



## 一、最近5年度簡明資產負債表及損益表

## Condensed Balance Sheets and Statements of Income for the Past Five Years

## (一)簡明資產負債表

## Condensed Balance Sheets

單位：新台幣百萬元；Unit：NT\$ Million

項目Item	年度Year	最近5年度財務資料 Financial Information for the Past Five Years					
		2006.12.31	2007.12.31	2008.12.31	2009.12.31	2010.12.31	2011.03.31
現金及約當現金、存放央行及拆借銀行同業 Cash & cash equivalents, Due from CBC and lent to banks		8,810	8,166	20,261	25,035	28,890	26,480
公平價值變動列入損益之金融資產 Financial assets at fair value through income statement		8,227	6,548	1,900	2,127	1,104	951
附賣回票券及債券投資 Bills and bonds purchased under resale agreements		4,631	4,575	9,703	3,895	2,791	3,278
備供出售金融資產 Available-for-sale financial assets		1	1	2,644	3,822	5,094	4,721
貼現及放款 Discounts & loans		98,656	111,557	136,927	138,261	162,194	164,459
應收款項 Accounts receivable		853	962	784	790	989	985
持有至到期日之金融資產 Held-to-Maturity financial assets		17,792	16,798	4,227	5,396	7,695	7,788
採權益法之股權投資 Equity method's investments		81	26	45	45	55	65
固定資產 Property and equipment cost		2,344	2,376	2,346	2,285	2,237	2,228
無形資產 Intangible assets		27	36	58	70	59	64
其他金融資產 Other financial assets		4,721	5,068	4,037	3,622	3,048	3,034
其他資產 Other assets		753	703	765	809	748	773
資產總額 Total assets		146,896	156,816	183,697	186,157	214,904	214,826
央行及銀行同業存款 Due to CBC & banks		10,499	12,176	10,862	10,548	12,606	12,335
存款及匯款 Deposits & remittances		118,754	127,154	158,664	157,922	185,167	186,359
公平價值變動列入損益之金融負債 Financial liabilities at fair value through income statement		3	4	20	2	15	7
附買回票券及債券負債 Bills and bonds sold under repurchase agreements		439	268	293	214	141	141
央行及同業融資、應付金融債券 Funds borrowed from CBC & banks, financial bonds payable		2,558	3,340	1,000	4,000	4,000	4,000
特別股負債 Preferred stocks liability		0	0	0	0	0	0
應計退休金負債 Pension payable		139	165	202	221	253	266
其他金融負債 Other financial liabilities		222	236	300	285	207	205
其他負債 Other liabilities		3,673	3,059	3,000	3,531	2,956	2,661
負債總額 Total liabilities	分配前 Before distribution	136,287	146,402	174,341	176,723	205,345	205,974
	分配後 After distribution	136,623	146,458	174,341	176,723	—	—
股本 Capital		5,034	5,034	5,258	5,258	5,258	5,258
資本公積 Capital reserve		2,543	2,543	2,543	2,543	2,543	2,543
保留盈餘 Retained earnings	分配前 Before distribution	3,032	2,838	1,582	1,658	1,785	1,058
	分配後 After distribution	2,696	2,782	1,582	1,658	—	—
金融商品之未實現損益 Unrealized income on financial product		0	0	0	0	0	0
累積換算調整數 Cumulative translation adjustment		0	0	0	0	0	0
股東權益其他項目 Other stockholder's equity		0	(1)	(27)	(25)	(27)	(7)
股東權益總額 Total stockholders' equity	分配前 Before distribution	10,609	10,414	9,356	9,434	9,559	8,852
	分配後 After distribution	10,273	10,358	9,356	9,434	—	—

註：1. 上列財務資料係會計師簽證數據。

2. 查核意見：無保留意見。

None: 1. The financial information listed above has been audited by the Bank's independent auditors.

2. Auditors' opinion: Unqualified opinion.

## (二)簡明損益表

## Condensed Statements of Income

單位：新台幣百萬元；Unit：NT\$ Million

項目 Item	年度 Year	最近5年度財務資料 Financial Information for the Past Five Years					
		2006.01.01 – 2006.12.31	2007.01.01 – 2007.12.31	2008.01.01 – 2008.12.31	2009.01.01 – 2009.12.31	2010.01.01 – 2010.12.31	2011.01.01 – 2011.03.31
利息淨收益 Net interest revenue		1,939	2,043	2,081	1,340	1,789	487
利息以外淨收益 Net non-interest revenue		384	119	(645)	629	554	111
放款呆帳費用 Credit loss expenses		131	170	622	217	308	876
營業費用 Operating expenses		1,671	1,746	1,801	1,709	1,829	466
繼續營業部門稅前損益 Income before tax – operating department		521	246	(987)	43	206	(744)
繼續營業部門稅後損益 Income after tax – operating department		450	142	(977)	76	127	(742)
停業部門損益（稅後淨額） Non-operating department income – after income tax		0	0	0	0	0	0
非常損益（稅後淨額） Special income – after income tax		0	0	0	0	0	0
會計原則變動之累積影響數（稅後淨額） Cumulative effect of changes on accounting principles – after income tax		41	0	0	0	0	0
本期損益 Net income		491	142	(977)	76	127	(742)
每股盈餘（元） Earnings per share (NT\$)		0.97	0.28	(1.86)	0.15	0.24	(1.41)

註：1.上列財務資料係會計師簽證數據。

2.查核意見：無保留意見。

None : 1.The financial information listed above has been audited by the Bank's independent auditors.

2.Auditors' opinion : Unqualified opinion.



## 二、最近5年度財務分析

## Financial Analyses for the Past Five Years

金額單位：新台幣百萬元；Amount Unit：NT\$ Million

分析項目Item		最近5年度財務分析 Financial Analyses for the Past Five Years					
		2006	2007	2008	2009	2010	2011.03.31
經營能力 Operating Efficiency	存放比率(%) Loans to deposits ratio	80.77	86.19	86.03	87.23	87.35	88.45
	逾放比率(%) Ratio of NPL	1.81	1.87	1.87	1.98	0.99	0.99
	利息支出占年平均存款餘額比率(%) Interest expenses to average deposit balances	1.38	1.56	1.78	0.87	0.61	0.68
	利息收入占年平均授信餘額比率(%) Interest income to average loan balances	3.07	3.31	3.41	1.90	1.72	1.78
	總資產週轉率(次) Total assets turnover ratio (times)	0.02	0.01	0.01	0.01	0.01	0.003
	員工平均收益額 Operating revenue per employee	2.69	2.44	1.53	1.98	2.56	0.65
	員工平均獲利額 Earnings per employee	0.57	0.16	(1.04)	0.08	0.14	(0.81)
獲利能力 Profitability	第一類資本報酬率(%) Return on tier 1 capital	5.34	2.54	(10.71)	0.50	2.42	(9.14)
	資產報酬率(%) Return on total assets (%)	0.33	0.09	(0.57)	0.04	0.06	(0.35)
	股東權益報酬率 Return on equity	4.67	1.35	(9.88)	0.81	1.34	(8.06)
	純益率(%) Net profit margin (%)	21.27	6.56	(68.04)	4.19	5.43	(124.08)
	每股盈餘(元) Earnings per share (NT\$)	0.97	0.28	(1.86)	0.15	0.24	(1.41)
	負債占總資產比率 Liabilities to assets ratio (%)	92.76	93.34	94.89	94.92	95.54	95.88
財務結構 Financial Structure	固定資產占股東權益比率 Fixed assets to stockholders' equity ratio (%)	22.10	22.82	25.08	24.22	23.40	25.17
	資產成長率(%) Asset growth rate (%)	(4.21)	6.75	17.14	1.34	15.44	—
成長率 Growth Rate	獲利成長率(%) Earnings growth rate (%)	9.04	(52.73)	(500.55)	104.32	382.28	—
	現金流量比率 Cash flow ratio (%)	19.97	13.89	28.58	4.66	6.36	—
現金流量 Cash Flows	現金流量允當比率 Cash flow adequacy ratio (%)	364.59	632.59	1,019.36	849.98	1,231.87	—
	現金流量滿足率 Cash flow satisfied ratio	說明1	15.99	12.95	21.26	3.23	—
流動準備比率(%) Liquidity Reserve Ratio (%)		19.62	20.27	16.78	17.04	13.97	13.92
利害關係人擔保授信總餘額 Total Secured Loans to Related Parties		667	670	777	757	862	1,591
利害關係人擔保授信總餘額占授信總餘額之比率(%) Total Secured Loans to Related Parties as a Percentage of Total Loans (%)		0.63	0.55	0.53	0.51	0.51	0.92
營運規模 Operating Scale	資產市占率(%) Asset market share (%)	0.48	0.50	0.47	0.55	0.60	0.60
	淨值市占率(%) Equity market share (%)	0.59	0.55	0.55	0.46	0.44	0.40
	存款市占率(%) Deposit market share (%)	0.54	0.56	0.53	0.50	0.68	0.69
	放款市占率(%) Loan market share (%)	0.55	0.60	0.60	0.60	0.78	0.77
	最近2年各項財務比率變動原因：獲利能力相關比率上升，主要係放款利息淨收益增加所致。 說明1：投資活動之現金流量為淨流入。 Analyses of Changes：The increase in the ratio about profitability in 2010, caused by increase of net interest revenue from loans. Explain：1. The cash flows from investing activities were net cash provided.						

註：1. 上列財務資料，除營運規模外，均係會計師簽證數據。  
2. 國際清算銀行（BIS）規定之資本適足率標準為8%。

None：1. The financial information listed above audited by our independent auditors, excluding the information of operating scale.  
2. The Bank for International Settlements (BIS) prescribes a standard capital adequacy ratio of 8%.

分析項目之計算公式如下

#### 1.經營能力

- (1) 存放比率 = 放款總額 / 存款總額
- (2) 逾放比率 = 逾期放款總額 / 放款總額
- (3) 利息支出占年平均存款餘額比率 = 利息支出總額 / 年平均存款餘額。
- (4) 利息收入占年平均授信餘額比率 = 利息收入總額 / 年平均授信餘額。
- (5) 總資產週轉率 = 淨收益 / 資產總額。
- (6) 員工平均收益額 = 淨收益 / 員工總人數。
- (7) 員工平均獲利額 = 稅後純益 / 員工總人數。

#### 2.獲利能力

- (1) 第1類資本報酬率 = 稅前損益 / 平均第一類資本總額
- (2) 資產報酬率 = 稅後損益 / 平均資產總額
- (3) 股東權益報酬率 = 稅後損益 / 平均股東權益淨額
- (4) 純益率 = 稅後損益 / 淨收益
- (5) 每股盈餘 = (稅後淨利 - 特別股股利) / 加權平均已發行股數

#### 3.財務結構

- (1) 負債占總資產比率 = 負債總額 / 資產總額。
- (2) 固定資產占股東權益比率 = 固定資產淨額 / 股東權益淨額。

#### 4.成長率

- (1) 資產成長率 = (當年度資產總額 - 前一年度資產總額) / 前一年度資產總額。
- (2) 獲利成長率 = (當年度稅前損益 - 前一年度稅前損益) / 前一年度稅前損益。

#### 5.現金流量

- (1) 現金流量比率 = 營業活動淨現金流量 / (銀行暨同業拆借及透支 + 應付商業本票 + 公平價值變動列入損益之金融負債 + 附買回票券及債券負債 + 到期日在一年以內之應付款項)。
- (2) 現金流量允當比率 = 最近五年度營業活動淨現金流量 / 最近五年度 (資本支出 + 現金股利)
- (3) 現金流量滿足率 = 營業活動淨現金流量 / 投資活動淨現金流量

#### 6.流動準備比率 = 中央銀行規定流動資產 / 應提流動準備之各項負債

#### 7.營運規模

- (1) 資產市占率 = 資產總額 / 可辦理存放款業務之全體金融機構資產總額
- (2) 淨值市占率 = 淨值 / 可辦理存放款業務之全體金融機構淨值總額
- (3) 存款市占率 = 存款總額 / 可辦理存放款業務之全體金融機構存款總額
- (4) 放款市占率 = 放款總額 / 可辦理存放款業務之全體金融機構放款總額

註：負債總額係扣除保證責任準備、買賣票券損失準備、違約損失準備及意外損失準備。

The aforementioned ratios are calculated as follows :

#### Operating Efficiency

- (1) Loans to deposits ratio = Total loans / Total deposits
- (2) Ratio of NPL = Total non-performing loans / Total loans
- (3) Interest expenses to average deposit balances = Total interest expenses / Annual average deposit balances
- (4) Interest Income to average loan balances = Total interest income / Annual average loan balances
- (5) Total assets turnover ratio = Net revenue / Average total assets
- (6) Operating revenue per employee = Net revenue / Total number of employees
- (7) Earnings per employee = Net income / Total number of employees

#### Profitability

- (1) Return on Tier 1 capital = Income before tax / Average total Tier 1 capital
- (2) Return on total assets = Net income / Average total assets
- (3) Return on equity = Net income / Average net shareholder equity
- (4) Net profit margin = Net income / Net revenue
- (5) Earnings per share = (Net income - Preferred stock dividends) / Weighted average outstanding shares

#### Financial Structure

- (1) Liabilities to assets ratio = Total liabilities / Total assets
- (2) Fixed assets to stockholders' equity ratio = Total fixed assets / Total stockholders' equity

#### Growth Rate

- (1) Asset growth rate = (Current total asset - Last year's total asset) / Last year's total asset
- (2) Earnings growth rate = (Current total earnings - Last year's total earnings) / Last year's total earnings

#### Cash Flows

- (1) Cash flow ratio = Cash flows from operating activities / (Due to banks and drafts + commercial bills payable + financial liabilities at fair value through income statement + bills and bonds sold under repurchase agreements + accounts payable in 1 year)
- (2) Cash flow adequacy ratio = Cash flows from operating activities in the last 5 Years / (Capital expenditure + cash dividends) in the last 5 Years
- (3) Cash flow satisfied ratio = Cash flows from operating activities / Cash flows from investing activities

**Liquidity Reserve Ratio** = Current assets required by the CBC / Liabilities for which the various current reserve shall be provided

#### Operating Scale

- (1) Asset market share = Total assets / Total assets of financial institutes which can operate deposits and loans business
- (2) Equity market share = Total equities / Total equities of financial institutes which can operate deposits and loans business
- (3) Deposit market share = Total deposits / Total deposits of financial institutes which can operate deposits and loans business
- (4) Loan market share = Total loans / Total loans of financial institutes which can operate deposits and loans business

Note : Total liabilities are net of reserves for losses on guarantees, losses on security trades, losses on breach of contracts, and accidental loss.



## 資本適足性

## Capital Adequacy

金額單位：新台幣百萬元；Amount Unit：NT\$ Million

分析項目Item		年度 Year	最近5年度資本適足率 Capital adequacy ratio for the Past Five Years					
			2006	2007	2008	2009	2010	2011.03.31
自有資本 Capital	第一類資本 Tier 1 capital	普通股 Common stocks	5,034	5,034	5,258	5,258	5,258	5,258
		永續非累積特別股 Perpetual non-cumulative preferred stock	0	0	0	0	0	0
		無到期日非累積次順位債券 Non-cumulative subordinated debentures without maturity dates	0	0	0	0	0	0
		預收股本 Capital in advance	0	0	0	0	0	0
		資本公積（固定資產增值公積除外） Capital surplus (Apart from fixed asset appreciation surplus)	2,542	2,542	2,542	2,542	2,542	2,542
		法定盈餘公積 Legal earnings reserve	2,257	2,404	2,446	1,582	1,605	1,605
		特別盈餘公積 Special earnings reserve	210	210	112	0	25	40
		累積盈虧 Accumulated earnings	565	224	(977)	76	156	(588)
		少數股權 Minor equity	0	0	0	0	0	0
		股東權益其他項目 Other stockholder's equity	(1)	(1)	(62)	(30)	(61)	(38)
		減：商譽 Less：goodwill	0	0	0	0	0	0
		減：出售不良債權未攤銷損失 Less：unamortized loss on sale of bad credit	0	0	0	0	0	0
		減：資本扣除項目 Less：capital deduct item	1,024	590	712	959	1,027	1,036
		第一類資本合計 Total tier 1 capital	9,583	9,823	8,607	8,469	8,498	7,783
	第二類資本 Tier 2 capital	永續累積特別股 Perpetual cumulative preferred stock	0	0	0	0	0	0
		無到期日累積次順位債券 Cumulative subordinated debentures without maturity dates	0	0	0	0	0	0
		固定資產增值公積 Fixed asset appreciation surplus	0	0	0	0	0	0
		備供出售金融資產未實現利益之45% 45% of the unrealized income from financial assets in available-for-sale	0	0	16	6	15	15
		可轉換債券 Convertible bonds	0	0	0	0	0	0
		營業準備及備抵呆帳 Business reserve and provision for credit loss	246	136	498	121	235	1,039
		長期次順位債券 Long term subordinate bonds	0	1,000	1,000	3,800	3,600	3,000
		非永續特別股 Non-perpetual preferred stock	0	0	0	0	0	0
		永續非累積特別股及無到期日非累積次順位債券合計超過第一類資本百分之十五者 Total of perpetual non-cumulative preferred stock and non-cumulative subordinated debentures amounting to more than 15% of the tier 1 capital	0	0	0	0	0	0
		減：資本扣除項目 Less：capital deduct item	246	592	712	959	1,027	1,036
		第二類資本合計 Total tier 2 capital	0	544	802	2,968	2,823	3,018
	第三類資本 Tier 3 capital	短期次順位債券 Short term subordinate bonds	0	0	0	0	0	0
		非永續特別股 Non-perpetual preferred stock	0	0	0	0	0	0
		第三類資本合計 Total tier 3 capital	0	0	0	0	0	0
	自有資本 Capital		9,583	10,367	9,410	11,436	11,322	10,801
加權風險性資產額 Risk weighted assets	信用風險 Credit risks	標準法 Standardised approach	92,515	95,068	98,980	99,788	112,516	113,421
		內部評等法 Internal rating based approach (IRB)	0	0	0	0	0	0
		資產證券化 Asset securitization	0	2,691	1,964	1,650	870	812
	作業風險 Operational risks	基本指標法 Basic indicator approach (BIA)	0	4,541	4,492	4,190	4,190	4,048
		標準法 / 選擇性標準法 Standardised approach / Optional Standardised approach	0	0	0	0	0	0
		進階衡量法 Advanced approach	0	0	0	0	0	0
	市場風險 Market risks	標準法 Standardised approach	4,155	3,332	2,827	1,742	2,910	3,209
		內部模型法 Internal model approach	0	0	0	0	0	0
	加權風險性資產總額 Risk weighted assets		96,670	105,632	108,263	107,369	120,486	121,490



分析項目Item	年度 Year	最近5年度資本適足率 Capital adequacy ratio for the Past Five Years					
		2006	2007	2008	2009	2010	2011.03.31
資本適足率(%) Capital adequacy ratio (%)		9.91	9.81	8.69	10.65	9.40	8.89
第一類資本占風險性資產之比率(%) Tier 1 capital as a percentage of risk weighted assets (%)		9.91	9.30	7.95	7.89	7.05	6.41
第二類資本占風險性資產之比率(%) Tier 2 capital as a percentage of risk weighted assets (%)		0.00	0.51	0.74	2.76	2.35	2.48
第三類資本占風險性資產之比率(%) Tier 3 capital as a percentage of risk weighted assets (%)		0.00	0.00	0.00	0.00	0.00	0.00
普通股股本占總資產比率(%) Common stock's equities as a percentage of total assets (%)		3.43	3.21	2.86	2.82	2.45	2.45
最近2年資本適足率比率變動原因：本行96年及98年分別發行七年期次順位金融債券新台幣10億及30億元，其可計入第二類資本數額於98年、99年、100年第1季，分別遞減2億元、2億元、6億元所致。 Analyses of Changes: The Bank issued 7-year subordinated financial bonds in 2007 and 2009, amount of NT\$ 1 billion and NT\$ 3 billion respectively. The amount which could be included in Tier 2 capital has decreased NT\$ 0.2 billion, NT\$ 0.2 billion and NT\$ 0.6 billion respectively in 2009, 2010 and 2011 Q1 due to approaching maturity.							

註：1.上列財務資料，除營運規模外，均係會計師簽證數據。  
2.國際清算銀行（BIS）規定之資本適足率標準為8%。

Note: 1. The financial information listed above audited by our independent auditors, excluding the information of operating scale.  
2. The Bank for International Settlements (BIS) prescribes a standard capital adequacy ratio of 8%.

- (1) 自有資本=第一類資本+第二類資本+第三類資本
- (2) 加權風險性資產總額=信用風險加權風險性資產  
+(作業風險+市場風險)之資本計提×12.5
- (3) 資本適足率=自有資本/加權風險性資產總額
- (4) 第一類資本占風險性資產之比率=第一類資本/  
加權風險性資產總額
- (5) 第二類資本占風險性資產之比率=第二類資本/  
加權風險性資產總額
- (6) 第三類資本占風險性資產之比率=第三類資本/  
加權風險性資產總額
- (7) 普通股股本占總資產比率=普通股股本/總資產

- (1) Capital base = Tier 1 capital + Tier 2 capital + Tier 3 capital
- (2) Risk weighted assets = Credit risk weighted assets + (Operational risks + Market risks) Capital appropriation ×12.5
- (3) Capital adequacy ratio = Capital base / Risk weighted assets
- (4) Tier 1 capital as a percentage of risk weighted assets = Tier 1 capital / Risk weighted assets
- (5) Tier 2 capital as a percentage of risk weighted assets = Tier 2 capital / Risk weighted assets
- (6) Tier 3 capital as a percentage of risk weighted assets = Tier 3 capital / Risk weighted assets
- (7) Common stock's equities as a percentage of total assets = Common stock's equities / Total assets

### 三、99年度財務報告之監察人審查報告

高雄銀行股份有限公司監察人審查報告書  
董事會造送經建興聯合會計師事務所謝仁耀及黃鈴雯會計師查核簽證之本公司99年度財務報表（含合併財務報表）暨營業報告書及盈餘分派之議案等表冊，業經本監察人等審查完竣，認為尚無不合，爰依照公司法第219條之規定備具報告。

此 致

本公司100年股東常會

監察人 張識興  
Supervisor Shih-Shin Chang



監察人 蘇裕惠  
Supervisor Yu-Hui Su



監察人 張山輝  
Supervisor Shan-Hui Chang



### Supervisors' Report for FY 2010

Supervisors' Report for Bank of Kaohsiung

The Board of Directors have compiled and submitted to us the Bank's 2010 Business Report, Financial Statements, Consolidated Financial Statements and distribution of earning which are audited by the CPA Jen-Yao Hsieh and Ling-Wen Huang, who are members of Crowe Horwath™. We have completed our examinations and found them to meet the requirements of applicable laws and regulations. This report is hereby prepared in according to Article 219 of the Company Law and submitted for your approval.

中華民國 100 年 4 月 25 日

Apr. 25, 2011

（本刊內容與審查報告原本相符）  
(The content of the report is in conformity with the audit report)