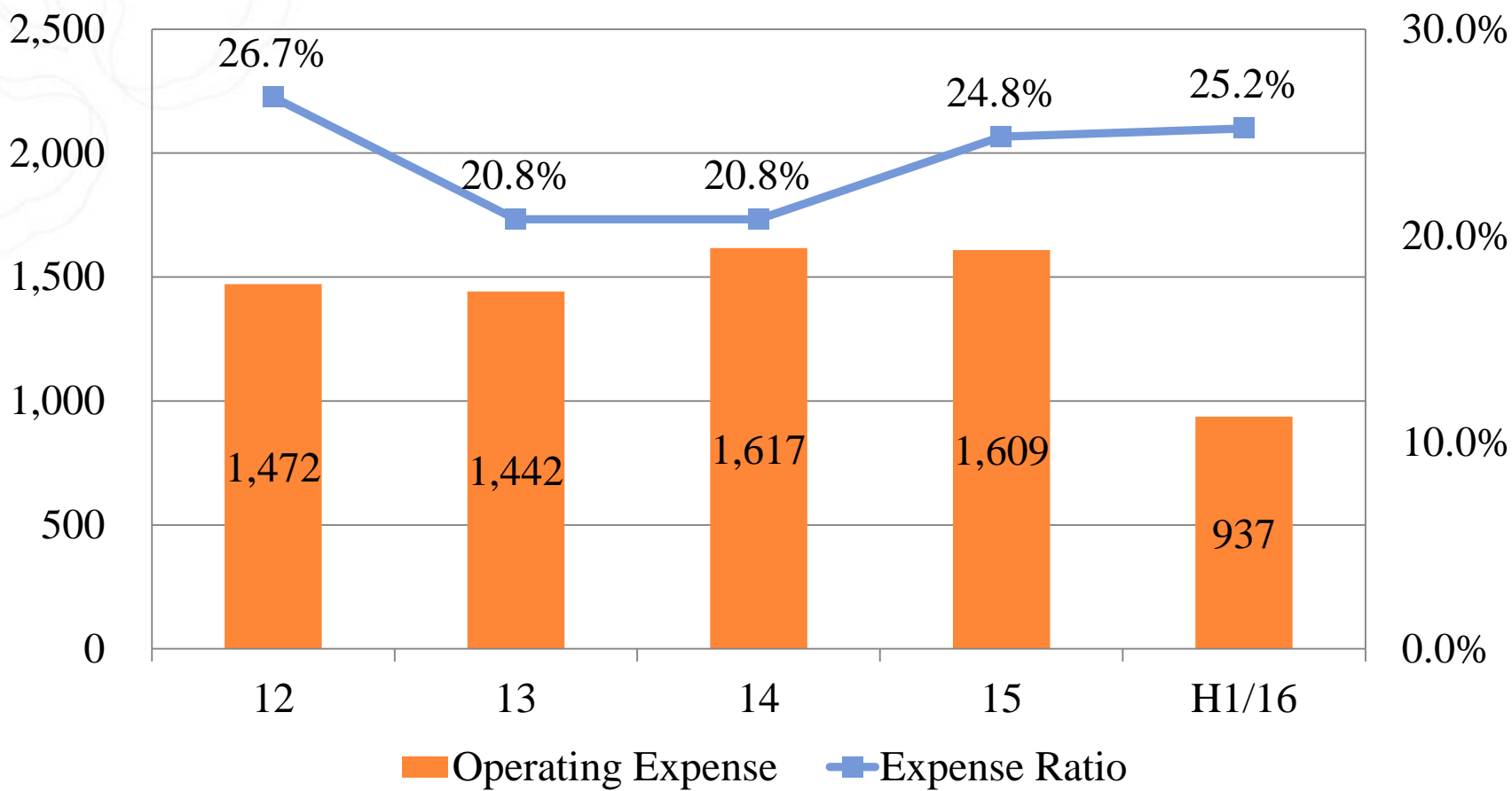
Fee Income

NT \$ Million

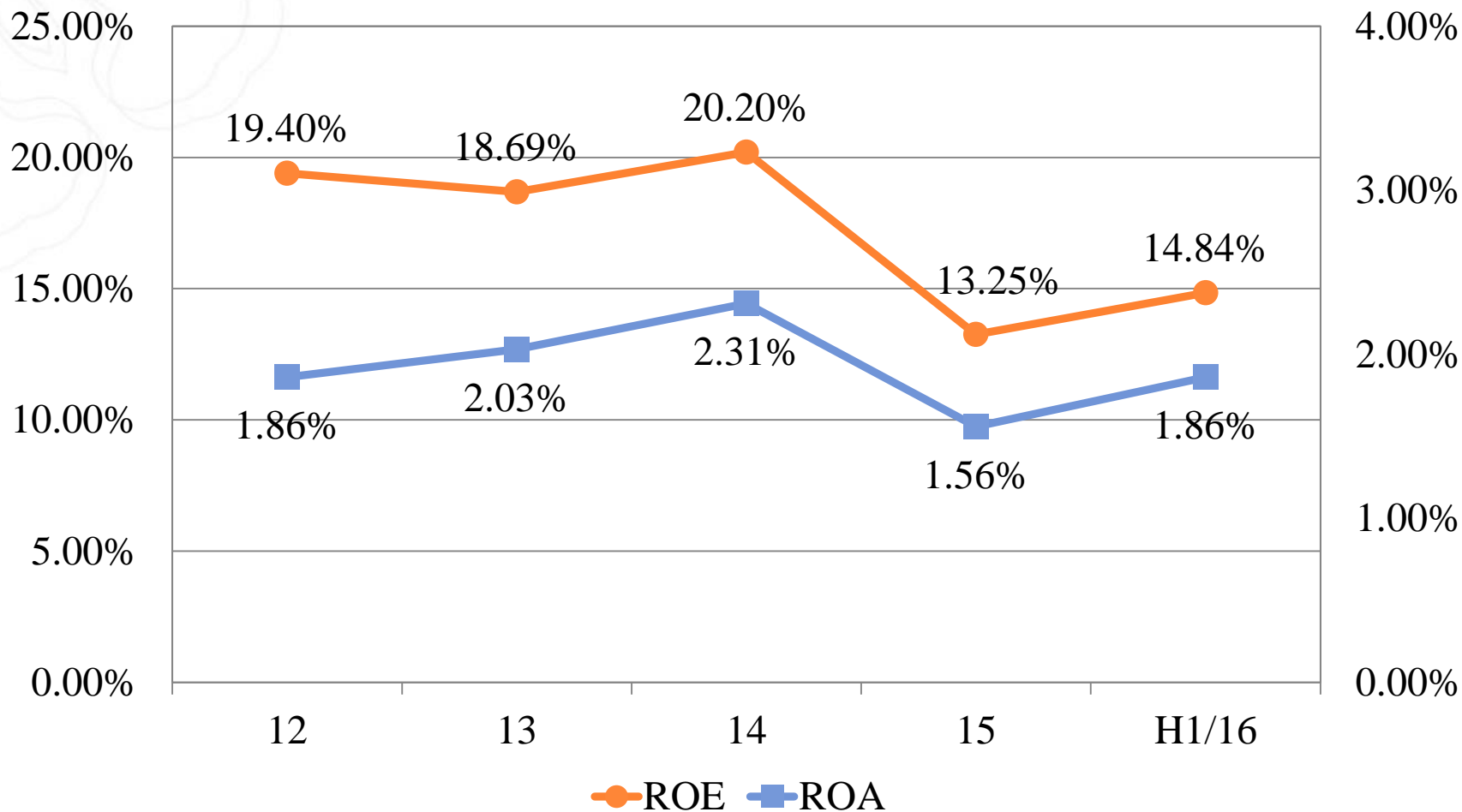


Expense Ratio

NT \$ Million

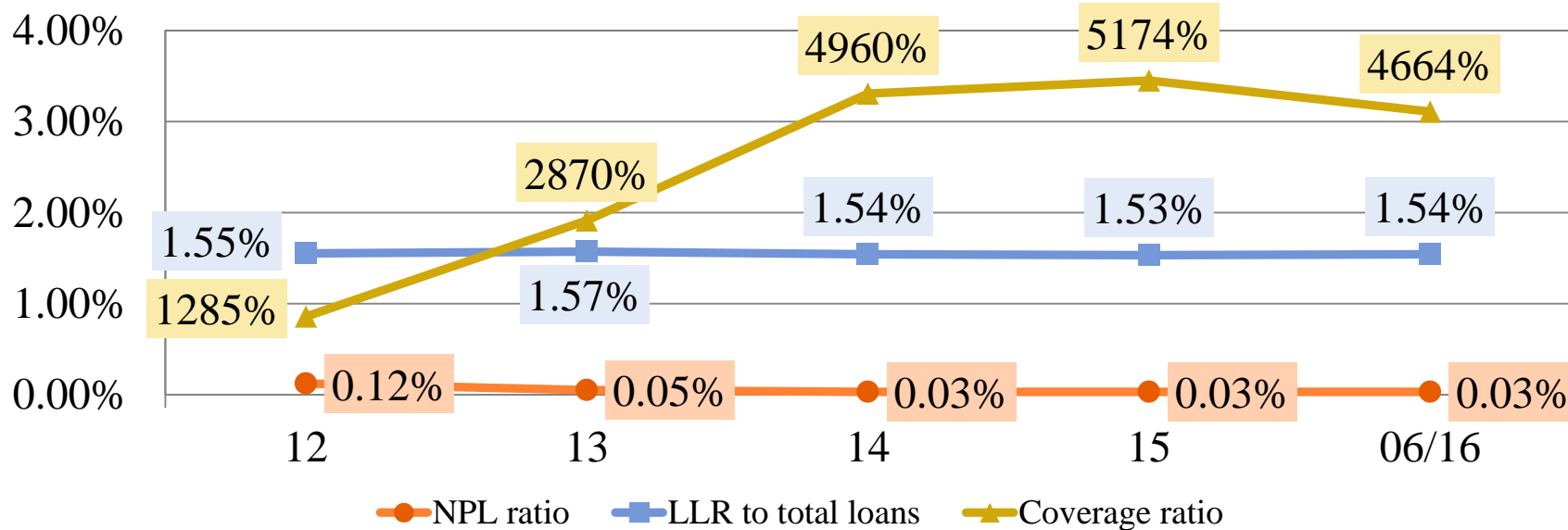
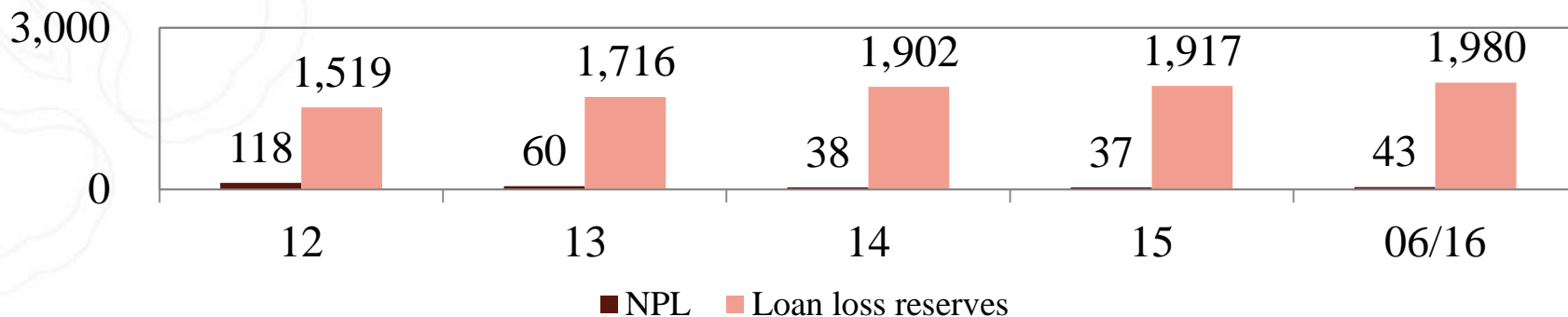


ROA & ROE



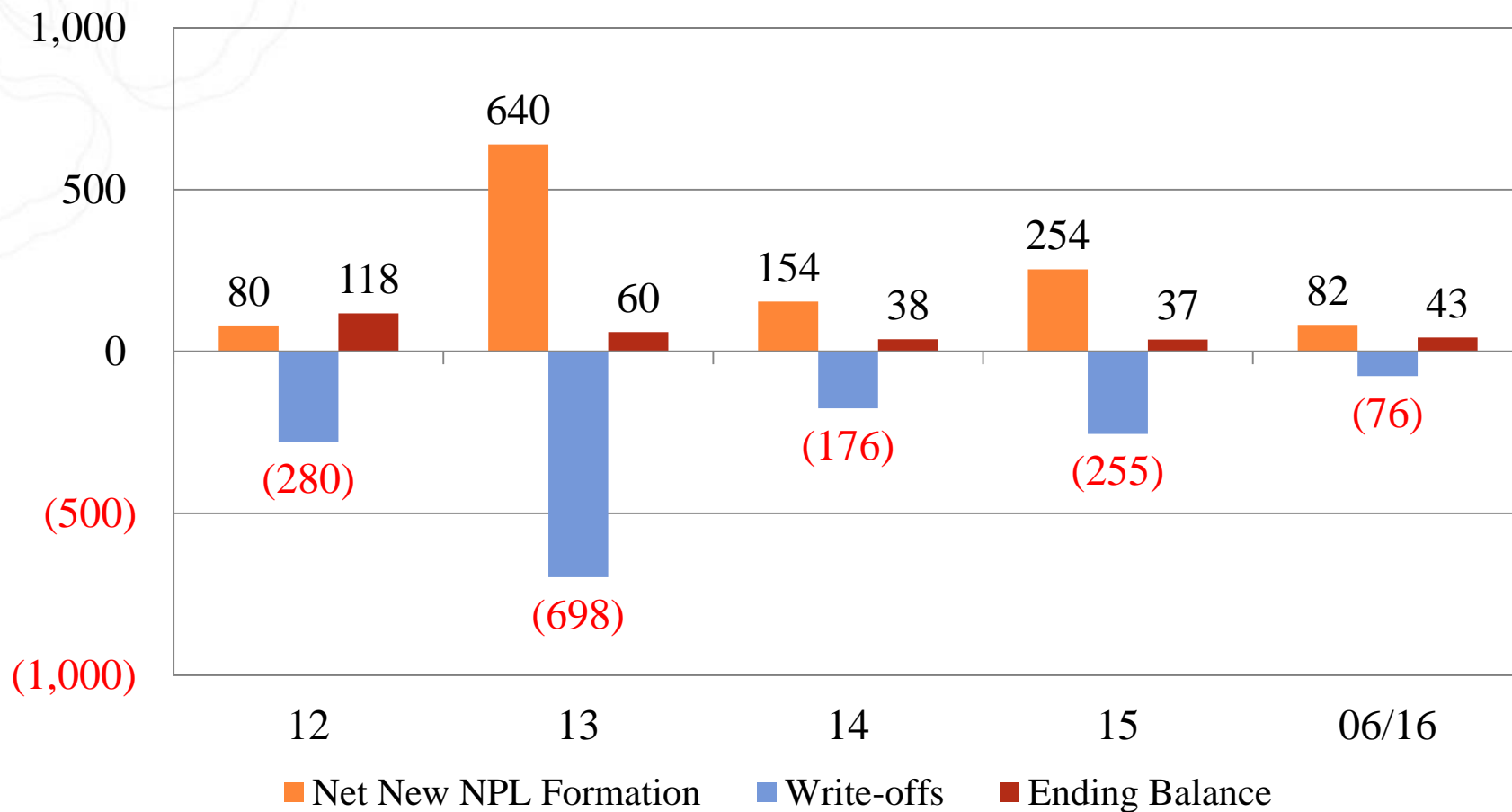
Asset Quality

NT \$ Million

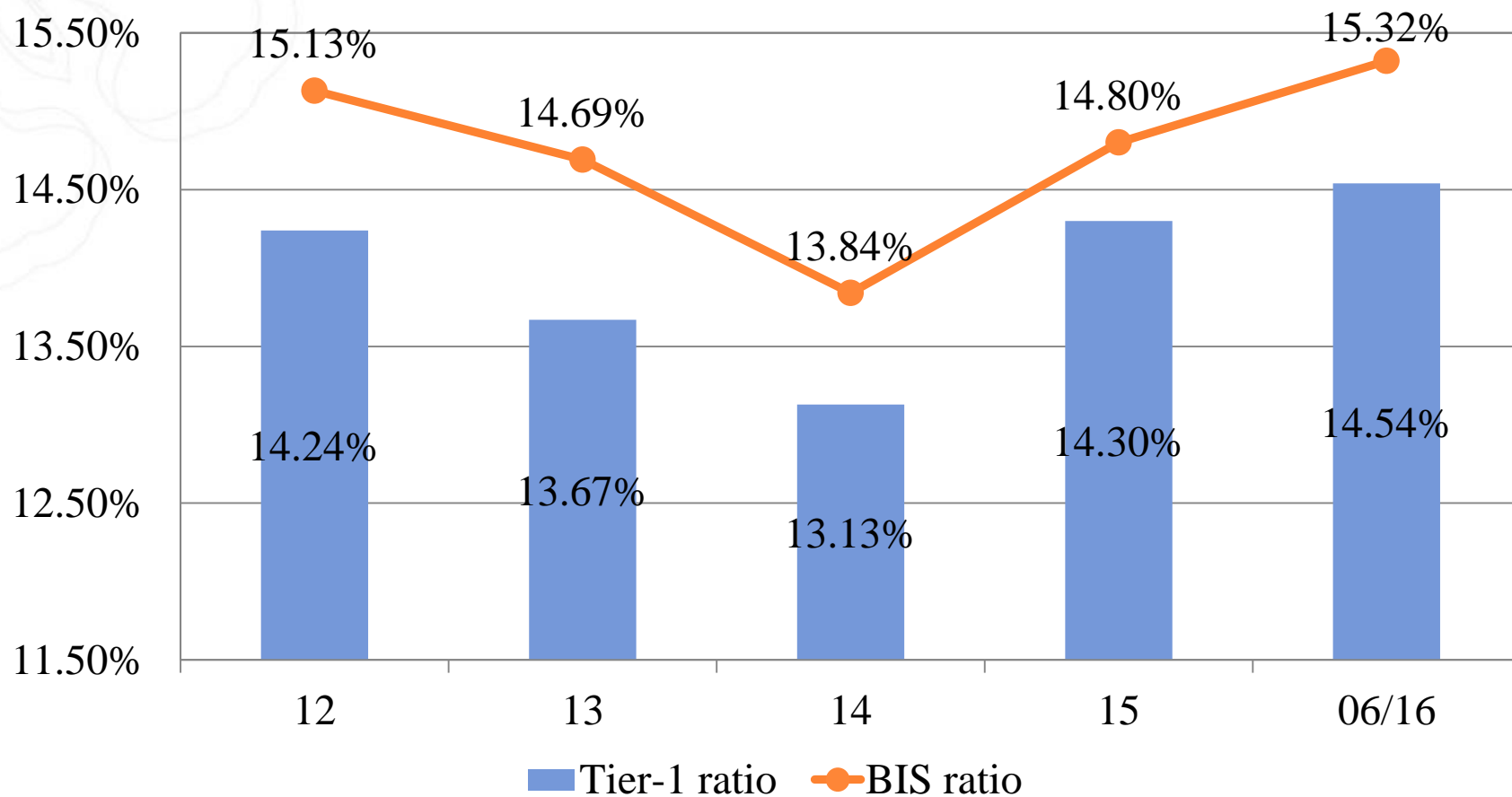


New NPL Formation and Write-off

NT \$ Million

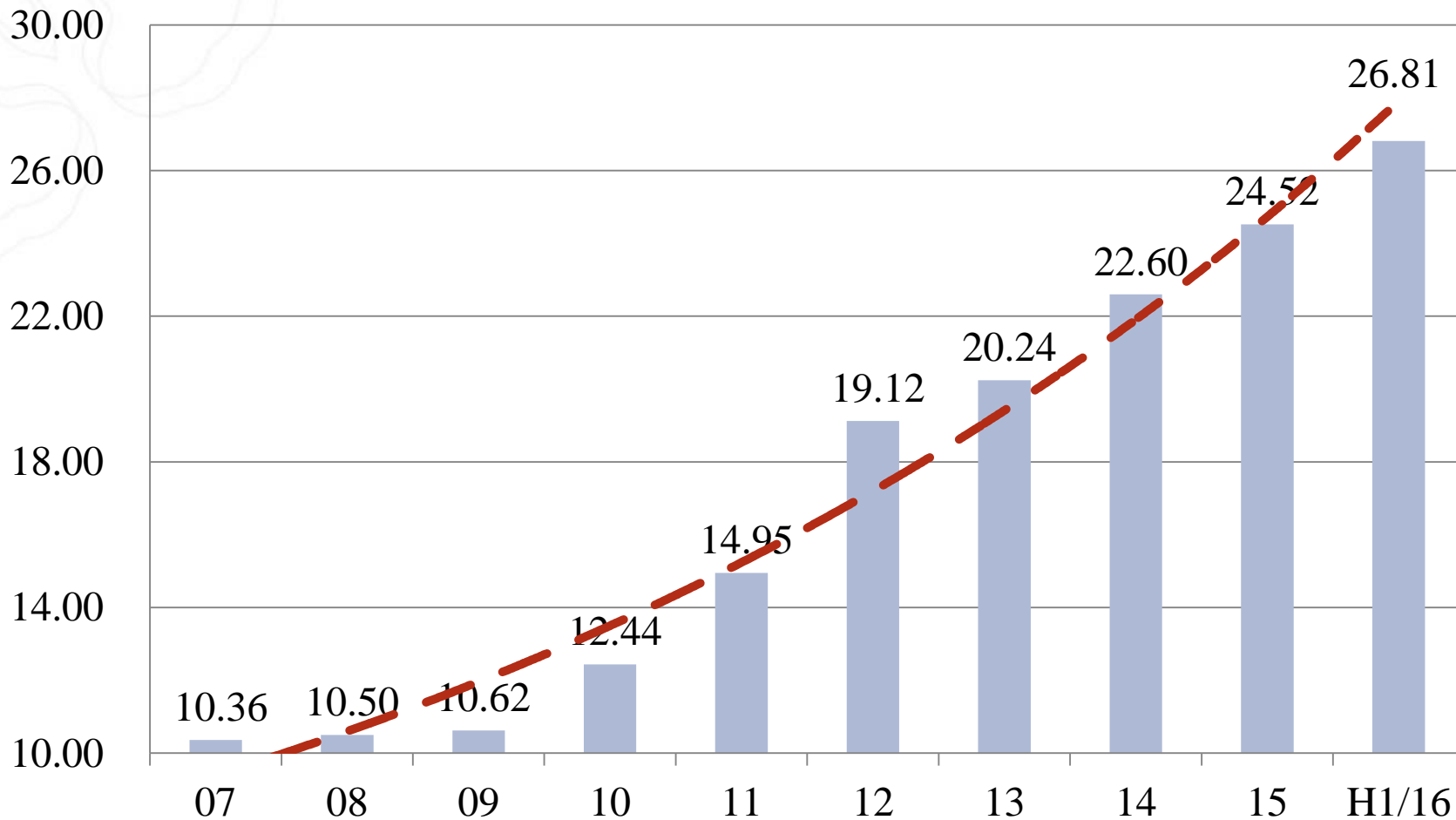


Capital Adequacy



Book value per share

NT \$



Appendix - Income Statement

NT \$ Million

	H1/2015	H1/2016	YoY
Net Interest Income	2,570	2,483	-3%
Net Fee Income	836	935	12%
Other Income	566	295	-48%
Revenue	3,972	3,713	-7%
Operating Expense	928	937	1%
PPOP	3,044	2,776	-9%
Provision for Loan Loss	119	106	-11%
Earning Before Tax	2,925	2,670	-9%
Net Income	2,388	2,195	-8%
EPS(Cumulative)(NT\$)	1.99	1.92	-4%

Appendix - Balance Sheet

NT \$ Billion

Items	2015.6	2016.6	YoY	Items	2015.6	2016.6	YoY
Cash , NCD , Interbank Deposits, and R/S	45.0	34.4	-24%	Interbank Deposits , Interbank borrowings	24.1	13.2	-45%
Securities	67.4	70.2	4%	Deposits	163.4	169.4	4%
Loans	124.8	127.0	2%	R/P	21.2	19.6	-8%
Property and Equipment	2.6	2.5	-4%	Other Liabilities	4.7	3.3	-30%
Other Assets	2.0	2.1	5%	Total Liabilities	213.4	205.5	-4%
Total Assets	241.8	236.2	-2%	Shareholder's Equity	28.4	30.7	8%