

# 海外信用保證基金

Overseas Credit Guarantee Fund(Taiwan)

2 0 1 3



中華民國 102 年年報  
ANNUAL REPORT



# 102年度年報

## 2013 ANNUAL REPORT

### 目錄

### Contents

2	前言	Preface
4	壹、基金概況	Synopsis of The Fund
4	一、設立宗旨	1. Mission of The Fund
4	二、組織型態	2. Organization of The Fund
8	三、捐助單位及基金來源	3. Sponsors and Sources of The Fund
8	四、保證對象及保證種類	4. Clients and Types of Credit Guarantee
10	五、歷年業務發展概況	5. Performance
12	貳、102年度保證業務執行績效	2013 Business Review
12	一、對象別承保情形	1. Types of Client
12	二、行業別承保情形	2. Types of Industry
12	三、累計保證情形	3. Accumulative Guarantee Amount
14	四、達成核定營運目標之比率	4. Operational Goal Accomplishment Rate
14	五、地區別承保情形	5. Areas of Service
16	六、銀行別承保情形	6. Financial Institution
18	參、年度重要業務紀要	Highlights of 2013
18	一、辦理「湄南專案」，協助越南地區受外國人出資額比率限制之台商使用本基金保證	1. Implementing “Menam Project” to assist Taiwanese business restricted by foreign investment regulations in Vietnam
18	二、配合政府政策，持續推動「畢業僑生及海外青年技術訓練班畢（結）業學生創業貸款專案信用保證」	2. Continually promoting credit guarantee program for overseas Chinese graduated from colleges in Taiwan to coordinate with the government’s policy
18	三、赴海外拜訪承辦銀行，積極推動本基金保證業務及洽尋金融機構合作	3. Going abroad to promote the Fund’s guarantee program and seeking cooperation with foreign banks
18	四、加強風險控管與債權清理，改善基金財務	4. Enhancing risk management and debt clearance to improve the Fund’s financial performance
20	肆、逾期保證及代位清償情形	Customer Default and Indemnity Payment
20	一、逾期保證情形	1. Guarantees in Default
20	二、代位清償情形	2. Indemnity Payment Status
22	伍、財務報表	Financial Statements
22	一、資產負債表	1. Balance Sheet
23	二、損益表	2. Income Statement
24	三、現金流量表	3. Statement of Cash Flow
25	陸、年度大事紀要	Summary of Significant Events
29	附錄：102年度承辦本基金業務之金融機構	Appendix：Financial Institutions Accepting Credit Guarantee from The Fund



董事長 薛盛華  
Chairman Albert Sit

## 前言

本基金設立之主要目的為對於具有發展潛力而欠缺擔保品之僑民創業者、僑營事業及台商事業提供信用保證，協助其獲得金融機構之資金融通，促進其事業之發展。自七十七年成立迄今，已屆滿二十五年，二十五年來秉持服務海外僑、台商之宗旨，業務穩定發展。102 年辦理「湄南專案」，協助越南地區受外國人出資額比率限制之台商使用本基金保證，此外持續加強推動「畢業僑生及海青班畢（結）業學生之創業貸款專案保證」，期藉由本基金之保證功能，協助更多海外僑台商及畢業僑生發展事業，透過其經貿事業之擴展，強化我國在國際間的競爭力。

回顧 102 年全球逐步走出金融海嘯危機，先進國家之經濟持續復甦，同時發展中國家之經濟成長趨緩。金融市場可能會因美國聯邦準備理事會調整政策而出現一些波動，寬鬆貨幣政策預估將退場，展望未來，全球經濟可望微幅成長。本基金適時協助僑台商企業在遽變的經營環境中解決其資金需求，顯得更加重要。

在業務推動績效方面，102 年度承作保證案件共 244 件，保證金額 8,214 萬美元，較年度營運目標 8,000 萬美元增加 214 萬美元，達成率為 102.67%。累計承作保證案件共 6,594 件，累計保證金額 14 億 2,674 萬美元，業務愈見成效。此外，本基金加強風險控管與積極清理債權，102 年度結餘大幅增加，實屬難能之成效。

展望未來，本基金將繼續配合政府政策目標全面推動各項業務計畫，加強與簽約金融機構之業務連繫及合作，維持良好互動關係，以提高其承作僑台商融資保證之意願，並積極洽尋外國銀行與本基金簽約合作；另一方面，將繼續注意管控保證案件之品質，期能減少損失，穩健財務，達成協助政府照顧海外僑、台商融資之政策目標。

## Preface

*The* goal of Overseas Credit Guarantee Fund (Taiwan) ( “the Fund” ) is to provide credit guarantee to those businesses operated by overseas Chinese and Taiwanese entrepreneurs which possess potential, but lack the collateral to procure loans from financial institutions for facilitating their business development. The Fund has upheld its operating principles, that of being prudent and sound for 25 years, since its establishment in 1988. During 2013, this Fund implemented “Menam Project” to support Taiwanese business restricted by foreign investment regulations in Vietnam. Besides, the Fund continually promoting credit guarantee offered to overseas Chinese graduates from colleges or universities located in Taiwan. Because of the Fund’s guarantee and financial backing, those businesses were able to expand, increase influence over the local economy, and enhance their social and economical status in their regions of operation.

In 2013, the recovery from the global financial crisis continued. Advanced countries’ economic situation were gradually strengthening. In the meantime, developing countries remained sluggish. U.S. monetary policy is reaching a turning point, and it is reasonable to expect some volatility in financial markets as Fed policy shifts. Looking ahead, global activity is expected to strengthen moderately. In light of this unique and challenging climate, businesses are in desperate need of financial support. It is more important for the Fund to support the sustainability and development of overseas Chinese and Taiwanese enterprises.

Over the course of 2013, the Fund lent its support with 244 cases totaling US\$82 million, which was reached 102.67%, and increased by US\$2,138,942 compared with operational goal of US\$80,000,000. Since its inception, the Fund has concluded 6,594 cases totaling US\$1,426 million. The Fund’s continued implementation of guarantee program has gradually accomplished its goal of assisting overseas Chinese and Taiwanese enterprises. Furthermore, the Fund enhanced risk management and debt clearance to strengthen its financial performance and ended the year with a large profit increment in 2013.

In looking forwards, we will continue to coordinate with the government’s policy, expand and promote our services, enhance cooperation and communication when dealing with banks and seek opportunities to sign agreements with foreign banks. These initiatives will be coupled with our desire to strengthen our financial offerings by enhancing our risk management, improving the quality of guarantee cases, as well as helping more local and overseas businesses achieve their potential.

## 壹、基金概況

### 一、設立宗旨

本基金設立之宗旨，在對具有發展潛力而欠缺擔保品之僑、台商提供信用保證，以協助其獲得金融機構之授信，進而促進其發展經濟事業。

### 二、組織型態

本基金經政府核准，於民國七十七年七月十八日登記成立之財團法人，主事務所設立於中華民國台北市。



僑務委員會陳委員長士魁及陳副委員長玉梅率同該會相關人員至本基金視察，對基金業務、財務及管理等多方面給予指導。

Mr. Chen, Shyh-Kwei, Minister of Overseas Community Affairs Council, R.O.C. (Taiwan), accompanied by Deputy Minister Chen, Yu-Mei, and government officials paid an inspection visit to the Fund. They advised on the Fund's business development in terms of the Fund's program, financial matters and management.



# Synopsis of The Fund

## 1. Mission of The Fund

The mission of the Fund is to provide credit guarantee for those viable businesses operated by overseas Chinese and Taiwanese entrepreneurs that are lack of collateral to secure loans from financial institutions for facilitating their business growth.

## 2. Organization of The Fund

The Fund was approved by the R.O.C. government and chartered establishment registration on July 18, 1988 as a non-profit financial institution. Its office is in Taipei, Taiwan, R.O.C.



左：本基金董事會開會場景。

Left : The meeting of the Fund's Board of Directors.

右：薛董事長應邀參加世界台灣商會聯合總會之相關會議，介紹本基金業務並答復問題。

Right : Chairman Sit was invited to attend the meeting held by World Taiwanese Chambers of Commerce, introduced the Fund's program and replied questions.

## 【董事暨監察人名錄】

### 董事長

薛盛華

### 常務董事

陳玉梅

僑務委員會副委員長

應正琪

本基金常務董事

邱淑貞

金融監督管理委員會銀行局副局長

楊蕤海

中央銀行國庫局局長

### 董事

林瑞隆

僑務委員會僑商處處長

楊金財

兆豐國際商業銀行北一區營運中心營運長

### 監察人會主席

李國興

行政院主計總處公務預算處處長

### 監察人

劉淡紅

僑務委員會參事

葉淑惠

兆豐國際商業銀行票據作業中心主任

### 經理人

王建安

副總經理代理總經理

劉彩雲

業務組經理

楊清泉

秘書組主任

方淑玲

會計組主任

## Directors and Supervisors

### Chairman of Board

Albert Sit

### Managing Directors

Yu-Mei Chen	Deputy Minister Overseas Community Affairs Council, R.O.C. (Taiwan)
C. C. Ying	Managing Director Overseas Credit Guarantee Fund (Taiwan)
Jean Chiu	Deputy Director General, Banking Bureau Financial Supervisory Commission, R.O.C.
John J. H. Young	Director General, Department of the Treasury Central Bank of Republic of China (Taiwan)

### Directors

Ruey-Long Lin	Director General, Department of Overseas Chinese Business Overseas Community Affairs Council, R.O.C. (Taiwan)
Ching-Tsai Yang	SVP & General Manager, Business Center-West Taipei Mega International Commercial Bank

### Chairman of Supervisors

Guo-Shin Lee	Director General, Department of General Fund Budget Directorate-General of Budget, Accounting and Statistics, Executive Yuan, R.O.C. (Taiwan)
--------------	---

### Supervisors

Tan-Hung Liu	Counselor Overseas Community Affairs Council, R.O.C. (Taiwan)
Shu-Hui Yen	VP & General Manager, Operation Center Mega International Commercial Bank

### Management Team

John Wang	EVP & Acting President
Helen Liu	Director General Business Department
Ching-Chuan Yang	Director General Secretarial Department
Shwu-Ling Fang	Director General Accounting Department



### 三、捐助單位及基金來源

本基金係由中央政府及國內 12 家主要銀行捐助成立。成立迄今，計獲捐助款新台幣 14 億 9 千 38 萬 8 千元。各單位捐助明細如下：

金額單位：新台幣元

捐 助 單 位	捐 助 金 額
中央政府	890,388,000
兆豐國際商業銀行（由中國國際商業銀行與交通銀行合併）	170,000,000
國泰世華銀行（前世華商業銀行）	80,000,000
花旗（台灣）銀行（前華僑商業銀行）	40,000,000
台灣銀行	70,000,000
華南商業銀行	30,000,000
第一商業銀行	30,000,000
彰化商業銀行	30,000,000
台北富邦銀行（前台北銀行）	30,000,000
台灣土地銀行	40,000,000
合作金庫銀行（含前中國農民銀行）	50,000,000
中國輸出入銀行	10,000,000
上海商業儲蓄銀行	20,000,000
合 計	1,490,388,000

### 四、保證對象及保證種類

#### （一）保證對象

本基金之保證對象概括分為僑民創業者、僑營事業及台商事業等三種。

#### （二）保證種類

分為一般保證及專案保證（專案保證係配合政策對遇有突發災變或專案需要者提供信用保證）。

### 3. Sponsors and Sources of The Fund

The Fund's capital was donated by the government of the R.O.C. and 12 domestic banks. The total sum is NT\$1,490,388,000. The breakdown of the donated capital is as follows:

Unit: NT\$

Sponsor	Amount
Central Government	890,388,000
Mega International Commercial Bank (Merger of The International Commercial Bank of China and Chiao Tung Bank)	170,000,000
Cathay United Bank (Formerly United World Chinese Commercial Bank)	80,000,000
Citibank Taiwan (Formerly Bank of Overseas Chinese)	40,000,000
Bank of Taiwan	70,000,000
Hua Nan Commercial Bank	30,000,000
First Commercial Bank	30,000,000
Chang Hwa Commercial Bank	30,000,000
Taipei Fubon Bank (Formerly Taipei Bank)	30,000,000
Land Bank of Taiwan	40,000,000
Taiwan Cooperative Bank (Including Formerly The Farmers Bank of China)	50,000,000
The Export-Import Bank of the Republic of China	10,000,000
The Shanghai Commercial & Savings Bank	20,000,000
Total	1,490,388,000

### 4. Clients and Types of Credit Guarantee

#### (1) Clients for Credit Guarantee

The Fund's objective is to provide credit guarantee for both start-up ventures and businesses operated by overseas Chinese and Taiwanese. In addition, for-profit enterprises established overseas which have been approved by or recognized with the Ministry of Economic Affairs, R.O.C. are also categorized as qualifying clients.

#### (2) Types of Credit Guarantee

There are 2 types of guarantee that the Fund provides, being general credit guarantee and special credit guarantee. The special credit guarantee is implemented in accordance with the government policy to assist overseas Chinese and Taiwanese enterprises that are affected by natural disasters, riots or other special circumstances abroad to recover.

## 五、歷年業務發展概況

歷年保證業務之保證件數、保證金額、融資金額及年底承保餘額表列如下：

保證業務發展概況表

金額單位：美元

年度別	保證件數	保證金額	融資金額	年底承保餘額
78 年	26 件	3,160,000	3,950,000	3,160,000
79 年	24 件	2,693,300	3,409,000	5,693,300
80 年	91 件	13,255,632	19,279,540	17,051,932
81 年	177 件	26,755,309	38,358,856	36,856,177
82 年	209 件	32,956,268	49,094,747	52,003,361
83 年	286 件	42,525,105	64,134,368	64,672,542
84 年	291 件	44,998,394	66,122,274	69,165,419
85 年	288 件	44,178,939	64,803,158	67,883,730
86 年	321 件	48,415,019	72,447,690	72,744,773
87 年	316 件	55,525,986	83,030,737	79,253,816
88 年	389 件	66,332,536	100,072,904	90,009,070
89 年	391 件	65,419,067	101,247,759	87,616,704
90 年	358 件	58,527,544	91,570,701	85,736,711
91 年	300 件	50,165,386	78,902,089	71,800,062
92 年	336 件	57,600,063	88,021,889	77,209,597
93 年	311 件	65,170,181	96,880,752	87,636,277
94 年	313 件	77,100,118	116,759,654	102,438,608
95 年	304 件	79,865,214	124,778,666	99,915,271
96 年	277 件	75,212,556	118,679,123	91,743,751
97 年	253 件	66,359,031	103,274,496	86,683,915
98 年	250 件	82,787,059	132,063,805	104,030,181
99 年	275 件	90,154,138	147,397,660	113,707,118
100 年	280 件	102,233,862	170,935,155	127,335,998
101 年	284 件	93,206,093	155,870,706	114,235,982
102 年	244 件	82,138,942	138,606,880	100,917,779
合 計	6,594 件	1,426,735,742	2,229,692,609	



## 5. Performance

The performance of the Fund over the past 25 years is as follows :

### Performance

Unit : US\$

Year	Number of Guarantee Cases	Guarantee Amount	Financing Amount	Credit Guarantee Outstanding at Year End
1989	26	3,160,000	3,950,000	3,160,000
1990	24	2,693,300	3,409,000	5,693,300
1991	91	13,255,632	19,279,540	17,051,932
1992	177	26,755,309	38,358,856	36,856,177
1993	209	32,956,268	49,094,747	52,003,361
1994	286	42,525,105	64,134,368	64,672,542
1995	291	44,998,394	66,122,274	69,165,419
1996	288	44,178,939	64,803,158	67,883,730
1997	321	48,415,019	72,447,690	72,744,773
1998	316	55,525,986	83,030,737	79,253,816
1999	389	66,332,536	100,072,904	90,009,070
2000	391	65,419,067	101,247,759	87,616,704
2001	358	58,527,544	91,570,701	85,736,711
2002	300	50,165,386	78,902,089	71,800,062
2003	336	57,600,063	88,021,889	77,209,597
2004	311	65,170,181	96,880,752	87,636,277
2005	313	77,100,118	116,759,654	102,438,608
2006	304	79,865,214	124,778,666	99,915,271
2007	277	75,212,556	118,679,123	91,743,751
2008	253	66,359,031	103,274,496	86,683,915
2009	250	82,787,059	132,063,805	104,030,181
2010	275	90,154,138	147,397,660	113,707,118
2011	280	102,233,862	170,935,155	127,335,998
2012	284	93,206,093	155,870,706	114,235,982
2013	244	82,138,942	138,606,880	100,917,779
Total	6,594	1,426,735,742	2,229,692,609	

## 貳、102年度保證業務執行績效

### 一、對象別承保情形

本基金 102 年度辦理保證案件 244 件，保證金額為 82,138,942 美元，融資金額為 138,606,880 美元。其中僑營事業貸款保證案件 237 件，保證金額為 81,364,567 美元，融資金額為 137,500,630 美元，僑民創業貸款保證案件 7 件，保證金額為 774,375 美元，融資金額為 1,106,250 美元。年底有效保證餘額為 100,917,779 美元，實際動用保證餘額為 68,791,453 美元。

### 二、行業別承保情形

本基金 102 年度保證之行業別分別為以下九種行業，其中以製造業、進出口貿易業及資訊電子業之保證金額分列第一、二、三位。

102 年行業別承保情形

金額單位：美元

行 業 別	件 數	保 證 金 額	結 構 比 (%)
製造業	102 件	38,791,311	47.22
進出口貿易業	78 件	20,033,809	24.39
資訊電子業	10 件	5,800,000	7.06
零售業	11 件	4,638,764	5.65
服務業	11 件	2,871,818	3.50
營造業	5 件	2,066,000	2.51
餐飲業	9 件	1,011,106	1.23
旅館業	1 件	325,850	0.40
其他	17 件	6,600,284	8.04
合 計	244 件	82,138,942	100.00

### 三、累計保證情形

累計保證案件共 6,594 件，累計保證金額 14 億 2,673 萬餘美元，協助海外僑民、台商自金融機構取得營運資金 22 億 2,969 萬餘美元，折合新台幣為 664 億 4,483 萬餘元（以 US\$1.00：NT\$29.80 計算）。若以本基金之捐助金額 14 億 9,038 萬元核算，每 1 元新台幣捐助款已經協助海外僑民、台商獲得新台幣 45 元之融資，保證效益已經顯現。

## 2013 Business Review

### 1. Types of Client

The Fund approved 244 guarantee cases in 2013 with a total guarantee amount of US\$82,138,942 and total financing amount of US\$138,606,880. Among those guarantee cases, 237 cases were for existing businesses with a guarantee amount of US\$81,364,567 and financing amount of US\$137,500,630, and 7 cases were for start-up ventures with a guarantee amount of US\$774,375 and a financing amount of US\$1,106,250. The Fund's credit guarantee outstanding at year end was US\$100,917,779 and the credit guarantee receivable outstanding at year end was US\$68,791,453.

### 2. Types of Industry

The Fund has granted credit guarantees to overseas Chinese and Taiwanese companies in more than 9 industries. Manufacturing, Import & Export and Information & Electronics were the top three industries in terms of guarantee amount offered by the Fund in 2013.

#### Industries Guaranteed by The Fund in 2013

Unit : US\$

Industry	Number of Cases	Guarantee Amount	Percentage (%)
Manufacturing	102	38,791,311	47.22
Import & Export	78	20,033,809	24.39
Information & Electronics	10	5,800,000	7.06
Retail	11	4,638,764	5.65
Service	11	2,871,818	3.50
Construction	5	2,066,000	2.51
Restaurant	9	1,011,106	1.23
Hotel	1	325,850	0.40
Others	17	6,600,284	8.04
Total	244	82,138,942	100.00

### 3. Accumulative Guarantee Amount

Since the Fund's inception, it has concluded 6,594 cases with a total guarantee amount of US\$1,426,735,742 and helped overseas Chinese and Taiwanese enterprises acquire working capital up to US\$2,229,692,609 which is equivalent to NT\$66,444,839,748(US\$1.00 : NT\$29.80), from various financial institutions. By comparing the Fund's performance with its capital of NT\$1,490,388,000, it shows that for every NT dollar donated, it creates NT\$45 financing value to overseas Chinese businesses and Taiwanese enterprises.



#### 四、達成核定營運目標之比率

主管機關僑務委員會核定 102 年度之營運目標為 8,000 萬美元，本基金全年承作量為 82,138,942 美元，營運目標達成率為 102.67%。

#### 五、地區別承保情形

本基金 102 年度按地區別統計，計有 26 個地區（都會區）辦理業務，各地區承作保證案件情形如下：

##### 102 年地區別承保情形

金額單位：美元

地區別	件數	保證金額	結構比 (%)
芝加哥	5 件	1,737,500	2.12
紐約	16 件	6,250,850	7.61
邁阿密	2 件	280,000	0.34
洛杉磯	14 件	4,059,000	4.94
多倫多	6 件	577,417	0.70
溫哥華	11 件	1,953,000	2.38
箇朗	3 件	590,000	0.72
巴黎	2 件	491,684	0.60
倫敦	1 件	105,000	0.13
約翰尼斯堡	26 件	8,589,636	10.46
東京	7 件	1,381,695	1.68
大阪	4 件	449,691	0.55
曼谷	21 件	4,999,278	6.09
萬磅	2 件	275,610	0.33
胡志明市	30 件	7,228,000	8.80
河內	5 件	1,365,000	1.66
雅加達	5 件	2,932,500	3.57
馬尼拉	1 件	720,000	0.87
新加坡	5 件	1,602,500	1.95
納閩島	2 件	240,000	0.29
香港	1 件	550,000	0.67
布里斯本	6 件	630,723	0.77
雪梨	5 件	641,612	0.78
墨爾本	2 件	498,660	0.61
關島	3 件	870,000	1.06
台北 (OBU)	59 件	33,119,586	40.32
合 計	244 件	82,138,942	100.00

#### 4. Operational Goal Accomplishment Rate

Overseas Community Affairs Council, R.O.C.(Taiwan)(supervisory authority of the Fund) approved the Fund's 2013 operational goal in the amount of US\$80,000,000. The Fund concluded a total guarantee amount of US\$82,138,942 and reached 102.67% of the operational goal.

#### 5. Areas of Service

The Fund granted credit guarantee service to overseas Chinese and Taiwanese in twenty-six (26) metropolitan areas in 2013 as follows:

##### Credit Guarantees by Area of Service in 2013

Unit : US\$

Area	Number of Cases	Guarantee Amount	Percentage (%)
Chicago	5	1,737,500	2.12
New York	16	6,250,850	7.61
Miami	2	280,000	0.34
Los Angeles	14	4,059,000	4.94
Toronto	6	577,417	0.70
Vancouver B. C.	11	1,953,000	2.38
Colon Free Zone	3	590,000	0.72
Paris	2	491,684	0.60
London	1	105,000	0.13
Johannesburg	26	8,589,636	10.46
Tokyo	7	1,381,695	1.68
Osaka	4	449,691	0.55
Bangkok	21	4,999,278	6.09
Ban Pong	2	275,610	0.33
Ho Chi Minh City	30	7,228,000	8.80
Hanoi	5	1,365,000	1.66
Jakarta	5	2,932,500	3.57
Manila	1	720,000	0.87
Singapore	5	1,602,500	1.95
Labuan	2	240,000	0.29
Hong Kong	1	550,000	0.67
Brisbane	6	630,723	0.77
Sydney	5	641,612	0.78
Melbourne	2	498,660	0.61
Guam	3	870,000	1.06
Taipei(OBU)	59	33,119,586	40.32
Total	244	82,138,942	100.00

## 六、銀行別承保情形

本基金 102 年度之承辦銀行共計 69 家，業務據點計有 197 處，涵蓋五大洲 23 個國家之 53 個都會區（詳如附錄）。承作保證金額最高之承辦銀行依序為兆豐國際商業銀行、上海商業儲蓄銀行及台灣銀行；承作保證件數最多之承辦銀行依序為兆豐國際商業銀行、台灣銀行及上海商業儲蓄銀行。



薛董事長與越南地區僑界交換業務有關意見。

Chairman Sit visited overseas Chinese communities to promote the guarantee program in Vietnam.



左：參加海外重要僑商會議，宣導本基金業務。

Left : Attending major overseas Taiwanese commerce meeting to promote the Fund's program.



右：薛董事長前往芝加哥，拜訪當地承辦銀行，交換業務意見。

Right : Chairman Sit visited handling banks in Chicago in exchanging opinions on guarantee program.





左：薛董事長前往洛杉磯拜訪國泰銀行推動本基金業務。

Left : Chairman Sit visited Cathay Bank in Los Angeles to promote the guarantee program.

右：拜訪舊金山地區銀行，雙方就該地區之經濟概況交換意見。

Right : Chairman Sit visited handling banks in San Francisco in exchanging views on the economic situation.



左：拜訪 BB & T，宣導基金之政策與做法。

Left : Chairman Sit promoted the Fund's guarantee policy and tactics to BB & T.

右：薛董事長拜訪馬來西亞地區之 AmBank 洽談合作之可行性。

Right : Chairman Sit visited AmBank in Malaysia to discuss the possibility of cooperation.

## 6. Financial Institution

In 2013, the Fund maintained business relationships with 69 handling banks covering 197 service points located in America, Europe, Asia, Australia, and Africa, covering 53 metropolitan areas in 23 countries(see the Appendix). In terms of the guarantee amount, Mega International Commercial Bank was the leading bank facilitating the credit guarantee to overseas Chinese entities, followed by the Shanghai Commercial & Savings Bank and Bank of Taiwan. In terms of the number of guarantee cases being concluded, Mega International Commercial Bank, Bank of Taiwan and the Shanghai Commercial & Savings Bank were ranked the top three banks utilizing the Fund's guarantee facilities.

## 參、年度重要業務紀要

### 一、辦理「湄南專案」，協助越南地區受外國人出資額比率限制之台商使用本基金保證

本基金為協助越南地區受到該國對外國人出資額比率限制之台商使用本基金保證，特研訂「湄南專案」，放寬越南台商申請人出資額比率，即凡事業具有中華民國國民身分之股東其持股比率達越南政府對外國人投資股權限制之上限，加計其越南籍配偶股東之持股比率合計佔該事業資本額之 60% 以上，並持有由我國駐越南代表處認證台商股東與其越南籍配偶之婚姻關係證明文件者，亦可申請本基金台商貸款信用保證。

### 二、配合政府政策，持續推動「畢業僑生及海外青年技術訓練班畢（結）業學生創業貸款專案信用保證」

本基金為配合政府政策，持續推動「畢業僑生及海外青年技術訓練班畢（結）業學生創業貸款專案信用保證」，並派員前往海外宣導該專案保證業務，期為僑生創業提供更佳之服務。

### 三、赴海外拜訪承辦銀行，積極推動本基金保證業務及洽尋金融機構合作

為積極推動本基金業務，分別派員前往越南、加拿大、美國及馬來西亞等地，拜會當地之承辦銀行與僑台商客戶，及瞭解當地之經濟概況。本年度與美國芝加哥地區之福興銀行（International Bank of Chicago）及美國北卡溫斯頓賽勒姆地區之 Branch Banking and Trust Co.（BB&T）等兩家銀行完成簽約合作。

### 四、加強風險控管與債權清理，改善基金財務

本基金繼續對保證案件之審核加強風險控管，積極與承辦銀行聯繫清理債權，強化保證案件之管理，並密切注意全球各地經濟情勢之發展，使 102 年度逾期金額大幅減少及已代償案件收回金額增加，年度結餘大幅增加，改善本基金之財務狀況。

## Highlights of 2013

### 1. Implementing “Menam Project” to assist Taiwanese business restricted by foreign investment regulations in Vietnam

In order to assist Taiwanese businesses restricted by foreign ownership restrictions in Vietnam, The Fund implemented “Menam Project” to relax the applicants’ share requirement cap for Taiwanese businesses in Vietnam. I.e, a valid R.O.C. passport holder who invested in Vietnam and whose shares meets the ceiling of local foreign ownership restrictions, plus shares held by the person’s spouse reach 50% of total shares, will be a qualified applicant of “Menam Project”, provided that a certificate issued by TECO in Vietnam to testify the marital status is required.

### 2. Continually promoting credit guarantee program for overseas Chinese graduated from colleges in Taiwan to coordinate with the government’s policy

The Fund continually coordinate with the government’s policy to promote credit guarantee program for overseas Chinese graduated from colleges in Taiwan and from the Overseas Youth Vocational Training School (OYVTS). The Fund also visited handling banks abroad to promote this special program in order to provide better services.

### 3. Going abroad to promote the Fund’s guarantee program and seeking cooperation with foreign banks

The Fund visited overseas handling banks in Vietnam, Canada, the United States and Malaysia, so as to promote the Fund’s guarantee program and seek cooperation. This year, the Fund signed the Credit Guaranty Agreement with International Bank of Chicago and Branch Banking and Trust Co. (BB &T) in the United States.

### 4. Enhancing risk management and debt clearance to strengthen the Fund’s financial performance

The Fund has implemented several measures to enhance risk management in the review process and strengthened the monitoring process of guarantee cases. The Fund has also enhanced communications with handling banks for the purpose of gaining more background information of the borrowers. We continuously pay attention to world economic development with the aim to lower guarantee risks, and engage in debt clearance to strengthen its financial performance.



## 肆、逾期保證及代位清償情形

### 一、逾期保證情形

本基金 102 年度發生之逾期案件共計 5 件，逾期保證金額為 127,304 美元。逾期件數較上年度增加 1 件；逾期保證金額則較上年度之 567,669 美元減少 77.57%。年底尚未代位清償案件共計 11 件，逾期保證餘額為 1,093,929 美元，逾期保證比率為 1.08%。

#### 102 及 101 年度逾期保證情形

金額單位：美元

年度	件數	金額	逾期保證比率
102 年度	5 件	127,304	--
101 年度	4 件	567,669	--
102 年度較 101 年度	增加 25%	減少 77.57%	--
102 年底尚未代位清償	11 件	1,093,929	1.08%

### 二、代位清償情形

本基金 102 年度代位清償案件共計 3 件，代位清償金額為 183,037 美元 ( 含本金 182,624 美元，利息 413 美元，訴追費用 0 美元 )。其件數與上年度代位清償案件 4 件相較減少 25%；其金額則較上年度代位清償金額 1,020,151 美元 ( 含本金 1,003,840 美元，利息 11,273 美元，訴追費用 5,038 美元 ) 減少 82.06%。

#### 102 及 101 年度代位清償情形

金額單位：美元

年度	代位清償件數	代位清償金額	本金	利息	訴追費用
102 年度	3 件	183,037	182,624	413	0
101 年度	4 件	1,020,151	1,003,840	11,273	5,038
102 年度較 101 年度	減少 25%	減少 82.06%	--	--	--

# Customer Default and Indemnity Payment

## 1. Guarantees in Default

In 2013, a total of 5 credit guarantee cases totaling US\$127,304 were in default. This increased by 25% compared with 4 default cases and decreased by 77.57% compared with a default guarantee amount of US\$567,669 respectively in 2012. There were 11 default cases, in the amount of US\$1,093,929 that have not yet been indemnified. The percentage for the default guarantee amount against total outstanding guarantee amount as of the end of 2013 was 1.08%.

### 2013 & 2012 Default Status of Guarantee

Unit : US\$

Year	Number of Cases	Guarantee Amount	NPG Ratio
2013	5	127,304	--
2012	4	567,669	--
Comparison	Increased 25%	Decreased 77.57%	--
2013 Not Indemnity Payment	11	1,093,929	1.08%

## 2. Indemnity Payment Status

In 2013, there were 3 indemnity payments totaling US\$183,037 (including principal US\$182,624 and interest US\$413), which decreased by 25% compared with 4 indemnity payment cases, and decreased by 82.06% compared with indemnity payments totaling US\$1,020,151 (including principal US\$1,003,840, interest US\$11,273 and legal fees US\$5,038) respectively in 2012.

### 2013 & 2012 Indemnity Payment Status

Unit : US\$

Year	Number of Cases	Indemnity Payment	Principal	Interest	Legal Fees
2013	3	183,037	182,624	413	0
2012	4	1,020,151	1,003,840	11,273	5,038
Comparison	Decreased 25%	Decreased 82.06%	--	--	--

## 伍、財務報表 Financial Statements

## 一、資產負債表 Balance Sheet

財團法人海外信用保證基金  
Overseas Credit Guarantee Fund (Taiwan)資產負債表  
Balance Sheet民國 102 年 12 月 31 日及 101 年 12 月 31 日  
December 31, 2013 and 2012單位：新台幣千元  
Expressed in Thousands of NT Dollars

資 產	ASSETS	102年12月31日 Dec. 31, 2013	101年12月31日 Dec. 31, 2012
流動資產	Current Assets	1,087,718	1,081,778
現金及約當現金	Cash and Cash Equivalents	1,061,662	1,066,532
公平價值變動列入損益之金融資產—流動	Financial Assets Measured at Fair Value through Profit or Loss – Current	16,035	5,433
應收款項	Receivables	8,208	7,676
預付款項	Prepayments	1,813	2,137
長期投資	Long-Term Investments	9,842	-
持有至到期日金融資產—非流動	Financial Assets in Held-to-Maturity – Noncurrent	9,842	-
固定資產	Fixed Assets (Net of Depreciation)	40,087	40,205
其他資產	Other Assets	70	70
資產總額	Total Assets	1,137,717	1,122,053
負債及淨值	LIABILITIES & NET WORTH		
流動負債	Current Liabilities	14,902	17,104
應付款項	Payables	4,566	4,298
預收款項	Unearned Receipts	10,146	12,574
其他流動負債	Other Current Liabilities	190	232
事業及負債準備	Operation and Liabilities Reserves	71,165	88,046
保證責任準備	Reserve for Guarantee	70,876	87,939
其他負債準備	Other Liabilities Reserves	289	107
負債合計	Total Liabilities	86,067	105,150
淨值	Net Worth	1,051,650	1,016,903
基金	Funds	1,490,388	1,490,388
累積餘絀	Retained Earnings (Accumulated Deficit)	(438,738)	(473,485)
負債及淨值總額	Total Liabilities & Net Worth	1,137,717	1,122,053

## 二、損益表 Income Statement

### 財團法人海外信用保證基金 Overseas Credit Guarantee Fund (Taiwan)

#### 損益表 Income Statement

民國 102 年 1 月 1 日至 12 月 31 日及 101 年 1 月 1 日至 12 月 31 日  
For the Years Ended December 31, 2013 and 2012

單位：新台幣千元  
Expressed in Thousands of NT Dollars

		2013 1/1 ~ 12/31	2012 1/1 ~ 12/31
收 益	Revenue	64,689	43,989
利息收入	Interest Revenue	14,553	14,545
保證手續費收入	Guaranty Fee Revenue	18,057	20,763
收回呆帳	Recovered Bad Debts	18,437	8,469
收回保證責任準備	Recovered Reserve Guarantee	11,565	-
其他收益	Other Revenue	2,077	212
費 損	Expenses	29,942	39,290
提存保證責任準備	Provision Reserve Guarantee	-	9,542
業務費用	Business Expenses	17,144	16,948
管理費用	Administrative Expenses	12,798	12,800
本期結餘	Net Income	34,747	4,699



## 三、現金流量表 Statement of Cash Flow

財團法人海外信用保證基金  
Overseas Credit Guarantee Fund (Taiwan)現金流量表  
Statement of Cash Flow民國 102 年 1 月 1 日至 12 月 31 日及 101 年 1 月 1 日至 12 月 31 日  
For the Years Ended December 31, 2013 and 2012單位：新台幣千元  
Expressed in Thousands of NT Dollars

		2013 1/1~12/31	2012 1/1~12/31
營業活動之現金流量	Cash Flows from Operating Activities		
本期結餘	Net Income	34,747	4,699
折舊	Depreciation	150	249
提存（收回）保證責任準備	Provision (Recovered) Reserve Guarantee	(11,565)	9,542
保證代位清償數	Compensation for Guarantee	(5,498)	(30,320)
出售固定資產利益	Gain on Disposal of Fixed Assets	(24)	-
金融資產評價利益	Unrealized (Gain) Loss on Financial Assets	(459)	(39)
應收款項（增）減	Decrease (Increase) in Receivables	(532)	847
預付款項（增）減	Decrease (Increase) in Prepayments	324	(295)
應付款項增（減）	Increase (Decrease) in Payables	268	(675)
預收款項增（減）	Increase (Decrease) in Unearned Receipts	(2,428)	(2,101)
其他流動負債增（減）	Increase (Decrease) in Other Current Liabilities	(42)	(373)
其他負債準備增（減）	Increase (Decrease) in Other Liabilities Reserves	182	(273)
營業活動之淨現金流出	Net Cash Provided by Operating Activities	15,123	(18,739)
投資活動之現金流量	Cash Flows from Investing Activities		
公平價值變動列入損益之金融資產—流動（增）減	Decrease (Increase) in Financial Assets Measured at Fair Value through Profit or Loss—Current	(10,143)	(5,394)
持有至到期日金融資產—非流動（增）減	Decrease (Increase) in Financial Assets in Held-to-Maturity—Noncurrent	(9,842)	-
購置固定資產	Acquisition of Fixed Assets	(32)	-
出售固定資產利益	Proceeds from Disposal of Fixed Assets	24	-
其他資產（增）減	Decrease (Increase) in Other Assets	-	20
投資活動之淨現金流出	Net Cash Provided by Investing Activities	(19,993)	(5,374)
融資活動之現金流量	Cash Flows from Financing Activities		
基金增加	Increase in Fund	-	10,000
融資活動之淨現金流入	Net Cash Provided by Financing Activities	-	10,000
現金及約當現金淨增加（減少）數	Net Increase (Decrease) in Cash and Cash Equivalents	(4,870)	(14,113)
期初現金及約當現金餘額	Cash and Cash Equivalents at Beginning of the Year	1,066,532	1,080,645
期末現金及約當現金餘額	Cash and Cash Equivalents at End of the Year	1,061,662	1,066,532

## 陸、年度大事紀要

月 / 日	重要紀事
1 / 5 ~ 1 / 12	薛董事長率劉經理前往越南胡志明市及河內等，參加越南台灣商會聯合總會第 14 屆總會長交接典禮，拜訪承辦銀行、駐外單位與台商，以推廣本基金保證業務。
1 / 29	越南台灣商會聯合總會陳信銘總會長前來本基金拜訪薛董事長，由劉經理等人陪同接見，雙方就如何申請本基金貸款信用保證事宜交換意見。
1 / 30	薛董事長率王代理總經理及劉經理前往拜訪立法委員林郁方及蔡煌瑯，就如何推動貸款保證業務交換意見。
2 / 6	薛董事長率王代理總經理及劉經理前往拜訪立法委員黃偉哲，就如何推動貸款保證業務交換意見。
2 / 15 ~ 2 / 25	薛董事長前往加拿大溫哥華及多倫多，參加當地台灣商會舉辦之專題演講及會議，拜訪承辦銀行與台商，以宣導本基金保證業務。
3 / 12	薛董事長率王代理總經理及劉經理前往拜訪立法委員陳鎮湘及詹凱臣，就如何推動貸款保證業務交換意見。
3 / 13	薛董事長率王代理總經理及劉經理前往拜訪立法委員黃文玲及馬文君，就如何推動貸款保證業務交換意見。
3 / 14	薛董事長率王代理總經理及劉經理前往拜訪立法委員林鴻池，就如何推動貸款保證業務交換意見。
3 / 15	上海商業儲蓄銀行同奈分行經理林恒毅前來本基金拜訪薛董事長，並由王代理總經理及劉經理陪同，雙方就如何加強辦理本基金在越南地區之保證業務交換意見。
3 / 19	薛董事長率王代理總經理前往拜訪立法委員林世嘉，就如何推動貸款保證業務交換意見。
3 / 21	薛董事長率王代理總經理參加立法院第 8 屆第 3 會期外交及國防委員會，列席僑務委員會吳委員長英毅之施政報告與備詢。
3 / 21	越南台灣商會聯合總會名譽總會長楊玉鳳前來本基金拜訪薛董事長，並由王代理總經理及劉經理等人陪同接待，雙方就越南當地情勢及如何在當地推動貸款保證業務交換意見，並請其協助推動當地台商貸款信用保證業務事宜。
4 / 3	薛董事長率劉經理前往拜訪立法委員羅明才，就如何推動貸款保證業務交換意見。
6 / 14 ~ 6 / 27	薛董事長率劉經理前往美國舊金山、芝加哥、亞特蘭大及洛杉磯等地區，除參加在亞特蘭大舉行之「北美洲台灣商會聯合總會第 25 屆第 3 次理監事聯席會議暨年會」、「北美台商之夜」外，並參加北美洲與南加州北美洲台灣商會聯合總會旅館公會聯合共同慶祝年會，以及順道拜訪本基金承辦銀行及台商。
7 / 5	美國加州地區前僑務委員廖委員聰明前來本基金拜訪薛董事長，並由王代理總經理及劉經理陪同接見，雙方就如何推動貸款保證業務交換意見。
7 / 21 ~ 7 / 23	薛董事長率劉經理前往高雄參加亞洲台灣商會聯合總會第 20 屆年會暨第 3 次理監事會議。

7/25	越南台商總會呂春霖創會總會長及僑務委員廖育珠拜訪薛董事長，由劉經理等人陪同，雙方就如何推動越南地區之貸款保證業務交換意見。
8/2	第一銀行仰光代表辦事處羅瑞祥首席代表前來本基金拜訪，由王代理總經理及劉經理接見，雙方就如何推動在緬甸地區之貸款保證業務交換意見。
8/16	召開本基金第九屆董、監事會成立會議，推選薛盛華先生續任本基金第九屆董事長，李國興先生為監察人會主席；並隨即召開第九屆董事會第一次會議，通過本基金總經理續由王副總經理建安代理。
9/6	玉山銀行緬甸仰光代表人辦事處楊首席代表明裁前來拜訪本基金，由王代理總經理及劉經理接待，雙方就東南亞地區信用保證業務交換意見。
9/10	王代理總經理率劉經理前往第一商業銀行，拜訪該行周總經理伯蕉，雙方就如何加強推動僑台商貸款信用保證業務交換意見。
9/17	王代理總經理率劉經理前往台灣銀行，拜訪該行張總經理明道及國際部許經理志文等人，雙方就如何加強推動僑台商貸款信用保證業務交換意見。
9/25	僑務委員會陳委員長士魁率陳副委員長玉梅、林處長瑞隆、董科長幼文等人前來本基金視察，由薛董事長、王代理總經理、劉經理、楊主任、方主任等人接待，並由薛董事長作基金業務簡報與業務答詢。
9/30	王代理總經理率劉經理參加世界台灣商會聯合總會第 19 屆年會暨第 3 次理監事聯席會議，並拜訪上海商業儲蓄銀行中港分行陳協理龍森及劉資深經理尚松等人，雙方就如何推動本基金保證業務交換意見。
10/2	王代理總經理率劉經理前往上海商業儲蓄銀行，拜訪該行林副總經理志宏及國際金融業務分行張協理文珍，雙方就如何加強推動僑台商貸款信用保證業務交換意見。
10/3	薛董事長率王代理總經理參加立法院第 8 屆第 4 會期外交及國防委員會第 5 次全體委員會議，列席僑務委員會委員長陳士魁之施政報告與備詢。
10/16	薛董事長率王代理總經理及劉經理前往拜訪立法委員楊應雄，就如何推動貸款保證業務交換意見。
10/31	薛董事長率王代理總經理及方主任參加立法院第 8 屆第 4 會期外交及國防委員會第 10 次全體委員會議，列席審查僑委會 103 年度中央政府總預算案。
11/11	薛董事長率王代理總經理參加中華民國 102 年僑務委員會之專題研討與分組審查提案及討論會議。
11/28	薛董事長率王代理總經理、劉經理、楊主任及方主任等人參加立法院第 8 屆第 4 會期外交及國防委員會第 17 次全體委員會議，列席審查本基金 103 年度預算案。會議決議針對中國台商之貸款保證，不得再有新的貸款業務申辦，已申貸者以最多 5 年之借貸期間為限。
12/13	薛董事長率王代理總經理及劉經理拜訪立法委員陳唐山，報告本基金相關業務。
12/23	薛董事長率方主任參加立法院第 8 屆第 4 會期財政、外交及國防、教育及文化委員會第 1 次聯席會議，列席審查「中華民國 101 年度中央政府總決算審核報告」。
12/27	薛董事長率劉經理拜訪立法委員陳鎮湘，報告本基金相關業務。

## Summary of Significant Events

Date	Significant Events
January 5 ~ January 12	Chairman Sit and Director General Liu attended the 14 <sup>th</sup> presidency handover ceremony of the Council of Taiwanese Chambers of Commerce in Vietnam, and visited handling banks, TECO and clients in Vietnam to promote the Fund's guarantee program.
January 29	Mr. Chen Hsin Ming, President of the Council of Taiwanese Chambers of Commerce in Vietnam, visited Chairman Sit to discuss the local economic situation and exchange views on promoting the guarantee program.
January 30	Chairman Sit, EVP & Acting President Wang and Director General Liu visited Legislator Lin, Yu-Fang and Legislator Tsai, Huang-Liang of The Legislative Yuan of Republic of China, to exchange views on enhancing the Fund's guarantee program.
February 6	Chairman Sit, EVP & Acting President Wang and Director General Liu visited Legislator Huang, Wei-Cher of The Legislative Yuan of Republic of China, to exchange views on enhancing the Fund's guarantee program.
February 15 ~ February 25	Chairman Sit left for Vancouver and Toronto to attend the meeting of Taiwanese Chambers of Commerce and gave lectures. He also visited handling banks and local Taiwanese community to promote the Fund's guarantee program.
March 12	Chairman Sit, EVP & Acting President Wang and Director General Liu visited Legislator Chen, Chen-Hsiang and Legislator Chan, Kai-Chin of The Legislative Yuan of Republic of China, to exchange views on enhancing the Fund's guarantee program.
March 13	Chairman Sit, EVP & Acting President Wang and Director General Liu visited Legislator Huang, Wen-Ling and Legislator Ma, Wen-Chun of The Legislative Yuan of Republic of China, to exchange views on enhancing the Fund's guarantee program.
March 14	Chairman Sit, EVP & Acting President Wang and Director General Liu visited Legislator Lin, Hung-Chih of The Legislative Yuan of Republic of China, to exchange views on enhancing the Fund's guarantee program.
March 15	Mr. Kevin Lin, SVP & Manager of The Shanghai Commercial & Savings Bank, Dong Nai Branch, visited Chairman Sit to discuss the operation of Taiwanese enterprises and economic situation in Vietnam.
March 19	Chairman Sit and EVP & Acting President Wang visited Legislator Lin, Shih-Chia of The Legislative Yuan of Republic of China, to exchange views on enhancing the Fund's guarantee program.
March 21	The Fund sat in on the conference held by Foreign and National Defense Committee of Legislative Yuan of Republic of China while Minister Wu of Overseas Community Affairs Council, R.O.C. (Taiwan) delivered policy address.
March 21	Ms. Money Yang, Honorary Chairperson of the Council of Taiwanese Chambers of Commerce in Vietnam, visited Chairman Sit to discuss the local economic situation and exchange views on promoting the Fund's guarantee program in Vietnam.
April 3	Chairman Sit and Director General Liu visited Legislator Lo, Ming-Tsai of The Legislative Yuan of Republic of China, to exchange views on enhancing the Fund's guarantee program.
June 14 ~ June 27	Chairman Sit and Director General Liu were invited to attend the 25 <sup>th</sup> Annual Meeting of Taiwanese Chambers of Commerce of North America in Atlanta, and Annual meeting held by Taiwan Hotel & Motel Association of North America and Southern California. They also visited handling banks and Taiwanese Chambers of Commerce in San Francisco, Chicago, Los Angeles and Atlanta to promote the Fund's guarantee program.
July 5	Mr. Tom Tsong Ming Liaw, Former Overseas Chinese Commissioner in California, came to visit Chairman Sit to exchange views on promoting the Fund's guarantee program in the States.
July 21 ~ July 23	Chairman Sit and Director General Liu attended the 20 <sup>th</sup> Board Meeting of Asia Taiwanese Chambers of Commerce in Kaohsiung.



July 25	Mr. Tsun Lin Lu, Funding President of the Council of Taiwanese Chambers of Commerce in Vietnam and Ms. Yu Zhu Liao, Overseas Chinese Commissioner in Vietnam, visited Chairman Sit to exchange views on promoting the Fund's guarantee program in Vietnam.
August 2	Mr. Ruey-Shyang Luo, SAVP & Chief Representative of First Bank, Yangon Representative Office, visited the Fund to exchange views on promoting the Fund's guarantee program in Myanmar.
August 16	The Fund reshuffled its 9 <sup>th</sup> term of Board of Directors and Supervisors, and Mr. Albert Sit was reelected as Chairman of the Board while Mr. Guo-Shin Lee as Chairman of the Supervisors. Mr. John Wang was approved to hold the position as EVP & Acting President.
September 6	Mr. Jason Yang, Chief Representative of E. Sun Bank, Yangon Representative Office, visited the Fund to exchange views on promoting the Fund's guarantee program in South East Asia.
September 10	EVP & Acting President Wang and Director General Liu visited Mr. Po-Chiao Chou, President of First Bank, to exchange views on promoting the guarantee program.
September 17	EVP & Acting President Wang and Director General Liu visited Mr. Ming-Daw Chang, President of Bank of Taiwan, to exchange views on promoting the guarantee program.
September 25	Mr. Chen, Shyh-Kwei, Minister of Overseas Community Affairs Council, R.O.C. (Taiwan), accompanied by Deputy Minister Chen, Yu-Mei, and government officials, paid an inspection visit to the Fund and heard a briefing on the Fund's overview operations.
September 30	EVP & Acting President Wang and Director General Liu attended the 19 <sup>th</sup> Board Meeting of World Taiwanese Chambers of Commerce in Taichung. They also visited Mr. L.S. Chen, Deputy EVP & Regional Manager, and Mr. Samson Liu, SVP & Manager of The Shanghai Commercial & Savings Bank, Chung Kang Branch, to exchange views on promoting the guarantee program.
October 2	EVP & Acting President Wang and Director General Liu visited EVP Alex Lin, and Deputy EVP Tiffany Chang of The Shanghai Commercial & Savings Bank, OBU Branch, to exchange views on promoting the guarantee program.
October 3	The Fund sat in on the conference held by Foreign and National Defense Committee of Legislative Yuan of Republic of China while Minister Chen of Overseas Community Affairs Council, R.O.C. (Taiwan) delivered policy address.
October 16	Chairman Sit, EVP & Acting President Wang and Director General Liu visited Legislator Yang, Ying-Hsiung of The Legislative Yuan of Republic of China, to exchange views on enhancing the Fund's guarantee program.
October 31	The Fund sat in on the conference held by Foreign and National Defense Committee of Legislative Yuan of Republic of China while the Committee examined the 2014 budget of the Overseas Community Affairs Council, R.O.C. (Taiwan).
November 11	Chairman Sit, EVP & Acting President Wang attended the 2013 Conference of the Overseas Community Affairs Council, R.O.C. (Taiwan).
November 28	The Fund sat in on the conference held by Foreign and National Defense Committee of Legislative Yuan of Republic of China while the Committee examined the Fund's 2014 budget. The resolution requested the guarantee period provided for each Taiwanese business in Mainland China, Hong Kong and Macau shall not exceed 5 years.
December 13	Chairman Sit, EVP & Acting President Wang and Director General Liu visited Legislator Chen, Tan-Sun of The Legislative Yuan of Republic of China, to present the Fund's overview operations of 2013.
December 23	The Fund sat in on the conference held by Joint Committees of Legislative Yuan of Republic of China while the Committee examined the Central Government General Budget.
December 27	Chairman Sit, EVP & Acting President Wang and Director General Liu visited Legislator Chen, Chen-Hsiang of The Legislative Yuan of Republic of China, to present the Fund's overview operations of 2013.

## 附錄 Appendix

102 年度承辦本基金業務之金融機構如下：

Financial Institutions Accepting Credit Guarantee from The Fund

Listed below are the financial institutions utilizing the Fund's guarantee facilities:

國內銀行	Domestic Banks
<b>兆豐國際商業銀行</b>	<b>Mega International Commercial Bank</b>
紐約分行	New York Branch
洛杉磯分行	Los Angeles Branch
芝加哥分行	Chicago Branch
矽谷分行	Silicon Valley Branch
箇朗自由貿易區分行	Colon Free Zone Branch
巴拿馬分行	Panama Branch
巴黎分行	Paris Branch
阿姆斯特丹分行	Amsterdam Branch
東京分行	Tokyo Branch
大阪分行	Osaka Branch
馬尼拉分行	Manila Branch
胡志明市分行	Ho Chi Minh City Branch
新加坡分行	Singapore Branch
納閩分行	Labuan Branch
雪梨分行	Sydney Branch
布里斯本分行	Brisbane Branch
墨爾本分行	Melbourne Branch
倫敦分行	London Branch
香港分行	Hong Kong Branch
金邊分行	Phnom Penh Branch
國際金融業務分行	Offshore Banking Unit
<b>國泰世華銀行</b>	<b>Cathay United Bank</b>
洛杉磯分行	Los Angeles Branch
納閩島分行	Labuan Branch
萊萊分行	Chu Lai Branch
新加坡分行	Singapore Branch
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>臺灣銀行</b>	<b>Bank of Taiwan</b>
紐約分行	New York Branch
洛杉磯分行	Los Angeles Branch
南非分行	South Africa Branch
東京分行	Tokyo Branch
新加坡分行	Singapore Branch
倫敦分行	London Branch
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit

<b>華南商業銀行</b>	<b>Hua Nan Commercial Bank</b>
紐約分行	New York Branch
洛杉磯分行	Los Angeles Branch
倫敦分行	London Branch
新加坡分行	Singapore Branch
胡志明市分行	Ho Chi Minh City Branch
香港分行	Hong Kong Branch
雪梨分行	Sydney Branch
澳門分行	Macau Branch
國際金融業務分行	Offshore Banking Unit
<b>第一商業銀行</b>	<b>First Commercial Bank</b>
紐約分行	New York Branch
洛杉磯分行	Los Angeles Branch
關島分行	Guam Branch
倫敦分行	London Branch
新加坡分行	Singapore Branch
東京分行	Tokyo Branch
金邊分行	Phnom Penh Branch
溫哥華分行	Vancouver Branch
胡志明市分行	Ho Chi Minh City Branch
多倫多分行	Toronto Branch
香港分行	Hong Kong Branch
布里斯本分行	Brisbane Branch
澳門分行	Macau Branch
河內市分行	Hanoi City Branch
國際金融業務分行	Offshore Banking Unit
<b>彰化商業銀行</b>	<b>Chang Hwa Commercial Bank</b>
紐約分行	New York Branch
洛杉磯分行	Los Angeles Branch
倫敦分行	London Branch
新加坡分行	Singapore Branch
東京分行	Tokyo Branch
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>台灣土地銀行</b>	<b>Land Bank of Taiwan</b>
紐約分行	New York Branch
洛杉磯分行	Los Angeles Branch
新加坡分行	Singapore Branch
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>台北富邦銀行</b>	<b>Taipei Fubon Bank</b>
洛杉磯分行	Los Angeles Branch
胡志明市分行	Ho Chi Minh City Branch
平盛分行	Binh Thanh Branch

河內分行	Hanoi Branch
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>中國輸出入銀行</b>	<b>The Export-Import Bank of the Republic of China</b>
國際金融業務分行	Offshore Banking Unit
<b>台灣中小企業銀行</b>	<b>Taiwan Business Bank</b>
洛杉磯分行	Los Angeles Branch
雪梨分行	Sydney Branch
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>合作金庫銀行</b>	<b>Taiwan Cooperative Bank</b>
洛杉磯分行	Los Angeles Branch
西雅圖分行	Seattle Branch
馬尼拉分行	Manila Branch
香港分行	Hong Kong Branch
雪梨分行	Sydney Branch
金邊分行	Phnom Penh Branch
國際金融業務分行	Offshore Banking Unit
<b>中國信託商業銀行</b>	<b>CTBC Bank</b>
紐約分行	New York Branch
新德里分行	New Delhi Branch
東京分行	Tokyo Branch
胡志明市分行	Ho Chi Minh City Branch
新加坡分行	Singapore Branch
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>永豐商業銀行</b>	<b>Bank SinoPac</b>
洛杉磯分行	Los Angeles Branch
香港分行	Hong Kong Branch
九龍分行	Kowloon Branch
澳門分行	Macau Branch
國際金融業務分行	Offshore Banking Unit
<b>臺灣新光商業銀行</b>	<b>Taiwan Shin Kong Commercial Bank</b>
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>元大商業銀行</b>	<b>Yuanta Commercial Bank</b>
國際金融業務分行	Offshore Banking Unit
<b>聯邦商業銀行</b>	<b>Union Bank of Taiwan</b>
國際金融業務分行	Offshore Banking Unit
<b>日盛國際商業銀行</b>	<b>Jih Sun International Bank</b>
國際金融業務分行	Offshore Banking Unit
<b>高雄銀行</b>	<b>Bank of Kaohsiung</b>
國際金融業務分行	Offshore Banking Unit
<b>玉山商業銀行</b>	<b>E. Sun Bank</b>



洛杉磯分行	Los Angeles Branch
香港分行	Hong Kong Branch
新加坡分行	Singapore Branch
國際金融業務分行	Offshore Banking Unit
<b>中華開發工業銀行</b>	<b>China Development Industrial Bank</b>
國際金融業務分行	Offshore Banking Unit
<b>萬泰商業銀行</b>	<b>Cosmos Bank</b>
國際金融業務分行	Offshore Banking Unit
<b>台灣工業銀行</b>	<b>Industrial Bank of Taiwan</b>
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>上海商業儲蓄銀行</b>	<b>The Shanghai Commercial &amp; Savings Bank</b>
香港分行	Hong Kong Branch
越南同奈分行	Dong Nai Branch
國際金融業務分行	Offshore Banking Unit
<b>台新國際商業銀行</b>	<b>Taishin International Bank</b>
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>遠東國際商業銀行</b>	<b>Far Eastern International Bank</b>
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>大眾銀行</b>	<b>Ta Chong Bank</b>
國際金融業務分行	Offshore Banking Unit
<b>陽信商業銀行</b>	<b>Sunny Bank</b>
國際金融業務分行	Offshore Banking Unit
<b>安泰商業銀行</b>	<b>EnTie Commercial Bank</b>
國際金融業務分行	Offshore Banking Unit
<b>板信商業銀行</b>	<b>Bank of Panhsin</b>
國際金融業務分行	Offshore Banking Unit
<b>台中商業銀行</b>	<b>Taichung Commercial Bank</b>
國際金融業務分行	Offshore Banking Unit
<b>花旗（台灣）商業銀行</b>	<b>Citibank Taiwan</b>
國際金融業務分行	Offshore Banking Unit
<b>渣打國際商業銀行</b>	<b>Standard Chartered Bank (Taiwan)</b>
國際金融業務分行	Offshore Banking Unit

華資及外商銀行	Foreign Banks
加拿大兆豐國際商業銀行（多倫多、溫哥華、列治文）	Mega International Commercial Bank (Canada) (Toronto, Vancouver, Richmond)
兆豐國際商業銀行大眾股份有限公司（泰國曼谷、春武里、挽那、萬磅）	Mega International Commercial Bank Public Company Limited (Bangkok, Chonburi, Bangna, Ban Pong)
美國中信銀行（美國紐約、洛杉磯、舊金山）	CTBC Bank Corp. (USA) (New York、Los Angeles、San Francisco)
中國信託商業銀行（加拿大）（溫哥華）	CTBC Bank Corp. (Canada) (Vancouver)
亞細亞銀行（美國紐約、華盛頓）	Asia Bank, N.A. (New York、Washington D.C.)
紐約第一銀行（美國紐約、邁阿密）	Amerasia Bank (New York、Miami)
國泰銀行（美國洛杉磯、舊金山、紐約、休士頓、華盛頓、麻薩諸塞）	Cathay Bank (Los Angeles、San Francisco、New York、Houston、Washington D.C.、Massachusetts)
遠東國民銀行（美國洛杉磯、舊金山、越南胡志明市）	Far East National Bank (Los Angeles、San Francisco、Ho Chi Minh City)
保富銀行（美國洛杉磯）	Preferred Bank (Los Angeles)
美國第一銀行（美國洛杉磯、矽谷）	First Commercial Bank (USA) (Los Angeles、San Jose)
華美銀行（美國紐約、洛杉磯、舊金山、西雅圖、亞特蘭大、波士頓、休士頓）	East West Bank (New York、Los Angeles、San Francisco、Seattle、Atlanta、Boston、Houston)
首都銀行（洛杉磯）（美國洛杉磯、聖地牙哥、舊金山）	Metro United Bank (Los Angeles、San Diego、San Francisco)
中亞銀行（美國洛杉磯）	GBC International Bank (Los Angeles)
美國東亞銀行（美國紐約、洛杉磯）	The Bank of East Asia (New York、Los Angeles)
匯華銀行（美國舊金山）	California Pacific Bank (San Francisco)
首都銀行（美國休士頓）	Metro Bank N.A. (Houston)
金城銀行（美國休士頓）	Golden Bank (Houston)
美南銀行（美國休士頓）	Southwestern National Bank (Houston)
夏威夷國家銀行（美國夏威夷）	Hawaii National Bank (Hawaii)
美亞銀行（美國聖路易）	M & I Bank (St. Louis)
亞洲銀行（美國費城）	Asian Bank (Philadelphia)
台灣聯合銀行（比利時布魯塞爾）	United Taiwan Bank (Brussels)
中興銀行（菲律賓馬尼拉）	China Banking Corp. (Manila)

菲律賓中國信託商業銀行（菲律賓馬尼拉）	CTBC Bank (Philippines) Corp. (Manila)
盤銀中信租賃公司（泰國曼谷）	Bangkok Grand Pacific Lease Public Co. (Bangkok)
仲利國際租賃有限公司（越南）（越南胡志明市）	Chailease International Leasing Co., Ltd. (Vietnam) (Ho Chi Minh City)
大太平洋金融公司（美國）（美國洛杉磯、舊金山）	Grand Pacific Financing Corp. (Los Angeles、San Francisco)
一銀租賃股份有限公司（越南胡志明市）	FCB Leasing Co. (Ho Chi Minh City)
中國信託商業銀行（印尼）（印尼雅加達）	PT Bank CTBC Indonesia (Jakarta)
世越銀行（越南胡志明市）	Indovina Bank (Ho Chi Minh City)
澳商澳盛銀行（台北國際金融業務分行）	ANZ Bank (Offshore Banking Unit at Taipei)
史瓦濟蘭標準銀行（史瓦濟蘭墨巴本）	Standard Bank Swaziland Limited (Swaziland)
大陸銀行（巴拉圭亞松森）	Banco Continental (Asuncion)
蒙古貿易發展銀行（蒙古烏蘭巴托）	Trade and Development Bank of Mongolia (Ulan Bator)
Credicorp Bank（巴拿馬巴拿馬市）	Credicorp Bank (Panama City)
大通銀行（美國洛杉磯）	First General Bank (Los Angeles)
美加銀行（美國洛杉磯）	Mega Bank (Los Angeles)
皇佳商業銀行（美國洛杉磯）	Royal Business Bank (Los Angeles)
福興銀行（美國芝加哥、紐約）	International Bank of Chicago (Chicago、New York)
Branch Banking and Trust Co.（美國溫斯頓賽勒姆）	Branch Banking and Trust Co. (Winston-Salem)





MEMO