

2018 ANNUAL REPORT

中華民國107年年報



PASSION
PROFESSION
SERVICE



海外信用保證基金
OVERSEAS CREDIT GUARANTEE FUND (TAIWAN)

目錄 Contents

2 前言

4 董事及監察人名錄

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

貳、107 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
- 14 四、債權收回績效
- 14 五、財務績效

參、保證業務統計

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

肆、107 年度重要業務措施

- 24 一、配合政府新南向政策，積極辦理新南向地區保證業務
- 24 二、加強推動國際金融業務分行（OBU）保證業務
- 24 三、辦理「僑生技職專班就學貸款信用保證」
- 24 四、積極拜訪承辦銀行
- 24 五、辦理保證業務說明會
- 24 六、舉辦績優合作機構頒獎典禮
- 26 七、加強海外訪宣
- 26 八、參加各項座談或研習活動
- 28 九、加強保證案件審查及風險控管
- 28 十、加強代償後債權清理
- 28 十一、積極爭取捐助
- 28 十二、增修相關規章
- 28 十三、提升員工專業能力

伍、財務報告

- 30 一、資產負債表
- 31 二、收支營運表

32 陸、年度大事紀要

34 附錄：

本基金簽約辦理保證業務之金融機構

Preface

Directors and Supervisors

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

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

III Business Review

- 1. Overview of the latest 5 years
- 2. 2018 Business Review
- 3. Guarantees in Default
- 4. Indemnity Payment Status
- 5. Recovery of Payment

IV Highlights of 2018

- 1. In line with the government's New Southbound Policy to conduct New Southbound regional guarantee in full force
- 2. Advocating for the "OBU guarantee program"
- 3. Conducting "Vocational Education Program for Overseas Compatriot Students" special credit guarantee
- 4. Visiting handling banks to promote the guarantee program
- 5. Holding seminars to promote the Fund's guarantee program
- 6. Holding the Merit Award Ceremony for Outstanding Financial Institutions
- 7. Going abroad to promote the Fund's guarantee program
- 8. Participating in related seminars and activities
- 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 regulations and guidelines
- 13. Enhancing employees' professional skills

V Financial Statements

- 1. Balance Sheet
- 2. Income Statement

VI Summary of Significant Events

Appendix

Member Institutions Accepting Credit Guarantee from The Fund

前言



董事長 林寶惜
Chairman Rebecca P. H. Lin

台灣對貿易依存度高，面臨產業、人口結構改變，及全球區域經貿競爭，政府力推新南向政策，積極協助中小企業拓展海外市場。海外信用保證基金即秉持服務海外僑臺商之設立宗旨，配合政府政策目標全面推動各項業務，尤其在新南向地區全力協助僑臺商順利取得營運資金、協助其成功發展事業。107 年在新南向國家合計承保 405 件，融資金額 1 億 4,086 萬美元，較 106 年成長 25.52%。全年共辦理保證案件 478 件，融資金額 1 億 8,729 萬美元，較前一年度成長 22.51%，並達成年度營運目標融資金額 1 億 5,400 萬美元之 121.62%。

此外，配合僑務委員會之僑生政策，為拓展生源，修正本基金「僑生技職專班就學貸款信用保證要點」，放寬就學貸款申請期間不限第一學年，並配合調整貸款金額、還款方式及申請文件等。107 年計承保 238 件，協助僑生獲得就學貸款新臺幣 1,276 萬元，分

別較 106 年增加 74% 及 46%。

財務績效方面，107 年度除獲得僑務委員會捐款新臺幣 3 億 8,740 萬元外，並獲得 16 家銀行捐款共計新臺幣 2 億 420 萬元。此外，本基金積極清理債權，全年收回 29 萬 1,364 美元（折合新臺幣 889 萬 5 千元）。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 1 億 4,610 萬元，已連續 7 年度賸餘，顯示基金財務體質趨於穩健。

展望未來，受到美中貿易戰、英國脫歐議題及全球經濟需求放緩等因素衝擊，全球經濟仍存在不確定性。政府一直用心推動新南向政策，積極促進我國與新南向各國的雙邊經貿合作、強化聯繫，創造雙贏。本基金將秉持協助僑臺商拓展國際市場之任務，協助僑臺商布局海外據點，迎接貿易及投資多元化新挑戰。

Preface

代理總經理 楊清泉
VP & Acting President Mr. Albert Yang



Taiwan is an economy highly dependent on international trade for its growth. Faced with structural changes in industry, demography, and global economic competition, the government is promoting the New Southbound Policy to facilitate Taiwanese enterprises in expanding overseas markets. The Overseas Credit Guarantee Fund (Taiwan) has upheld its objectives in line with the government's policies to assist overseas Chinese and Taiwanese in obtaining sufficient liquidity for further growth in their business.

In 2018, the Fund provide credit guarantees of 405 cases in New Southbound Policy target countries with financial amount of US\$141 million, growth of 25.52% compared to last year. In addition, 478 cases were secured throughout the year, helping overseas compatriot businesses to obtain a financing amount of US\$ 188 million, a 22.51% growth compared with the previous year, and achieved an annual operating goal of 121.62% of the financing amount of US\$154 million.

Besides, in order to expand the scale of The Vocational Education Program and attract more overseas compatriot students, the Fund amended the "Vocational Education Program for Overseas Compatriot Students" to relax the application period, maximum loan amount and repayment method. In 2018, a total 238 cases were conducted with

financing amount of NT\$12.8 million, which grew 74% and 46% respectively compared to 2017.

In terms of financial performance, the Fund received NT\$387 million donations from supervisory authority OCAC, and NT\$242 million donations from 16 banks, totaling NT\$629 million in 2018. In addition, the Fund continued debt clearance and this year US\$291,364 (NT\$8.9 million) were collected under the right of indemnity. Furthermore, we strengthened our financial performance and ended the year with a profit of NT\$146 million, the 7th consecutive year of profit since 2012.

Looking ahead, the global economy is still under uncertainty due to the impact of the US-China trade war, the Brexit issue and the global economic slowdown. The government has been making biggest endeavor toward New Southbound Policy, actively promoting bilateral economic and trade cooperation and strengthening ties between Taiwan and New Southbound Policy target countries. The Fund will continue the task of assisting businesses run by overseas Chinese and Taiwanese, helping them expand their international markets in order to seize the growth opportunities through trade and investment diversification.

董事暨監察人名錄 Directors and Supervisors



董事長 林寶惜
Chairman
Rebecca P. H. Lin



常務董事 高建智
Managing Director
Chien-Chih Kao



常務董事 詹德恩
Managing Director
Dan T. E. Chan



常務董事 黃光熙
Managing Director
Kuang-Hsi Huang



常務董事 賀培真
Managing Director
Stella P. J. Heh



董事 汪樹華
Director
Shu-Hwa Wong



董事 陳達生
Director
Ta-Sheng Chen



監察人會主席 張育珍
Chairman of Supervisors Committee
Yu-Chen Chang



監察人 郭大文
Supervisor
Edward Kuo



監察人 呂玉娟
Supervisor
Yu-Chuan Lu

代表單位 Representing Unit 現職 Current Position

董事長 Chairman of the Board

林寶惜 Rebecca P. H. Lin	僑務委員會	本基金董事長
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常務董事 Managing Directors

高建智 Chien-Chih Kao	僑務委員會 Deputy Minister Overseas Community Affairs Council, R.O.C.(Taiwan)	僑務委員會副委員長
詹德恩 Dan T. E. Chan	僑務委員會 Executive Vice President China Development Financial Holding Corporation	中華開發金融控股股份有限公司資深副總經理
黃光熙 Kuang-Hsi Huang	金融監督管理委員會 Deputy Director General, Banking Bureau Financial Supervisory Commission, R.O.C.(Taiwan)	金融監督管理委員會銀行局副局長
賀培真 Stella P. J. Heh	中央銀行 Deputy Director General, Department of Foreign Exchange Central Bank of the Republic of China (Taiwan)	中央銀行外匯局副局長

董事 Directors

汪樹華 Shu-Hwa Wong	僑務委員會 Director General, Department of Business Affairs Overseas Community Affairs Council, R.O.C.(Taiwan)	僑務委員會僑商處處長
陳達生 Ta-Sheng Chen	兆豐國際商業銀行 SVP & General Manager, Overseas Business Management Department Mega International Commercial Bank	兆豐國際商業銀行協理兼海外業務處處長

監察人會主席 Chairman of Supervisors Committee

張育珍 Yu-Chen Chang	行政院主計總處 Counselor Directorate-General of Budget, Accounting and Statistics, Executive Yuan, R.O.C.(Taiwan)	行政院主計總處參事
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監察人 Supervisors

郭大文 Edward Kuo	僑務委員會 Director General, Department of Community Affairs Overseas Community Affairs Council, R.O.C. (Taiwan)	僑務委員會僑民處處長
呂玉娟 Yu-Chuan Lu	兆豐國際商業銀行 SVP & General Manager, Foreign Department Mega International Commercial Bank	兆豐國際商業銀行協理兼國外部經理

備註：

1. 黃監察人永貞 107 年 12 月卸任，呂監察人玉娟 107 年 12 月接任。
2. 莊常務董事琇媛 108 年 5 月卸任，黃常務董事光熙 108 年 5 月接任。

Notes:

- * Ms. Yu-Chuan Lu succeeded Ms. Julia Huang as Supervisor from Dec. 2018.
- * Mr. Kuang-Hsi Huang succeeded Ms. Sherri Chuang as Managing Director from May 2019.

壹、基金概要

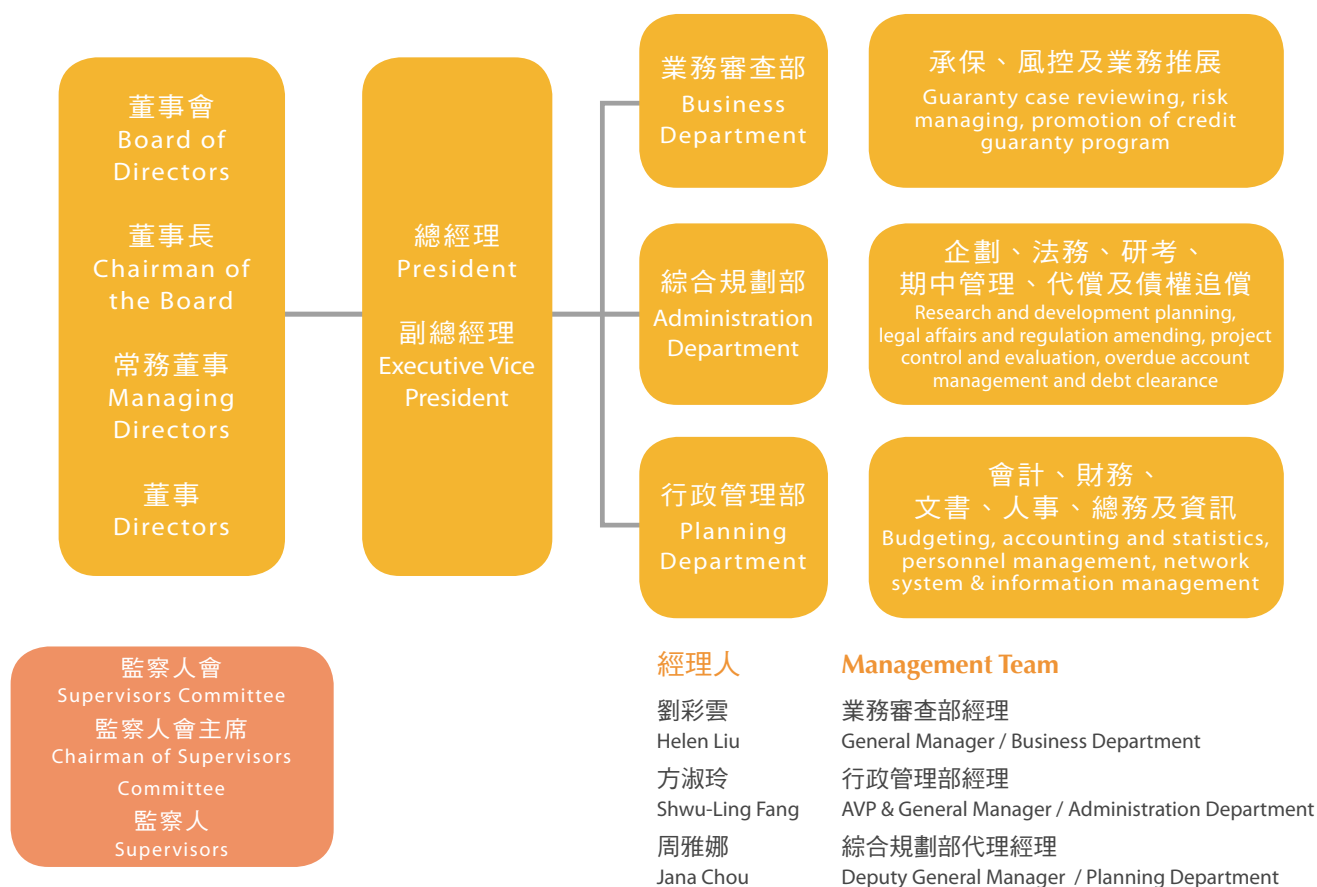
一、基金設立宗旨

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



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, the Fund share the risk of the loans which enhance the member banks' willingness to finance and reinforce the 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



業務審查部

Business Department

藍科長久婷
Constance Lan

劉經理彩雲
Helen Liu

行政管理部

Planning Department

方經理淑玲
Shwu-Ling Fang

林董事長寶惜
Rebecca P.H. Lin

綜合規劃部

Administration Department

周代理經理雅娜
Jana Chou

黃科長芝蘭
Beryl Huang

楊代理總經理清泉
Albert Yang

四、資金來源

本基金係由中央政府及各金融機構共同捐助。截至 107 年底止，捐助金額共計新臺幣 28 億 9,512 萬 2 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	1,677,122
臺灣銀行	166,000
臺灣土地銀行	57,000
中國輸出入銀行	15,000
兆豐國際商業銀行（含前中國國際商業銀行及前交通銀行）	368,880
合作金庫銀行（含前中國農民銀行）	64,120
第一商業銀行	125,900
華南商業銀行	85,430
彰化商業銀行	65,000
臺灣中小企業銀行	17,670
國泰世華銀行（含前世華商業銀行）	94,000
台北富邦銀行（含前台北銀行）	40,000
上海商業儲蓄銀行	30,000
花旗（臺灣）銀行（前華僑商業銀行）	40,000
中國信託商業銀行	15,000
玉山商業銀行	11,000
板信商業銀行	2,000
台中商業銀行	2,000
台新商業銀行	3,000
聯邦商業銀行	2,000
元大商業銀行	2,000
臺灣新光商業銀行	2,000
永豐商業銀行	10,000
合 計	2,895,122

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 2018, donations received have totaled NT\$2,895 million, the breakdown is as follows:

Unit : NT \$ Thousand

Sponsor	Amount
Central Government	1,677,122
Bank of Taiwan	166,000
Land Bank of Taiwan	57,000
The Export-Import Bank of the Republic of China	15,000
Mega International Commercial Bank (Including formerly The International Commercial Bank of China and Chiao Tung Bank)	368,880
Taiwan Cooperative Bank (Including formerly The Farmers Bank of China)	64,120
First Commercial Bank	125,900
Hua Nan Commercial Bank	85,430
Chang Hwa Commercial Bank	65,000
Taiwan Business Bank	17,670
Cathay United Bank (Including formerly United World Chinese Commercial Bank)	94,000
Taipei Fubon Bank (Including formerly Taipei Bank)	40,000
The Shanghai Commercial & Savings Bank	30,000
Citibank Taiwan (Formerly Bank of Overseas Chinese)	40,000
CTBC Bank	15,000
E. Sun Bank	11,000
Bank of Panhsin	2,000
Taichung Commercial Bank	2,000
Taishin Int'l Bank	3,000
Union Bank of Taiwan	2,000
Yuanta Commercial Bank	2,000
Taiwan Shin Kong Commercial Bank	2,000
Bank SinoPac	10,000
Total	2,895,122

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。

1. 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。
2. 僑營事業：由僑民持股超過百分之五十之企業。
3. 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一百五十萬美元。設立於新南向國家之企業，每戶授信額度最高為二百萬美元。同一集團均設立於新南向地區者，送保案件授信額度合計最高為二百五十萬美元。

（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

108 年度修正「審查及處理要點」，保證手續費率介於 0.2%~0.6% 間。



2018 績優承辦銀行頒獎典禮，林寶惜董事長（前排左 5）、僑委會委員長吳新興（前排右 4）、行政院經貿談判辦公室政務委員鄧振中（前排右 3）、金管會副主委黃天牧（前排右 2）、世界臺商會會長李芳信（前排左 4）、台商蔡文雄（前排左 3）與績優銀行代表合影。

2018 OCGF Merit Award Ceremony for Outstanding Financial Institutions. Chairman Lin (front row, 5th from left), OCAC Minister Hsin-hsing Wu (4th from right), Minister without Portfolio John Deng (3rd from right), FSC Vice Chairman Tien-Mu Huang (2nd from right), guests of honor and the award winners.

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 New Southbound Policy target countries can apply for up to US\$2 million. The affiliates of the same business group both established in New Southbound Policy target countries can apply an aggregate amount up to US\$2.5 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 × rate of guarantee fee × loan period

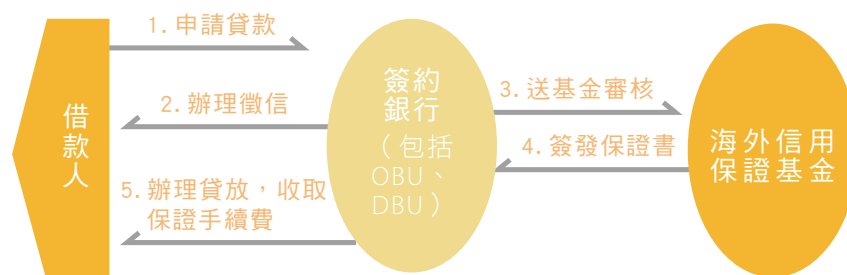
The Fund amended the operation guidelines in 2019. The rate of guarantee fee is between 0.2%~0.6%.



與柬埔寨地區之台資銀行舉行業務說明與座談會。

Having seminar with bankers in Phnom Penh , Cambodia in exchanging views on guarantee program.

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) 本基金簽約之承辦金融機構共計 66 家（含國內銀行轉投資子公司及租賃公司），業務據點計有 192 處，涵蓋五大洲 24 個國家之 50 個都會區。（請參閱附錄）

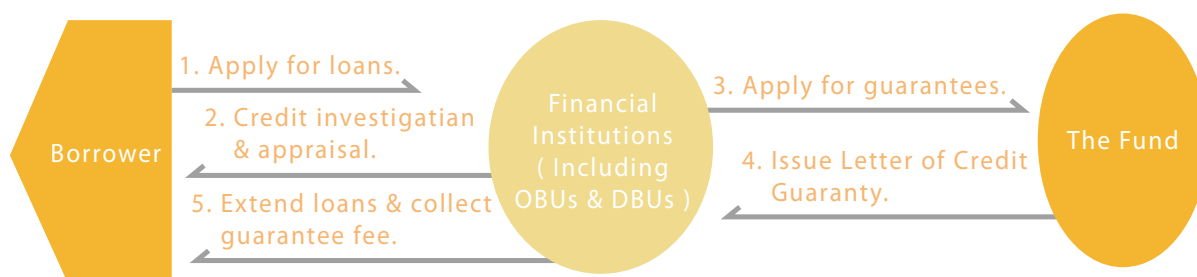


前往加拿大推廣業務，並拜訪承辦銀行。
Chairman Lin and General Manager Liu promoted the guarantee program in Canada.

拜訪承辦銀行，交換業務意見。
Chairman Lin visited handling banks in exchanging opinions on guarantee program.



8. Guaranty 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 2018, the Fund maintained business relationships with 66 member institutions covering 192 service stations in 50 metropolitan and 24 nations. (See the Appendix)



前往海外介紹僑生技職專班就學貸款保證業務。

Attending Overseas Joint Recruitment for overseas compatriot students to study in Taiwan.

貳、107年度保證業務執行績效

一、保證績效

107年度全年共辦理保證案件 478 件，融資金額 1 億 8,729 萬美元，較前一年度成長 22.51%，並達成年度營運目標融資金額 1 億 5,400 萬美元之 121.62%。

二、政策專案貸款績效

(一) 配合政府新南向政策，積極辦理新南向地區保證業務，107 年在新南向國家合計承保 405 件，融資金額 1 億 4,086 萬美元，較 106 年成長 25.52%。

(二) 配合僑務委員會推動攬才、育才、留才之僑生政策，並為配合拓展生源，107 年修正本基金「僑生技職專班就學貸款信用保證要點」，放寬就學貸款申請期間不限第一學年，並配合調整貸款金額、還款方式及申請文件等。107 年計承保 238 件，協助僑生獲得就學貸款新臺幣 1,276 萬元，分別較 106 年增加 74% 及 46%。

三、風險控管績效

截至 107 年底，逾期保證餘額為 79 萬 1,402 美元，逾期保證比率 0.51%，近年來風險控管機制尚具成效，保證品質穩定。

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 29 萬 1,364 美元（折合新臺幣 889 萬 5 千元），達預算數新臺幣 650 萬元之 136.85%。

五、財務績效

本年度除獲僑務委員會捐款新臺幣 3 億 8,740 萬元，並獲兆豐商銀、台灣銀行等 16 家銀行捐款共計新臺幣 2 億 420 萬元。另加強財務收入及撙節開支費用，經收支相抵後計賸餘新臺幣 1 億 4,609 萬 8 千元。自 101 年至 107 年，本基金已連續 7 年度賸餘，顯示基金財務體質漸趨穩健。

II Performance of Operations

1. General Credit Guarantee Performance

In 2018, the Fund lent its support with 478 cases in a total financing amount of US\$187 million, a 22.51% growth compared with the previous year, and achieved an annual operating goal of 121.62% of the financing amount of US\$154 million.

2. Special Credit Guarantee Performance

1. In line with the government's New Southbound Policy to conduct New Southbound regional guarantee, a total of 405 cases were approved in 2018 with a total financing amount of US\$141 million, which grew 25.52% compare to last year.
2. Coordinating with the government's policy to cultivate, retain, and attract talent, the Fund amended "Vocational Education Program for Overseas Compatriot Students" in order to expand the scale of the program to assist the students with their cooperative education in Taiwan. In 2018, 238 cases has been approved with a total financing amount of NT\$12.7 million, which grew 74% and 46% respectively.

3. Risk Management Performance

As of the end of 2018, the guarantee amount of US\$791,402 have not yet been indemnified. The default rate was 0.51%. The default rate of the recent years shows the effectiveness of risk management control of credit guaranty by the Fund.

4. Recovery of Payment Performance

The Fund actively improve debt clearance and endeavored to negotiated debt settlement plans with the debtors to seek further possible recourses. This year US\$291,364 (NT\$8.9 Million) of debt had been collected under the right of indemnity, which achieved the annual target of 136.85%.

5. Performance in Finance

The Fund received NT\$387 million donations from supervisory authority, and NT\$242 million donations form a total of 16 banks. Furthermore, the Fund strengthened its income and cut down expenses ended the year with a profit of NT146 million, the seventh consecutive years of profit since 2012.

參、保證業務統計

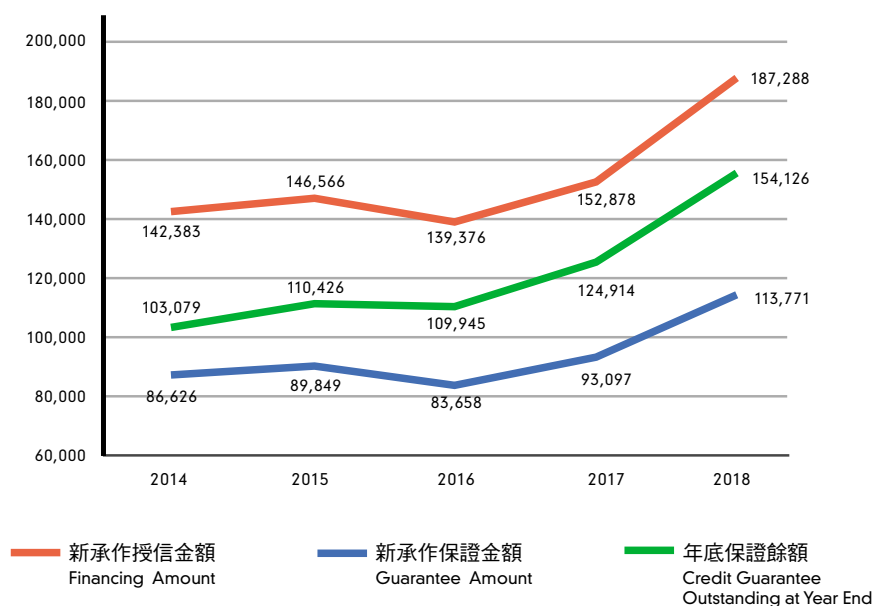
一、近五年業務發展概況 Overview of the latest 5 years

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	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
2014	260	142,383	86,626	103,079
2015	280	146,566	89,849	110,426
2016	276	139,376	83,658	109,945
2017	367	152,878	93,097	124,914
2018	478	187,288	113,771	154,126

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



III 2018 Business Review

二、保證情形 2018 Business Review

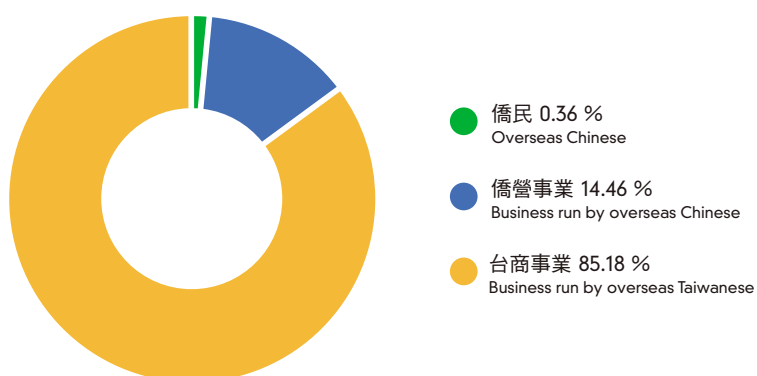
(一) 對象別保證情形 Types of client

107 年對象別保證情形統計表
Credit Guarantees by Types of Client in 2018

金額單位：千美元
Unit: US\$ Thousand

保證對象 Client of Credit Guarantee	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	238	414	414	0.36
僑營事業 Business run by overseas Chinese	45	26,655	16,445	14.46
台商事業 Business run by overseas Taiwanese	195	160,219	96,912	85.18
合計 Total	478	187,288	113,771	100.00

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



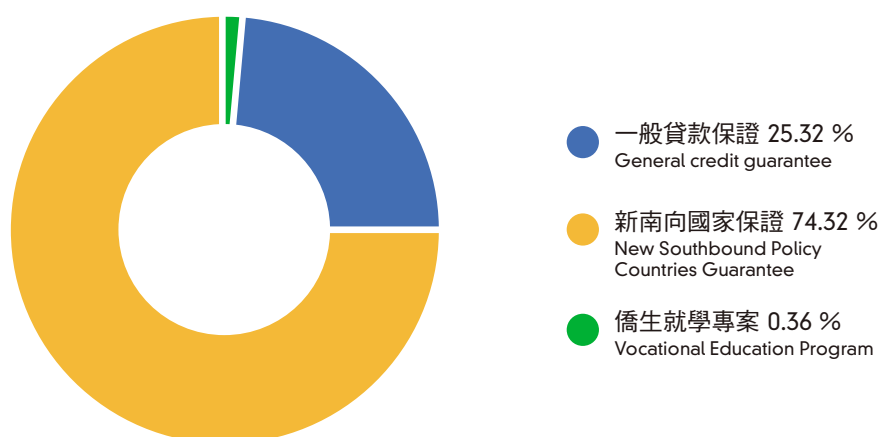
(二) 項目別保證情形 Types of Guarantee Program

107 年項目別保證情形統計表
Credit Guarantees by Programs in 2018

金額單位：千美元
Unit: US\$ Thousand

保證項目 Guarantee Program	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	73	46,431	28,805	25.32
新南向國家保證 New Southbound Policy Countries Guarantee	167	140,443	84,552	74.32
僑生就學專案 Vocational Education Program	238	414	414	0.36
合 計 Total	478	187,288	113,771	100.00

107 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

107 年行業別保證情形
Credit Guarantees by Industries in 2018

金額單位：千美元
Unit: US\$ Thousand

行 業 別 Industry	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	130	120,246	71,243	62.62
批發及零售業 Wholesale and Retail	78	45,075	28,711	25.24
營建工程業 Construction	11	5,495	3,494	3.07
運輸及倉儲業 Transportation and Storage	6	3,949	2,408	2.12
不動產業 Real Estate	3	4,000	2,250	1.98
住宿及餐飲業 Accommodation and Food Service	2	1,900	1,325	1.16
礦業及土石採取業 Mining and Quarrying	1	1,700	1,105	0.97
農、林、漁、牧業 Agriculture, Forestry, Fishing and Animal Husbandry	2	1,800	845	0.74
出版、影音製作、 傳播及資通訊服務業 Information and Communication	2	1,000	650	0.57
教育業 Education	1	921	645	0.57
醫療保健 及社會工作服務業 Human Health and Social Work	2	277	204	0.18
其他服務業 Other Service	2	511	477	0.42
僑生就學貸款 Vocational Education Program	238	414	414	0.36
合 計 Total	478	187,288	113,771	100.00



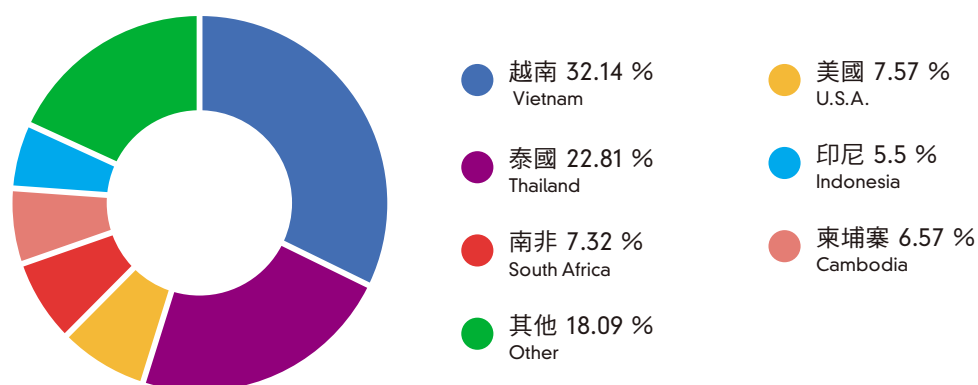
(四) 國家別保證情形 **Countries of Service**

107 年國家別保證情形
Credit Guarantees by Countries of Service in 2018

金額單位：千美元
Unit: US\$ Thousand

國 家 別 Countries	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
越南 Vietnam	230	62,262	36,562	32.14
泰國 Thailand	57	41,755	25,948	22.81
美國 U.S.A.	24	14,550	8,613	7.57
南非 South Africa	19	13,389	8,327	7.32
柬埔寨 Cambodia	16	12,504	7,479	6.57
印尼 Indonesia	77	10,690	6,253	5.50
薩摩亞 Samoa	5	6,500	4,000	3.52
馬來西亞 Malaysia	7	4,355	2,965	2.61
澳大利亞 Australia	5	3,109	2,246	1.97
加拿大 Canada	9	2,456	1,758	1.55
巴拿馬 Panama	3	2,620	1,696	1.49
新加坡 Singapore	4	2,950	1,675	1.47
英屬維京群島 British Virgin Islands	2	1,700	950	0.84
安圭拉 Anguilla	1	1,500	900	0.79
印度 India	1	1,743	872	0.77
日本 Japan	3	1,019	722	0.63
約旦 Jordan	1	1,000	700	0.61
菲律賓 Philippines	2	981	585	0.51
緬甸 Myanmar	6	507	382	0.34
法國 France	2	498	368	0.32
墨西哥 Mexico	1	500	300	0.26
沙烏地阿拉伯 Saudi Arabia	1	300	225	0.20
塞席爾 Seychelles	1	300	175	0.15
萬那杜 Vanuatu	1	100	70	0.06
合 計 Total	478	187,288	113,771	100.00

107 年國家別保證情形
Credit Guarantees by Countries of Service in 2018



(五) 銀行別保證情形 Financial Institutions

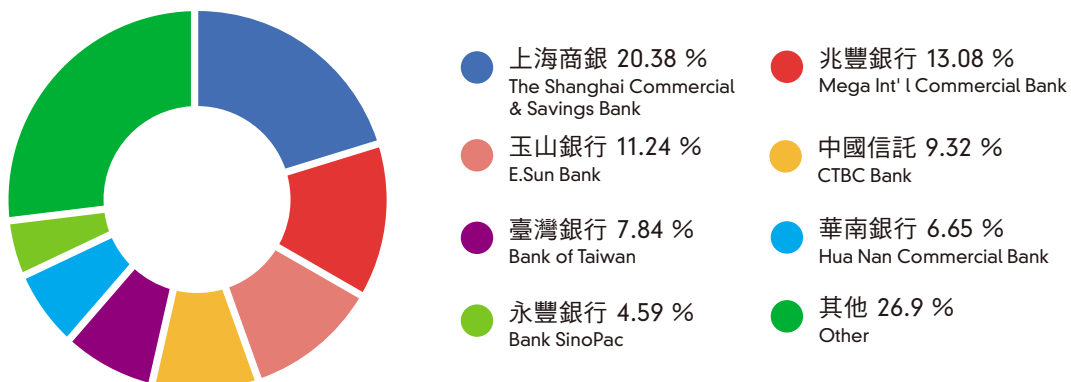
107 年銀行別保證情形
Credit Guarantees by Financial Institutions in 2018

金額單位：千美元
Unit: US\$ Thousand

銀行別 Financial Institutions	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
上海商業儲蓄銀行 The Shanghai Commercial & Savings Bank	44	38,314	23,191	20.38
兆豐商業銀行 Mega Int'l Commercial Bank	48	22,242	14,881	13.08
玉山商業銀行 E. Sun Bank	21	20,600	12,785	11.24
中國信託商業銀行 CTBC Bank	14	18,143	10,607	9.32
臺灣銀行 Bank of Taiwan	258	13,799	8,917	7.84
華南商業銀行 Hua Nan Commercial Bank	19	12,300	7,567	6.65
永豐商業銀行 Bank SinoPac	8	10,300	5,225	4.59
台中商業銀行 Taichung Commercial Bank	8	8,500	4,800	4.22
合作金庫銀行 Taiwan Cooperative Bank	11	5,410	3,641	3.20
第一商業銀行 First Commercial Bank	14	5,167	3,344	2.94
彰化商業銀行 Chang Hwa Commercial Bank	5	4,850	2,970	2.61
國泰世華商業銀行 Cathay United Bank	4	4,500	2,750	2.42
台北富邦銀行 Taipei Fubon Bank	5	4,200	2,305	2.03

銀行別 Financial Institutions	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	5	3,050	1,570	1.38
台新國際商業銀行 Tashin Int'l Bank	2	3,000	1,900	1.67
臺灣中小企業銀行 Taiwan Business Bank	1	2,800	1,670	1.47
臺灣新光商業銀行 Taiwan Shin Kong Commercial Bank	2	1,890	1,023	0.90
板信商業銀行 Bank of Panhsin	2	1,800	1,125	0.99
盤銀中信租賃有限公司 Bangkok Grand Pacific Lease Public Co.	0	1,623	820	0.72
元大商業銀行 Yuanta Commercial Bank	1	1,000	700	0.61
華泰商業銀行 HwaTai Bank	1	1,000	500	0.44
台灣土地銀行 Land Bank of Taiwan	1	750	375	0.33
永豐金租賃資本國際有限公司 SinoPac Capital International	1	700	350	0.31
國泰銀行 Cathay Bank	1	500	250	0.22
陽信商業銀行 Sunny Bank	1	500	325	0.29
紐約第一銀行 Amerasia Bank	1	200	140	0.12
日盛國際商業銀行 Jih Sun Int'l Bank	0	150	40	0.03
合 計 Total	478	187,288	113,771	100.00

107 年銀行別保證情形 Credit Guarantees by Financial Institutions in 2018

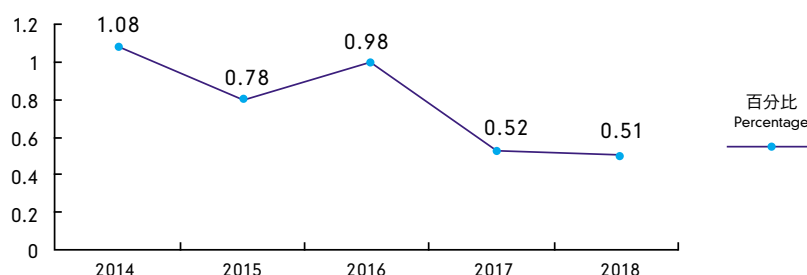


三、逾期情形 Guarantees in default

截至 107 年底逾期保證餘額 79 萬 1,402 美元，逾期比率為 0.51%，較去年同期減少 14 萬 3,756 美元或 22.2%，逾期比率下降 0.01% 個百分點。最近 4 年逾期比率均在 1% 以下，風險控管尚具成效。

By the end of 2018, the amount of outstanding guarantees in default was US\$791,402, which decreased US\$143,756 or by 22.2% compared to last year. The percentage for the default guarantee amount against total outstanding guarantee amount as of the end of 2018 was 0.51%, decreased by 0.01 percentage points. The default rate in the last 4 years are below 1 %, which demonstrates the effectiveness of risk management control of credit guaranty by the Fund.

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 Indemnity Payment Status

本基金 107 年度代位清償案件共計 3 件，代位清償金額為 36 萬 6,060 美元 (含本金 35 萬 1,632 美元，利息 1 萬 851 美元，訴追費用 3,577 美元)。

In 2018, there were 3 indemnity payments totaling US\$366,060 (including principal US\$351,632, interest US\$10,851 and legal fees US\$3,577).

五、追償收回情形 Recovery of Payment

本基金 107 年度追償收回金額計 29 萬 1,364 美元 (折合新臺幣 889 萬 5 千元)，較目標值新臺幣 650 萬元增加新臺幣 239 萬元或增 37%。截至 107 年底，累計追償收回 678 萬 1,313 美元，占累計代償金額 4,020 萬 2,884 美元之 16.87%。

In 2018 the Fund collected US\$291,364 (NT\$8.9 million) from cases we had fulfilled obligations, which increased NT\$2.4 million or by 37% compared with the target NT\$6.5 million. Up till the end of 2018, the cumulative recovery totaling US\$6.8 million under the right of indemnity, which was 16.87% against total indemnity payment of the Fund.

肆、107 年度重要業務措施

一、配合政府新南向政策，積極辦理新南向地區保證業務為配合

為配合政府新南向之政策，107 年在新南向國家合計承保 405 件，融資金額 1 億 4,086 萬美元，較 106 年成長 25.52%。

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。107 年計承保 92 件，融資金額 9,229 萬美元，保證金額 5,527 萬美元。

三、辦理「僑生技職專班就學貸款信用保證」

本基金配合僑務委員會之僑生政策，為拓展生源，提升僑生技職專班報名人數，特修正相關規定，放寬就學貸款申貸期間、調整貸款金額、還款方式及申請文件等。107 年計承保 238 件，協助僑生獲得就學貸款新臺幣 1,276 萬元，分別較 106 年增加 74% 及 46%。

四、辦理保證業務說明會

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。本年度共拜訪承辦銀行 115 家次。

五、積極拜訪承辦銀行

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 96 場次之保證業務說明會或座談會。

六、舉辦績優合作機構頒獎典禮

為鼓勵合作銀行持續配合辦理僑臺商貸款保證業務，107 年 3 月 5 日辦理 106 年度績優合作金融機構頒獎典禮，表揚 9 家績優銀行，吳委員長、鄧振中政務委員、金管會黃副主委均蒞臨頒獎及指導，並有 20 家銀行主管觀禮暨參加座談會。

IV Highlights of 2018

1. In line with the government's New Southbound Policy to conduct New Southbound regional guarantee in full force

Coordinating with the government's New Southbound Policy, 405 cases were approved in 2018 with a total financing amount of US\$141 million, which grew 25.52% compare to last year.

2. Advocating for the OBU guarantees

In continuation of the effort to assist Taiwanese business obtaining sufficient liquidity, the Fund visited domestic handling banks' head offices and branches to promote the guarantee program. In 2018, this concluded 92 cases with a total financing amount of US\$ 9.2 million and guaranty amount of 5.5 million.

3. Conducting "Vocational Education Program for Overseas Compatriot Students" special credit guarantee

In alignment with government's policy to attract more students and expand the scale of the program, the Fund amended the "Vocational Education Program for Overseas Compatriot Students" and relaxed the application period, maximum loan amount and repayment method. In 2018, a total 238 cases were conducted with financing amount of NT\$12.8 million, which grew 74% and 46% respectively compared to last year.

4. Holding seminars to promote the Fund's guarantee program

To establish a good cooperation relationship with handling banks and strengthen promotion of the guarantee program, the Fund visited branches of handling banks to introduce the guidelines and provisions of guarantee procedure, exchange our experiences and shared the risk management measures with the banks. A total of 115 visits were made during this year.

5. Visiting handling banks to promote the guarantee program

To help member banks understand the operation and process of the credit guarantee, 96 seminars were held to promote the Fund's guarantee program and step up publicity during the year.

6. Holding the Merit Award Ceremony for Outstanding Financial Institutions

In order to encourage the member banks to use the credit guarantee scheme, The Fund held the Merit Award Ceremony for Outstanding Financial Institutions on March 5, 2018. OCAC Minister Hsin-hsing Wu, Minister without Portfolio John C.C. DENG and FSC Vice Chairman Tien-Mu Huang were invited to present the award. Besides, over 80 guests from 20 member banks attended the ceremony and the forum.

七、加強海外訪宣

1. 配合派員參加僑務委員會 107 年技職教育僑生專班海外聯合招生宣導活動，計前往越南、菲律賓及馬來西亞等國，於 17 場說明會中宣導僑生技職專班就學貸款保證業務。
2. 為推動保證業務，派員前往加拿大、美國、緬甸及柬埔寨，拜訪駐外館處、承辦銀行、僑臺商，並舉業務座談會，宣導保證業務及進行意見交流。此外，亦實地拜訪在加拿大多倫多與溫哥華共 4 家廠商，及緬甸仰光 8 家廠商，以瞭解其經營情形。

八、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「2018 年第 1 期及第 2 期海外商會領導班」、「2018 年電子商務僑臺商觀摩團」、「2018 年智慧機械產業僑臺商邀訪團」、「2018 年投資臺灣新創事業僑臺商邀訪團」、「2018 年物聯網產業僑臺商邀訪團」、「2018 年新農業產業僑臺商邀訪團」、「2018 年生技醫療產業僑臺商邀訪團」、「2018 年海外青商新創事業創業觀摩團」、「2018 年綠能產業臺商觀摩團」、「2018 年東南亞基礎建設僑臺商邀訪團」、「2018 年海外商會菁英班」、「2018 年臺灣連鎖加盟產業僑臺商投資觀摩團」、「2018 年人工智慧產業僑臺商邀訪團」、「2018 年臺灣茶飲產業僑臺商投資觀摩團」、「2018 年臺灣烘焙產業僑臺商投資觀摩團」及「2018 年投資臺灣醫療產業僑臺商邀訪團」等，向返臺參加會議之僑臺商進行宣導說明



在緬甸仰光與我國銀行團代表人座談會
Photo taken with representatives of our member banks in Yangon, Myanmar.

7. Going abroad to promote the Fund's guarantee program

1. The Fund sent officers to attend Overseas Joint Recruitment of overseas compatriot students to study in Taiwan held by Overseas Community Affairs Council, R.O.C. (Taiwan) and visited Vietnam, Philippines and Malaysia, promoted the program in 17 seminars.
2. To promote the credit guarantee program, the Fund visited Canada, U.S.A, Myanmar and Cambodia, and held seminars with branch managers and representatives to exchange views. Besides, the Fund visited local Taiwanese enterprises to understand local business circumstance.

8. 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 "2018 Workshop for Leaders of Overseas Compatriot Chambers of Commerce", "E-commerce Program", "Smart Machinery Industry Program", "Taiwan Startup Investment Program", "Biomedical Industry Program", "New Agricultural Industry Program", "Startup Program for Overseas Compatriot Young Entrepreneurs", "Green Energy Industry Program", "Southeast Asia Infrastructure Industry Program", "Workshop for Elites of Overseas Compatriot Chambers of Commerce", and several others.

林董事長出席多倫多臺灣商會信保基金融資專題講座，與當地僑臺商領袖合影。

Chairman Lin attended the Seminar held by Toronto Taiwan Chamber of Commerce and had a group photo to mark the occasion.



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 107 年底，107 年底之逾期保證餘額為 79 萬 1,402 美元，逾期保證比率 0.51%，較近五年平均值 0.77% 低 0.26 個百分點，風險控管尚具成效。

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，107 年度共收回 29 萬 1,364 美元（折合新臺幣 889 萬 5 千元），較目標值新臺幣 650 萬元增加新臺幣 239 萬元或增 37%。

十一、積極爭取捐助

為強化基金承保及風險承擔能力，本年度除獲僑務委員會捐款新臺幣 3 億 8,740 萬元，並獲 16 家銀行捐款共計新臺幣 2 億 420 萬元。另加強財務收入及撙節開支費用，經收支相抵後計賸餘新臺幣 1 億 4,610 萬元，已連續 7 年度賸餘。

十二、增修相關規章

為配合業務發展需要，本年度全面檢討修正相關規章，共計增（修）訂四項規章：

- （一）審查及處理要點。
- （二）災後重建貸款專案信用保證要點。
- （三）僑生技職專班就學貸款信用保證要點。
- （四）各項給與支給辦法。

十三、提升員工專業能力

為增強工作績效及專業能力，持續派員參加財團法人金融研訓院、中華民國銀行公會、中華信用評等公司、財團法人中華民國證券暨期貨市場發展基金會、台北市政府勞動局等單位舉辦之研討會及訓練課程，學習並汲取新知，並與其他金融機構同業相互交流。

9. Enhancing credit evaluation and risk management

The Fund continued to strengthen various risk control measures and strengthen credit checks on guarantee cases so as to minimize defaulted guarantees. As of the end of 2018, the outstanding amount of guarantees in default was US\$791,402 and the default rate was 0.51%, 0.26 percentage points lower than average 0.77% of the past five years, which shows the quality of credit guarantees were all fairly controlled.

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 2018, under the right of indemnity US\$291,364 (NT\$8.9 million) of debt had been collected, which increased NT\$2.4 million or by 37% compared with the target NT\$ 6.5 million.

11. Actively seeking donation of funds

In order to enhance the risk taking ability on guarantee cases, the Fund actively seeking donations and received NT\$387 million donations from supervisory authority, and NT\$242 million donations from a total of 16 banks. Furthermore, the Fund strengthened its income and cut down expenses ended the year with a profit of NT146 million, the seventh consecutive years of profit since 2012.

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 year :

- (1) Guidelines for reviewing and handling by Overseas Credit Guarantee Fund (Taiwan).
- (2) Special credit guarantee for businesses suffering from disasters to recover.
- (3) Vocational Education Program for Overseas Compatriot Students special credit guarantee.
- (4) Payment Standards of the Fund.

13. Enhancing employees' professional skills

To enhance the performance and professional competence of the team, the Fund continued sending staffs to attend courses in the field of banking, financing, debt collection and HR management in Taiwan Academy of Banking and Finance, The Bankers Association of ROC, Taiwan Ratings Corp., Securities and Futures Institute and Department of Labor, Taipei City Government.

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 107 年 12 月 31 日及 106 年 12 月 31 日
December 31, 2018 and 2017

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

資 產	ASSETS	107年12月31日 Dec. 31, 2018	106年12月31日 Dec. 31, 2017
流動資產	Current assets	2,353,265	1,840,936
現金及約當現金	Cash and cash equivalents	2,334,673	1,827,913
應收款項	Receivables	16,052	10,537
預付款項	Prepayments	1,701	1,907
其他流動資產	Other current assets	839	579
非流動資產	Non-current assets	155,949	61,379
非流動金融資產	Non-current financial assets	100,000	-
不動產、廠房及設備	Property, plant and equipment	43,467	43,762
其他非流動資產	Other non-current assets	12,482	17,617
資產總額	Total assets	2,509,214	1,902,315

負債及淨值	LIABILITIES & NET WORTH		
流動負債	Current liabilities	31,875	28,340
應付款項	Payables	6,000	6,118
預收款項	Advance receipts	24,149	21,512
其他流動負債	Other current liabilities	1,726	710
非流動負債	Non-current liabilities	298,899	229,033
負債準備	Non-current provisions	298,302	228,622
其他非流動負債	Other non-current liabilities	597	411
負債合計	Total liabilities	330,774	257,373
淨值	Net worth	2,178,440	1,644,942
基金	Funds	2,277,122	1,889,722
累積餘絀	Retained earnings (accumulated deficit)	(98,682)	(244,780)
負債及淨值總額	Total liabilities & net worth	2,509,214	1,902,315

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 107 年 1 月 1 日至 12 月 31 日及 106 年 1 月 1 日至 12 月 31 日
For the Years Ended December 31, 2018 and 2017

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

		2018 1/1 ~ 12/31	2017 1/1 ~ 12/31
收 入	Revenue	262,000	285,576
保證業務收入	Guarantee business revenue	31,648	38,665
財務收入	Financial revenue	26,146	17,411
受贈收入	Donation revenue	204,200	229,500
其他業務外收入	Other non-business revenue	6	-
支 出	Expenses	115,902	146,370
保證業務費用	Guarantee business expenses	102,005	129,422
管理費用	Administrative expenses	13,897	13,816
財務費用	Financial expenses	-	3,132
本期賸餘	Net income	146,098	139,206

陸、年度大事紀要

3/1 ~ 3/31

派員參加僑務委員會技職教育僑生專班海外聯合招生宣導團，分別前往越南、菲律賓及馬來西亞宣導「僑生技職專班」保證業務。

The Fund sent officers to attend "Overseas Joint Recruitment of overseas compatriot students to study in Taiwan" held by OCAC and visited Vietnam, Philippines and Malaysia.

3/5

舉行「績優承辦銀行頒獎典禮」，由僑委會委員長吳新興、行政院經貿談判辦公室政務委員鄧振中及金管會副主任委員黃天牧擔任頒獎人，並有馬來西亞、印尼等新南向國家的成功臺商出席見證，交換新南向政策的績效及心得。

The Fund held the Merit Award Ceremony for Outstanding Financial Institutions on March 5, 2018. OCAC Minister Hsin-hsing Wu, Minister without Portfolio John Deng and FSC Vice Chairman Tien-Mu Huang were invited to present the award. The Fund also invited successful overseas entrepreneurs to share their experiences.



4/24

本基金與永豐金租賃股份有限公司及永豐金租賃資本國際有限公司簽訂信用保證契約。

The Fund signed the Credit Guaranty Agreement with SinoPac Leasing Corp. and SinoPac Capital International Limited.

4/30

第十屆董事會第 21 次會議通過修正「災後重建貸款專案信用保證要點」，以因應時空環境變動，並發揮本基金協助僑民及僑臺商重建事業與家園之功能。

The 21th meeting of the 10th board approved amendments to the "Special credit guarantee for businesses suffering from disasters to recover" in response to the actual situation and exercise the Fund's function to assist disaster-struck businesses.

5/10

本基金與柬埔寨之聯合商業銀行 (Union Commercial Bank PLC.) 簽訂信用保證契約。

The Fund signed the Credit Guaranty Agreement with Union Commercial Bank PLC.

5/14 ~ 5/16

林董事長列席在台北圓山飯店舉行之「中華民國 107 年僑務委員會會議」。

Chairman Lin attended the 2018 Global Conference Overseas Compatriot Affairs.

6/1 ~ 6/12

林董事長率劉經理彩雲前往加拿大多倫多、溫哥華及美國紐約等地推廣本基金保證業務，拜訪當地承辦銀行、臺商會及駐外館處，並舉辦座談會，了解各地臺商之需求並充分交換意見。

Chairman Lin and General Manager Liu visited handling banks, local Taiwanese Chambers of Commerce in Toronto, Vancouver and New York, and held seminars to promote the guarantee program.

VI Summary of Significant Events

7 / 13

韓國信用保證基金安陽分部副主任李靜淵等一行四人，在我國中小企業信用保證基金公關部吳莉芬經理陪同下拜會本基金並聽取簡報。

A group of 4 from the Korea Credit Guarantee Fund, accompanied by the manager Wu of Taiwan SME Credit Guarantee Fund, paid a visit to the fund and exchange views on the schemes of credit guarantee program.



8 / 29

第十屆董事會第 25 次會議通過修正本基金「僑生技職專班就學貸款信用保證要點」，放寬就學貸款申貸期間及相關規定以利實務作業。

The 25th meeting of the 10th board approved amendments to the "Vocational Education Program for Overseas Compatriot Students" special credit guarantee to relax the application period and relevant regulations.

9 / 24

為力挺政府推動新南向政策，林董事長參加新南向國家投資融資座談會，並於會中簡報本基金相關業務。

To coordinate with the government's New Southbound Policy in full force, Chairman Lin attended the Forum regarding investment and finance in New Southbound Policy target countries and gave a briefing.

10 / 31

為配合政府推動新南向政策及因應業務發展需要，第十屆董事會第 27 次會議通過修正本基金「審查及處理要點」，提高董事會授權額度為 60 萬美元、並放寬相關作業規定。

The 27th meeting of the 10th board amended "Guidelines for reviewing and handling by Overseas Credit Guarantee Fund (Taiwan)" for business development need.

5 / 30 、 7 / 2 、 12 / 18

本基金獲僑務委員會捐助新臺幣 3 億 8,740 萬元。

The Fund received NT\$387 million donation from Overseas Community Affairs Council, R.O.C. (Taiwan).

12 / 6 ~ 12 / 13

林董事長率劉經理彩雲赴緬甸仰光及柬埔寨金邊推廣本基金保證業務，拜訪當地承辦銀行、臺商會，並舉辦座談會，了解各地臺商之需求並充分交換意見。

Chairman Lin and General Manager Liu visited handling banks, local Taiwanese Chambers of Commerce in Myanmar and Cambodia to promote the guarantee program.

1 / 1 ~ 12 / 31

本基金獲兆豐商銀、台灣銀行、第一銀行、華南銀行、彰化銀行、土地銀行、合作金庫銀行、中小企銀、中國信託、玉山銀行、板信銀行、台中銀行、聯邦銀行、元大銀行、新光銀行、永豐銀行等 16 家銀行捐款共計新臺幣 2 億 420 萬元。

The Fund received donations from Mega Int'l Commercial Bank, Bank of Taiwan, First Commercial Bank, Hua Nan Commercial Bank, Chang Hwa Commercial Bank, Land bank of Taiwan, Taiwan Cooperative Bank, Taiwan Business Bank, CTBC Bank, E.Sun Bank, Bank of Panhsin, Taichung Commercial Bank, Union Bank of Taiwan, Yuanta Commercial Bank, Taiwan Shin Kong Commercial Bank and Bank SinoPac, in a total of NT\$242 million.

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

國內銀行

Domestic Financial Institutions

臺灣銀行

Bank of Taiwan

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
雪梨分行
國際金融業務分行

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

臺灣土地銀行

Land Bank of Taiwan

紐約分行
洛杉磯分行
新加坡分行
國際金融業務分行

New York Branch
Los Angeles Branch
Singapore Branch
Offshore Banking Unit

中國輸出入銀行

The Export-Import Bank of the Republic of China

國際金融業務分行

Offshore Banking Unit

兆豐國際商業銀行

Mega International Commercial Bank

紐約分行
洛杉磯分行
芝加哥分行
矽谷分行
多倫多分行
溫哥華分行
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
納閩分行
雪梨分行

New York Branch
Los Angeles Branch
Chicago Branch
Silicon Valley Branch
Toronto Branch
Vancouver Branch
Panama Branch
Paris Branch
Amsterdam Branch
Tokyo Branch
Osaka Branch
Manila Branch
Ho Chi Minh City Branch
Singapore Branch
Labuan Branch
Sydney Branch

布里斯本分行
墨爾本分行
倫敦分行
金邊分行
國際金融業務分行

合作金庫銀行

紐約分行
洛杉磯分行
西雅圖分行
馬尼拉分行
金邊分行
雪梨分行
墨爾本分行
國際金融業務分行

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
布里斯本分行
河內市分行
永珍分行
馬尼拉分行
國際金融業務分行

華南商業銀行

紐約分行
洛杉磯分行
倫敦分行
新加坡分行
胡志明市分行
雪梨分行

Brisbane Branch
Melbourne Branch
London Branch
Phnom Penh Branch
Offshore Banking Unit

Taiwan Cooperative Bank

New York Branch
Los Angeles Branch
Seattle Branch
Manila Branch
Phnom Penh Branch
Sydney Branch
Melbourne Branch
Offshore Banking Unit

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
Brisbane Branch
Hanoi City Branch
Vientiane Branch
Manila Branch
Offshore Banking Unit

Hua Nan Commercial Bank

New York Branch
Los Angeles Branch
London Branch
Singapore Branch
Ho Chi Minh City Branch
Sydney Branch

馬尼拉分行
國際金融業務分行

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
馬尼拉分行
國際金融業務分行

臺灣中小企業銀行

紐約分行
洛杉磯分行
雪梨分行
布里斯本分行
東京分行
國際金融業務分行

國泰世華銀行

納閩島分行
茱萊分行
新加坡分行
永珍分行
馬尼拉分行
國際金融業務分行

上海商業儲蓄銀行

新加坡分行
同奈分行
國際金融業務分行

台北富邦銀行

胡志明市支行
平陽分行
河內分行
新加坡分行
國際金融業務分行

中國信託商業銀行

紐約分行
新德里分行

Manila Branch
Offshore Banking Unit

Chang Hwa Commercial Bank

New York Branch
Los Angeles Branch
London Branch
Singapore Branch
Tokyo Branch
Manila Branch
Offshore Banking Unit

Taiwan Business Bank

New York Branch
Los Angeles Branch
Sydney Branch
Brisbane Branch
Tokyo Branch
Offshore Banking Unit

Cathay United Bank

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

The Shanghai Commercial & Savings Bank

Singapore Branch
Dong Nai Branch
Offshore Banking Unit

Taipei Fubon Bank

Ho Chi Minh City Branch
Binh Duong Branch
Hanoi Branch
Singapore Branch
Offshore Banking Unit

CTBC Bank

New York Branch
New Delhi Branch

東京分行
胡志明市分行
新加坡分行
斯里伯魯德分行
國際金融業務分行

永豐商業銀行

洛杉磯分行
胡志明市分行
國際金融業務分行

臺灣新光商業銀行

國際金融業務分行

元大商業銀行

國際金融業務分行

聯邦商業銀行

國際金融業務分行

日盛國際商業銀行

國際金融業務分行

高雄銀行

國際金融業務分行

玉山商業銀行

洛杉磯分行
新加坡分行
同奈分行
雪梨分行
布里斯本分行
仰光分行
東京分行
國際金融業務分行

凱基商業銀行

國際金融業務分行

王道商業銀行

國際金融業務分行

台新國際商業銀行

新加坡分行
東京分行

Tokyo Branch
Ho Chi Minh City Branch
Singapore Branch
Sriperumbudur Branch
Offshore Banking Unit

Bank SinoPac

Los Angeles Branch
Ho Chi Minh City Branch
Offshore Banking Unit

Taiwan Shin Kong Commercial Bank

Offshore Banking Unit

Yuanta Commercial Bank

Offshore Banking Unit

Union Bank of Taiwan

Offshore Banking Unit

Jih Sun International Bank

Offshore Banking Unit

Bank of Kaohsiung

Offshore Banking Unit

E. Sun Bank

Los Angeles Branch
Singapore Branch
Dong Nai Branch
Sydney Branch
Brisbane Branch
Yangon Branch
Tokyo Branch
Offshore Banking Unit

KGI Bank

Offshore Banking Unit

O-Bank

Offshore Banking Unit

Taishin International Bank

Singapore Branch
Tokyo Branch

布里斯本分行
國際金融業務分行

遠東國際商業銀行
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
納閩分行
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

永豐金租賃股份有限公司

Brisbane Branch
Offshore Banking Unit

Far Eastern International Bank
Offshore Banking Unit

Sunny Bank
Offshore Banking Unit

EnTie Commercial Bank
Offshore Banking Unit

Bank of Panhsin
Offshore Banking Unit

Taichung Commercial Bank
Labuan Branch
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

SinoPac Leasing Corp.

華資及外商銀行	Foreign Financial Institutions
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)	Mega International Commercial Bank Public Company Limited (Bangkok, Chonburi, Bangna, Ban Pong, Rayong)
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)
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、波士頓)	Cathay Bank (Los Angeles, San Francisco, New York, Houston, Washington D.C., Boston)
保富銀行 (美國洛杉磯、紐約)	Preferred Bank (Los Angeles, New York)
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、聖地牙哥)	East West Bank (New York, Los Angeles, San Francisco, Seattle, Atlanta, Boston, Houston, San Diego)
中亞銀行 (美國洛杉磯)	GBC International Bank (Los Angeles)
匯華銀行 (美國舊金山)	California Pacific Bank (San Francisco)
金城銀行 (美國休士頓)	Golden Bank (Houston)
夏威夷國家銀行 (美國夏威夷)	Hawaii National Bank (Hawaii)
亞洲銀行 (美國費城)	Asian Bank (Philadelphia)
臺灣聯合銀行 (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 (美國洛杉磯、舊金山)	Grand Pacific Financing Corp. (Los Angeles, San Francisco)

世越銀行（越南胡志明市）

史瓦濟蘭標準銀行（史瓦帝尼墨巴本）

大陸銀行（巴拉圭亞松森）

蒙古貿易發展銀行（蒙古烏蘭巴托）

Credicorp Bank（巴拿馬巴拿馬市）

大通銀行（美國洛杉磯）

美加銀行（美國洛杉磯）

皇佳商業銀行（美國洛杉磯）

福興銀行（美國芝加哥、紐約）

國泰世華銀行（柬埔寨）（柬埔寨金邊）

臺灣企銀微型財務公司（柬埔寨金邊）

元大儲蓄銀行（菲律賓）（菲律賓馬尼拉）

永豐金租賃資本國際有限公司

聯合商業銀行（柬埔寨金邊）

Indovina Bank（Ho Chi Minh City）

Standard Bank Swaziland Limited（Eswatini）

Banco Continental（Asuncion）

Trade and Development Bank of Mongolia（Ulan Bator）

Credicorp Bank（Panama City）

First General Bank（Los Angeles）

Mega Bank（Los Angeles）

Royal Business Bank（Los Angeles）

International Bank of Chicago（Chicago, New York）

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

TBB (Cambodia) Microfinance Institution PLC
（Phnom Penh）

Yuanta Savings Bank Philippines, Inc. (Manila)

SinoPac Capital International Limited

Land and Houses Bank PLC（Bangkok）



海外信用保證基金
OVERSEAS CREDIT GUARANTEE FUND (TAIWAN)

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