營業概況

Business Review and Achievements

一、業務內容 Business Description

（一）各業務別經營之主要業務 Major Business

業務別 Business Item	主要業務 Major Business
財富管理業務 Wealth Management Business	針對高淨值客戶，透過理財業務人員，依據客戶需求作財務規劃或資產配置，提供本行經主管機關核准經營業務範圍內之各種金融商品及服務。 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's Business Lines Approved by the Competent Authority.
消費金融業務 Consumer Banking Business	消費金融商品：房屋貸款、簡易信用貸款、週轉金貸款、個人消費性貸款、就學貸款、信用卡及特約商店收單業務等。 Consumer Banking Product：Mortgage Loans, Simple Credit Loans, Operating Fund Financing, Individual Credit Loans, Tuition Loan, Credit Cards and Credit Card Processing etc.
企業金融業務 Corporate Banking Business	企業金融商品：週轉資金貸款、資本支出貸款、專案貸款、開發國內信用狀、電子押標金(履約保證金)擔保信用狀開狀暨押匯、供應鏈融資、保證及承兌業務等。 Corporate Banking Product：Operating Fund Financing, Loans for Capital Expenditure, Project Loans, Issuance of Local Letters of Credit, Electronic Bid Bonds (Performance Bonds), Letter of Credit Issuance, Export Negotiation, Supply Chain Financing, Guarantees and Acceptances etc.
電子金融業務 Electronic Financial Business	晶片金融卡、網路銀行、網路 ATM、電話語音、金融電子資料交換轉帳(金融 EDI)、市庫電子支付等業務。 Chip Combo Card, Internet Banking, Web ATM, Telephone Voice Service, Financial Electronic Data Interchange, Electronic Payment System of Kaohsiung Municipal Treasury, etc.
外匯業務 Foreign Exchange Business	出口、進口、匯出及匯入匯款、外匯存款、外幣貸款及外幣擔保付款之保證業務、外幣對外幣保證金業務、衍生性金融商品交易及 OBU 外匯支票存款業務。 Export, Import, Outward and Inward Remittance, Foreign Currency Deposit, Foreign Currency Loans, and Payment Secured by Foreign Currency, Foreign Currency to Foreign Currency Margin Trading, Transaction of Derivative Financial Products and OBU Foreign Check Deposit Business.
信託業務 Trust Business	不動產信託、有價證券信託、金錢信託、金錢債權及其擔保物權信託、擔任遺囑執行人及遺產管理人，以信託方式辦理全權委託投資業務；代理有價證券發行、轉讓、登記及股息利息紅利之發放事項；提供有價證券發行、募集之顧問服務；受託保管證券投資信託基金、有價證券簽證業務、保管業務及保管箱出租業務等 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, Act as Custodian of Marketable Securities Investment Fund, Subscription Business of Portfolio, Custody Services, Safe-Deposit Box Rental Service etc.
投資業務 Investing Business	買賣股票、基金受益憑證、短期票券、固定收益特別股、中央銀行可轉讓定期存單、公債、公司債、受益證券及資產基礎證券等。 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.

(二)主要業務資產占總資產之比重及其變化情形

Weightings and Changes of Key Business Assets against Total Assets

1.消費金融及企業金融業務 Consumer Banking Business and Corporate Banking Business

單位：新台幣百萬元，%；Unit：NT$ Million,%

主要業務項目 Major Business	2009.12.31		2008.12.31	
	金（餘）額 Amount	占資產比率 %	金（餘）額 Amount	占資產比率 %
資產總額 Total Assets	186,130	100.00	183,949	100.00
消費金融業務 Consumer Banking Business	47,980	25.78	47,076	25.59
企業金融業務 Corporate Banking Business	91,685	49.26	91,348	49.66

(三)各項業務收入占總收入之比重及其變化情形

Weightings and Changes of Key Business Revenue against Total Operating Revenue

單位：新台幣百萬元，%；Unit：NT$ Million,%

項目 Item	2009.01.01-2009.12.31		2008.01.01-2008.12.31	
	金額 Amount	比率 %	金額 Amount	比率 %
總收入 Total Operating Revenue	4,837	100.00	6,455	100.00
授信業務收入 Revenue on loan business	2,632	54.43	4,263	66.04
投資業務收入 Revenue on investing business	1,340	27.70	1,115	17.27
其他業務收入 Revenue on other business	637	13.16	810	12.55

(四)99年度經營計畫

1.強化風險管理計畫

建置資產負債管理暨資金移轉計價系統、徵授信電子化系統及台灣企業信用評等指標；使用「作業風險損失資料庫通報系統」建置作業風險損失資料庫，並規劃建立關鍵風險指標（Key Risk Indicators, KRI）與風險自評制度（Risk and Control Self-Assessment, RCSA）；應用台灣經濟新報（TEJ）市場風險值（VaR）評估系統與彭博Bloomberg資訊系統，衡量國內外金融商品之市場風險值，計算可能最大損失，期以量化數據管理本行流動性風險、信用風險、作業風險、市場風險，確保風險管理資訊之正確性與時效性。

2.積極催理逾期放款，持續降低本行逾放比率

加強催理逾期戶、催收戶及呆帳轉銷戶，提高催理績效，以加速收回逾期放款，挹注營運資金，增加收入，並強化對未列報逾期放款借戶之控管，期能迅速掌握客戶動態，將逾期放款之發生率降至最低。

3.作業自動化，以降低成本，提昇作業效率及客戶服務品質

隨著資訊化時代來臨，電腦資訊設備推陳出新，本行規劃全面更新全行作業平台系統，以更有效率的電腦化作業，取代制式重覆性人工作業，使人力資源發揮更大效率，拓展電子化業務，提供更完整之電子商務環境，加強提供客戶即時資訊與專業服務。

Business Plan for 2010

1.Strengthen Risk Management Plan

Install the asset and liability management and fund transfer pricing system, E-loan system and corporate credit rating indicators for Taiwan enterprises; Use "Operational Risk Loss Database Reporting System" install the operational risk loss database and also plan Key Risk Indicators (KRI) and Risk and Control Self-Assessment (RCSA); Apply TEJ VaR evaluation system and Bloomberg information system to measure the market risk value of domestic and foreign financial products and calculate the potential maximum loss, in hopes of managing the Bank's liquidity risk, credit risk, operational risk and market risk based on quantitative data to ensure the accuracy and validity of the risk management information.

2.Endeavor to Collect NPL and Continue Reducing the Bank's NPL Ratio

The Bank makes every endeavor to collect NPL, account receivable overdue and bad loan to upgrade the collection performance. The Bank accelerate collection of NPL so that it will inject the working fund to increase revenue and also strengthens the control over customers who have not yet been listed as NPL accounts, in hope of controlling customers' development rapidly and reducing NPL ratio as possible as it can.

3.Adopt Operation Automation to Reduce Cost and Upgrade Operating Efficiency and Customer Service Quality

Following the coming of information era, new arrivals for computer information equipment are released on an on-going basis. The Bank is scheduled to update the operation platform system throughout the Bank to develop more effective computerized operation, replace the standardized and repeated manual operation, enable human resources to be utilized more efficiently, develop e-business, provide more complete e-commercial environment, and enhance the provision of real-time and professional service to customers.

4.深耕中小企業放款

因應整體金融環境之改變，及爲積極提升本行自有資本比率，明訂重點業務，持續拓展並深耕中小企業放款業務，期定位於「在地銀行」，深入地方，扶植在地企業，穩健成長。

5.拓展財富管理業務

金融海嘯後，全球股市在各國政府持續挹注資金下，經濟已緩步復甦，本行將持續提昇理財業務人員專業素養，嚴選穩健型保險商品爲核心，搭配成長型基金，提供客戶優質之服務。

(五)市場分析

1.本行業務經營之地區

(1)營業據點

截至98年12月底止，本行39處經營據點(不含OBU)，主要集中於高屏縣市之30處，台南市1處，台中市1處，新竹市1處，桃園市1處，台北縣市5處。同期間，本國銀行設於高屏縣市之分支機構計465處，台南市134處，台中市217處，新竹市82處，桃園縣249處，台北縣市1,449處。

(2)存款餘額

截至98年12月底止，本行高屏縣市分支機構之存款餘額計新台幣（以下同）128,690百萬元，台南市1,591百萬元，台中市2,041百萬元，新竹市639百萬元，桃園市707百萬元，台北縣市26,446百萬元。同期間，本國銀行高屏縣市分支機構之存款餘額計新台幣（以下同）2,217,060百萬元，台南市752,138百萬元，台中市1,332,237百萬元，新竹市883,064百萬元，桃園縣1,347,714百萬元，台北縣市12,319,459百萬元。

(3)放款餘額

截至98年12月底止，本行高屏縣市分支機構之放款餘額計新台幣（以下同）92,868百萬元，台南市3,334百萬元，

4. Develop Loan to SME More Thoroughly

To deal with the change in the entire financial environment and increase the Bank's self-own capital ratio, the Bank expressly defines the key business and continues developing and solidifying the loan to SME, in the hope of helping the local enterprises grow stably in the capacity of a "local bank".

5. Develop Wealth Management Business

Governments all over the world simultaneously resolved to inject fresh capital following the global financial crisis; as a result, stock markets stabilized and economic activities are starting to recover. The Bank shall continuously raise the professional standards of its financial consultants, select prudent insurance products with growth funds, and offer quality services to our customers.

Market Analyses

Regions Where the Bank Operates

Business units

Until the end of Dec. 2009, the Bank has 39 business units (exclusive of OBU), 30 of which are located in Kaohsiung County and City and Pingtung County, 1 in Tainan City, 1 in Taichung City, 1 in Hsinchu City, 1 in Taoyuan City, and 5 in Taipei County and City. Meanwhile, there are a total of 465 branches of local banks established in Kaohsiung County and City and Pingtung County, and 134 in Tainan, 217 in Taichung City, 82 in Hsinchu City, 249 in Taoyuan County, and 1,449 in Taipei County and City.

Deposits balance

Until the end of Dec. 2009, the deposits balances of the Bank's branches in Kaohsiung County and City and Pingtung County totaled NT$128,690 million, and NT$1,591million in Tainan City, NT$2,041 million in Taichung City, NT$639 million in Hsinchu City, NT$707 million in Taoyuan City, NT$26,446 million in Taipei County and City. In the meantime, the deposits balance of branches of local banks in Kaohsiung County and City and Pingtung County totaled NT$2,217,060 million, and NT$752,138 million in Tainan City, NT$1,332,237 million in Taichung, NT$883,064 million in Hsinchu City, NT$1,347,714 million in Taoyuan County, and NT$12,319,459 million in Taipei County and City.

Loans balance

Until the end of December 2009, the loans balance of the Bank's branches in Kaohsiung County and City and Pingtung County totaled NT$92,868 million, and NT$3,334 million in Tainan City, NT$4,330 million in Taichung City, NT$1,943 million in Hsinchu City, NT$2,965 million in

台中市4,330百萬元，新竹市1,943百萬元，桃園市2,965百萬元，台北縣市34,225百萬元。同期間，本國銀行高屏縣市分支機構之放款餘額計新台幣（以下同）1,584,810百萬元，台南市626,158百萬元，台中市1,093,453百萬元，新竹市474,256百萬元，桃園縣1,089,521百萬元，台北縣市9,822,630百萬元。

2.本行所處市場未來之供需狀況與成長性

(1)市場未來之供需狀況

展望99年度，美、歐等先進國家經濟大規模紓困方案及各國擴張性政策發揮效果下，全球經濟將緩步復甦。隨著國際景氣回升，帶動我國外貿動能增溫，民間消費及投資可望小幅成長，政府持續推動擴大公共建設，並全面展開莫拉克颱風災後重建工作，有利經濟之復甦及穩定。行政院主計處預估，99年我國全年經濟成長率將可達4.72%。

(2)本行之成長性

98年度因雷曼兄弟金融控股公司申請破產保護、次貸風暴引爆金融海嘯，導致全球經濟嚴重衰退，使得本行利息淨收益及財富管理手續費收入減少並遭受嚴重損失。99年為加強經營體質及獲利，除強化授信、投資資產品質及加速催理不良債權外，將更積極擴展存、放款、財富管理及信用卡等業務，期能提高整體經營績效。

3.本行競爭利基

本行最大競爭優勢為「小而專業」、「小而優質」，經營策略靈活、彈性、資產品質良好、深耕地方，具有豐沛的在地人脈。

4.本行發展遠景之有利、不利因素與因應對策

(1)有利因素

A.最大股東為高雄市政府，深獲客戶信賴，存款穩定。

B.金融環境明顯改善，利差可望穩定回升。

Taoyuan City, NT34,225 million in Taipei County and City. In the meantime, the loans balance of branches of local banks in Kaohsiung County and City and Pingtung County totaled NT$1,584,810 million, and NT$626,158 million in Tainan City, NT$1,093,453 million in Taichung City, NT$474,256 million in Hsinchu City, NT$1,089,521 million in Taoyuan County, and NT$ 9,822,630 million in Taipei County and City.

Future Supply and Demand and Growth of the Market in which the Bank is Engaged

Future supply and demand of market

Under the effects of large-scale bail-out schemes introduced to developed economies such as the USA and Europe and the expansionary policies in almost every country, the global economy will continue its steady recovery in 2010. The economic recovery is expected to drive the foreign trade of our nation while domestic consumptions and investments may achieve minor growth. Our government's continuing efforts in public infrastructure and reconstructions after Typhoon Morakot should contribute favorably towards economic stability and recovery. The Directorate-General of Budget, Accounting, and Statistics, Executive Yuan estimated that the nation's annual economic growth may reach 4.72% in 2010.

Growth of the Bank

As a result of the bankruptcy protection filed by Lehman Brothers Holdings Inc. in 2009, the sub-prime mortgage crisis evolved into a global financial tsunami. The global economy sufferred a severe setback and The Bank endured not only a substantial reduction in net interest revenues and commissions from wealth management, but heavy losses. To strengthen our business foundation and profitability in 2010, The Bank is dedicated to improve its credit quality as well as the quality of invested assets, and hasten the collection of substandard debts; in addition, The Bank will more actively explore viable business opportunities such as deposits, loans, wealth management, and credit cards etc to deliver higher business performance.

The Bank's Competitive Niche

The Bank's most favourable strength is " small but professional", " small but outstanding" with flexible operating strategies, fair asset quality, rich local public relationship.

Advantageous and Disadvantageous Factors of the Bank's Prospect, and Response Measures

Favourable factors

A.With the Kaohsiung City Government being its largest shareholder, The Bank earned customer trust as well as loyalty and stability in deposits.

B.The interest margin shall begin its steady recovery as the financial environment improves.

C.展望99年大高雄縣市合併，提供本行營業據點向外移出高雄市11個行政區之外的契機。

(2)不利因素

A.市場價格競爭激烈，存放款利差縮小，獲利空間降低。

B.風險控管國際規範之實施，加深本行資本額過小之壓力。

C.高雄市政府貸款比重高且利率逐漸下滑。

D.仍有增提備抵呆帳及資產減損之壓力。

(3)因應對策

A.成立總行行動小組，加強配合營業單位承作簡易信用貸款及中小企業放款。

B.提昇分行議價能力、積極調整產品組合，導向合理風險利潤率。

C.推動供應鏈融資、信用卡特店收單業務、電子押標金（履約保證金）擔保信用狀暨押匯等多元產品。

D.持續招攬低利資金，提高本行活期性存款結構，降低資金成本。

E.爲期擴大利差、提昇資金運用效益，審慎運用風險權數調整授信結構組合。

C.The merger of Kaohsiung County and Kaohsiung City in 2010 provides an opportunity for The Bank to expand its coverage outside Kaohsiung City.

Unfavourable factors

A.Extreme competition in market price, shortened difference in interest rate of deposits and loans, lowered profitability

B.The implementation of international risk management standards places additional pressure to the adequacy of The Bank's capital.

C.The Bank lends extensively to the Kaohsiung City Government at reduced interest margins.

D.The pressure of increasing bad debt provisions and asset impairments persists.

Response measures

A.Establish an action team under the Head Office to support the underwriting of simple credit loans and loans to small and medium enterprises.

B.Improve the bargaining power of our branches. Adjust product composition to achieve a rational risk-reward balance.

C.Achieve product diversity by promoting supply chain financing, credit card processing, electronic bid bonds (performance bonds), LC issuance and negotiation etc.

D. Attract low-cost capital and increase the weight of our current deposits to reduce funding costs.

E.Diligently structure credit products against risk weights to maximize interest margins and make the best use of capital.

(六)金融商品研究與業務發展概況 Overview of Research and Business Development of Financial Products

1.最近2年度主要金融商品及增設之業務部門及其規模與損益情形

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

(1)主要金融商品規模 Scale of Major Financial Products

單位：新台幣百萬元；Unit：NT$ Million

主要金融商品 Major Financial Products	2008.12.31 餘額 Balance	2009.12.31 餘額 Balance	2010.03.31 餘額 Balance
中小企業貸款 Loans for Small and Medium-Size Enterprises	25,963	27,017	28,189
就學貸款 Tuition Loan	5,670	6,322	6,125
簡易信貸 Simple Credit Loans	2,210	1,839	1,694
特定金錢信託投資國內外有價證券 Specific Money Trusts Earmarked for Investing Foreign and Domestic Securities	17,154	18,999	19,273
信託資產 Trust Assets	17,383	19,568	19,779

(2)增設業務部門：無。

New Business Units：None.

2.最近2年度研究發展支出、成果及未來發展計畫
Expenditure & Results of R & D in the past two years and Future Plans

(1)研究發展支出 Expenditure of R & D

單位：新台幣百萬元；Unit：NT$ Million

年度	Year	2009	2008
金額	Amount	0.66	6.64

(2)研究發展成果 Results of R & D

業務別 Business Item	金融商品 Financial Products
存款業務 Deposit Business	開辦媒體交換自動轉帳（ACH）、全國性繳稅、費業務及代售黃金業務等。 Automated Clearing House, National Tax Payment Business, and Agent for Sales of Gold.
授信業務 Loan Business	開辦「簡易信用貸款」、「金低利優質房貸專案」、「高高屏轄區內企業專案融資方案」、「小蝦米商業貸款」、「電子押標金(履約保證金)擔保信用狀開狀暨押匯」、「供應鏈融資」、「流通服務業優惠貸款」及「中小企業災害復舊專案貸款」等。 "Simple Credit Loans", "Low-Interest Mortgage Campaign Project", "Funding Program for Enterprises in Jurisdiction of Kaohsiung City, Kaohsiung County and Pingtung County", "Small Commercial Loan", "Electronic Bid bonds (Performance Bonds), Letter of Credit Issuance, Export Negotiation", "Supply Chain Financing ", "Preferential Loan to Logistic Service" and "Project for Loan for Restoration of Disasters for Small and Medium-size Enterprises" etc.
外匯業務 Foreign Exchange Business	開辦「外幣外銷貸款」、「無本金交割美元對人民幣遠期外匯交易」、「新台幣匯率選擇權」、「外幣組合式商品業務」、「人民幣現鈔買賣業務」、「高妹雄哥歡喜送感恩活動優惠存款」及「OBU 外匯支票存款」。 "Foreign Currency Export Loans", "USD CNY Non-Delivery Forward Business", "NTD Exchange Options, Foreign Currency Structured Product", "CNY Cash Exchange", "The Kao-Mei & Hsiung-Ke Promotional Campaign Preferential Deposit", and "OBU Foreign Check Deposit Business".
信託業務 Trust Business	開辦「特定金錢信託投資國內外有價證券－指數股票型基金（ETFs）」業務、不動產(房屋合建)信託、不動產(財產管理)信託、單獨管理運用金錢信託、公寓大廈管理基金信託、公職人員財產信託、金錢債權及其擔保物權信託、擔任遺囑執行人及遺產管理人業務及信託資金集合管理運用帳戶業務等。 Processing the Business for "Specific Money Trusts Earmarked for Investing in Foreign and Local Securities－ETFs", Real Estate Trust for Co-Construction of Houses and Property Management, Independent Management and Employment of Money Trust, Trust of Administrative Fund of Apartment Buildings, Civil Servant's Property Trust, Trust of Money Claim and Guaranted Right of Object, Assumption of Executor and Administrator of Estates of Deceased Person and Collective Trust Fund Management and Employment Account.
電子化業務 Electronic Business	晶片金融卡業務、市庫電子支付業務、共同基金語音服務業務及網路 ATM 業務、金融 EDI、金融 XML 系統收款行作業平台等。 Chip Combo Card, Electronic Payment System of Kaohsiung Municipal Treasury, Mutual Fund Telephone Voice Service, Web ATM , Financial EDI, and Financial XML–Based Operating Platform for Collecting Banks etc.

(3)未來研究發展計畫及預計投入之研發費用 Future Plans of R & D

2009.03.31

最近年度計畫 Plans of R & D	目前進度 Progress	應再投入之研發費用 Fees of R& D	完成時間 Time of work-down	未來研發得以成功之主要影響因素 Key point of success
無 None	無 None	無 None	無 None	無 None

(七)長短期業務發展計劃

1.短期業務發展計劃

(1)授信業務

A.為積極推展中小企業放款，並控管風險，持續推動移送中小企業信用保證基金保證業務。推展策略包括調整授權，提高營業單位送保意願擬訂獎勵方案等。

B.加強拓展消費金融業務，推出具有市場競爭力之「金低利優質房貸專案」、擴大簡易信用貸款對象及其資格條件，並適度調高最高貸款額度。

C.配合高雄市政府發展經濟，振興產業之政策，繼續辦理「高高屏轄區內專案融資方案」及「小蝦米商業貸款」，眞正做到扶植中小企業之「在地」「專業」與「優質」的銀行。

(2)信託業務

積極拓展「單獨管理運用金錢信託業務」、「公寓大廈管理基金信託業務」、「不動產（房屋合建）信託業務」、「有價證券信託業務」。

(3)存款業務

A.推展金融EDI業務：建置金融EDI加值網。

B.提供完善之企業資金電子支付系統：建構金融XML系統收款行作業平台。

(4)外匯業務

推展外匯存款業務：向主管機關申請開辦「外匯零存整付定期存款」、「定期定額外匯活期存款」業務。

(5)財富管理業務

積極採取小衆行銷策略，深入接觸各機關團體、學校及公司行號等基層民衆，協助理財業務人員拓展不同客戶族群。

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。

Plans for Business Development

Short-Term Business Development Plan

Loan Business

A.In order to promote the loan to SME aggressively and control risk, the Bank continues promoting transfer of SME 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.Strengthen consumer banking by promoting the competitive "Low-Interest Mortgage Campaign Project", widening the eligibility of Simple Credit Loans, and flexibly adjusting the maximum loan quantum.

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, Kaohsiung County and Pingtung County" and "Small Commercial Loan" to fulfill its goal of being a "local", ""professional" and "fine-quality" bank to help SMEs.

Trust Business

Dedicated to developing the "independent management and employment of money trust", "trust of administrative fund of apartment buildings", "Real estate trust for co-construction of houses", "trust of securitits".

Deposit Business

A.Develop financial EDI business: establish financial EDI value-added network.

B.Offer a sound environment for transferring corporate funds: establish an XML-based operating platform for collecting banks.

Foreign Exchange Business

Promote foreign currency deposits: seek formal approval from the authority for the launch of "Installment Foreign Currency Fixed Deposits" and "Annuity Foreign Currency Current Deposits".

Wealth Management Business

Execute niche marketing strategies. Infiltrate common individuals of various organizations, institutions, schools, and enterprises. Assist financial consultants' reach into different customer groups.

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.