

# 2020 ANNUAL REPORT

中華民國109年年報



PASSION  
PROFESSION  
SERVICE



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

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

2020 年新型冠狀病毒病（COVID-19）全球大流行，對世界各國帶來了前所未有的挑戰，病毒威脅著人們的生命，也重創各國經濟及產業。海外信用保證基金秉持設立宗旨，疫情爆發不久，即在政策支持下開辦 COVID-19（新冠肺炎）專案，提供舊貸展延及 10 萬美元之小額紓困貸款。隨後數度配合疫情修正要點，除放寬紓困對象之營業額跌幅至 15%，另將小額紓困之貸款額度提高到 25 萬美元，保證成數亦提高到 9 成，利息及手續費並由政府給予部分補貼，積極協助海外僑臺商渡過疫情難關。全年共辦理 COVID-19 專案 155 件，融資

金額 7,174 萬美元。

除了幫助僑臺商對抗疫情，考量其因應供應鏈的資金需求增加，將一般貸款額度上限提高為 200 萬美元，另配合政府政策開辦非洲專案，以協助僑臺商拓展非洲市場。此外，本基金持續推動新南向政策，2020 年在新南向國家合計承保 349 件（包含 82 件 COVID-19 專案），融資金額 2 億 4,551 萬美元，較 2019 年成長 18.11%。全年共辦理保證案件 422 件，融資金額 2 億 9,058 萬美元，較前一年度成長 16.39%，並達成年度營運目標融資金額 1 億 8,000 萬美元之 161.43%。

財務績效方面，2020 年度除獲得僑務委員會捐款新臺幣 1,185 萬元外，並獲得銀行新臺幣 1,800 萬元捐款收入，此外，本基金積極清理債權，全年收回 22 萬 3,840 美元（折合新臺幣 677 萬 2 千元），配合加強財務收入，摺節開支費用，全年收支相抵後計賸餘新臺幣 2,866 萬 6 千元，已連續 9 年度賸餘，顯示基金財務體質趨於穩健。

展望未來，本基金將持續與銀行緊密合作，並將透過各地區僑務中心、臺商會進行線上交流，了解各地僑臺商不同之需求，幫助其渡過難關，延續事業。在疫情仍然嚴峻的此刻，海外信保基金將繼續堅定支持海外打拼的僑胞及臺商，協助其獲得必要的週轉資金，進一步延伸及擴大臺灣與各國之間的經貿商務機會，建設更好的未來。

The COVID-19 pandemic in 2020 has brought countries all over the world facing unprecedented challenges. It is threatening lives, industries, and entire economies of all countries. To uphold its objectives in line with the government's policies, the Overseas Credit Guarantee Fund (Taiwan) promptly implemented COVID-19 relief special credit guarantee in early April right after the global pandemic outbreak. This program provide new loans up to US\$100,000 and debt relief to existing loan borrowers for overseas businesses impacted by COVID-19. Later the program was amended to provide more assistance to the overseas business, including relaxing criteria of revenue loss to 15%, increasing maximum relief loan amount to US\$250,000, and increasing guaranty percentage up to 90%. Furthermore, the government subsidized partial interests and guaranty fees to help the overseas businesses overcome funding difficulties. By the end of 2020, a total of 155 cases were conducted with overall financing amount of US\$71.7 million.

In addition to assist overseas businesses to fight the pandemic, considering their increasing liquidity requirements for supply chain reshuffling, the Fund raised the maximum loan amount to US\$ 2 million and implemented "Special Credit Guaranty program for businesses in African countries" to assist Taiwanese businesses in expanding the African market.

In 2020, the Fund continued its efforts in New Southbound Policy, providing credit guarantees of 349 cases in policy target countries with financial amount of US\$245 million, growth of 18.11% compared to the previous year. In addition, 422 cases were secured throughout the year, helping overseas compatriot businesses to obtain overall financing amount of US\$ 290 million, a 16.39% growth compared with the previous year, and achieving 161.43% of the annual operating target US\$180 million.

In terms of financial performance, the Fund received NT\$11.8 million donations from supervisory authority OCAC, and NT\$18 million donations from banks, totaling NT\$29.8 million in 2020. In addition, the Fund continued debt clearance and



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

this year US\$223,840 (NT\$6.7 million) were collected under the right of indemnity. Furthermore, we strengthened our financial performance and ended the year with a profit of NT\$29 million, the 9th consecutive year of profit since 2012.

Looking forward, the Fund will continue to work closely with banks, and will conduct online communication with OCAC culture centers, Taiwanese Chamber of Commerce and overseas entrepreneurs to understand their different needs in various regions and help them tide over difficulties. In the unprecedented moment when epidemic is still severe in some countries, we remain committed to support businesses run by overseas Chinese and Taiwanese in obtaining sufficient working capital to overcome this crisis and extend their business, and further hope to strengthen a strong trade and economic relationships between Taiwan and other countries so as to build a mutually-prosperous future.



## 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 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

徐 佳 青 Chia-Ching Hsu	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	中華開發金控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

張 淑 燕 Shu-Yen Chang	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
高 麗 文 Lillian Li-Wen Kao	兆豐國際商業銀行 VP & General Manager, Treasury Department Mega International Commercial Bank	兆豐國際商業銀行財務處處長

### 常務監察人 Chairman of Supervisors Committee

林 美 杏 Mei-Hsing Lin	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

陳 世 池 Shih-Chih Chen	僑務委員會 Director General, Department of Expatriate Affairs Overseas Community Affairs Council, R.O.C. (Taiwan)	僑務委員會僑民處處長
陳 達 生 Ta-Sheng Chen	兆豐國際商業銀行 SVP & General Manager, Risk Management Department Mega International Commercial Bank	兆豐國際商業銀行協理兼風險控管處處長

# 壹、基金概要

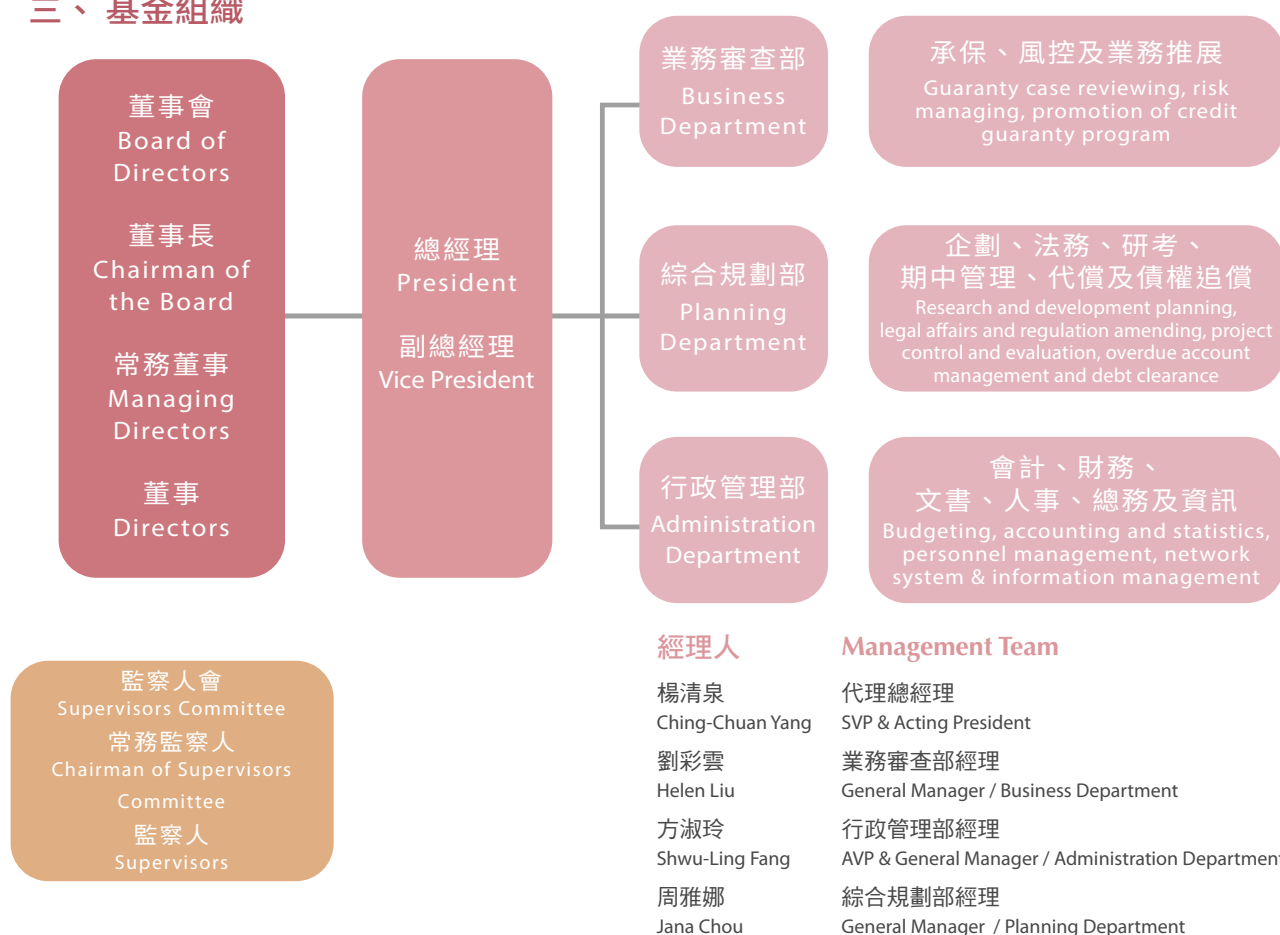
## 一、基金設立宗旨

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





#### 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 109 年底止，捐助金額共計新臺幣 30 億 1,622 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	1,769,228
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	40,000
花旗（臺灣）銀行（前華僑商業銀行）	40,000
中國信託商業銀行	25,000
玉山商業銀行	13,000
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
高雄銀行	2,000
合 計	3,016,228

## 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 2020, donations received have totaled NT\$3,016 million, the breakdown is as follows:

Unit : NT \$ Thousand

Sponsor	Amount
Central Government	1,769,228
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	40,000
Citibank Taiwan (Formerly Bank of Overseas Chinese)	40,000
CTBC Bank	25,000
E. Sun Bank	13,000
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
Bank of Kaohsiung	2,000
<b>Total</b>	<b>3,016,228</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。

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，或均設立於非洲者，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

保證手續費率 0.2%~0.6%。



11 月 16 日泰國臺灣商會聯合總會舉辦座談，僑務委員會童振源委員長特別錄製影片介紹信保基金推出 COVID-19 3.0 專案，僑委會提供利息及手續費補貼。

Minister Chen-Yuan Tung of OCAC recorded a video to introduce OCAC's partial interests and guaranty fees subsidies to the Fund's COVID-19 program before the meeting of the Thai-Taiwan Business Association.

## 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 or both established in African 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 rates of guarantee fee are 0.2%~0.6%.

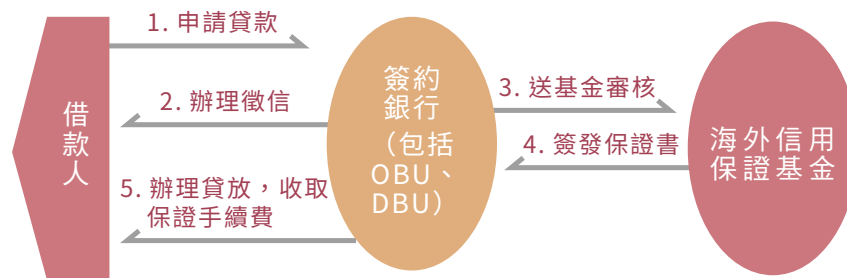
本基金受泰國台灣商會聯合總會邀請，於該會 11 月 16 日在曼谷舉辦之座談活動中，同步連線進行紓困方案 3.0 之說明。

The Fund was invited to have an online meeting with members of the Thai-Taiwan Business Association and introduced the Fund's COVID-19 Relief measures.





## 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 196 處，涵蓋五大洲 24 個國家之 50 個都會區。(請參閱附錄)

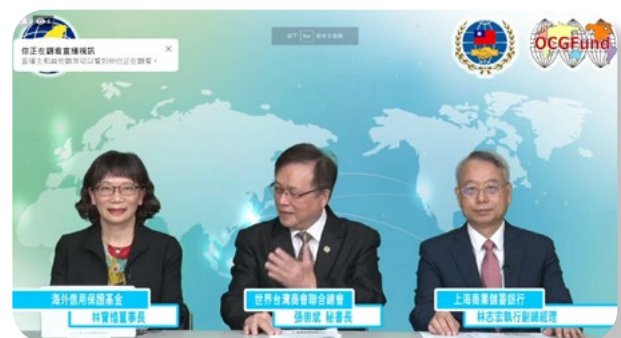


9 月 15 日林董事長與僑委會徐副委員長佳青應北美洲台灣商會聯合總會邀請，與青商部會長陳啟耕律師一起直播介紹基金業務。

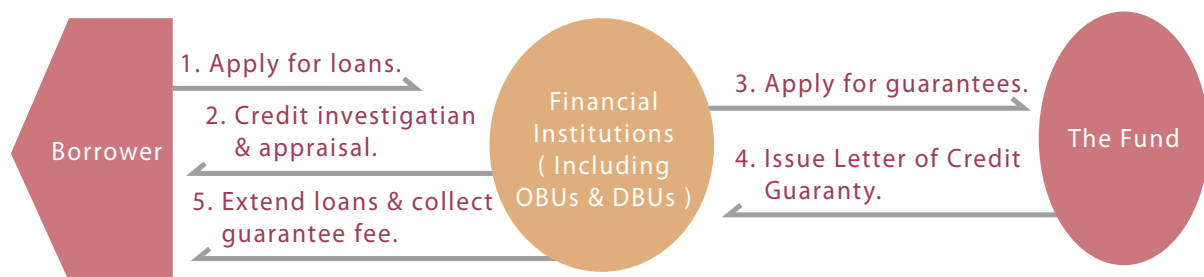
Chairman Lin and Deputy Minister Chia-Ching Hsu of OCAC were invited by the Taiwanese Chamber of Commerce of North America to a live streamed show hosted by Danny Chen, president of TJCCNA on Sept. 15.

11 月 17 日林董事長與世界台灣商會聯合總會及銀行界代表共同錄製宣導影片

Chairman Lin recorded a publicity video with Secretary of World Taiwanese Chambers of Commerce and a representative of the banking sector on Nov. 17.



## 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 196 service stations in 50 metropolitan and 24 nations. (See the Appendix)

運用直播科技推展業務，是基金在疫情中的創新嘗試。

Using live broadcast to promote the Fund's Program is an alternative by the fund during the COVID-19 epidemic.



## 貳、109 年度保證業務執行績效

### 一、保證績效

109 年度全年共辦理保證案件 422 件，融資金額 2 億 9,058 萬美元，較前一年度成長 16.39%，達成年度營運目標融資金額 1 億 8,000 萬美元之 161.43%。

### 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，109 年在新南向國家合計承保 349 件，融資金額 2 億 4,551 萬美元，較 108 年成長 18.11%。
- (二) 配合政府協助海外僑臺商紓困，109 年 4 月間開辦 COVID-19 專案貸款保證，復於 109 年 8 月考量海外疫情嚴峻，於 9 月初完成修訂本專案保證要點，將新貸案貸款金額提高至 25 萬美元，保證成數提高至 9 成，並由僑務委員會預算補貼保證手續費及部分利息，協助受疫情影響之僑臺商渡過難關。截至 109 年 12 月底止，共計承保 155 件，融資金額 7,174 萬美元。

### 三、風險控管績效

截至 109 年底，逾期保證餘額為 124 萬 2,284 美元，逾期保證比率 0.52%，連續 6 年逾期比率均在 1% 以下，保證品質穩定。

### 四、債權收回績效

本基金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 22 萬 3,840 美元（折合新臺幣 677 萬 2 千元），達預算數之 112.87%。

### 五、財務績效

本年度除獲僑務委員會捐款新臺幣 1,185 萬元，並獲 4 家銀行共計新臺幣 1,800 萬元捐款收入。另加強財務收入及撙節開支費用，收支相抵後計賸餘新臺幣 2,866 萬 6 千元。自 101 年至 109 年，本基金已連續 9 年度賸餘，顯示基金財務體質漸趨穩健。

11 月 27 日林董事長出席「臺商在非洲：經驗、機會與挑戰」研討會合影

Chairman Lin attended the seminar "Taiwan entrepreneurs in Africa: Experience, Opportunities and Challenges" and took a photo with attendees to mark the occasion on Nov. 27.



## II Performance of Operations

### 1. General Credit Guarantee Performance

In 2020, the Fund lent its support with 422 cases in a total financing amount of US\$290 million, a 16.39% growth compared with the previous year, and achieved 161.43% of the annual operating target US\$180 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 349 cases were approved in 2020 with a total financing amount of US\$245 million, which grew 18.11% compare to last year.
2. In 2020 during the pandemic threatening, the Fund adhered to the government's policy and implemented COVID-19 relief special credit guarantee in April to support overseas businesses that have been impacted by COVID-19 and experienced a loss of revenue. Later the program was amended with maximum relief loan amount up to US\$250,000, and guaranty percentage up to 90%. Furthermore, the government subsidized partial interests and guaranty fees to help the overseas businesses overcome funding difficulties. By the end of 2020, a total of 155 cases were conducted with a financing amount of US\$71.7 million.

### 3. Risk Management Performance

As of the end of 2020, the guarantee amount of US\$1,242,284 have not yet been indemnified. The default rate was 0.52%. 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 improve debt clearance and endeavored to negotiated debt settlement plans with the debtors to seek further possible recourses. This year US\$223,840 (NT\$6.7 Million) of debt had been collected under the right of indemnity, which achieved the annual target of 112.87%.

### 5. Performance in Finance

The Fund received NT\$11.8 million donations from supervisory authority, and NT\$18 million donations from a total of 4 banks. Furthermore, the Fund strengthened its income and cut down expenses ended the year with a profit of NT29 million, the 9th consecutive years of profit since 2012.

10月5日林董事長主持保證業務說明會，宣導基金之業務。

Chairman Lin hosted a seminar to promote the Fund's guarantee program.





## 參、保證業務統計

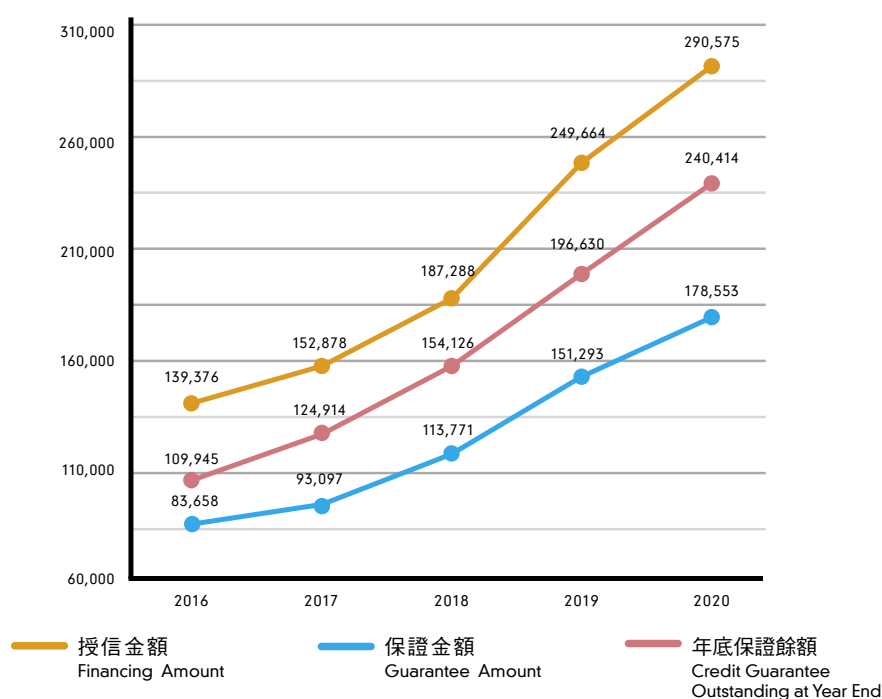
### 一、近五年業務發展概況 Overview of the latest 5 years

最近五年保證業績概況表  
Credit Guarantees 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
	僑臺商 Businesses	僑生 Vocational Education Program	合計 Total			
2016	226	50	276	139,376	83,658	109,945
2017	230	137	367	152,878	93,097	124,914
2018	240	238	478	187,288	113,771	154,126
2019	304	471	775	249,664	151,293	196,630
2020	404	18	422	290,575	178,553	240,414

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



### III 2020 Business Review

#### 二、保證情形 2020 Business Review

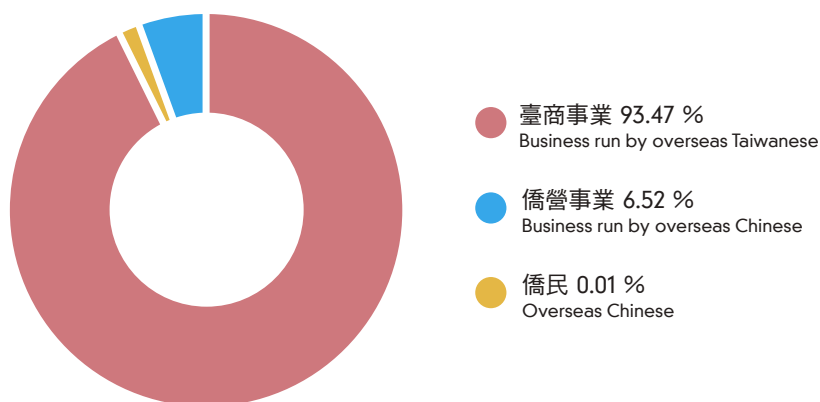
##### (一) 對象別保證情形 Types of client

109 年對象別保證情形統計表  
Credit Guarantees by Types of Client in 2020

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	375	271,467	166,886	93.47
僑營事業 Business run by overseas Chinese	29	19,088	11,647	6.52
僑民 (僑生) Overseas Chinese	18	20	20	0.01
合 計 Total	422	290,575	178,553	100.00

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



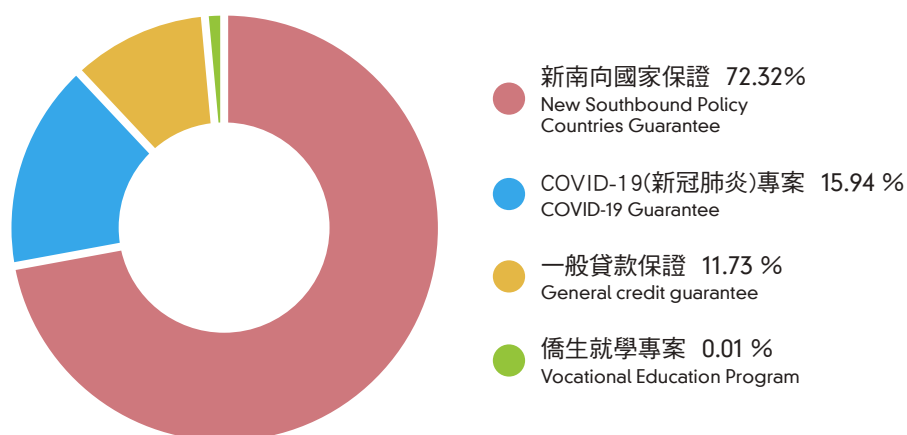
## (二) 項目別保證情形 Types of Guarantee Program

109 年項目別保證情形統計表  
Credit Guarantees by Programs in 2020

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	46	34,533	20,936	11.73
新南向國家保證 New Southbound Policy Countries Guarantee	249	216,720	129,139	72.32
COVID-19 ( 新冠肺炎 ) 專案 COVID-19 Guarantee	109	39,302	28,458	15.94
僑生就學專案 Vocational Education Program	18	20	20	0.01
合 計 Total	422	290,575	178,553	100.00

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



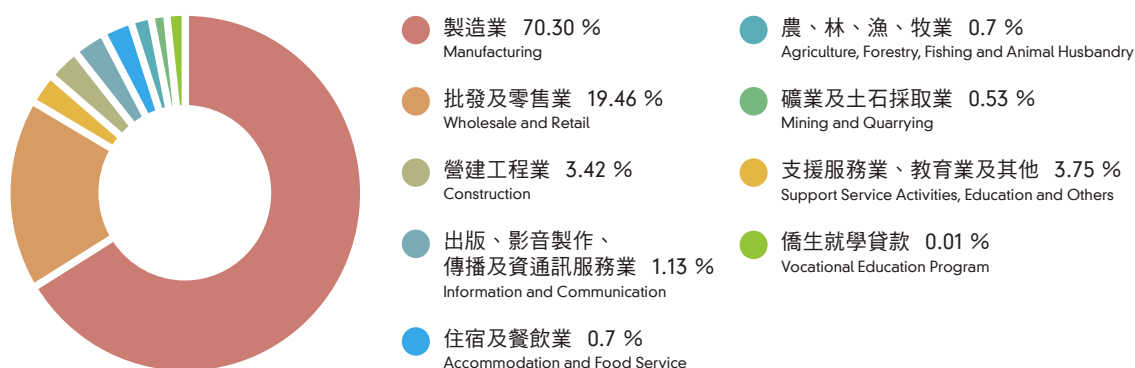
### (三) 行業別保證情形 Types of Industry

#### 109 年行業別保證情形 Credit Guarantees by Industries in 2020

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	254	207,045	125,527	70.30
批發及零售業 Wholesale and Retail	92	55,114	34,747	19.46
營建工程業 Construction	20	9,186	6,105	3.42
出版、影音製作、 傳播及資通訊服務業 Information and Communication	6	2,932	2,008	1.13
農、林、漁、牧業 Agriculture, Forestry, Fishing and Animal Husbandry	3	2,325	1,247	0.70
礦業及土石採取業 Mining and Quarrying	1	1,700	935	0.53
住宿及餐飲業 Accommodation and Food Service	5	1,637	1,255	0.70
支援服務業 Support Service Activities	4	1,351	1,056	0.59
教育業 Education	2	1,333	933	0.52
其他 Others	17	7,932	4,720	2.64
僑生就學貸款 Vocational Education Program	18	20	20	0.01
合計 Total	422	290,575	178,553	100.00

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





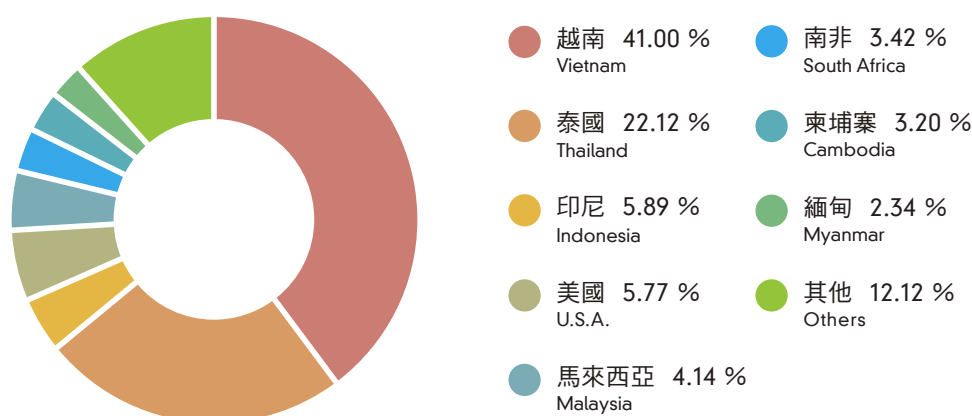
#### (四) 國家別保證情形 Countries of Service

##### 109 年國家別保證情形 Credit Guarantees by Countries of Service in 2020

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	167	120,934	73,204	41.00
泰國 Thailand	100	61,506	39,496	22.12
印尼 Indonesia	25	17,954	10,519	5.89
美國 U.S.A.	31	16,173	10,298	5.77
馬來西亞 Malaysia	11	12,220	7,392	4.14
南非 South Africa	14	9,984	6,104	3.42
柬埔寨 Cambodia	10	9,800	5,715	3.20
緬甸 Myanmar	6	7,000	4,175	2.34
薩摩亞 Samoa	4	5,470	3,292	1.84
新加坡 Singapore	6	5,250	2,723	1.52
菲律賓 Philippines	11	4,792	3,096	1.73
澳大利亞 Australia	9	3,689	2,516	1.41
塞席爾 Seychelles	4	2,500	1,725	0.97
約旦 Jordan	1	2,000	1,000	0.56
安圭拉 Anguilla	1	2,000	1,300	0.73
加拿大 Canada	6	1,676	1,204	0.67
印度 India	1	1,603	801	0.45
埃及 Egypt	1	1,500	900	0.50
日本 Japan	4	1,367	938	0.52
賴索托 Lesotho	2	1,350	835	0.47
寮國 Laos	3	765	535	0.30
巴拿馬 Panama	1	300	195	0.11
法國 France	1	296	208	0.12
巴拉圭 Paraguay	1	250	225	0.13
萬那杜 Vanuatu	1	100	70	0.04
英國 U.K.	1	96	87	0.05
合 計 Total	422	290,575	178,553	100.00

109 年國家別保證情形  
Credit Guarantees by Countries of Service in 2020



#### (五) 銀行別保證情形 Financial Institutions

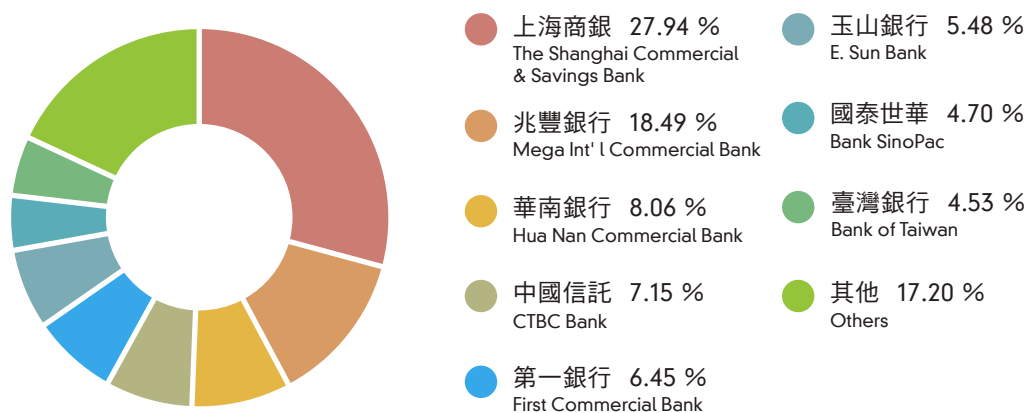
109 年銀行別保證情形  
Credit Guarantees by Financial Institutions in 2020

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	108	79,581	49,888	27.94
兆豐國際商業銀行 Mega Int'l Commercial Bank	95	51,358	33,017	18.49
華南商業銀行 Hua Nan Commercial Bank	28	23,235	14,392	8.06
中國信託商業銀行 CTBC Bank	16	22,091	12,770	7.15
第一商業銀行 First Commercial Bank	40	17,739	11,521	6.45
玉山商業銀行 E. Sun Bank	19	15,242	9,781	5.48
國泰世華商業銀行 Cathay United Bank	17	14,266	8,385	4.70
臺灣銀行 Bank of Taiwan	35	13,204	8,096	4.53
台新國際商業銀行 Taishin Int'l Bank	8	8,950	5,320	2.98
台北富邦銀行 Taipei Fubon Bank	9	6,600	3,910	2.19
永豐商業銀行 Bank SinoPac	8	6,400	3,315	1.86
合作金庫銀行 Taiwan Cooperative Bank	12	6,119	3,948	2.21
台中商業銀行 Taichung Commercial Bank	5	6,000	3,600	2.02

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
彰化商業銀行 Chang Hwa Commercial Bank	3	4,600	2,650	1.48
臺灣中小企業銀行 Taiwan Business Bank	3	4,000	2,300	1.29
板信商業銀行 Bank of Panhsin	1	2,000	1,000	0.56
遠東國際商業銀行 Far Eastern International Bank	1	2,000	800	0.45
日盛國際商業銀行 Jih Sun Commercial Bank	3	1,950	840	0.47
臺灣新光商業銀行 Taiwan Shin Kong Commercial Bank	2	1,890	1,023	0.57
華美銀行 East West Bank	3	1,700	960	0.54
王道銀行 O-Bank	1	1,000	500	0.28
亞洲銀行 Asian Bank	4	555	494	0.28
盤銀中信租賃有限公司 Bangkok Grand Pacific Lease Public Co.	1	95	43	0.02
合 計 Total	422	290,575	178,553	100.00

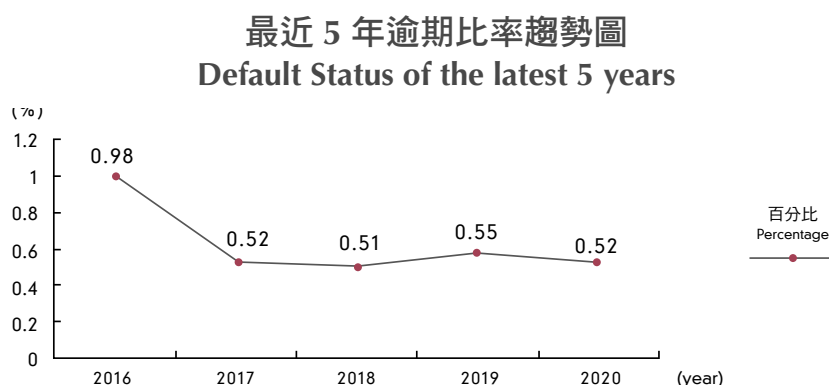
### 109 年銀行別保證情形 Credit Guarantees by Financial Institutions in 2020



### 三、逾期情形 Guarantees in default

截至 109 年底逾期保證餘額 124 萬 2,284 美元，逾期比率為 0.52%，較 108 年增加 15 萬 4,894 美元或 14.24%，逾期比率下降 0.03% 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 2020, the amount of outstanding guarantees in default was US\$1,242,284, which increased US\$154,894 or by 14.24% compared to last year. The percentage for the default guarantee amount against total outstanding guarantee amount as of the end of 2020 was 0.52%, decreased by 0.03 percentage points. The default rate in the last 5 years are below 1 %, which demonstrates the risk management control of credit guaranty by the Fund.



### 四、代位清償情形 Indemnity Payment Status

本基金 109 年度代位清償案件共計 26 件 (含僑生就學貸款 20 件)，代位清償金額為 179 萬 4,985 美元 (含本金 177 萬 4,778 美元，利息 1 萬 9,237 美元，訴追費用 970 美元)。

In 2020, there were 26 indemnity cases including 20 cases of Vocational Education Program. The indemnity payment was US\$1,794,985 in total (including principal US\$1,774,778, interest US\$19,237 and legal fees US\$970).

### 五、追償收回情形 Recovery of Payment

本基金 109 年度追償收回金額計 22 萬 3,840 美元 (折合新臺幣 677 萬 2 千元)，達全年收回目標新臺幣 600 萬元之 112.87%。截至 109 年底，累計追償收回 750 萬 4,603 美元，占累計代償金額 4,318 萬 1,993 美元之 17.38%。

In 2020 the Fund collected US\$223,840 (NT\$6.7 million) from cases we had fulfilled obligations, which achieved 112.87% of annual target NT\$ 6 million. Up till the end of 2020, the cumulative recovery totaling US\$7.5 million under the right of indemnity, which was 17.38% against total indemnity payment of the Fund.



# 肆、109 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，109 年在新南向國家合計承保 349 件，融資金額 2 億 4,551 萬美元，較 108 年成長 18.11%。

## 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。109 年計承保 163 件，融資金額 1 億 4,900 萬美元，保證金額 8,906 萬美元。

## 三、開辦 COVID-19 專案紓困貸款保證

配合僑務委員會協助海外僑臺商紓困，109 年 4 月間開辦 COVID-19 專案貸款保證，復於 109 年 9 月將新貸案貸款金額提高至 25 萬美元，保證成數提高至 9 成，並由該會編列預算補貼保證手續費及部分利息，以減輕借款人負擔。截至 109 年 12 月底止，共計承保 155 件，融資金額 7,174 萬美元。

## 四、積極拜訪銀行及舉辦線上業務說明會

為與承辦銀行建立良好的合作關係，在國內持續派員前往承辦銀行拜訪，介紹基金業務相關規定，並分享拓展僑臺商融資業務心得及風險控管經驗，共同推動業務並提升送保案件品質。另 109 年度受 COVID-19 疫情影響無法出國拜訪承辦銀行，仍以視訊方式與海外承辦銀行聯繫及宣導業務，並以視訊方式舉辦越南承辦銀行團及美國費城承辦銀行之線上說明會。109 年度對海內外承辦銀行實地及線上拜訪共 127 家次。

## 五、辦理保證業務說明會及對僑臺商視訊會議宣導 COVID-19 專案

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，全年共辦理北中南三場大型業務說明會；並參與僑務委員會 COVID-19 疫情協助方案線上說明會，及世界台灣商會聯合總會、北美洲台灣商會青商部、泰國台灣商會聯合總會、駐馬來西亞代表處僑務組、美國紐約華僑文教中心、加州柑縣台美商會、芝加哥台美商會、加拿大卑詩省台灣商會及阿根廷台灣商會等舉辦之線上視訊說明會議。109 年共辦理及參與 32 場次之保證業務說明會或座談會。

## IV Highlights of 2020

### 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, 349 cases were approved in New Southbound target countries during 2020 with a total financing amount of US\$245 million, which grew 18.11% compare to last year.

### 2. Enhancing the "OBU guarantee program"

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 2020, this concluded 163 cases with a total financing amount of US\$149 million and guaranty amount of US\$89 million.

### 3. Implementing "COVID-19 relief special credit guarantee"

To provide financial relief for overseas businesses that have been impacted by COVID-19, the Fund implemented "COVID-19 relief special credit guarantee" in April, 2020. Considering the pandemic was still going on severely, the Fund raised the maximum loan amount of this program to US\$250,000 and guaranty percentage up to 90% in September. Meanwhile, the government subsidized partial interests and guaranty fees to help businesses recover from the impacts of COVID-19. By the end of 2020, a total of 155 cases were conducted with a financing amount of US\$71.7 million.

### 4. Visiting handling banks and holding meetings online actively

To strengthen cooperation relationship with handling banks and bolster the guarantee program, the Fund actively visited handling banks domestically to introduce the guidelines and provisions of guarantee procedure. Affected by the COVID-19 epidemic, the Fund was unable to visit handling banks abroad. Therefore telephones, video conferences and other electronic means are used to communicate with overseas handling banks. A total of 127 visits including online meetings were made during this year.

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

This year the Fund held seminars in Taipei, Taichung and Kaohsiung to step up promotion and help member banks understand the operation and process of the credit guarantee. Besides, the Fund participated in the online meetings held by OCAC, World Taiwanese Chambers of Commerce, Taiwanese Chamber of Commerce of North America, Thai-Taiwan Business Association and several others, and introduced "COVID-19 relief special credit guarantee" to attendees. 32 seminars and online meetings were held and participated to promote the Fund's guarantee program.

## 六、獎勵績優合作銀行

為鼓勵合作銀行持續配合辦理僑臺商貸款保證業務，頒發 108 年度績優承辦銀行獎牌，計有臺灣銀行等 10 家銀行獲得「總送保融資金額績優」、「新南向國家融資金額成長績優」、「分行送保件數及融資金額績優」及「特殊貢獻」等 30 個獎項，惟受疫情影響無法辦理公開儀式表揚。

## 七、參加僑務委員會舉辦之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「咖啡創業研習班」、「世界華商經貿聯合總會第十八屆理監事暨會員代表大會」、「六大產業商機參訪團」、「海外商會幹部暨青商培訓班」、「創意甜點實作培訓班」、「臺灣小吃製作培訓班」、「茶飲簡餐實作培訓班」、「食品科技智慧農業參訪團」、「中式麵食點心製作培訓班」及「海外青年臺灣新創商機參訪團」等，向返臺參加會議之僑臺商進行宣導說明。

## 八、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 109 年底，逾期保證餘額為 124 萬 2,284 美元，逾期比率為 0.52%，最近 6 年逾期比率均在 1% 以下，風險控管尚具成效。

### ► 年度績優銀行



時任上海商銀總經理陳善忠（右二）、執行副總林志宏（左二）、通路部副總郭進一（右一）及企金部資深協理張文珍（左一）

The Award winners: The Shanghai Commercial & Savings Bank, General Manager Chen (2nd from right) and the award-winning team.

華南銀行總經理張振芳、左為副總經理王瑞雲、右為國際金融部經理蔡政直。

The Award winners: Hua Nan Commercial Bank, General Manager Chang (middle) and the award-winning team.



## 6. Awarding the Outstanding Financial Institutions

In order to encourage the member banks to use the credit guarantee scheme, the Fund continued awarding the outstanding financial institutions of 2020 even though the ceremony cannot be held because of the epidemic. There were 10 banks receiving a total 30 of awards including "Total financing amount performance", "New Southbound financing amount growth performance" and "branch financing amount performance".

## 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 2020 "Coffee Skills and Business Startup Workshop", "18th general meetings of World Federation of Chinese Traders Association", "Program on Six Core Strategic Industries and Business Opportunities", "Overseas Chamber of Commerce Elite Program", "Creative Dessert Training Course", "Taiwan Cuisine Training Course", "Tea Beverage and Snack Business Startup Workshop", "Food Processing Technology and New Agricultural Industry Program", "Taiwan Chinese Style Wheat-based Food Making Workshop", "Program on the New Startup Industry and Business Opportunities", and several others.

## 8. 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 2020, the outstanding amount of guarantees in default was US\$1,242,284 and the default rate was 0.52%. The default rates in the last 6 years are below 1 %, which demonstrates the risk management control of credit guaranty by the Fund.

### ► Outstanding Financial Institutions



兆豐銀行總經理蔡永義（中）、副總經理蕭玉美（左二）、新加坡分行經理莊婉玲（右二）、海外業務處處長吳秀齡（右一）及海外管理處處長林銘謙（左一）

The Award winners: Mega Int'l Commercial Bank, General Manager Tsai (middle) and the award-winning team.

永豐銀行資深副總經理歐陽子能（右）、海外業務處處長王啟志（左）

The Award winners: Bank SinoPac, Vice President Ouyang (right) and Deputy Wang.



## 九、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，109 年度共收回 22 萬 3,840 美元（折合新臺幣 677 萬 2 千元），較目標值新臺幣 600 萬元增加新臺幣 77 萬 2 千元或增 12.87%。

## 十、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 1,185 萬元，並獲上海、中信、玉山及高雄等 4 家銀行共計新臺幣 1,800 萬元捐款收入，加強財務收入及擷節開支費用，收支相抵後計賸餘新臺幣 2,866 萬 6 千元，已連續 9 年度賸餘。

## 十一、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）訂六項規章：

1. 工作規則。
2. 審查及處理要點。
3. COVID-19 ( 新冠肺炎 ) 專案貸款信用保證要點。
4. 僑生技職專班 COVID-19 ( 新冠肺炎 ) 專案貸款信用保證要點。
5. 非洲專案融資信用保證要點。
6. 資金運用作業要點。

## 十二、提升員工專業能力

為增強工作績效及專業能力，持續派員參加金融研訓院、國家發展委員會、財團法人中華經濟研究院、中華採購與供應管理協會、臺北市政府勞動局、財團法人台灣中小企業聯合輔導基金會、僑務委員會及其他教育訓練單位等舉辦之訓練課程，學習並汲取新知，並與其他金融機構同業相互交流。



舉辦 3 場保證業務說明會，吸引金融機構踴躍出席。

The Fund held 3 seminars to promote the Fund's guarantee policy and tactics.



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

The Fund continued to enhance collection under the right of indemnity in full force. In 2020, US\$223,840 (NT\$ 6.7 Million) of debt had been collected, which increased NT\$ 772 thousand or by 12.87% compared with the annual target NT\$ 6 million.

## 10. Actively seeking donation of funds

In order to enhance the risk taking ability on guarantee cases, the Fund actively seeking donations and received NT\$11.8 million donations from supervisory authority, and NT\$ 18 million donations from a total of 4 banks. Furthermore, the Fund strengthened its income and cut down expenses ended the year with a profit of NT\$29 million, the 9th consecutive years of profit since 2012.

## 11. 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) Working Rules
- (2) Guidelines for reviewing and handling by Overseas Credit Guarantee Fund (Taiwan)
- (3) COVID-19 relief special credit guarantee program
- (4) COVID-19 special credit guarantee for overseas compatriot students to study Vocational education in Taiwan
- (5) Special Credit Guaranty program for businesses in African countries
- (6) Key Points governing use and management of funds

## 12. Enhancing employees' professional skills

To enhance the performance and professional competence of the team, the Fund continued sending staffs to attend courses and forum held by Taiwan Academy of Banking and Finance, National Development Council, Chung-Hua Institution for Economic Research, Supply management institute, Taiwan, Taipei City Government Department of Labor, Taiwan Small & Medium Enterprise Counseling Foundation , Overseas Community Affairs Council, and others, for the purpose to improving their professional knowledge and skills in the field of banking, financing and debt collection and communicate with other financial institutions.

## 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 109 年 12 月 31 日及 108 年 12 月 31 日

December 31, 2020 and 2019

單位：新臺幣千元

Expressed in Thousands of NT Dollars

資 產	ASSETS	109年12月31日 Dec. 31, 2020	108年12月31日 Dec. 31, 2019
<b>流動資產</b>	<b>Current assets</b>	<b>2,461,938</b>	<b>2,457,592</b>
現金及約當現金	Cash and cash equivalents	2,441,192	2,434,558
流動金融資產	Current financial assets	1,420	-
應收款項	Receivables	16,784	20,665
預付款項	Prepayments	1,923	1,768
其他流動資產	Other current assets	619	601
<b>非流動資產</b>	<b>Non-current assets</b>	<b>152,611</b>	<b>155,866</b>
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	43,813	43,234
其他非流動資產	Other non-current assets	8,798	12,632
<b>資產總額</b>	<b>Total assets</b>	<b>2,614,549</b>	<b>2,613,458</b>

負債及淨值	LIABILITIES & NET WORTH		
<b>流動負債</b>	<b>Current liabilities</b>	<b>41,671</b>	<b>45,612</b>
應付款項	Payables	6,280	10,533
預收款項	Advance receipts	33,265	31,609
其他流動負債	Other current liabilities	2,126	3,470
<b>非流動負債</b>	<b>Non-current liabilities</b>	<b>247,170</b>	<b>282,654</b>
負債準備 - 非流動	Non-current provisions	244,351	281,870
其他非流動負債	Other non-current liabilities	2,819	784
<b>負債合計</b>	<b>Total liabilities</b>	<b>288,841</b>	<b>328,266</b>
<b>淨值</b>	<b>Net worth</b>	<b>2,325,708</b>	<b>2,285,192</b>
<b>基金</b>	<b>Funds</b>	<b>2,270,546</b>	<b>2,258,696</b>
<b>累積餘絀</b>	<b>Retained earnings (Accumulated deficit)</b>	<b>55,162</b>	<b>26,496</b>
<b>負債及淨值總額</b>	<b>Total liabilities &amp; net worth</b>	<b>2,614,549</b>	<b>2,613,458</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 109 年 1 月 1 日至 12 月 31 日及 108 年 1 月 1 日至 12 月 31 日  
For the Years Ended December 31, 2020 and 2019

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

		2020 1/1 ~ 12/31	2019 1/1 ~ 12/31
收 入	Revenue	82,485	83,392
保證業務收入	Guarantee business revenue	39,427	43,480
財務收入	Financial revenue	24,946	28,912
受贈收入	Donation revenue	18,000	11,000
其他業務外收入	Other non-business revenue	112	-
支 出	Expenses	53,819	56,896
保證業務費用	Guarantee business expenses	35,070	42,762
管理費用	Administrative expenses	14,277	11,824
財務費用	Financial expenses	4,472	2,310
本期賸餘	Net income	28,666	26,496

## 陸、年度大事紀要

4/8

本基金第 11 屆董事會第 1 次臨時會議通過開辦 COVID-19( 新冠肺炎 ) 專案，提供受疫情影響之臺商事業舊貸展延及 10 萬美元之貸款，以協助僑臺商渡過疫情難關。

The 1<sup>st</sup> interim meeting of 11<sup>th</sup> board implemented "COVID-19 relief special credit guarantee" to provide new loans up to US\$100,000 and debt relief to existing loan borrowers for overseas businesses impacted by COVID-19.

4/29

本基金第 11 屆董事會第 9 次會議通過僑生技職專班 COVID-19( 新冠肺炎 ) 專案貸款保證，以協助僑生技職專班學生建教合作實習廠家受 COVID-19 ( 新冠肺炎 ) 影響停工而無實習津貼者，取得紓困貸款順利完成學業。

The 9<sup>th</sup> meeting of 11<sup>th</sup> board implemented "COVID-19 special credit guarantee for overseas compatriot students studying vocational education in Taiwan" in order to provide relief loans and help them with their studies in Taiwan.

4/29

鑒於全球各地疫情仍持續蔓延，本基金第 11 屆董事會第 9 次會議通過修正 COVID-19( 新冠肺炎 ) 專案，放寬紓困對象之申貸條件，凡營業額與基期相較減少百分之十五即可申請。

The 9<sup>th</sup> meeting of 11<sup>th</sup> board approved an amendment to the "COVID-19 relief special credit guarantee". Businesses impacted by COVID-19 and suffered a 15% loss of revenue are qualified to apply to this program.

5/6

為配合海外僑臺商大額融資需求，本基金第 11 屆董事會第 2 次臨時會議通過修正「審查及處理要點」第八點條文，將授信額度上限提高為 200 萬美元。

In order to assist overseas Taiwanese businesses in obtaining sufficient liquidity, the 2<sup>nd</sup> interim meeting of the 11<sup>th</sup> board approved an amendment to the "Guidelines for reviewing and handling by Overseas Credit Guarantee Fund (Taiwan)" and raised the maximum loan amount to US\$ 2 Millions.

5/18

林董事長受邀與僑委會高前副委員長建智共同於僑委會 Facebook 粉絲專頁直播 " 新冠肺炎 " 疫情協助方案，並解答僑臺商朋友的疑問。

Chairman Lin was invited to live stream the Fund's COVID-19 Relief measures with former Deputy Minister Chien-Chih Kao on OCAC facebook fans page and answered questions.



7/18

林董事長率劉經理出席亞洲台商總會交接典禮，並適時與臺商朋友對於如何申請本基金保證業務之相關程序與資格等交換意見。

Chairman Lin and General Manager Liu attend the handover ceremony of the Asia Taiwanese Chambers Of Commerce and exchanging opinions on guarantee program.

8/31

考量國際疫情升溫及海外僑臺商需求增加，本基金第 11 屆董事會第 3 次臨時會議通過修正 COVID-19( 新冠肺炎 ) 專案，貸款額度提高到 25 萬美元，保證成數亦提高到 9 成，利息及手續費並由政府給予補貼。

Considering the pandemic situation and needs of overseas Taiwanese businesses, the 3<sup>rd</sup> interim meeting of 11<sup>th</sup> board approved an amendment to the "COVID-19 relief special credit guarantee". The maximum loan amount was raised to US\$250,000 and guaranty percentage up to 90%. The government also subsidized partial interests and guaranty fees.

## VI Summary of Significant Events

9/15

本基金林寶惜董事長受邀與北美洲台灣商會聯合總會青商部會長陳啟耕律師，透過視訊直播向各國僑臺商說明海外信保基金的申請資格及申請流程，並介紹三位企業家之成功案例分享。

Chairman Lin was invited by the Taiwanese Chamber of Commerce of North America to a live streamed show hosted by Danny Chen, president of TJCCNA to introduce the Fund's guaranty program and share stories of 3 successful entrepreneurs.

10/5、10/8、10/13

本基金分別在臺北、臺中及高雄辦理三場保證業務說明會，共吸引國內 87 家金融機構共 331 名企金授信人員及海外僑臺商 30 餘位出席參加。

The Fund held seminars in Taipei, Taichung and Kaohsiung, 331 branch managers and credit officers from 87 handling banks and more than 30 overseas entrepreneurs attended the seminars.

10/27

本基金第 11 屆董事會第 15 次會議通過「非洲專案融資信用保證要點」，以協助僑臺商拓展非洲市場。

The 15<sup>th</sup> meeting of the 11<sup>th</sup> board implemented "Special Credit Guaranty program for businesses in African countries" in order to assist Taiwanese businesses expand African market.

11/12

本基金受邀與泰國台灣商會聯合總會視訊連線進行紓困方案 3.0 之說明。

The Fund was invited to have an online meeting with members of the Thai-Taiwan Business Association to introduced the Fund's COVID-19 Relief measures.

11/17

本基金與世界台灣商會聯合總會邀請銀行代表共同錄製宣導影片，並於世界台灣商會聯合總會 Facebook 專頁播放。

Chairman Lin recorded a publicity video with Secretary Chang of World Taiwanese Chambers of Commerce and General Manager Lin of the Bank. The video later live streamed on the facebook of World Taiwanese Chambers of Commerce.

11/18

本基金邀集越南地區合作銀行及駐越南胡志明代表處，進行線上座談及說明會。

The Fund held an online meeting with handling banks in Ho Chih Ming City and Taipei Economic and Cultural Office in Vietnam to introduce the Fund's COVID-19 Relief measures.

12/4、12/12、12/14、12/17

本基金分別參與美國紐約華僑文教服務中心、駐馬來西亞代表處僑務組、美國加州橙縣華僑文教服務中心、芝加哥台美商會、加拿大卑詩省台灣商會及阿根廷台灣商會主辦之線上業務說明會，協助僑臺商認識基金業務及 COVID-19 紓困方案。

The Fund attended the online meetings held by OCAC Culture Center in New York, Taipei Economic and Cultural Office in Malaysia, OCAC Culture Center in Orange county, Taiwanese American Chamber of Commerce of Greater Chicago, Taiwan Chamber of Commerce in B.C. Canada and Camara Comercial de Taiwan en Argentina to introduce the Fund's COVID-19 Relief measures.

5/22、12/15

本基金獲僑務委員會捐助新臺幣 1,185 萬元。

The Fund received NT\$11.8 million donation from Overseas Community Affairs Council, R.O.C. (Taiwan).

1/1~12/31

本基金獲上海商銀、中國信託、玉山銀行及高雄銀行等 4 家銀行捐款共計新臺幣 1,800 萬元。

The Fund received donations from the Shanghai Commercial & Savings Bank, CTBC Bank, E. Sun Bank and Bank of Kaohsiung in a total of NT\$18 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

#### 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  
布里斯本分行

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  
Brisbane Branch



墨爾本分行  
倫敦分行  
金邊分行  
仰光分行  
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  
永珍分行  
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  
休士頓分行  
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

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

### Taiwan Cooperative Bank

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

### First Commercial Bank

New York Branch  
Los Angeles Branch  
Houston 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

雪梨分行  
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  
仰光分行  
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

Sydney Branch  
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  
Yangon 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

### 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  
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

### CTBC Bank

New York Branch  
New Delhi Branch  
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

### 台新國際商業銀行

新加坡分行  
東京分行  
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

### Taishin International Bank

Singapore Branch  
Tokyo Branch  
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

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)

美國中信銀行 (美國紐約、洛杉磯、舊金山)

中國信託商業銀行 (加拿大) (溫哥華)

紐約第一銀行 (美國紐約、邁阿密)

國泰銀行  
(美國洛杉磯、舊金山、紐約、休士頓、華盛頓、波士頓)

保富銀行 (美國洛杉磯、紐約)

美國第一銀行 (美國洛杉磯、矽谷)

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)

中亞銀行 (美國洛杉磯)

匯華銀行 (美國舊金山)

金城銀行 (美國休士頓)

夏威夷國家銀行 (美國夏威夷)

亞洲銀行 (美國費城)

臺灣聯合銀行 (比利時布魯塞爾)

中興銀行 (菲律賓馬尼拉)

菲律賓中國信託商業銀行 (菲律賓馬尼拉)

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)

仲利國際租賃有限公司 (越南) (胡志明市)

大太平洋金融公司 (美國洛杉磯、舊金山)

世越銀行 (越南胡志明市)

## Foreign Financial Institutions

**Mega International Commercial Bank Public Company Limited**  
( Bangkok, Chonburi, Bangna, Ban Pong, Rayong )

**CTBC Bank Corp. ( USA )** ( New York, Los Angeles, San Francisco )

**CTBC Bank Corp. ( Canada )** ( Vancouver )

**Amerasia Bank** ( New York , Miami )

**Cathay Bank** ( Los Angeles, San Francisco, New York, Houston, Washington D.C., Boston)

**Preferred Bank** ( Los Angeles, New York )

**First Commercial Bank (USA)** ( Los Angeles, San Jose )

**East West Bank**  
(New York, Los Angeles, San Francisco, Seattle, Atlanta, Boston, Houston, San Diego)

**GBC International Bank** ( Los Angeles )

**California Pacific Bank** ( San Francisco )

**Golden Bank** ( Houston )

**Hawaii National Bank** ( Hawaii )

**Asian Bank** ( Philadelphia )

**United Taiwan Bank** ( Brussels )

**China Banking Corp.** ( Manila )

**CTBC Bank ( Philippines ) Corp.** ( Manila )

**Bangkok Grand Pacific Lease Public Co.** ( Bangkok )

**Chailease International Leasing Co., Ltd. ( Vietnam )**  
( Ho Chi Minh City )

**Grand Pacific Financing Corp.** ( Los Angeles, San Francisco )

**Indovina Bank** ( Ho Chi Minh City )

史瓦濟蘭標準銀行（史瓦濟蘭墨巴本）

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）

Land and Houses Bank PLC（泰國曼谷）

**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）

**Grand Capital International Limited** (BVI)

**United Commercial Bank** (Cambodia)

**Land and Houses Bank PLC**（Bangkok）





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

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