22.手續費淨收益

in FY 2009 were $ 0 thousand.

NET COMMISSION AND SERVICE FEES

項　　目	Item	2010.01.01-2010.12.31	2009.01.01-2009.12.31
手續費收入	Income on commission & service fees	$ 445,859	$ 413,174
手續費費用	Expenses on commission & service fees	（42,232）	（58,925）
合計	Total	$ 403,627	$ 354,249

23.用人、折舊及攤提費用

PERSONNEL SERVICE, DEPRECIATION AND AMORTIZATION EXPENSES

項　　目	Item	2010.01.01-2010.12.31	2009.01.01-2009.12.31
用人費用	Personnel service expenses		
薪資費用	Wages & salaries	$ 1,056,737	$ 986,059
勞、健保費用	Health & labor insurance	79,257	71,145
退休金費用	Pension expenses	125,357	94,799
其他費用	Other expenses	8,299	8,029
折舊及攤提費用	Depreciation & amortization	83,169	88,641
合計	Total	$ 1,352,819	$ 1,248,673

24.所得稅

INCOME TAX

(1)遞延所得稅資產(負債)淨額

(1)Deferred Income Tax Assets (Liabilities)－Net

項　　目	Item	2010.12.31	2009.12.31
暫時性差異：	Temporary differences		
未實際支付之退休金	Unrealized expense on provision of employees' pension	$ 41,656	$ 42,660
未使用投資抵減	Unused deduction of investment	3,101	20,752
未使用虧損扣抵	Unused deduction of loss	40,721	78,800
未實現補償損失	Unrealized compensation loss	1,262	3,832
其　　他	Other	121	（4,083）
合　　計	Total	$ 86,861	$ 141,961
減：備抵評價	Less:allowance for decline in market value	－	－
淨　　額	Net	$ 86,861	$ 141,961

(2)所得稅費用（利益）

(2)Income Tax Expense (Benefit)

項　　目	Item	2010.01.01-2010.12.31	2009.01.01-2009.12.31
當期所得稅費用	Income tax payable	$ 23,275	$ －
分離課稅稅款	Tax on income separately taxed	80	5,118
未分配盈餘加徵10%稅款	Additional 10% tax levied on unappropriated retained earnings	2,846	－
減：投資抵減	Minus: investment tax credits	（2,846）	－
遞延所得稅費用（利益）	Deferred income tax expense (benefit)	40,319	（66,322）
因所得稅法改變產生之變動影響數	Impacts from changes to the income tax regulation	14,781	30,302
以前年度所得稅調整	(Over) under provision of income tax of prior years	－	（2,894）
所得稅費用（利益）	Income tax expense (benefit)	$ 78,455	（$ 33,796）

立法院於98年5月修正所得稅法第五條條文，將營利事業所得稅稅率由25%調降為20%，於99年5月將營利事業所得稅由20%調降為17%，並自99年度施行。本公司業已依此修正條文重新計算遞延所得稅資產或負債，並將所產生之差額列為所得稅費用。

立法院於98年4月修正所得稅法部分條文，將屬分離課稅之金融商品利息所得修正為全數計入營利事業所得額合併課稅，並自99年度施行。

The Legislative Yuan passed the amendments to Article 5 of the Income tax Law in May 2009 to reduce the Profit-Seeking Enterprise Income Tax rate from 25% to 20%; and reduce the tax rate again from 20% to 17% in May 2010.The amendments became effective since 2010. Therefore, the company has recalculated its deferred tax assets and liabilities, and recognized such adjustments as income tax expense.

The Legislative Yuan passed the amendments to part of the Income Tax Law in April 2009 to count the interest income of financial instrument (used to be separate taxation) in the taxable base of Profit-Seeking Enterprise Income Tax. The amendments became effective in 2010.

(3)應付（退）所得稅

(3)Income Tax Expense (Benefit)

項　　目	Item	2010.12.31	2009.12.31
本期應付(退)所得稅	Income tax payable (refundable) in the current period	$ 1,112	$ —
以前年度應付所得稅	Income tax payable in the previous years	—	—
應付（退）所得稅	Income tax payable (refundable)	$ 1,112	$ —

本期應付(退)所得稅之明細如下：

Detailed of Income tax payable (refundable)：

項　　目	Item	2010.12.31	2009.12.31
當期所得稅費用	Income tax expenses in the current period	$ 23,275	$ —
未分配盈餘加徵10%稅款	Additional 10% tax levied on unappropriated retained earnings	2,846	—
減：投資抵減	Minus: investment tax credits	（2,846）	—
預付所得稅	Income tax pre-paid	（22,163）	（20,192）
應付（退）所得稅	Income tax payable (refundable)	$ 1,112	（$ 20,192）

應退所得稅，帳列應收款項淨額之應收退稅款項下。

Income tax refundable is stated under Income tax refundable on the receivables –net.

(4)損益表所列稅前淨利依規定稅率應計之所得稅與依稅法規定計算之課稅所得當期所得稅費用，其差異說明如下：

(4)Reconciliation of Income Tax Payable：

項　　目	Item	2010.01.01-2010.12.31	2009.01.01-2009.12.31
稅前淨利應計所得稅	Income tax payable	$ 34,943	$ 10,645
虧損扣抵抵減當期所得稅	Income tax credits derived by deduction of loss	（18,530）	—
投資抵減當期所得稅	Income tax credits derived by investment tax credits	（13,600）	—
未實現退休金費用	Unrecognized pension costs	5,398	4,875
短期票券利息收入	Interest income on short-term bills	—	（6,759）
國際金融業務分行免稅盈餘	Net income derived by the OBU-tax exempt	（26,307）	（15,170）
國內證券交易損失(所得)	(Gain) loss on securities	（2,918）	（19,184）
公平價值變動列入損益之金融資產及負債評價損失(利益)	(Gain) loss on valuation of financial assets and liabilities at fair value through income statement	3,272	3,722
依權益法認列投資損失（收益）	Investment loss (gain) accounted for under the equity method	（5,578）	（6,341）
資產減損損失（迴轉利益）	Loss on asset impairment (reverse)	36,845	4,767
現金股利	Cash dividends	（11,571）	（8,523）
公平價值變動列入損益之金融資產處分財稅差異	Differences arising from tax treatments of financial assets at fair value through income statement	—	（54,460）
呆帳費用超限(轉回)	Over the credit loss expenses limit (reverse)	—	（26,128）
未實現補償損失	Unrealized compensation loss	（1,995）	4,790
其他稅額調整	Other tax adjustments	41	372
一般稅額與基本稅額差異數	Difference on tax and based tax	23,275	—
虧損扣抵節省以後年度所得稅	Save income tax of deduction of loss for the later year	—	107,394
當期所得稅費用	Income tax expense	$ 23,275	$ —

(5)截至民國99年12月31日止，本公司之所得稅結算申報已核定至96年度。

(5)The Bank's income tax returns for the years up to and including FY 2007 have been assessed and approved by the Tax Authority.

(6)兩稅合一相關資訊：

(6)Imputation Tax System and Related Information :

項　　目	Item	2010.12.31	2009.12.31
股東可扣抵稅額帳戶餘額	Imputed tax credit for stockholders	$ 185,205	$ 155,470
87年度（87.6.30以前）以前未分配盈餘	Unappropriated earnings-before June 30, 1998	—	—
88年度（87.7.1以後）以後未分配盈餘	Unappropriated earnings-July 1, 1998 & thereafter	155,551	76,416

項　　目	Item	2010.01.01-2010.12.31	2009.01.01-2009.12.31
盈餘分配之稅額扣抵比率	Ratio of deductible tax credit for the appropriation of earnings	25.54% （預計） (Estimated)	33.33% （實際） (Actual)

由於本公司得分配予股東之可扣抵稅額，應以股利分配日之股東可扣抵稅額帳戶之餘額為計算基礎。因此99年度預計盈餘分配之稅額扣抵比率可能會因本公司依所得稅法規定預計可能產生之各項可扣抵稅額與實際不同而須調整。

The tax credits allocable to shareholders are based on the balance of the Imputation Credit Account (ICA) on the dividend distribution date. Accordingly, the estimated ratio of deductible tax credit for FY 2010 may change because the actual tax credits may differ from the tax credit projected by the Bank in accordance with the Income Tax Act.

(7)截至99年12月31日止，本公司依促進產業升級條例享受所得稅抵減之資訊明細如下：

(7)Up to Dec. 31, 2010 details of the Bank's unused tax credits from promotion of business upgrading rule ：

抵減項目 Item		可抵減總額 Deductionable Amount	尚未抵減餘額 Deductionable Balance	最後抵減年限 Deductionable due
依促產條例第6條規定	The promotion upgrading rule 6th stipulation	$ 3,101	$ 3,101	101-102年

25.基本每股盈餘　BASIC EARNINGS PER SHARE

項　　目		Item		2010.01.01-2010.12.31	2009.01.01-2009.12.31
稅前淨利（淨損）	(A)	Income (loss) before tax	(A)	$ 205,549	$ 42,620
本期淨利（淨損）	(B)	Net income (loss)	(B)	$ 127,094	$ 76,416
本期流通在外加權平均股數（仟股）	(C)	Weighted average outstanding common stocks (thousand shares)	(C)	525,798	525,798
基本每股盈餘		Basic earnings per share			
稅前淨利（淨損）	(A/C)	Income (loss) before tax	(A/C)	$ 0.39	$ 0.08
本期淨利（淨損）	(B/C)	Net income (loss)	(B/C)	$ 0.24	$ 0.15

26.關係人交易　RELATED PARTIES TRANSACTIONS

本公司與關係人間之重大交易事項，彙總如下：

Significant Transactions Between the Bank and Related Parties are Summarized as Follows：

(1)關係人之名稱及關係

(1)Names and Relationships of Related Parties

關係人名稱	Name of the related parties	與本公司之關係	Relationships with the Bank
高雄市政府	Kaohsiung City Government	本公司主要之股東	The Bank's major shareholder
高雄捷運(股)公司	Kaohsiung Rapid Transit Co.,	實質關係人	Related parties
其他關係人	Other related parties	本公司之董事、監察人、及其親屬暨所屬事業經理人及實質關係人	The Bank's director, supervisor, their relatives, their enterprises manager and the related parties
高銀人身保險代理人(股)公司	Kaohsiung Bank Insurance Agency Co., Ltd.	本公司之子公司	Subsidiary of the Bank
高銀財產保險代理人(股)公司	Kaohsiung Bank General Insurance Agency Co., Ltd.	本公司之子公司	Subsidiary of the Bank

(2) 與關係人間之重大交易事項

(2)Significant Transactions with Related Parties

A.授信

A.Credit / Loan

關係人名稱	Name of Related Parties	2010.01.01-2010.12.31 期末餘額 2010.12.31	利息與手續費收入 Interest Income, Commission & Service fees	利率區間 Interest Rate
高雄市政府	Kaohsiung City Government	$ 43,695,198	$ 256,240	0.544%－1.420%
其他關係人	Other Related Parties	71,733	932	1.39%－3.75%

2009.01.01-2009.12.31

關係人名稱	Name of Related Parties	期末餘額 2009.12.31	利息與手續費收入 Interest Income, Commission & Service fees	利率區間 Interest Rate
高雄市政府	Kaohsiung City Government	$ 30,072,595	$ 305,324	0.56%－1.44%
其他關係人	Other Related Parties	60,092	1,163	1.185%－3.52%

99.1.1-99.12.31及98.1.1-98.12.31上開對關係人之授信，依放款性質、用途之不同，其利率區間如上所示，而對非關係人(除協議戶外)授信之利率區間分別為0.53%-11.92%及0.42%-11.92%。

Interest rates of credit approval extended by the Bank to the aforementioned related parties for 2010.01.01-2010.12.31 and 2009.01.01-2009.12.31 are shown as above depending on the nature and purposes of these loans; and, the average interest rate ranges to non-related parties (except for pre-agreed accounts) were between 0.53 % and 11.92 % for 2010.01.01-2010.12.31 and 0.42% and 11.92% for 2009.01.01-2009.12.31

B.存款

B.Deposits

2010.01.01-2010.12.31

關係人名稱	Name of Related Party	期末餘額 2010.12.31	利息支出 Interest Expenses	利率區間 Interest Rate
高雄市政府	Kaohsiung City Government	$ 8,410,455	$ 41,229	0%－1.10%
高雄捷運(股)公司	Kaohsiung Rapid Transit Co., Ltd.	6,018,525	9,371	0.12%－1.11%
其他關係人	Other Related Parties	407,258	4,424	0.12%－13%
高銀人身保險代理人（股）公司	Kaohsiung Bank Insurance Agency Co., Ltd.	68,330	65	0.10%－0.12%
高銀財產保險代理人（股）公司	Kaohsiung Bank General Insurance Agency Co., Ltd.	7,305	45	0.10%－1.04%

2009.01.01-2009.12.31

關係人名稱	Name of Related Party	期末餘額 2009.12.31	利息支出 Interest Expenses	利率區間 Interest Rate
高雄市政府	Kaohsiung City Government	$ 8,721,631	$ 58,167	0%－2.66%
高雄捷運(股)公司	Kaohsiung Rapid Transit Co., Ltd.	6,285,865	13,673	0.10%－2.605%
其他關係人	Other Related Parties	469,690	4,656	0%－13%
高銀人身保險代理人（股）公司	Kaohsiung Bank Insurance Agency Co., Ltd.	49,365	48	0.10%
高銀財產保險代理人（股）公司	Kaohsiung Bank General Insurance Agency Co., Ltd.	6,585	47	0.1%－1.53%

a.上開關係人之存款，依存款性質之不同，其利率區間如上，而非關係人存款，其利率區間為0%-13%。

b.行員(非關係人)之存款利率最高為13%，其他關係人之存款利率依存款性質而定，最高係比照行員存款利率。

a.Interest rates in the above related parties' deposits are shown as above depending in the nature of the deposits; the average interest rates on third-party deposits were between 0% and 13%.

b.The maximum interest rate on employees' (non-related parties) deposit accounts was 13%, which was also the maximum interest rate paid in related parties' deposit accounts depending in the nature of the deposit accounts.

C.租賃事項

C.Lease

a.本公司向高雄市政府承租營業場所其明細如下：

a.Details of the premises leased by the Bank from the Kaohsiung City Government :

2010.01.01-2010.12.31

租賃標的物 Leased Assets	租賃期間 Lease Term	付款方式 Payment Method	租金支出 Rental Expense
小港分行行舍 Hsiao Kang Branch	2010.01.01-2011.12.31	每半年支付租金 half yearly	$ 219
鹽埕分行行舍 Yen Cheng Mini-Branch	2008.01.01-2010.12.31	每半年支付租金 half yearly	731
灣內分行行舍 Waan Nei Branch	2010.01.01-2011.12.31	每半年支付租金 half yearly	983
市府分行行舍 Shih Fu Branch	2010.01.01-2011.12.31	每半年支付租金 half yearly	245
左營分行行舍 Tso Ying Branch	2009.01.01-2011.12.31	每半年支付租金 half yearly	617
桂林分行行舍 Kwei Lin Branch	2009.01.01-2010.12.31	每半年支付租金 half yearly	334
		Total	$ 3,129

2009.01.01-2009.12.31

租賃標的物 Leased Assets		租賃期間 Lease Term	付款方式 Payment Method	租金支出 Rental Expense
小港分行行舍	Hsiao Kang Branch	2008.01.01-2009.12.31	每半年支付租金 half yearly	$ 221
鹽埕分行行舍	Yen Cheng Mini-Branch	2008.01.01-2010.12.31	每半年支付租金 half yearly	707
灣內分行行舍	Waan Nei Branch	2008.01.01-2009.12.31	每半年支付租金 half yearly	990
市府分行行舍	Shih Fu Branch	2008.01.01-2009.12.31	每半年支付租金 half yearly	248
左營分行行舍	Tso Ying Branch	2009.01.01-2011.12.31	每半年支付租金 half yearly	659
桂林分行行舍	Kwei Lin Branch	2009.01.01-2010.12.31	每半年支付租金 half yearly	334
			合計 Total	$ 3,159

租賃型態：營業租賃。

上開租金決定依據：依土地公告現值及房屋課稅現值調整。

Type of Lease : operating lease.

Determination of the Aforementioned Rental Expenses : adjusted according to the published land values and the present value of the building tax for the respective leased property.

b.本公司向關係人收取之租金收入如下：

b.Commission Incomes Received from Related Parties :

2010.01.01-2010.12.31

關係人名稱	Name of the Related Parties	收款方式 Collection Method	金額 Amount
高銀人身保險代理人(股)公司	Kaohsiung Bank Insurance Agency Co., Ltd.	每月收取一次 monthly	$ 24
高銀財產保險代理人(股)公司	Kaohsiung Bank General Insurance Agency Co., Ltd.	每月收取一次 monthly	12

2009.01.01-2009.12.31

關係人名稱	Name of the Related Parties	收款方式 Collection Method	金額 Amount
高銀人身保險代理人(股)公司	Kaohsiung Bank Insurance Agency Co., Ltd.	每月收取一次 monthly	$ 24
高銀財產保險代理人(股)公司	Kaohsiung Bank General Insurance Agency Co., Ltd.	每月收取一次 monthly	12

上列租金價格係經雙方議價決定。

Above mentioned rentals were bargained by both parties.

D.本公司對關係人之保險手續費收入如下：

D.Commission Incomes Received from Related Parties :

關係人名稱	Name of the Related Parties	2010.01.01-2010.12.31	2009.01.01-2009.12.31
高銀人身保險代理人(股)公司	Kaohsiung Bank Insurance Agency Co., Ltd.	$ 104,974	$ 68,891
高銀財產保險代理人(股)公司	Kaohsiung Bank General Insurance Agency Co., Ltd.	998	2,075

E.應收款項

E.Accounts Receivable

關係人名稱	Name of the Related Parties	2010.12.31	2009.12.31
高銀人身保險代理人(股)公司	Kaohsiung Bank Insurance Agency Co., Ltd.	$ 26,721	$ 28,490
高銀財產保險代理人(股)公司	Kaohsiung Bank General Insurance Agency Co., Ltd.	165	157

F.關係人為借款人、保證人、擔保品提供人之交易資訊：

F.Trade Information of the Related Party Who Is the Borrower, Guarantor, or the Collateral Provider :

（一）放款 Loans

2010.12.31

單位：新台幣仟元；Unit：NT$ Thousand

類別 Item	戶數或關係名稱 Account Number or Name of the Related	本期最高餘額 The Highest Balance	期末餘額 Closing Balance	履約情形 Performance		擔保品內容 Collateral	與非關係人之交易條件有無不同 Any Difference from the Terms and Conditions of Transactions with Non-Related Parties
				正常放款 Normal Loans	逾期放款 Non-Performing Loans		
員工消費性放款 Consumer loans to employees	19	42,826	42,555	42,555	—	無 None	無 None
自用住宅抵押放款 Loans under home mortgage	12	23,168	22,401	22,401	—	不動產 Real estate	無 None
其他放款 Other loans	張山輝 Shan-Hui Chang	6,500	6,500	6,500	—	不動產 Real estate	無 None
其他放款 Other loans	胡娟暐 Juan- Wei Hu	277	277	277	—	消費性貸款 Consumer loans	無 None

2009.12.31

類別 Item	戶數或關係名稱 Account Number or Name of the Related	本期最高餘額 The Highest Balance	期末餘額 Closing Balance	履約情形 Performance		擔保品內容 Collateral	與非關係人之交易條件有無不同 Any Difference from the Terms and Conditions of Transactions with Non-Related Parties
				正常放款 Normal Loans	逾期放款 Non-Performing Loans		
員工消費性放款 Consumer loans to employees	20	38,417	37,775	37,775	—	無 None	無 None
自用住宅抵押放款 Loans under home mortgage	12	16,479	15,664	15,664	—	不動產 Real estate	無 None
其他放款 Other loans	張山輝 Shan-Hui Chang	6,500	6,500	6,500	—	不動產 Real estate	無 None
其他放款 Other loans	盧如珍 Ju-Chen Lu	1,999	—	—	—	存單質借 C.D. pledged as collateral	無 None
其他放款 Other loans	胡娟暐 Juan- Wei Hu	401	153	153	—	消費性貸款 Consumer loans	無 None

註1：員工消費性放款及自用住宅抵押放款餘額，得彙總揭露之，其餘放款餘額應依關係人名稱逐戶揭露。

Note 1：for consumer loans to employees and loans under home mortgage, outstanding balances may be disclosed in aggregate; any other loan balances due from related parties must be disclosed individually.

註2：擔保品之類別依不動產、短期票券、政府債券、有擔保公司債、無擔保公司債、上市櫃股票、未上市櫃股票及其他動產等類別填列，如為其他動產請敘明具體內容。

Note 2：Please specify the types of collateral, including real estate, short-term notes and bills, debentures, secured corporate bond, non-secured corporate bond, listed/OTC stock, unlisted /OTC stock, and other movable property. In the case of other movable property, please specify it in detail.

（二）保證款項：無。

Guarantees：None.

（三）衍生性金融商品交易：無。

Transactions of Derivative Financial Products：None.

（四）出售不良債權交易：無。

Transactions for Sale of NPL：None.

G.董事、監察人及管理階層薪酬資訊：

G.Information about Remuneration to Directors, Supervisors and the Management:

項　目	Item	2010.01.01-2010.12.31	2009.01.01-2009.12.31
薪資及獎金	Salary and prize	$ 12,907	$ 16,445
紅　利	Bonus	2,000	—
執行業務費	Expenses for execution of business	7,696	7,143
合　計	Total	$ 22,603	$ 23,588

上述薪酬資訊相關詳細資料可參閱股東會年報內容。

Please refer to the annual report of shareholders' meeting for said information.

27.質押之資產

本公司已提供作為存出保證之資產如下：

項　目	Item	2010.12.31	2009.12.31
央行可轉讓定期存單	CBC Negotiable certificate of deposit	$ 500,000	$ —
買入央行定存單	Purchased C.D.from CBC	800,000	900,000
其他政府公債（面額）	Other government bonds (par value)	121,400	196,200
政府公債（面額）	Government bonds (par value)	176,600	195,600
國外債券	Overseas bonds	87,300	326,405
合計	Total	$ 1,685,300	$ 1,618,205

上述質押之資產主要係繳存法院作為對債務人財產執行假扣押之保證金、信用卡付款保證金、信託部賠償準備金、繳存發行機構之擔保品及為配合中央銀行同業資金調撥清算作業系統採行即時總額清算機制，因是提供買入可轉讓定存單作為日間透支之擔保，讓擔保額度可隨時變更且日終未動用之額度仍可充當流動準備。

PLEDGED ASSETS

Details of the Bank's Assets Pledged as Collateral are As Follows：

The said pledged assets were furnished to courts primarily as the security bond for provisional seizure of debtors' property; security bond for credit card payment; reserve for compensation of Trust Dept; collateral for issuing institution and in order to cope with the real-time total fund settlement system of the Central Bank Interbank Funds Transfers and Settlements System by purchasing negotiable certificate of deposits as the security for daytime overdraft to enable the limit of security to be variable at any time and the limit not disbursed at the end of the day can be the reserve for liquid fund.

28.重大承諾事項及或有事項

截至99年12月31日止，本公司重大之承諾事項如下：

(1) 期收、期付、代收、保證及保管

項　目	Item	金　額 Amount
受託代收款項	Collections payable	$ 10,288,385
保證款項	Guarantees	4,366,447
應收信用狀款項	Accounts receivable under letter of credit	1,902,129
保管有價證券	Payables on marketable securities under custody	17,607,181
受託代售旅行支票	Payables on travelers' checks consigned-in	67,471
受託代放款	Payables on joint loans	10,524,566
受託承銷印花稅票	Revenue stamps consigned-in	184,744
信託資產	Trust assets	18,500,108
撥交備售印花稅票	Payables on revenue stamps consigned-in	17,450
約定融資額度	Pre-agreed credit limit	9,802,093
附買回條件賣出票券及債券	Bills & bonds sold under repurchase agreements	140,864
附賣回條件購入票券及債券	Bills & bonds purchased under resell agreements	2,791,253

COMMITMENTS AND CONTINGENT LIABILITIES

Up to December 31, 2010 major Commitments of the Bank are as follows：

(1)Receivables and Payables under Forward Contracts, Collections, Guarantee and Accounts Under Custody

(2)租賃契約

本公司以營業租賃方式承租營業場所，截至99年12月底止之存出保證金為14,608仟元，依簽訂租約未來五年應支付租金如下：

年度	Fiscal Year	金額 Amount
100年度	2011	$ 68,369
101年度	2012	50,782
102年度	2013	33,188
103年度	2014	4,760
104年度	2015	1,710

(2)Lease Agreements

The Bank leased its office premise under several operating leases. Up to December 31, 2010, security deposits for the various lease agreements amounted to $14,608 thousand. Amounts payable under the Bank's lease agreements for the next five years are as follows：

(3)本公司客戶大台中新市管理委員會於96年12月向法院提出訴訟，主張本公司於辦理印鑑變更時，存有過失，導致其存款被盜領，請求返還存款金額8,416仟元，於97年8月經一審判決本公司勝訴，惟對造不服，上訴二審，於98年6月經二審改判本公司部分敗訴，判決本公司應賠償3,739仟元，本公司不服上訴三審，並蒙最高法院發回二審更審中，故本行未估列相關損失，目前審理中。

(3)The Bank's customer, Great Taichung Hsin Shih Administration Committee, filed a legal action with the court alleging that the Bank's negligence in handling the change of specimen seal resulted in the misappropriation of its deposits and claiming the reimbursement equivalent to the deposit of $8,416 thousand. Disagreeing with the judgment of fist trial, the adverse party has filed an appeal in August 2008. The court ruled against the company's favor during the first appeal dated Jun 2009, and the company was deemed liable to compensate a total of $3,739 thousand. The company has filed for a second appeal, and the Supreme Court held that the case should be remanded to the 2nd trial and, therefore, the Bank has not yet estimated the relevant loss. The appeal is pending examination.

(4)本公司受託投資由雷曼兄弟財務公司發行，雷曼兄弟金融控股公司保證之連動債券金額為南非幣159,290仟元，折合新台幣627,603仟元，惟雷曼兄弟控股公司於97年9月15日向美國法院申請破產保護，雷曼兄弟財務公司發行之連動債券均停止報價並停止受理贖回，另雷曼兄弟公司於97年12月底向美國破產法院提出聲請延展提出重整計畫及徵求同意重整計畫之期間，再於98年7月1日第二次請求美國破產法院將其提出重整計畫之期間(Plan Period)延長8個月至99年 3月15日，並請求法院將徵求同意重整計畫之期間 (Solicitation Period) 延長至99年 5月17日。雷曼兄弟公司業已於99年3月15日向美國破產法院提出共同重整計劃，目前正由法院審理中。

本公司業於98年 4月23日董事會決議通過，除符合「雷曼兄弟連動債券九大爭議態樣」和解方案外，另增訂不限於雷曼兄弟連動債券，亦不限於九大爭議態樣之通案和解方案，以客戶原始信託金額之15%為和解補償金。

截至100年2月22日止，本公司雷曼兄弟連動債之和解案件為704件，已支付之補償金額約新台幣 8.78仟萬元，已和解案件占總受託投資件數(780件)之90.26%；已支付之補償金額占本公司98年度提列之應付補償損失 (約新台幣 9.4仟萬元) 之93.40%，未和解案件為76件，本公司將充分配合銀行公會評議委員會之運作，儘速解決連動債券爭議；另本公司已積極以受託人之名義，委請理律法律事務所委任美國律師事務所(Morrison & Foerster)及荷蘭律師事務所(Nauta Dutilh) 向美國及荷蘭之雷曼兄弟公司破產法管理人進行債權申報與求償相關法律事宜，本公司隨時密切注意美國雷曼兄弟控股公司破產保護程序及荷蘭雷曼兄弟財務公司破產程序之進一步訊息及其後續發展，以維護客戶權益。

(4)The investment commissioned to this Bank was issued by LBH. LBH guaranteed that the structured notes amounted to ZAR $159,290 thousand, equivalent to NT$ 627,603 thousand. However, while LBH petitioned for bankruptcy with the U.S. court on September 15, 2008, quotations of structured notes issued by Lehman Brothers Treasury Co. B.V. ceased and all redemptions were suspended. Furthermore, Lehman Brothers Treasury Co. B.V. proposed a restructuring plan and a solicitation period to the U.S. Bankruptcy Court in Dec. 2008, and filed a second request on Jul. 1, 2009 to extend the plan period by 8 months until Mar. 15, 2010, and to extend the solicitation period to May 17, 2010. Lehman Brothers Treasury Co. B.V. proposed a co-restructuring plan and a solicitation period to the U.S. Bankruptcy Court on Mar. 15, 2010, and the appeal is pending examination.

The company's Board of Directors resolved during its meeting dated Apr. 23, 2009 that apart from settlements for "The Nine Major Disputes of Lehman Brothers's Structured Notes", the bank shall provide settlement solutions for investments outside of structured notes issued by Lehman Brothers, and disputes outside the 9 major ones. Settlements were set at 15% of amounts the customer had originally entrusted to the bank.

As at Feb. 22, 2011, the company has settled a total of 704 disputes over Lehman Brothers' structured notes, and paid compensation proceeds totaling NT$ 878 million; the settled cases represented 90.26% of total disputes (780 cases); paid compensations represented 93.40% of total compensations payable provided by the company (close to NT$ 94 million) in FY 2009. There were still 76 cases unsettled, and the company will commit to resolve structured notes disputes as soon as possible, in cooperation with the Review Committee of The Bankers Association. The company has also sought help from Lee and Li Attorneys at Law to appoint the U.S. legal representative, Morrison & Foerster, and the Dutch legal representative, Nauta Dutilh, to declare debt entitlements to Lehman Brothers' bankruptcy administrators in U.S. and Netherlands. The company will closely monitor further updates and developments of Lehman Brothers' bankruptcies in U.S. and Netherlands for the best interests of our customers.

(5)本公司投資The Royal Bank of Scotland plc(簡稱RBS)所發行美金500萬元之5年期信用連結債券, 於98年8月被通知本案連結標的Idearc有信用違約事件，合約視為到期，發行機構於98年12月停止付息，並要求進行實體交割；上開債券所連結標的中原並未包含Idearc, 經查詢得知原連結標的Verizon Global Funding Corporation已於95年2月併入Verizon Communication Inc, 而Idearc Corporation是於95年11月由Verizon Communication Inc分割獨立出來之子公司，由於計算代理機構及本債券發行人先前並未就連結標的之變更通知及明白告知其繼任之債務承受比率，故本公司不認為Idearc為合格之繼承人(Successor)，不同意進行債券實體交割。本案是否產生違約事件，本公司與發行人、計算代理機構間仍有爭議，持續交涉中，目前尚未定案。

本案依據本行委任之兩家律師事務所提供之法律意見書重點如下：

(一)Idearc是否為Verizon Global Funding Corporation 之Successor，依現有資訊尚不足以判斷。

(二)Idearc於98年3月聲請破產保護是否構成本件信用連結債券合約之Credit Event，繫乎於Idearc是否為Verizon Global Funding Corporation之Successor，然此爭議因缺乏足夠之資訊致難以判斷。

(三)ISDA決議委員會(ISDA Determinations Committee) 於98年10月對Idearc為Successor 之決議僅有投票結果，完全未附決議之依據，理由說明顯然不充分，恐難使人信服。

(四)本公司已於99年6月4日向英國金融服務管理局(Financial Services Authority)投訴本案本公司所受之不公平待遇，英國金融服務管理局(Financial Services Authority)於99年7月28日回覆本公司，表達已將本公司投訴函轉送相關業務部門辦理，並將本案視同FSA監理業務，不過於本案處理期間，不便回應相關訊息。截至99年 12月31日止本公司業就該項投資估列之減損金額為美金2,500仟元。

(5) The company invested US$ 5 million, 5-year credit linked note issued by The Royal Bank of Scotland plc (RBS). The company was informed in Aug. 2009 that a credit default event was incurred by Idearc, the underlying company to which the note was linked; the contract was deemed matured, the issuer had ceased to accrue interest since Dec. 2009 and demanded physical settlement. However, Idearc was not stated as one of the underlying companies of the note. Our investigation revealed that the original underlying company, Verizon Global Funding Inc., had been merged under Verizon Communication Inc since Feb. 2006, and Idearc Inc was a subsidiary of Verizon Communication Inc which was spun-off from Nov. 2006. Because the calculating agent and the note issuer did not fulfill their duties to duly inform the company, changes to the composition of underlying companies, nor had they clearly specified the portion of debt burden undertaken by the successor, hence the company does not consider Idearc as an eligible successor and thus declines to perform physical settlement. Whether or not a credit default event has occurred in this arrangement is still under debate between the bank, the issuer, and the calculating agent; there have been no conclusions thus far.

Two of the bank's legal representatives appointed to handle the matter above had raised the following opinions:

(I)It is premature to determine, based on current information, whether Idearc is a successor to Verizon Global Funding Corporation.

(II)Whether Idearc's filing for bankruptcy protection in Mar 2009 constituted a credit event in this credit-linked note agreement depends on whether Idearc is a successor to Verizon Global Corporation. However, dispute over this issue is difficult to judge due to insufficient information.

(III)The ISDA Determinations Committee resolved in Oct. 2009 that Idearc was the successor. However, this resolution contained only a voting result without any reasonable basis to support the resolution. There was apparently inadequate reason to support such a conclusion.

(IV) The Bank has complained with the U.K. Financial Services Authority (FAS) against the discrimination on June 4, 2010. The FAS responded to the Bank in writing on July 28, 2010, stating that the Bank's complaint has been assigned to the relevant business department for processing, and the case should be deemed included into the scope of business supervised by FSA; notwithstanding, it was not convenient to respond about the relevant information when the case was being processed. Until December 31, 2010, the investment impairment estimated by the Bank was US$2,500 thousand.

29.金融商品資訊之揭露

一、公平價值之資訊

(一)金融商品公平價值

DISCLOSURE OF FINANCIAL PRODUCTS

Information of Fair Value

(I)Fair Value of Financial Products

	2010.12.31		2009.12.31	
	帳面價值 Book Value	公平價值 Fair Value	帳面價值 Book Value	公平價值 Fair Value
金融資產 Financial Asset				
公平價值與帳面價值相等之金融資產 Financial assets at fair value equivalent to book value	$ 32,670,004	$ 32,670,004	$ 29,720,270	$ 29,720,270
公平價值變動列入損益之金融資產 Financial assets at fair value through income statement	1,104,409	1,104,409	2,127,360	2,127,360
備供出售金融資產 Available-for-sale financial assets	5,094,124	5,094,124	3,821,583	3,821,583
貼現及放款 Discounts & loans	162,193,890	162,193,890	138,260,597	138,260,597
持有至到期日金融資產 Held-to-Maturity financial assets	7,695,041	7,723,400	5,395,960	5,321,360
其他金融資產 Other financial assets	3,047,938	3,047,938	3,622,235	3,622,235
金融負債 Financial Liabilities				
公平價值與帳面價值相等之金融負債 Financial liabilities at fair value equivalent to book value	15,780,074	15,780,074	14,460,212	14,460,212
公平價值變動列入損益之金融負債 Financial liabilities at fair value through income statement	15,110	15,110	2,120	2,120
存款及匯款 Deposits & remittances	185,167,147	185,167,147	157,921,702	157,921,702
應付金融債券 Financial bonds payable	4,000,000	4,000,000	4,000,000	4,000,000

本公司估計金融商品公平價值所使用之方法及假設如下:

1. 短期金融商品以其在資產負債表上之帳面價值估計其公平價值，因為此類商品到期日甚近，其帳面價值應屬估計公平價值之合理基礎。此方法應用於現金及約當現金、存放央行及拆借銀行同業、附賣回票券及債券投資、應收款項、央行及銀行同業存款、應付款項、附買回票券及債券負債、撥入放款基金及備放款等。

   公平價值變動列入損益之金融商品、備供出售金融資產及持有至到期日金融資產及避險之衍生性金融商品，如有活絡市場公開報價時，則以此市場價格為公平價值。若無市場價格可供參考時，則採用評價方法估計。本公司採用評價方法所使用之估計及假設，與市場參與者於金融商品訂價時用以作為估計及假設之資訊一致，該資訊為本公司可取得者。

2. 無活絡市場債務商品投資，採用評價方法估計公平價值，包括參考最近成交市場價格或交易對手報價資料等。

The Bank Adopted the Following Methods and Assumptions in Estimating the Fair Value of the Financial Instructments:

1. The book value of short-term financial instructments in the balance sheet is used as the approximation of their fair value. Due to the short maturity of these instruments, this approximation approach is considered reasonable. This method shall be applied to accounts including: cash & cash equivalents, due from CBC & banks, bills and bonds purchased under resale agreements, accounts receivable, due to CBC & banks, accounts payable, bills and bonds sold under repurchase agreements, appropriated loan funds and appropriated loans etc.

   The fair value of financial products at fair value through income statement, financial assets in available-for-sale and held-to-maturity financial assets relating to derivative products shall be the market price, if any. If there is no market price for reference, the fair value shall be evaluated based on evaluation method. The estimation and hypothesis used by the Bank in the evaluation method are identical with those used by the market participants in setting the price of the financial products, which are available to the Bank.

2 For the investment in bonds with no public quotation, the fair value thereof is estimated under evaluation method, including, by referring to the recent market transaction price, or the information provided by trading counterparty.

3. 貼現及放款、存款因皆為附息之金融資產、負債，故其帳面價值與目前之公平價值相近。催收款之帳面價值係減除備抵呆帳後之預計收回金額，故均以帳面價值為公平價值。

4. 以成本衡量之金融商品係持有未於證券交易所上市或未於櫃買中心櫃檯買賣之股票，且未具重大影響力或與該等股票連動且以該等股票交割之衍生性商品，依公開發行銀行財務報告編製準則之規定，應以成本衡量。

5. 應付金融債券以其預期現金流量之折現值估計公平價值。折現率則以所能獲得類似條件(相近之到期日)之借款利率為準。

6. 衍生性金融商品如無活絡市場價格可供參考時，遠期外匯及外匯換匯及利率交換合約採用現金流量折現法，選擇權採用Black Scholes model。

7. 本公司係以路透社報價系統所顯示之外匯匯率及利率，就個別遠期外匯合約到期日之遠期匯率分別計算個別合約之公平價值。利率交換及外匯換匯合約之公平價值除部分係以交易對象提供之報價資料，餘係以彭博(Bloomberg) 資訊系統顯示之報價資料，就個別合約分別計算評估公平價值。

(二) 本公司金融資產及金融負債之公平價值，除公平價值變動列入損益之金融資產中之國內上市(櫃)股票、基金受益憑證、債券以活絡市場之公開報價直接決定外，其餘均以評價方法估計。

1. 本公司於民國99年度及98年度以評價方法估計之公平價值變動而認列為當期(損)益之金額分別為（21,127）仟元及(7,280)仟元，而以公開報價決定公平價值變動列為當期（損）益之金額分別為1,876仟元及（7,607）仟元。

2. 本公司99年度及98年度非以公平價值衡量且公平價值變動認列為損益之金融資產或金融負債，其利息收入總額分別為3,076,987仟元及2,866,198仟元，利息費用總額分別為1,305,644仟元及1,545,718仟元。本公司民國99年度及98年度自備供出售金融資產當期直接認列為股東權益調整項目之金額分別為(1,467)仟元及2,038仟元。

二、財務風險資訊

A.市場風險

本公司採用標準法計算市場風險之資本需求。當市場因素發生不利變動時，風險值係表示所持有之金融商品在某特定期間和信賴水準之潛在損失。本公司係按遠期外匯等金融商品依各幣別之長短部位應計提之資本估算風險值，下表係顯示本公司金融商品之風險值。

3.Discounts & loans, deposits are interest –bearing assets and liabilities. In the majority of the cases. Therefore, the book values of these instruments are close to the approximation of their fair value. The book value of loans for collection is the projected collectable amount less provision for credit loss. Therefore, the book value shall be considered as the fair value.

4. Financial products evaluated based on cost refer to stocks that are not listed in security exchange or traded at OTC, and has no material impact on any derivative products linked with the stocks and delivered based on the stocks, which should be evaluated based on cost according to the “Rules Governing the Preparation of Financial Statements of Public Issued Banks”.

5. The fair value of financial bonds payable shall be evaluated based on the discounting rate of its projected cash flow. The discounting rate shall be subject to the available lending rate under similar terms and conditions (similar maturity date).

6. If derivative products have no market price for reference, forward exchange contracts and foreign exchange swaps and Interest rate swap shall apply cash flow discounting method, and options shall apply Black Scholes mode.

7.The Bank calculates the fair value for respective contract based on the exchange rate and interest rate displayed in Reuters quotation system, and forward exchange rate on the maturity date of respective forward exchange contract. The fair value of the interest rate swap and Cross Currency Swap (CCS) contracts are calculated respectively based on the information provided by trading counterparties, and also the quotation displayed in the Bloomberg system.

(II)Other than the domestic listed (OTC) stock, beneficiary certificate of fund and bonds included in the financial assets at fair value change through income statement, of which the fair value is determined based on the public quotation of the market, the fair value of the Bank’s financial assets and liabilities are evaluated based on evaluation method.

1.The changes of fair value evaluated based on evaluation method in FY 2010 and FY 2009 recognized as income (loss) for the period was ($21,127) thousand and ($7,280) thousand, respectively. The changes of fair value evaluated based on open quotation recognized as the income for the same period was 1,876 thousand and thousand ($7,607) respectively.

2.The total interest income of the financial assets or liabilities at fair value through income statement that are not evaluated based on fair value in FY2010 and FY2009 was $3,076,987 thousand and $2,866,198 thousand, respectively, and the income expenses thereof were $1,305,644 thousand and $1,545,718 thousand,respectively. The available-for-sale financial assets recognized under the title of shareholders’ equity directly in FY2010 and FY2009 was($1,467)thousand and $2,038 thousand, respectively.

Financial Risk Information

Market Risks

The Bank calculates the capital required for market risk based on standard method. When any adverse change occurs to market factors, the risk value represents potential loss of financial products as held in certain time limits and confidence levels. The Bank evaluates the risk value based on the capital to be accrued according to long and short positions of such financial products as forward exchange subject to the various currencies. The following table shows the risk value of the Bank’s financial products.

市場風險類型	Type of Market Risk	2010.12.31	2009.12.31
外匯風險	Foreign exchange risks	$69,010	$56,498
利率風險	Interest rate risks	92,587	62,476
權益證券風險	Equity exposure	71,206	20,416

B.信用風險

本公司所持有或發行之金融商品，可能因交易對方或他方未能履行合約義務而導致本公司發生損失。本公司在提供貸款、貸款承諾及保證等業務時，均作謹慎之信用評估。具有擔保品的貸款占貸款總金額比率約為45%。融資保證和商業信用狀持有之擔保品比率約為36%。本公司因貸款、貸款承諾或保證所要求提供之擔保品通常為現金、存貨、具有流通性之有價證券或其他財產等。當交易對方或他方違約時，本公司具有強制執行其擔保品或其他擔保之權利，能有效降低本公司之信用風險，惟於揭露最大信用暴險金額時，不考量擔保品之公平價值。

以資產負債表日公平價值為正數之合約為評估對象，額外揭露表外承諾及保證之最大信用暴險金額(不含擔保品之公平價值)如下：

Credit Risks

The financial products held or issued by the Bank might cause loss to the Bank as a result of the trading counterpartys' or other parties' failure to perform contractual obligations. The Bank will conduct credit investigation carefully when granting loan, committing loan and making guarantee. The secured loan accounts for 45% of the total loan. The average percentage of collateral held for financing security and letters of credit was 36%. The collateral required by the Bank for granting loan, committing loan or making guarantee generally are cash, inventory, marketable securities or other property, etc. In the event of the trading counterparty's or other party's breach of any contract, the Bank is entitled to perform compulsory execution on its collateral or guarantees to lower the Bank's credit risk effectively, provided that no fair value of the collateral will be taken into consideration when the maximum credit exposure is disclosed.

The contracts with position of fair value on the balance sheet date will be the objects of evaluation. Supplementary disclosure of the maximum credit exposure of off-balance sheet commitments and guarantees (exclusive of fair value of collaterals):

金融商品項目 Item of Financial Instructments	2010.12.31		2009.12.31	
	帳面價值 Book Value	最大信用暴險金額 Maximum Credit Exposure	帳面價值 Book Value	最大信用暴險金額 Maximum Credit Exposure
公平價值變動列入損益之金融資產 Financial assets at fair value through income statement	$1,104,409	$1,104,409	$2,127,360	$2,127,360
備供出售金融資產 Available-for-sale financial assets	5,094,124	5,094,124	3,821,583	3,821,583
持有至到期日金融資產 Held-to-Maturity financial assets	7,695,041	7,695,041	5,395,960	5,395,960
貼現及放款 Discounts & loans	162,193,890	162,193,890	138,260,597	138,260,597
無活絡市場之債券投資 Bonds investment without market price	1,720,325	1,720,325	2,280,314	2,280,314
以成本衡量之金融資產 Financial instruments－cost method	1,287,577	1,287,577	1,287,577	1,287,577
表外承諾及保證 Commitments & guarantees－off-balance sheet				
保證及開發信用狀 Guarantees & L / C	6,268,576	6,268,576	9,523,897	9,523,897
不可撤銷之貸款承諾 Irrevocable loan commitment	9,802,093	9,802,093	9,503,680	9,503,680
合　　計 Total	$195,166,035	$195,166,035	$172,200,968	$172,200,968

上表列示之信用風險金額係以資產負債表日公平價值為正數及表外承諾及保證之合約為評估對象。當金融商品交易相對人顯著集中於一人，或金融商品交易相對人雖有若干，但大多從事類似之商業活動，且具有類似之經濟特質，使其履行合約之能力受到經濟或其他狀況之影響亦相類似時，則發生信用風險顯著集中之情況。本公司金融商品交易中僅對高雄市政府之授信有信用風險顯著集中，其99年12月31日及98年12月31日之授信餘額及佔授信總餘額之比例分別為43,695,198仟元；26.79%，及30,072,595仟元；21.53%。

本公司除對高雄市政府外，未顯著集中與單一客戶或單一交易相對人進行交易，但有類似之產業型態及地方區域。本公司信用風險顯著集中之合約金額如下：

The credit risks as shown in the said table are subject to the evaluation on contracts with positive fair value on balance sheet date and off-balance sheet commitments and guarantees. The concentration of credit risks exists when financial instruments are significantly exposed to a single customer of a group of counterparties that engage in similar business activities of a similar economic nature, making the inability to fulfill their contractual obligation during an economic downturn or other similar situations. Only the financil instrument transaction, which the Bank undertakes with the Kaohsiung City Government, has the concentration of credit risks. As of December 31, 2009 and 2008, the balance of loans to the Kaohsiung City Government aggregated to$43,695,198 thousand and$30,072,595 thousand, respectively, representing 26.79%and 321.53%of the total outstanding loans of the Bank.

The Bank does not proceed with centralized transactions with any single customer or counterparty of any single transaction except the Kaohsiung City Government, provided that there are similar industrial types and regions. The Bank's amount of contracts with obviously centralized credit risks is as following :

產業型態	Classification	2010.12.31 帳面價值 Book Value	2010.12.31 最大信用暴險金額 Maximum Exposure	2009.12.31 帳面價值 Book Value	2009.12.31 最大信用暴險金額 Maximum Exposure
個人	Individuals	$53,983,355	$53,983,355	$47,980,945	$47,980,945
政府機關	Government organization	43,999,769	43,999,769	30,411,326	30,411,326
製造業	Manufacturers	21,003,191	21,003,191	22,268,030	22,268,030
金融及保險業	Financial and policies	5,326,319	5,326,319	5,381,445	5,381,445
營造業	Constructions	6,902,890	6,902,890	7,659,480	7,659,480

地方區域	Area	2010.12.31 帳面價值 Book Value	2010.12.31 最大信用暴險金額 Maximum Exposure	2009.12.31 帳面價值 Book Value	2009.12.31 最大信用暴險金額 Maximum Exposure
國內	Domestic	$157,673,503	$157,673,503	$134,613,851	$134,613,851
美洲	America	1,512,991	1,512,991	1,404,975	1,404,975
亞洲	Asia	2,398,322	2,398,322	1,372,169	1,372,169
歐洲	Europe	568,845	568,845	1,426,075	1,426,075
非洲	Africa	277,310	277,310	101,012	101,012
大洋洲	Oceania	622,697	622,697	746,741	746,741

C.流動性風險

本公司於99年度及98年度之流動準備比率分別為13.97%及17.04%，資本及營運資金足以支應履行所有合約義務，故未有因無法籌措資金以履行合約義務之流動性風險。

就資產及負債作到期日及利率之配合，並控管未配合之缺口，係為本公司之經營管理基本政策，由於交易條件之不確定及種類之不同，故資產及負債之到期日及利率通常無法完全配合，此種缺口可能產生潛在之利益，或亦可能產生損失。本公司依資產及負債之性質採用適當之分組方式作到期分析以評估本公司之流動能力，茲列示到期分析：

Liquidity Risk

The Bank's liquidity reserve ratio in FY2010 and FY2009 was 13.97% and 17.04 %, respectively. The capital and working fund are sufficient to perform all contractual obligations. Therefore, there was no liquidity risks for failure to raise funds to perform contractual obligations.

The Bank's basic management policy is to coordinate the maturity dates of assets and liability and interest rates, and to control gaps. Due to uncertainty of trading terms and different types, generally it is impossible to coordinate the maturity dates of assets and liabilities and interest rates; such gaps might produce potential gain or loss. The Bank conducts analyses on maturity in appropriate grouping manner according to the nature of assets and liabilities, in order to evaluate the Bank's liquidity ability. The analyses on maturity is as following:

單位：新台幣仟元；Unit：NT$ Thousand

金融商品項目 Item of Financial Instructments	2010.12.31 六個月內 Due in 6 Months	超過六個月至一年 6 Months ~ 1 Year	超過一年以上 Due after 1 Year	合計 Total
資　產 Assets				
現金及約當現金 Cash & cash equivalents	$ 2,015,944	$ —	$ —	$ 2,015,944
存放央行及拆借銀行同業 Due from CBC and lend to banks	24,438,592	883,793	1,551,161	26,873,546
公平價值變動列入損益之金融資產 Financial assets at fair value through income statement	1,026,792	—	77,617	1,104,409
附賣回票券及債券投資 Bills & bonds purchased under resale agreements	2,791,063	—	—	2,791,063
應收款項淨額 Accounts receivable－net	832,571	51,856	105,024	989,451
貼現及放款（註） Discounts & loans (Note)	56,855,497	28,931,134	77,324,876	163,111,507
備供出售金融資產 Available-for-sale financial assets	435,785	164,770	4,493,569	5,094,124
持有至到期日金融資產 Held-to-Maturity financial assets	654,572	707,468	6,333,001	7,695,041
無活絡市場之債券投資 Bonds investment without market price	—	816,810	903,515	1,720,325
資產合計 Total assets	$89,050,816	$ 31,555,831	$90,788,763	$211,395,410
負　債 Liabilities				
央行及銀行同業存款 Due to CBC & banks	$11,303,568	$ 1,301,911	$ —	$ 12,605,479
公平價值變動列入損益之金融負債 Financial liabilities at fair value through income statement	15,110	—	—	15,110
附買回票券及債券負債 Bills & bonds sold under repurchase agreements	140,745	—	—	140,745
應付款項 Accounts payable	2,733,605	58,816	34,139	2,826,560
公庫存款 Treasury deposits	6,839,855	1,570,600	—	8,410,455
定期存款 Time deposits	73,225,727	31,280,170	2,901,507	107,407,404
可轉讓定期存單 Negotiable certificate of deposit	6,409,500	446,300	—	6,855,800
應付金融債券 Financial bonds payable	—	—	4,000,000	4,000,000
負債合計 Total liabilities	$100,668,110	$ 34,657,797	$ 6,935,646	$142,261,553
淨流動缺口 Net liquidity gap	($11,617,294)	($ 3,101,966)	$ 83,853,117	$69,133,857

金融商品項目 Item of Financial Instructments	2009.12.31 六個月內 Due in 6 Months	超過六個月至一年 6 Months ~ 1 Year	超過一年以上 Due after 1 Year	合計 Total
資產 Assets				
現金及約當現金 Cash & cash equivalents	$2,545,564	$ —	$ —	$2,545,564
存放央行及拆借銀行同業 Due from CBC and lend to banks	20,171,475	835,403	1,482,592	22,489,470
公平價值變動列入損益之金融資產 Financial assets at fair value through income statement	2,051,594	—	75,766	2,127,360
附賣回票券及債券投資 Bills & bonds purchased under resale agreements	3,894,976	—	—	3,894,976
應收款項淨額 Accounts receivable－net	552,295	50,188	187,777	790,260
貼現及放款（註） Discounts & loans (Note)	52,030,019	20,050,136	67,656,115	139,736,270
備供出售金融資產 Available-for-sale financial assets	270,709	903,934	2,646,940	3,821,583
持有至到期日金融資產 Held-to-Maturity financial assets	4,997	1,279,689	4,111,274	5,395,960
無活絡市場之債券投資 Bonds investment without market price	156,971	159,819	1,963,524	2,280,314
資產合計 Total assets	$81,678,600	$23,279,169	$78,123,988	$183,081,757
負債 Liabilities				
央行及銀行同業存款 Due to CBC & banks	$8,783,145	$1,765,089	$ —	$10,548,234
公平價值變動列入損益之金融負債 Financial liabilities at fair value through income statement	2,120	—	—	2,120
附買回票券及債券負債 Bills & bonds sold under repurchase agreements	213,774	—	—	213,774
應付款項 Accounts payable	3,325,420	51,778	36,113	3,413,311
公庫存款 Treasury deposits	7,035,133	1,683,498	3,000	8,721,631
定期存款 Time deposits	58,311,419	28,306,456	3,233,865	89,851,740
可轉讓定期存單 Negotiable certificate of deposit	3,072,000	236,700	—	3,308,700
應付金融債券 Financial bonds payable	—	—	4,000,000	4,000,000
負債合計 Total liabilities	$80,743,011	$32,043,521	$7,272,978	$120,059,510
淨流動缺口 Net liquidity gap	$935,589	($8,764,352)	$70,851,010	$63,022,247

(註)含非放款之催收款及短期墊款。

(Note)The amounts include overdue accounts from non-loans & short-term advances.

D.利率變動之現金流量風險及利率變動之公平價值風險

本公司為穩定長期獲利能力並兼顧業務成長，各項利率敏感性指標設定維持於一定適當區間為原則。

Cash Flow Risk of Changes in Interest Rate and Fair Value Risk of Changes in Interest Rate

In order to stabilize the ability to seek long-term profit and take care of the growth in business, the Bank is used to setting the various interest rate sensitivity indicators within the specific interest rate collar.

a.預期重訂價日或預期到期日

本公司於99年12月31日及98年12月31日，預期重訂價日和預期到期日皆不受合約日期之影響。下表顯示本公司之利率風險，以本公司所持有金融資產及金融負債之帳面價值表示，並依到期日或重訂價日二者中較早之日期予以分類，本公司所持有或發行之金融商品按不同重訂價日或到期日(二者中較早之日期)區分之帳面價值如下：

Estimated re-pricing date or estimated maturity date

The Bank's estimated re-pricing date and estimated maturity date were free from any effect of dates of contracts on Dec. 31, 2010 and Dec. 31, 2009. The following table shows the Bank's interest rate risks, reflected by the book value of financial assets and liabilities and reclassified based on the earlier of the maturity date or re-pricing date. The book value of the financial products held or issued by the Bank distinguished based on different re-pricing dates or maturity dates (the earlier of the dates):

單位：新台幣仟元；Unit：NT$ Thousand

金融商品項目 Item of Financial Instructments	2010.12.31 六個月內 Due in 6 Months	超過六個月至一年 6 Months ~ 1 Year	超過一年以上 Due after 1 Year	合計 Total
資　產 Assets				
現金及約當現金 Cash & cash equivalents	$2,015,944	$ —	$ —	$2,015,944
存放央行及拆借銀行同業 Due from CBC and lend to banks	24,438,592	883,793	1,551,161	26,873,546
公平價值變動列入損益之金融資產 Financial assets at fair value through income statement	1,026,792	—	77,617	1,104,409
附賣回票券及債券投資 Bills & bonds purchased under resale agreements	2,791,063	—	—	2,791,063
應收款項淨額 Accounts receivable－net	832,571	51,856	105,024	989,451
貼現及放款（註） Discounts & loans (Note)	160,630,958	732,072	1,748,477	163,111,507
備供出售金融資產 Available-for-sale financial assets	1,778,655	164,770	3,150,699	5,094,124
持有至到期日金融資產 Held-to-Maturity financial assets	1,328,095	547,418	5,819,528	7,695,041
無活絡市場之債券投資 Bond investment without market price	1,383,212	—	337,113	1,720,325
資產合計 Total assets	$196,225,882	$2,379,909	$12,789,619	$211,395,410
負　債 Liabilities				
央行及銀行同業存款 Due to CBC & banks	$11,303,568	$ 1,301,911	$ —	$12,605,479
公平價值變動列入損益之金融負債 Financial liabilities at fair value through income statement	15,110	—	—	15,110
附買回票券及債券負債 Bills & bonds sold under repurchase agreements	140,745	—	—	140,745
應付款項 Accounts payable	2,733,605	58,816	34,139	2,826,560
公庫存款 Treasury deposits	7,093,885	1,316,570	—	8,410,455
定期存款 Time deposits	95,192,683	11,269,959	944,762	107,407,404
可轉讓定期存單 Negotiable certificate of deposit	6,409,500	446,300	—	6,855,800
應付金融債券 Financial bonds payable	1,000,000	—	3,000,000	4,000,000
負債合計 Total liabilities	$123,889,096	$14,393,556	$3,978,901	$142,261,553
利率敏感性缺口 Interest-rate sensitive gap	$72,336,786	($12,013,647)	$8,810,718	$69,133,857

金融商品項目 Item of Financial Instructments	2009.12.31 六個月內 Due in 6 Months	超過六個月至一年 6 Months ~ 1 Year	超過一年以上 Due after 1 Year	合計 Total
資　　產 Assets				
現金及約當現金 Cash & cash equivalents	$2,545,564	$ —	$ —	$2,545,564
存放央行及拆借銀行同業 Due from CBC and lend to banks	20,171,475	835,403	1,482,592	22,489,470
公平價值變動列入損益之金融資產 Financial assets at fair value through income statement	2,051,594	—	75,766	2,127,360
附賣回票券及債券投資 Bills & bonds purchased under resale agreements	3,894,976	—	—	3,894,976
應收款項淨額 Accounts receivable－net	552,295	50,188	187,777	790,260
貼現及放款（註） Discounts & loans (Note)	136,797,737	239,060	2,699,473	139,736,270
備供出售金融資產 Available-for-sale financial assets	1,600,709	514,953	1,705,921	3,821,583
持有至到期日金融資產 Held-to-Maturity financial assets	1,775,602	269,584	3,350,774	5,395,960
無活絡市場之債券投資 Bond investment without market price	2,045,665	—	234,649	2,280,314
資產合計 Total assets	$171,435,617	$1,909,188	$9,736,952	$183,081,757
負　　債 Liabilities				
央行及銀行同業存款 Due to CBC & banks	$10,548,234	$ —	$ —	$10,548,234
公平價值變動列入損益之金融負債 Financial liabilities at fair value through income statement	2,120	—	—	2,120
附買回票券及債券負債 Bills & bonds sold under repurchase agreements	213,774	—	—	213,774
應付款項 Accounts payable	3,325,420	51,778	36,113	3,413,311
公庫存款 Treasury deposits	7,039,510	1,679,121	3,000	8,721,631
定期存款 Time deposits	77,192,628	11,003,946	1,655,166	89,851,740
可轉讓定期存單 Negotiable certificate of deposit	3,072,000	236,700	—	3,308,700
應付金融債券 Financial bonds payable	1,000,000	—	3,000,000	4,000,000
負債合計 Total liabilities	$102,393,686	$12,971,545	$4,694,279	$120,059,510
利率敏感性缺口 Interest-rate sensitive gap	$ 69,041,931	($ 11,062,357)	$ 5,042,673	$ 63,022,247

(註)含非放款之催收款及短期墊款。

b.有效利率：詳附註30.（一）說明。

(Note) The amounts include overdue accounts from non-loans & short-term advances.

Effective interest rate : please refer to Note 30." Average Balance & Interest Rate of Interest-Earning Asseets & Liabilities"