No	Item	Reference page or description
1	Significant Accounting Policies	88
2	Method and Term of Depreciation for Property and Equipment Cost	92
3	Segment Information	Segment information are disclosed in the consolidated financial statements from this year.
4	Name of the Certified Public Accountant Firm and a Unqualified Opinion is Expressed in the Independent Auditor's Report	83
5	The Amount and Nature of Non – Audit Fees Paid to the Certified Public Accountant and the Related Party of the CPA	49
6	Affiliated Enterprises Chart and Stock Structure of the Related Parties	161
7	The Endorsement, Guarantee, Loans to Others, and Derivative Commodity Transaction of the Related Parties	1. Please refer to page 109-112&162. 2. The Relative parties don't have endorsement, guarantee, loans to others, and derivative transactions in FY 2012.
8	Related Parties Transactions	109-112
9	Review of the Macro – Economy Environment and the Trend of Bank Industry	Please refer to page 3-4 for "Domestic and Foreign Economic and Financial Environment" and page 64 for "Market Analyses".
10	Plans for Long-term and Short-term Business Development	65-66
11	Future Plans, Fees and progress of R&D	65
12	Services Details	Please refer to page 64 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	62
14	Key Performance Indicator (KPI)	Please refer to page 165 appendix I.
15	The Historical Performance Index	Please refer to page 75 for item "Profitability".
16	The Risk Management Policy	125-134
17	Organizational Structure of Risk Management	Please refer to page 127 for "Credit risks management organization and strucure", to page 129 for " Operational risks management organization and structure", to page 131-132 for "Market risks management organization and structure", to page 133 for "Asset Securitization management organization and structure", to page 134 for "Banking book interest rate risk management organization and structure".
18	The Training of Managers for Corporate Governance	Please refer to page 166 appendix III.
19	Employees' Further Education and Training	67-68
20	The details about licenses and certificates acquired by the staff related to financial information disclosure from the competent authorities.	Please refer to page 165 appendix II.

No	Item	Reference page or description
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 167 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.
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	68-69
24	Directors, Supervisors, and Their Education and Experience, Shareholdings, and the Elected Date	11-12
25	The Independence of Directors and Supervisors	13-14
26	Directors and Supervisors Serviced Concurrently with the Bank and the Other Company Information	12
27	The Remuneration of Directors and Supervisors	19-24
28	The Remuneration of President and Vice Presidents	24-25

No	Item	Reference page or description
29	The Pledged Shares of Directors, Supervisors, Officers, and Major Shareholders	51-53
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 28-30. 2. The Bank did not establish an auditing committee up to March 2013.
31	Operations of the Board of Directors and Audit Commission	1. Operations of the Board of Directors, please refer to page 29-30. 2. The Bank has not established auditing committee up to March 2013.
32	The Training of Directors and Supervisors	39
33	Corporate Governance Practices	31-32
34	Summarization of Resignation and Dismissal of Parties Related to the Financial Statement	48
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 2011.	The bank has not distributed employee bonus in 2011.
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 15-18.
38	The Top Ten Shareholders and the Actual Shareholdings and Ratio	58
39	Information for Top Ten Shareholders Being the Related Party	54
40	Major Resolutions in the Regular Shareholders' Meetng and the Execution of the Resolutions Reached	48

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

Unit：% , at 2012.12.31

KPI	The Bank	The Average of Domestic Banks
Capital Adequacy Ratio	9.45	12.57
Ratio of NPL	0.85	0.40

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

2012.12.31

The staff related to financial information disclosure		Qualification	Person
Item	Person		
Internal-Auditing staffs	24	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	29	Certified Public Accountants, CPA	1

Appendix III：Training record of manager in 2012

Period	Title	Name	Training Record		
			Class Name	Hours	Unit in Charge
Q1	Exec. Vice President	Chun-Ching Ko	On the job training for Management in Trust enterprises	12	Taiwan Academy of Banking and Finance
	Exec. Vice President	Yi-Jong Liou	On the job training for Management in Trust enterprises	12	Taiwan Academy of Banking and Finance
	Board of Directors/ Auditing Dept. Chief Auditor	Chung-Chen Lin	IFRS workshop	6	Taiwan Academy of Banking and Finance
			The social club for Internal Audit Management at financial industry.	2.5	The Institute of Internal Auditors, ROC(Taiwan)
			Pre-job training for Investment consulting staff.	12	SECULOTIES INVESTMENT TRUST & CONSULTING ASSOCIATION OF THE R.O.C.
			On the job training for Management in Trust enterprises	12	Taiwan Academy of Banking and Finance
	Treasury Dept., Vice President and General Manager	J. C. Shou-Jen Chen	The 2012 On the job training workshop for senior supervisors and sales person at securities enterprises.	7.5	Trust Association of R.O.C.
			On the job training for Management in Trust enterprises	12	Taiwan Academy of Banking and Finance
	Business Management Dept., Vice President and General Manager	Ming-Hung Wu	Collaborative promotion of E-commerce seminar	4.5	FINANCIAL INFORMATION SERVICE CO., LTD.
Q2	President	Jeff Chen	Trust supervisors (including on-the-job) training session	3	Taiwan Academy of Banking and Finance
	Exec. Vice President	Chun-Ching Ko	Competition and Cooperation – Building win-win labour relationship – The annual media conferences of implementation of new collective labour relations laws.	2.5	Council of Labor Affairs
			Trust supervisors (including on-the-job) training session	3	Taiwan Academy of Banking and Finance
			Trust supervisors (including on-the-job) training session	3	Taiwan Academy of Banking and Finance
	Exec. Vice President	Yi-Jong Liou	Trust supervisors (including on-the-job) training session	6	Taiwan Academy of Banking and Finance
	Board of Directors/ Auditing Dept. Chief Auditor	Chung-Chen Lin	The seminar of management and business policy of insured institutions.	8	CENTRAL DEPOSIT INSURANCE CORP
			The 30th seminar for audit supervisors.	12	Taiwan Academy of Banking and Finance
			Anti-money laundering	3	SECULOTIES INVESTMENT TRUST & CONSULTING ASSOCIATION OF THE R.O.C.
Q3	Exec. Vice President	Chun-Ching Ko	The plan of developing financial business that has characteristics of both Mainland China and Taiwan.	5	The Bankers Association Of The Republic Of China
	Treasury Dept., Vice President and General Manager	J. C. Shou-Jen Chen	The plan of developing financial business that has characteristics of both Mainland China and Taiwan.	5	The Bankers Association Of The Republic Of China
Q4	Exec. Vice President	Chun-Ching Ko	The briefing of “the project of financial management platform for Taiwan locals”.	3	Trust Association of R.O.C.
			Logistics for company governance and shareholders meetings.	2.5	Taiwan Securities Association
	Board of Directors/ Auditing Dept. Chief Auditor	Chung-Chen Lin	On the job training for salesperson and departmental supervisor of Securities investment consulting unit.	4	SECULOTIES INVESTMENT TRUST & CONSULTING ASSOCIATION OF THE R.O.C.
	Business Management Dept., Vice President and General Manager	Anna Hsu	Professional Development of Principal Accounting Officers of Issuers, Securities Firms, and Securities Exchanges	30	ACCOUNT RESEARCH AND DEVELOPMENT FOUNDATION

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.