(三)資本適足性　Capital Adequacy

單位：新台幣仟元，%；Unit：NT$ Thousand, %

分析項目Item		年度（註2） Year（Note 2）		2010.12.31	2010.6.30	2009.12.31
自有資本 Capital		第一類資本	Tier 1 capital	8,498,402	8,533,790	8,468,819
		第二類資本	Tier 2 capital	2,823,374	2,774,127	2,967,677
		第三類資本	Tier 3 capital			
		自有資本	Capital	11,321,776	11,307,917	11,436,496
加權風險性資產額 Risk weighted assets	信用風險 Credit risks	標準法	Standardised approach	112,515,729	103,958,313	99,787,557
		內部評等法	Internal rating based approach (IRB)			
		資產證券化	Asset securitization	870,295	1,335,352	1,649,985
	作業風險 Operational risks	基本指標法	Basic indicator approach (BIA)	4,189,675	4,189,675	4,189,675
		標準法 / 選擇性標準法	Standardised approach / Optional Standardised approach			
		進階衡量法	Advanced approach			
	市場風險 Market risks	標準法	Standardised approach	2,910,043	3,197,017	1,742,376
		內部模型法	Internal model approach			
	加權風險性資產總額		Risk weighted assets	120,485,742	112,680,357	107,369,593
資本適足率			Capital adequacy ratio	9.40%	10.04%	10.65%
第一類資本占風險性資產之比率			Tier 1 capital as a percentage of risk weighted assets	7.05%	7.57%	7.89%
第二類資本占風險性資產之比率			Tier 2 capital as a percentage of risk weighted assets	2.34%	2.46%	2.76%
第三類資本占風險性資產之比率			Tier 3 capital as a percentage of risk weighted assets			
普通股股本占總資產比率			Common stock's equities as a percentage of total assets	2.45%	2.66%	2.82%
槓桿比率			Leverage ratio	4.26%	4.59%	4.58%

註1：本表自有資本與加權風險性資產額應依「銀行資本適足性管理辦法」及「銀行自有資本與風險性資產之計算方法說明及表格」之規定填列。

註2：年底報表應填列本期及上期資本適足率，半年度財務報表除揭露本期及上期外，應增加揭露前一年年底之資本適足率。

註3：本期應列示如下之計算公式：

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。

Note 1：The self-owned capital and weighted risky assets shall be specified in accordance with the "Regulations Governing the Capital Adequacy Ratio of Banks" and "Statement and Form of Calculation Method of Bank's Self-Owned Capital and Risky Assets".

Note 2：The end of the year of financial statements must disclose the capital adequacy ratios for the current and the previous financial period. In addition to current and previous periods, semi-annual financial statements must also disclose the capital adequacy ratio as at the end of the previous year.

Note 3：The aforementioned ratios are calculated as follows：

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 assets = Tier 1 capital / Risk weighted assets
5. Tier 2 capital as a percentage of risk assets = Tier 2 capital / Risk weighted assets
6. Tier 3 capital as a percentage of risk assets = Tier 3 capital / Risk weighted assets
7. Common stock's equities as a percentage of total assets = Common stock's equities / Total assets

8.槓桿比率＝第一類資本／調整後平均資產（平均資產扣除第一類資本減項「商譽」、「出售不良債權未攤銷損失」及依「銀行自有資本與風險性資產計算方法說明及表格」所規定應自第一類資本扣除之金額）。

8.Leverage ratio ＝ Tier one capital / adjusted average assets (average assets minus tier one capital reductions including "goodwill", "unamortized loss on sale of substandard debts", and other tier one capital deductions defined under "Calculations and templates for banks' eligible capital and risky assets".

(四) 出售不良債權交易資訊：無。

Information of Sale of NPL：None.

(五) 依信託業法施行細則第十七條規定附註揭露信託帳之資產負債表及財產目錄如下:

Balance Sheet of Trust Account and the Property List of the Trust Account are Disclosed as Follows Pursuant to Article 17 of the "Rules Governing the Implementatin of the Trust Business Law"

信託帳資產負債表 Balance Sheet of Trust Account

單位：新台幣仟元；Unit：NT$ Thousand

信託資產 Trust Asset	2010.12.31	2009.12.31	信託負債 Trust Liabilities	2010.12.31	2009.12.31
銀行存款 Deposits	$48,493	$99,664	中長期借款 Borrow of Medium and long-term	$6,000	$55,000
短期投資 Short-term investments			信託資本 Trust capital	18,573,424	19,575,448
基金投資 Trust investments	18,012,425	18,998,533	累積盈虧 Accumulated income	（79,316）	（62,388）
股票投資 Stock investments	3,412	2,851			
不動產 Real estate					
土地 Land	282,339	338,248			
房屋及建築 Building	15,976	14,382			
在建工程 Construction in progress	137,463	114,382			
信託資產總額 Total Trust Asset	$18,500,108	$19,568,060	信託負債總額 Total Trust Liabilities	$18,500,108	$19,568,060

信託帳財產目錄 Property List of Trust Account

投資項目	Investments	2010.12.31	2009.12.31
短期投資	Short-term investments		
基金投資	Trust investments	$18,012,425	$18,998,533
股票投資	Stock investments	3,412	2,851
小計	Sub-total	$18,015,837	$19,001,384
不動產	Real estate		
土 地	Land	$282,339	$338,248
房屋及建築	Buildings	15,976	14,382
在建工程	Construction in progress	137,463	114,382
小計	Sub-total	$435,778	$467,012
合計	Total	$18,451,615	$19,468,396

信託帳損益表 Statements of Income on Trust Account

信託損益	Trust Income	2010.1.1~2010.12.31	2009.1.1~2009.12.31
信託收益	Trust Revenue		
利息收入	Interest Income	$395	$418
投資收益	Investment Revenue	1,629	221
信託收益合計	Sub-total	$2,024	$639
信託費用	Trust expenses		
管理費	General expenses	$494	$1,034
利息費用	Interest expenses	3,221	2,774
其他費用	Other expenses	23,270	60,001
信託費用合計	Sub-total	$26,985	$63,809
稅前淨利(淨損)	Income (loss) before tax	($24,961)	($63,170)
所得稅費用	Income tax expenses	(40)	(42)
稅後淨利(淨損)	Income (loss) after tax	($25,001)	($63,212)

（六）依證券商財務報告編製準則第七條之一規定附註揭露證券部門之資產負債表及損益表如下：

According to Article 7-1 of Regulations Governing the Preparation of Financial Reports by Securities Firms, the Bank Additionally Disclosed the Balance Sheet and Income Statement of the Bank's Securities Department as follow :

證券部門資產負債表 Balance Sheet of Securities Sector

單位：新台幣仟元；Unit：NT$ Thousand

資　產 Assets	2010.12.31	2009.12.31	負　債 Liabilities	2010.12.31	2009.12.31
公平價值變動列入損益之金融資產 Financial assets at fair value through income statement	$77,617	$75,766	附買回票券及債券負債 Bills and bonds sold under repurchase agreements	$140,745	$213,774
應收款項淨額 Accounts receivable－net	6,574	27,874	應付款項 Accounts payables	4,199	11,584
備供出售金融資產淨額 Available-for-sale financial assets－net	520,273	900,842	其他負債 Other liabilities	15,326	15,567
固定資產淨額 Property and equipment cost－net	4	6	負債合計 Total liabilities	$160,270	$240,925
其他資產 Other assets	387,389	102,911	股東權益 Stockholders' equity		
			營運資金 Working capital	$800,000	$800,000
			保留盈餘 Retained earnings	23,159	52,384
			股東權益其他項目 Other stockholders' equity	8,428	14,090
			股東權益合計 Total stockholders' equity	$831,587	$866,474
資產總計 Total assets	$991,857	$1,107,399	負債及股東權益總計 Total liabilities & stockholders' equity	$991,857	$1,107,399

證券部門損益表 Statements of Income of Securities Sector

單位：新台幣仟元；Unit：NT$ Thousand

項目 Item	2010.1.1~2010.12.31	2009.1.1~2009.12.31
利息收入 Interest income	$19,014	$38,814
利息費用 Interest expense	(537)	(1,234)
利息淨收益 Net interest revenue	$18,477	$37,580
利息以外淨收益 Net non-interest revenue		
手續費淨收益 Net commission & service fees	$7,208	$5,792
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	2,358	(9,006)
備供出售金融資產已實現(損)益 Gain (loss) on available-for-sale financial assets	1,837	33,225
其他非利息淨(損)益 Other net non-interest revenue (loss)	(271)	(3,268)
淨收益 Net revenue	$29,609	$64,323
營業費用 Operating expenses		
用人費用 Personnel service expenses	($2,276)	($2,316)
折舊及攤銷費用 Depreciation & amortization	(2)	(5)
其他業務及管理費用 Other operating & administrative expenses	(288)	(230)
稅前淨利 (淨損) Income (loss) before tax	$27,043	$61,772
所得稅(費用)利益 Income tax (expenses) benefit	(3,884)	(9,388)
本期淨利(淨損) Net income (loss)	$23,159	$52,384

(七)本公司具重大影響之外幣金融資產及負債資訊如下：

The Information about Financial Assets and Liabilities Denominated in Foreign Currency Which Might Arouse Material Effect :

單位：仟元；Unit：Thousand

項目 Item	2010.12.31 外幣 Driginal Currency	2010.12.31 匯率 Exchange Rate	2010.12.31 新台幣 NT$	2009.12.31 外幣 Driginal Currency	2009.12.31 匯率 Exchange Rate	2009.12.31 新台幣 NT$
金融資產 Financial Assets						
貨幣性項目 Monetary Item						
USD	57,225	29.10	1,665,248	24,270	32.035	777,489
GBP	4,105	44.88	184,232	577	51.44	29,681
HKD	10,461	3.713	38,842	16,210	4.101	66,477
AUD	49,842	29.54	1,472,333	44,864	28.76	1,290,289
SGD	294	22.57	6,636	119	22.77	2,710
CHF	141	31.07	4,381	282	31.03	8,750
CAD	655	29.04	19,021	471	30.42	14,328
JPY	327,058	0.3562	116,498	395,609	0.3458	136,802
CNY	3,814	4.39	16,743	3,363	4.65	15,638
ZAR	492	4.333	2,132	621	4.29	2,664
SEK	328	4.27	1,401	416	4.45	1,851
EUR	8,832	38.72	341,975	9,482	46.06	436,741
NZD	23,995	22.44	538,448	18,919	23.17	438,353
非貨幣性項目 Non-Monetary Item						
USD	149,444	29.10	4,348,820	114,889	32.035	3,680,469
AUD	11,739	29.54	346,770	8,754	28.76	251,765
CAD	12,880	29.04	374,035	—	30.42	—
JPY	498,049	0.3562	177,405	495,890	0.3458	171,479
ZAR	40,454	4.333	175,287	—	4.29	—
EUR	8,545	38.72	330,862	15,918	46.06	733,183
NZD	19,110	22.44	428,828	13,383	23.17	310,084
金融負債 Financial Liabilities						
貨幣性項目 Monetary Item						
USD	244,057	29.10	7,102,059	140,584	32.035	4,503,608
HKD	3,193	3.713	11,856	—	4.101	—
AUD	43,700	29.54	1,290,898	57,000	28.76	1,639,320
CAD	10,800	29.04	313,632	—	30.42	—
JPY	4	0.3562	1	16,453	0.3458	5,689
EUR	10,001	38.72	387,239	16,001	46.06	737,006
NZD	53,500	22.44	1,200,540	10,750	23.17	249,078

31.附註揭露事項

1.重大交易事項相關資訊

(1)累積買進或賣出同一轉投資事業股票之金額達新台幣三億元或實收資本額百分之十以上者：無。

(2)取得不動產之金額達新台幣三億元或實收資本額百分之十以上者：無。

(3)處分不動產之金額達新台幣三億元或實收資本額百分之十以上者：無。

(4)與關係人交易之手續費折讓合計達新台幣五佰萬元以上者：無。

(5)應收關係人款項達新台幣三億元或實收資本額百分之十以上者：附表一。

(6)出售不良債權交易資訊：無。

(7)依金融資產證券化條例或不動產證券化條例申請核准處理之證券化商品類型及相關資訊：無。

(8)其他足以影響財務報表使用者決策之重大交易事項：無。

2.轉投資事業相關資訊：

(1)轉投資事業相關資訊及合計持股情形：附表二。

(2)資金貸與他人：無。

(3)為他人背書保證：無。

(4)期末持有有價證券情形：無。

(5)累積買進或賣出同一有價證券之金額達新台幣三億元或實收資本額百分之十以上：無。

(6)被投資公司從事衍生性商品交易：無。

(7)取得不動產之金額達新台幣三億元或實收資本額百分之十以上：無。

(8)處分不動產之金額達新台幣三億元或實收資本額百分之十以上：無。

(9)與關係人交易之手續費折讓合計達新台幣五佰萬元以上：無。

(10)應收關係人款項達新台幣三億元或實收資本額百分之十以上：無。

(11)出售不良債權交易資訊：無。

(12)依金融資產證券化條例或不動產證券化條例申請核准處理之證券化商品類型及相關資訊：無。

(13)其他足以影響財務報表使用者決策之重大交易事項：無。

3.大陸投資資訊：無。

SUPPLEMENARY DISCLOSURE

Related Information on Significant Transactions

(1)Cumulative balance of transfer investments stocks purchased or sold greater than NT$ 300 million or 10% of paid-in capital : None.

(2)Acquisition of fixed asset greater than NT$ 300 million or 10% of paid-in capital : None.

(3)Disposal of fixed assets greater than NT$ 300 million or 10% of paid-in capital : None.

(4)The handling commission for the trade with the related parties are equivalent to an amount over NT$ 5 million : None.

(5)Receivables from related parties greater than NT$ 300 million or 10% of paid-in capital : Appendix 1.

(6)The information for sale of non-performing loans :None.

(7)Information on disposal of securitization products under “Financial Assets Securitization Provision” or “Real Estate Securitization Provision” : None.

(8)Other significant trades that may affect the decision-maker who use the financial statements : None.

Information on Investee Companies：

(1)Information on investee companies and consolidated shareholdings : Appendix 2.

(2)Lending funds to other parties：None.

(3)Endorsement and guarantee for other parties：None.

(4)Securities Held by investee companies on Dec. 31, 2010 : None.

(5)Cumulative trading volume of the identical securitie greater than NT$ 300 million or 10% of paid-in capital : None.

(6)Derivative products trading of investee company : None.

(7)Acquisition of fixed asset greater than NT$ 300 million or 10% of paid-in capital : None.

(8)Disposal of fixed assets greater than NT$ 300 million or 10% of paid-in capital : None.

(9)The handling commission for the trade with the related parties are equivalent to an amount over NT$ 5 million : None.

(10)Receivables from related parties greater than NT$ 300 million or 10% of paid-in capital : None.

(11)The information for sale of non-performing loans : None.

(12)Information on disposal of securitization products under “Financial Assets Securitization Provision” or “Real Estate Securitization Provision” : None.

(13)Other significant trades that may affect the decision-maker who use the financial statements : None.

Investments in Mainland China : None.

32.部門別財務資訊

（1）產業別財務資訊

本銀行於國內經營銀行法第3條規定之業務，主要包括存款、放款、保證、外匯交易、儲蓄及信託等業務，係屬單一產業。

（2）地區別財務資訊：無。

（3）外銷銷貨資訊：無。

（4）重要客戶資訊：

SEGMENT INFORMATION

(1)Operations in Different Industries

The Bank engages in businesses prescribed by Article 3 of the Banking Law of the Republic of China, which primarily include accepting deposits, extending loans, providing guarantee, foreign exchange transactions, accepting savings deposits and trust business. The Bank operates principally in one industry.

(2)Operations in Different Geographic Areas：None.

(3)Export Sales：None.

(4)Information on Major Customers：

客戶 Customers	2010.01.01-2010.12.31（註）	2009.01.01-2009.12.31（註）
高雄市政府 Kaohsiung City Government	$256,240	$305,324

註：係利息及手續費收入。

Note：Interest income and Service Fees.

33.科目重分類

為配合99年度財務報表之表達，98年度部分會計科目予以重分類。

RECLASSIFICATION OF ACCOUNTING TITLES

To conform with the expressions in the financial statement 2010, some accounting titles in the financial statement 2009 were reclassified accordingly.

附表一
Appendix I

高雄銀行股份有限公司
應收關係人款項
民國99年12月31日

Bank of Kaohsiung Co., Ltd.
Receivables from Related Parties
December 31, 2010

單位：新台幣仟元；Unit： NT$ Thousand

帳列應收款項之公司 Creditor	交易對象 Debtor	關 係 Relationship of the Debtor with the Bank	應收關係人款項餘額 Balance of Receivables from Related parties	週轉率 Turnover Rate	逾期應收關係人款項 Overdue Receivables from Related Parties		應收關係人款項期後收回金額 Amount of Receivables Collected from Related Parties Subsequent to the Event	提列備抵呆帳金額 Provision for Credit Loss
					金 額 Amount	處理方式 Handing Procedure		
高雄銀行 Bank of Kaohsiung Co., Ltd.	高雄市政府 Kaohsiung City Government	本公司主要股東 Major shareholder of the bank	43,695,198	金融業不適用 Not applicable	無 None	不適用 Not applicable	截至100年2月22日止已收回13,273,186仟元，餘尚未到期。 NT$ 13,273,186 thousand have been collected up to Feb. 22, 2011. The remaining balance has not matured yet.	－

財務概況

附表二
Appendix II

高雄銀行股份有限公司 轉投資事業相關資訊 民國99年12月31日

Bank of Kaohsiung Co., Ltd. Information on Investee Companies December 31, 2010

單位：仟股；新台幣仟元；Unit : thousand shares；NT$ Thousand

被投資公司名稱 Name of Investee Company	所在地區 Location	主要營業項目 Main Business	期末持股比率 Shares Held by the Bank at Dec. 31, 2010	投資帳面金額 Book Value	本期認列之投資(損)益 The Income (Loss) Recognized in this Period	本行及關係企業合併持股情形（註1） Consolidated Shareholdings of the Bank and Affiliates (Note 1): 現股股數 Number of Shares	擬制持股股數（註2） The Shares to be Held (Note 2)	合計 Total: 股數 Number of Shares	合計 Total: 持股比率	備註 Note
金融相關事業 Finance										
高銀人身保險代理人(股)公司 Kaohsiung Bank Insurance Agency Co., Ltd.	高雄市 Kaohsiung City	人身保險代理人 Life Insurance Agency	100%	47,991	31,547	300	—	300	100%	採權益法之股權投資 Equity method's investments
高銀財產保險代理人(股)公司 Kaohsiung Bank General Insurance Agency Co., Ltd.	高雄市 Kaohsiung City	財產保險代理人 Non-life Insurance Agency	100%	7,055	1,265	500	—	500	100%	採權益法之股權投資 Equity method's investments
台北外匯經紀（股）公司 Taipei Forex Inc.	台北市 Taipei City	外匯經紀 Forex	3.53%	7,000	—	700	—	700	3.53%	以成本衡量之金融資產 Financial assets－cost method
臺灣期貨交易所（股）公司 Taiwan Futures Exchange Corporation	台北市 Taipei City	期貨交易 Futures Exchange	0.30%	6,000	—	802	—	802	0.30%	以成本衡量之金融資產 Financial assets－cost method
台灣金融資產服務（股）公司 Taiwan Financial Asset Services Co.,Ltd.	台北市 Taipei City	金融服務 Financial Services	2.94%	50,000	—	5,000	—	5,000	2.94%	以成本衡量之金融資產 Financial assets－cost method
臺灣集中保管結算所（股）公司 Taiwan Depository & Clearing Corporation	台北市 Taipei City	保管結算 Depository & Clearing	0.08%	4,639	—	247	—	247	0.08%	以成本衡量之金融資產 Financial assets－cost method
陽光資產管理（股）公司 Sunny Asset Management Corporation	台北市 Taipei City	資產管理 Asset Management	0.0058%	3	—	0.347	—	0.347	0.0058%	以成本衡量之金融資產 Financial assets－cost method
台灣票券金融（股）公司 Taiwan Finance Corporation	台北市 Taipei City	票券金融業務 Finance	10.00%	516,165	—	51,617	—	51,617	10.00%	以成本衡量之金融資產 Financial assets－cost method
國票綜合證券（股）公司 Waterland Securities Co.,Ltd.	台北市 Taipei City	證券業務 Securities	4.93%	407,830	—	40,783	—	40,783	4.93%	以成本衡量之金融資產 Financial assets－cost method
台灣金聯資產管理（股）公司 Taiwan Asset Management Corporation	台北市 Taipei City	資產管理 Asset Management	0.57%	100,000	—	10,000	—	10,000	0.57%	以成本衡量之金融資產 Financial assets－cost method
財金資訊（股）公司 Financial Information Services Co.,Ltd.	台北市 Taipei City	資訊服務 Information Services	1.14%	45,500	—	4,550	—	4,550	1.14%	以成本衡量之金融資產 Financial assets－cost method
非金融相關事業 Non-Finance										
台灣高速鐵路（股）公司 Taiwan High Speed Rail Corp.	台北市 Taipei City	交通運輸 communication	0.10%	100,440	—	10,800	—	10,800	0.10%	以成本衡量之金融資產 Financial assets－cost method
高雄捷運（股）公司 Kohsiung Rapid Transit Corporation	高雄市 Kaohsiung City	捷運系統 Rapid Transit	0.50%	50,000	—	5,000	—	5,000	0.50%	以成本衡量之金融資產 Financial assets－cost method

註1：凡本銀行、董事、監察人、總經理、副總經理及符合公司法定義之關係企業所持有之被投資公司現股或擬制持股，均應予計入。

註2：(1)擬制持股係指所購入具股權性質有價證券或簽訂之衍生性商品契約（尚未轉換成股權持有者），依約定交易條件及銀行承作意圖係連結轉投資事業之股權並作為本法第74條規定轉投資目的者，在假設轉換下，因轉換所取得之股份。

(2)前揭「具股權性質有價證券」係指依證券交易法施行細則第十一條第一項規定之有價證券，如可轉換公司債、認購權證。

(3)前揭「衍生性商品契約」係指符合財務會計準則公報第三十四號有關衍生性商品定義者，如股票選擇權。

Note 1: The shares held or to be held by the Bank or its directors, supervisors, president, vice president and investees held by the affiliates as defined in the Company Act shall be included.

Note 2: (1) The shares to be held shall mean the shares acquired upon conversion, as hypothesized, of equity securities purchased or contracted for derivative products concluded (not yet converted to equity) in accordance with the trading terms and conditions and the bank's intent to link with the reinvested enterprise's equity for the purpose of reinvestment provided in Article 74 of the Act.

(2) The "equity securities" referred to in the preceding paragraph shall mean the valuable securities referred to in Paragraph 1 of Article 11 of the Securities and Exchange Law Enforcement Rules, e.g. convertible corporate bond and warrant.

(3) The "derivative products" referred to in the preceding paragraph shall comply with the definition of derivative products referred to in Statement of Financial Accounting Standards No. 34, e.g. stock option.