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7	關係企業之背書保證、資金貸與他人及從事衍生性商品交易資訊 The Endorsement, Guarantee, Loans to Others, and Derivative Commodity Transaction of the Related Parties	1.請參閱第 109~112 & 165頁。 2.關係企業99年度未從事背書保證、資金貸與他人及衍生性商品交易。 1.Please refer to page 109~112 & 165. 2.The Relative parties don't have endorsement, guarantee, loans to others, and derivative transactions in FY 2010.
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9	總體經濟環境及公司所屬產業趨勢 Review of the Macro - Economy Environment and the Trend of Bank Industry	請參閱第4頁「國內外金融環境」及第70~71頁「市場分析」。 Please refer to page 4 for "Domestic and Foreign Financial Environment" and page 70~71 for "Market Analyses".
10	長短期業務發展計劃 Plans for Business Development	73~74
11	未來研發計畫及預計投入之研發費用、進度 Future Plans, Fees and progress of R&D	73
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、競爭利基及未來發展遠景之有利、不利因素與因應對策等，請參閱第70~71頁。 Please refer to page 70~71 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	68
14	關鍵績效指標 Key Performance Indicator (KPI)	請參閱第170頁，附表一。 Please refer to page 170 appendix I.
15	歷史績效指標 The Historical Performance Index	請參閱第82頁，本行最近5年度財務分析之「獲利能力」指標。 Please refer to page 82 for item "Profitability".
16	風險管理之政策 The Risk Management Policy	124~132



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17	風險管理之組織架構 Organizational Structure of Risk Management	請參閱第126頁「信用風險管理組織與架構」、第129~130頁「作業風險管理組織與架構」、第131~132頁「市場風險管理組織與架構」。 Please refer to page 126 for “Credit risks management organization and structure”, to page 129~130 for “Operational risks management organization and structure”, to page 131~132 for “Market risks management organization and structure”.
18	經理人參與公司治理有關之進修及訓練 The Training of Managers for Corporate Governance	請參閱第171頁，附表三。 Please refer to page 171 appendix III.
19	員工之進修與訓練 Employees' Further Education and Training	75~76
20	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170頁，附表二。 Please refer to page 170 appendix II.
21	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172頁，附表四。 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。 1.The Bank has the “Guidelines for the Staffs Services” stipulated for the reference of employees in regulating their attitudes and acts at work, please refer to page 172 appendix IV. 2.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.
22	工作環境與員工人身安全的保護措施	一、在安全衛生方面： （一）成立自衛編組每年舉辦消防及防盜、防搶、防災等各種狀況訓練、演練，以維護員工生命財產安全。 （二）依建築法第77條規定，維護建築物合法使用與其構造及設備安全，並定期實施「建築物防火避難設施與設備安全檢查與申報」。 二、在工作環境與員工人身安全保護方面： （一）各營業單位營業廳裝置數位監視錄影、報警與保全連線系統，另僱用營業廳保全人員管理門禁，以保障員工及客戶之人身安全。 （二）訂定勞工安全衛生工作守則，實施安全衛生自動檢查，其項目包括升降機、消防設備、公務車輛、飲水機及空調設備之定期保養及檢查，並設置急救藥箱，以建立優質工作環境，消弭潛在危害，以確保同仁之健康與安全。 （三）保障員工身體安全及衛生，設置勞工安全衛生管理人員及主管，管理員工安全衛生事項。 （四）為避免民眾抗爭造成本行營運中斷及員工受傷，訂有「安全維護作業規範要點」，處理民眾抗爭事件。

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	Measure for Working Environment and Staffs' Safety Protection	<p>1. Security and Sanitation:</p> <p>(1) A security team was established to conduct training on fire safety, prevention against theft, robbery, disasters and other situations on an annual basis to ensure the safety of employees and the security of the Bank's properties.</p> <p>(2) The Bank maintains the safety of its building structure and ensures proper use of building equipment in accordance with Section 77 of the "Building Act". The Bank also conducts regular "Safety Inspection and Reporting of Fire Protection and Escape Facilities."</p> <p>2. Employees' Personal Safety and the Safety of the Working Environment</p> <p>(1) Video surveillance, alarms, and connections to security forces had been installed in the lobby of each business unit. Lobby security personnel are hired to control entry into business premises, thus ensuring the personal safety of employees and customers.</p> <p>(2) Safety and sanitary guidelines had been established. Automatic inspections include the regular maintenance of elevators, fire-fighting facilities, corporate vehicles, water fountains, and air conditioners. First-aid kits are also in place to minimize potential damages while ensuring the health and safety of employees and building a quality working environment.</p> <p>(3) To ensure employees' personal safety and hygiene, the Bank has appointed dedicated staff and supervisors to handle all matters relating to employees' safety and hygiene.</p> <p>(4) To prevent business disruptions and injuries to employees as a result of physical violence, the Bank has established "Principles of Security Enforcement" to handle public protests.</p>
23	履行社會責任 Social Responsibilities Performed	76~77
24	董事及監察人成員名單、學經歷、持有股數及加入董事會之時間 Directors, Supervisors, and Their Education and Experience, Shareholdings, and the Elected Date	16~17
25	董事及監察人獨立性相關資訊 The Independence of Directors and Supervisors	19
26	董事及監察人兼任本行及其他公司職務資訊 Directors and Supervisors Serviced Concurrently with the Bank and the Other Company Information	17
27	董事及監察人之酬金 The Remuneration of Directors and Supervisors	26~31
28	總經理及副總經理之酬金 The Remuneration of President and Vice Presidents	32~33
29	董事、監察人、經理人及大股東股權質押變動情形 The Pledged Shares of Directors, Supervisors, Officers, and Major Shareholders	56~58
30	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 Board of Directors' Meetings and Independent Directors' Attendance in the Audit Committee	<p>1. 董事及監察人出席董事會開會情形，請參閱第37~38頁。</p> <p>2. 截至100年3月止，本行未設審計委員會。</p> <p>1. Directors' / supervisors' attendance in board of directors' meetings, please refer to page 37~38.</p> <p>2. The Bank did not establish an Audit Committee up to Mar. 2011.</p>



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31	董事會及審計委員會之運作情形 Practices of the Board of Directors and Audit Committee	1. 董事會之運作情形，請參閱第37~42頁。 2. 截至100年3月止，本行未設審計委員會。 1. Practices of the Board of Directors, please refer to page 37~42. 2. The Bank has not established Audit Committee up to Mar. 2011.
32	董事及監察人之訓練 The Training of Directors and Supervisors	47~48
33	公司治理狀況之討論 Corporate Governance Practices	39~42
34	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	53
35	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 has not issued employees share options receipts.
36	前十大取得98年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 in 2009.	98年度未分配員工紅利。 The employees' bonus in 2009 is nil.
37	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, Serviced Concurrently with the Other Company and Employees Shares Options.	本行未發行員工認股權，餘請參閱第20~25頁。 The Bank has not issued employees shares options, the other information please refer to page 20~25.
38	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	63
39	持股比例占前十大股東間互為關係人資料 Information for Top Ten Shareholders Being the Related Party	59
40	股東大會決議事項執行情形之檢討 Major Resolutions in the Regular Shareholders' Meeting and the Execution of the Resolutions Reached	52

附表一：本行關鍵績效指標

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

單位 Unit : % 2010.12.31

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	9.40	11.97
逾放比率 Ratio of NPL	0.99	0.61

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

2010.12.31

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	21	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 Finance)	19
		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	31	會計師 Certified Public Accountants, CPA	1

附表三：經理人99年受訓紀錄

Appendix III : Training record of manager in 2010

期間 Period	職稱 Title	姓名 Name	參訓紀錄 Training Record		
			課程名稱 Class Name	時數 Hours	研習機構 Unit in Charge
第1季 Q1	總經理 President	鍾武湖 Charles W. Chung	第102期信託業督導人員（含在職）研習班 The 102nd trust supervisors' workshop (includes officers on acting duty).	3	台灣金融研訓院 Taiwan Academy of Banking and Finance
	業務管理處 處長 (會計主管) Business Management Dept., Vice President and General Manager (Accounting Supervisor)	吳明宏 Ming-Hung Wu	發行人證券商交易所會計主管IFRS特別專案進修班 Advanced IFRS course for principal accounting officers of securities issuers, securities firms, and securities exchanges	12	中華民國會計研究發展基金會 Accounting Research and Development Foundation in Taiwan
第2季 Q2	業務管理處 處長 (會計主管) Business Management Dept., Vice President and General Manager (Accounting Supervisor)	吳明宏 Ming-Hung Wu	要保機構經營政策與管理研討會-金融海嘯後金融業挑戰與契機 Seminar on issuer's business policy and management – challenges and opportunities to the financial industry after the financial crisis	7	中央存款保險（股）公司 Central Deposit Insurance Corporation
	副總經理 Exec. Vice President	柯俊清 Chun-Ching Ko	台灣金融業如何面對兩岸新局發表演講 Seminar on how Taiwan's financial industry should embrace the new cross-strait development	3	台灣金融服務業聯合總會 Taiwan Financial Services Roundtable
第3季 Q3	總經理 President	鍾武湖 Charles W. Chung	第133期信託業督導人員（含在職）研習班 The 133rd trust supervisors' workshop (includes officers on acting duty).	3	台灣金融研訓院 Taiwan Academy of Banking and Finance
	副總經理 Exec. Vice President	劉宜鐘 Yi-Jong Liou	第28期洗錢防制法E-Course The 28th Money Laundering Prevention E-Course	2	台灣金融研訓院 Taiwan Academy of Banking and Finance
第4季 Q4	業務管理處 處長 (會計主管) Business Management Dept., Vice President and General Manager (Accounting Supervisor)	吳明宏 Ming-Hung Wu	接軌IFRS倒數818實務研討會 IFRS countdown 818 practical seminar	4	勤業眾信聯合會計事務所 Deloitte & Touche
			推動我國採用國際會計準則宣導說明會 IFRS Promotional Seminar	4.5	行政院金融監督管理委員會 Financial Supervisory commission, Executive Yuan, R.O.C.



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行。
- 九、從業人員經管之現金、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，或有損行譽之行為。
- 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。
- 二十、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。

Appendix IV : 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.
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.