(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。

(3)財富管理業務

建構完整之商品線，以客戶需求爲導向，提供多元且健全之商品組合，以追求「滿足客戶、爲客戶創造價值」爲最大宗旨。

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.

Wealth Management Business

Develop a comprehensive product line. Offer diverse and complete product packages based on customers' needs to deliver our ultimate goal of "Satisfying and creating values for our customers".

二、最近2年度及截至99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. 2010

(一)最近2年度及截至99年3月止從業員工資料

Information of Employees for the Past Two Years & Up to Mar. 2010

年度 Year			2008	2009	2010.03.31
員工人數(人)		Number of Employees (Person)	939	923	915
平均年歲(歲)		Average Age (Years old)	43.41	43.33	43.46
平均服務年資(年)		Average Years of Service (Year)	16.25	16.21	16.35
學歷分布比率 Level of Education (%)	博士	Ph.D.	0.00	0.00	0.00
	碩士	Master Degree	8.63	9.32	9.40
	大專	Bachelor Degree / Associate Diploma	79.55	79.09	78.91
	高中	Senior High School	10.76	10.51	10.60
	高中以下	Under Senior High School	1.06	1.08	1.09
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	61	62	60
	證券商高級業務員	Senior Securities Specialist	200	204	208
	投信投顧業務員	Securities Investment Trust and Consulting Professionals	122	132	134
	期貨交易分析人員	Analysts of futures trading	1	1	1
	期貨商業務員	Futures Specialist	179	183	182
	票券商業務員	Bill Finance Specialist	190	204	203
	信託業督導人員	Trust Supervisor	12	11	11
	信託業管理人員	Trust Manager	307	306	301
	信託業業務人員	Trust Operations Personnel	651	638	630
	銀行內部控制基本測驗合格	Basic test for bank internal control	679	681	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	712	721	722
	財產保險業務員	Non-Life Insurance Sales Agents	597	606	608
	會計師	Certified Public Accountants	2	1	1

註：「員工人數」不含下列實習員：

The following number of practical training personnel was not included in the above-mentioned number of employees.：

年度 Year	2008	2009	2010.03.31
實習員人數（人） Number of practical training personnel （Person）	0	12	12

(二)員工進修及訓練情形

1.員工進修：爲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。98年度計補助47人次。

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 47person-times in FY 2009.

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。98年度辦理情形如下：

(1)行內施訓部分(含委訓)：98年度計開辦「理財業務規範及職業道德操守研習班」等44班次，計3,029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及領導管理課程等。

(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。98年度計遴派640人次參訓。

(3)出國研習考察： 98年遴派5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，98年度計遴派黃董事長等8位董監事參加公司治理或金融專業課程，計27人次。

三、企業責任及道德行為

(一)關懷社會

1.本行自97年3月成立之「財團法人高雄銀行社會福利慈善基金會」，積極辦理各項公益慈善事業，98年度計捐助台灣兒童暨家庭扶助基金會、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」等2方案，及配合該協會8月「捐血月」辦理捐血公益活動、另透過高雄市政府社會局及高雄縣政府社會處捐助莫拉克颱風之受災戶、辦理壽山淨山活動、捐助聲暉協會舉辦之「高高屏聽障國語文競賽」活動 等。

2.本行積極參與贊助高雄市私立淡江大學校友會舉辦之「把愛傳出去─用愛守護弱勢兒童」、高雄市排灣族文化協會舉辦之「98年母親節活動」、高雄市新桃苗同鄉會舉辦之「客家文化交流活動」、財團法人天使心家族社會福利基金會舉辦之「2009年天使心家族夏令營-

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 2009 are as follows:

(1)Internal Training (Include Commissioned Training): In 2009, 44 class-times of "Workshop on the policies and work ethics of the finance business" were offered and a total of 3,029 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, we send employees from time to time to attend the relevant training programs organized by other related educational training institutions. In FY 2009, we have sent a total of 640. person-times to participate in such training programs.

(3)Overseas Educational Visits / Seminar：In FY 2009, we have sent 5 person-time abroad to undertake educational visits.

(4)To fulfill the coroprate governance system and upgrade directors' / supervisors' professional intelligence, the Bank sent 8 directors / supervisors including Chairman Huang to attend the corporate governance or financial professional programs in 2009, totaling 27person- times.

Social Responsibility and Moral Behavior of the Enterprise

Care about Society

1.The " Kaohsiung Bank Social Welfare and Charity Foundation" was incorporated by the Bank in March 2008. The Bank is committed to charities of all varieties, including donations to Taiwan Fund for Children and Families scheduled in 2009, and the co-sponsoring of the " Harbor City Collective Student Loan" and " Seeing Hope Express Service" programs jointly with United Charity Association Koahsiung. The Bank also cooperated with the association to launch a blood donation campaign in August, made donations to the victims of Typhoon Morakot through the Social Affairs Bureau of Kaohsiung City Government, organized the clean up of Shou Shan, and donated to the "Kaohsiung-Pingtong Regional Mandarin Tournament of the Hearing Impaired" organized by The Association for the Deaf and Hard of Hearing Welfare.

2.The Bank is actively involved in the sponsoring of " Pay Love ForwardGuard the Less Fortunate Children with Love" organized by The Alumni Association Of TamKang University In Kaohsung, the " 2009 Mother's Day Event" organized by Kaohsiung City Paiwan Culture Association, the " Hakka Cultural Exchange" organized by the Hsin-Tao-Miao Clan Association in Kaohsiung City, the " 2009 Angel Heart Family Summer Camp Dance with Hope" organized by Angel Heart Family Social Welfare

–與希望共舞」、高雄市婦女關懷協會舉辦之「漫遊高雄～健康向前走」、高雄市建築師公會舉辦之「鐵馬巡禮建築景觀-樂活世運」、高雄市青少年服務協會舉辦之「港都心關懷情～幸福高雄」、高雄市聽障體育運動協會舉辦之「98年度志工研習暨中秋節聯歡會活動」、高雄市原住民公共事務發展促進會舉辦之「八八災後重建中秋月圓暖心晚會」、高雄市三民區寶華社區發展協會舉辦之「98年重陽敬老健康美食拿手菜暨老人卡拉ok樂活賽」、社團法人高雄市志願服務協會舉辦之「市民情～議會心2009健康城市～反毒總動員」。

(二)襄助學習與成長

本行積極參與贊助高雄市巨港國際青年商會舉辦之「畫世運話世運兒童繪畫比賽」、高雄市兒童福利協會舉辦之「2009世運與世運小小外交官英語免費學習營」。

(三)贊助藝文及體育

本行積極參與贊助高雄市左營區大福山社區發展協會舉辦之「幸福鄰里藝術饗宴」、財團法人心路社會福利基金會舉辦之「一路用心守護–慈善音樂會」、高雄市體育會滾球委員會舉辦之「2009市長盃全國滾球示範賽」、中華民國地面高爾夫球協會舉辦之「第七屆台灣全民盃國際地面高爾夫球大賽」、高雄市體育會搶球委員會舉辦之「98年高雄市港督盃全國搶球錦標賽」。

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

Foundation, " Roaming Kaohsiung Marching Forward for Health" organized by Kaohsiung City Women Concerns Association, " Building Landscape Cycling Parade" organized by Kaohsiung Architects Association, " Caring for Kaohsiung" organized by Kaohsiung City Youth Care Association, " Volunteers' Internship and The Moon Festival Celebration 2009" organized by Chinese Taipei Sports Association of the Deaf, the " Typhoon Morakot Rebuild Banquet" organized by Kaohsiung City Aboriginal Public Affairs Development Association, the " 2009 Healthy Meal and Karaoke Competition for the Elderly" organized by Kaohsiung City Baohwa Community Development Association, and the " Anti-Drug Mobilization 2009" organized by Kaohsiung City Volunteers Association.

Assistance for Learning and Growth

The Bank is actively involved in sponsoring the " World Games 2009 Children's Drawing Competition" organized by JCI Kaohsiung, the " World Games 2009 English Language Camp" organized by Kaohsiung City Children's Welfare Association.

Sponsor Art & Cutural and Physical Training Events

The Bank is actively involved in sponsoring the " Neighborhood Artistic Banquet" organized by Kaohsiung City Zuoying District Dafu Community Development Association, the " Charity Concert" organized by Syin-Lu Social Welfare Foundation, the "2009 Mayor's Cup National Petanque Exhibition Tournament" organized by Kaohsiung Municipal Athletics Federation-The Petanque Commission, " The Seventh Nationwide Citizen's Cup Ground Golf Tournament" organized by Taiwan Ground Golf Association, and the " 2009 Kaohsiung City Governor's Cup Gateball Tournament" organized by Kaohsiung Municipal Athletics Federation-The Gateball Commission.

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

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99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99年3月底止，無勞資糾紛。

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 2010：none.

Reponses to Current and Potential Disputes that May Occur in the Future：No disputes was occurred up to March 31, 2010.

六、重要契約 Significant Contracts

2010.04.30

契約性質 Nature of Contract	當事人 Contracting Party	契約起迄日期 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	本公司與惠普科技(股)公司 The Company and Hewlett-packard Taiwan Ltd.	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	起日：97.02.01 迄日：101.01.31 from: Feb. 1, 2008 to: Jan. 31, 2012	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：99.12.31 from: Oct. 1, 2007 to: Dec. 31, 2010	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
代理國庫契約 The National Treasury Agency Contract	本公司與中央銀行 The Company and the Central Bank of China (CBC)	88.6.30 起 as of Jun. 30, 1999	委託本行代理國庫事務 The bank was entrusted to be the agent of the National Treasury	無 None
代收國稅契約 Contract for Collection of National Tax	本公司與台灣銀行 The Company and Bank of Taiwan	81.10.1 起 as of Oct.1, 1992	委託本行代收高雄地區之國稅 The bank was entrusted to be the collection agent of national tax in Kaohsiung area.	無 None
代收國稅契約 Contract for Collection of National Tax	本公司與中央銀行國庫局 The Company and the Department of the Treasury of the Central Bank of China	83.12.29 起 as of Dec.29, 1994	委託本行代收台北地區之國稅 The bank was entrusted to be the collection agent of national tax in Taipei area.	無 None
代收台北市各項稅、費契約 Contract for Collection of Municipal Tax and Fee of Taipei City	本公司與台北富邦銀行 The Company and Taipei Fubon Bank	86 年起 as of 1997	委託本行代收台北市各項稅款、非稅款及學雜費等 The bank was entrusted to be the collection agent of municipal tax, non-tax and fee of Taipei City.	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、98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 2009 Permitted under "Financial Assets Securitization Provision" or "Real Estate Securitization Provision" : none.