IX. Information Disclosure

No	Item	Reference page or description
1	Significant Accounting Policies	73
2	Method and Term of Depreciation for Property and Equipment Cost	77
3	Segment Information	Segment information are disclosed in the consolidated financial statements from this year.
4	Name of the Certified Public Accountant Firm and An Modified Unqualified Opinion is Expressed in the Independent Auditor's Report	68
5	The Amount and Nature of Non – Audit Fees Paid to the Certified Public Accountant and the Related Party of the CPA	40
6	Affiliated Enterprises Chart and Stock Structure of the Related Parties	138
7	The Endorsement, Guarantee, Loans to Others, and Derivative Commodity Transaction of the Related Parties	1. Please refer to page 91~94. 2. The Relative parties don't have endorsement, guarantee, loans to others, and derivative transactions in FY 2011.
8	Related Parties Transactions	91~94
9	Review of the Macro – Economy Environment and the Trend of Bank Industry	Please refer to page 2 for "Domestic and Foreign Financial Environment" and page 55~56 for "Market Analyses".
10	Plans for Business Development	57~58
11	Future Plans, Fees and progress of R&D	57
12	Services Details	Please refer to page 55~56 for "Regions where the Bank operates ", "Future supply and demand and growth of the market in which the Bank is engaged", "The Bank's competitive niche" and "Advantageous and disadvantageous factors of the Bank's prospect, and response measures ".
13	Products Package	54
14	Key Performance Indicator (KPI)	Please refer to page 142 appendix I.
15	The Historical Performance Index	Please refer to page 64 for item「Profitability」.
16	The Risk Management Policy	105~114
17	Organizational Structure of Risk Management	Please refer to page 107 for "Credit risks management organization and strucure", to page 109~110 for " Operational risks management organization and structure", to page 111~112 for "Market risks management organization and structure".
18	The Training of Managers for Corporate Governance	Please refer to page 143 appendix III.
19	Employees' Further Education and Training	59
20	The details about licenses and certificates acquired by the staff related to financial information disclosure from the competent authorities.	Please refer to page 142 appendix II.
21	The Behavior and Ethics Codes of Staffs	1. We have the "Guidelines for the Staffs Services" stipulated for the reference of employees in regulating their attitudes and acts at work, please refer to page 144 appendix IV. 2. The Bank appraises the performance of staff according to the "Guidelines for Reward and Punishment of Staff", Main Points Governing Annual Service Performance Appraisal and Main Points Governing Promotion and Performance Appraisal. The various guidelines shall be informed to the staff in writing, and reward and punishment shall be rendered in accordance with the guidelines.

No	Item	Reference page or description
22	Measure for Working Environment and Staffs' Safety Protection	1. Security and sanitation: (1) A security team was established to conduct training on fire safety, prevention against theft, robbery, disasters and other situations on an annual basis to ensure the safety of our employees and the security of The Bank's properties. (2) The Bank maintains the safety of its building structure and ensures proper use of building equipment in accordance with Section 77 of The Building Act. The Bank also conducts regular "Safety Inspection and Reporting of Fire Protection and Escape Facilities, " (3) "H1N1 Responsive Measures" and an emergency responsive team were established during the widespread H1N1 virus. 2. Employees' personal safety and the safety of the working environment (1) Video surveillance, alarms, and connections to security forces had been installed in the lobby of each business unit. Lobby security personnel are hired to control entry into business premises, thus ensuring the personal safety of our employees and customers. (2) Safety and sanitary guidelines had been established. Automatic inspections include the regular maintenance of elevators, fire-fighting facilities, corporate vehicles, water fountains, and air conditioners. First-aid kits are also in place to minimize potential damages while ensuring the health and safety of our employees and building a quality working environment. (3) To ensure employees' personal safety and hygiene, The Bank has appointed dedicated staff and supervisors to handle all matters relating to employees' safety and hygiene. (4) To prevent business disruptions and injuries to employees as a result of physical violence, The Bank has established "Principles of Security Enforcement" to handle public protests.
23	Social Responsibilities Performed	59~60
24	Directors, Supervisors, and Their Education and Experience, Shareholdings, and the Elected Date	10~11
25	The Independence of Directors and Supervisors	13
26	Directors and Supervisors Serviced Concurrently with the Bank and the Other Company Information	11
27	The Remuneration of Directors and Supervisors	18~22
28	The Remuneration of President and Vice Presidents	22~23
29	The Pledged Shares of Directors, Supervisors, Officers, and Major Shareholders	41~43
30	Directors' / Supervisors' Attendance in Directors' Meetings and Independent Directors' Attendance in the Audit Commission	1. Directors' / supervisors' attendance in directors' meetings, please refer to page 26~27. 2. The Bank did not establish an auditing committee up to March 2012.
31	Operations of the Board of Directors and Audit Commission	1. Operations of the Board of Directors, please refer to page 26~29. 2. The Bank has not established auditing committee up to March 2012.
32	The Training of Directors and Supervisors	33
33	Corporate Governance Practices	28~29

No	Item	Reference page or description
34	Summarization of Resignation and Dismissal of Parties Related to the Financial Statement	39
35	Name and Title of the Top Ten Employees Who Were Distributed Employees Share Options Receipts.	The Bank has not issued employees share options receipts.
36	Name and Title of the Top Ten Employees Who Were Distributed Employees' Bonus and the Amounts in 2010.	Please refer to page 145 appendix V.
37	List of Officers, Shareholdings, Experience, Education, Serviced Concurrently with the Other Company and Employees Shares Options.	The Bank has not issued employees shares options, the other information please refer to page 14~17.
38	The Top Ten Shareholders and the Actual Shareholdings and Ratio	48
39	Information for Top Ten Shareholders Being the Related Party	44
40	Major Resolutions in the Regular Shareholders' Meetng and the Execution of the Resolutions Reached	38

Appendix I：The Bank's Key Performance Indicator (KPI)

Unit：% 2011.12.31

KPI	The Bank	The Average of Domestic Banks
Capital Adequacy Ratio	9.83	12.08
Ratio of NPL	1.04	0.43

Appendix II：The details about licenses and certificates acquired by the staff related to financial information disclosure from the competent authorities

2011.12.31

The staff related to financial information disclosure		Qualification	Person
Item	Person		
Internal-Auditing staffs	23	Basic test for banks internal control (Taiwan Academy of Banking and Finance)	21
		Certified Internal Auditor (CIA), the Institute of Internal Auditors (IIA)	3
Financing & accounting staffs	31	Certified Public Accountants, CPA	1

Appendix III： Training record of manager in 2011

Period	Title	Name	Training Record		
			Class Name	Hours	Unit in Charge
Q1	Board of Directors/ Auditing Dept. Chief Auditor	Chung-Chen Lin	Leading auditor training seminar session	19	Taiwan Academy of Banking and Finance
	Treasury Dept., Vice President and General Manager	J. C. Shou-Jen Chen	Trust supervisors (including on-the-job) training session	3	Taiwan Academy of Banking and Finance
Q2	Exec. Vice President	Chun-Ching Ko	Financial industry critical leadership forums	4	Taiwan Academy of Banking and Finance
	Exec. Vice President	Chun-Ching Ko	Seminar about effect of establishment of Compensation Committee to financial industry	3	Taiwan Academy of Banking and Finance
	Business Management Dept., Vice President and General Manager	Ming-Hung Wu	1st term high-rank management training program I: Strategic planning	12	Taiwan Academy of Banking and Finance
Q3	Business Management Dept., Vice President and General Manager	Ming-Hung Wu	Corporate IFRS owners' presentation	3	Securities & Futures Institute
	Business Management Dept., Vice President and General Manager	Ming-Hung Wu	1st term high-rank management training program IV: Business competition intelligence	12	Taiwan Academy of Banking and Finance
	Board of Directors/ Auditing Dept. Chief Auditor	Chung-Chen Lin	Presentation for amendments to important trust laws and related regulations	4	Trust Association of R.O.C.
	Business Management Dept., Vice President and General Manager	Ming-Hung Wu	Seminar about promotion of adoption of IFRS in Taiwan	3	Chinese National Association of Industry and Commerce
	Business Management Dept., Vice President and General Manager	Ming-Hung Wu	8th term continuing education training seminar session for chief accountants of issuers & securities firms	12	Securities & Futures Institute
Q4	Exec. Vice President	Yi-Jong Liou	Presentation for Draft of Regulations for Financial Service Handling Solicitation of Advertisements and Business Promotional Activities	6	Financial Supervisory Commission, Executive Yuan, R.O.C. banking bureau
	Board of Directors/ Auditing Dept. Chief Auditor	Chung-Chen Lin	3rd term on-the-job training session for domestic auditors' internal control and internal audit	6	The Bankers Association of The Republic Of China

Appendix IV：Guidelines for the Staffs Services

1. The staff of Bank of Kaohshiung ("the Bank") shall comply with laws and the Bank's rules and shall provide loyal service in accordance with these Rules.
2. The staff shall be on and off duty as scheduled, except holidays and vacations, and shall punch their card or sign in personally, and be prohibited from being late for work or leaving earlier than scheduled.
3. The staff shall not leave the office during the business hours without applying for leave or seeking the supervisor's approval. The rules for application for leave shall be defined separately.
4. The staff shall pay attention to their dress and looks, and shall wear the uniform prepared by the Bank and the identification card.
5. The staff shall take the responsiblity under the job-division system and abide by the supervisor's guidance, and shall state their opinion or suggestions, if any, honestly.
6. The staff shall serve customers in a humble and moderate manner, and shall make every endeavor to meet the customers' needs perfectly and repaidly. If the customers' requests related to business other than that handled by the staff personally, they shall advise the customers or transfer the customers' requests to other staff in charge in a moderate manner, and be prohibited from acting unknowingly with an excuse.
7. The staff shall perform their own duties, and shall help the other colleagues who are busy working with their work pursuant to the supervisor's guidance, and be prohibited from evading helping them with an excuse.
8. The staff shall not go slow at work, and shall respond to the requests to be handled by them at any time. Futhermore, the staff shall not review the statement of account, book and record, documents and files that are not handled by them personally. The staff shall maintain the documents, files and statements of account handled by them with care and be prohibited from damaging or losing such documents, files and statements of account or taking them out without the supervisor's prior consent.
9. The staff shall handle the cash, notes, statements of accounts, files and other important materials from time to time and store them in a safe place pursuant to the requirements. In the case of extraordinary incidents, the staff shall make every endeavor to dispose of them in an appropriate manner.
10. The staff shall be prohibited from smoking in any non-smoking area or carrying contrabands, lethal weapons or flammable and explosive articles to the office of the Bank.
11. The staff shall not abuse all public properties and be prohibited from damaging or wasting them.
12. The staff shall not assume any other part-time jobs impairing their current jobs without the supervisor's approval.
13. The staff shall not request other to concern for personal promotion or transfer.
14. The staff who are ordered to transfer shall report in for the new duty within 7 days upon receipt of the order, and shall fulfill the hand-over procedure as required without excuse, provided that this shall not apply where the staff apply for an extension to meet the business needs and the application for extension is granted.
15. Where the staff resign or are transferred or dismissed, they may not leave their office until they provide a detailed and full explanation about the job responsiblity taken by them and files, accounts and payment handled by them.
16. The staff shall not run their own business, or engage in investment or speculative business, directly or indirectly, by taking advantage of their job responsibility.
17. The staff shall not make any inappropriate guaranatee externally or engage in other illegal activities or conduct impairing the Bank's good will under the name of the Bank or their job titles.
18. The staff shall not ask depositors, borrowers or other customers for any commission, compensation or other illegal profit with any excuse.
19. The staff shall keep confidential all transactions between the Bank and customers and all business secrets and be prohibited from disclosing them.
20. Where the staff cause damage to the Bank intentionally or negligently, they shall be subject to the relevant punishment, and be liable for the relevant damages if the case is determined to be material upon examination.
21. These Rules will be enforced upon the resolution of the Board of Directors; the same process is reguired if revised.

Appendix V：Name and Title of The Top Ten Employees Who Were Distributed Employees' Bonus and Amounts in 2010

Unit: NT$ / Shares

Rank	Name	Title	Stock Bonus			Shareholding (2010.12.31)
			Shares	Market Value	Amount	
1	Charles W. Chung	President	1,843	11.64	21,453	2,772
2	Jin-Biau Tsai	Hsiao Kang Branch, General Manager	1,563	11.64	18,193	0
3	Chung-Chen Lin	Chiu Ju Branch, General Manager	1,534	11.64	17,856	4,605
4	Chun-Ching Ko	Exec. Vice President	1,520	11.64	17,693	20,822
5	Shih-Chiang Huang	Consultant	1,509	11.64	17,565	6,446
6	Tsui-Mei Hsu	Board of Directors /Secretary's Dept., Chief Secretary	1,506	11.64	17,530	50,040
7	Don Huang	Chung Ho Branch, General Manager	1,460	11.64	16,994	4,566
8	Yeh-Shing Wang	Po Ai Branch, General Manager	1,436	11.64	16,715	4,694
9	Yi-Jong Liou	Exec. Vice President	1,432	11.64	16,668	4,774
10	Yen-Ching Hsien	San Min Branch, General Manager	1,408	11.64	16,389	11,194
Total			15,211	11.64	177,056	109,913