



資訊透明化揭露

Information Disclosure



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12	提供服務詳細情況 Services Details	本行業務經營之地區、所處市場未來之供需狀況與成長性、經營利基及未來發展遠景之有利、不利因素與因應對冊等，請參閱第66~67頁。 Please refer to page 66~67 for "Regions where the Bank operates", "Future supply and demand and growth of the market in which the Bank is engaged", "The Bank's competitive niche" and "Advantageous and disadvantageous factors of the Bank's prospect, and response measures".
13	產品組合 Products Package	64
14	關鍵績效指標 Key Performance Indicator (KPI)	請參閱第164頁，附表一。 Please refer to page 164 appendix I.
15	歷史績效指標 The Historical Performance Index	請參閱第78頁，本行最近5年度財務分析之「獲利能力」指標。 Please refer to page 78 for item "Profitability".
16	風險管理之政策 The Risk Management Policy	120~127
17	風險管理之組織架構 Organizational Structure of Risk Management	請參閱第122~123 頁「信用風險管理組織與架構」、第125頁「作業風險管理組織與架構」，第126~127頁「市場風險管理組織與架構」。 Please refer to page 122~123 for "Credit risks management organization and structure", to page 125 for "Operational risks management organization and structure", to page 126~127 for "Market risks management organization and structure".
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序號 No	揭露項目 Item	參閱頁次或說明 Reference page or description
19	與財務資訊透明有關人員取得主管機關指明之相關證照情形 The details about licenses and certificates acquired by the staff related to financial information disclosure from the competent authorities.	請參閱第164頁，附表二。 Please refer to page 164 appendix II.
20	員工行為或倫理守則 The Behavior and Ethics Codes of Staffs	1. 本行訂定「高雄銀行從業人員服務規則」以規範從業人員執行公務之基本態度與作為，規則內容請參閱第165~166頁，附表四。 We have the "Guidelines for the Staffs Services" stipulated for the reference of employees in regulating their attitudes and acts at work, please refer to page 165~166 appendix IV. 2. 本行依據從業人員獎懲辦法、年度服務成績考核要點及升遷考核要點等規定考核從業人員。各項規定均函請從業人員知悉及遵守，並據以辦理獎懲。 The Bank appraises the performance of staff according to the "Guidelines for Reward and Punishment of Staff", Main Points Governing Annual Service Performance Appraisal and Main Points Governing Promotion and Performance Appraisal. The various guidelines shall be informed to the staff in writing, and reward and punishment shall be rendered in accordance with the guidelines.
21	工作環境與員工人身安全的保護措施 Measure for Working Environment and Staffs' Safety Protection	1. 為保護從業人員及財物，強化災害預防措施，本行訂定「高雄銀行災害防救作業要點」，並常設「緊急應變小組」，以強化突發事件處理能力，降低損失。 In order to substantiate the disaster rescue system and reinforce disaster preventive measures, the "Regulations for Disaster-Prevention and Rescue" is stipulated and with the "Emergency Rescue Team" organized to reinforce the ability in handling emergencies and to minimize the loss of lives and properties. 2. 為防止職業災害，本行訂定「勞工安全衛生工作守則」，以落實保障從業人員安全與健康。 In order to prevent occupational hazards, the "Working Rules for Occupational Safety and Health" is stipulated to protect the safety and health of staffs substantively.
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29	董事及監察人出席董事會開會情形及獨立董事出席審計委員會開會情形 Directors' / Supervisors' Attendance in Directors' Meetings and Independent Directors' Attendance in the Audit Commission	1. 董事及監察人出席董事會開會情形，請參閱第36~39頁。 Directors' / supervisors' attendance in directors' meetings, please refer to page 36~39. 2. 截至98年3月止，本行未設審計委員會。 The Bank did not establish an auditing committee up to March 2009.



序號 No	揭露項目 Item	參閱頁次或說明 Reference page or description
30	董事會及審計委員會之運作情形 Operations of the Board of Directors and Audit Commission	1. 董事會之運作情形，請參閱第36~39頁。 Operations of the Board of Directors, please refer to page 36~39. 2. 截至98年3月止，本行未設審計委員會。 The Bank did not establish auditing committee up to Mar. 2009
31	董事及監察人之訓練 The Training of Directors and Supervisors	42~44
32	公司治理狀況之討論 Corporate Governance Practices	39~41
33	與財務報告有關人士辭職解任情形 Summarization of Resignation and Dismissal of Parties Related to the Financial Statement	49
34	前十大取得員工認股權人士之姓名及職位 Name and Title of the Top Ten Employees Who Were Distributed Employees Share Options Receipts.	本行未發行員工認股權。 The Bank didn't issue employees share options receipts.
35	前十大取得員工分紅人士之姓名、職位及十大分紅總數 Name and Title of the Top Ten Employees Who Were Distributed Employees' Bonus and the Amounts	請參閱第165頁，附表三。 Please refer to page 165 the appendix III.
36	經理人名單、持有股數、學經歷、目前兼任其他公司職務及員工認股權持有數 List of Officers, Shareholdings, Experience, Education, Served Concurrently with the Other Company and Employees Shares Options.	本行未發行員工認股權，餘請參閱第20~23頁。 The Bank didn't issue employees shares options, the other information please refer to page 20 ~ 23.
37	持股排名前十的股東及其持有股數、比例 The Top Ten Shareholders and the Actual Shareholdings and Ratio	58
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附表一：本行關鍵績效指標

Appendix I : The Bank's Key Performance Indicator (KPI)

2008.12.31
單位 Unit : %

關鍵績效指標 KPI	高雄銀行 The Bank	本國銀行同業平均 The Average of Domestic Banks
資本適足率 Capital Adequacy Ratio	8.69	11.10
逾放比率 Ratio of NPL	1.87	1.54

附表二：與財務資訊透明有關人員取得主管機關指明之相關證照情形

Appendix II : The details about licenses and certificates acquired by the staff related to financial information disclosure from the competent authorities

2008.12.31

與財務資訊透明有關人員 The staff related to financial information disclosure		主管機關指明之相關證照 Qualification	持有相關證照人數 Person
性質別 Item	人數 Person		
內部稽核人員 Internal-Auditing staffs	19	財團法人台灣金融研訓院舉辦之銀行內部控制基本能力測驗 Basic test for banks internal control (Taiwan Academy of Banking and Financing)	18
		內部稽核協會舉辦之國際內部稽核師 Certified Internal Auditor (CIA), the Institute of Internal Auditors (IIA)	2
財務、會計人員 Financing & accounting staffs	28	會計師 Certified Public Accountants, CPA	2

附表三：本行前10大取得96年盈餘員工分紅人士之姓名、職位、分紅金額及其持有股數

Appendix III : Name, Title and Amount of the Top Ten Employees Who Were Distributed Employees' Bonus and the Total Shareholdings

單位：新台幣元/股；Unit：NT\$/Shares

排名 Rank	員工姓名 Name	職稱 Title	股票紅利 Stock Bonus			持有股數 Shareholding (2007.12.31)
			股數 Shares	市價 Market value	金額 Amount	
1	劉興地 Shing-Dieh Liu	總稽核 Chief Auditor	5,463	15.65	85,496	2,208
2	賴光二 Kuang-Erh Lai	副總經理 Exec. Vice President	5,362	15.65	83,915	33,547
3	劉芳男 Fang-Nan Liou	副總經理 Exec. Vice President	5,338	15.65	83,540	17,400
4	黃識強 Shih-Chiang Huang	副總經理 Exec. Vice President	5,280	15.65	82,632	1,122
5	柯俊清 Chun-Ching Ko	顧問兼行政管理處處長 Consultant & Senior Vice President of Executive Administration Dept.	5,222	15.65	81,724	15,000
6	許月雲 Anna Hsu	三民分行經理 San Min Branch, General Manager	5,115	15.65	80,050	0
7	盧泰揚 Tai-Yang Lu	總行研究委員 Senior Vice President	5,026	15.65	78,657	3,363
8	陳美伶 Mei-Ling Chen	小港分行經理 Hsiao Kang Branch, General Manager	5,014	15.65	78,469	18,700
9	蘇明宗 Ming-Tsung Su	稽核 Auditor	5,003	15.65	78,297	0
10	謝燕卿 Yen-Ching Hsien	前鎮分行經理 Chien Chen Branch, General Manager	4,954	15.65	77,530	6,000
		合計 Total	51,777	15.65	810,310	97,340

附表四：高雄銀行從業人員服務規則

- 一、高雄銀行（以下稱本行）從業人員除應遵守法令及本行一切規章外，並應遵守本規則忠勤服務。
- 二、從業人員除例、休假日外，應按規定時間出勤辦公，並親自打卡或簽到，不得遲到、早退。
- 三、從業人員於辦公時間內非經請假或主管允准，不得擅自離行，請假要點另訂之。
- 四、從業人員應請留意整肅儀容，公務期間一律穿著本行製發之服裝並佩戴識別證。
- 五、從業人員應分層負責並服從主管之指導，如有意見應坦誠陳述或建議。
- 六、從業人員服務顧客應謙和誠懇，並應力求周妥敏捷，如顧客所詢非個人經辦，亦應謙和告知或婉轉交由相關同仁處理，不得諉為不知。
- 七、從業人員除辦理本職業務外，如遇其他同仁工作繁忙時，應遵守主管指揮，通力合作協助辦理，不得藉故推諉。
- 八、從業人員不得怠忽職務，對於經辦事項應隨到隨辦，不得稽延；亦不得任意翻閱非屬個人經管之帳卡、表冊、文件、檔案等，對於經辦之文卷帳類應妥為保管，不得毀損散失，非經主管核准不得攜出外。

Guidelines for the Staffs Services

1. The staff of Bank of Kaohsiung ("the Bank") shall comply with laws and the Bank's rules and shall provide loyal service in accordance with these Rules.
2. The staff shall be on and off duty as scheduled, except holidays and vacations, and shall punch their card or sign in personally, and be prohibited from being late for work or leaving earlier than scheduled.
3. The staff shall not leave the office during the business hours without applying for leave or seeking the supervisor's approval. The rules for application for leave shall be defined separately.
4. The staff shall pay attention to their dress and looks, and shall wear the uniform prepared by the Bank and the identification card.
5. The staff shall take the responsibility under the job-division system and abide by the supervisor's guidance, and shall state their opinion or suggestions, if any, honestly.
6. The staff shall serve customers in a humble and moderate manner, and shall make every endeavor to meet the customers' needs perfectly and repaidly. If the customers' requests related to business other than that handled by the staff personally, they shall advise the customers or transfer the customers' requests to other staff in charge in a moderate manner, and be prohibited from acting unknowingly with an excuse.
7. The staff shall perform their own duties, and shall help the other colleagues who are busy working with their work pursuant to the supervisor's guidance, and be prohibited from evading helping them with an excuse.
8. The staff shall not go slow at work, and shall respond to the requests to be handled by them at any time. Furthermore, the staff shall not review the statement of account, book and record, documents and files that are not handled by them personally. The staff shall maintain the documents, files and statements of account handled by them with care and be prohibited from damaging or losing such documents, files and statements of account or taking them out without the supervisor's prior consent.



- 九、從業人員經營之現金、票據、帳表、案卷及其他重要物件，應隨時整理，分別依規儲存於安全處所，如遇非常事變，並應盡力為適當之處置。
- 十、從業人員不得於禁煙區吸煙，亦不得攜帶法定違禁品或兇器、易燃及易爆之物品至行內。
- 十一、從業人員對一切公物，應注意愛惜，不得毀損浪費。
- 十二、從業人員非經首長核准，不得兼任有礙本職之任何職務。
- 十三、從業人員不得對於個人職務之升遷、調動請託關說。
- 十四、從業人員異動時應自奉調之日起七天內赴調履新，並依交代細則辦妥交接，不得藉故推諉。但應業務需要經報請核准延長期限者不在此限。
- 十五、從業人員調職、辭職或免職時，應將經辦事項及案卷、帳目、款項等交代清楚始得離職。
- 十六、從業人員不得利用職務上之便利，經營商業、從事投資或直接間接從事投機事業。
- 十七、從業人員不得假借本行或其在在本行職務上之名義，對外為不當之擔保，或為其他非法，或有損行譽之行爲。
- 十八、從業人員不得以任何名義，向存戶、借款人或其他顧客收受佣金、酬金或其他不當利益。
- 十九、從業人員對本行與客戶間往來狀況及一切於公務上列為機密事項，均應嚴守秘密，不得宣洩。
- 廿、從業人員無論故意或過失致本行受損害時，除予以相當懲處外，經審議如情節重大者，並應負賠償之責。
- 廿一、本規則經董事會審議通過後實施；修正時，亦同。

- 9.The staff shall handle the cash, notes, statements of accounts, files and other important materials from time to time and store them in a safe place pursuant to the requirements. In the case of extraordinary incidents, the staff shall make every endeavor to dispose of them in an appropriate manner.
- 10.The staff shall be prohibited from smoking in any non-smoking area or carrying contrabands, lethal weapons or flammable and explosive articles to the office of the Bank.
- 11.The staff shall not abuse all public properties and be prohibited from damaging or wasting them.
- 12.The staff shall not assume any other part-time jobs impairing their current jobs without the supervisor's approval.
- 13.The staff shall not request other to concern for personal promotion or transfer.
- 14.The staff who are ordered to transfer shall report in for the new duty within 7 days upon receipt of the order, and shall fulfill the hand-over procedure as required without excuse, provided that this shall not apply where the staff apply for an extension to meet the business needs and the application for extension is granted.
- 15.Where the staff resign or are transferred or dismissed, they may not leave their office until they provide a detailed and full explanation about the job responsibility taken by them and files, accounts and payment handled by them.
- 16.The staff shall not run their own business, or engage in investment or speculative business, directly or indirectly, by taking advantage of their job responsibility.
- 17.The staff shall not make any inappropriate guarantee externally or engage in other illegal activities or conduct impairing the Bank's good will under the name of the Bank or their job titles.
- 18.The staff shall not ask depositors, borrowers or other customers for any commission, compensation or other illegal profit with any excuse.
- 19.The staff shall keep confidential all transactions between the Bank and customers and all business secrets and be prohibited from disclosing them.
- 20.Where the staff cause damage to the Bank intentionally or negligently, they shall be subject to the relevant punishment, and be liable for the relevant damages if the case is determined to be material upon examination.
- 21.These Rules will be enforced upon the resolution of the Board of Directors; the same process is required if revised.