

五、99年度經會計師查核簽證之母子公司
合併財務報表Audited Consolidated Financial Statements for FY
2010

(一)合併損益表

高雄銀行股份有限公司及其子公司
合併損益表
民國99年及98年1月1日至12月31日

Consolidated Income Statements

BANK OF KAOHSIUNG CO., LTD. AND SUBSIDIARIES
CONSOLIDATED STATEMENTS OF INCOME
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		(1,307,476)	(1,547,840)	(15.53)
	利息淨收益 Net interest revenue		\$1,788,818	\$1,340,000	33.49
	利息以外淨收益 Net non-interest revenue				
49100	手續費淨收益 Net commission & service fees	2.21	\$445,276	\$390,731	13.96
49200	公平價值變動列入損益之金融資產及負債(損)益 Gain (loss) in 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		13,964	3,500	298.96
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 assets 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)		28,564	42,479	(32.76)
4xxxx	淨收益 Net revenue		\$2,351,471	\$1,980,368	18.74
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	22	(\$1,270,888)	(\$1,162,318)	9.34
59000	折舊及攤銷費用 Depreciation & amortization	22	(83,169)	(88,641)	(6.17)
59500	其他業務及管理費用 Other operating & administrative expenses		(477,218)	(461,152)	3.48
61001	稅前淨利(淨損) Income (loss) before tax		\$212,270	\$51,031	315.96
61003	所得稅(費用)利益 Income tax (expenses) benefit	2.23	(85,176)	25,385	(435.54)
69600	合併總(損)益 Consolidated total profit (loss)		\$127,094	\$76,416	66.32
	合併總(損)益歸屬予： Consolidated total profit (loss) belong to：				
69601	母公司股東 Shareholder of holding company		\$127,094	\$76,416	66.32
69603	少數股權 Minor equity		—	—	—
	合併淨(損)益 Consolidated net profit (loss)		\$127,094	\$76,416	66.32
69500	合併基本每股盈餘(元) Consolidated basic earnings per share (NT\$)		稅後 After tax	稅後 After tax	
	母公司股東 Shareholder of holding company	24	\$0.24	\$0.15	60.00
	少數股權 Minor equity		—	—	—
	合併淨(損)益 Consolidated net profit (loss)	24	\$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 HorwathTM' 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



(二)合併資產負債表

高雄銀行股份有限公司及其子公司
合併資產負債表
民國99年12月31日及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 Bill 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	976,413	789,454	23.68
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	2.9	7,695,041	5,395,960	42.61
15500	其他金融資產 – 淨額 Other financial assets – net	2.10	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	2.11	\$ 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	2.12	747,574	809,146	(7.61)
10000	資產總計 Total assets		\$ 214,835,715	\$ 186,111,052	15.43

董事長：雷仲達
Chairman：Chung-Dar Lei



經理人：鍾武湖
President：Charles W. Chung



Consolidated Balance Sheets

BANK OF KAOHSIUNG CO.,LTD. AND SUBSIDIARIES
 CONSOLIDATED 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		附註 Note	2010.12.31	2009.12.31	變動百分比 Comparison (%)
代號 A/C No	會計科目 Account		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 repurchased agreements	2	140,745	213,774	(34.16)
23000	應付款項 Accounts payables	13	2,834,121	3,423,422	(17.21)
23500	存款及匯款 Deposits & remittances	14	185,091,512	157,865,752	17.25
24000	應付金融債券 Financial bonds payable	15	4,000,000	4,000,000	—
25000	應計退休金負債 Pension payable	2.16	253,200	221,449	14.34
25500	其他金融負債 Other financial liabilities	2.17	207,289	284,893	(27.24)
29500	其他負債 Other liabilities	2.18	129,187	117,853	9.62
20000	負債合計 Total liabilities		\$ 205,276,643	\$ 176,677,497	16.19
	股東權益 Stockholders' equity				
31001	股本 Capital	19	\$ 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 Unappropriate retained earnings	20	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
38000	母公司股東權益合計 Total of holding company stockholders' equity		\$ 9,559,072	\$ 9,433,555	1.33
	負債及股東權益總計 Total liabilities & stockholders' equity		\$ 214,835,715	\$ 186,111,052	15.43

(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

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





(三)合併股東權益變動表

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

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	金融商品之未實現損益 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)	\$1,581,788	(\$26,358)	(\$521)	\$9,355,294
合併總(損)益 Consolidated total profit (loss)	-	-	-	-	76,416	76,416	-	-	76,416
盈餘指撥及分配(註1) Appropriation & distribution of earnings	-	-	(864,603)	-	864,603	-	-	-	-
法定盈餘公積彌補虧損 To atone for loss from legal reserve	-	-	-	(112,194)	112,194	-	-	-	-
特別盈餘公積彌補虧損 To atone for loss from 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	-	-	-	-	-	-	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	\$ 76,416	\$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	\$1,658,204	(\$24,320)	(\$714)	\$9,433,555
99.1.1 餘額 Balance, January 1, 2010	\$5,257,982	\$2,542,403	\$ 1,581,788	\$ -	\$ 76,416	\$1,658,204	(\$24,320)	(\$714)	\$9,433,555
合併總(損)益 Consolidated total profit (loss)	-	-	-	-	127,094	127,094	-	-	127,094
盈餘指撥及分配 Appropriation & distribution of earnings	-	-	22,925	-	(22,925)	-	-	-	-
法定盈餘公積 Legal reserve	-	-	-	-	(25,034)	-	-	-	-
特別盈餘公積 Special reserve	-	-	-	25,034	-	-	-	-	-
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)
其他 Other	-	-	-	-	-	-	-	(110)	(110)
本期變動合計 Total on change	\$ -	\$ -	\$ 22,925	\$ 25,034	\$ 79,135	\$ 127,094	(\$ 1,467)	(\$110)	\$ 125,517
99.12.31 餘額 Balance, December 31, 2010	\$5,257,982	\$2,542,403	\$1,604,713	\$ 25,034	\$ 155,551	\$1,785,298	(\$25,787)	(\$824)	\$9,559,072

註1：董監事酬勞及員工紅利均為0元。
註2：董監事酬勞及員工紅利均為0元。

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日查核報告及合併財務報表附註)

The accompanying notes are an integral part of these financial statements (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

(四) 合併現金流量表

高雄銀行股份有限公司及其子公司
 合併現金流量表
 民國99年及98年1月1日至12月31日

Consolidated Statements of Cash Flows

BANK OF KAOHSIUNG CO., LTD. AND SUBSIDIARIES

CONSOLIDATED STATEMENTS OF CASH FLOWS

FOR THE YEARS ENDED DECEMBER 31, 2010 and 2009

單位：新台幣仟元；Unit：NT\$ 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		
合併總(損)益	Consolidated total profit (loss)	\$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(轉列收入)數	Credit loss expenses	307,926	217,226
金融資產溢(折)價攤銷	Financial assets premium (discount) amortization	(40,824)	(51,781)
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	\$556,644	\$190,568
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	(187,030)	(5,964)
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	\$884,760	(\$319,778)
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	(\$590,326)	\$532,065
應付所得稅增加(減少)	Increase (decrease) in tax payable	1,025	(4,387)
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	(\$557,550)	\$547,178
營業資產及負債之變動合計	Total on changed of Operating assets and liabilities	\$327,210	\$227,400
營業活動之淨現金流入(流出)	Net cash provided by / (used in) operating activities	\$1,010,948	\$494,384
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 repurchase 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	27,225,760	(743,243)
融資活動之淨現金流入(流出)	Net cash (used in) / provided by financial activities	\$29,143,706	\$1,847,140
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	\$1,287,054	\$1,714,878
支付所得稅	Income tax paid	\$29,051	\$37,785
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



六、99年度及截至100年3月止本行及關係企業發生之財務週轉困難情事：無。

Financial Difficulties that Occurred to the Bank of Kaohsiung and the Related Parties for FY 2010 & Up to Mar. 2011: None.