

2019 ANNUAL REPORT

中華民國108年年報

SERVICE
PROFESSION
PASSION



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

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前言



董事長 林寶惜
Chairman Ms. Rebecca P. H. Lin

台灣地狹人稠，人民勤奮努力，面對全球區域競爭，美中貿易戰風暴及艱難的國際處境，政府力推新南向政策，積極協助中小企業拓展海外市場。各地僑臺商也發揮在海外深耕的民間力量，穩固台灣經貿實力。海外信用保證基金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取得營運資金、協助其成功發展事業。108年在新南向國家合計承保710件，融資金額2億786萬美元，較107年成長47.57%。全年共辦理保證案件775件，融資金額2億4,966萬美元，較前一年度成長33.30%，並達成年度營運目標融資金額1億6,600萬美元之150.40%。

此外，108年持續配合僑務委員會推動攬才育才留才之僑生政策，提供信用保證以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順利完成學業。108年計承保471件，協助僑生獲得就學貸款新臺幣2,658

萬元。

財務績效方面，108年度除獲得僑務委員會捐款新臺幣8,025萬6千元外，並獲得銀行捐款計新臺幣1,100萬元。此外，本基金積極清理債權，全年收回49萬9,451美元（折合新臺幣1,441萬8千元）。配合加強財務收入，擰節開支費用，全年收支相抵後計賸餘新臺幣2,649萬6千元，已連續8年度賸餘，顯示基金財務體質趨於穩健。

今年以來發生COVID-19疫情，目前仍在全球持續燃燒，造成油價重挫、金融市場動盪、消費信心不振，威脅全球經濟前景。為協助受疫情影響而營運發生困難之僑臺商事業，本基金已於109年4月10日開辦COVID-19專案，提供舊貸展延及10萬美元之小額紓困貸款。本基金將會與僑臺商站在同一陣線，積極協助其渡過難關，延續事業，分散風險，重新佈局，繼續面對全球化新挑戰。

Preface



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

With such a large population living in a small island, Taiwan is a small open economy in the face of intense global competition, the storm of the US-China trade war and the difficulties squeezing Taiwan's international space. The government has launched the New Southbound Policy and actively assists 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 2019, the Fund provide credit guarantees of 710 cases in New Southbound Policy target countries with financial amount of US\$207 million, growth of 47.57% compared to last year. In addition, 775 cases were secured throughout the year, helping overseas compatriot businesses to obtain a financing amount of US\$ 249 million, a 33.3% growth compared with the previous year, and achieving 150.40% of the annual operating target US\$166 million. The Fund continually in line with the government's policy to cultivate, retain, and attract talent by providing student loans credit guaranty to assist overseas compatriot students with their studies in Taiwan. In 2019, a total 471 cases were conducted with financing amount of NT\$26.5 million.

In terms of financial performance, the Fund received NT\$80 million donations from supervisory authority OCAC, and NT\$11 million donations from banks, totaling NT\$91 million in 2019. In addition, the Fund continued debt clearance and this year US\$499,451 (NT\$14.4 million) were collected under the right of indemnity. Furthermore, we strengthened our financial performance and ended the year with a profit of NT\$26 million, the 8th consecutive year of profit since 2012.

The Coronavirus epidemic (also known as COVID-19 or Wuhan pneumonia) occurred earlier this year is still an ongoing threat to the entire world. It has caused a plunge in oil prices and turmoil in financial markets, and has weakened consumer confidence, further threatening the prospects for the global economy growth. In order to assist overseas Chinese and Taiwanese businesses that are affected by the Coronavirus epidemic, the Fund has launched the COVID-19 Guarantee Project on April 10, which provides extension of existing loans and additional relief loans up to US\$100,000. During the pandemic period, the Fund will continue to support the overseas Chinese and Taiwanese businesses with concrete measures to overcome liquidity difficulties, diversify possible risks, and redeploy and continue their businesses in the global arena.

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 徐佳青
Managing Director
Chia-Ching Hsu



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 張淑燕
Director
Shu-Yen Chang



董事 高麗文
Director
Lillian Li-Wen Kao



常務監察人 林美杏
Chairman of Supervisors Committee
Mei-Hsing Lin



監察人 陳世池
Supervisor
Shih-Chih Chen



監察人 陳達生
Supervisor
Ta-Sheng Chen

代表單位 Representing Unit 現職 Current Position

董事長 Chairman of the Board

林寶惜 僑務委員會 本基金董事長
Rebecca P. H. Lin

常務董事 Managing Directors

徐佳青 僑務委員會 僑務委員會副委員長
Chia-Ching Hsu Deputy Minister
Overseas Community Affairs Council, R.O.C.(Taiwan)

詹德恩 僑務委員會 中華開發金控股份有限公司資深副總經理
Dan T. E. Chan Executive Vice President
China Development Financial Holding Corporation

黃光熙 金融監督管理委員會 金融監督管理委員會銀行局副局長
Kuang-Hsi Huang Deputy Director General, Banking Bureau
Financial Supervisory Commission, R.O.C.(Taiwan)

賀培真 中央銀行 中央銀行外匯局副局長
Stella P. J. Heh Deputy Director General, Department of Foreign Exchange
Central Bank of the Republic of China (Taiwan)

董事 Directors

張淑燕 僑務委員會 僑務委員會僑商處處長
Shu-Yen Chang Director General, Department of Business Affairs
Overseas Community Affairs Council, R.O.C.(Taiwan)

高麗文 兆豐國際商業銀行 兆豐國際商業銀行財務處處長
Lillian Li-Wen Kao VP & General Manager, Treasury Department
Mega International Commercial Bank

監察人會主席 Chairman of Supervisors Committee

林美杏 行政院主計總處 行政院主計總處參事
Mei-Hsing Lin Counselor
Directorate-General of Budget, Accounting and Statistics, Executive Yuan, R.O.C.(Taiwan)

監察人 Supervisors

陳世池 僑務委員會 僑務委員會僑民處處長
Shih-Chih Chen Director General, Department of Expatriate Affairs
Overseas Community Affairs Council, R.O.C. (Taiwan)

陳達生 兆豐國際商業銀行 兆豐國際商業銀行風險控管處處長
Ta-Sheng Chen SVP & General Manager, Risk Management Department
Mega International Commercial Bank

備註：

1. 陳董事達生 108 年 8 月卸任，莊董事婉玲 108 年 8 月接任。
2. 呂監察人玉娟 108 年 8 月卸任，陳監察人達生 108 年 8 月接任。
3. 莊董事婉玲 108 年 12 月卸任，高董事麗文 108 年 12 月接任。
4. 郭監察人大文 108 年 12 月卸任，陳監察人世池 108 年 12 月接任。
5. 汪董事樹華 109 年 1 月卸任，張董事淑燕 109 年 1 月接任。
6. 張常務監察人育珍 109 年 2 月卸任，林常務監察人美杏 109 年 2 月接任。
7. 高常務董事建智 109 年 5 月卸任，徐常務董事佳青 109 年 5 月接任。

Notes:

- * Ms. Wan-Ling Jwang succeeded Mr. Ta-Sheng Chen as Director from August 2019.
- * Mr. Ta-Sheng Chen succeeded Ms. Yu-Chuan Lu as Supervisor from August 2019.
- * Ms. Lillian Li-Wen Kao succeeded Ms. Wan-Ling Jwang as Director from Dec. 2019.
- * Mr. Shih-Chih Chen succeeded Mr. Edward Kuo as Supervisor from Dec. 2019.
- * Ms. Shu-Yen Chang succeeded Mr. Shu-Hwa Wong as Director from Jan. 2020.
- * Ms. Mei-Hsing Lin succeeded Ms. Yu-Chen Chang as Chairman of Supervisor from Feb. 2020.
- * Ms. Chia-Ching Hsu succeeded Mr. Chien-Chih Kao as Managing Director from May 2020.

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
Administration Department

方經理淑玲
Shwu-Ling Fang

林董事長寶惜
Rebecca P.H. Lin

楊代理總經理清泉
Albert Yang

綜合規劃部
Planning Department

周經理雅娜
Jana Chou

黃科長芝蘭
Beryl Huang

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 108 年底止，捐助金額共計新臺幣 29 億 8,637 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	1,757,378
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	20,000
玉山商業銀行	12,000
板信商業銀行	3,000
台中商業銀行	3,000
台新商業銀行	3,000
聯邦商業銀行	3,000
元大商業銀行	3,000
臺灣新光商業銀行	3,000
永豐商業銀行	10,000
合計	2,986,378

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 2019, donations received have totaled NT\$2,986 million, the breakdown is as follows:

Unit : NT \$ Thousand

Sponsor	Amount
Central Government	1,757,378
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	20,000
E. Sun Bank	12,000
Bank of Panhsin	3,000
Taichung Commercial Bank	3,000
Taishin Int'l Bank	3,000
Union Bank of Taiwan	3,000
Yuanta Commercial Bank	3,000
Taiwan Shin Kong Commercial Bank	3,000
Bank SinoPac	10,000
Total	2,986,378

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。



本基金舉辦年度績優銀行頒獎典禮，林寶惜董事長（前排右 1）、僑委會吳委員長新興（前排中）、金管會黃副主任委員天牧（前排右 6）、行政院經貿談判辦公室楊副總談判代表珍妮（前排左 5）與獲獎銀行代表及出席見證臺商合影。

2019 OCGF Merit Award Ceremony for Outstanding Financial Institutions. Chairman Lin (front row, 1th from right), OCAC Minister Hsin-hsing Wu(front row, middle), FSC Vice Chairman Tien-Mu Huang(6th from right), Deputy Trade Representative of OTN Jen-Ni Yang (5th from left), 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\$2 million. The affiliates of the same business group both established in New Southbound target countries can apply an aggregate amount up to US\$2.5 million.

(2) Guarantee Percentage

(A) The guarantee percentage will be decided on 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

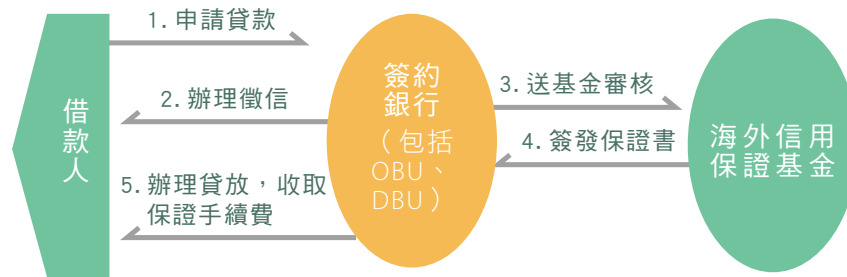
The Fund amended the operation guidelines in 2019. The rates of guarantee fee are between 0.2%~0.6%.



拜訪駐越南台北經濟文化辦事處，與石大使瑞琦合影。

Chairman Lin Visited Taipei Economic and Cultural Office in Vietnam and took a photo with Amb. Richard R.C. Shih (middle) to mark the occasion.

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 193 處，涵蓋五大洲 24 個國家之 50 個都會區。(請參閱附錄)

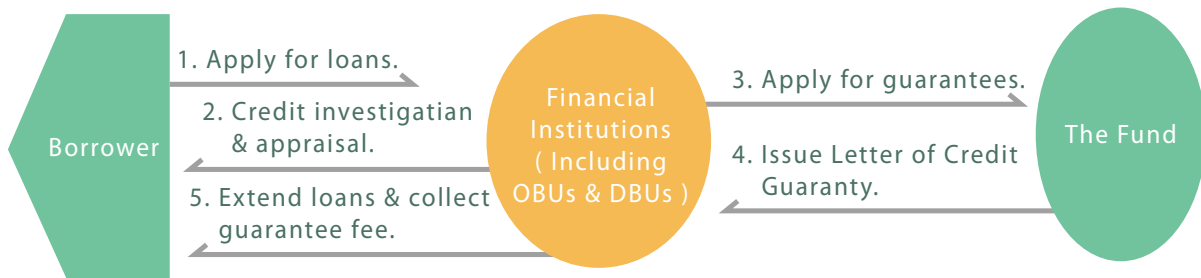


拜訪菲律賓地區合作銀行。
Visited handling banks in Philippines.

拜訪承辦銀行，交換業務意見
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 May 2020, the Fund maintained business relationships with 66 member institutions covering 193 service stations in 50 metropolitan and 24 nations. (See the Appendix)



在河內舉辦說明會，會後與石大使瑞琦及僑臺商領袖合影。

Promoted guarantee program in Honai and took a photo with Amb. Richard R.C. Shih (front row, middle) and local Taiwanese entrepreneurs to mark the occasion.

與菲律賓地區之臺商舉行業務說明會。
Having seminar in Manila, Philippines in exchanging opinions on guaranty program.



貳、108年度保證業務執行績效

一、保證績效

108年度全年共辦理保證案件 775 件，融資金額 2 億 4,966 萬美元，較前一年度成長 33.30%，達成年度營運目標融資金額 1 億 6,600 萬美元之 150.40%。

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，108 年在新南向國家合計承保 710 件，融資金額 2 億 786 萬美元，較 107 年成長 47.57%。
- (二) 配合僑務委員會推動攬才、育才、留才之僑生政策，持續推動「僑生技職專班就學貸款信用保證」，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。108 年計承保 471 件，協助僑生獲得就學貸款新臺幣 2,658 萬元。

三、風險控管績效

截至 108 年底，逾期保證餘額為 108 萬 7,390 美元，逾期保證比率 0.55%，近 5 年逾期比率均在 1% 以下，保證品質穩定。

四、債權收回績效

108 年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 49 萬 9,451 美元（折合新臺幣 1,441 萬 8 千元），達預算數新臺幣 400 萬元之 360.46%。

五、財務績效

108 年除獲僑務委員會捐款新臺幣 8,025 萬 6 千元，並獲 7 家銀行捐款共計新臺幣 1,100 萬元。另加強財務收入及擲節開支費用，經收支相抵後計賸餘新臺幣 2,649 萬 6 千元。自 101 年至 108 年，本基金已連續 8 年度賸餘，顯示基金財務體質漸趨穩健。

楊代總經理率員前往菲律賓推動本基金業務
Acting President Yang promoted the guarantee program in Philippines.



II Performance of Operations

1. General Credit Guarantee Performance

In 2019, the Fund lent its support with 775 cases in a total financing amount of US\$249 million, a 33.30% growth compared with the previous year, and achieved 150.40% of the annual operating target US\$166 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 710 cases were approved in 2019 with a total financing amount of US\$207 million, which grew 47.57% compare to last year.
2. In support of the government's policy to cultivate, retain, and attract talent, the Fund continually promoted "Vocational Education Program for Overseas Compatriot Students" by providing student loans credit guaranty to assist overseas compatriot students with their studies in Taiwan. In 2019, a total 471 cases were conducted with financing amount of NT\$26.5 million.

3. Risk Management Performance

As of the end of 2019, the guarantee amount of US\$1,087,390 have not yet been indemnified. The default rate was 0.55%. The default rates of the recent years have shown that the quality of credit guarantees were all fairly controlled.

4. Recovery of Payment Performance

The Fund actively improved debt clearance and endeavored to negotiated debt settlement plans with the debtors to seek further possible recourses. This year US\$499,451 (NT\$14.4 Million) of debt had been collected under the right of indemnity, which achieved the annual target of 360.46%.

5. Performance in Finance

The Fund received NT\$80 million donations from supervisory authority, and NT\$11 million donations from a total of 7 banks. Furthermore, the Fund strengthened its income and cut down expenses ended the year with a profit of NT26 million, the 8th consecutive years of profit since 2012.

與越南胡志明市之台商舉行業務說明會。
Having seminar in Ho Chih Minh City, Vietnam in exchanging views on guarantee program.



參、保證業務統計

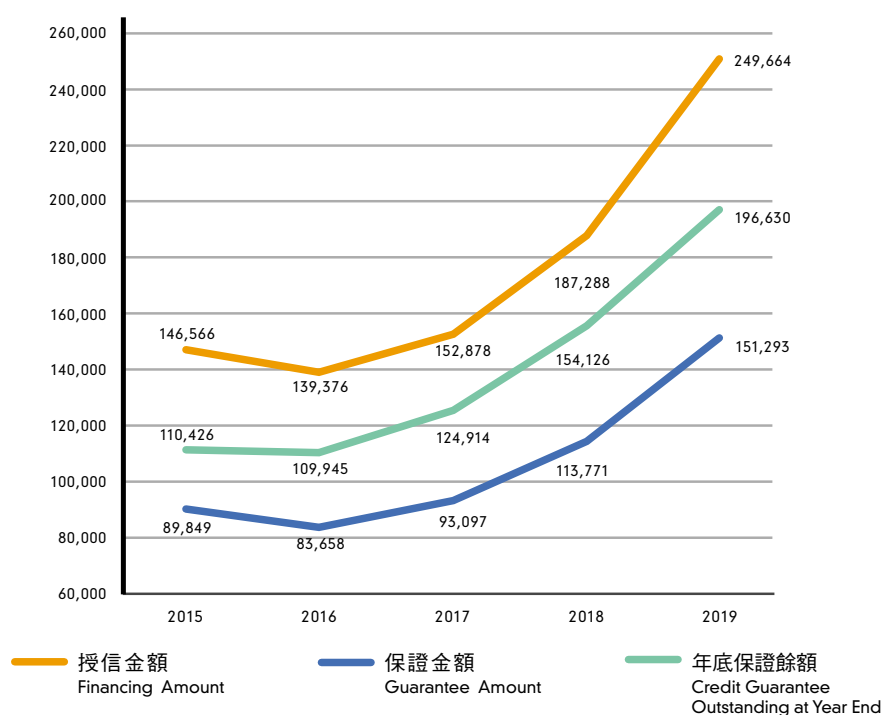
一、近五年業務發展概況 Overview of the latest 5 years

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	承作案件 No. of Cases	授信金額 Financing Amount	保證金額 Guarantee Amount	年底保證餘額 Credit Guarantee Outstanding at Year End
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
2019	775	249,664	151,293	196,630

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



III 2019 Business Review

二、保證情形 2019 Business Review

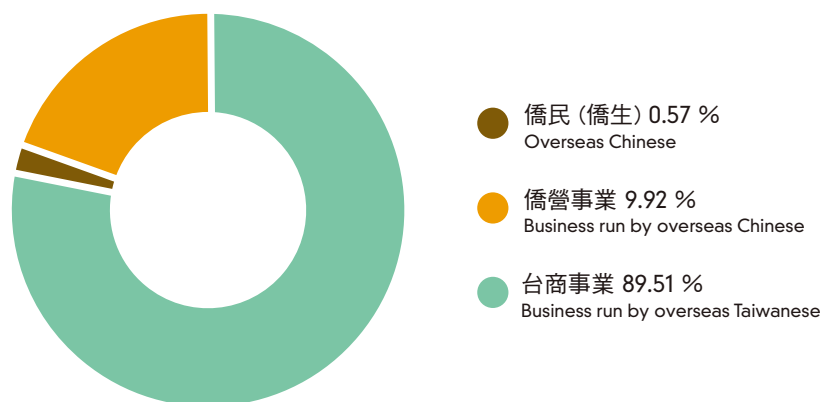
(一) 對象別保證情形 Types of client

108 年對象別保證情形統計表
Credit Guarantees by Types of Client in 2019

金額單位：千美元
Unit: US\$ Thousand

保證對象 Client of Credit Guarantee	承作案件 No. of Cases	授信金額 Financing Amount	保證金額 Guarantee Amount	結構比 (%) Percentage
臺商事業 Business run by overseas Taiwanese	264	224,297	135,424	89.51
僑營事業 Business run by overseas Chinese	40	24,503	15,005	9.92
僑民 (僑生) Overseas Chinese	471	864	864	0.57
合計 Total	775	249,664	151,293	100.00

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



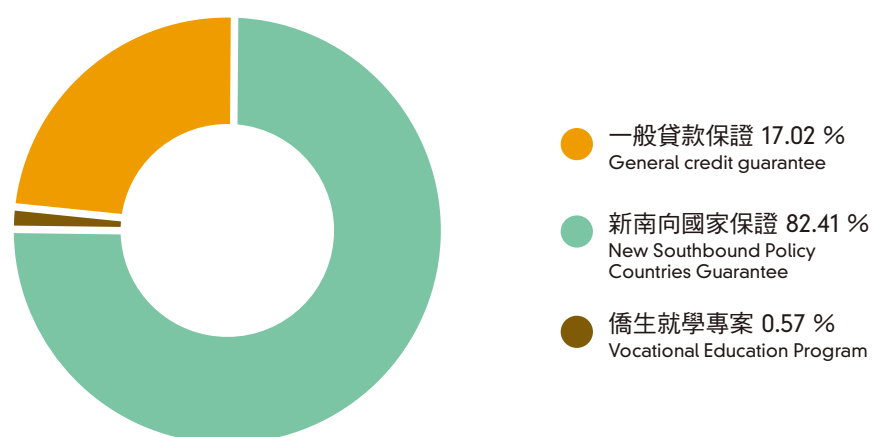
(二) 項目別保證情形 **Types of Guarantee Program**

108 年項目別保證情形統計表
Credit Guarantees by Programs in 2019

金額單位：千美元
 Unit: US\$ Thousand

保證項目 Guarantee Program	承作案件 No. of Cases	授信金額 Financing Amount	保證金額 Guarantee Amount	結構比 (%) Percentage
一般貸款保證 General Credit Guarantee	65	41,801	25,744	17.02
新南向國家保證 New Southbound Policy Countries Guarantee	239	206,999	124,685	82.41
僑生就學專案 Vocational Education Program	471	864	864	0.57
合計 Total	775	249,664	151,293	100.00

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



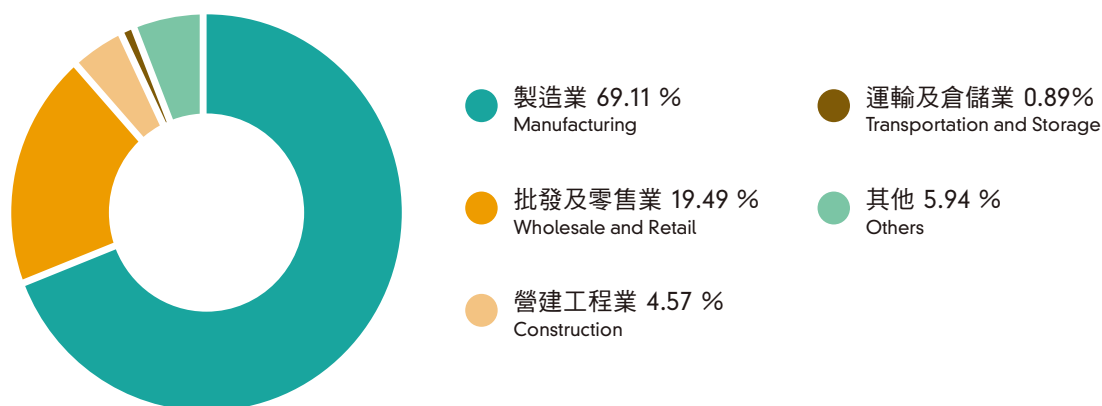
(三) 行業別保證情形 Types of Industry

108 年行業別保證情形 Credit Guarantees by Industries in 2019

金額單位：千美元
Unit: US\$ Thousand

行業別 Industry	承作案件 No. of Cases	授信金額 Financing Amount	保證金額 Guarantee Amount	結構比 (%) Percentage
製造業 Manufacturing	193	175,386	104,556	69.11
批發及零售業 Wholesale and Retail	79	46,729	29,488	19.49
營建工程業 Construction	15	10,900	6,920	4.57
運輸及倉儲業 Transportation and Storage	3	2,061	1,352	0.89
醫療保健 及社會工作服務業 Human Health and Social Work	2	2,075	1,253	0.83
農、林、漁、牧業 Agriculture, Forestry, Fishing and Animal Husbandry	2	2,200	1,100	0.73
住宿及餐飲業 Accommodation and Food Service	2	1,031	774	0.51
其他服務業 Other Service	8	8,418	4,986	3.3
僑生就學貸款 Vocational Education Program	471	864	864	0.57
合計 Total	775	249,664	151,293	100.00

108 年行業別保證情形結構表 Percentage of Credit Guarantees by Industries



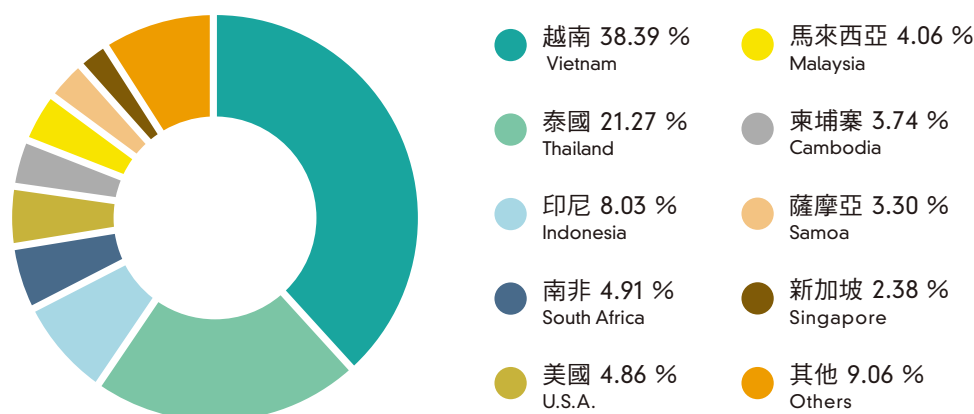
(四) 國家別保證情形 Countries of Service

108 年國家別保證情形 Credit Guarantees by Countries of Service in 2019

金額單位：千美元
Unit: US\$ Thousand

國家別 Countries	承作案件 No. of Cases	授信金額 Financing Amount	保證金額 Guarantee Amount	結構比 (%) Percentage
越南 Vietnam	295	97,226	58,076	38.39
泰國 Thailand	70	51,095	32,176	21.27
印尼 Indonesia	270	20,369	12,146	8.03
南非 South Africa	17	12,044	7,436	4.91
美國 U.S.A.	22	12,250	7,358	4.86
馬來西亞 Malaysia	21	9,771	6,146	4.06
柬埔寨 Cambodia	26	9,926	5,661	3.74
薩摩亞 Samoa	6	8,080	4,998	3.30
新加坡 Singapore	7	6,331	3,598	2.38
菲律賓 Philippines	4	5,600	3,350	2.21
緬甸 Myanmar	14	5,116	3,081	2.04
加拿大 Canada	9	2,352	1,712	1.13
塞席爾 Seychelles	4	1,900	1,170	0.77
印度 India	1	1,752	876	0.58
巴西 Brazil	1	1,500	750	0.50
英屬維京群島 British Virgin Islands	1	1,200	600	0.40
聖文森 Saint Vincent and the Grenadines	1	1,200	780	0.52
日本 Japan	2	1,198	848	0.56
巴拿馬 Panama	1	1,000	550	0.36
立陶宛 Lietuvos	1	600	390	0.26
法國 France	2	478	353	0.23
澳大利亞 Australia	1	461	276	0.18
寮國 Laos	1	215	162	0.11
墨西哥 Mexico	-1	-500	-300	-0.20
安圭拉 Anguilla	-1	-1,500	-900	-0.59
合計 Total	775	249,664	151,293	100.00

108 年國家別保證情形 Credit Guarantees by Countries of Service in 2019



(五) 銀行別保證情形 Financial Institutions

108 年銀行別保證情形 Credit Guarantees by Financial Institutions in 2019

金額單位：千美元
Unit: US\$ Thousand

銀行別 Financial Institutions	承作案件 No. of Cases	授信金額 Financing Amount	保證金額 Guarantee Amount	結構比 (%) Percentage
上海商業儲蓄銀行 The Shanghai Commercial & Savings Bank	67	60,797	37,414	24.73
兆豐國際商業銀行 Mega Int'l Commercial Bank	48	28,526	18,708	12.37
中國信託商業銀行 CTBC Bank	13	19,355	11,393	7.53
玉山商業銀行 E. Sun Bank	25	17,480	10,893	7.20
華南商業銀行 Hua Nan Commercial Bank	18	17,200	10,483	6.93
臺灣銀行 Bank of Taiwan	490	15,658	10,027	6.63
國泰世華商業銀行 Cathay United Bank	15	16,900	9,775	6.46
永豐商業銀行 Bank SinoPac	14	11,250	6,030	3.99
第一商業銀行 First Commercial Bank	29	10,958	7,332	4.85
台新國際商業銀行 Taishin Int'l Bank	6	7,450	4,570	3.02
彰化商業銀行 Chang Hwa Commercial Bank	5	6,600	3,875	2.56
台中商業銀行 Taichung Commercial Bank	7	6,300	3,625	2.40

銀行別 Financial Institutions	承作案件 No. of Cases	授信金額 Financing Amount	保證金額 Guarantee Amount	結構比 (%) Percentage
台北富邦銀行 Taipei Fubon Bank	8	5,900	3,495	2.31
合作金庫銀行 Taiwan Cooperative Bank	6	5,661	3,382	2.23
臺灣中小企業銀行 Taiwan Business Bank	4	4,800	2,820	1.86
日盛國際商業銀行 Jih Sun Commercial Bank	5	4,700	2,280	1.51
永豐金租賃資本國際有限公司 SinoPac Capital International	3	3,350	1,507	1.00
臺灣新光商業銀行 Taiwan Shin Kong Commercial Bank	3	2,390	1,398	0.92
華美銀行 East West Bank	3	1,700	960	0.63
板信商業銀行 Bank of Panhsin	1	1,500	900	0.59
臺灣土地銀行 Land Bank of Taiwan	1	750	375	0.25
盤銀中信租賃有公司 Bangkok Grand Pacific Lease Public Co.	3	739	361	0.24
國泰銀行 Cathay Bank	1	500	250	0.16
紐約第一銀行 Amerasia Bank	1	200	140	0.09
元大商業銀行 Yuanta Commercial Bank	-1	-1,000	-700	-0.46
合計 Total	775	249,664	151,293	100.00

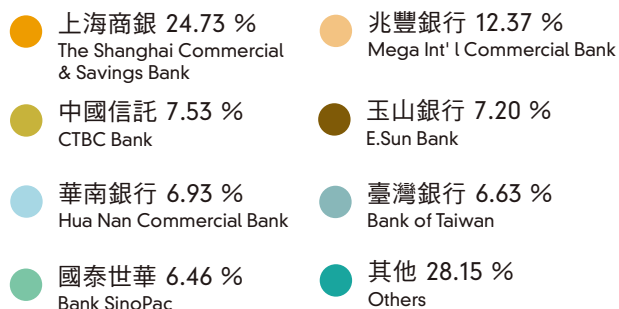
備註：

* 臺灣銀行承作案件含僑生就學貸款 471 件。

Notes:

* 471 cases of Vocational Education Program were approved by Bank of Taiwan.

108 年銀行別保證情形 Credit Guarantees by Financial Institutions in 2019

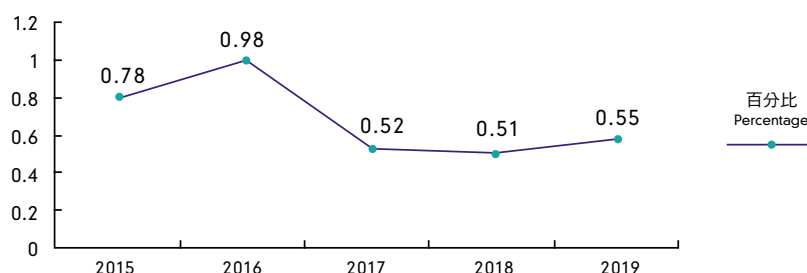


三、逾期情形 Guarantees in default

截至 108 年底逾期保證餘額 108 萬 7,390 美元，逾期比率為 0.55%，較 107 年增加 29 萬 5,988 美元或 37.4%，逾期比率上升 0.04% 個百分點。最近 5 年逾期比率均在 1% 以下，風險控管尚具成效。

By the end of 2019, the amount of outstanding guarantees in default was US\$1,087,390, which increased US\$295,988 or by 37.4% compared to last year. The percentage for the default guarantee amount against total outstanding guarantee amount as of the end of 2019 was 0.55%, increased by 0.04 percentage points. The default rates in the last 5 years are below 1 %, which demonstrates the 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 108 年度代位清償案件共計 7 件，代位清償金額為 118 萬 4,124 美元 (含本金 115 萬 7,625 美元，利息 1 萬 8,496 美元，訴追費用 8,003 美元)。

In 2019, there were 7 indemnity payments totaling US\$1,184,124 (including principal US\$1,157,625, interest US\$18,496 and legal fees US\$8,003).

五、追償收回情形 Recovery of Payment

本基金 108 年度追償收回金額計 49 萬 9,451 美元 (折合新臺幣 1,441 萬 8 千元)，達全年收回目標新臺幣 400 萬元之 360.46%。截至 108 年底，累計追償收回 728 萬 764 美元，占累計代償金額 4,138 萬 7,008 美元之 17.59%。

In 2019 the Fund collected US\$499,451 (NT\$14.4 million) from cases we had fulfilled obligations, which achieved 360.46% of annual target NT\$4 million. Up till the end of 2019, the cumulative recovery totaling US\$7.2 million under the right of indemnity, which was 17.59% against total indemnity payment of the Fund.

肆、108 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

為配合政府新南向之政策，108 年在新南向國家合計承保 710 件，融資金額 2 億 786 萬美元，較 107 年成長 47.57%。

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。108 年計承保 129 件，融資金額 1 億 3,152 萬美元，保證金額 7,807 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推動攬才、育才、留才之僑生政策，持續推動「僑生技職專班就學貸款信用保證」，108 年計承保 471 件，協助僑生獲得就學貸款新臺幣 2,658 萬元。

四、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。108 年共拜訪承辦銀行 137 家次。

五、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 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，108 年 3 月 4 日辦理 107 年度績優合作金融機構頒獎典禮，共有 10 家銀行及其分子行獲得 25 個獎牌，典禮邀請僑務委員會吳新興委員長、金管會黃天牧副主委及行政院經貿談判辦公室楊珍妮副總談判代表擔任頒獎人，並有 27 家承辦機構主管觀禮暨參加座談會。

IV Highlights of 2019

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, 710 cases were approved in New Southbound target countries during 2019 with a total financing amount of US\$207 million, which grew 47.57% compare to last year.

2. Advocating for the OBU guarantees

In order to assist Taiwanese business obtaining sufficient liquidity from offshore branch unit, the Fund visited domestic handling banks' head offices and branches to promote the guarantee program. In 2019, this concluded 129 cases with a total financing amount of US\$131.5 million and guaranty amount of US\$78 million.

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

In support of the government's policy to cultivate, retain, and attract talent, the Fund continually promoted "Vocational Education Program for Overseas Compatriot Students" by providing student loans credit guaranty to assist overseas compatriot students with their studies in Taiwan. In 2019, a total 471 cases were conducted with financing amount of NT\$26.5 million.

4. Visiting handling banks to promote the guarantee program

To strengthen mutually cooperation relationship with handling banks and bolster the guarantee program, the Fund actively visited handling banks to introduce the guidelines and provisions of guarantee procedure, exchange experiences and shared the risk management measures with the banks. A total of 137 visits were made during this year.

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

To help member banks familiar with 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 4, 2019. OCAC Minister Hsin-hsing Wu, FSC Vice Chairman Tien-Mu Huang and Deputy Chief Negotiator of OTN Jen-Ni Yang were invited to present the award. Besides, guests from 27 member banks were invited to attend the ceremony and the forum.

七、加強海外訪宣

1. 配合派員參加僑務委員會 108 年技職教育僑生專班海外聯合招生宣導活動，前往越南及印尼兩國，於 16 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，派員前往越南、馬來西亞、菲律賓、泰國及緬甸，拜訪駐外館處、承辦銀行、僑臺商，並舉辦業務座談會，宣導保證業務及進行意見交流。此外，亦實地拜訪當地廠商，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「2019 年臺灣烘焙技術暨創業研習班」、「2019 年第 1 期海外商會領導班」、「2019 年投資臺灣新創事業僑臺商邀訪團」、「2019 年臺灣水產養殖暨創業研習班」、「2019 年電子商務僑臺商邀訪團」、「2019 年食品加工技術研習班」、「2019 年投資臺灣醫療產業僑臺商邀訪團」、「2019 年咖啡技藝暨創業研習班」、「2019 年臺灣創意美食暨製作研習班」、「2019 年投資臺灣生技產業僑臺商邀訪團」、「2019 年海外青商新創事業觀摩團」、「2019 年推廣臺灣觀光產業僑臺商觀摩團」、「2019 年綠能產業僑臺商邀訪團」、「2019 年新農業產業僑臺商邀訪團」、「2019 年第 2 期海外商會領導班及菁英班」、「2019 年臺灣連鎖加盟產業僑臺商投資觀摩團」、「2019 年人工智慧及物聯網產業僑臺商邀訪團」、「2019 年臺商會跨境電商實務研習班」等，向返臺參加會議之僑臺商進行宣導說明。

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 108 年底，逾期保證餘額為 108 萬 7,390 美元，逾期保證比率 0.55%，最近 5 年逾期比率均在 1% 以下，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，108 年度共收回 49 萬 9,451 美元（折合新臺幣 1,441 萬 8 千元），較目標值新臺幣 400 萬元增加新臺幣 1,041 萬 8 千元或增 260.46%。

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 and Indonesia to promote the program in 16 seminars.
2. To promote the credit guarantee program, the Fund visited Vietnam, Malaysia, Philippines, Thailand and Myanmar and held seminars with branch managers and representatives to exchange views. Besides, the Fund also 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 2019 "Taiwan Baking Skills and Entrepreneurship Workshop", "Overseas Chamber of Commerce Leader Program", "Taiwan Startup Investment Program", "Taiwan Aquaculture and Business Startup Workshop", "E-commerce Program", "Taiwan Medical Industry Investment Program", "Coffee Skills and Business Startup Workshop", "Taiwan Cuisine Workshop", "Biomedical Industry Program", "Green Energy Industry Program", "New Agricultural Industry Program", "Smart Machinery Industry Program", and several others.

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 2019, the outstanding amount of guarantees in default was US\$1,087,390 and the default rate was 0.55%. The default rates in the last 5 years are below 1 %, which demonstrates the risk management control of credit guaranty by the Fund.

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 2019, under the right of indemnity US\$499,451 (NT\$14.4 million) of debt had been collected, which increased NT\$10.4 million or by 260.46% compared with the annual target NT\$4 million.

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 8,025 萬 6 千元，並獲 7 家銀行捐款共計新臺幣 1,100 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 2,649 萬 6 千元，已連續 8 年度賸餘。

十二、增修業務相關規章

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）訂六項規章：

- (一) 捐助章程。
- (二) 資金運用與管理要點。
- (三) 審查及處理要點。
- (四) 會計制度。
- (五) 內部控制及稽核制度實施辦法。
- (六) 誠信經營規範。

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、臺灣經濟研究院、中華民國證券暨期貨市場發展基金會、中華經濟研究院及其他教育訓練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。



劉經理彩雲前往馬來西亞推動本基金業務
General Manager Liu promoted the guarantee program
in Malaysia.

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\$80 million donations from supervisory authority, and NT\$11 million donations from a total of 7 banks. Furthermore, the Fund strengthened its income and cut down expenses ended the year with a profit of NT26 million, the 8th 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) The Charter of Endowment
- (2) Directions for Use and Management of Funds
- (3) Guidelines for reviewing and handling by Overseas Credit Guarantee Fund (Taiwan)
- (4) Accounting System
- (5) Regulations Governing the Internal Control and Audit Systems by the Fund.
- (6) Guidance on the Code of Ethics in Management by 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 and forums held by Taiwan Academy of Banking and Finance, Taiwan Institute of Economic Research, Securities and Futures Institute, Chung-Hua Institution for Economic Research and others, for the purpose to improving their professional knowledge and skills in the field of banking, financing and debt collection

峴港臺商座談會，與當地僑務領袖合影。
Promoting guarantee program in Da Nang, Vietnam.



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 108 年 12 月 31 日及 107 年 12 月 31 日
December 31, 2019 and 2018

單位：新臺幣千元
Expressed in Thousands of NT Dollars

資 產	ASSETS	108年12月31日 Dec. 31, 2019	107年12月31日 Dec. 31, 2018
流動資產	Current assets	2,457,592	2,353,265
現金及約當現金	Cash and cash equivalents	2,434,558	2,334,673
應收款項	Receivables	20,665	16,052
預付款項	Prepayments	1,768	1,701
其他流動資產	Other current assets	601	839
非流動資產	Non-current assets	155,866	155,949
非流動金融資產	Non-current financial assets	100,000	100,000
不動產、廠房及設備	Property, plant and equipment	43,234	43,467
其他非流動資產	Other non-current assets	12,632	12,482
資產總額	Total assets	2,613,458	2,509,214
負債及淨值			
LIABILITIES & NET WORTH			
流動負債	Current liabilities	45,612	31,875
應付款項	Payables	10,533	6,000
預收款項	Advance receipts	31,609	24,149
其他流動負債	Other current liabilities	3,470	1,726
非流動負債	Non-current liabilities	282,654	298,899
負債準備 - 非流動	Non-current provisions	281,870	298,302
其他非流動負債	Other non-current liabilities	784	597
負債合計	Total liabilities	328,266	330,774
淨值	Net worth	2,285,192	2,178,440
基金	Funds	2,258,696	2,277,122
累積餘絀	Retained earnings (Accumulated deficit)	26,496	(98,682)
負債及淨值總額	Total liabilities & net worth	2,613,458	2,509,214

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 108 年 1 月 1 日至 12 月 31 日及 107 年 1 月 1 日至 12 月 31 日
For the Years Ended December 31, 2019 and 2018

單位：新臺幣千元
Expressed in Thousands of NT Dollars

		2019	2018
		1/1 ~ 12/31	1/1 ~ 12/31
收入	Revenue	83,392	262,000
保證業務收入	Guarantee business revenue	43,480	31,648
財務收入	Financial revenue	28,912	26,146
受贈收入	Donation revenue	11,000	204,200
其他業務外收入	Other non-business revenue	-	6
支出	Expenses	56,896	115,902
保證業務費用	Guarantee business expenses	42,762	102,005
管理費用	Administrative expenses	11,824	13,897
財務費用	Financial expenses	2,310	-
本期賸餘	Net income	26,496	146,098

陸、年度大事紀要

1/5 ~ 1/6

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，前往越南地區宣導「僑生技職專班」保證業務。

The Fund attended "Overseas Joint Recruitment of overseas compatriot students to study in Taiwan" held by OCAC and visited Vietnam.

1/7 ~ 1/9

1月7日至1月9日期間，派員赴越南胡志明市舉辦本基金業務說明會，並拜訪當地承辦銀行推廣本基金保證業務。

The Fund visited handling banks in Ho Chih Minh City, Vietnam and held seminars to promote the guarantee program.

3/4

舉行「年度績優承辦銀行頒獎典禮」，由僑務委員會吳新興委員長、金管會黃天牧副主委及行政院經貿談判辦公室楊珍妮副總談判代表擔任頒獎人，並有27家承辦機構主管觀禮暨參加座談會。

The Fund held the Merit Award Ceremony for Outstanding Financial Institutions on March 4, 2019. OCAC Minister Hsin-hsing Wu, FSC Vice Chairman Tien-Mu Huang and Deputy Trade Representative of OTN Jen-Ni Yang were invited to present the award. Besides, guests from 27 member banks were invited to attend the ceremony and the forum.



3/27

第十屆董事會第32次會議通過修正「審查及處理要點」，將保證手續費率採逐年階梯式降低以減輕僑臺商負擔。

In order to mitigate the burden of the guaranty applicants, the 32th meeting of the 10th board approved amendments to the "Guidelines for reviewing and handling by Overseas Credit Guarantee Fund (Taiwan)" and lowered the rate of guarantee fee.

4/26

4月26日上午，林董事長率劉經理彩雲出席「2019年僑務委員會投資臺灣新創事業僑臺商邀訪團」綜合座談會及惜別午宴，向出席人員簡介本基金信用保證業務事宜，並回應相關提問。

Chairman Lin and General Manager Liu attended the OCAC 2019 Taiwan Startup Investment Program for Overseas Compatriot Entrepreneurs, gave a briefing on the guarantee program and answered questions.

5/2 ~ 5/9

5月2日至5月9日，劉經理彩雲率員前往馬來西亞與泰國推廣本基金保證業務。

General Manager Liu visited Malaysia and Thailand to promote the Fund's guarantee program.



VI Summary of Significant Events

9/26 ~ 9/27

林董事長、楊代理總經理和劉經理前往桃園參加「世界台灣商會聯合總會第 25 屆年會」。

Chairman Lin, Acting President Yang and General Manager Liu attended the 25th annual meeting of World Taiwanese Chambers of Commerce held in Taoyuan.

10/14 ~ 10/17

楊代理總經理率員前往菲律賓馬尼拉拜訪承辦銀行及當地保證戶，並邀集僑臺商和承辦銀行舉辦保證業務座談會。

Acting President Yang visited handling banks, local Taiwanese business in Manila, Philippines and held seminars to promote the Fund's guarantee program.

10/30

配合財團法人法之施行，第 11 屆董事會第 3 次會議通過修正本基金「捐助章程」相關條文，以利實務運作。

In line with the implementation of Foundations Act, the 3th meeting of the 11th board approved amendments to the "The Charter of Endowment" for practical operation.

11/7 ~ 11/10

林董事長率劉經理前往緬甸仰光參加「四國經濟高峰論壇」並應邀專題演講，順道拜訪當地保證戶及臺商會，了解各地臺商之需求並充分交換意見。

Chairman Lin accompanied by General Manager Liu, attended the Myanmar-Vietnam-Cambodia-Laos Summit in Yangon, Myanmar and addressed a speech. They also visited handling banks, local Taiwanese businesses and Taiwanese Chambers of Commerce in exchanging opinions on guarantee program.



12/4 ~ 12/12

林董事長率劉經理及同仁前往越南河內、海防、岘港、胡志明市及頭頓等地推廣本基金保證業務，拜訪我國駐越南代表處、當地承辦銀行及臺商會，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 Honai, Haiphong, Da Nang and Ho Chih Ming City as well as Taipei Economic and Cultural Office in Vietnam so as to promote and exchange views on guarantee program.

12/25

第 11 屆董事會第 5 次會議通過修正本基金「資金運用與管理要點」、「基金各項給與支給辦法」、「工作規則」及「勞工退休辦法」，並新訂本基金「內部控制及稽核制度實施辦法」及「誠信經營規範」。

The 5th meeting of the 11th board approved amendments to "Directions for Use and Management of Funds", "Payment Standards of the Fund", "Working Rules", "Labor Pension Rules" and enacted "Regulations Governing the Internal Control and Audit Systems by the Fund" and "Guidance on the Code of Ethics in Management by the Fund".

5/27、7/1、12/10

本基金獲僑務委員會捐助新臺幣 8,025 萬 6 千元。

The Fund received NT\$80 million donation from Overseas Community Affairs Council, R.O.C. (Taiwan).

12/1 ~ 12/31

本基金獲中國信託、玉山銀行、板信銀行、台中銀行、聯邦銀行、元大銀行、新光銀行等 7 家銀行捐款共計新臺幣 1,100 萬元。

The Fund received donations from CTBC Bank, E. Sun Bank, Bank of Panhsin, Taichung Commercial Bank, Union Bank of Taiwan, Yuanta Commercial Bank and Taiwan Shin Kong Commercial Bank, in a total of NT\$11 million.

附錄 Appendix

本基金簽約辦理保證業務之金融機構

Financial Institutions Accepting Credit Guarantee from The Fund

國內銀行

Domestic Financial Institutions

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
雪梨分行
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
Sydney Branch
Offshore Banking Unit

臺灣土地銀行

紐約分行
洛杉磯分行
新加坡分行
國際金融業務分行

Land Bank of Taiwan

New York Branch
Los Angeles Branch
Singapore 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
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

Mega International Commercial Bank

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

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

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
永珍分行
墨爾本分行
國際金融業務分行

Taiwan Cooperative Bank

New York Branch
Los Angeles Branch
Seattle Branch
Manila Branch
Phnom Penh Branch
Sydney Branch
Vientiane Capital Branch
Melbourne 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
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

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

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

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

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

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)
中國信託商業銀行(印尼)(印尼雅加達)	
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）

International Bank of Chicago（Chicago, New York）

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）

Land and Houses Bank PLC（Bangkok）

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）

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

United Commercial Bank (Cambodia)



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

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