



# 2015

ANNUAL REPORT  
中華民國104年年報



# 目錄 Contents

## 2 前言

## Preface

## 4 董事及監察人名錄

## Directors and Supervisors

### 壹、基金概要

- 6 一、基金設立宗旨
- 6 二、基金沿革
- 6 三、基金組織
- 8 四、資金來源
- 10 五、保證對象
- 10 六、授信額度及保證成數
- 10 七、保證手續費
- 12 八、申請保證流程
- 12 九、簽約金融機構

### I Synopsis of The Fund

- 1. Mission of The Fund
- 2. History of The Fund
- 3. Organization of The Fund
- 4. Sponsors and Sources of Funding
- 5. Clients of Credit Guarantee
- 6. Loan Amount and Guarantee Percentage
- 7. Guarantee Fee
- 8. Guarantee Procedures
- 9. Member Institutions

### 貳、104年度保證業務執行績效

- 14 一、保證績效
- 14 二、政策專案貸款績效
- 14 三、風險控管績效
- 16 四、債權收回績效
- 16 五、財務績效

### II Performance of Operations

- 1. General Credit Guarantee Performance
- 2. Special Credit Guarantee Performance
- 3. Risk Management Performance
- 4. Recovery of Payment Performance
- 5. Performance in Finance

### 參、保證業務統計

- 18 一、近五年業務發展概況
- 19 二、保證情形
- 24 三、逾期情形
- 24 四、代位清償情形
- 24 五、追償收回情形

### III Business Review

- 1. Overview of the latest 5 years
- 2. 2015 Business Review
- 3. Guarantees in Default
- 4. Indemnity Payment Status
- 5. Recovery of Payment

### 肆、104年度重要業務措施

- 26 一、積極推動「東南亞地區專案融資信用保證」
- 26 二、加強推動國際金融業務分行（OBU）保證業務
- 26 三、開辦「加值型僑生方案就學貸款信用保證」
- 26 四、辦理保證業務說明會
- 28 五、加強海外訪宣
- 28 六、積極拜訪承辦銀行
- 28 七、參加各項座談或研習活動
- 28 八、加強媒體宣導
- 30 九、加強保證案件審查及風險控管
- 30 十、加強代償後債權清理
- 30 十一、積極爭取捐助
- 32 十二、增修相關規章
- 32 十三、提升員工專業能力

### IV Highlights of 2015

- 1. Promoting "special credit guarantee for business in Southeast Asia" in full force
- 2. Advocating for the "OBU guarantee program"
- 3. Implementing "The joint program for overseas Chinese student special credit guarantee"
- 4. Holding the OBU guarantee seminars to promote the Fund's OBU guarantee program
- 5. Going abroad to promote the Fund's guarantee program
- 6. Visiting handling banks to promote our guarantee program
- 7. Participating in related seminars and activities
- 8. Stepping up propaganda through press/media
- 9. Enhancing credit evaluation and risk management
- 10. Formulating collection strategies to enhance the Fund's recovery of bad debts
- 11. Actively seeking donation of funds
- 12. Amending and enacting essential directions and guidelines
- 13. Enhancing employees' professional skills

### 伍、財務報告

- 34 一、資產負債表
- 35 二、收支營運表
- 36 三、監察人審查報告

### V Financial Statements

- 1. Balance Sheet
- 2. Income Statement
- 3. Report from the Supervisors Committee

## 38 陸、年度大事紀要

## VI Summary of Significant Events

## 42 附錄：

本基金簽約辦理保證業務之金融機構

## Appendix：

Member Institutions Accepting Credit Guarantee from The Fund

# 前言



董事長 宮文萍  
Chairman Ms. Wen-Ping Kung

2015 年全球經濟表現未如預期，主要係因國際油價及商品價格下跌，開發中國家成長減緩，全球貿易量下降等影響。其中美國及歐元區等先進經濟體呈緩慢復甦，中國大陸及新興市場成長趨緩，依賴能源及原物料出口國家則陷入衰退。依國際貨幣基金 (IMF) 發布，2015 年世界經濟成長率為 3.1%。國內方面，因受全球經濟疲弱致出口衰退影響，行政院主計總處初步統計 2015 年經濟成長率為 0.75%。

值此全球經濟動盪之際，為協助僑臺商海外投資布局，提升營運效能，本基金乃持續加強推動信用保證業務。2015 年全年保證授信共計動用 1,761 件次，協助僑臺商取得可動用資金達 4 億 299 萬美元，新承作保證案件 280 件，授信金額 1 億 4,657 萬美元，保證金額 8,985 萬美元，達主管機關核定年度營運目標 8,400 萬美元之 106.96%。

2015 年 12 月 31 日東協經濟共同體 (AEC) 正式成立，本基金並配合臺商腳步，積極推動東南亞地區融資保證，2015 年共承作授信金額 8,025 萬美元，較去年同期成長 52%。另配合僑務委員會建構攬才、育才、留才之僑生政策，開

辦「加值型僑生方案就學貸款信用保證」，承作保證案件 40 件，約占僑生專班總人數將近十分之一，以協助其獲得第一學年第一學期之學雜費貸款，順利完成學業，並期未來留臺或回僑居地成為臺商企業之尖兵。

財務績效方面，本基金本年獲主管機關僑務委員會捐助新臺幣 3,800 萬元，及兆豐商銀、第一銀行、國泰世華銀行、中國信託商銀、臺灣中小企銀、合作金庫銀行、台北富邦銀行等 7 家銀行捐助各新臺幣 1 千萬元，共計新臺幣 1 億 800 萬元。此外，本基金積極清理債權，全年追償收回 37.7 萬美元，較去年同期增加 216%。另加強財務收入，擷節開支費用，全年收支相抵後計賸餘新臺幣 568 萬元，自 2012 年起，已連續 4 年度賸餘，顯示財務體質已臻穩定。

展望 2016 年，全球經濟將持續復甦，惟力道低緩，且各國狀況不一，依國際貨幣基金 (IMF) 預估，2016 年世界經濟成長率略增至 3.2%，本基金將密切注意全球經濟及金融市場之波動，並持續秉持設立宗旨，協助僑臺商順利獲得營運資金，擴大事業版圖，提升國際競爭力，拓展臺灣全球經貿實力。

# Preface



代理總經理 王建安  
EVP & Acting President Mr. John Wang

Global Economy for 2015 performed unexpectedly, mainly due to the decline in the price of oil and commodities, the sluggish growth in emerging market and the global trade slowdown. The growth in euro zone and the United States continued moderate recovery, and pick up more gradually than projected in China and emerging market, while countries exporting raw materials were entered a recession. According to The International Monetary Fund (IMF), global economic growth was at 3.1% in 2015. On the other hand, Taiwan domestic economy continues to weaken as subdued external demand has driven exports to decline. According to Directorate-General of Budget, Executive Yuan, the economic growth rate was 0.75 % in 2015.

In times of this economic turmoil, The Overseas Credit Guarantee Fund (Taiwan) (hereinafter referred to as “the Fund”) continued to promote the guarantee program in order to assist investment by overseas compatriots and support their operation efficiency in line with the government's policies. In 2015, the Fund lent its support with 1,761 times of drawdown which brought a total of US\$403 million to supply sufficient liquidity for overseas compatriot business. We issued guarantees of 280 cases with a total financing amount of US\$147 million and a total guarantee amount of US\$90 million, which reached 106.96% of the operational goal ( US\$84 million ) approved by our supervisory authority.

With the establishment of the ASEAN Economic Community (AEC) in 2015, this Fund followed the footsteps of Taiwanese enterprises and promoted “special credit guarantee for business in Southeast Asia” to assist enterprises in the Southeast Asia countries. In 2015,

the amount financed is reached US\$80 million, which corresponds to a 52% increase compared to last year. Besides, in order to coordinate with the government’s policy to cultivate, retain, and attract talent, the Fund implemented “The joint program for overseas Chinese student special credit guarantee” and conducted since then 40 cases to assist overseas Chinese students with their studies in Taiwan, hoping that they will be elites in the future no matter they stay in Taiwan or return to their overseas residency.

In terms of financial performance, the Fund received NT\$38 million donations from supervisory authority, and NT\$70 million donations from a total of 7 banks which are Mega International Commercial Bank, First Commercial Bank, Cathay United Bank, CTBC Bank, Taiwan Business Bank, Taiwan Cooperative Bank and Taipei Fubon Bank respectively, totaling NT\$108 million in 2015. Besides, the Fund enhanced debt clearance actively, this year we collected US\$376,697 under the right of indemnity, which was increased by 216% compared to last year. Furthermore, we strengthen our financial performance and ended the year with a profit of NT\$5.6 million, the 4 consecutive years of profit since 2012.

Looking forward into 2016, the global economic growth remains moderate. According to IMF, the world economy growth rate is estimated at 3.2 % in 2016. The Fund will closely monitor market fluctuations and continue to upheld mission of the Fund to assist overseas compatriot business by obtaining sufficient liquidity for business expansion as well as help those business achieve of the goal of sustainable economic development under fierce global competition.

# 董事暨監察人名錄

## 董事長

宮文萍

## 代表單位

僑務委員會

## 現職

本基金董事長

## 常務董事

呂元榮

僑務委員會

僑務委員會副委員長

應正琪

僑務委員會

本基金常務董事

邱淑貞

金融監督管理委員會

金融監督管理委員會  
銀行局副局長

龔新光

中央銀行

中央銀行外匯局副局長

## 董事

林瑞隆

僑務委員會

僑務委員會僑商處處長

游麗珠

兆豐國際商業銀行

兆豐國際商業銀行  
信託部經理

## 監察人會主席

張惟明

行政院主計總處

行政院主計總處參事

## 監察人

陳淑靜

僑務委員會

僑務委員會參事

葉淑惠

兆豐國際商業銀行

兆豐國際商業銀行  
票據作業中心主任



# Directors and Supervisors

## Chairman of the Board

Wen-Ping Kung

## Managing Directors

Roy Yuan-Rong Leu	Vice 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.(Taiwan)
Sinclair H. K. Kung	Deputy Director General, Department of Foreign Exchange Central Bank of the Republic of China (Taiwan)

## Directors

Ruey-Long Lin	Director General, Department of Overseas Chinese Business Overseas Community Affairs Council, R.O.C.(Taiwan)
Li-Chu You	Senior Vice President & General Manager, Head Office-Trust Dept. Mega International Commercial Bank

## Chairman of Supervisors Committee

Wei-Ming Chang	Counselor Directorate-General of Budget, Accounting and Statistics, Executive Yuan , R.O.C.(Taiwan)
----------------	---

## Supervisors

Shu-Ching Chen	Counselor Overseas Community Affairs Council, R.O.C. (Taiwan)
Shu-Hui Yeh	VP & General Manager, Operation Center Mega International Commercial Bank

# 壹、基金概要

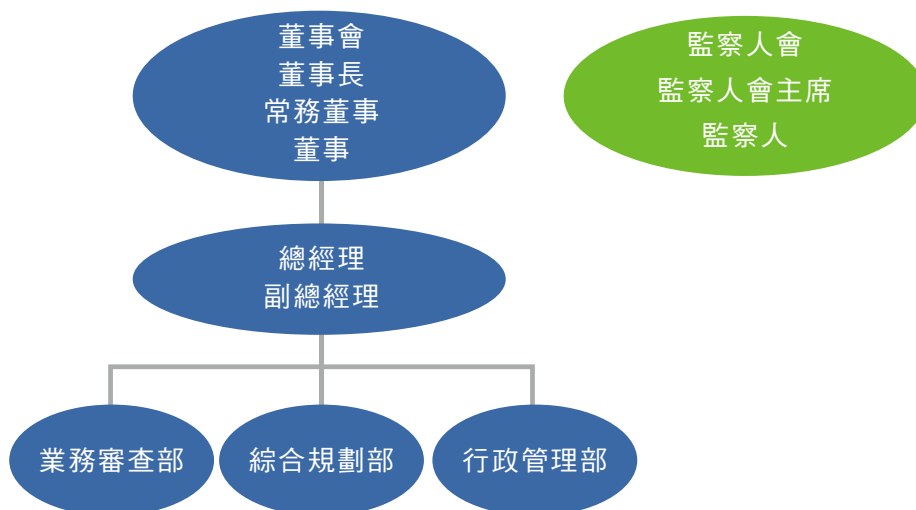
## 一、基金設立宗旨

本基金設立之宗旨，在對具有發展潛力但欠缺擔保品之僑、臺商提供信用保證，協助其獲得金融機構之資金融通，促進其事業發展。另一方面，亦為金融機構分擔授信風險，以提高其授信意願，並落實政府照顧僑臺商之政策意旨。

## 二、基金沿革

- (一) 政府為協助僑臺商順利取得融資，行政院於民國 77 年 6 月 11 日臺 77 僑字第 15402 號函核定應設立財團法人華僑貸款信用保證基金，並奉財政部民國 77 年 7 月 6 日臺財融第 770238641 號函核准設立，同年 7 月 18 日設立登記，目的事業主管機關為財政部。
- (二) 民國 93 年 7 月 1 日行政院金融監督管理委員會成立，本基金同日移歸其主管，嗣於民國 97 年 5 月 26 日完成變更登記，更名為「財團法人海外信用保證基金」，並自民國 99 年 1 月 1 日起改隸僑務委員會主管。

## 三、基金組織



註：本基金於 104 年中完成組織規程修正，將原設業務組、會計組及秘書組，修正為業務審查部、綜合規劃部及行政管理部，並自 104 年 5 月 1 日起實施。

經理人	王建安	副總經理代理總經理
	劉彩雲	業務審查部經理
	楊清泉	綜合規劃部經理
	方淑玲	行政管理部經理

# I Synopsis of The Fund

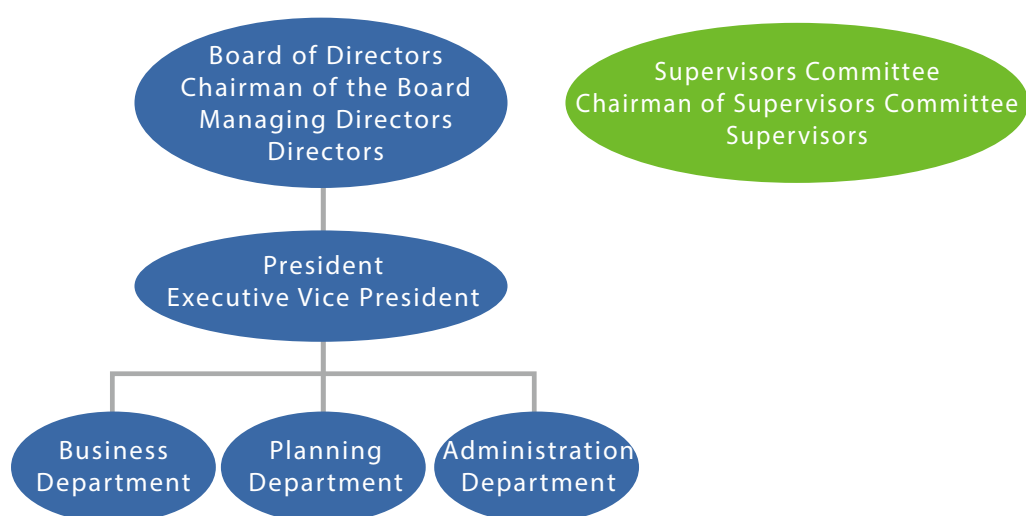
## 1. Mission of The Fund

The mission of the Fund is to provide credit guarantee to businesses operated by overseas compatriots which possess potential, but lack the collateral to secure loans from financial institutions for facilitating their business development. On the other hand, we share the risk of our member banks' which enhance their willingness to finance the loan and reinforce their assistance to overseas compatriot businesses.

## 2. History of The Fund

- (1) In order to assist overseas compatriot businesses, The Executive Yuan R.O.C. (Taiwan) and Ministry of Finance, R.O.C. approved the establishment of the Fund by name of "The Overseas Chinese Credit Guarantee Fund" in 1988. The Fund chartered establishment registration on July 18, 1988 as a non-profit financial institution. The supervisory authority of the Fund was Ministry of Finance, R.O.C.
- (2) The Financial Supervisory Commission, R.O.C. (Taiwan) was established on 1 July 2004 and became the supervisory authority of the Fund. The Fund changed its name to "Overseas Credit Guarantee Fund (Taiwan)" in 2008 and later shifted the supervisory authority to Overseas Community Affairs Council, R.O.C. (Taiwan) on January 1, 2010.

## 3. Organization of The Fund



**Management Team** John Wang EVP & Acting President  
Helen Liu General Manager / Business Department  
Ching-Chuan Yang AVP & General Manager / Planning Department  
Shwu-Ling Fang AVP & General Manager / Administration Department



#### 四、基金來源

本基金係由中央政府及各金融機構共同捐助。截至 104 年底止，捐助金額共計新臺幣 16 億 3,838 萬 8 千元。各單位捐助明細如下：

金額單位：新臺幣千元

捐助單位	捐助金額
中央政府	928,388
臺灣銀行	80,000
臺灣土地銀行	50,000
中國輸出入銀行	10,000
兆豐國際商業銀行（含前中國國際商業銀行及前交通銀行）	180,000
合作金庫銀行（含前中國農民銀行）	60,000
第一商業銀行	40,000
華南商業銀行	40,000
彰化商業銀行	40,000
臺灣中小企業銀行	10,000
國泰世華銀行（含前世華商業銀行）	90,000
台北富邦銀行（含前台北銀行）	40,000
上海商業儲蓄銀行	20,000
花旗（台灣）銀行（前華僑商業銀行）	40,000
中國信託商業銀行	10,000
合 計	1,638,388

## 4. Sponsors and Sources of Funding

The main sources of funding are the contributions from the central government and financial institutions. Up to the end of 2015, donations received have totaled NT\$1,638 million, the breakdown is as follows :

Unit : NT \$ Thousand

Sponsor	Amount
Central Government	928,388
Bank of Taiwan	80,000
Land Bank of Taiwan	50,000
The Export-Import Bank of the Republic of China	10,000
Mega International Commercial Bank (Including formerly The International Commercial Bank of China and Chiao Tung Bank)	180,000
Taiwan Cooperative Bank (Including formerly The Farmers Bank of China)	60,000
First Commercial Bank	40,000
Hua Nan Commercial Bank	40,000
Chang Hwa Commercial Bank	40,000
Taiwan Business Bank	10,000
Cathay United Bank (Including formerly United World Chinese Commercial Bank)	90,000
Taipei Fubon Bank (Including formerly Taipei Bank)	40,000
The Shanghai Commercial & Savings Bank	20,000
Citibank Taiwan (Formerly Bank of Overseas Chinese)	40,000
CTBC Bank	10,000
<b>Total</b>	<b>1,638,388</b>

## 五、保證對象

本基金之保證對象分為僑民、僑營事業及臺商事業等三種。

- (一) 僑民：係指持有華僑(裔)身分證明文件，或中華民國護照內加簽僑居身分，或經依其他相關規定認可之僑民。
- (二) 僑營事業：由僑民持股超過百分之五十之企業。
- (三) 臺商事業：由中華民國國民或公司直接及間接持股超過百分之五十之企業。

## 六、授信額度及保證成數

### (一) 授信額度

每戶授信額度最高為 150 萬美元。東南亞地區之企業，每戶授信額度最高為 200 萬美元。

### (二) 保證成數

1. 保證成數依送保機構及個案之風險金額定之，捐助銀行最高保證 8 成，非捐助銀行最高保證 7 成。
2. 租賃公司之授信及機器租賃案件最高保證 5 成。

## 七、保證手續費

保證手續費 = 授信額度 × 保證成數 × 保證手續費年率 × 授信期間

保證期間第一至四年，保證手續費年率為 0.625%

保證期間超過四年部分，保證手續費年率為 0.1%

## 5. Clients of Credit Guarantee

The Fund provides credit guarantee for the following:

- (1) Overseas Chinese: refers to overseas Chinese individual that possess certificate of the overseas Chinese status, or with an "overseas Chinese passport status visa" in a valid R.O.C. passport.
- (2) Business run by overseas Chinese: Overseas Chinese shall account for more than 50% of shares in the enterprise.
- (3) Business run by overseas Taiwanese: Taiwanese individuals or companies shall account for more than 50 % of the shares.

## 6. Loan Amount and Guarantee Percentage

### (1) Loan Amount

Each applicant can apply for up to the maximum loan amount of US\$1.5 million. Business established in Southeast Asia can apply for up to US\$2 million.

### (2) Guarantee Percentage

(A) The guarantee percentage will be decided in a case by case basis. The maximum guarantee percentage is 80% for sponsor banks and 70% for non-sponsor banks.

(B) The maximum guarantee percentage is 50% for leasing companies.

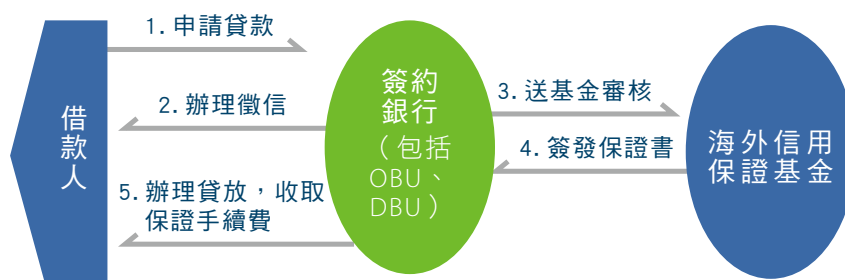
## 7. Guarantee Fee

Guarantee fee = Loan amount × guarantee percentage × annual rate of guarantee fee × loan period

The annual rate of guaranty fee shall be 0.625% for the first to the fourth years.

The annual rate of guaranty fee shall be 0.1% for the fifth year and onwards.

## 八、申請保證流程



## 九、簽約金融機構

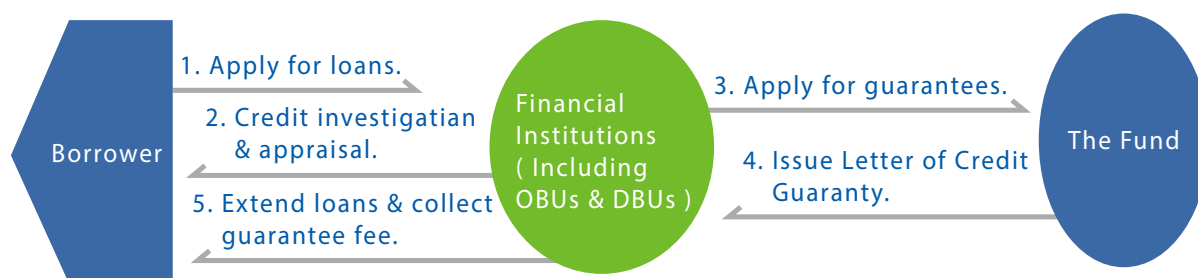
- (一) 僑臺商如有融資需求，可就近向中華民國國內銀行各地海外分行、國際金融業務分行（OBU）、外匯業務指定分行（DBU）、或各地與本基金簽約之外國銀行申請。
- (二) 截至 104 年底，本基金簽約之承辦金融機構共計 65 家，包括 33 家國內銀行，32 家華資及外國銀行（含國內銀行轉投資子公司及租賃公司），業務據點計有 197 處，涵蓋五大洲 24 個國家之 55 個都會區。（請參閱附錄）



監察院外交及僑政委員會包委員宗和（右 3）等 8 位委員蒞臨本基金巡察。

A total of 8 members of Committee on Foreign and Overseas Chinese Affairs of the Control Yuan of the Republic of China arrived at the Fund for an inspection.

## 8. Guarantee Procedures



## 9. Member Institutions

- (1) Eligible applicants who have financial needs may approach our member institutions listed in Appendix.
- (2) Up to the end of 2015, the Fund maintained business relationships with 65 member institutions covering 197 service stations in 55 metropolitan and 24 nations. ( See the Appendix )

宮董事長向巡察監察委員們及陪同蒞臨之僑務委員會呂副委員長元榮(右2)及林處長瑞隆(右1)簡報本基金業務。

Chairman Kung delivered a presentation with regard to the Fund's performance to visiting members of the Control Yuan, Vice Minister Roy Yuan-Rong Leu, and Director General Ruey-Long Lin of Overseas Community Affairs Council, R.O.C.(Taiwan).





## 貳、104年度保證業務執行績效

### 一、保證績效

本年度保證授信共計動用 1,761 件次，動用授信金額 4 億 300 萬美元，其中新承作保證案件 280 件，授信金額 1 億 4,657 萬美元，保證金額 8,985 萬美元，達成主管機關核定年度營運目標 8,400 萬美元之 106.96%。

### 二、政策專案貸款績效

- (一) 配合政府拓展東南亞新興市場政策所開辦之「東南亞地區專案融資信用保證業務」，每戶最高融資金額為 200 萬美元，104 年共承保 111 件，授信金額 8,025 萬美元，較去年同期成長 52%，為當地僑、臺商提供充裕之資金融通。
- (二) 配合僑務委員會建構攬才、育才、留才之僑生政策，開辦「加值型僑生方案就學貸款信用保證」，協助來臺就讀高級中等職業學校建教僑生專班之學生獲得就學貸款，以順利完成學業。全年計承保 40 件，約占本年度來台就學僑生專班總人數之十分之一。

### 三、風險控管績效

截至 104 年底止，逾期保證餘額計 85 萬 7,488 美元，逾期比率 0.78%，較去年同期減少 25 萬 1,147 美元或 22.65%，逾期比率下降 0.3 個百分點，為基金近十年之最低點，顯示風險控管尚具成效，保證品質穩定提升。



宮董事長前往越南推廣業務，並舉辦保證業務說明會。  
Chairman Kung held a seminar in Vietnam to promote the Fund's guarantee program.

## II Performance of Operations

### 1. General Credit Guarantee Performance

In 2015, the Fund lent its support with 1,761 times of drawdown, with a total loan amount of US\$403 million for overseas compatriot business. Among them we concluded guarantee business with 280 cases with a total financing amount of US\$147 million and a total guarantee amount of US\$90 million, which reached 106.96% of the operational goal ( US\$84 million ) approved by our supervisory authority.

### 2. Special Credit Guarantee Performance

1. The Fund adhered to the government's policy and implemented "special credit guarantee for business in Southeast Asia", and increased the maximum loan amount to US\$2 million. In 2015, a total of 111 cases were approved with a total financing amount of US\$80 million, which was increased by 52% compare to last year, so as to assist overseas compatriot business to obtain sufficient liquidity.
2. Coordinating with the government's policy to cultivate, retain, and attract talent, the Fund implemented "The Joint program for overseas Chinese student special credit guarantee" to assist overseas Chinese students with their cooperative education in Taiwan. We conducted 40 cases the whole year, which account for about 10% of all overseas Chinese students attending cooperative program in Taiwan during 2015.

### 3. Risk Management Performance

As of the end of 2015, the outstanding amount of guarantees in default was US\$857,488, which decreased US\$251,147 or by 22.65% compared to last year. The default rate was 0.78%, decreased by 0.3 percentage points, which was the lowest in the last decade. The downtrend of default rate in these years shows that our risk management measures were effective and the quality of credit guaranty seemed assured.

拜訪合作銀行，並就信保業務交換意見。

Visiting handling bank in Los Angeles in exchanging views on guarantee program.



#### 四、債權收回績效

本年度積極辦理代償案件之追償工作，全面清查代償案件債務人財產所得，並建檔追蹤，積極與債務人洽談和解或協償方案，全年收回 37.7 萬美元（折合新臺幣 1,138 萬元），較去年同期成長 216%，較目標值新臺幣 500 萬元增加新臺幣 638 萬元或 127.70%。

#### 五、財務績效

本年度除僑務委員會之捐助新臺幣 3,800 萬元外，並經洽獲兆豐商銀、第一銀行、國泰世華銀行、中國信託商銀、臺灣中小企銀、合作金庫銀行及台北富邦銀行等 7 家銀行各捐助新臺幣 1 千萬元，共計新臺幣 1 億 800 萬元。另加強財務收入及擷節開支費用，經收支相抵後計賸餘新臺幣 568 萬元。自 101 年至 104 年，本基金已連續 4 年度賸餘，財務狀況穩定。



日本華商總會一行十餘人拜訪本基金，就日本地區之經濟概況交換意見。

Members of the Chinese Chamber of Commerce in Japan visited the Fund in exchanging views on the economic situation in Japan.

## 4. Recovery of Payment Performance

In terms of recovery performance, we put its utmost effort to deal with debt collection during 2015. Aside from tracing the potential assets of debtors, we also try to make settlements with the debtors in order to enhance debt clearance. This year we collected US\$376,697 (NT\$ 11.4 million) under the right of indemnity, which increased 216% compared to last year, and increased NT\$ 6.4 million or by 127.7% compared with the operational goal in the amount of NT\$5 million.

## 5. Performance in Finance

The Fund received NT\$38 million donations from supervisory authority, and NT\$70 million donations from a total of 7 banks including Mega International Commercial Bank, First Commercial Bank, Cathay United Bank, CTBC Bank, Taiwan Business Bank, Taiwan Cooperative Bank and Taipei Fubon Bank respectively, totaling NT\$108 million in 2015. Furthermore, the Fund strengthened its income and cut down expenses ended the year with a profit of NT\$5.6 million, the 4 consecutive years of profit since 2012.



拜會洛杉磯華僑文教中心。

Visiting Culture Center of Taipei Economic and Cultural Office in Los Angeles.

# 參、保證業務統計 III Business Review

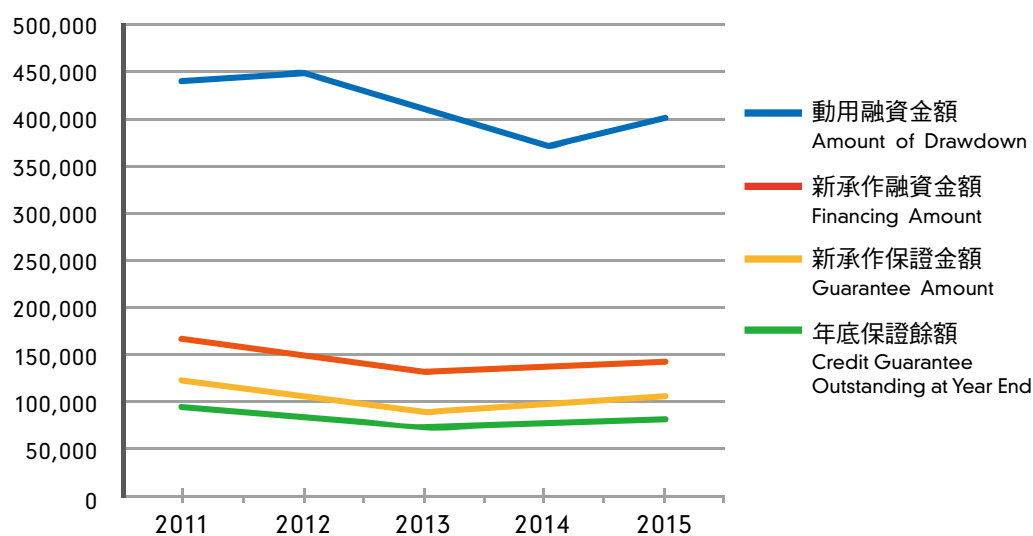
## 一、近五年業務發展概況 Overview of the latest 5 years

最近五年保證業績概況表  
Credit Guarantee Statistics of 5 years

金額單位：千美元  
Unit: US\$ Thousand

年度別 Year	動用授信件次 No. of Drawdown	動用授信金額 Amount of Drawdown	新承作案件 No. of Cases	新承作授信金額 Financing Amount	新承作保證金額 Guarantee Amount	年底保證餘額 Credit Guarantee Outstanding at Year End
2011	1,387	437,650	280	170,935	102,234	127,336
2012	1,578	446,532	284	155,871	93,206	114,236
2013	1,449	403,061	244	138,607	82,139	100,918
2014	1,294	375,033	260	142,383	86,626	103,079
2015	1,761	402,996	280	146,566	89,849	110,426

最近五年保證金額趨勢圖  
Credit Guarantee Supported Amount Statistics of 5 years



## 二、保證情形 2015 Business Review

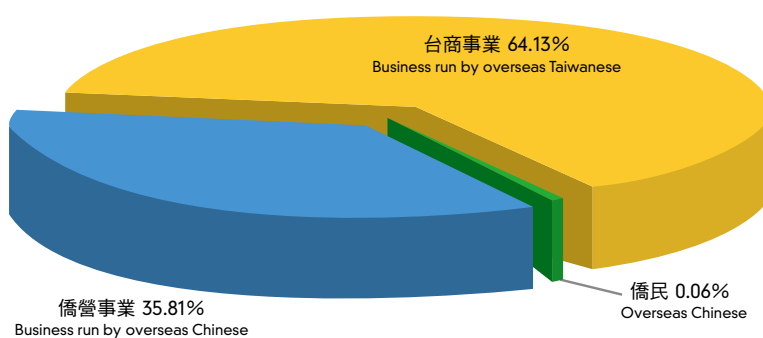
### (一) 對象別保證情形 Types of client

104 年對象別保證情形統計表  
Credit Guarantees by Types of Client in 2015

金額單位：千美元  
Unit: US\$ Thousand

保證對象 Client of Credit Guarantee	動用授信件次 No. of Drawdown	動用授信金額 Amount of Drawdown	新承作案件 No. of Cases	新承作授信金額 Financing Amount	新承作保證金額 Guarantee Amount	結構比 (%) Percentage
僑民 Overseas Chinese	40	55	40	55	55	0.06
僑營事業 Business run by overseas Chinese	1,047	178,652	117	50,532	32,174	35.81
臺商事業 Business run by overseas Taiwanese	674	224,289	123	95,979	57,620	64.13
合計 Total	1,761	402,996	280	146,566	89,849	100.00

104 年對象別保證金額結構比  
Percentage of Credit Guarantee by Types of Client





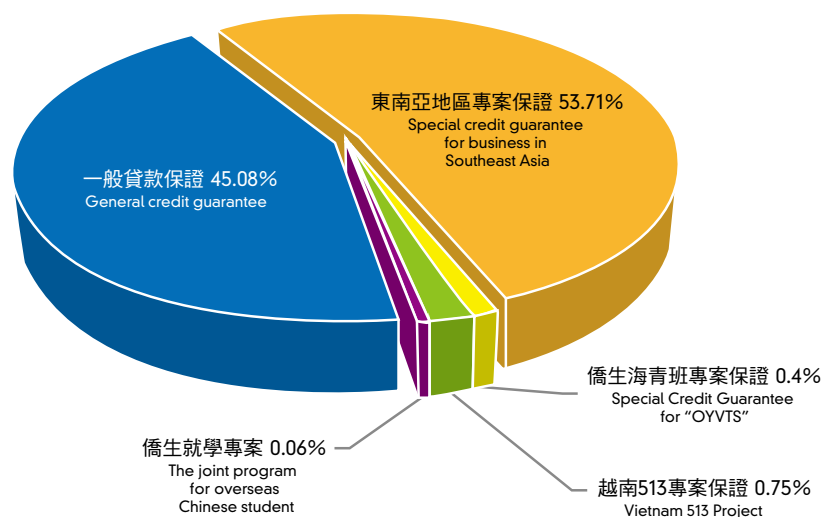
## (二) 項目別保證情形 Types of Guarantee Program

104 年項目別保證情形統計表  
Credit Guarantees by Programs in 2015

金額單位：千美元  
Unit: US\$ Thousand

保證項目 Guarantee Program	動用授信件次 No. of Drawdown	動用授信金額 Amount of Drawdown	新承作案件 No. of Cases	新承作授信金額 Financing Amount	新承作保證金額 Guarantee Amount	結構比 (%) Percentage
一般貸款保證 General credit guarantee	960	207,421	123	65,060	40,499	45.08
東南亞地區專案保證 Special credit guarantee for business in Southeast Asia	713	191,140	111	80,251	48,260	53.71
僑生海青班專案保證 Special credit guarantee for "OYVTS"	13	1,246	3	450	360	0.40
越南 513 專案保證 Vietnam 513 Project	35	3,134	3	750	675	0.75
僑生就學專案 The joint program for overseas Chinese student	40	55	40	55	55	0.06
合計 Total	1,761	402,996	280	146,566	89,849	100.00

104 年項目別保證金額結構表  
Percentage of Credit Guarantee by Programs



(三) 行業別保證情形 **Types of Industry**

**104 年行業別保證情形**  
**Credit Guarantees by Industries in 2015**

金額單位：千美元  
Unit: US\$ Thousand

行業別 Industry	動用授信件次 No. of Drawdown	動用授信金額 Amount of Drawdown	新承作案件 No. of Cases	新承作授信金額 Financing Amount	新承作保證金額 Guarantee Amount	結構比 (%) Percentage
製造業 Manufacturing	748	205,359	109	76,256	46,279	51.51
進出口貿易業 Import & Export	553	84,448	65	24,947	16,145	17.97
零售業 Retail	119	28,663	9	8,254	4,929	5.49
營造業 Construction	14	10,917	5	5,930	3,371	3.75
房地產業 Real Estate	7	6,281	5	5,043	3,000	3.34
資訊電子業 Information & Electronics	25	12,714	6	4,341	2,439	2.72
服務業 Service	41	6,904	8	3,156	1,980	2.20
餐飲業 Restaurant	65	1,669	7	904	651	0.72
旅館業 Hotel	1	441	0	0	0	0.00
其他行業 Others	148	45,545	26	17,680	11,000	12.24
僑生就學貸款 The joint program for overseas Chinese student	40	55	40	55	55	0.06
合計 Total	1,761	402,996	280	146,566	89,849	100.00

#### (四) 國家別保證情形 Countries of Service

### 104 年國家別保證情形 Credit Guarantees by Countries of Service in 2015

金額單位：千美元  
Unit: US\$ Thousand

國家別 Countries	動用授信件次 No. of Drawdown	動用授信金額 Amount of Drawdown	新承作 案件 No. of Cases	新承作授 信金額 Financing Amount	新承作 保證金額 Guarantee Amount	結構比 (%) Percentage
印尼 Indonesia	103	22,445	8	9,151	5,384	5.99
汶萊 Brunei	3	1,263	1	600	360	0.40
柬埔寨 Cambodia	18	9,625	5	5,600	3,080	3.43
泰國 Thailand	192	41,020	27	12,281	7,894	8.79
馬來西亞 Malaysia	40	8,210	24	4,124	2,654	2.95
菲律賓 Philippines	24	5,837	1	1,500	900	1.00
越南 Vietnam	376	97,120	86	43,050	26,106	29.06
新加坡 Singapore	94	17,114	8	6,250	3,648	4.06
緬甸 Myanmar	1	1,500	1	1,500	900	1.00
日本 Japan	41	5,990	9	3,366	2,465	2.74
孟加拉 Bangladesh	3	3,580	1	1,500	750	0.83
沙烏地阿拉伯 Saudi Arabia	3	960	1	320	192	0.21
約旦 Jordan	2	2,000	1	1,000	700	0.78
南非 South Africa	321	67,672	31	18,330	11,420	12.71
埃及 Egypt	1	1,500	0	0	0	0.00
加拿大 Canada	156	29,421	18	5,116	3,605	4.01
巴拿馬 Panama	26	7,898	6	5,045	3,168	3.53
美國 United States	210	42,718	28	14,300	8,645	9.62
澳大利亞 Australia	25	2,030	8	949	684	0.76
法國 France	79	1,474	2	546	408	0.46
英國 UK	6	504	1	150	105	0.12
德國 Germany	5	448	1	150	90	0.10
其他 Others	32	32,667	12	11,738	6,691	7.45
合計 Total	1,761	402,996	280	146,566	89,849	100.00

(五) 銀行別保證情形 Financial Institution

104 年銀行別保證情形  
Credit Guarantees by Financial Institution in 2015

金額單位：千美元  
Unit: US\$ Thousand

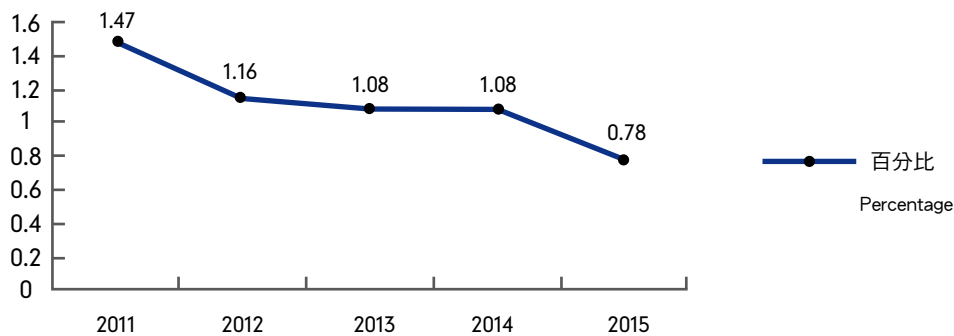
銀行別 Financial Institutions	動用授信 件次 No. of Drawdown	動用授 信金額 Amount of Drawdown	新承作 案件 No. of Cases	新承作授 信金額 Financing Amount	新承作 保證金額 Guarantee Amount	結構比 (%) Percentage
臺灣銀行 Bank of Taiwan	435	73,001	74	19,299	12,262	13.65
臺灣土地銀行 Land Bank of Taiwan	6	2,597	1	750	375	0.42
兆豐國際商業銀行 Mega Int'l Commercial Bank	523	91,013	63	24,294	16,171	18.00
合作金庫銀行 Taiwan Cooperative Bank	5	2,778	3	1,588	1,032	1.15
第一商業銀行 First Commercial Bank	137	20,617	17	6,500	4,178	4.65
華南商業銀行 Hua Nan Commercial Bank	123	32,679	25	15,520	9,812	10.92
彰化商業銀行 Chang Hwa Commercial Bank	3	2,200	2	1,600	1,000	1.11
臺灣中小企業銀行 Taiwan Business Bank	21	9,679	5	3,264	1,977	2.20
上海商業儲蓄銀行 The Shanghai Commercial & Savings Bank	69	52,113	27	25,250	14,972	16.66
中國信託商業銀行 CTBC Bank	120	29,553	13	14,182	8,497	9.46
台北富邦銀行 Taipei Fubon Bank	137	32,270	13	9,580	5,606	6.24
永豐商業銀行 Bank Sinopac	11	7,885	6	4,200	2,260	2.51
玉山商業銀行 E. Sun Bank	21	5,107	3	2,050	1,180	1.31
國泰世華商業銀行 Cathay United Bank	25	1,606	2	600	430	0.48
台新國際商業銀行 Taishin Int'l Bank	2	2,000	1	1,000	700	0.78
高雄銀行 Bank of Kaohsiung	3	3,000	1	1,000	650	0.72
臺灣新光商業銀行 Taiwan Shin Kong Commercial Bank	15	3,505	3	1,585	870	0.97
陽信商業銀行 Sunny Bank	10	3,979	1	1,000	600	0.67
板信商業銀行 Bank of Panhsin	4	1,199	1	120	92	0.10
日盛國際商業銀行 Jih Sun Int'l Bank	3	3,500	3	3,500	2,000	2.23
台中商業銀行 Taichung Commercial Bank	3	2,400	3	2,400	1,200	1.34
盤銀中信租賃有限公司 Bangkok Grand Pacific Lease Public Co.	15	3,752	1	1,134	567	0.63

銀行別 Financial Institutions	動用授信 件次 No. of Drawdown	動用授 信金額 Amount of Drawdown	新承作 案件 No. of Cases	新承作授 信金額 Financing Amount	新承作 保證金額 Guarantee Amount	結構比 (%) Percentage
華美銀行 East West Bank	26	8,741	4	2,600	1,390	1.55
國泰銀行 Cathay Bank	8	2,633	2	1,700	870	0.97
大通銀行 General Bank	27	4,183	5	1,650	1,018	1.13
紐約第一銀行 Amerasia Bank	9	1,006	1	200	140	0.15
合 計 Total	1,761	402,996	280	146,566	89,849	100.00

### 三、逾期情形

截至 104 年底逾期保證餘額 85 萬 7,488 美元，逾期比率為 0.78%，較去年同期減少 25 萬 1,147 美元或 22.65%，逾期比率下降 0.3% 個百分點，為基金近十年之最低點。最近 5 年 (100~104 年)，逾期保證餘額共減少 89 萬 6,530 美元，逾期比率下降 0.69 個百分點。

最近 5 年逾期比率趨勢圖  
Default Status of the latest 5 years



### 四、代位清償情形

本基金 104 年度代位清償案件共計 4 件，代位清償金額為 45 萬 5,197 美元 (含本金 44 萬 3,823 美元，利息 6,569 美元，訴追費用 4,805 美元)。

### 五、追償收回情形

本基金 104 年度追償收回金額計 37 萬 6,697 美元 (折合新臺幣 1,138 萬 5,236 元)，較去年同期成長 216%。截至 104 年底，累計追償收回 517 萬 1,822 美元，占累計代償金額 3,735 萬 8,498 美元之 13.84%。



宮董事長應邀參加世界臺商總會第 21 屆年會第 2 次理監事聯席會議，發表專題演講。

Chairman Kung was invited to attend the 21th Semi-annual commerce of World Taiwanese Chambers of Commerce in Brazil, and delivered a key note speech.

宮董事長率員拜訪承辦銀行，交換業務意見。

Chairman Kung visited handling banks in Los Angeles in exchanging opinions on guarantee program.



### 3. Guarantees in default

By the end of 2015, the outstanding amount of guarantees in default was US\$857,488 , which decreased US\$251,147 or by 22.65% compared to last year. The percentage for the default guarantee amount against total outstanding guarantee amount as of the end of 2015 was 0.78%, decreased by 0.3 percentage points, which was the lowest in the last decade. The amount of guarantee in default was decreased by US\$896,530 since 2011, and the default rate was reduced by 0.69 percentage point.

### 4. Indemnity Payment Status

In 2015, there were 4 indemnity payments totaling US\$455,197 ( including principal US\$443,823, interest US\$6,569 and legal fees US\$4,805 ).

### 5. Recovery of Payment

In 2015 the Fund collected US\$376,697 (NT\$ 11.4 million) from cases we had fulfilled obligations. Up till the end of 2015, we collected totaling US\$5.2 million under the right of indemnity, which was 13.84% against total indemnity payment of the Fund.



# 肆、104 年度重要業務措施

## 一、積極推動「東南亞地區專案融資信用保證」

本基金為配合政府拓展東南亞新興市場之政策，積極推動該地區之貸款保證業務，104 年全年計承保 111 件，保證金額 4,826 萬美元，協助僑、臺商取得融資金額 8,025 萬美元。

## 二、加強推動國際金融業務分行（OBU）保證業務

為協助臺商透過國內銀行之 OBU 取得融資，積極拜訪國內銀行總行、國際金融業務分行及各地營業單位，介紹與推廣本基金 OBU 保證業務。104 年全年計承保 63 件，授信金額 5,789 萬美元，保證金額 3,405 萬美元。

## 三、開辦「加值型僑生方案就學貸款信用保證」

本基金為配合僑務委員會建構攬才、育才、留才之僑生政策，開辦「加值型僑生方案就學貸款信用保證」，協助來臺就讀高級中等學校建教僑生專班之學生獲得就學貸款，以順利完成學業。104 年全年計承保 40 件，協助僑生獲得就學貸款新臺幣 178 萬元。

## 四、辦理保證業務說明會

為使承辦銀行充分了解授信保證之作業與流程，以及對僑臺商宣導本基金功能，全年共辦理 47 場次之保證業務說明會或座談會，共計 1,138 人參加。其中，為加強推動國內銀行 OBU 臺商貸款保證業務，本年於 7 月及 8 月間分別在北、中、南區舉辦說明會共 6 場次，共有 11 家銀行之 446 個分行 671 位分行經理或企金授信主管參加。

# IV Highlights of 2015

## 1. Promoting “special credit guarantee for business in Southeast Asia” in full force

Coordinating with the government’s policy of assisting Taiwanese businesses expanding to the emerging market in Southeast Asia, the Fund promoted “special credit guarantee for business in Southeast Asia” in full force. In 2015, a total of 111 cases were approved with a total credit guarantee amount of US\$48 million and a total financing amount of US\$80 million.

## 2. Advocating for the “OBU guarantee program”

In continuation of the effort to assist Taiwanese business obtaining sufficient liquidity, the Fund promoted “OBU guarantee program” by visiting domestic handling banks and their business units to get ahead in business. In 2015, this concluded 63 cases with a total financing amount of US\$ 5.8 million and guaranty amount of US\$3.4 million.

## 3. Implementing “The joint program for overseas Chinese student special credit guarantee”

In alignment with government’s policy to cultivate, retain, and attract talent, the Fund implemented “The joint program for overseas Chinese student special credit guarantee” to assist overseas Chinese students with their cooperative education in Taiwan. In 2015, this conducted 40 cases with a total financing amount of NT\$ 1.8 million.

## 4. Holding the OBU guarantee seminars to promote the Fund’s OBU guarantee program.

To assist member banks familiar with our guaranty procedure and operational standard, in 2015, 47 seminars were held with 1,138 people attending to the Fund’s OBU guarantee seminars. Among them, 6 OBU guarantee seminars were held in Taoyuan, Taichung, and Kaohsiung during July and August with 671 managers or loan officers from 446 branches of 11 domestic banks participating.

## 五、加強海外訪宣

本基金保證對象分佈海外各地，為加強保證業務宣導，並配合相關僑、臺商組織之會議期間，向各地主要僑界領袖宣導基金功能，同時聯繫海外承辦銀行，鼓勵其積極辦理保證業務，本年分別派員前往南非約翰尼斯堡、巴西聖保羅、美國洛杉磯、日本東京、泰國曼谷、柬埔寨金邊、越南胡志明市與河內等地訪宣，並拜訪當地承辦銀行 38 家次。

## 六、積極拜訪承辦銀行

為與承辦銀行建立良好的合作關係，並加強宣導本基金保證業務，積極派員前往承辦銀行拜訪，介紹本基金業務相關規定，並分享拓展僑、臺商融資業務心得及風險控管經驗，共同推動海外信保業務並提升送保案件品質。本年度共訪宣承辦銀行 332 家次。

## 七、參加各項座談或研習活動

為加強宣導本基金保證功能，本年度分別派員參加僑務委員會主辦之 2015 年度「僑商青年企業家邀訪團」、「海外商會領導班」、「僑商連鎖加盟創業觀摩團」、「僑商青年國際貿易研習會」、「僑商經營管理研習會」、「海外僑商青年參訪團」、「海外臺商領導班及精英班」等，向返臺參加會議之僑、臺商進行宣導說明。

## 八、加強媒體宣導

為加強業務宣導，分別在中央通訊社、天下雜誌、宏觀週報及各大網站露出本基金相關業務新聞消息，登載次數計 30 次。

## 5. Going abroad to promote the Fund's guarantee program

We promoted our guarantee program by visiting our member banks abroad, leaders of local Taiwanese communities, participating in the relevant international activities held by Taiwanese Chamber of Commerce. In 2015, we visited Johannesburg, São Paulo, Los Angeles, Tokyo, Bangkok, Phnom Penh, Ho Chi Minh City, and Hanoi to promote the Fund's guarantee program.

## 6. Visiting handling banks to promote our guarantee program

In order to consolidate our relationships with handling banks, the Fund visited 332 branches of handling banks to introduce the guidelines of guarantee application, shared our experience of guarantee cases with the banks aiming to promote our guarantee program.

## 7. Participating in related seminars and activities

The Fund participated in several seminars and workshops held by Overseas Community Affairs Council, R.O.C. (Taiwan) to introduce our guarantee program while overseas compatriots returned Taiwan. These seminars and workshops including "2015 Overseas Young Entrepreneurs Program", "Workshop for Leaders of Overseas Chinese Chambers of Commerce", "Overseas Chinese Workshop on Franchise and Startups", "International Trade Workshop for Overseas Young Entrepreneurs", "Business Administration Workshop for Overseas Chinese Entrepreneurs", "Tour for Young Overseas Chinese Entrepreneurs", "2015 Workshop for Chinese Chamber of Commerce Business Elites", and several others.

## 8. Stepping up propaganda through press/ media

In order to promote our business, the Fund propagated its function and guarantee related events 30 times through press/ media such as Central News Agency, Commonwealth Magazine, Macroview Weekly and main portal sites .

## 九、加強保證案件審查及風險控管

本基金持續加強各項風險控管措施，除對保證案件加強信用查核，另對保證案件資金用途、還款能力、產業風險確實審核，並就授信品質、授信後之追蹤管理均有相當管控。截至 104 年底，逾期保證餘額計 85 萬 7,488 美元，逾期比率 0.78%，為近十年之最低，顯示風險控管尚具成效，保證品質穩定提升。

## 十、加強代償後債權清理

繼續積極辦理追償工作，除全面清查債務人財產所得，並建檔定期追蹤，104 年度共收回 37.7 萬美元（折合新臺幣 1,138 萬元），較去年同期成長 216%，較目標值新臺幣 500 萬元增加新臺幣 638 萬元或 127.70%。

## 十一、積極爭取捐助

為強化基金承保及風險承擔能力，本年度除獲得僑務委員會捐助新臺幣 3,800 萬元外，並洽獲兆豐商銀、第一銀行、國泰世華銀行、中國信託商銀、臺灣中小企銀、合作金庫銀行及台北富邦銀行等 7 家銀行各捐助新臺幣 1 千萬元，共計新臺幣 1 億 800 萬元。



菲律賓台灣工商總會成立台北辦事處，宮董事長應邀剪綵。

Chairman Kung was invited to attend the Ribbon Cutting Ceremony brought the opening of Taipei office of Taiwan Chamber of Commerce and Industry in the Philippines, Inc.

## 9. Enhancing credit evaluation and risk management

The Fund has implemented several measures to enhance risk management, operated its own credit evaluation system so as to minimize defaulted guarantees. As of the end of 2015, the outstanding amount of guarantees in default was US\$857,488. The default rate 0.78% was the lowest in the last decade. This indicated an achievement of our risk management.

## 10. Formulating collection strategies to enhance the Fund's recovery of bad debts

The Fund continued to pursue bad debt collection in full force. In 2015, we collected US\$376,697 (NT\$ 11.4 million) under the right of indemnity, which increased 216% compared to last year, and increased NT\$ 6.4 million or by 127.7% compared with the operational goal in the amount of NT\$ 5 million.

## 11. Actively seeking donation of funds

In order to enhance our risk taking ability on guarantee cases, the Fund actively seeking donations and received NT\$38 million donations from supervisory authority, and NT\$70 million donations from a total of 7 banks which including Mega International Commercial Bank, First Commercial Bank, Cathay United Bank, CTBC Bank, Taiwan Business Bank, Taiwan Cooperative Bank and Taipei Fubon Bank respectively, totaling NT\$108 million in 2015.

參加泰國台灣商會聯合總會舉辦之座談會。  
Promoting guarantee program in Thailand.





## 十二、增修相關規章

本年度為配合業務發展需要，增（修）訂下列相關規章：

- （一）捐助章程。
- （二）資金運用與管理要點。
- （三）審查及處理要點。
- （四）臺商融資信用保證要點。
- （五）加值型僑生方案就學貸款信用保證要點
- （六）會計制度。
- （七）各項給予支給辦法。
- （八）工作規則。
- （九）採購辦法。
- （十）資金運用作業要點。
- （十一）分層負責逐級授權實施要點。
- （十二）公文稽催要點。
- （十三）員工職能發展訓練辦法。

## 十三、提升員工專業能力

為提升本基金員工所應具備之專業素養，強化各項專業能力以促進基金整體發展，經舉辦員工授信審查、追償及強制執行法等訓練課程，共 80 人次，計 230 小時。另派員參加相關訓練機構之金融法務、徵信、授信、財務分析等課程，共 21 人次，172 小時，並推動員工取得授信人員專業證照，大幅提升員工專業審查能力。

## 12. Amending and enacting essential regulations and guidelines

To coordinate the development of our guarantee program, the Fund amended the following regulations and guidelines during this years:

- (1) The Act of endowment
- (2) Directions for use and management of funds
- (3) Guidelines for reviewing and handling by Overseas Credit Guarantee Fund ( Taiwan )
- (4) Guidelines of credit guarantee for overseas Taiwanese businesses
- (5) Guidelines of the joint program for overseas Chinese student special credit guarantee
- (6) Accounting System
- (7) Payment Standards of the Fund
- (8) Work rules
- (9) Procurement rules
- (10) Key Points governing use and management of funds
- (11) Key Points governing decentralization of responsibility
- (12) Key Points for document management
- (13) Key Points for employee competency development

## 13. Enhancing employees' professional skills

For enhancing employees' professional knowledge and increasing their competency skills, the Fund not only held employee training courses but also encourage staffs to attend courses in training institution for the purpose to improving their professional knowledge and skills in the field of banking, financing and debt collection. Besides, the staffs were encouraged to get professional certification in banking related field as well.

# 伍、財務報告

## 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 104 年 1 月 1 日至 12 月 31 日及 103 年 1 月 1 日至 12 月 31 日  
For the Years Ended December 31, 2015 and 2014

單位：新台幣千元  
Unit: NT\$ Thousand

資 產	ASSETS	104年12月31日 Dec. 31, 2015	103年12月31日 Dec. 31, 2014
<b>流動資產</b>	<b>Current Assets</b>	<b>1,220,876</b>	<b>1,129,702</b>
現金及約當現金	Cash and Cash Equivalents	1,199,243	1,120,327
流動金融資產	Financial Assets–Current	9,940	-
應收款項	Receivables	9,817	7,444
預付款項	Prepayments	1,821	1,827
其他流動資產	Other Current Assets	55	104
<b>長期投資</b>	<b>Long-Term Investments</b>	<b>-</b>	<b>10,136</b>
<b>固定資產</b>	<b>Fixed Assets (Net of Depreciation)</b>	<b>40,051</b>	<b>39,969</b>
<b>其他資產</b>	<b>Other Assets</b>	<b>6,960</b>	<b>70</b>
<b>資產總額</b>	<b>Total Assets</b>	<b>1,267,887</b>	<b>1,179,877</b>
<b>負債及淨值</b>	<b>LIABILITIES &amp; NET WORTH</b>		
<b>流動負債</b>	<b>Current Liabilities</b>	<b>20,706</b>	<b>15,704</b>
應付款項	Payables	5,524	5,115
預收款項	Unearned Receipts	14,639	9,710
其他流動負債	Other Current Liabilities	543	879
<b>其他負債</b>	<b>Other Liabilities</b>	<b>148,713</b>	<b>109,389</b>
負債準備	Reserve for Liabilities	148,364	109,221
什項負債	Miscellaneous Liabilities	349	168
<b>負債合計</b>	<b>Total Liabilities</b>	<b>169,419</b>	<b>125,093</b>
<b>淨值</b>	<b>Net Worth</b>	<b>1,098,468</b>	<b>1,054,784</b>
<b>基金</b>	<b>Funds</b>	<b>1,528,388</b>	<b>1,490,388</b>
<b>累積餘絀</b>	<b>Retained Earnings (Accumulated Deficit)</b>	<b>(429,920)</b>	<b>(435,604)</b>
<b>負債及淨值總額</b>	<b>Total Liabilities &amp; Net Worth</b>	<b>1,267,887</b>	<b>1,179,877</b>

# V Financial Statements

## 二、收支營運表 Income Statement

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

### 收支營運表 Income Statement

民國 104 年 1 月 1 日至 12 月 31 日及 103 年 1 月 1 日至 12 月 31 日  
For the Years Ended December 31, 2015 and 2014

單位：新台幣千元  
Unit:NT\$ Thousand

		2015 1/1 ~ 12/31	2014 1/1 ~ 12/31
<b>收入</b>	<b>Revenue</b>	<b>117,169</b>	<b>77,782</b>
保證業務收入	Guarantee business revenue	28,030	20,382
財務收入	Financial Revenue	19,139	17,400
受贈收入	Donation Revenue	70,000	40,000
<b>支出</b>	<b>Expenses</b>	<b>111,485</b>	<b>74,648</b>
保證業務費用	Guarantee Business Expenses	89,869	59,978
管理費用	Administrative Expenses	21,616	13,330
財務費用	Financial Expenses	-	1,340
<b>本期賸餘</b>	<b>Net Income</b>	<b>5,684</b>	<b>3,134</b>

### 三、監察人審查報告 Report from the Supervisors Committee

#### 財團法人海外信用保證基金 104 年度決算監察人審查報告

本基金 104 年度決算業務報告、收支營運表、資產負債表、現金流量表及淨值變動表，經查核尚無不符，財務報表並經慶隆聯合會計師事務所林慶隆會計師查核竣事，已出具無保留意見之查核報告書，同意照列。未來仍宜廣續積極配合政府政策推動僑、臺商信用保證業務，加強風險控管，提升債權收回績效，增加財務收入，促進業務健全穩定發展。

#### 2015 Report of the Supervisors Committee

The 2015 results of operations of the Fund, including business report, income statement, balance sheet, statement of cash flow, and statement of changes in net worth, present fairly, in all material respects, the financial position of the Fund.

The financial statements have been audited by Mr. Ching-Long Lin, the CPA of Ching Long CPAs and an unqualified opinion on the Fund's financial reporting is presented. We hereby agree to present them for your reference.

The Fund will continually coordinate with the government's policy to promote guarantee program for overseas Chinese and Taiwanese. In addition, the Fund will enhance risk management to seek recovery of bad debts with increased revenue, so as to pursue sound and sustainable development.

監察人會主席  
Chairman, Supervisors Committee

張惟明  
Wei-Ming Chang



監察人  
Supervisors

陳淑靜  
Shu-Ching Chen



監察人  
Supervisors

葉淑惠  
Shu-Hui Yen



中華民國 105 年 2 月 25 日  
February 25, 2016



宮董事長主持 OBU 保證業務說明會。  
Chairman Kung hosted seminars to promote the Fund's OBU guarantee program.

舉辦保證業務說明會以宣導基金之政策與作法。  
Conducting seminars and promoting the Fund's guarantee policy and tactics.



參加保證業務說明會之授信主管發言踴躍。  
Attendees actively participated in the seminars.

## 陸、年度大事紀要

日期	重要紀事
1/12	兆豐國際商業銀行捐助新臺幣 1 千萬元。
2/12	第一商業銀行捐助新臺幣 1 千萬元。
2/24	配合僑務委員會之僑生政策，本基金第九屆董事會第 19 次會議通過「加值型僑生方案就學貸款信用保證要點」。
3/11	本基金 104 年度預算案，經立法院第 8 屆第 7 會期外交及國防委員會第 3 次全體委員會議審查通過。
3/24	為應業務發展需要，本基金第九屆董事會第 20 次會議通過修正本基金組織規程部份條文，將「組」調整為「部」，原業務組分為業務審查部及綜合規劃部，各自分工，發揮綜效。原會計組及秘書組合併為行政管理部，俾人力綜合運用。
3/24	本基金與國泰世華銀行柬埔寨子行簽訂信用保證契約。
3/24	國泰世華銀行捐助新臺幣 1 千萬元。
3/31	中國信託商業銀行捐助新臺幣 1 千萬元。
3/31 ~ 4/11	宮董事長率劉經理彩雲赴巴西參加世界臺商總會第 21 屆年會，並至南非及美國洛杉磯推廣保證業務。
4/8	台灣中小企業銀行捐助新臺幣 1 千萬元。
4/16	僑務委員會捐助新臺幣 3,800 萬元。
5/1	本基金組織調整案經報奉僑務委員會核准，於本日起實施。
5/6	合作金庫銀行捐助新臺幣 1 千萬元。
5/7	台北富邦銀行捐助新臺幣 1 千萬元。
5/26	為配合銀行實務作業，第九屆董事會第 22 次會議通過修正「辦理臺商融資信用保證要點」，參酌銀行公會徵信準則，修正提供財務報表之規定。
7/1	為配合業務需要，全面修訂本基金保證業務作業手冊及應用書表，以達簡化及標準化、明確化。
7/8	監察院外交及僑政委員會包委員宗和等 8 位委員由僑委會呂副委員長元榮及林處長瑞隆等陪同蒞臨本基金巡察，聽取宮董事長之業務簡報，委員們對本基金長年協助海外僑臺商取得資金發展事業及爭取僑胞對我國的向心力表達肯定。
7/14 7/30 8/4	為加強推動國內銀行 OBU 分行辦理臺商貸款保證業務，本基金分別於北、中、南區舉辦說明會共 6 場次，。



## VI Summary of Significant Events

Date	Significant Events
January 12	The Fund received NT\$10 million donation from Mega International Commercial Bank.
February 12	The Fund received NT\$10 million donation from First Commercial Bank.
February 24	In response to the government's policy, the board of the Fund passed "The joint program for overseas Chinese student special credit guarantee"
March 11	The 3rd sitting of the 7th Session of Foreign and National Defense Committee of Legislative Yuan of Republic of China examined and passed the 2015 budget of the Fund.
March 24	To coordinate with development of our guarantee program, the 20th meeting of the 9th board approved organization restructuring of the Fund. The Planning Department was divided from the Business Department while the Secretarial Department and the Accounting Department merged into the Administration Department so as to reassign the management to achieve synergies.
March 24	The Fund signed the Credit Guaranty Agreement with Cathay United Bank (Cambodia) Corporation Limited.
March 24	The Fund received NT\$10 million donation from Cathay United Bank.
March 31	The Fund received NT\$10 million donation from CTBC Bank.
March 31 ~ April 11	Chairman Kung and General Manager Liu attended the 21th Semi-Annual Commerce of World Taiwanese Chambers of Commerce in Brazil, and promoted our guarantee program in South Africa and the United States.
April 8	The Fund received NT\$10 million donation from Taiwan Business Bank.
April 16	The Fund received NT\$38 million donation from Overseas Community Affairs Council, R.O.C. (Taiwan).
May 1	The organization restructuring of the Fund was approved by Overseas Community Affairs Council, R.O.C. (Taiwan) and taken into force.
May 6	The Fund received NT\$10 million donation from Taiwan Cooperative Bank.
May 7	The Fund received NT\$10 million donation from Taipei Fubon Bank.
May 26	To coordinate with operations of our member bank, the 22nd meeting of the 9th board approved to amend "Guidelines of credit guarantee for overseas Taiwanese businesses", which revised the article governing the financial statement requirement.
July 1	To simplify, standardize and define the operation procedure, the Fund commenced overall amendment of hand book and standard forms.
July 8	A total of 8 members of Committee on Foreign and Overseas Chinese Affairs of the Control Yuan of the Republic of China arrived at the Fund for an inspection and heard a briefing.
July 14 July 30 August 4	The Fund held 6 OBU guarantee seminars in Taoyuan, Taichung and Kaohsiung during July and August to promote the OBU guarantee program.

## 日期

## 重要紀事

7/19

~

7/21

宮董事長率員前往高雄參加亞洲台灣商會聯合總會第 22 屆第 3 次理監事聯席會議，發表專題演講，介紹基金保證功能，會後並拜訪當地合作銀行，推展業務。

7/23

~

7/26

宮董事長率劉經理前往日本東京參加日本中華聯合總會第 36 屆第 1 次會員大會，並發表專題演講，宣導基金業務。

8/9

~

8/15

宮董事長率劉經理前往泰國、柬埔寨及越南，拜訪當地承辦銀行並舉辦 4 場說明會，另拜訪駐外單位及僑、臺商代表，了解各地僑、臺商之需求。

9/24

宮董事長率員列席立法院第 8 屆第 8 會期外交及國防委員會第 3 次全體委員會議邀請僑委會陳委員長業務報告並備詢會議。

10/19

本基金與臺灣企銀微型財務公司簽訂信用保證契約。

11/18

宮董事長率員列席立法院第 8 屆第 8 會期外交及國防委員會第 13 次全體委員會議審查本基金 105 年度預算案。

11/20

~

11/22

宮董事長率劉經理前往越南，並於同奈、平陽與胡志明市共舉辦 3 場保證業務說明會，會中臺商踴躍提出需求與意見。

12/29

為因應業務發展需要，全面檢討修正業務規章，本基金第九屆董事會第 29 次會議通過修正本基金捐助章程、資金運用與管理要點及審查及處理要點等規章。



前往越南胡志明市推動保證業務。

Promoting guarantee program in Ho Chi Minh city in Vietnam.

Date	Significant Events
July 19 ~ July 21	Chairman Kung was invited to attend the 3rd meeting of 22nd Board of Asia Taiwanese Chambers of Commerce in Kaohsiung and delivered a speech to introduce the Fund.
July 23 ~ July 26	Chairman Kung was invited to attend the 1st member meeting of 36th term of Federation of Chinese Association in Japan, and delivered a speech to promote the Fund’ s guarantee program.
August 9 ~ August 15	Chairman Kung and General Manager Liu visited handling banks, R.O.C. embassies and missions abroad, and held seminars to promote our guarantee program in Thailand, Cambodia, and Vietnam.
September 24	The Fund sat in on the 3rd sitting of the 8th Session of 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 19	The Fund signed the Credit Guaranty Agreement with TBB (Cambodia) Microfinance Institution PLC.
November 18	The Fund sat in on the 13rd sitting of the 8th Session of Foreign and National Defense Committee of Legislative Yuan of Republic of China while the Committee examined the 2016 budget of the Fund.
November 20 ~ November 22	Chairman Kung and General Manager Liu visited Vietnam and held 3 OBU guaranty seminars in Dong Nai, Binh Duong, and Ho Chi Minh City separately.
December 29	To coordinate with development of our guarantee program, the Fund commenced overall examination of our business rules. The 29rd meeting of the 9th board approved to amend the “The Act of endowment” 、 “Directions for use and management of funds” “Guidelines for reviewing and handling by Overseas Credit Guarantee Fund (Taiwan)” .



本年度員工環境教育訓練課程。  
Environmental Training courses of this year.

# 附錄 Appendix

本基金簽約辦理保證業務之金融機構

Member 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

### 臺灣銀行

紐約分行  
洛杉磯分行  
南非分行  
東京分行  
新加坡分行  
倫敦分行  
香港分行  
國際金融業務分行

### Bank of Taiwan

New York Branch  
Los Angeles Branch  
South Africa Branch  
Tokyo Branch  
Singapore Branch  
London Branch  
Hong Kong Branch  
Offshore Banking Unit

### 臺灣土地銀行

紐約分行  
洛杉磯分行  
新加坡分行  
香港分行  
國際金融業務分行

### Land Bank of Taiwan

New York Branch  
Los Angeles Branch  
Singapore Branch  
Hong Kong Branch  
Offshore Banking Unit

### 中國輸出入銀行

國際金融業務分行

### The Export-Import Bank of the Republic of China

Offshore Banking Unit

### 兆豐國際商業銀行

紐約分行  
洛杉磯分行  
芝加哥分行  
矽谷分行  
箇朗自由貿易區分行  
巴拿馬分行  
巴黎分行  
阿姆斯特丹分行  
東京分行  
大阪分行  
馬尼拉分行  
胡志明市分行  
新加坡分行

### Mega International Commercial Bank

New York Branch  
Los Angeles Branch  
Chicago Branch  
Silicon Valley Branch  
Colon Free Zone Branch  
Panama Branch  
Paris Branch  
Amsterdam Branch  
Tokyo Branch  
Osaka Branch  
Manila Branch  
Ho Chi Minh City Branch  
Singapore Branch

納閩分行  
雪梨分行  
布里斯本分行  
墨爾本分行  
倫敦分行  
香港分行  
金邊分行  
國際金融業務分行

Labuan Branch  
Sydney Branch  
Brisbane Branch  
Melbourne Branch  
London Branch  
Hong Kong Branch  
Phnom Penh Branch  
Offshore Banking Unit

### 合作金庫銀行

洛杉磯分行  
西雅圖分行  
馬尼拉分行  
香港分行  
雪梨分行  
金邊分行  
國際金融業務分行

### Taiwan Cooperative Bank

Los Angeles Branch  
Seattle Branch  
Manila Branch  
Hong Kong Branch  
Sydney Branch  
Phnom Penh Branch  
Offshore Banking Unit

### 第一商業銀行

紐約分行  
洛杉磯分行  
關島分行  
倫敦分行  
新加坡分行  
東京分行  
金邊分行  
溫哥華分行  
胡志明市分行  
多倫多分行  
香港分行  
布里斯本分行  
澳門分行  
河內市分行  
永珍分行  
國際金融業務分行

### First Commercial Bank

New York Branch  
Los Angeles Branch  
Guam Branch  
London Branch  
Singapore Branch  
Tokyo Branch  
Phnom Penh Branch  
Vancouver Branch  
Ho Chi Minh City Branch  
Toronto Branch  
Hong Kong Branch  
Brisbane Branch  
Macau Branch  
Hanoi City Branch  
Vientiane Branch  
Offshore Banking Unit

### 華南商業銀行

紐約分行  
洛杉磯分行  
倫敦分行

### Hua Nan Commercial Bank

New York Branch  
Los Angeles Branch  
London Branch

新加坡分行  
胡志明市分行  
香港分行  
雪梨分行  
澳門分行  
國際金融業務分行

Singapore Branch  
Ho Chi Minh City Branch  
Hong Kong Branch  
Sydney Branch  
Macau Branch  
Offshore Banking Unit

### **彰化商業銀行**

紐約分行  
洛杉磯分行  
倫敦分行  
新加坡分行  
東京分行  
香港分行  
國際金融業務分行

### **Chang Hwa Commercial Bank**

New York Branch  
Los Angeles Branch  
London Branch  
Singapore Branch  
Tokyo Branch  
Hong Kong Branch  
Offshore Banking Unit

### **臺灣中小企業銀行**

洛杉磯分行  
雪梨分行  
香港分行  
布里斯本分行  
國際金融業務分行

### **Taiwan Business Bank**

Los Angeles Branch  
Sydney Branch  
Hong Kong Branch  
Brisbane Branch  
Offshore Banking Unit

### **國泰世華銀行**

納閩島分行  
萊萊分行  
新加坡分行  
香港分行  
永珍分行  
馬尼拉分行  
國際金融業務分行

### **Cathay United Bank**

Labuan Branch  
Chu Lai Branch  
Singapore Branch  
Hong Kong Branch  
Vientiane Capital Branch  
Manila Branch  
Offshore Banking Unit

### **上海商業儲蓄銀行**

香港分行  
同奈分行  
國際金融業務分行

### **The Shanghai Commercial & Savings Bank**

Hong Kong Branch  
Dong Nai Branch  
Offshore Banking Unit

### **台北富邦銀行**

洛杉磯分行  
胡志明市支行  
平陽分行  
河內分行

### **Taipei Fubon Bank**

Los Angeles Branch  
Ho Chi Minh City Branch  
Binh Duong Branch  
Hanoi Branch

香港分行  
國際金融業務分行

Hong Kong Branch  
Offshore Banking Unit

### 中國信託商業銀行

紐約分行  
新德里分行  
東京分行  
胡志明市分行  
新加坡分行  
香港分行  
國際金融業務分行

### CTBC Bank

New York Branch  
New Delhi Branch  
Tokyo Branch  
Ho Chi Minh City Branch  
Singapore Branch  
Hong Kong Branch  
Offshore Banking Unit

### 永豐商業銀行

洛杉磯分行  
香港分行  
九龍分行  
澳門分行  
胡志明市分行  
國際金融業務分行

### Bank SinoPac

Los Angeles Branch  
Hong Kong Branch  
Kowloon Branch  
Macau Branch  
Ho Chi Minh City Branch  
Offshore Banking Unit

### 臺灣新光商業銀行

香港分行  
國際金融業務分行

### Taiwan Shin Kong Commercial Bank

Hong Kong Branch  
Offshore Banking Unit

### 元大商業銀行

國際金融業務分行

### Yuanta Commercial Bank

Offshore Banking Unit

### 聯邦商業銀行

國際金融業務分行

### Union Bank of Taiwan

Offshore Banking Unit

### 日盛國際商業銀行

國際金融業務分行

### Jih Sun International Bank

Offshore Banking Unit

### 高雄銀行

國際金融業務分行

### Bank of Kaohsiung

Offshore Banking Unit

### 玉山商業銀行

洛杉磯分行  
香港分行  
新加坡分行  
同奈分行  
國際金融業務分行

### E. Sun Bank

Los Angeles Branch  
Hong Kong Branch  
Singapore Branch  
Dong Nai Branch  
Offshore Banking Unit

### 凱基商業銀行

國際金融業務分行

### KGI Bank

Offshore Banking Unit

**臺灣工業銀行**

香港分行

國際金融業務分行

**台新國際商業銀行**

香港分行

新加坡分行

國際金融業務分行

**遠東國際商業銀行**

香港分行

國際金融業務分行

**大眾銀行**

國際金融業務分行

**陽信商業銀行**

國際金融業務分行

**安泰商業銀行**

國際金融業務分行

**板信商業銀行**

國際金融業務分行

**台中商業銀行**

國際金融業務分行

**花旗（台灣）商業銀行**

國際金融業務分行

**渣打國際商業銀行**

國際金融業務分行

**澳盛（台灣）銀行**

國際金融業務分行

**華泰商業銀行**

國際金融業務分行

**Industrial Bank of Taiwan**

Hong Kong Branch

Offshore Banking Unit

**Taishin International Bank**

Hong Kong Branch

Singapore Branch

Offshore Banking Unit

**Far Eastern International Bank**

Hong Kong Branch

Offshore Banking Unit

**Ta Chong Bank**

Offshore Banking Unit

**Sunny Bank**

Offshore Banking Unit

**EnTie Commercial Bank**

Offshore Banking Unit

**Bank of Panhsin**

Offshore Banking Unit

**Taichung Commercial Bank**

Offshore Banking Unit

**Citibank Taiwan**

Offshore Banking Unit

**Standard Chartered Bank(Taiwan)**

Offshore Banking Unit

**ANZ Bank (Taiwan) Limited**

Offshore Banking Unit at Taipei

**HwaTai Commercial Bank**

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)	<b>Mega International Commercial Bank ( Canada )</b> (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、羅勇)	<b>Mega International Commercial Bank Public Company Limited</b> ( Bangkok, Chonburi, Bangna, Ban Pong, Rayong )
美國中信銀行 (美國紐約、洛杉磯、舊金山)	<b>CTBC Bank Corp. ( USA )</b> ( New York, Los Angeles, San Francisco )
中國信託商業銀行 (加拿大) (溫哥華)	<b>CTBC Bank Corp. ( Canada )</b> (Vancouver)
紐約第一銀行 (美國紐約、邁阿密)	<b>Amerasia Bank</b> ( New York , Miami )
國泰銀行 (美國洛杉磯、舊金山、紐約、休士頓、華盛頓、波士頓)	<b>Cathay Bank</b> ( Los Angeles, San Francisco, New York, Houston, Washington D.C., Boston)
遠東國民銀行 (美國洛杉磯、舊金山)	<b>Far East National Bank</b> ( Los Angeles, San Francisco )
保富銀行 (美國洛杉磯)	<b>Preferred Bank</b> ( Los Angeles )
美國第一銀行 (美國洛杉磯、矽谷)	<b>First Commercial Bank (USA)</b> ( 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、聖地牙哥)	<b>East West Bank</b> (New York, Los Angeles, San Francisco, Seattle, Atlanta, Boston, Houston, San Diego)
中亞銀行 (美國洛杉磯)	<b>GBC International Bank</b> ( Los Angeles )
匯華銀行 (美國舊金山)	<b>California Pacific Bank</b> ( San Francisco )
金城銀行 (美國休士頓)	<b>Golden Bank</b> ( Houston )
夏威夷國家銀行 (美國夏威夷)	<b>Hawaii National Bank</b> (Hawaii)
亞洲銀行 (美國費城)	<b>Asian Bank</b> (Philadelphia)
臺灣聯合銀行 (比利時布魯塞爾)	<b>United Taiwan Bank</b> (Brussels)
中興銀行 (菲律賓馬尼拉)	<b>China Banking Corp.</b> ( Manila )
菲律賓中國信託商業銀行 (菲律賓馬尼拉)	<b>CTBC Bank ( Philippines ) Corp.</b> ( Manila )
盤銀中信租賃公司 (泰國曼谷)	<b>Bangkok Grand Pacific Lease Public Co.</b> ( Bangkok )
仲利國際租賃有限公司 (越南) (越南胡志明市)	<b>Chailase International Leasing Co., Ltd. ( Vietnam )</b> ( 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)

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)

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)

國泰世華銀行（柬埔寨）（柬埔寨金邊）

**Cathay United Bank (Cambodia) Corporation Limited**  
(Phnom Penh)

臺灣企銀微型財務公司（柬埔寨金邊）

**TBB (Cambodia) Microfinance Institution PLC**  
(Phnom Penh)



海外信用保證基金

OVERSEAS CREDIT GUARANTEE FUND (TAIWAN)

台北市中正區100博愛路76號7樓  
7F, No. 76 Bo-Ai Road Taipei, Taiwan 100 R.O.C  
TEL:886-2-2375-2961 FAX:886-2-2375-4909  
網址：[www.ocgfund.org.tw](http://www.ocgfund.org.tw)