風險因子歷史資料，提供授信業務風險管理分析，期適時調整授信政策，降低授信業務之信用風險。

(2)財富管理業務

A.深入各事業團體推展財富管理業務：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。

B.提升本行財富管理業務之知名度：規劃透過傳播媒體，以本行企業形象及業務行銷爲宣傳主軸，建立本行優質財富管理品牌形象，同時強化財富管理業務行銷推廣之效益。

(3)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」及「有價證券信託業務」。

(4)存款業務

推展金融EDI業務：建置金融EDI加值網。

2.長期業務發展計劃

(1)授信業務

以中小企業爲主要目標市場：計畫調整企業放款結構，以利潤較高之中小企業放款爲主，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)財富管理業務

多元化產品組合：精進建構完整之商品線，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。

(3)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。

manner and diluting the credit risk of credit extension business.

Wealth Management Business

A.Promote wealth management business in the various business groups; adopt small-scale marketing strategies, contact various entities and groups, schools and firms, and help wealth management staff develop different customer groups.

B.Upgrade the Bank's publicity for wealth management business; plan to establish the Bank's fine-quality wealth management brand image and strengthen the effect of wealth management business marketing and promotion via communication media, primarily based on the Bank's business identity and marketing.

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" and "trust of securitits"

Deposit Business

Develop financial EDI business; establish financial EDI value-added network.

Long-Term Business Development Plan

Loan Business

Target small-and medium-size enterprise market; plan to adjust the lending weights, and take the financial loans to small and medium-size enterprises generating higher profit as the first priority, develop the financial loans to small and medium-size enterprises and increase the profit within the extent that risk is controlled in a proper manner.

Wealth Management Business

Diverisifed product portfolio: refine and establish complete product lines oriented toward cutsomers' need, provide diversified and well-founded product porfolio, to pursue the purpose of "satisfying customers and creating value for customers".

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.

二、最近2年度及截至97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 March 2008

(一)最近2年度及截至97年3月止從業員工資料

Information of Employees for the Past Two Years & Up to March 2008

年度 Year			2006	2007	2008.03.31
員工人數(人)		Number of Employees (Person)	857	887	892
平均年歲(歲)		Average Age (Years old)	41.60	42.24	42.52
平均服務年資(年)		Average Years of Service (Year)	14.90	15.54	15.50
學歷分布比率 Level of Education (%)	博士	Ph.D.	0.00	0.00	0.00
	碩士	Master Degree	6.18	7.67	7.74
	大專	Bachelor Degree / Associate Diploma	80.75	80.04	80.15
	高中	Senior High School	12.02	11.16	10.99
	高中以下	Under Senior High School	1.05	1.13	1.12
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	2	4	4
	證券商業務員	Securities Specialist	52	58	61
	證券商高級業務員	Senior Securities Specialist	187	197	195
	投信投顧業務員	Securities Investment Trust and Consulting Professionals	93	108	112
	期貨交易分析人員	Analysts of futures trading	1	1	1
	期貨商業務員	Futures Specialist	162	171	174
	票券商業務員	Bill Finance Specialist	179	186	188
	信託業督導人員	Trust Supervisor	13	13	13
	信託業管理人員	Trust Manager	309	310	309
	信託業業務人員	Trust Operations Personnel	561	607	615
	銀行內部控制基本測驗合格	Basic Test for Bank Internal Control	625	656	663
	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	628	671	680
	財產保險業務員	Non-Life Insurance Sales Agents	536	564	570
	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	2006	2007	2008.03.31
部分工時工讀生人數（人） Number of Part-time Students （Person）	23	21	17

(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

Employees' Further Education and Training

1.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

學、研究所科系者，予以補助學分費1/2。96年度計補助75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。96年度辦理情形如下：

(1)行內施訓部分(含委訓)：96年度計開辦「新進行員訓練班」等41班次，計3,839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。96年度計遴派804人次參訓。

(3)出國研習考察：為吸取國際金融管理知識及經驗，96年度計遴派15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，96年度計遴派王董事長等12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)成立「財團法人高雄銀行社會福利慈善基金會」

本行為關懷弱勢團體，提升公益形象，與從業人員共同捐助1,250萬元，成立慈善基金會。該會將陸續辦理「港都聯合助學方案」，捐助高雄市高中（職）、大學清寒學子助學金；「看見希望宅急便」，幫助高雄市弱勢家庭，進階式的改善其家庭生活經濟能力；及捐助各項急難救助戶、低收入戶、災害（變）救助戶及原住民清寒困苦家庭等社會福利業務，以回饋社會。

(二)關懷社會

本行積極參與贊助高雄市三民區德行社區發展協會舉辦之母親節社區健康檢查活動、高雄市巨港國際青商會舉辦

universities, colleges or graduate schools of universities. The Bank sponsored 75 person-times in FY 2007.

2.In order to advance the professionalism and skills of employees, develop future human resources in all kinds of business and with the aim of improving employee quality and enhancing service quality, the Bank continually plans for the various training programs from time to time. Details of training programs for FY 2007 were as follows:

(1)Internal Training (Include Commissioned Training):In 2007, 41 class-times of "Orientation training class " were offered and a total of 3,839 person-times attended the training, which covered the various fundamental sales training courses, advanced 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, the Bank send employees from time to time to attend the relevant training programs organized by other related educational training institutions. In FY 2007, the Bank sent a total of 804 person-times to participate in such training programs.

(3)Overseas Educational Visits / Seminar:In FY 2007, the Bank sent a total of 15 person-times abroad to undertake educational visits to absorb global financial management knowledge and experience.

(4)To fulfill the coroprate governence system and upgrade directors' / supervisors' professional intelligence, the Bank sent 12 directors / supervisors including Chairman Wang to attend the corporate goverence or financial professional programs in 2007, totaling 27 person- times.

Social Responsibility and Moral Behavior of the Enterprise

1.Incorporate the "Bank of Kaohsiung Society Welfare Charity Foundation"

In order to care for disadvantaged groups and upgrade its image in society, the Bank together with associates donated NT$12,500,000 to incorporate the Charity Foundation. The Foundation will be engaged in the "Harbor City Student Aid Fund Project" to grant scholarships to poor students of senior (vocational) high schools and universities, and the "Hope Express" to help disadvantaged families in Kaohsiung City improve their economic ability progressively, and will also make donations to families with emergency needs, low-income families, victim families and aboriginal poor families to reward society.

2.Care about society

The Bank actively takes part in the sponsorship of the community health examination event for Mother's Day held by the Development Association of Tehsing Community, Sanmin District, Kaohsiung City, "The Port Charity Auction and

之「巨港共好，心路二十、愛心拍賣慈善演奏」、高雄市青少年服務協會舉辦之「2007港都心關懷情~幸福高雄GO、GO、GO活動」、高雄市水噹噹婦女關懷協會舉辦之自閉症者參訪「星星之鄉－生態家園農場等活動」、高雄市舒緹國際蘭馨交流協會舉辦之「九九重陽、敬老尊賢」關懷仁愛之家長者及獨居老人公益活動、高雄市聲暉協會舉辦之96年度「高高屏聽障者朗讀、書法...等」、台灣無障礙協會辦理之2007國際身心障礙日「因爲有愛，幸福無礙－萬人幸福大會師」活動、欣欣扶輪社舉辦之「多愛自己6分鐘，扶輪社寶貝妳的身體」關懷婦人子宮頸抹片篩選活動。

(三)贊助藝文

本行積極參與贊助國立中山大學舉辦之「2007發現美國月系列活動」及豆子劇團舉辦之「太陽別下山巡迴演出活動」。

Music Concert" held by The Port Junior Chamber of Kaohsiung City,"2007 Harbor City Heart and Caring Lucky Kaohsiung Go Go Go" held by Kaohsiung City Youngs Service Assoication, "Home of Stars Ecological Farmer Trip" of the autism patients as held by Kaohsiung City Shui Don Don Women's Caring Association", "Double Nineth Festival Honor the Aged and Wise" extended care for the aged and solitary elderly of Ren-Ai Home as held by Soroptimist, "Kaohsiung City, Kaohsiung County and Pingtung County Oral Reading and Calligraphy of the Deaf" held by Kaohsiung Association for Deaf and Hard of Hearing Welfare in 2007, "Love Makes the Fortunate Accessible Tens of Thousand People Joining Forces" held by Taiwan Disability-Free Association on the Day of International Physical and Mental Disabled in 2007, and "Love Yourself for More Six Minutes and Rotary Club Treasures Your Body" for women's cervical smear examination as held by the Hsin-Hsin Rotary Club.

3.Sponsor Art & Cutural Events

The Bank also actively takes part in the "2007 Discovery of the U.S.A. Month Series Events" held by National San Yat-sen University and the "Don't Let Sun Go Down" road show of Bean Theatre.

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 VSE/ESA 2.6，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)未來開發或購置計劃

1.爲提供客戶完整性之電子化服務，更新提昇本行語音及網路銀行之服務功能，並整合本行各項自動化交易管道，提供客戶各項金流及訊息通知等多元化服務。

2.增加網路ATM服務系統，將實體ATM功能運用在網路上，透過晶片金融卡多重加密機制，提供本行及非本行晶片金融卡客戶進行查詢、轉帳及網路購物等功能，建立更完整電子商務環境。

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 VSE / ESA 2.6 for core banking system and IBM OS / 400 V4R5 for the foreign exchange system. The Bank engaged maintenance contracts with both systems.

Plan for Development or Purchases in the Future

1.For the purpose of comprehensive electronic services to customers, the Bank is committed to improve and upgrade facilities supporting telephone voice and internet banking service and will further integrate the current automatic marketing channels in order to offer payment / collection and notification services to customers.

2.Developing web-ATM service. With the multiple encryption mechanism provided with chip combo cards, applying functionality of physical ATM cards to online services, its service enables chip combo cardholders, either its own customers or other banks' customers, to request inquiries, fund transfers and online shopping, and ensures them a more complete e-commerce experience.

(三)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。

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.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 exercises it once each year.

3.Entered into a remote backup contract with FISC, which requires the Bank to conduct remote backup drills twice a year in FISC.

4.To ensure the IT facility is functioning well and the safety of employees, the Bank has imposed 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 conducts a fire drill every six months.

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97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97年3月底止，無勞資糾紛。

Relations between Management & Labor

I.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 labor 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.

II.The Bank has Suffered Any Loss Arising from Labor Disputes for the Past Two Years and up to March 2008：none.

III.Reponses to Current and Potential Disputes that May Occur in the Future：No disputes was occurred up to March 31, 2008.

六、重要契約 Significant Contracts

2008.03.31

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：94.06.03 迄日：97.06.03 from: June 3, 2005 to: June 3, 2008	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：91.10.28 迄日：97.04.01 from: Oct. 28, 2002 to: April 1, 2008	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：96.02.01 迄日：98.01.31 from: Feb. 1, 2007 to: Jan 31, 2009	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	96.01.01 起 as of Jan. 1, 2007	現鈔護送服務等 Cash escort	無 None
委外契約 Outsourcing contract	本公司與台灣郵政(股)公司台北郵局 The Company and Taiwan Post Co., Ltd., Taipei Post Office	起日：96.10.01 迄日：97.12.31 from: Oct. 1, 2007 to: Dec. 31, 2008	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	本公司與商智資訊(股)公司 The Company and Business Intelligence Information Technology Co.	起日：96.07.27 迄日：97.07.26 from: Jul. 27, 2007 to: Jul. 26, 2008	財富管理系統 Wealth management systems	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: June 22, 2005 to: July 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：97.01.01 迄日：97.12.31 from: Jan. 1, 2008 to: Dec. 31, 2008	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、96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 2007 Permitted under "Financial Assets Securitization Provision" or "Real Estate Securitization Provision"：none