5.1 Business Scope

5.1.1 Main areas of business operations

Business Item	Major Business
Wealth Management Business	With Respect to High Net Worth Customers, the Personnel of Wealth Management Provide the Financial Planning or Allocation of Assets Per Customers' Requirements and Offer Various Financial Products and Services Included in the bank Business Lines Approved by the Competent Authority.
Loan Business	Consumer Banking Product：Mortgage Loans, Simple Credit Loans, Operating Fund Financing, Individual Credit Loans, Tuition Loan, Credit Cards and Credit Card Processing etc.
	Corporate Banking Product：Operating Fund Financing, Loans for Capital Expenditure, Project Loans, Issuance of Local Letters of Credit, Letter of Credit Issuance, Export Negotiation, Guarantees and Acceptances etc.
Electronic Financial Business	Chip Combo Card, Internet Banking, Web ATM, Telephone Voice Service, Financial XML–based operating Platform for Collecting Banks, Domestic ATM Acquiring Affairs in Union Pay Card in Taiwan, Electronic Payment System of Kaohsiung City Treasury, Mobile Banking, etc.
Foreign Exchange Business	Export, Import, Outward and Inward Remittance, Foreign Currency Deposit (and OBU Foreign Check Deposit), Foreign Currency Loans, and Payment Secured by Foreign Currency, Transaction of Derivative Financial Products.
Trust Business	Trust of Real Estate, Trust of Securities, Money Trust, Trust of Money Claim and Guaranted Right of Object, Assumption of Executor and Administrator Of Estates of Deceased Person, Discretionary Investment Business, Act as Agent for Issuance, Transfer and Registration of Marketable Securities, and Payment and Distribution of Dividends, Interests and Bonus, Provide Advisory Service on Issuance and Offering of Marketable Securities, Subscription Business of Portfolio, Custody Services, Safe-Deposit Box Rental Service etc.
Investing Business	Transactions of Stocks, Beneficiary Certificates for Funds, Short-Term Bills, Preferred Stocks with Fixed Income, Negotiable Certificate of Deposit of the Central Bank, Government Bond, Corporate Bond, Beneficiary Securities and Asset-Backed Securities.
Gold passbook business	Gold passbook single purchase, resale, withdraw; regular fixed purchase, resale and inter-account transfers and other services.

5.1.2 Weightings and Changes of Key Business Assets against Total Assets

Unit：NT$ Million, %

Major Business	2014.12.31		2013.12.31	
	Amount	%	Amount	%
Total Assets	269,091	100.00	234,502	100.00
Consumer Banking Business	73,601	27.35	61,841	26.37
Corporate Banking Business	111,131	41.30	117,702	50.19

5.1.3 Weightings and Changes of Key Business Revenue against Total Operating Revenue

Unit：NT$ Million, %

Item	2014.1.1-2014.12.31		2013.1.1-2013.12.31	
	Amount	%	Amount	%
Total Operating Revenue	6,097	100.00	5,171	100.00
Revenue on Loan Business	4,066	66.69	3,712	71.78
Revenue on Investing Business	809	13.27	680	13.15
Revenue on Wealth Management Business	366	6.00	334	6.46
Revenue on Deposit Business	30	0.49	30	0.58
Revenue on Foreign Exchange Business	24	0.39	23	0.44

5.1.4 Business Plan for 2015

A. Loans – within the constraints of the size of our capital, we will manage to expand our loan operations:

(1) Increase loan amount in foreign currencies to raise both interest and fee revenues.

(2) Develop bundled products of consumer loan and mortgages.

B. Deposits – First priority will be the control of capital cost:

(1) Continue to hold internal competitions for raising New Taiwan Dollar demand deposit to increase demand deposit.

(2) Control the overall amount and interest rate of the time deposit accounts with respective balance over NTD 3 million.

C. Non-interest revenues – increase the percentage of revenues that does not require the input of capital:

(1) The fee revenue of mutual fund and insurance are the twin drivers of wealth management revenue.

(2) Stock investment will be the key to generate stable cash dividends and capital gains.

D. International banking – seize the business opportunities in overseas markets and increase the profit from international banking operations:

(1) Introduce OBU trust services to increase fee revenues.

(2) Further increases the investment amount in securities denominated in foreign currencies at the OBU to increase the income from financial operations, without compromising the security, liquidity, and return of investment assets.

E. Accelerate electronic finance operations :

(1) Extend service channels regarding electronic finance operations.

(2) Initiate the development plan of mobile payment services with horizontal alliances.

F. Optimize IT system to improve operational efficiency and comprehensive service functions:

(1) Elevate the efficiency of overall operations by simplifying the operation processes in deposits, remittances, loans, and the account opening for foreign exchange accounts.

(2) Development of application systems for various electronic financial services.

G. Internal control in consideration of both risk control and operational capacity:

(1) Continuous improvement of credit review mechanism and self-inspection operations in order to prevent potential frauds.

(2) Supervisors of all business units should actively monitor and provide assistance to operations of branches.

5.1.5 Market Analyses

A. Regions Where the bank Operates

The bank focuses primarily on the domestic market. Until the end of 2014, the bank has 40 business units (exclusive of OBU), 29 of which are located in Kaohsiung City, 1 in Pingtung City, Tainan City, Taoyuan City, and Hsinchu City, 2 in New Taipei City and Taichung City, and 3 in Taipei City.

B. Future Supply and Demand and Growth of the Market in which the bank is Engaged

(1) Future supply and demand of market

The FSC has pronounced the “Regulations on Electronic Payment Processing Institutions” on February 4, 2015, and applicable measures will be pronounced subsequently. As the location where and manner by which consumers purchase financial products change gradually, and non-traditional financial institutions take away business opportunities in electronic finance, competition in the financial market is harsher than ever.

In the financial market of the future, the bank is no longer just a location, but a behavior. The surge of mobile payment and mobile banking has affected the banking industry. The critical factor for the survival of banks in the future is the strength of the IT competence of the banks. The focus of operation is technology, rather than finance itself. The bank will invest more resources in the creation of a mobile finance platform to optimize the function of online banking and to develop digital services to respond to the competition in digital finance.

(2) Growth of the bank

We expect that, in the short run, market interest rates will remain unchanged. Since the room for significant growth of interest rates at the bank is limited, in order to increase profit, the bank will aggressively adjust our loan portfolio to improve the interest rate spread. At the same time, we will adjust our deposit structure to lower the cost of capital and increase profit.

C. The bank Competitive Niche

The bank prime competitive strength resides in its identity as a "local bank" operating for thirty-three years domestically and engaged in developing local business and plentiful local resources.

D. Advantageous and Disadvantageous Factors of the bank Prospect, and Response Measures

(1) Favourable Factors

(A) The Kaohsiung City Government holds 45.16% of the bank ownership interest, providing stable management as well as consistent sources of deposit and loan businesses.

(B) The bank has capitalized on the distinct industry characteristics of the Kaohsiung region, and developed its SMEs lending for many years. It has accumulated a customer base that generates consistent revenues, and a loan portfolio that grows progressively year after year. The bank is well-positioned in the local market.

(C) The bank is actively developing the wealth management business for higher fee-based income and diversifies earnings.

(2) Unfavourable Factors

(A) Small business size and weak bargaining power makes the bank susceptible to market competition and lower interest margins.

(B) Following expansion of the cross-strait financial policy, the market changes from time to time. The bank will face more intensive "conglomerate" competition.

(3) Response Measures

(A) Continue enhancing and adjusting asset and liability portfolio, in hopes of expanding the interest spread for deposits and generating income.

(B) Continue enhancing upgrading the proportion of loans to SMEs, fostering local SMEs, increasing the bank's income and creating a win-win situation.

5.1.6 Overview of Research and Business Development of Financial Products

A. The Scale and Performance of Major Financial Products and Corresponding New Functional Units in the Past Two Years

(1) Scale of Major Financial Products

Unit：NT$ Million

Major Financial Products	2013.12.31 Balance	2014.12.31 Balance	2015.03.31 Balance
Loans to SMEs	45,499	50,555	48,831
Tuition Loan	6,436	6,178	5,953
Simple Credit Loans	1,096	947	848
Specific Money Trusts Earmarked for Investing Foreign and Domestic Securities	16,946	16,679	16,698
Trust Assets	19,034	19,112	19,125

(2) New Business Units：Adding the Electronic Financial Division, which is subordinate to the Business Administration Dept.

B. Expenditure & Results of R & D in the past two years and Future Plans

(1) Expenditure of R & D

Unit：NT$ Million

Year	2014	2013
Amount	0.67	0.66

(2) Results of R & D

Business Item	Financial Products
Deposit Business	The bank is offering “Gold Passbook” and “Banking Operations”.
Loan Business	The bank is offering “August 1 Gas Explosion Financing,” “Culture and Creativity Industry Advantage Loan,” “General Consumer Loan,” and the bank of Kaohsiung Titanium Card.

(3) Future Plans of R & D

Unit：NT$ Million in 2015.3.31

Plans of R & D	Progress	Fees of R& D	Time of Work-Down	Key Point of Success
None	None	None	None	None

5.1.7 Plans for Long-term and Short-term Business Development

A. Short-term Business Development

(1) Loan Business

(A) In order to promote the loan to SMEs aggressively and control risk, the bank continues promoting transfer of SMEs credit guarantee bond business. The promotional strategies include adjustment of license and drafting the incentive programs to upgrade business entities’ willingness to be enrolled in the programs.

(B) To adjust the structure of the Bank and reflect the changes in interest rates of the mortgage market, the Bank is gradually increasing the mortgage loan interest rates. The bank also rules that the current “low interest index mortgages” are loans with “limited payment period.” The bank also consolidates all uncollateralized loans of the Bank as “General Consumer Loan,” which can be marketed to a wide range of customers and is competitive in the market.

(C) To cope with Kaohsiung City Government’s policy to develop the economy and boost industry, the bank continued to transact the “Funding Program for Enterprises in Jurisdiction of Kaohsiung City and Pingtung County” and “Small Commercial Loan” to fulfill its goal of being a “local”, “professional” and “outstanding” bank to help SMEs.

(2) Trust Business

Continue promoting preferential project of “Specific Money Trusts Earmarked for Investing Foreign and Domestic Securities”, and actively expand the business of “All Dimension Personal Trust Service” and “Independent management and employment of money trust”, “Real estate trading price trust business”, “trust of real estate trust for co-construction of houses” and “trust of securitits”.

(3) Deposit Business

(A) Upgrade the demand deposit weight, and improve deposit structure to reduce the bank working fund cost.

(B) Construct mobile banking electronic financial platform to meet the financial needs of customers anytime and anywhere, to develop customer relationships, and to enhance the bank’s competitiveness.

(4) Foreign Exchange Business

(A) Offer CNY-related services and remittance service for special currencies.

(B) Planned to provide online services of deposits, remittances and L/C issuance that amount over NTD 500 thousand.

(C) Planned Hsinchu (including) six business locations north of the region, before the end of June 2014 after another designated foreign exchange banks offer business.

(5) Wealth Management Business

Organize the wealth management personnel training sessions internally to enhance wealth management personnel's professional qualification and compliance, and organize wealth management seminars for customers and irregular feedback campaigns externally to cultivate the interaction between the bank and customers more thoroughly.

(6) Municipal Treasury Business

Work with the Finance Bureau of City Government to develop the fees and fines "bar coded payment form" process, to construct the "Treasury Service Network" on the bank's website for the public to pay fees and dues conveniently in order to shorten teller's operating time and customer's waiting time.

(7) Electronic Banking

In order to strengthen the bank's electronic financial services platform, the bank will continuously promote the upgrade of online banking, mobile banking, and mobile payment.

(A) The bank is planning for the new generation of "online banking system creation": it integrates the existing "online banking" and "corporate finance network" functions." It upgrades digitized electronic financial service functions.

(B) Introduce the bank's "mobile bank card services": The bank cooperates with Taiwan Mobile Payment Co., Ltd., and the bank retains that company to provide the "PSP TSM platform" and "twMP" digital wallet services.

(8) Treasury Management Business

The bank is developing structured instruments in foreign currencies to offer customers a wide range of financial investment instruments.

(9) Offshore Banking Business

The bank is offering trust service based on overseas bonds and offshore funds to further diversify its offerings of offshore wealth management products.

B. Long-Term Development

(1) Loan Business

Target loan to SMEs generating higher profit as the first priority, develop SMEs and increase the profit within the extent that risk is controlled in a proper manner.

(2) Offshore Banking Business

(A) Cultivate old customers and develop new customers: cultivate old customers that have established off-shore factories through the various branches, develop new customers and solicit customers that have not yet traded with the international financial business branches in Taiwan in the capacity of "off-shore company".

(B) Fulfill off-shore credit investigation: send the personnel to collect the business information in Mainland China and South East Asia irregularly, and contact members of the local Taiwan businessmen associations through Taiwan businessmen who have traded with the Bank, so as to control customers' status and extend business reach.

(C) Enhance the international syndicated loan business by adding secondary market among the Bank's target market. By selecting quality case with duration within 2 to 5 years and interest spread over 2%, to reduce the risk and increase the Bank's earnings.

(3) Wealth Management Business

Assist wealth management personnel internally to develop different customer bases and provide complete and diversified wealth management products, and work hard to "Satisfy Customers and Create Customer Value" externally as its ultimate purpose.

(4) Electronic Banking

With the FSC to create digitized financial environment (Bank 3.0) start policy, planning synchronization deliberations open the first wave of business, including deposits, credit, credit cards, wealth management and joint marketing and other 12 services.

5.2 Human Resources

5.2.1 Information of Employees for the Past Two Years & Up to Mar. 2015

Year		2013	2014	2015.3.31
Number of Employees (Person)		952	940	935
Average Age (Years old)		45.33	45.98	46.25
Average Years of Service (Year)		18.35	19.06	19.27
Level of Education (%)	Ph.D.	0.21	0.21	0.21
	Masters	13.66	14.26	14.33
	Bachelor's Degree	75.94	75.74	75.73
	Senior High School	9.14	8.94	8.98
	Below Senior High School	1.05	0.85	0.75
Name of Employees With Certificates, Licenses and Qualifications (person)	Securities Investment Analyst	5	5	5
	Securities Specialist	84	83	84
	Senior Securities Specialist	234	233	235
	Securities Investment Trust and Consulting Professionals	169	172	172
	Analysts of Futures Trading	1	1	1
	Futures & trust fund sale representatives	108	113	112
	Bill Finance Specialist	218	223	223
	Trust Supervisor	10	10	11
	Trust Manager	196	199	194
	Trust Operations Personnel	674	682	685
	Basic Test for Bank Internal Control	711	707	708
	Non-Life Insurance Agent	1	1	1
	Non-Life Insurance Broker	0	0	0
	Life (Investment Link) Insurance Sales Agents	700	800	801
	Non-Life Insurance Sales Agents	613	631	630
	Certified Public Accountants	1	1	1

5.2.2 Employees' Further Education and Training

A. For the purpose of encouraging employees to undertake further studies in off-work hours, the Bank has a policy of reimbursing half of the tuition fees for any employees undertaking further studies relevant to their work at universities, colleges or graduate schools of universities. The Bank has sponsored 15 person-times in FY 2014.

B. In order to advance the professionalism and skills of the bank's employees, develop future human resources in all kinds of business and with the aim of improving employee quality and enhancing our service quality, the Bank continually plan for the various training programs from time to time. Details of training programs for FY 2014 are as follows:

(1) Internal Training (Include Commissioned Training): In 2014, 70 class-times of "New staff training" were offered and a total of 2,732 person-times attended the training, which covered the various fundamental sales training courses, advance finance and sales courses, regulations educational courses, new financial products (and promotion) courses and financial management and insurance or marketing techniques seminars and leadership management course.

(2) External Training：Due to business requirements, the bank sent employees from time to time to attend the relevant training programs organized by other related educational training institutions. In FY 2014, we have sent a total of 572 person-times to participate in such training programs.

(3) Overseas Educational Visits / Seminar：In FY 2014, the bank sent 2 person-times abroad to undertake educational visits.

(4) To fulfill the coroprate governance system and upgrade directors' / supervisors' professional intelligence, the bank sent 6 directors / supervisors including Richard Lee to attend the corporate governance or financial professional programs in 2014, totaling 17 person-times.

5.3 Social Responsibility and Moral Behavior of the Bank

5.3.1 Care about Society

The "Kaohsiung Bank Social Welfare and Charity Foundation" was incorporated by the Bank in Mar. 2008. The Bank is committed to various public services and charity events. In 2014, the Bank did the following: Donating to: Taiwan Fund for Children and Families; "Harbor City Joint Student Support Plan," "Passing Love Around – Food Stamps for Disadvantaged Families Project," and "Kaohsiung City Goods Bank Service Project," which were led by Social Affairs Bureau of the City Government of Kaohsiung and served by Kaohsiung City Charity Joint Association; "Mid-Autumn Festival Joint Dispatch of Care," which was led by the City Council of Kaohsiung and served by Kaohsiung City Charity Joint Association; "Mental Recovery Patient Phoenix Games" organized by Kaohsiung Municipal Kai-Syuan Psychiatric Hospital; "Spreading Unlimited Love – Good New Year for Disadvantaged Children" organized by Social Affairs Bureau of the City Government of Kaohsiung; visiting Yung An House of Children and Sunshine Homestead; "Love for Senior Citizens and Group Members" charity event led by Hua Shan Social Charity Foundation; "Kaohsiung City Joint Games and Fun Games" organized by Kaohsiung City Women Health Caring Foundation; "2014 Announcement of Government Orders and Volunteer Seminar" arranged by the Xinxia Community Development Association in Zuoying District, Kaohsiung City; "2014 Charity and Care for the Earth Activity" organized by God of Health Charity in Houjin, Kaohsiung City; "2014 Love Mother Mother's Day Gratitude Event" organized by Kaohsiung City Paiwan Tribe Cultural Association"; "Love in October and Respect for Seniors Health Activity" organized by Bayu Community Development Association in Sanmin District, Kaohsiung City; "2014 Stress Relieving Seminar for In-Home Caregivers" organized by Chihsing Longevity Association; and "2015 New Year's Eve Gala" organized by Kaohsiung Yuren Culture and Education Association; blood donation drives at Hanshen Stadium Square and Zuoying Blood Donation Office.

5.3.2 Assistance for Learning and Growth

The Bank had actively participated in sponsoring the "Caring for the Seniors Good Neighbor Singing Music Fair" organized by the Kaohsiung Culture and Creativity Association; "The Fifth Charity Fair With Memory for Childhood and With Unlimited Care" organized by Kaohsiung Metropolitan Junior Chamber International; "2014 Harbor City Caring for Kaohsiung Activity" organized by Kaohsiung Youth Service Association; "The Fourth Sports Cup National Weiqi Championship" organized by Kaohsiung City Sports Association Weiqi Committee; "2014 Local Guide Development Program" organized by Kaohsiung City Lotus Pond Tourism Business Development Association; "Fir Restoration Zone Family Fair" organized by Shangping Community Development Association Kaohsiung City; and "Green Public Interest Environment Protection and the Promotion of Environment Education" organized by Great Harbor Junior Chamber International.

5.3.3 Sponsor Art & Cutural and Physical Training Events

The Bank had actively participated in sponsoring the "2014 twelfth Taiwan Public Cup Global Ground Golf Interaction Activity" organized by the Ground Gold Association of Taiwan; "2014 Public Health Cup Gate Ball Championship" organized by the Kaohsiung Care for the Earth Association; "First Ching Song Cup National Ground Gold Championship" organized by the Kaohsiung City Sports Association"; "Kaohsiung City 2014 22nd Mayor Cut Taichi Championship" organized by the Common Taichi Association Kaohsiung City; "Forest Park Walking and Safety Education Music Fest" organized by the Sports Association of Kaohsiung City, Gushan District; "2014 Fifth Kaohsiung Harbor City Cup National Badminton Championship" organized by the badminton committee of the Sports Association of Kaohsiung; sponsoring the food and competition expenses for the "Baseball team and gymnastics team of Kaohsiung Municipal Chianjin Middle School" along with

Chenggung Joint Senior Care Association of Kaohsiung City; “2014 Yi Min Cup Gate Ball Invitation Game” organized by Kaohsiung City Gate Ball Association; “2014 Kaohsiung City Mayor Cup Karate Championship” organized by the Kaohsiung City Sports Association; “Fir Restoration Middle and Elementary School Sports Fair” organized by Shangping Community Development Association Kaohsiung City; “2014 Harbor City Aboriginal 39th Kuangfu Cup Softball Championship” organized by Kaohsiung City Aboriginal Sports Promotion Association; and “Parental Education and Health Cup Basketball Game” organized by the Aboriginal Cultural Asset Development Association of Taiwan.

5.4 Information Technology and Computer Facility

5.4.1 The Core Hardware / Software and Maintenance

The current hardware of the core IT system contains IBM NTD transaction server, disk, foreign exchange transaction server and two cryptosystem servers, and the software in service are IBM Z/VSE4.1 for core banking system and IBM iV7R1 for the foreign exchange system. The bank engage maintenance contracts with both systems.

5.4.2 Emergency Backup and Security Protection

A. Developing and testing systems function not only for implementation and testing on a daily basis but also the backup systems for operating systems, such as operation server and disk. The two cryptosystem servers are the backup for the cryptosystem systems of operation hardware.

B. The Bank conduct backup drill for operation mainframe, communication control server, and cryptosystem systems on a six-month basis. As to backup drill for disk storages, the Bank has it once each year.

C. The Bank entered into a remote backup contract with FISC, which requires us to conduct remote backup drills twice a year in IBM.

D. Signed an agreement with IBM for NTD server system disk drive asynchronous remote backup service. The updated data copies are stored in IBM backup room through fiber optic lines.

E. To ensure the IT facility is functioning well and the safety of employees, the Bank impose entrance control in the IT building and have a generator, two sets of uninterruptible power system, and two sets of air conditioning machines. The Bank also conduct a fire drill every six months.

5.5 Labor Relations

5.5.1 Employees’ Benefits, Retirement, Labor-capital Agreement and Fulfillment of Labor Rights

A. Employees’ Benefits: In order to ensure better living for the Bank’s employees and encourage their working spirit, they are eligible for performance incentives and bonuses, group insurance, subsidies of credit points for further education, welfare funds, and scholarships for their children’s education.

B. Retirement: The Bank conduct retirement of bank employees in accordance with the “Rules Governing Retirement, Pension and Layoff of Employees of Bank of Kaohsiung”, and contribute monthly Workers' Retirement Reserve Funds pursuant to the Labor Standard Act and provide the laborers’ retirement pension on a monthly basis pursuant to the Labor Pension Act.

C. Labor-Capital Agreement: The Bank has an agreement with the Bank of Kaohsiung Workers Union for protecting labor rights and ensuring the relationship is in harmony.

D. Fulfillment of Employee Rights: The Bank has rules to clearly specify rights and obligations between the employer and employees. Those rules stipulate promotion, assessment, position rotation, reward and penalty, and bonuses respectively for securing rights of employees.

5.5.2 The Bank has Suffered Any Loss Arising from Labor Disputes for the Past Two Years and Up to Mar. 2015：None.

5.5.3 Reponses to Current and Potential Disputes that May Occur in the Future：No dispute was occurred up to Mar. 31, 2015.

5.6 Important Contracts

Mar. 31, 2015

Nature of Contract	Contracting Party	Duration of Contract	Major Contents	Restriction Clause
Outsourcing Contract	The bank and Financial Information Service Co., Ltd.	From : Dec. 01, 2008 To : Dec. 31, 2015	Credit card service	None
Outsourcing Contract	The bank and Hewlett-Packard Taiwan Ltd.	From : Apr. 01, 2014 To : Mar. 31, 2017	Data processing	None
Outsourcing Contract	The bank and An Feng Enterprise Corporation	From : Feb. 01, 2015 To : Jan. 31, 2017	ATM service	None
Outsourcing Contract	The bank and Li Pao Security Corporation	From : Feb. 01, 2014 To : Jan. 31, 2016	Cash escort service	None
Outsourcing Contract	The bank and Li Pao Security Corporation	From : Feb. 01, 2014 To : Jan. 31, 2016	Cash delivery Service	None
Outsourcing Contract	The bank and Chunghwa Post Co., Ltd., Taipei Post Office.	From : Jan. 01, 2015 To : Dec. 31, 2015	Printing, packing and mailing of notice of tuition loan, account statement of specific money trusts earmarked for investing foreign and domestic securities, interest income and salary withholding certificate, Public housing loan interest payment list , account statement of deposit and gold passbook.	None
Outsourcing Contract	The bank and CHUNG HWA Express Corp.	From : Dec. 17, 2013 To : Dec. 16, 2015	The Securities and other document are delivered among Chung Ho Branch , Ta Chih Branch , Tai Chung Branch , Gangshan Benjhou Branch and Taipei Branch.	None
Contract for the Kaohsiung City Government treasury	The bank and The Bureau of Finance of Kaohsiung City Government	From : Feb. 09, 2000 To : Jun. 30, 2020	The bank was entrusted to be the agent of Kaohsiung City Treasury	None
Contract for the national treasury	The bank and the Central Bank of China (CBC)	as of Feb. 01, 2011	The bank was entrusted to be the agent of the National Treasury	None
Contract for collection of Local tax	The bank and Bank of Taiwan	From : Jul. 01, 2010 To : Jun. 30, 2015	The bank was entrusted to be the collection agent of various tax payments levied by various municipal cities, counties/cities, townships/districts.	None
Contract for collection of national tax	The bank and the Central Bank of China (CBC)	as of Jul. 01, 2010	The bank was entrusted to be the collection agent of national tax.	None
Contract for Kaohsiung Municipal Treasury Business	The bank and 28 banks including Bank of Taiwan and Farmers' Association.	as of Jan. 01, 2011	The bank re-entrusted the Kaohsiung Municipal Treasury Business to 28 banks including Bank of Taiwan and Farmers' Association.	None
Contract for collection of Local tax	The bank and Land Bank of Taiwan	as of Jul. 01, 2010	The bank was entrusted to be the collection agent of local tax levied by the Kinmen County Government.	None
Contract for collection of municipal tax and fee of Taipei City	The bank and Taipei Fubon Bank	as of Jul. 01, 2010	The bank was entrusted to be the collection agent of municipal tax, non-tax and fee of Taipei City.	None
Contract for collection of municipal tax and fee of Kaohsiung City	The bank and 41 banks including Bank of Taiwan.	From : Jul. 01, 2010 To : Jun. 30, 2015	The bank entrusted to be the collection agent of municipal tax, other income and fee of Kaohsiung City.	None
Contract for electronic payment	The bank and Kaohsiung City Government	From : Jan. 01, 2013 To : Dec. 31, 2016	The bank was entrusted to be the agent of electronic payment system of Kaohsiung City Treasury	None
Contract for collection of traffic fine	The bank and Transportation Bureau, Kaohsiung City Government	From : Jan. 01, 2014 To : Dec. 31, 2015	The bank was commissioned to close cases immediately upon collection of "traffic fine".	None
Contract for collection of vehicles fuel charge	The bank and Kaohsiung City Motor Vehicles Office	From : Jan. 01, 2015 To : Dec. 31, 2015	The bank was entrusted to collect for vehicle fuel charge.	None
Contract for district treasury	The bank and Kaohsiung Taoyuan District and 2 District Office	as of Dec. 25, 2014	The bank was entrusted to be the collection agent of Kaohsiung Taoyuan District and 2 District Treasury.	None
Contract for Kaohsiung Taoyuan District and 2 District treasury	The bank and Kaohsiung Taoyuan District and Fengshan District Farmers' Association	as of Dec. 25, 2014	The bank was entrusted to be the delegate agent of Kaohsiung Taoyuan District and 2 District Treasury.	None

5.7 Information on Securitization Products Issued in FY 2014 Permitted under "Financial Assets Securitization Provision" or "Real Estate Securitization Provision": None.