項目 Item	本行運作情形 Operation	與「銀行業公司治理實務守則」之差異情形及原因 Differences
八、本行對社會責任所採行之制度與措施及履行社會責任情形： The systems / measures adopted by the Bank towards its social responsibility and performance of its social responsibility (一)配合政府政策，提供全國工商企業及社會大眾多樣的金融商品與服務，對促進產業之發展、保障客戶權益及創造股東價值作最大的努力。 To cope with the government's policies, the Bank provides the national commercial and industrial enterprises and public with diversified financial products, and makes every endeavor to promote industrial development, protect customer's interests and rights, and create shareholder value. (二)歷年來均編有公益支出經費，對政府及民間團體所舉辦之各項公益與學術文化活動，酌予經費上的贊助支持等；另本行於 97 年初提撥資金 1,000 萬元及發動同仁樂捐 250 萬元共 1,250 萬元成立「高雄銀行慈善基金會」，號召同仁及企業人士共襄盛舉，秉「取之於社會，用之於社會」之理念，適時關懷並回饋社會，以克盡本行之社會責任。 The Bank has always prepared the budget for expenditure of public welfare, scholastic and cultural activities in the past, and financially sponsored the various public welfare activities held by the government and private groups, and the various public welfare and academic culture activities. Additionally, the Bank allocated NT$10,000,000 and employees contributed NT$2,500,000 to incorporate the "Bank of Kaohsiung Charity Foundation" at the beginning of 2008 to call on all colleagues and enterprises to take part in the event together by adhering to the philosophy on "what is taken from the society is used in the interests of the society". The Bank also cares and feedbacks to society in a timely manner to fulfill the Bank's social duty.		
九、其他有助於瞭解本行公司治理運作情形之重要資訊： Important Information Related to the Corporate Governance Practice of the Bank (一)董監事 96 年受訓紀錄：請參閱附表「董監事 96 年受訓紀錄」。 Training record of directors and supervisors in 2006： Please see the attached "Training Record of Directors and Supervisors in 2007". (二)董事出席及監察人列席董事會狀況：96 年度董事出席率爲 91.49%，監察人列席率爲 91.67%。 Attendance of directors and supervisors in a Board meeting：91.49% and 91.67% attendance rate of directors and supervisors, respectively, in 2007. (三)風險管理政策及風險衡量標準之執行情形：請參閱第 152 頁「六、風險管理事項之評估」。 Execution of risk management policies and risk measuring standards：Please see Page 152 "The Evaluation of Risk Management". (四)保護消費者或客戶政策之執行情形：爲加強客戶之服務與溝通，本行設有消費者申訴專線、以及授信、衍生性金融商品、消費金融案件債務協商機制等專屬服務窗口。 For the protection of consumers or execution of customers' policies：In order to improve the services provided to customers and communication with customers, we have a Toll Free Hot Line, and Customer Service Window setup exclusively for credit, financial derivatives and negotiation mechanisms for consumers' financial debt. (五)董事對利害關係議案迴避之執行情形：董事皆秉持高度之自律，對於董事會所列議案若有涉及董事本身利害關係者，即自行迴避，不加入表決。 The effort of directors in preventing a "conflict of interest"：Directors are self-disciplined and will not cast their votes on the issues that may represent a "conflict of interest". (六)銀行爲董事及監察人購買責任保險之情形：本行尚未編列相關預算。 Insurance acquired by the Bank for directors and supervisors: No budget has been appropriated yet.		
十、公司治理自評報告或委託其他專業機構之公司治理評鑑報告結果、主要缺失（或建議）事項及改善情形： Corporate governance self-assessment report or result of assessment report made by other professional organization on a consignment basis, major defects (or suggestions) and improvement thereof 截至 97 年 3 月止，本行未辦理公司治理自評報告。 The Bank did not make the corporate governance self-assessment report before March 2008.		

附表：董監事 96 年受訓紀錄　Training record of directors and supervisors in 2007

期間 Period	職稱 Title	姓名 Name	現任職務 Serves	參訓紀錄 Training Record		
				課程名稱 Class Name	時數 Hours	研習機構 Unit in Charge
第 1 季 Q1	董事 Director	王高津 Kao-Chin Wang	高雄銀行董事長 Chairman, Bank of Kaohsiung	公司治理 Corporate Governance	6	高雄銀行 Bank of Kaohsiung
				「台灣房地產榮景仍在？泡沫即臨？」高階論壇 "Where is the prosperity in Taiwan real estate? Is a Bubble is near?" High-Level Forum.	3	台灣綜合研究院 TAIWAN RESEARCH INSTITUTE
	常務董事 Managing Director	莊信雄 Shin-Hsiung Chuang	高雄銀行總經理 President, Bank of Kaohsiung	從金融弊案看金融監理與關係人交易研討會 Workshop for Financial Supervision and Transanctions with Related parties in Terms of Financial Crimes.	7	財團法人台灣金融研訓院 Taiwan Academy of Banking and Financing
				公司治理 Corporate Governance	6	高雄銀行 Bank of Kaohsiung
	董事 Director	賴光二 Kuang-Erh Lai	高雄銀行副總經理 Exec. Vice President, Bank of Kaohsiung	公司治理之推動及落實 Promotion and fulfillment of Corporate Governance.	3	中華民國證券商業同業公會 Taiwan Securities Association
				從金融弊案看金融監理與關係人交易研討會 Workshop for Financial Supervision and Transanctions with Related parties in Terms of Financial Crimes.	7	財團法人台灣金融研訓院 Taiwan Academy of Banking and Financing
				公司治理 Corporate Governance	6	高雄銀行 Bank of Kaohsiung
				信用狀法律及銀行個案解析進階班 Advanced class for laws regarding letter of credit and banking cases.	7	財團法人台灣金融研訓院 Taiwan Academy of Banking and Financing
	董事 Director	黃識強 Shih-Chiang Huang	高雄銀行副總經理 Exec. Vice President, Bank of Kaohsiung	公司治理 Corporate Governance	6	高雄銀行 Bank of Kaohsiung
	監察人 Supervisor	郝建生 Chien-Sheng Hao	高雄市政府祕書長 Secretary General, Kaohsiung City Government	金控公司對金融生態影響與因應對策研討會 Workshop for the effects on financial holding companies to the financial ecology and response actions.	3	財團法人台灣金融研訓院 Taiwan Academy of Banking and Financing
第 2 季 Q2	董事 Director	王高津 Kao-Chin Wang	高雄銀行董事長 Chairman, Bank of Kaohsiung	新巴塞爾資本協定對銀行業及企業融資之影響 Effect of New Basel Accord to Banking Business and Enterprise Funding.	3	中華民國工商協進會 Chinese National Association of Industry and Commerce
				第 4 屆台北公司治理論壇 The 4th Taipei Corporate Governance Forum.	8	行政院金融監督管理委員會 Financial Supervisory Commission, Executive Yuan

期間 Period	職稱 Title	姓名 Name	現任職務 Serves	參訓紀錄 Training Record		
				課程名稱 Class Name	時數 Hours	研習機構 Unit in Charge
	董事 Director	賴光二 Kuang-Erh Lai	高雄銀行副總經理 Exec. Vice President, Bank of Kaohsiung	銀行保證與擔保信用狀 UCP600、ISP98、與 URDG458 比較與實務應用 Comparision and Pratical Application of Bank's Guarantee and Letters of Credit, UCP600, ISP98 and URDG458.	7	財團法人台灣金融研訓院 Taiwan Academy of Banking and Financing
				新會計公報之發布對財報分析之影響及實務之探討 Study on the Effects of New Statement of Financial Accounting Standards to Financial Statement Analyses and Practices thereof.	3	中華民國證券商業同業公會 Taiwan Securities Association
	董事 Director	雷仲達 Chung-Dar Lei	高雄市政府財政局局長 Director, Bureau of Finance, Kaohsiung City Government	上市（櫃）之公司財務報告常見問題與相關法律責任 FQA in Financial Report of Listed (OTC) Companies and the Relevant Legal Liability.	3	中華民國證券暨期貨市場發展基金會 Securities & Futures Information Center
第 3 季 Q3	董事 Director	雷仲達 Chung-Dar Lei	高雄市政府財政局局長 Director, Bureau of Finance, Kaohsiung City Government	董監事與經理人之權責分工 Job Divisions of Directors / Supervisors and Managers	3	中華民國證券暨期貨市場發展基金會 Securities & Futures Information Center
	監察人 Supervisor	蘇裕惠 Yu-Hui Su	東吳大學會計系教授 Professor, Accounting Department of Soochow University	信託業督導人員研習班 Seminar for supervisors of trust business.	3	財團法人台灣金融研訓院 Taiwan Academy of Banking and Financing
	董事 Director	蕭明福 Ming-Fu Shaw	國立政治大學經濟系專任助理教授 Full-time assistant professor, National Chengchi University, Department of Economics	公司治理之推動及落實 Promotion and fulfillment of Corporate Governance.	3	中華民國證券商業同業公會 Taiwan Securities Association
	董事 Director	張來川 Lai-Chuan Chang	高雄市政府顧問 Consultant, Kaohsiung City Government	公司治理之推動及落實 Promotion and fulfillment of Corporate Governance.	3	中華民國證券商業同業公會 Taiwan Securities Association
				證交法的內線交易與其他公司內部人民刑事責任 Insider Trading Referred to in the Securities and Exchange Act and Other In-House Staff's Criminal Liability.	3	中華民國證券商業同業公會 Taiwan Securities Association
第 4 季 Q4	常務董事 Managing Director	陳月霞 Yueh. H. Chen	國立中山大學學務長 Dean, National San Yat-Sen University	內線交易之剖析 Analyses of insider trading	3	中華民國證券商業同業公會 Taiwan Securities Association
	董事 Director	張識興 Shih-Shin Chang	文興紙業有限公司董事長 Chairman, Win paper Co., Ltd.	內線交易之剖析 Analyses of insider trading	3	中華民國證券商業同業公會 Taiwan Securities Association

期間 Period	職稱 Title	姓名 Name	現任職務 Serves	參訓紀錄 Training Record		
				課程名稱 Class Name	時數 Hours	研習機構 Unit in Charge
第 4 季 Q4	董事 Director	吳義隆 Yei-Long Wu	高雄市政府都發局局長 Director General of Urban Development Bureau, Kaohsiung City Government	員工分紅費用化相關規範 Regulations governing expenses of employees' bonus	3	中華民國證券暨期貨市場發展基金會 Securities & Futures Information Center
	董事 Director	洪銀樹 Yin-Su Hong	高雄市工業會理事長 President, Kaohsiung Chamber of Industry	員工分紅費用化相關規範 Regulations governing expenses of employees' bonus	3	中華民國證券暨期貨市場發展基金會 Securities & Futures Information Center
	董事 Director	蕭明福 Ming-Fu Shaw	國立政治大學經濟系專任助理教授 Full-time assistant professor, National Chengchi University, Department of Economics	內線交易之剖析 Analyses of insider trading	3	中華民國證券商業同業公會 Taiwan Securities Association
				證券商之內稽與內控 Internal audit and control of securities firms	3	中華民國證券商業同業公會 Taiwan Securities Association
	董事 Director	張來川 Lai-Chuan Chang	高雄市政府顧問 Consultant, Kaohsiung City Government	員工分紅費用化相關規範 Regulations governing expenses of employees' bonus	3	中華民國證券暨期貨市場發展基金會 Securities & Futures Information Center
	董事 Director	賴光二 Kuang-Erh Lai	高雄銀行副總經理 Exec. Vice President, Bank of Kaohsiung	員工分紅費用化相關規範 Regulations governing expenses of employees' bonus	3	中華民國證券暨期貨市場發展基金會 Securities & Futures Information Center
	監察人 Supervisor	郝建生 Chien-Sheng Hao	高雄市政府祕書長 Secretary General, Kaohsiung City Government	內線交易之剖析 Analyses of insider trading	3	中華民國證券商業同業公會 Taiwan Securities Association
				董監責任與內線交易防制 Directors' and supervisors' liability, and prevention of insider trading	3	中華民國證券暨期貨市場發展基金會 Securities & Futures Information Center
				員工分紅費用化相關規範 Regulations governing expenses of employees' bonus	3	中華民國證券暨期貨市場發展基金會 Securities & Futures Information Center

（五）內部控制制度執行狀況

1.內部控制聲明書

Implementation Status of the Internal Control System
Declaration on the Enforcement of the Internal Control System

高雄銀行內部控制制度聲明書

Bank of Kaohsiung
Declaration Enforcement of the Internal Control System
April 24, 2008
Attn：Financial Supervisory Commission, Executive Yuan

謹代表高雄銀行聲明本銀行於96年1月1日至96年12月31日確實遵循「銀行內部控制及稽核制度實施辦法」，建立內部控制制度，實施風險管理，並由超然獨立之稽核部門執行查核，定期陳報董事會及監察人，兼營證券業務部分，並依據金融監督管理委員會證券期貨局訂頒「證券暨期貨市場各服務事業建立內部控制制度處理準則」規定之內部控制制度有效性之判斷項目，判斷內部控制制度之設計及執行是否有效。經審慎評估，本年度各單位內部控制及法規遵循情形，均能確實有效執行；本聲明書將成爲本銀行年報及公開說明書之主要內容，並對外公開。上述公開之內容如有虛僞、隱匿等不法情事，將涉及證券交易法第二十條、第三十二條、第一百七十一條及第一百七十四條等之法律責任。

謹　致
金融監督管理委員會

We, the Undersigned, hereby on behalf of Bank of Kaohsiung declared that during the period beginning January 1, 2007 until December 31, 2007, we did faithfully build the internal control systems and enforce risk control in accordance with the "Enforcement Regulations for Bank Internal Audit Control System". Further through detached and independent Audit Department, we conducted audit with audit reports duly submitted to the board of directors and supervisors on a periodic basis. We evaluated the effectiveness of its Internal Control System in accordance with the Guidelines for the Establishment of the Internal Control System by Public Companies (the Guidelines) set forth by the Securities and Futures Commission of the Financial Supervisory Commission. Through prudent assessment, all units of the Bank did faithfully enforced the internal control and legal compliance. The Statement of the Internal Control System will be a prominent feature of our annual report and prospectus, and will be released to the public. Should any statement herein involve forgery, concealment or any other illegality, Articles 20, 32, 171 and 174 of the "Security and Exchange Act" shall apply.

聲明人
Declarants

董事長：
Chairman

總經理：
President

總稽核：
Chief Auditor

總機構遵守法令主管：
The Head Office's
Legal Compliance Head

中 華 民 國 九 十 七 年 四 月 二十四 日

(本刊內容與聲明書原本一致)
(The content of the report is in conformity with the original Declaration)

2.會計師專案審查內部控制制度之審查報告

Independent Auditor's Report on Internal Control System

建興聯合會計師事務所
HORWATH CHIEN HSING
Certified Public Accountants
A member of Horwath Internationa

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12F, 21 Linshen 2nd Road,
Kaohsiung, Taiwan R.O.C.
TEL:(07)3312133 代表號
FAX:(07)3331710

會計師檢查高雄銀行(股)公司報告

高雄銀行(股)公司董事會公鑑：

貴銀行民國96年度之財務報表，業經本會計師依照一般公認審計準則查核峻事，本會計師亦檢查 貴銀行民國96年度之主要經營業務內部控制之設計與執行、遵守法令主管制度執行情形、備抵呆帳提列政策之妥適性及申報主管機關表報資料正確性。董事會之責任在於監督管理階層建立並維持適當之內部控制制度。本會計師之責任在於依檢查之結果，對銀行是否依銀行主管機關之規定建立並維持有效的內部控制制度提出建議意見並出具檢查報告。

本會計師之檢查，係依據行政院金融監督管理委員會頒佈「銀行內部控制及稽核制度實施辦法」之規定，運用必要之檢查程序，包括評估貴銀行之控制環境、主要經營業務風險、會計及其他管理紀錄之性質與內部控制制度之設計，並以適當之抽樣方式針對紀錄及控制進行測試、檢查、觀察、查詢與函證，以獲取足夠及適切之證據，俾對 貴銀行內部控制制度之設計及執行之有效性表示意見。本會計師認爲所採用之檢查程序足以爲本會計師之意見提供合理之依據。

除本檢查報告所列發現事實之建議事項外，依本會計師之意見， 貴銀行自民國96年1月1日至民國96年12月31日之主要經營業務之內部控制制度及遵守法令主管制度執行情形、備抵呆帳提列政策之妥適性、以及申報主管機關表報資料正確性等已建立適當之控制機制，並維持其設計及執行之有效性。

本檢查報告出具之目的係供銀行董事會監督管理階層作爲督導銀行內部控制改進之依據及銀行主管機關作爲例外管理之參考。

建興聯合會計師事務所

會計師：謝 仁 耀 謝仁耀

會計師：蔡 淑 滿 蔡淑滿

民國97年3月3日

Bank of Kaohsiung Co., Ltd.

Independent Auditor's Report

March 3, 2008

To: The Board of Directors of the Bank of Kaohsiung Co., Ltd.

We have audited the accompanying financial statements of Bank of Kaohsiung Co., Ltd. as of December 31, 2007 subject to generally accepted auditing standards. We have also examined the internal audit design and execution for business operation in FY 2007, the compliance with regulatory system, the appropriateness of allowance for credit loss, and the accuracy of statements and data filed with the competent authority. It is the responsibility of the Board of Directors to supervise the management in establishing and maintaining a proper Internal Control System, while our responsibility is to express opinions and issue a report on the Internal Control System based on our audits.

We conduct our audits subject to the "Enforcement Regulations for Bank Internal Audit Control System" that is published by the Financial Supervisory Commission. The Measures require that we exercise the necessary inspection procedure including evaluating the controlled environment of the bank, major business risk, the nature of accounting and managing records and the design of Internal Control System; also, plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. The audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. We believe that our audits provide a reasonable basis for our opinion on the effectiveness of the Internal Control System.

Except for the potential improvements recommended for the findings in the report, in our opinion, based on our audits, the Internal Control System, the execution of regulatory requirements, the appropriateness of allowance for credit loss, and the accuracy of statements and data filed with the competent authority of the Bank of Kaohsiung are with a proper control mechanism installed and with an effective design and execution maintained as of December 31, 2007.

The audit report is issued to help the Board of Directors supervise the management of the Bank in improving internal control and for the reference of the bank component authority in extraordinary management.

HORWATH CHIEN HSING
Certified Public Accountants
A member of Horwath International

CPA：Jen-Yao Hsieh Hsieh JEN YAO

CPA：Shu-Man Tsai TSAI SHU MAN

(本刊內容與審查報告原本一致)
（The content of the report is in conformity with the audit report）

（六）最近**2**年度違法受處分及主要缺失與改善情形

Penalty Received for Unlawful Practices Over the Past Two Years, and Corrective Action Taken Against Major Defects

1.負責人或職員因業務上犯罪經檢察官起訴者：

Indictment by Prosecutors Against the Responsible Person or Staff Members because of A Crime Committed on Duty：

（1）案由

本行前四維分行經理、副理及職員等4人，於84年8月間，因共同辦理萬里鄉餐廳授信案，涉嫌高估擔保品，核貸900萬元，肇致逾期放款，案經高雄地檢署檢察官偵查終結，於90年4月25日提起公訴，歷經多年訴訟，終以台灣高等法院高雄分院96年度上更（二）字第19號刑事判決有罪確定。前經理處有期徒刑1年，副理及職員等3人各處有期徒刑6個月並緩刑2年。

（2）主要缺失

A.該分行由前副理、徵信及授信經辦等3人組成不動產鑑價小組，在經理主導下，決議將擔保物之土地以每坪29萬元鑑沽，與法院確定判決認定之價格，有所落差。

B.前四維分行經理對經權授信案件准駁及擔保品鑑價有最後核定權，惟未能審慎督辦授信業務，造成逾期放款，授信核貸及鑑價程序有欠嚴謹。

（3）本行改善情形

A.本行於89年4月20日成立擔保品鑑價中心，並隨時依不動產市況及法令變動情形，覈實修訂本行「不動產鑑價及放款值核估標準」，以建公正客觀之鑑價標準，並落實控管不動產授信風險。

B.本行四維分行於89年12月26日遷址更名爲大發分行，針對本案，本行董事會稽核處於90年7月17日對大發分行就「不動產鑑價作業」進行專案覆查，查核結果，缺失事項業已改善，且經查嗣後亦未有類似情事發生。

(1) Case

Former manager, deputy general manager and employees of the Bank's Ssu Wei Branch, totaling 4 persons, were suspected of overestimating the collateral in the credit extension to Wan Li Hsiang Restaurant in August 1995 and granted the loan of NT$9,000,000 and thereby caused NPL. The investigation on the case has been concluded by Kaohsiung District Prosecutors Office, and the prosecutor brought indictment against the case on April 25, 2001. The case was convicted upon the criminal judgment rendered by Taiwan High Court, Kaohsiung Branch under 96-Shang-Keng (2) Tze No. 19, and the former manager was sentenced to imprisonment of one year, and deputy general manager and employees were sentenced to imprisonment of 6 months, and granted two years' probation.

(2) Major defects

A.The former deputy general manager and persons-in-charge of credit investigation and credit extension formed the real estate appraisal team. Under the manager's guidance, the land provided as collateral was resolved to be appraised as NT$290,000 per ping, which was greatly different from that determined by the court's irrevocable judgment.

B.The former manager had the ultimate authority to approve or reject the credit extension and appraisal on the collateral. However, he failed to supervise the credit extension with due diligence and thereby caused it to be NPL. Apparently, he failure to handle the credit extension and appraisal procedure with care.

(3) The Bank's corrective action

A.The Bank established the collateral appraisal center on April 20, 2000, and also amended its "Standards Governing Real Estate Appraisal and Granted Loans" in accordance with the condition of real estate market and changes in laws, in order to establish objective appraisal standards and fulfill the control over real estate credit extension risk.

B.The Bank's Ssu Wei Branch was relocated and renamed as "Da Fa Branch" on December 26, 2000. The audit department of the Bank's board of directors was dedicated to a project on July 17, 2001 to reconsider the "real estate appraisal operation". The audit result showed that the defects have been corrected and no similar cases took place thereafter.

2.違反法令經行政院金融監督管理委員會處以罰鍰者：無。

Penalty Fine Imposed because of Violation of Acts：none

3.缺失經行政院金融監督管理委員會嚴予糾正者：無。

Stiff Rectification Imposed by the Financial Supervisory Commission, Executive Yuan because of Defects in Business Operation：none.

4.經行政院金融監督管理委員會依銀行法第61條之1規定處分事項：無。

Penalty Fine Imposed because of Violation of the Banking Act of the Republic of China Article 61-1：none.

5.因人員舞弊、重大偶發案件（詐欺、偷竊、挪用及盜取資產、虛偽交易、偽造憑證及有價證券、收取回扣、天然災害損失、因外力造成之損失、駭客攻擊與竊取資料及洩露業務機密及客戶資料等重大事件）或未切執行安全維護工作致發生安全事故等，其各年度個別或合計實際損失逾5千萬元者，應揭露其性質及損失金額：無。

The Major Occasional Frauds, Contingencies (Fraud, Theft, Embezzlement, and Rubbery, False Transaction, Forged Document and Marketable Securities, Kick Back, Natural Disaster Loss, Loss from External Factors, Hacker Attack, Data Theft, and Disclosure of Confidential Information and Customer Data and Such Major Incidents) or Security Accidents Resulting from the Failure to Practice Security Works, or the Incidents Which Resulted in Loss Over NT$50 Million Over the Past Two Years：none.

6.其他經行政院金融監督管理委員會指定應予揭露之事項：無。

Disclosure of Other Events as Required by the Financial Supervisory Commission, Executive Yuan：none.

7.其他 Others：

(1)行政院公平交易委員會96年3月2日公壹字第0960001800號函，對於本行借貸契約不當約定加速條款，涉及違反公平交易法乙案，處新台幣100萬元罰鍰。本行收到該處分後，立即停止該不當約定條款之適用，並修訂相關契據之條款約定，違反事項已改善完竣。

The Bank was held violating Fair Trade Act for the unfair acceleration clauses agreed in its loan contracts and, therefore, fined NT$1,000,000, according to the written decision of Fair Trade Commission, Executive Yuan under Kung-Yi-Tze No. 0960001800 dated March 2, 2007. Upon receipt of the written decision, the Bank immediately ceased applying the unfair clauses and also amended the clauses in the relevant indentures and contracts. Therefore, the violation has been rectified.

(2)本行南高雄分行前經理洪淑梅在84年8月間於前四維分行副理任內辦理萬里香餐廳核貸短期擔保放款900萬元，因高估鑑價金額於96年6月間經臺灣高等法院高雄分院依背信罪判處有期徒刑6月，得易科罰金，緩刑2年，判決確定，本行依「銀行負責人應具備資格條件準則」第13條規定已於96年6月25日當然解任經理職務。

The former manager of Nan Kaohsiung Branch, Hung Shu-mei, granted the secured short-term loans in the amount of $9 million to Wan Li Hsiang Restaurant when assuming an deputy general manager in the former Ssu Wei Branch in August 1995. She was sentenced to imprisonment of 6 months for breach of trust due to overestimated assessment by Taiwan High Court, Kaohsiung Branch in June 2007, which may be commuted to a fine, and the court granted that she may be put under two years' probation. The judgment has become final and irrevocable, and the Bank discharged her on June 25, 2007 according to Article 13 of the "Regulations Governing Qualification Requirements for Responsible Persons of Banks".