2.長期業務發展計劃

(1)授信業務

以利潤較高之中小企業放款爲主要目標市場，在風險適度控制範圍內，積極推展中小企業貸款並增加獲利。

(2)國際金融業務

A.深耕舊客戶、開發新客群：透過各分行據點，深耕已赴海外投資設廠的舊客戶，進而開發新客戶，並招攬尚未以「境外公司」和台灣的國際金融業務分行往來的客戶。

B.落實海外徵信：不定期派員前往大陸及東南亞等國從事商情蒐集，並藉已與本行往來之台商，認識當地台商商會成員，掌握客戶動態，擴大營業觸角。

C.加強國際聯貸案，並將次級市場聯貸之買進列爲目標市場，選擇期間2至5年期，利差100 bps以上之優良案件買入，以降低風險，增加本行盈餘。

Long-Term Business Development Plan

Loan Business

Target small-and medium-size enterprise market generating higher profit as the first priority, develop small- and medium-size enterprises and increase the profit within the extent that risk is controlled in a proper manner.

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 project and identify the buy-in of syndicated loan in the secondary market as the target market, choosing to buy in fine accounts with duration of 2-5 years and interest spread of more than 100 bps, to reduce the risk and increase the Bank's earnings.

二、最近2年度及截至98年3月止從業員工人數、平均服務年資、平均年齡、學歷分布比率、員工持有之專業證照及進修訓練情形

Number of Employees, Average Years of Service, Average Age, Education, Certificated Professions License, Education & Training of Employees Employed for the Past Two Years & Up to Mar. 2009

(一)最近2年度及截至98年3月止從業員工資料

Information of Employees for the Past Two Years & Up to Mar. 2009

年度 Year			2007	2008	2009.03.31
員工人數(人)		Number of Employees (Person)	887	939	929
平均年歲(歲)		Average Age (Years old)	42.24	43.41	43.70
平均服務年資(年)		Average Years of Service (Year)	15.54	16.25	16.34
學歷分布比率 Level of Education(%)	博士	Ph.D.	0.00	0.00	0.00
	碩士	Master Degree	7.67	8.63	8.93
	大專	Bachelor Degree / Associate Diploma	80.04	79.55	79.12
	高中	Senior High School	11.16	10.76	10.87
	高中以下	Under Senior High School	1.13	1.06	1.08
員工持有專業證照之名稱（人） Name of Employees With Certificates, Licenses and Qualifications （person）	證券投資分析人員	Securities Investment Analyst	4	4	4
	證券商業務員	Securities Specialist	58	61	61
	證券商高級業務員	Senior Securities Specialist	197	200	200
	投信投顧業務員	Securities Investment Trust and Consulting Professionals	108	122	122
	期貨交易分析人員	Analysts of futures trading	1	1	1
	期貨商業務員	Futures Specialist	171	179	179
	票券商業務員	Bill Finance Specialist	186	190	190
	信託業督導人員	Trust Supervisor	13	12	11
	信託業管理人員	Trust Manager	310	307	305
	信託業業務人員	Trust Operations Personnel	607	651	638
	銀行內部控制基本測驗合格	Basic test for bank internal control	656	679	672
	財產保險代理人	Non-Life Insurance Agent	1	1	1
	財產保險經紀人	Non-Life Insurance Broker	1	1	1
	人身(投資型)保險業務員	Life (Investment Link) Insurance Sales Agents	671	712	712
	財產保險業務員	Non-Life Insurance Sales Agents	564	597	599
	會計師	Certified Public Accountants	2	2	2

註：「員工人數」不含下列部分工時工讀生：

The following number of part-time students was not included in the above-mentioned number of employees.：

年度 Year	2007	2008	2009.03.31
部分工時工讀生人數（人） Number of Part-time Students （Person）	21	0	0

(二)員工進修及訓練情形

1.員工進修：為鼓勵從業人員利用公餘時間進修，充實自我並增進業務知能，凡就讀與業務相關之大專院校進修部或大學、研究所科系者，予以補助學分費1/2。97年度計補助68人次。

2.員工訓練：為充實從業人員專業智能、培育各項業務儲備人才，以提升人力素質，增進服務效能，本行持續進行各項業務訓練課程。97年度辦理情形如下：

(1)行內施訓部分(含委訓)：97年度計開辦「新進行員訓練班」等57班次，計3,406人次參訓，課程範圍涵蓋各項基礎業務訓練課程、各項金融業務進階課程、法令宣導課程、新種金融商品(及推廣)課程、理財及保險或行銷技巧研習課程等。

(2)行外派訓部分：為業務需要，不定期遴派從業人員參加相關教育訓練機構舉辦之相關專業訓練課程。97年度計遴派693人次參訓。

(3)出國研習考察： 97年遴派1人次出國研習考察。

(4)為落實公司治理制度暨提升董監事專業智能，97年度計遴派周董事長等13位董監事參加公司治理或金融專業課程，計28人次。

三、企業責任及道德行為

(一)關懷社會

1.本行成立之「財團法人高雄銀行社會福利慈善基金會」，積極與高雄市慈善團體聯合協會合辦「港都聯合助學」及「看見希望宅急便」方案，捐助高雄市政府勞工局身心障礙者就業基金，響應行政院陸委會之中國大陸四川震災活動、端午節慰問六龜山地育幼院之院童、捐助高雄市原住民急難救助、與高雄市捐血中心合辦漢神巨蛋廣場之捐血活動、配合高雄市政府社會局主辦之「歲末送愛、新移民暖心計劃」捐助高雄市生命樹國際協會等。

2.本行積極參與贊助高雄市文化創意發展協進會舉辦之「2008團圓幸福鬧元宵」活動，高雄市國際婦女會舉辦之「高雄市國際婦女會41週年慈善餐會活動」、「2008年母親節活動」、高雄市港安關懷協會及十八式氣功養生協會合辦之「97年捐血活動」、高雄市原住民公共事務發展促進會舉辦之「97年中秋節城鄉同心交流活動」、高雄市舒緹國際蘭馨交流協會舉辦之「關懷弱勢及獨居老人-捐贈白米活動」、高雄市新桃苗同鄉會舉辦之「客家文化城鄉交流活動」、高雄市三民區德行社區發展協會舉辦之「點燃愛的一盞燈」關懷低收入戶長輩餐敘活動、高雄市志願服務協會舉辦之「2008健康城市~反毒總動員」。

(二)襄助學習與成長

本行積極參與贊助中華佛寺協會舉辦之「生命禮儀與殯葬文化的提昇」研習計劃、高雄市兒

Employees' Further Education and Training

1.For the purpose of encouraging employees to undertake further studies in off-work hours, we have 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. We have sponsored 68 person-times in FY 2008.

2.In order to advance the professionalism and skills of our employees, develop future human resources in all kinds of business and with the aim of improving employee quality and enhancing our service quality, we continually plan for the various training programs from time to time. Details of training programs for FY 2008 are as follows:

(1)Internal Training (Include Commissioned Training): In 2008, 57 class-times of "Orientation training class" were offered and a total of 3,406 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.

(2)External Training：Due to business requirements, we send employees from time to time to attend the relevant training programs organized by other related educational training institutions. In FY 2008, we have sent a total of 693 person-times to participate in such training programs.

(3)Overseas Educational Visits / Seminar： In FY 2008, we have sent 1 person-time abroad to undertake educational visits.

(4)To fulfill the coroprate governance system and upgrade directors' / supervisors' professional intelligence, the Bank sent 13 directors / supervisors including Chairman Chou to attend the corporate governance or financial professional programs in 2008, totaling 28 person- times.

Social Responsibility and Moral Behavior of the Enterprise

Care about society

1. The "Kaohsiung Bank Social Welfare and Charity Foundation" incorporated by the Bank is dedicated to co-sponsoring the "Harbor City Collective Student Loan" and "Seeing Hope Express Servide" programs jointly with United Charity Association Koahsiung to donate the employment fund for the mentally and physically handicapped to Labor Bureau of Kaohsiung City Government. Meanwhile, the Bank responded to Mainland China's Sichuan Earthquake events held by Mainland Affairs Council of Executive Yuan, extended its regards to children of Christian Mountain Children's Home on Dragon Boat Festival, donated rescue assistance to Kaohsiung City aboriginals, co-sponsored the blood donation event at Hanshin Arena plaza with Kaohsiung Blood Center, and donated fund to Kaohsiung City Life Tree International Association to respond to the "Year-End Love Extension and Heartwarming Program for New Immigrants" sponspored by Social Affairs Bureau of Kaohsiung City Government.

2.The Bank has been dedicated to participating in the "2008 Fortunate Latern Festival" held by Kaohsiung City Culture Creativity Development Association, "KIWC 41st Anniversary Charity Party" and "2008 Mother's Day Event" held by Kaohsiung International Women's Club, "2008 Blood Donation Event" co-sponsored by Kaohsiung City Harbor Safety Care Association and Taiji Style 18 Form Heath Care Association, "2008 Moon Festival City and Township Exchange Event" held by Kaohsiung Aboriginal Public Affairs Development Association, "Care for the Disadvantaged and Solitary Old Persons - Donation of Rice" held by Soroptimist International of Kaohsiung City,"Hakka Culture City and Township Exchange Event" held by Kaohsiung City Hisntaomiao Countrymen Association, "Lighting-up Love" held by Tehsing Community Development Association of Sanmin District, Kaohsiung City to extend regards to the elder members of low-income families, and "2008 Healthy City - Anti-drug Mobilization" held by Kaohsiung City Volunteer Association.

Assistance for Learnign and Growth

The Bank actively participated in the sponsorship to the "Life Ceremony and Funeral Culture Upgrading" program held by Chinese

童福利協會舉辦之「2009世運免費親子英語學習營」、高雄市巨港國際青年商會舉辦之「2008奧瑞岡辯論培訓課程」、高雄市排灣族文化協會舉辦之「排灣族傳統舞蹈研習活動」。

(三)贊助藝文

本行積極參與贊助豆子劇團舉辦之2008年度大戲「河馬的期末考巡迴演出活動」及私立正修科技大學舉辦之「2008南方盃全國高中職辯論比賽」。

四、資訊設備

(一)主要硬(軟)體設備及維護

本行主要資訊系統硬體設備有IBM台幣交易主機、磁碟機、傳輸控制主機、外匯交易主機、亂碼主機各二套；台幣主機系統軟體採用IBM Z/VSE4.1，外匯主機系統軟體採用IBM OS/400 V4R5，均與相關廠商訂有維護合約。

(二)緊急備援與安全防護措施

1.開發與測試系統除平時作爲開發測試外，兼具正式作業系統備援功能，備援範圍包括作業主機、磁碟機、通信控制機，正式作業硬體亂碼系統則由兩台亂碼主機互爲備援。

2.每半年進行作業主機、通訊控制機、及亂碼系統備援演練。磁碟機備援演練則每年1次。

3.與財金公司簽訂資訊系統災變異地備援合約，每年至該公司實施異地備援演練2次。

4.爲確保資訊設備穩定運作及人員安全，資訊大樓設有門禁管理，並備有發電機一套，不斷電設備及自動化空調主機各二套，每半年進行消防演練1次。

五、勞資關係

(一)員工福利措施、退休制度、勞資間協議及員工權益維護措施執行情形

1.員工福利措施：爲安定從業人員之生活，提高工作士氣，本行訂有經營獎金及分紅制度、員工團體保險、補助進修學分費、福利金、子女教育獎助金等福利措施。

2.員工退休制度：爲辦理從業人員之退休，本行訂定「高雄銀行從業人員退休撫卹及資遣要點」，並依「勞動基準法」規定按月提撥勞工退休準備金及依「勞工退休金條例」按月提繳勞工退休金。

3.勞資間之協議：爲保障從業人員權益，促進勞資關係和諧，業與本行產業工會訂定團體協約。

4.員工權益維護措施：本行訂有工作規則以明確規範勞資雙方之權利義務。其他諸如升遷、考核、輪調、獎懲、獎金及紅利之發放皆分別訂定規章，以維護從業人員權益。

(二)最近2年度及截至98年3月止因勞資糾紛所遭受之損失：無。

(三)目前與未來可能發生勞資糾紛之因應措施：截至98年3月底止，無勞資糾紛。

Buddhist Temple Association, "2008 World Games Free English Study Camp for Parents and Children" held by Kaohsiung City Children Welfare Association, "2008 Oregon Debate Training Programs" held by Kaohsiung Port Junior Chamber International, and "Paiwan Traditional Dancing Class" held by Kaohsiung City Paiwan Culture Association.

Sponsor Art & Cutural Events

The Bank also participated in and sponsored the important event of Bean Theatre in 2008 "Hippo Final Examination Road Show", and "2008 South Cup National High School/High Vocational School Students' Debate Competition" held by Chen Shiu University.

Information Technology and Computer Facility

The Core Hardware / Software and Maintenance

The current hardware of the core IT system contains IBM NTD transaction server, disk, transmission control server, foreign exchange transaction server and two cryptosystem servers, and the software in service are IBM Z/VSE4.1 for core banking system and IBM OS / 400 V4R5 for the foreign exchange system. We engage maintenance contracts with both systems.

Emergency Backup and Security Protection

1. 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, disk, and communication control server. The two cryptosystem servers are the backup for the cryptosystem systems of operation hardware.
2. We conduct backup drill for operation mainframe, communication control server, and cryptosystem systems on a six-month basis. As to backup drill for disk storages, we have it once each year.
3. We entered into a remote backup contract with FISC, which requires us to conduct remote backup drills twice a year in FISC.
4. To ensure the IT facility is functioning well and the safety of employees, we impose entrance control in the IT building and have a generator, two sets of uninterruptible power system, and two sets of air conditioning machines. We also conduct a fire drill every six months.

Relations between Management & Labor

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

1. Employees' benefits: In order to ensure better living for our 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.
2. Retirement: We 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.
3. Labor-Capital Agreement: We have an agreement with the Bank of Kaohsiung Workers Union for protecting labor rights and ensuring the relationship is in harmony.
4. Fulfillment of employee rights: We have 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.

The Bank has Suffered Any Loss Arising from Labor Disputes for the Past Two Years and up to March 2009：none.

Reponses to Current and Potential Disputes that May Occur in the Future：No disputes was occurred up to Mar. 31, 2009.

六、重要契約 Significant Contracts

2009.03.31

契約性質 Nature of Contract	當事人 Contracting Party	契約期間 Duration of Contract	主要內容 Major Contents	限制條款 Restriction Clause
委外契約 Outsourcing contract	本公司與財金資訊(股)公司 The Company and Financial Information Service Co., Ltd.	起日：97.12.01 迄日：99.12.31 from: Dec.1, 2008 to:Dec. 31, 2010	信用卡服務業務 Credit card service	無 None
委外契約 Outsourcing contract	本公司與電資系統(股)公司 The Company and Electronic Data Systems Taiwan Corporation	起日：97.04.01 迄日：100.03.31 from: Apr. 01, 2008 to: Mar. 31, 2011	資料處理 Data processing	無 None
委外契約 Outsourcing contract	本公司與安豐企業(股)公司 The Company and An Feng Enterprise Corporation	起日：98.02.01 迄日：100.01.31 from: Feb. 1, 2009 to: Jan 31, 2011	自動櫃員機服務 ATM service	無 None
委外契約 Outsourcing contract	本公司與立保保全(股)公司 The Company and Li Pao Security Corporation	97.02.01起 as of Feb. 1, 2008	現鈔護送服務等 Cash escort	無 None
委外契約 Outsourcing contract	本公司與中華郵政(股)公司台北郵局 The Company and Chunghwa Post Co., Ltd., Taipei Post Office.	起日：96.10.01 迄日：98.12.31 from: Oct. 1, 2007 to: Dec. 31, 2009	就學貸款通知、特定金錢信託投資國內外有價證券對帳單列印、封裝及郵寄 Notice of tuition loan, Printing, packing and mail of statement of account for non-discretionary trust-fund investment in domestic and foreign securities trust funds	無 None
委外契約 Outsourcing contract	本公司與叡揚資訊(股)公司 The Company and Galaxy Software Corporation	97.01.25起 as of Jan. 25, 2008	徵授信管理系統 E-Loan	無 None
委外契約 Outsourcing contract	本公司與達思安資訊顧問(股)公司 The Company and Macroscopic Corporation	97.01.10起 as of Jan. 10, 2008	資產負債管理暨資金移轉計價系統 ALM and FTP	無 None
工程合約 Construction contract	本公司與石昭永建築師事務所、達茂營造股份有限公司 The Company and Shih Chao-yung Architect Office and Ta Mao Construction Corporation.	起日：94.06.22 迄日：99.07.10 from: Jun. 22, 2005 to: Jul. 10, 2010	本行分行暨傳票疏散倉庫興建工程 Construction project for the bank’ s branch and warehouse for storing vouchers	無 None
代理市庫契約 City treasury agency contract	本公司與高雄市政府財政局 The Company and The Bureau of Finance of Kaohsiung City Government	89.02.09起 as of Feb. 9, 2000	委託本行代理高雄市庫 The bank was entrusted to be the agent of Kaohsiung City Treasury	無 None
市庫集中支付電子作業契約 Electronic payment contract	本公司與高雄市政府 The Company and Kaohsiung City Government	起日：96.01.01 迄日：99.12.31 from: Jan. 1, 2007 to: Dec. 31, 2010	委託本行辦理市庫集中支付電子作業 The bank was entrusted to be the agent of electronic payment system of Kaohsiung Municipal Treasury	無 None
代收交通違規罰鍰契約 Contract for collection of traffic fine	本公司與高雄市政府交通局、中華電信（股）公司數據通信分公司 The Company and Transportation Bureau, Kaohsiung City Government and HiNet Internet Service by Chunghwa Telecom	起日：98.01.01 迄日：99.12.31 from: Jan. 1, 2009 to: Dec. 31, 2010	委託本行以即時銷案方式代收「交通違規罰鍰」 The Bank was commissioned to close cases immediately upon collection of “traffic fine”.	無 None

七、97年度依金融資產證券化條例或不動產證券化條例申請核准辦理之證券化商品類型及相關資訊：無

Information on Securitization Products Issued in FY 2008 Permitted under “Financial Assets Securitization Provision” or “Real Estate Securitization Provision”：none.