



四、99年度財務報表

Financial Statements for FY 2010

建興聯合會計師事務所

Crowe Horwath™
Certified Public Accountants
A member of Crowe Horwath International

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高雄銀行股份有限公司 會計師查核報告

Report of Independent Auditors The Board of Directors and Shareholders Bank of Kaohsiung Co., Ltd.

高雄銀行股份有限公司公鑒：

高雄銀行股份有限公司民國99年12月31日及民國98年12月31日之資產負債表，暨民國99年1月1日至12月31日及民國98年1月1日至12月31日之損益表、股東權益變動表及現金流量表，業經本會計師查核竣事。上開財務報表之編製係管理階層之責任，本會計師之責任則為根據查核結果對上開財務報表表示意見。

We have audited the accompanying balance sheets of Bank of Kaohsiung Co., Ltd. as of December 31, 2010 and 2009, and the related statements of income, changes in shareholders' equity and cash flows for the years then ended. These financial statements are the responsibility of the Bank's management. Our responsibility is to express an opinion on these financial statements based on our audits.

本會計師係依照一般公認審計準則及會計師查核簽證金融業財務報表規則規劃並執行查核工作，以合理確信財務報表有無重大不實表達。此項查核工作包括以抽查方式獲取財務報表所列金額及所揭露事項之查核證據、評估管理階層編製財務報表所採用之會計原則及所作之重大會計估計，暨評估財務報表整體之表達。本會計師相信此項查核工作可對所表示之意見提供合理之依據。

We conducted our audits in accordance with the "Guidelines for Certified Public Accountants' Examination and Reports on Financial Statements", and generally accepted auditing standards in the Republic of China. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management. As well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

依本會計師之意見，第一段所述財務報表在所有重大方面係依照公開發行銀行財務報告編製準則、商業會計法及商業會計準則中與財務會計準則相關之規定暨一般公認會計原則編製，足以允當表達高雄銀行股份有限公司民國99年12月31日及民國98年12月31日之財務狀況，暨民國99年1月1日至12月31日及民國98年1月1日至12月31日之經營成果及現金流量。

In our opinion, the financial statements referred to the first paragraph present fairly, in all material respects, the financial position of the Bank of Kaohsiung Co., Ltd. as of December 31, 2010 and 2009, and the results of its operations and its cash flows for years then ended in conformity with the "Rules Governing the Preparation of Financial Statements of Public Issuing Banks", Business Account Act, the relevant financial accounting requirements provided in the business accounting standards and generally accepted accounting principles in the Republic of China.

高雄銀行股份有限公司已編製民國99年度之合併財務報表，並經本會計師出具無保留意見之查核報告在案，備供參考。

We have also audited the consolidated financial statements of Bank of Kaohsiung as of FY 2010, and have issued the auditor's reports without qualified opinion.

建興聯合會計師事務所

會計師：謝仁耀

謝仁耀



會計師：黃鈴雯

黃鈴雯



民國100年2月22日

核准文號：(91)台財證(六)第168354號

Crowe Horwath™

CPA : Jen-Yao Hsieh

Hsieh JEN YAO

CPA : Ling-Wen Huang

HLIANG LING WEN

Kaohsiung, Taiwan, Republic of China Feb. 22, 2011

Authorized: (2002) Tai-Tsai-Cheng-(6)-No.168354

(本刊中文內容與查核報告原本一致)
(中英文版如有出入，中文版為準)

(The content of the report is conformity with the audit report)

The Chinese version rules if any contradiction in meaning exists between the Chinese version and English version


 高雄銀行股份有限公司 BANK OF KAOHSIUNG CO., LTD.
 損益表 STATEMENTS OF INCOME
 民國99年及98年1月1日至12月31日 FOR THE YEARS ENDED DECEMBER 31, 2010 and 2009

單位：新台幣仟元；Unit：NT\$ Thousand

代號 A/C No	項目 Item	附註 Note	本期 2010.01.01-2010.12.31	上期 2009.01.01-2009.12.31	變動百分比% Comparison
41000	利息收入 Interest income	2	\$3,096,294	\$2,887,840	7.22
51000	利息費用 Interest expense		(1,307,586)	(1,547,935)	(15.53)
	利息淨收益 Net interest revenue		\$1,788,708	\$1,339,905	33.50
	利息以外淨收益 Net non-interest revenue				
49100	手續費淨收益 Net commission & service fees	2.22	\$403,627	\$354,249	13.94
49200	公平價值變動列入損益之金融資產及負債(損)益 Gain (loss) on financial assets and liabilities at fair value through income statement	2.5	(32,949)	435,477	(107.57)
49300	備供出售金融資產已實現(損)益 Gain (loss) on available-for-sale financial assets	2	70,312	95,190	(26.14)
49400	持有至到期日金融資產已實現(損)益 Realized (loss) profit from financial assets held to maturity	2	13,964	3,500	298.96
49500	採用權益法認列之投資(損)益 Gain (loss) on equity method investments	2.10	32,812	25,362	29.38
49600	兌換(損)益 Gain (loss) on foreign exchange	2	80,420	(358,848)	122.41
49700	資產減損迴轉利益(損失) Gain (loss) on reversal of asset impairment	2	(216,734)	(19,067)	1,036.70
48095	收回呆帳及過期帳 Recovery of credit loss and overdue loan.	2	173,800	145,045	19.82
58099	其他什項支出 Other sundries disbursement	28	—	(94,139)	(100.00)
49800	其他非利息淨(損)益 Other net non-interest revenue (loss)		28,600	42,277	(32.35)
4xxxx	淨收益 Net revenue		\$2,342,560	\$1,968,951	18.98
51500	呆帳費用 Credit loss expenses	2.7	(\$307,926)	(\$217,226)	41.75
	營業費用 Operating expenses				
58500	用人費用 Personnel service expenses	23	(\$1,269,650)	(\$1,160,032)	9.45
59000	折舊及攤銷費用 Depreciation & amortization	23	(83,169)	(88,641)	(6.17)
59500	其他業務及管理費用 Other operating & administrative expenses		(476,266)	(460,432)	3.44
61001	稅前淨利(淨損) Income (loss) before tax		\$205,549	\$42,620	382.28
61003	所得稅(費用)利益 Income tax (expenses) benefit	2.24	(78,455)	33,796	(332.14)
69005	本期淨利(淨損) Net income (loss)		\$127,094	\$76,416	66.32
69500	基本每股盈餘(元) Basic earnings per share (NT\$)				
	稅前淨利(淨損) Income (loss) before tax	25	\$0.39	\$0.08	387.50
69501	稅後淨利(淨損) Income (loss) after tax	25	\$0.24	\$0.15	60.00

(請參閱建興聯合會計師事務所民國100年2月22日查核報告書及財務報表附註)

The accompanying notes are an integral part of these financial statements. Please refer to Crowe Horwath_{TM}' report dated Feb. 22, 2011.

董事長：雷仲達
Chairman：Chung-Dar Lei



經理人：鍾武湖
President：Charles W. Chung



會計主管：吳明宏
Chief Accountant：Ming-Hung Wu





高雄銀行股份有限公司



民國99年12月31日及民國98年12月31日

資產 ASSETS			2010.12.31	2009.12.31	變動百分比
代號 A/C No	會計科目 Account	附註 Note	金額 Amount	金額 Amount	Comparison (%)
11000	現金及約當現金 Cash & cash equivalents	3	\$ 2,015,944	\$ 2,545,564	(20.81)
11500	存放央行及拆借銀行同業 Due from CBC and lend to banks	4	26,873,546	22,489,470	19.49
12000	公平價值變動列入損益之金融資產 Financial assets at fair value through income statement	2.5	1,104,409	2,127,360	(48.09)
12500	附賣回票券及債券投資 Bills and bonds purchased under resale agreements	2	2,791,063	3,894,976	(28.34)
13000	應收款項淨額 Accounts receivable — net	2.6	989,451	790,260	25.21
13500	貼現及放款—淨額 Discounts & loans — net	2.7	162,193,890	138,260,597	17.31
14000	備供出售金融資產—淨額 Available-for-sale financial assets — net	2.8	5,094,124	3,821,583	33.30
14500	持有至到期日金融資產—淨額 Held-to-Maturity financial assets — net	2.9	7,695,041	5,395,960	42.61
15000	採權益法之股權投資—淨額 Equity method's investments — net	2.10	55,046	45,043	22.21
15500	其他金融資產—淨額 Other financial assets — net	2.11	3,047,938	3,622,235	(15.85)
	固定資產 Property and equipment cost				
18501	土地 Land		\$ 1,231,286	\$ 1,231,286	—
18521	房屋及建築 Buildings		1,239,159	1,239,159	—
18531	機械設備 Machinery & equipment		601,047	607,191	(1.01)
18541	交通及運輸設備 Transportation equipment		24,241	25,128	(3.53)
18551	什項設備 Miscellaneous equipment		95,453	98,438	(3.03)
18561	租賃權益改良 Leasehold improvement		232,563	224,115	3.77
185x1	成本合計 Total cost		\$ 3,423,749	\$ 3,425,317	(0.05)
185x4	減：累計折舊 Less：accumulated depreciation		(1,186,969)	(1,140,514)	4.07
18500	固定資產淨額 Property and equipment cost — net	2.12	\$ 2,236,780	\$ 2,284,803	(2.10)
19000	無形資產淨額 Intangible assets	2	\$ 58,993	\$ 69,904	(15.61)
19500	其他資產淨額 Other assets	2.13	747,564	809,136	(7.61)
10000	資產總計 Total assets		\$ 214,903,789	\$ 186,156,891	15.44

董事長：雷仲達
Chairman：Chung-Dar Lei



經理人：鍾武湖
President：Charles W. Chung



BANK OF KAOHSIUNG CO., LTD.
BALANCE SHEETS
DECEMBER 31, 2010 and 2009

單位：新台幣仟元；Unit：NT\$ Thousand

負債及股東權益 LIABILITIES & STOCKHOLDERS' EQUITY			2010.12.31	2009.12.31	變動百分比 Comparison (%)
代號 A/C No	會計科目 Account	附註 Note	金額 Amount	金額 Amount	
21000	央行及銀行同業存款 Due to CBC & banks		\$ 12,605,479	\$ 10,548,234	19.50
22000	公平價值變動列入損益之金融負債 Financial liabilities at fair value through income statement	2.5	15,110	2,120	612.74
22500	附買回票券及債券負債 Bills and bonds sold under repurchase agreements	2	140,745	213,774	(34.16)
23000	應付款項 Accounts payable	14	2,826,560	3,413,311	(17.19)
23500	存款及匯款 Deposits & remittances	15	185,167,147	157,921,702	17.25
24000	應付金融債券 Financial bonds payable	16	4,000,000	4,000,000	—
25000	應計退休金負債 Pension payable	2.17	253,200	221,449	14.34
25500	其他金融負債 Other financial liabilities	2.18	207,289	284,893	(27.24)
29500	其他負債 Other liabilities	2.19	129,187	117,853	9.62
20000	負債合計 Total liabilities		\$ 205,344,717	\$ 176,723,336	16.20
	股東權益 Stockholders' equity				
31001	股本 Capital	20	\$ 5,257,982	\$ 5,257,982	—
31500	資本公積 Capital surplus		2,542,403	2,542,403	—
	保留盈餘 Retained earnings				
32001	法定盈餘公積 Legal reserve		\$ 1,604,713	\$ 1,581,788	1.45
32003	特別盈餘公積 Special reserve		25,034	—	100.00
32011	未提撥保留盈餘 Unappropriated earnings	21	155,551	76,416	103.56
32000	保留盈餘合計 Total retained earnings		\$ 1,785,298	\$ 1,658,204	7.66
	股東權益其他項目 Other stockholders' equity				
32523	備供出售金融資產未實現損益 on unrealized income on available-for- sale financial assets		(\$ 25,787)	(\$ 24,320)	6.03
32599	其他股東權益調整項目 Other adjustment on stockholder's equity		(824)	(714)	15.41
32500	股東權益其他項目合計 Total Other stockholders' equity		(\$ 26,611)	(\$ 25,034)	6.30
30000	股東權益合計 Total stockholders' equity		\$ 9,559,072	\$ 9,433,555	1.33
	負債及股東權益總計 Total liabilities & stockholders' equity		\$ 214,903,789	\$ 186,156,891	15.44

(請參閱建興聯合會計師事務所民國100年2月22日查核報告書及財務報表附註)

The accompanying notes are an integral part of these financial statements. Please refer to Crowe Horwath's report dated Feb. 22, 2011.

會計主管：吳明宏
Chief Accountant：Ming-Hung Wu





高雄銀行股份有限公司
BANK OF KAOHSIUNG CO., LTD.
股東權益變動表
STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY
民國99年1月1日至99年12月31日
FOR THE YEARS ENDED DECEMBER 31, 2010 and 2009
民國98年1月1日至98年12月31日



單位：新台幣仟元；Unit：NT\$ Thousand

項目 Item	股本 Common Stock	資本公積 Capital Surplus	保留盈餘 Retained Earnings			其他股東權益調整項目 Adjustments on Equity			合計 Sum
			法定盈餘公積 Legal Reserve	特別盈餘公積 Special Reserve	未提撥保留盈餘 Unappropriated Earnings	金庫商品之未實現損益 Unrealized income on financial products	其他 Other	合計 Sum	
98.1.1餘額 Balance, January 1, 2009	\$ 5,257,982	\$ 2,542,403	\$ 2,446,391	\$ 112,194	(\$ 976,797)	(\$ 521)	(\$ 26,358)	(\$ 26,879)	\$ 9,355,294
本期淨利(淨損) Net income (loss)	—	—	—	—	76,416	—	—	—	76,416
盈餘指撥及分配(註1) Appropriation & distribution of earnings to atone for loss from legal reserve	—	—	(864,603)	—	864,603	—	—	—	—
特別盈餘公積補虧損 To atone for loss from special reserve	—	—	—	(112,194)	112,194	—	—	—	—
備供出售金融資產未實現損益增減 increase (Decrease) on unrealized income on available-for-sale financial assets	—	—	—	—	—	—	2,038	2,038	2,038
其他 Other	—	—	—	—	—	—	—	(193)	(193)
本期變動合計 Total on change	\$ —	\$ —	(\$ 864,603)	(\$ 112,194)	\$ 1,053,213	—	\$ 2,038	(\$ 193)	\$ 1,845
98.12.31餘額 Balance, December 31, 2009	\$ 5,257,982	\$ 2,542,403	\$ 1,581,788	\$ —	\$ 76,416	—	(\$ 24,320)	(\$ 714)	\$ 9,433,555
99.1.1餘額 Balance, January 1, 2010	—	—	—	—	127,094	—	—	—	127,094
本期淨利(淨損) Net income (loss)	—	—	22,925	—	(22,925)	—	—	—	—
盈餘指撥及分配 Appropriation & distribution of earnings to atone for loss from legal reserve	—	—	—	25,034	(25,034)	—	—	—	—
特別盈餘公積 Special reserve	—	—	—	—	—	—	—	—	—
備供出售金融資產未實現損益增減 increase (Decrease) on unrealized income on available-for-sale financial assets	—	—	—	—	—	—	(1,467)	(1,467)	(1,467)
其他 Other	—	—	—	—	—	—	—	(110)	(110)
本期變動合計 Total on change	\$ —	\$ —	\$ 22,925	\$ 25,034	\$ 79,135	—	(\$ 1,467)	(\$ 110)	(\$ 1,577)
99.12.31餘額 Balance, December 31, 2010	\$ 5,257,982	\$ 2,542,403	\$ 1,604,713	\$ 25,034	\$ 155,551	—	(\$ 25,787)	(\$ 824)	\$ 9,559,072

Note1: Both Directors & supervisors' remunerations and Employees' bonus were zero.

Note2: Both Directors & supervisors' remunerations and Employees' bonus were zero.

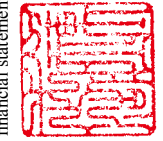
(請參閱建興聯合會計師事務所民國100年2月22日查核報告書及財務報表附註)

The accompanying notes are an integral part of these financial statements. Please refer to Crowe Horwath's report dated Feb. 22, 2011

董事長：雷仲達
Chairman: Chung-Dar Lei

經理人：鍾武湖
President: Charles W. Chung

會計主管：吳明宏
Chief Accountant: Ming-Hung Wu



高雄銀行股份有限公司 BANK OF KAOHSIUNG CO., LTD.
現金流量表 STATEMENTS OF CASH FLOWS

民國99年及98年1月1日至12月31日 FOR THE YEARS ENDED DECEMBER 31, 2010 and 2009

單位：新台幣千元；Unit：NTS Thousand

項目	Item	本期 2010.01.01-2010.12.31	上期 2009.01.01-2009.12.31
營業活動之現金流量：	Cash flows from operating activities		
本期淨利(淨損)	Net income	\$127,094	\$76,416
調整項目：	Adjustments		
折舊費用	Depreciation	65,775	73,136
攤銷費用	amortization	17,394	15,505
呆帳費用提列(轉列入)數	Provision for credit loss	307,926	217,226
金融資產溢(折)價攤銷	Financial assets premium (discount) amortization	(40,824)	(51,781)
權益法認列之投資損失(收益)	Recognized investment loss (gain) by equity method	(32,812)	(25,362)
收到權益法被投資公司現金股利	Collections cash dividends by equity method	22,809	25,210
處分及報廢固定資產損失(利益)	Loss (gain) on sale and discard of property and equipment	498	181
處分投資損失(利益)	Loss (gain) on sale investments	(30,110)	(97,653)
金融資產及負債未實現評價損失(利益)	Loss (gain) on unrealized evaluation of financial assets and liabilities	19,251	14,887
金融資產減損損失	Loss on Financial assets impairment	216,734	19,067
調整項目合計	Total on adjustments	\$546,641	\$190,416
營業資產及負債之淨變動	Net changed of Operating assets and liabilities		
營業資產之淨變動：	Net changed of Operating assets :		
交易目的金融資產(增加)減少	Decrease (increase) on financial assets for trading purposes	\$1,016,690	(\$277,794)
應收款項(增加)減少	Decrease (increase) in accounts receivable	(199,262)	(6,506)
遞延所得稅資產(增加)減少	Decrease (increase) on deferred income tax assets	55,100	(36,020)
營業資產之變動合計	Total on changed of Operating assets	\$872,528	(\$320,320)
營業負債之淨變動：	Net changed of Operating liabilities :		
應付款項增加(減少)	Increase (decrease) in accounts payable	(\$587,863)	\$528,626
應付所得稅增加(減少)	Increase (decrease) in taxes payable	1,112	(992)
應計退休金負債增加(減少)	Increase (decrease) on accrued pension debt	31,751	19,500
營業負債之變動合計	Total on changed of Operating liabilities	(\$555,000)	\$547,134
營業資產及負債之變動合計	Total on changed of Operating assets and liabilities	\$317,528	\$226,814
營業活動之淨現金流入(流出)	Net cash provided by / (used in) operating activities	\$991,263	\$493,646
投資活動之現金流量：	Cash flows from investing activities :		
取得備供出售金融資產	Acquisition of Available-for-sale financial assets	(\$7,632,441)	(\$5,723,280)
處分備供出售金融資產價款	Proceeds from sale of Available-for-sale financial assets	6,429,097	4,669,027
無活絡市場之債券商品投資到期還本	Due repays principal of bond products investment without market price	400,143	663,228
取得持有至到期日金融資產	Acquisition of Held-to-Maturity financial assets	(3,766,564)	(2,871,257)
處分持有至到期日金融資產價款	Proceeds from sale of Held-to-Maturity financial assets	1,509,085	1,724,872
購置固定資產	Acquisition of property and equipment	(18,250)	(11,758)
處分固定資產價款	Proceeds from sale of property and equipment	—	81
遞延費用增加	Increase on deferred expenses	—	(2,588)
購置無形資產	Acquisition in intangible assets	(4,330)	(24,621)
存放央行及拆借金融同業增減	Decrease (increase) in due from CBC and lend to banks	(4,384,076)	(5,371,466)
貼現及放款增減	Decrease (increase) in discounts & loans	(24,240,484)	(1,545,317)
附賣回票券及債券投資增減	Decrease (increase) on bills and bonds purchased under resale agreements	1,103,913	5,807,718
其他金融資產增減	Decrease (increase) in other financial assets	(84,686)	(245,897)
其他資產增減	Decrease (increase) in other assets	4,319	(8,251)
投資活動之淨現金流入(流出)	Net cash provided by / (used in) investing activities	(\$30,684,274)	(\$2,939,509)
融資活動之現金流量：	Cash from financial activities :		
發行金融債券	Issue financial bonds	\$ —	\$3,000,000
附買回票券及債券負債增減	Increase (decrease) on bills and bonds sold under reprurchase agreements	(73,029)	(79,318)
其他金融負債增減	Increase (decrease) in other financial liabilities	(77,604)	(15,211)
其他負債增減	Increase (decrease) in other liabilities	11,334	(997)
央行及銀行同業存款增減	Increase (decrease) in due to CBC & banks	2,057,245	(314,091)
存款及匯款增減	Increase (decrease) in deposits & remittances	27,245,445	(742,505)
融資活動之淨現金流入(流出)	Net cash (used in) / provided by financial activities	\$29,163,391	\$1,847,878
本期現金及約當現金增減數	Net increase (Decrease) in cash & cash equivalents	(\$529,620)	(\$597,985)
期初現金及約當現金餘額	Balance of cash & cash equivalents at the beginning of year	2,545,564	3,143,549
期末現金及約當現金餘額	Balance of cash & cash equivalents at the end of year	\$2,015,944	\$2,545,564
現金流量資訊之補充揭露：	Supplementary disclosures of cash flow information :		
不含資本化利息之本期支付利息	Interest paid during the period excluding interest capitalized	\$1,287,164	\$1,714,973
支付所得稅	Income tax paid	\$22,243	\$25,924
金融商品未實現評價(利益)損失	Loss (gain) on unrealized evaluation of financial products	(\$1,467)	\$2,038

(請參閱建興聯合會計師事務所民國 100年2月22日查核報告書及財務報表附註)

The accompanying notes are an integral part of these financial statements. Please refer to Crowe Horwath™ report dated Feb. 22, 2011.

董事長：雷仲達
Chairman：Chung-Dar Lei



經理人：鍾武湖
President：Charles W. Chung



會計主管：吳明宏
Chief Accountant：Ming-Hung Wu

