



King's Town Bank  
Operating Results – Q3/2016

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.



# 「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: 21.83% (2016/09/30)

23 Metro branches  
-Deposits 12%  
-Loans 84%  
(incl. Kaohsiung)

43 Non-metro branches  
-Deposits 88%  
-Loans 16%



# Achievement

- The Banker : Top 1000 World Banks 2015

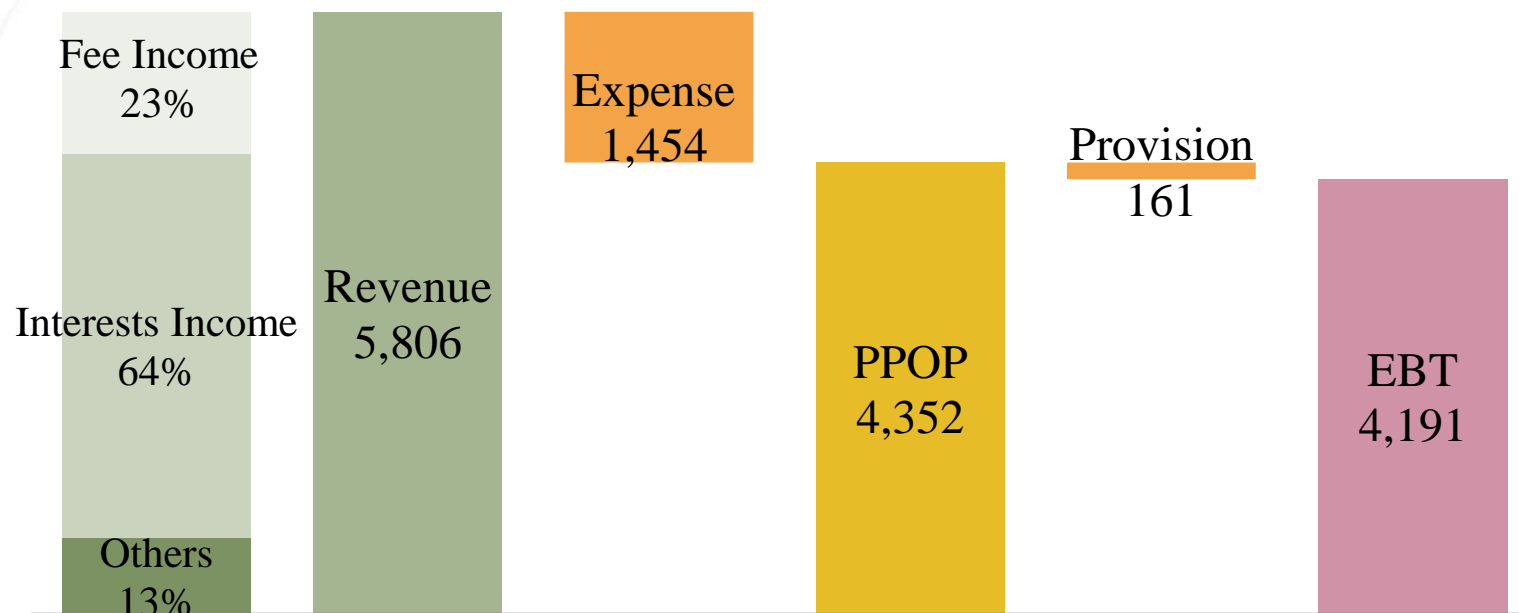
	Strength		Size	
Overall Rank	Tier 1 Capital (\$m)	%ch.	Asset (\$m)	Rank
740	793	5.56	7,443	819

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

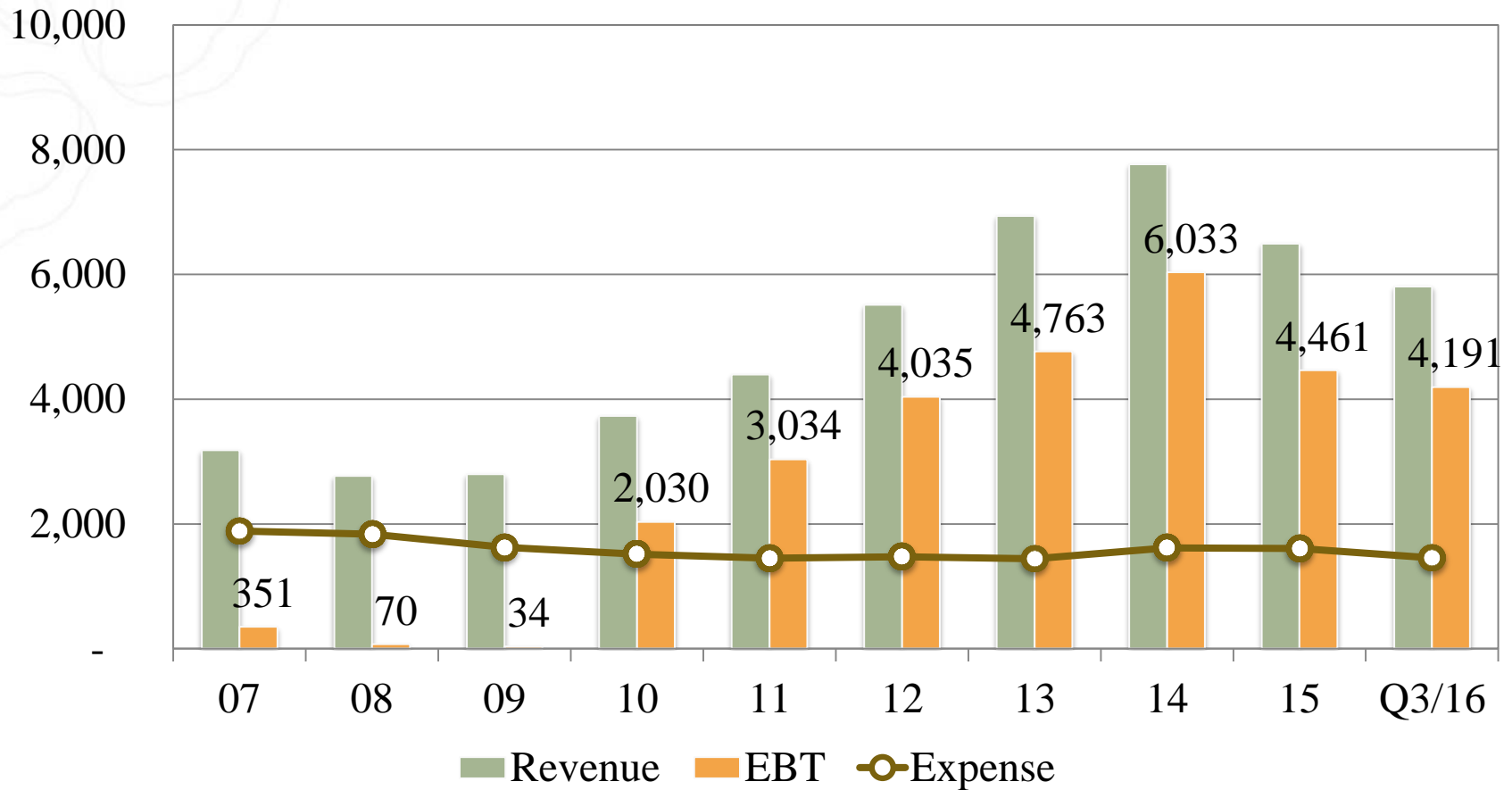
NT \$ Million

as of Q3/2016



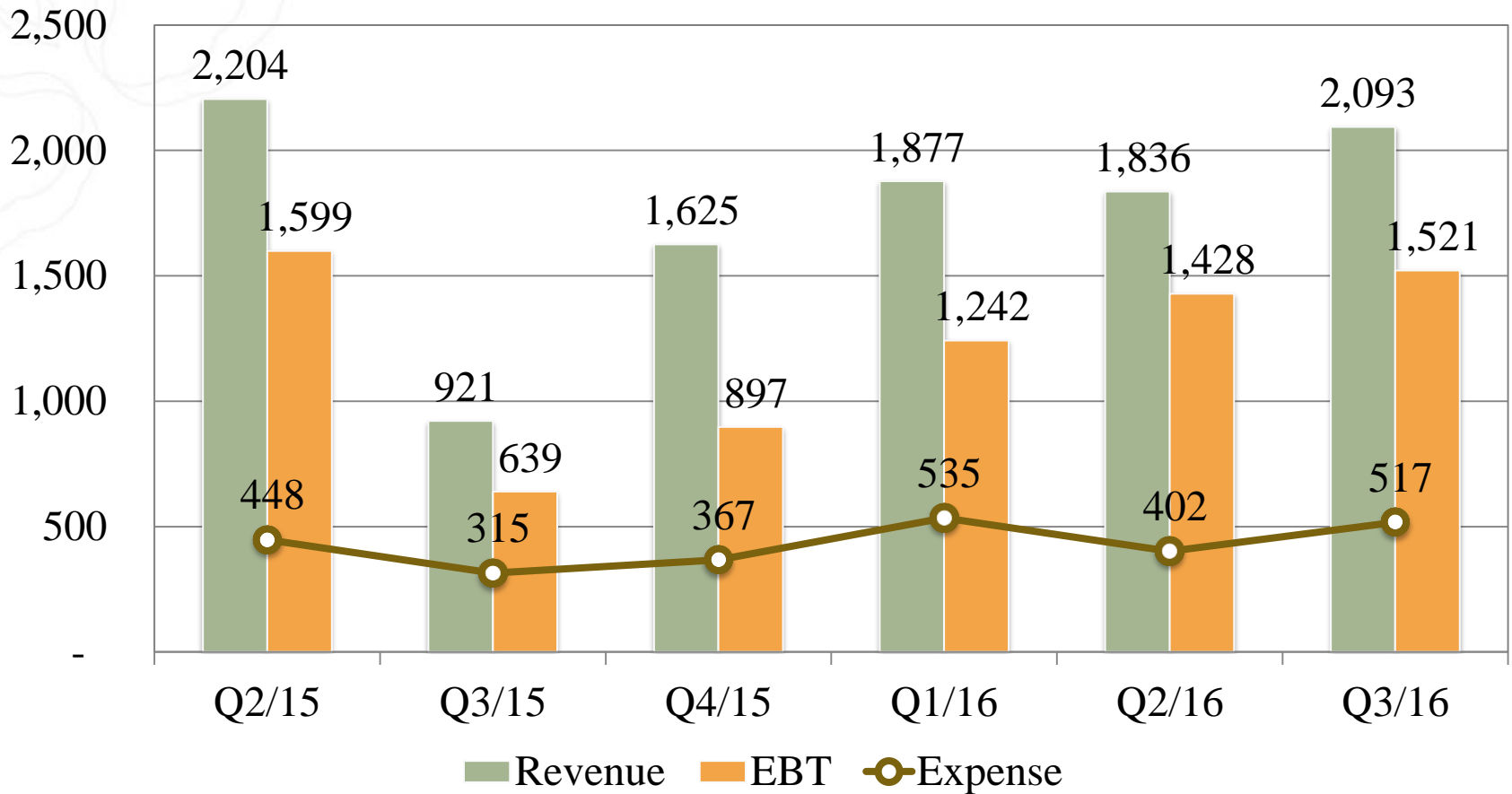
# Revenue (Yearly Comparison)

NT \$ Million



# Revenue (Quarterly Comparison)

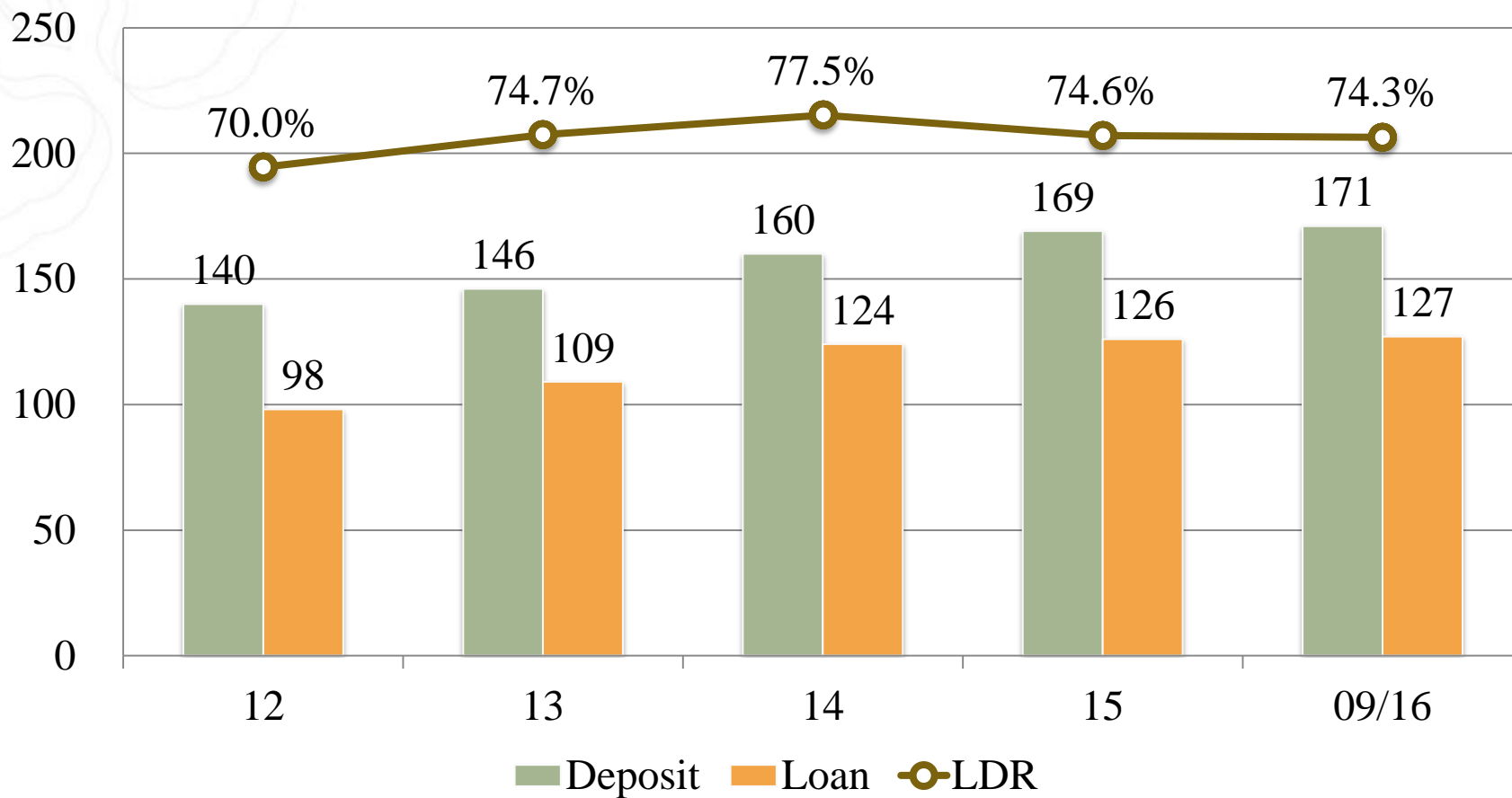
NT \$ Million





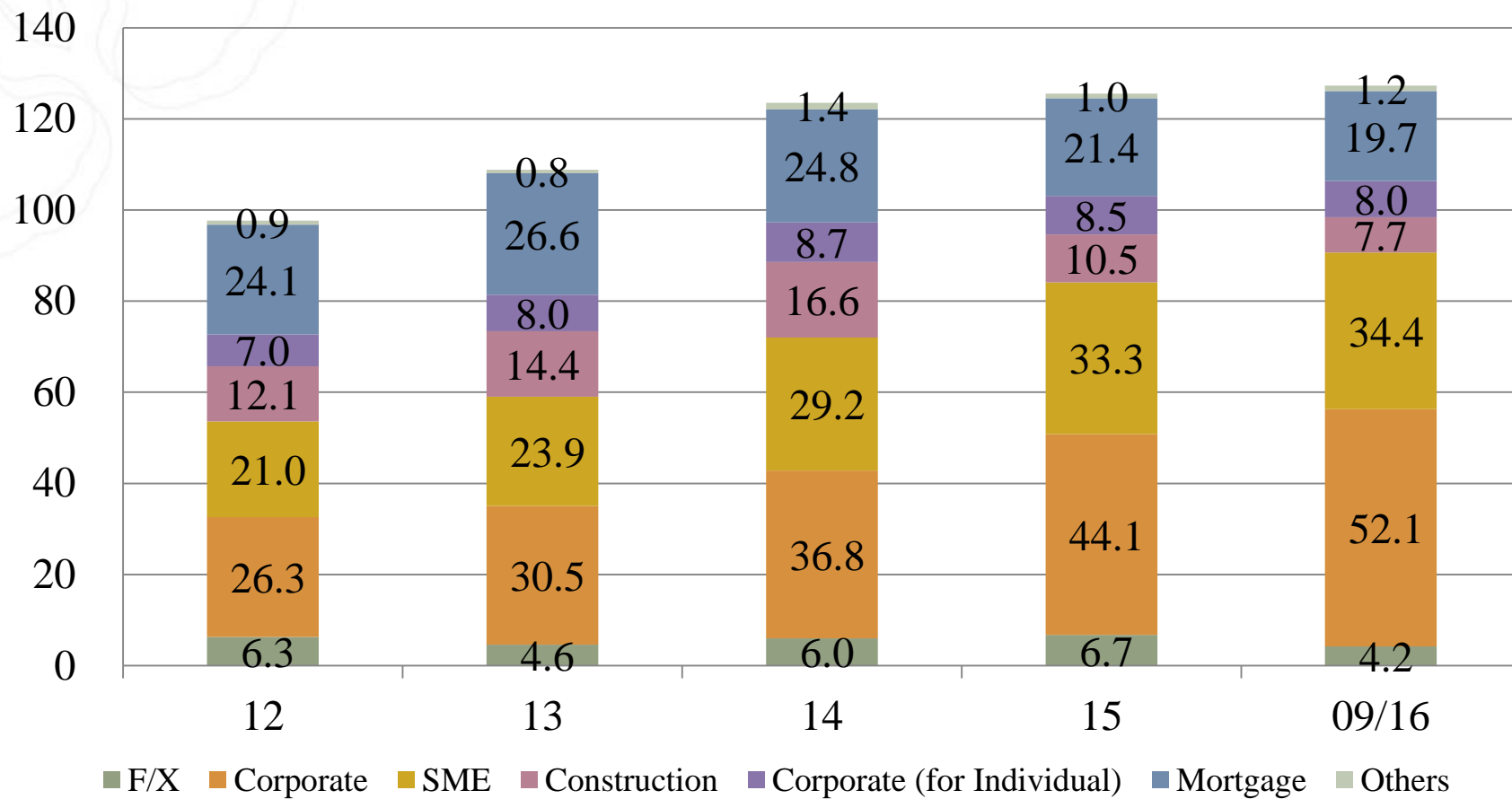
# Loan to Deposit Ratio

NT \$ Billion



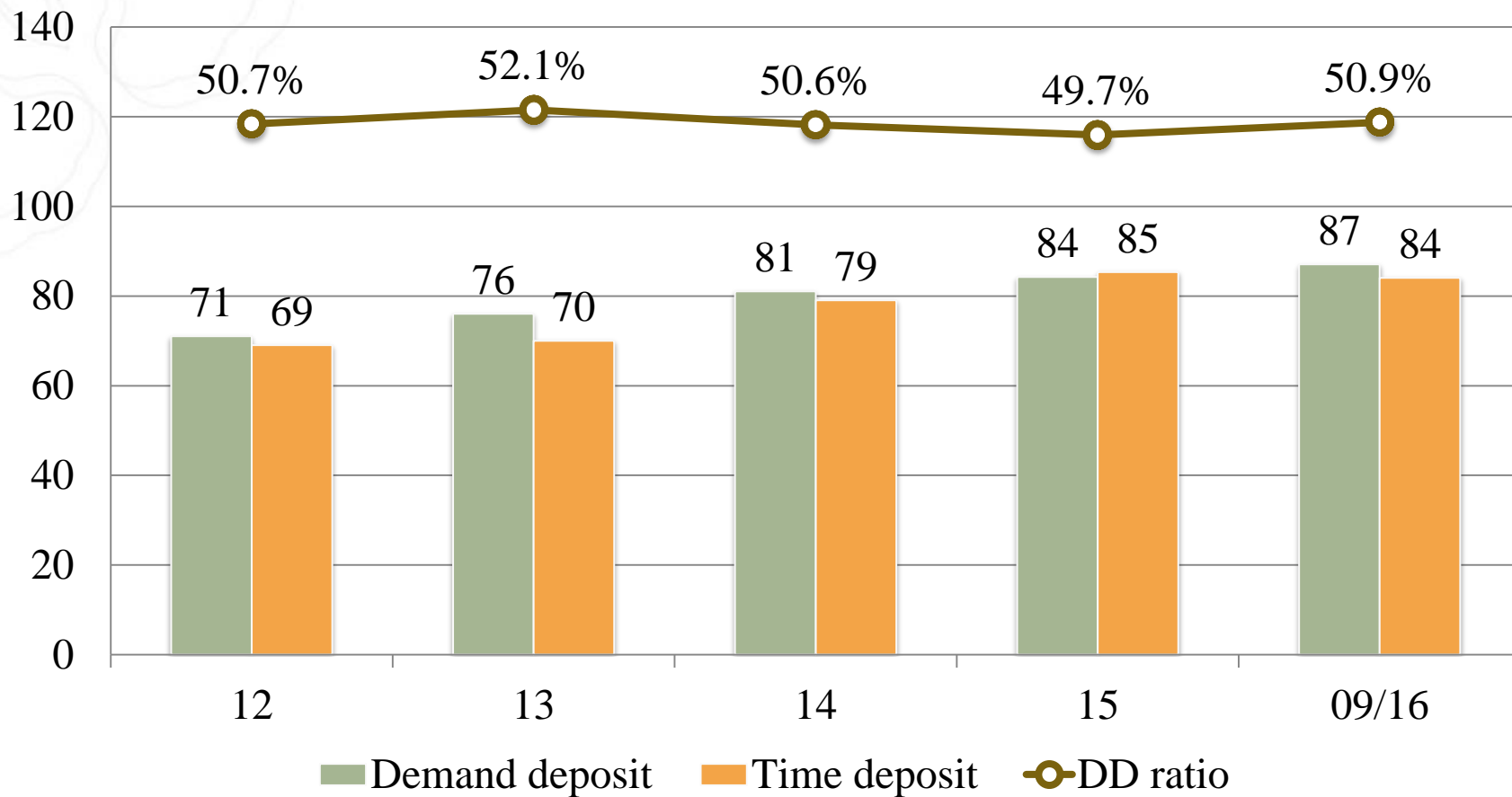
# Loan Breakdown

NT \$ Million



# Deposit Breakdown

NT \$ Billion



# Financial Asset

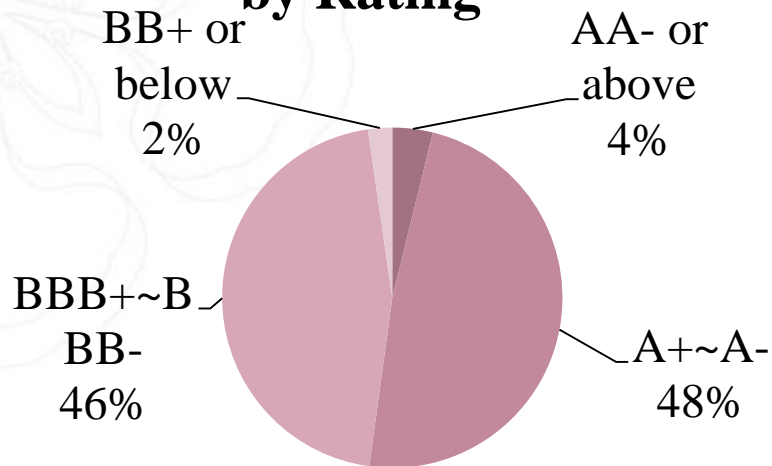
	Position	Average Duration	Average Yield
Domestic Fixed Income Investment (TWD Million)	25,720	2.36	1.03%
Overseas Fixed Income Investment* (USD Million)	1,149	4.89	5.77%

\*before impairment

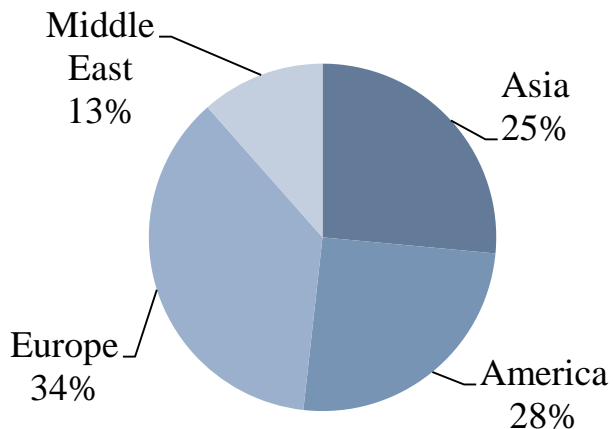
as of Q3/2016

# Financial Asset – Overseas

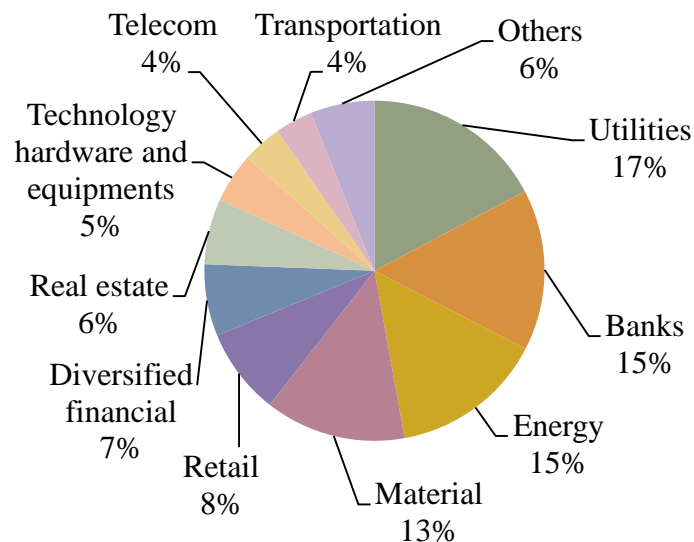
## by Rating



## by Area



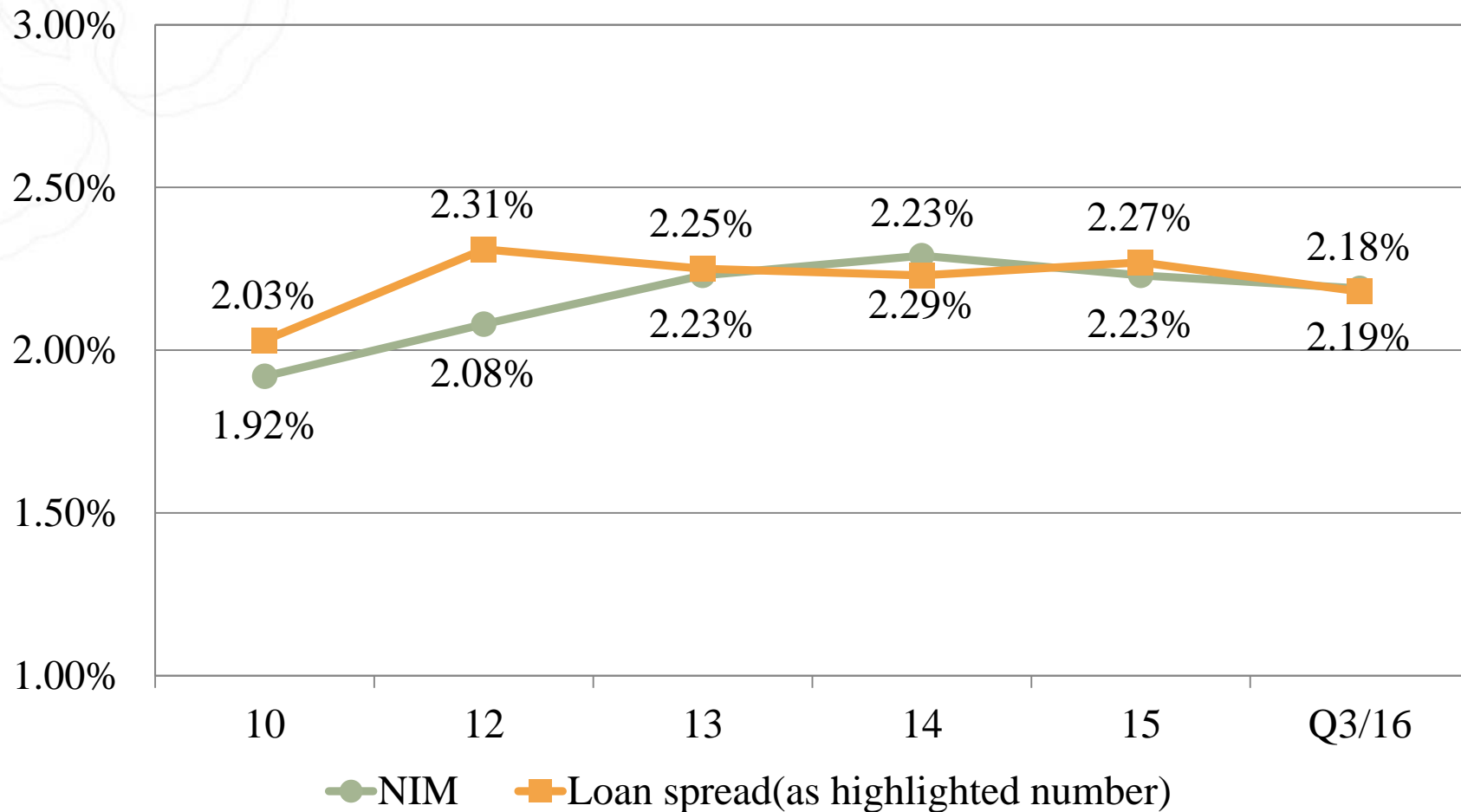
## by Sector



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

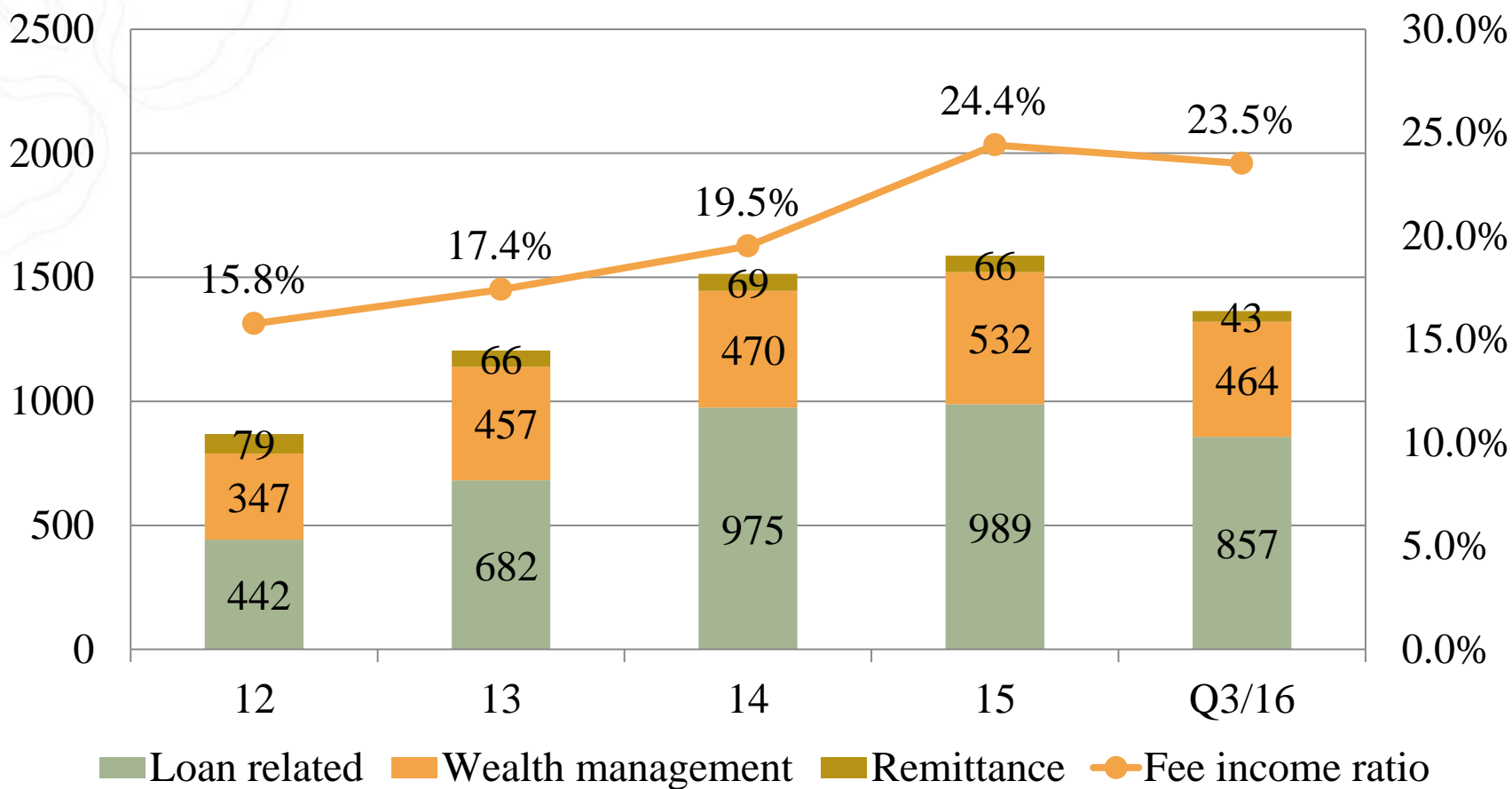
as of Q3/2016

# Loan Spread & NIM



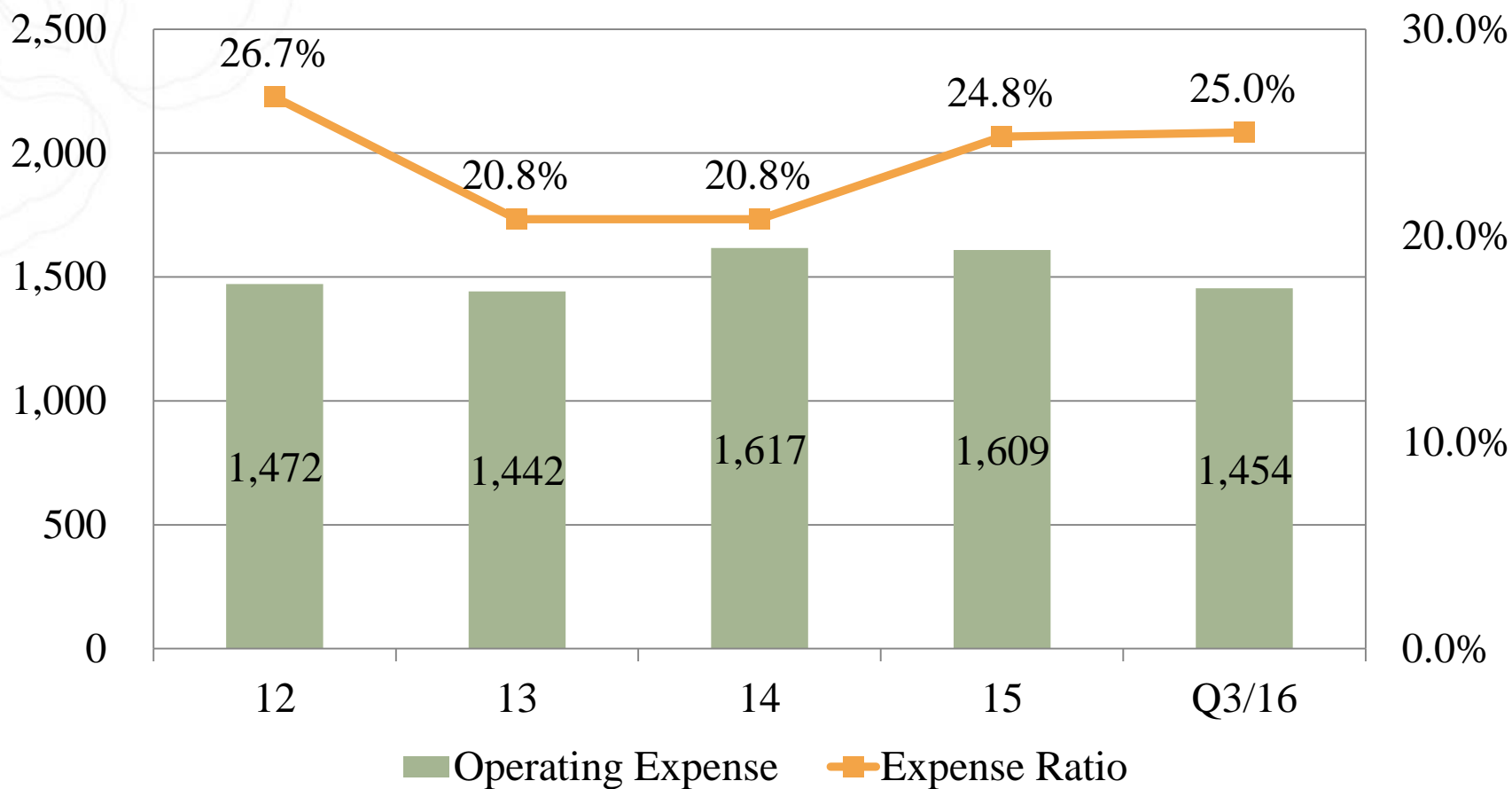
# Fee Income

NT \$ Million



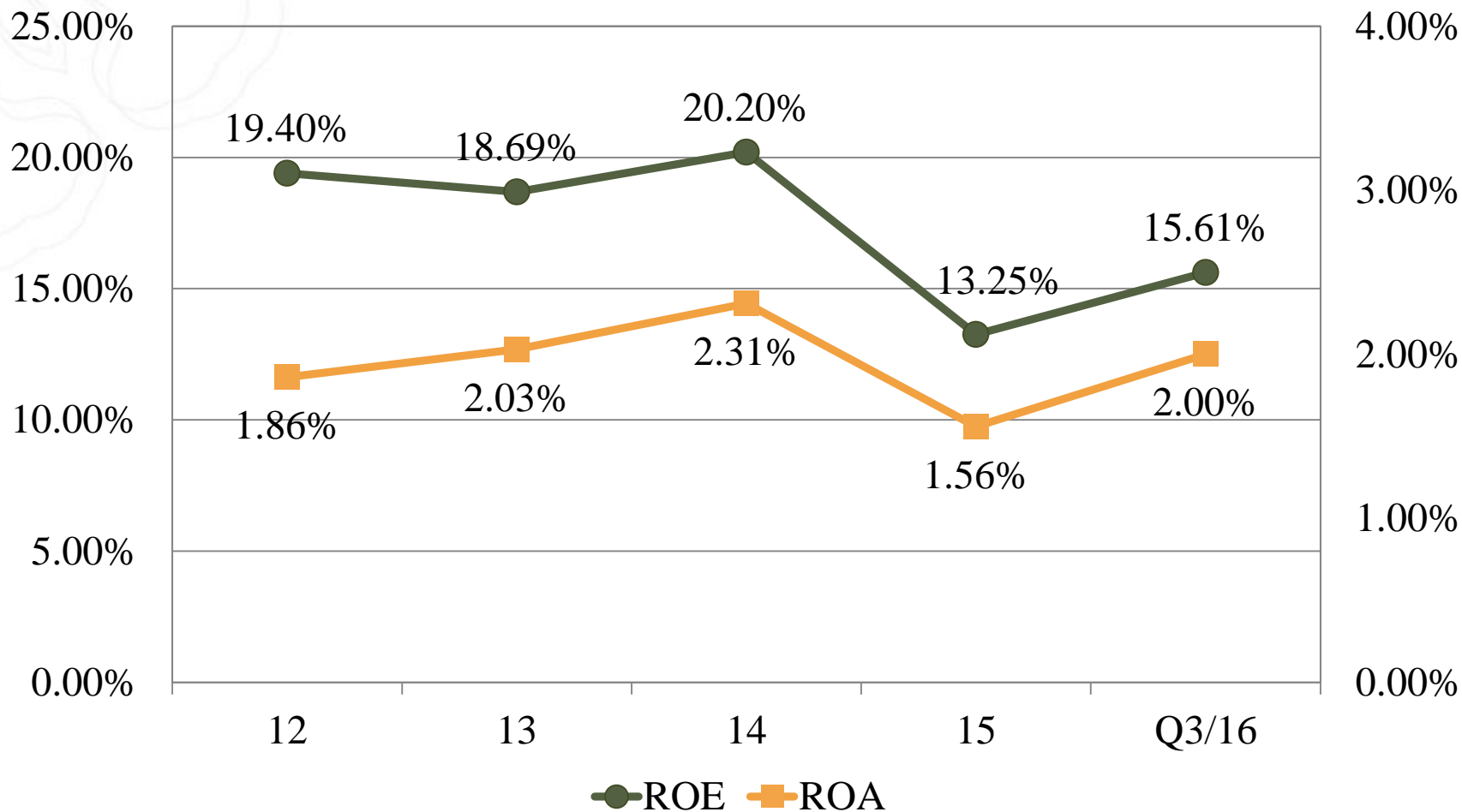
# Expense Ratio

NT \$ Million



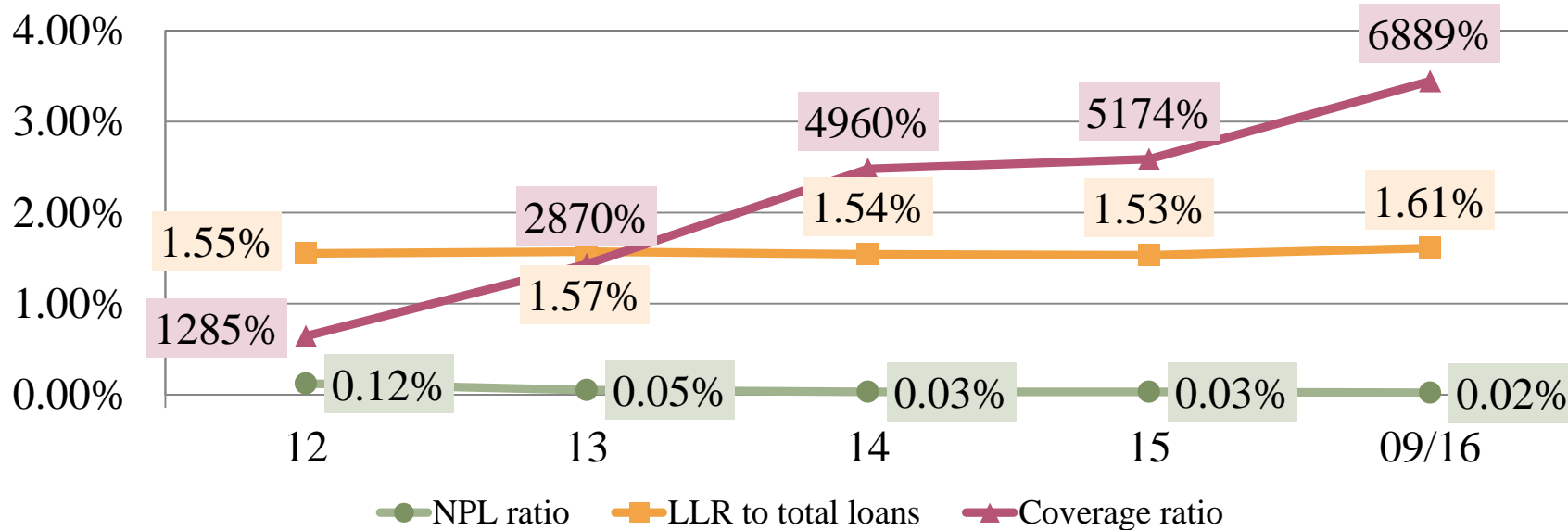
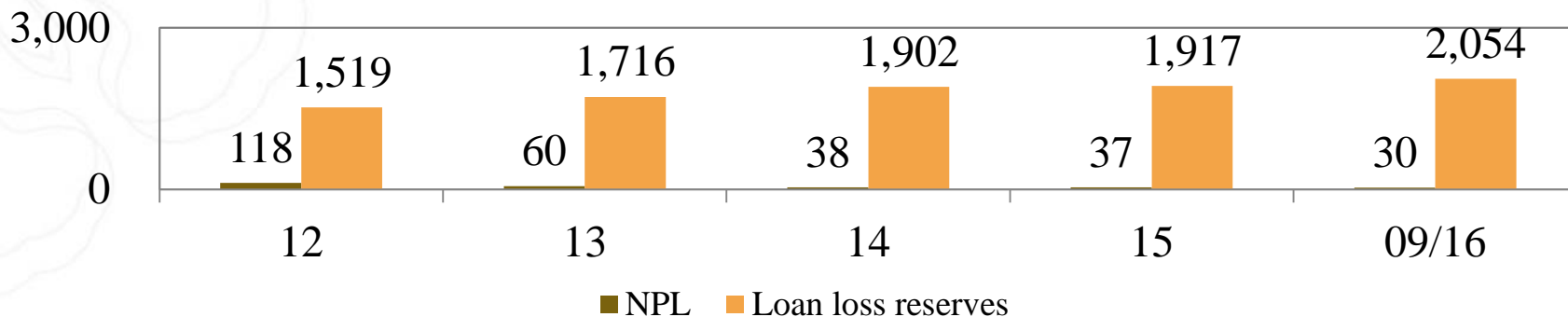


# ROA & ROE



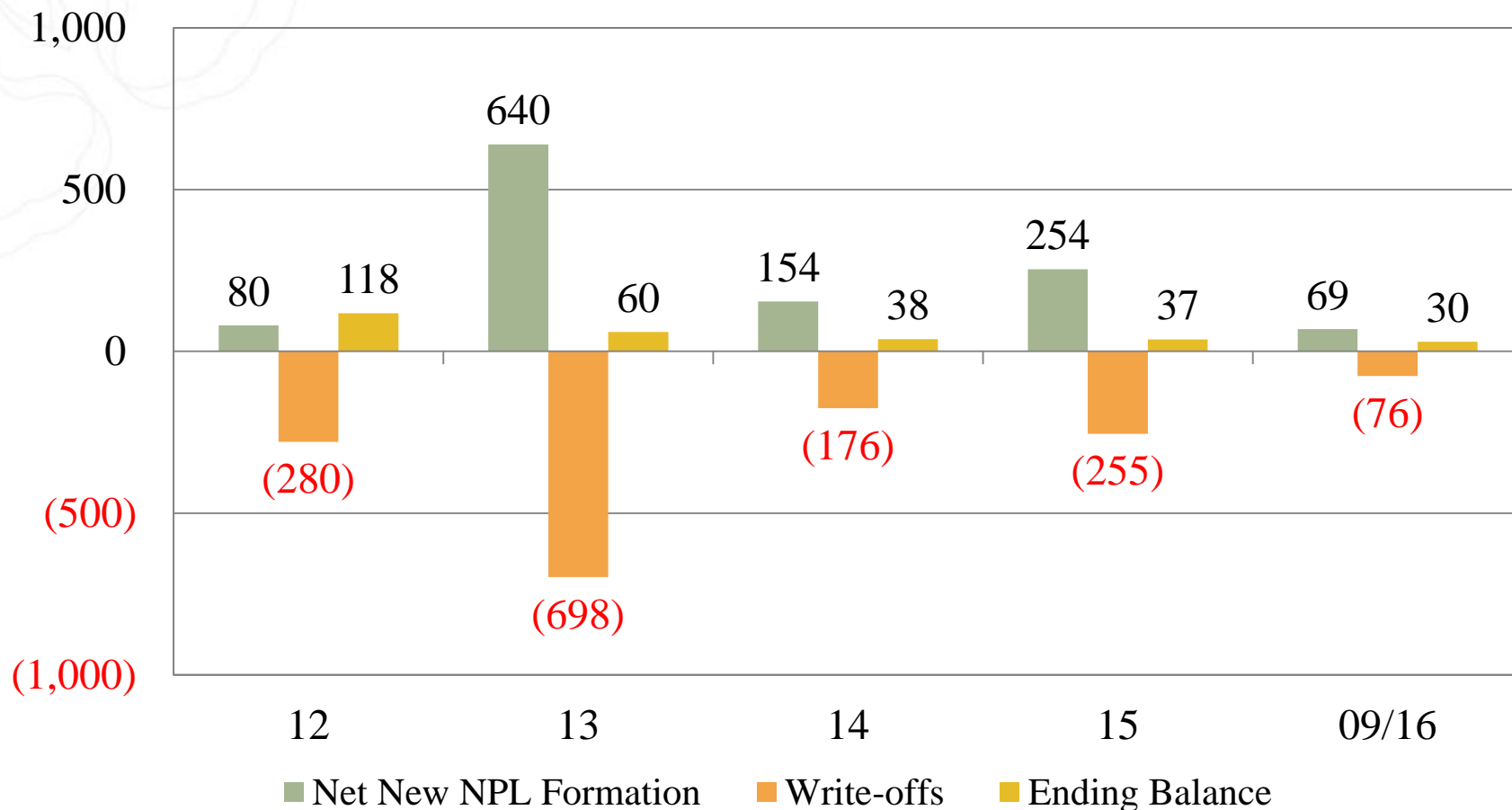
# Asset Quality

NT \$ Million

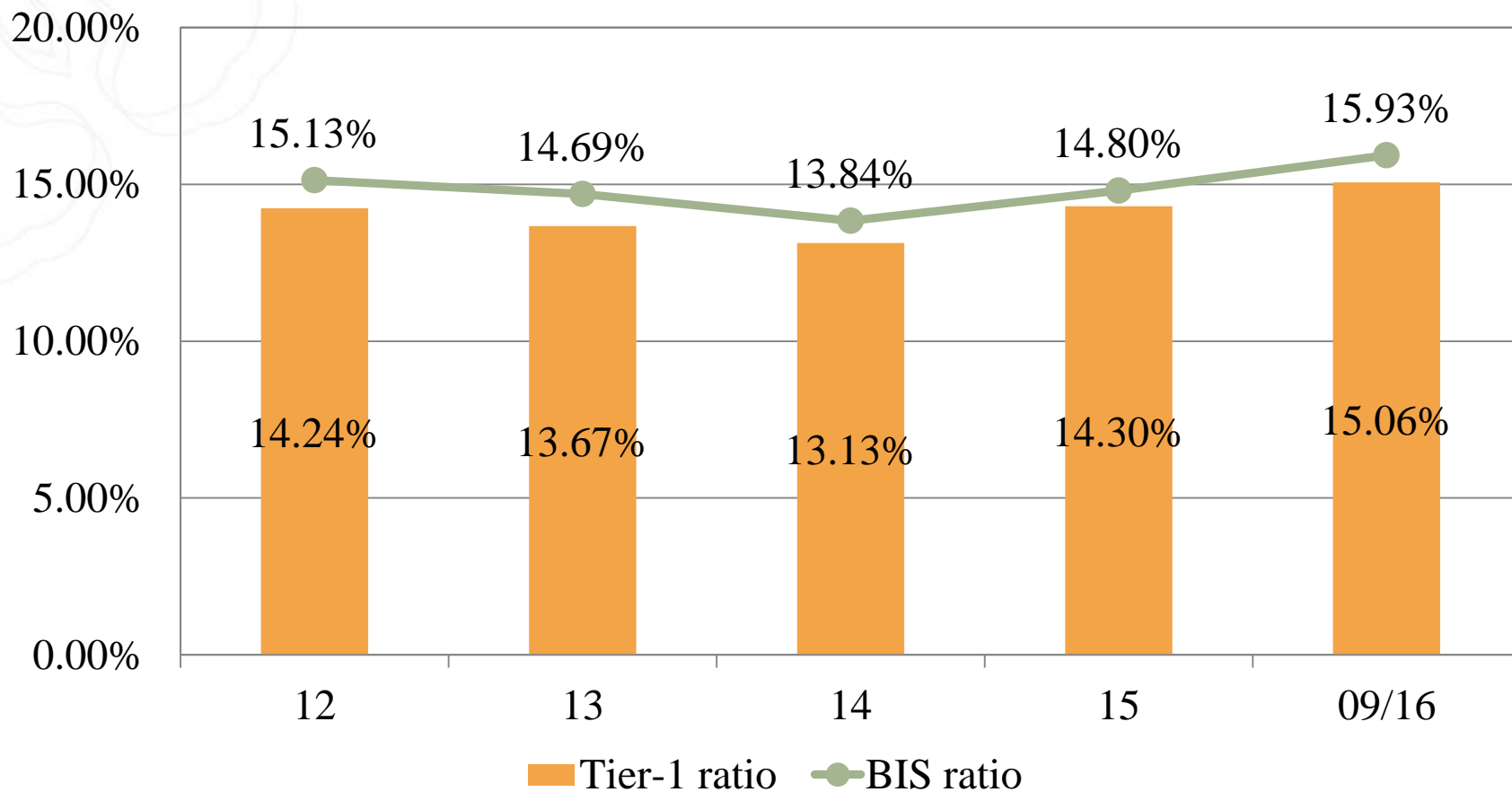


# New NPL Formation and Write-off

NT \$ Million

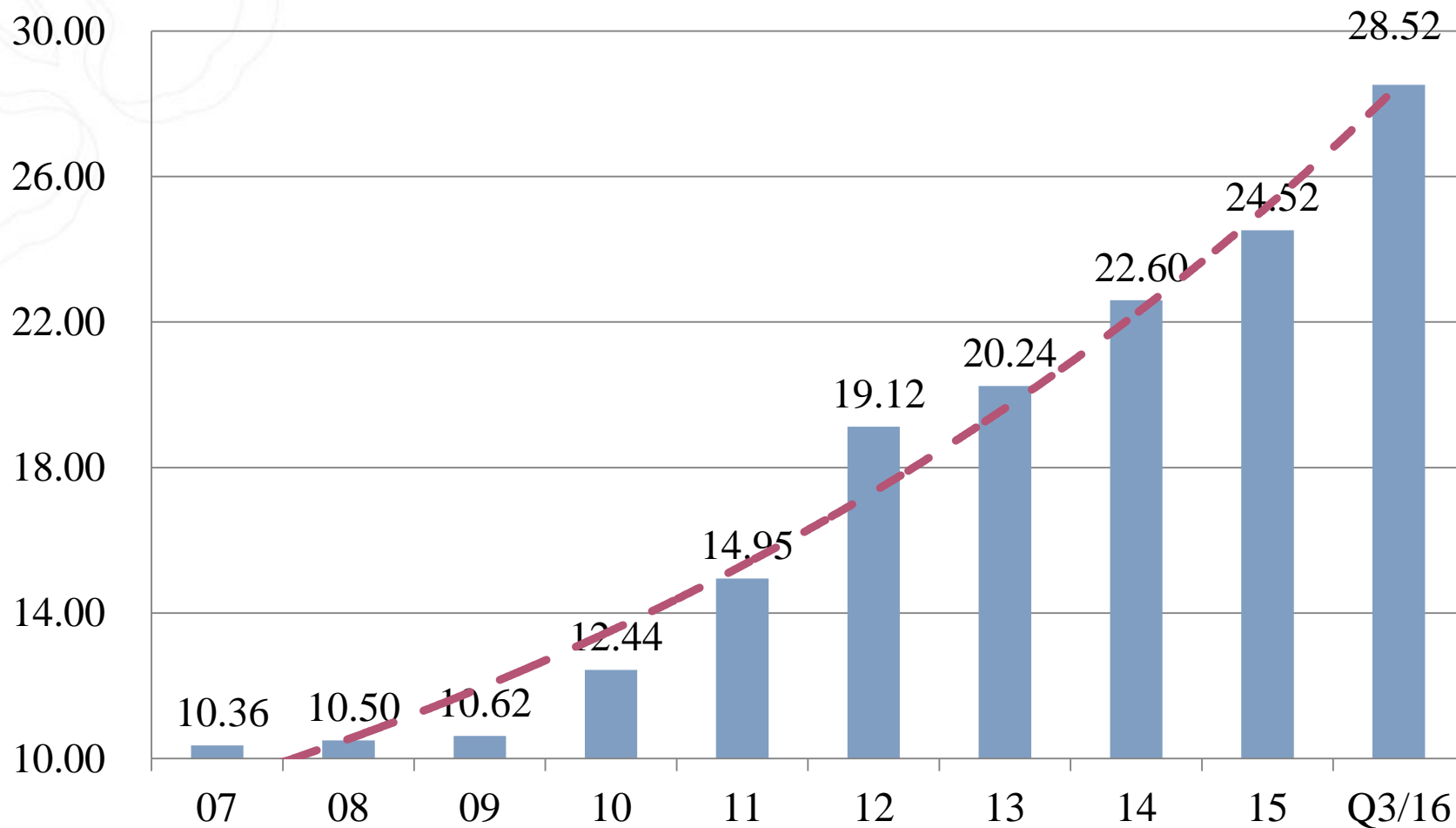


# Capital Adequacy



# Book value per share

NT \$



# Appendix - Income Statement

NT \$ Million

	Q3/2015	Q3/2016	YoY
Net Interest Income	3,853	3,708	-4%
Net Fee Income	1,222	1,364	12%
Other Income	-160	734	559%
Revenue	4,915	5,806	18%
Operating Expense	1,243	1,454	17%
PPOP	3,672	4,352	19%
Provision for Loan Loss	109	162	49%
Earning Before Tax	3,563	4,190	18%
Net Income	2,887	3,578	24%
EPS(Cumulative)(NT\$)	2.41	3.12	29%

# Appendix - Balance Sheet

NT \$ Billion

Items	2015.9	2016.9	YoY	Items	2015.9	2016.9	YoY
Cash , NCD , Interbank Deposits, and R/S	44.7	38.7	-13%	Interbank Deposits , Interbank borrowings	24.1	14.1	-41%
Securities	64.5	70.5	9%	Deposits	164.0	171.2	4%
Loans	123.8	125.2	1%	R/P	18.7	17.9	-4%
Property and Equipment	2.5	2.5	0%	Other Liabilities	3.2	3.0	-6%
Other Assets	2.0	2.1	5%	Total Liabilities	210.0	206.2	-1.8%
Total Assets	237.5	239.0	1%	Shareholder's Equity	27.5	32.7	19%