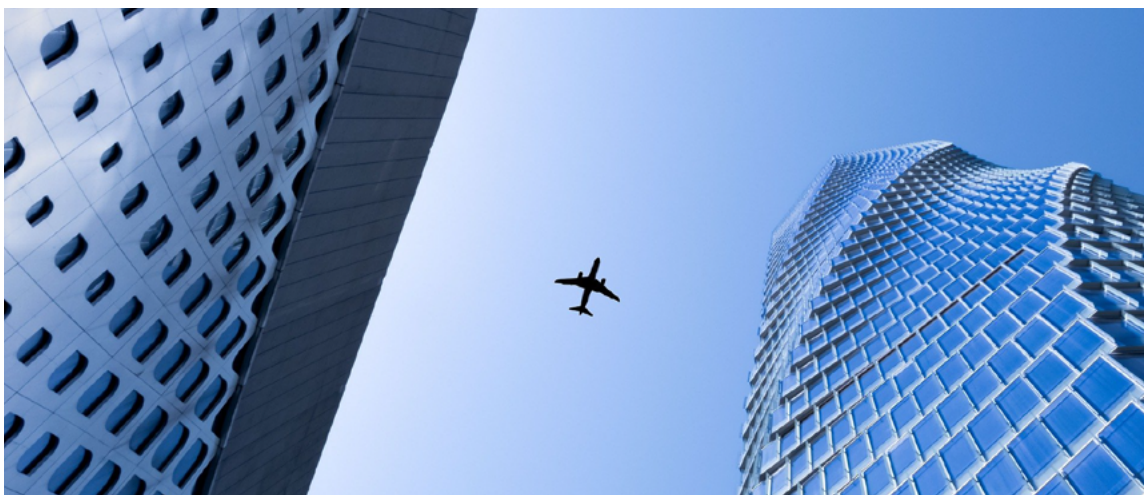
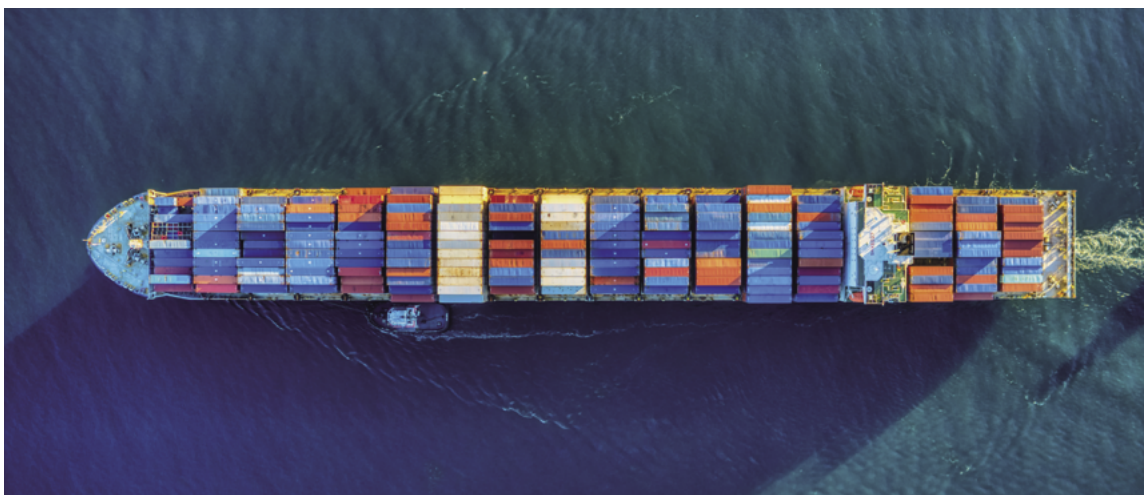


2021

中華民國 110 年年報
ANNUAL REPORT



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

回顧民國 110 年，由於全球接連爆發新冠肺炎新一波疫情，能源價格攀升、港口壅塞、供應鏈瓶頸遲遲難解，多數國家通膨明顯攀升，對全球僑臺商企業營運造成影響。海外信用保證基金為配合政府協助僑臺商渡過此經營危機，110 年四度修正 COVID-19 專案要點，除延長專案申貸期限至 111 年 6 月 30 日，並推出紓困 4.0 版，新貸案貸款金額提高至 40 萬美元等，以協助受疫情影響之僑臺商取得資金渡過難關。自 109 年 4 月開辦以來，共計承保 323 件，融資金額 1 億 984 萬美元，充分展現執行我政府紓困政策的成效。

新南向政策方面，110 年在新南向國家合計承保 404 件(包含 131 件 COVID-19 專案)，融資金額 2 億 5,974 萬美元，較前一年分別成長 15.76% 及 5.79%，持續配合推動新南向政策。此外並配合僑務委員會政策，開辦「海外臺商精品獎專案」及「全球青商潛力之星專案」貸款保證，全力扶植海外臺商品牌及海外青商企業之創新發展。綜上，本基金 110 年共辦理保證案件 490 件，融資金額 3 億 542 萬美元，保證金額 1 億 9,171 萬美元，分別較前一年度成長 5.11% 及 7.37%，並達成年度營運目標融資金額 1 億 8,000 萬美元之 169.68%。

財務績效方面，基金 110 年度穩健運用資金並擲節費用開支，另獲僑務委員會捐款新臺幣 1,899 萬 4 千元，此外，全年積極清理債權收回 31 萬 1,774 美元（折合新臺幣 884 萬 9 千元），收支相抵後計賸餘新臺幣 1,152 萬 5 千元，已連續 10 年度賸餘，顯示基金財務體質趨於穩健。

隨著各國新冠肺炎 (COVID-19) 疫苗施打普及，全球經濟可望維持復甦，惟 Omicron 新型變種病毒擴散、供應鏈與通膨壓力持續，以及多國縮減財政與貨幣政策規模，國際機構陸續下修全球經濟成長率之預測。海外信保基金將秉持設立宗旨，落實各項政府政策，加強與當地合作銀行合作，以具體行動協助僑臺商企業，發揮臺灣優勢與韌性，因應國際新變局。

Preface

In year 2021, due to the continuous surging cases of COVID-19 across the world, rising energy prices, ports congestion and supply chain disruptions, inflation has risen significantly in most countries, affecting the operations of overseas Chinese and Taiwanese companies around the world. In order to address relevant difficulties, the Overseas Credit Guarantee Fund (Taiwan) amended articles of COVID-19 relief special credit guarantee in 2021, raised the loan amount up to US\$400,000 and extended the application deadline to June 30, 2022 to help the overseas businesses overcome funding difficulties. By the end of 2021, a total of 323 cases were conducted with overall financing amount of US\$109.8 million since April 2020, demonstrating the effectiveness of the implementation of government's relief policy.

In addition, the Fund continued its efforts in New Southbound Policy, providing credit guarantees of 404 cases in policy target countries with financial amount of US\$260 million, an increase of 15.76% and 5.79% respectively compared to the previous year in terms of cases and amount. Furthermore, in line with the government's policy, the Fund implemented "Taiwan Prime Awards Program" and "Global Young Entrepreneur Stars Program" to fully support the innovative development of overseas Taiwanese own brands and the young overseas entrepreneurs.

In summary, 490 cases were secured throughout the year, helping overseas compatriot businesses to obtain overall financing amount of US\$305 million and guaranty amount of US\$192 million, an increase of 5.11% and 7.37% respectively. As a result, the Fund achieved 169.68% of the annual target financing amount of US\$180 million.

In terms of financial performance, the Fund received NT\$18.9 million donations from supervisory authority OCAC. In addition, the Fund continued debt clearance and US\$311,774 (NT\$8.8 million) were collected under the right of indemnity during this year. Furthermore, we strengthened our financial performance and ended the year with a profit of NT\$11 million, the 10th consecutive year of profit since 2012.

With the vaccination rates have been increased worldwide, global economy is expected to moderate in 2022, according to IMF report. However, due to the spread of the new Omicron variant, the continued pressure on supply-chain disruptions and inflation, and the reduction of the scale of fiscal and monetary policies in many countries, the international institutions have successively revised down their forecasts for global economic growth. Looking forward, the Fund will uphold its objectives in line with the government's policies, strengthen cooperation with local financial institutions, take concrete actions to serve as the strongest financial backup for overseas business, and help leverage Taiwan's strengths and resilience to cope with new global challenges.



代理總經理 楊清泉

SVP & Acting President Mr. Albert Yang

董事及監察人名錄

Directors and Supervisors



董事長 Chairman of the Board
林寶惜 Rebecca P. H. Lin



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



常務董事 Managing Director
詹德恩 Dan T. E. Chan
台新金融控股股份有限公司
資深副總經理
Senior Vice President, Secretariat Division
Taishin Financial Holding Co., Ltd.



董事 Director
高麗文 Lillian Li-Wen Kao
兆豐國際商業銀行
海外業務處處長
VP & General Manager, Overseas Business
Management Department, Mega International
Commercial Bank



常務監察人 Chairman of Supervisors Committee
林美杏 Mei-Hsing Lin
行政院主計總處主計官
Commissioner
Directorate-General of Budget, Accounting
and Statistics, Executive Yuan, R.O.C.(Taiwan)



監察人 Supervisor
賴麗瑩 Li-Ying Lai
僑務委員會僑民處處長
Director General, Department of
Community Affairs
Overseas Community Affairs Council, R.O.C.
(Taiwan)



常務董事 Managing Director

侯立洋 Li-Yang Hou

金融監督管理委員會銀行局
主任秘書

Chief Secretary, Banking Bureau
Financial Supervisory Commission,
R.O.C.(Taiwan)



常務董事 Managing Director

陳婉寧 Wan-Ning Chen

中央銀行外匯局副局長

Deputy Director General,
Department of Foreign Exchange
Central Bank of the Republic of China (Taiwan)



董 事 Director

張淑燕 Shu-Yen Chang

僑務委員會僑商處處長

Director General,
Department of Business Affairs
Overseas Community Affairs Council,
R.O.C.(Taiwan)



監 察 人 Supervisor

梁炳森 Benson Liang

兆豐國際商業銀行風險控管處處長

SVP & General Manager, Risk Management
Department
Mega International Commercial Bank

備註：

1. 賀常務董事培真 110 年 7 月卸任，陳常務董事婉寧 110 年 7 月接任。
2. 陳監察人世池 110 年 12 月卸任，賴監察人麗瑩 110 年 12 月接任。
3. 黃常務董事光熙 111 年 2 月卸任，侯常務董事立洋 111 年 2 月接任。
4. 陳監察人達生 111 年 3 月卸任，梁監察人炳森 111 年 3 月接任。

Notes:

- * Ms. Wan-Ning Chen succeeded Ms. Stella P. J. Heh as Managing Director from July 2021.
- * Ms. Li-Ying Lai succeeded Mr. Shih-Chih Chen as Supervisor from December 2021.
- * Mr. Li-Yang Hou succeeded Mr. Kuang-Hsi Huang as Managing Director from February 2022.
- * Mr. Benson Liang succeeded Mr. Ta-Sheng Chen as Supervisor from March 2022.

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



僑委會童振源委員長 (前排右三) 與本基金董監事座談合影。

OCAC Minister Chen-Yuan Tung (3rd from right, front row) met with the Fund's Board of Directors and Supervisors.

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 110 年底止，捐助金額共計新臺幣 30 億 3,622 萬 2 千元。各單位捐助明細如下：

金額單位：新臺幣千元

捐助單位	捐助金額
中央政府	1,788,222
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
上海商業儲蓄銀行	41,000
台北富邦銀行(含前台北銀行)	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	3,036,222

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 2021, donations received have totaled NT\$3,036 million, the breakdown is as follows:

Unit : NT \$ Thousand

Sponsor	Amount
Central Government	1,788,222
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
The Shanghai Commercial & Savings Bank	41,000
Taipei Fubon Bank (Including formerly Taipei 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
Total	3,036,222

五、保證對象

本基金之保證對象分為僑營事業及臺商事業。

1. 僑營事業：由僑民持股超過百分之五十之企業。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. 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
保證手續費年率 0.2%~0.6%。



4月20日，林董事長(左6)與僑委會童振源委員長(右5)、張淑燕處長(右4)及國內銀行代表就本國銀行在越南之業務交換意見。

On April 20, Chairman Lin (6th from left), OCAC Minister Chen-Yuan Tung (5th from right), Director Shu-Yen Chang (4th from right) and representatives of agent banks exchanged views on domestic banks' operation in Vietnam.

5. Clients of Credit Guarantee

The Fund provides credit guarantee for the following:

- (1) Business run by overseas Chinese: overseas Chinese shall account for more than 50% of shares in the enterprise.
Overseas Chinese means 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 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

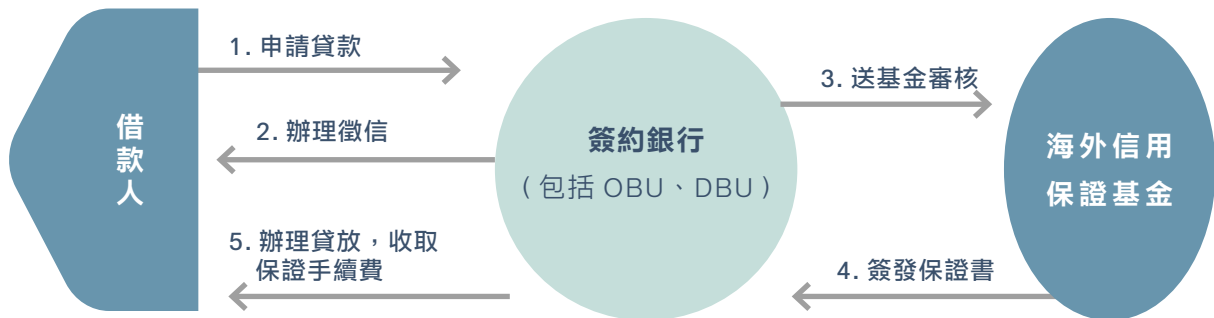
The rates of guarantee fee are 0.2%~0.6%.



本基金舉辦年度績優銀行頒獎典禮，林寶惜董事長（右 4）、僑委會童委員長振源（中）、徐副委員長佳青（右 5）、時任金管會許副主委永欽（左 4）、行政院經貿談判辦公室路談判代表豐璟（左 3）與獲獎銀行代表合影。

The Fund held 2021 Merit Award Ceremony for outstanding financial institutions. Chairman Lin (4th from right), OCAC Minister Chen-Yuan Tung (middle) and Deputy Minister Chia-Ching Hsu (5th from right), former FSC Vice Chairperson Yung-Chin Hsu (4th from left), Assistant Trade Representative of OTN Frank Feng-Ching Lu (3rd from left) and the award winners took a group picture to mark the event.

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 197 處，涵蓋五大洲 24 個國家之 50 個都會區。(請參閱附錄)

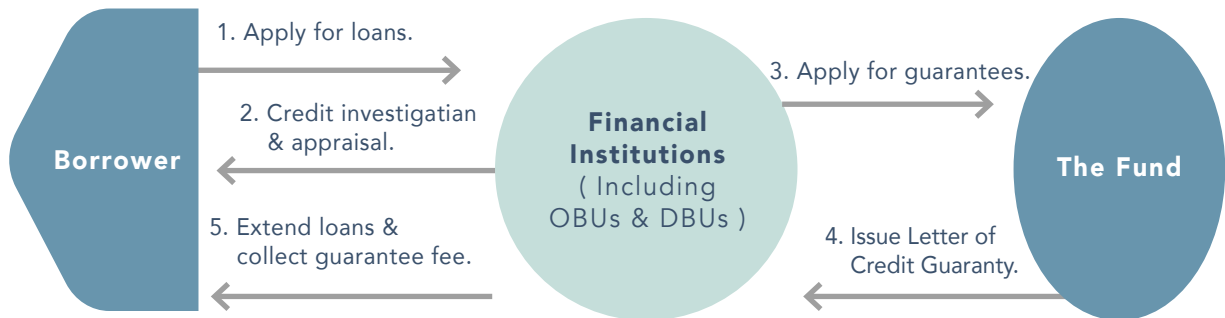


林董事長出席僑務委員會會議 (上圖)，並獲僑委會徐副委員長佳青致贈紀念品 (右圖)。

Chairman Lin attended the 2021 OCAC Conference of Global Compatriot and received souvenirs from Deputy Minister Chia-Ching Hsu.



8. Guarantee Procedures



9. Member Institutions

- (1) Eligible applicants who have financial needs may approach our member institutions listed in Appendix.
- (2) Up to the end of 2021, the Fund maintained business relationships with 66 member institutions covering 197 service stations in 50 metropolitan and 24 nations. (See the Appendix)



本基金配合僑委會政策，開辦「海外臺商精品獎」專案。

The Fund implemented “Special Credit Guarantee for Taiwan Prime Awards” in line with the government's policy.

貳、110 年度保證業務執行績效

一、保證績效

110 年度全年共辦理保證案件 490 件，融資金額 3 億 542 萬美元，保證金額 1 億 9,171 萬美元，分別較前一年度成長 5.11% 及 7.37%，並達成年度營運目標融資金額 1 億 8,000 萬美元之 169.68%。

二、政策專案貸款績效

(一) 配合僑務委員會協助海外僑臺商紓困，持續辦理 COVID-19 專案貸款保證，並於 110 年間四度修正本專案保證要點，包括延長申貸期限至 111 年 6 月 30 日，並將新貸案貸款金額提高至 40 萬美元等，以協助受疫情影響之僑臺商取得資金渡過難關。110 年度共辦理 168 件，協助僑臺商取得紓困融資金額 3,810 萬美元，自 109 年 4 月開辦至 110 年 12 月底止，共計承保 323 件，融資金額 1 億 984 萬美元。

(二) 配合政府新南向政策，110 年在新南向國家合計承保 404 件，融資金額 2 億 5,974 萬美元，較 109 年分別成長 15.76% 及 5.79%。

三、風險控管績效

截至 110 年底，逾期保證餘額為 154 萬 8,362 美元，逾期保證比率 0.57%，連續 6 年逾期比率均在 1% 以下，保證品質尚屬穩定。

四、債權收回績效

本年度積極辦理代償案件之追償工作，全面清查代償案件債務人財產所得，並建檔追蹤，積極與債務人洽談和解或協償方案，全年收回 31 萬 1,774 美元（折合新臺幣 884 萬 9 千元），達預算數之 294.97%。

五、財務績效

本年度穩健運用資金並擲節費用開支，另獲僑務委員會捐款新臺幣 1,899 萬 4 千元，全年收支相抵後計賸餘新臺幣 1,152 萬 5,207 元，達全年預算數新臺幣 1,065 萬 5,000 元之 108.17%。自 101 年度起，已連續 10 年度賸餘，顯示基金財務體質漸趨穩健。

II Performance of Operations

1. General Credit Guarantee Performance

In 2021, the Fund lent its support with 490 cases in a total financing amount of US\$305 million, a 5.11% growth compared with the previous year, and achieved 169.68% of the annual operating target US\$180 million.

2. Special Credit Guarantee Performance

1. In 2021 the Fund continued COVID-19 relief special credit guarantee to support overseas businesses impacted by COVID-19 to overcome funding difficulties. Within this year, the program was amended with the maximum loan amount US\$400,000 and the application deadline of June 30, 2022. By the end of 2021, a total of 323 cases were conducted with a financing amount of US\$109.8 million.
2. In line with the government's New Southbound Policy to conduct New Southbound regional guarantee, a total of 404 cases were approved in 2021 with a total financing amount of US\$260 million, which grew 15.76% and 5.79% respectively compare to last year.

3. Risk Management Performance

As the end of 2021, the guarantee amount of US\$1,548,362 have not yet been indemnified. The percentage for the default guarantee amount against total outstanding guarantee amount was 0.57%. 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\$311,774 (NT\$8.8 Million) of debt had been collected under the right of indemnity, which achieved the annual target of 294.97%.

5. Performance in Finance

The Fund received NT\$18.9 million donations from supervisory authority. Moreover, the Fund strengthened its income and cut down expenses ended the year with a profit of NT11 million, which achieved the annual target of 108.17%, the 10th consecutive years of profit since 2012.

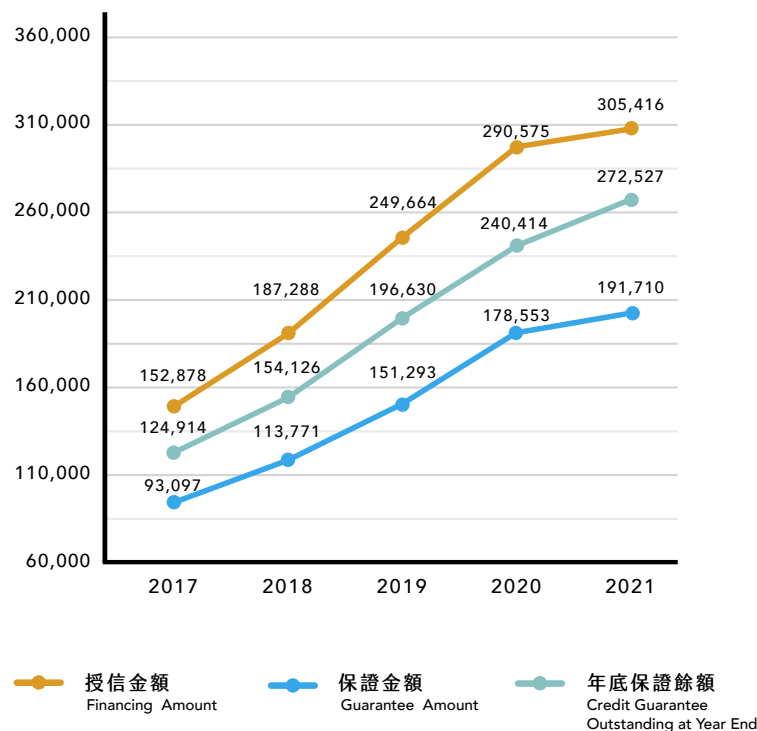
參、保證業務統計

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

最近五年保證業績概況表
Credit 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			
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
2021	490	0	490	305,416	191,710	272,527



III Business Review

二、保證情形 2021 Business Review

(一) 對象別保證情形 Types of client

110 年對象別保證情形統計表
Credit Guarantees by Types of Client in 2021

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
僑營事業 Business run by overseas Chinese	30	17,660	10,840	5.65
臺商事業 Business run by overseas Taiwanese	460	287,756	180,870	94.35
合計 Total	490	305,416	191,710	100.00

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

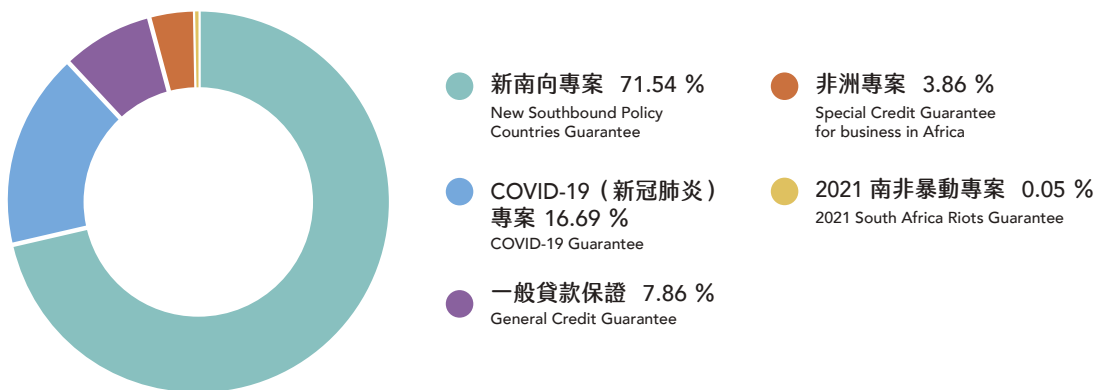
110 年項目別保證情形統計表
Credit Guarantees by Programs in 2021

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
一般貸款保證 General Credit Guarantee by overseas Chinese	33	25,541	15,073	7.86
新南向國家保證 New Southbound Policy Countries Guarantee	273	229,859	137,151	71.54
新冠肺炎專案 COVID-19 Guarantee	168	38,096	31,998	16.69
非洲專案 Special Credit Guarantee for business in Africa	14	11,795	7,388	3.86
2021 南非暴動專案 2021 South Africa Riots Guarantee	2	125	100	0.05
合計 Total	490	305,416	191,710	100.00

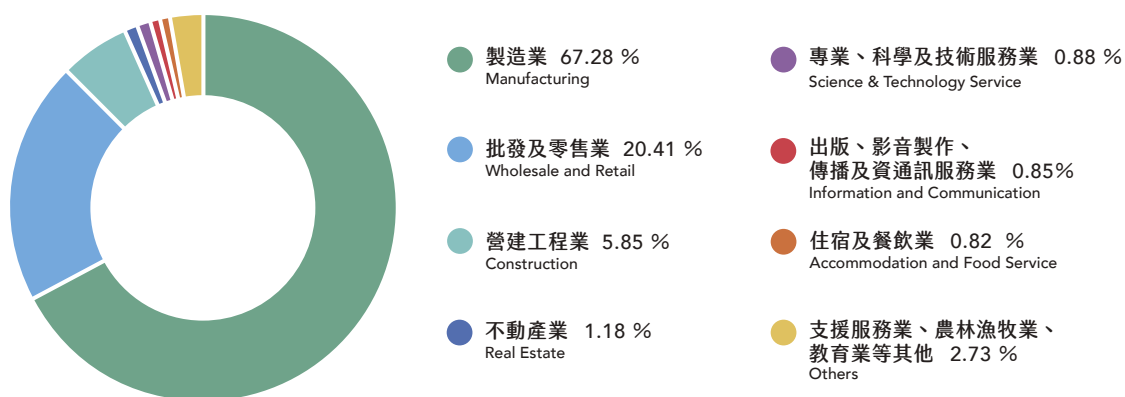
110 年項目別保證金額結構比

Percentage of Credit Guarantees by Programs in 2021



110 年行業別保證金額結構比

Percentage of Credit Guarantees by Industries in 2021



(三) 行業別保證情形 Types of Industry

110 年行業別保證情形

Credit Guarantees by Industries in 2021

行業別 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
製造業 Manufacturing	299	208,110	128,978	67.28
批發及零售業 Whole and Retail	119	60,753	39,125	20.41
營建工程業 Construction	27	17,696	11,209	5.85
不動產業 Real Estate	3	4,141	2,262	1.18
專業、科學及技術服務業 Science & Technology Service	5	2,662	1,694	0.88
出版、影音製作、 傳播及資通訊服務業 Information and Communication	6	2,308	1,638	0.85
住宿及餐飲業 Accommodation and Food Service	7	1,902	1,577	0.82
支援服務業 Support Service Activities	7	2,199	1,558	0.81
農、林、漁、牧 Agriculture, Forestry, Fishing and Animal Husbandry	5	2,496	1,417	0.74
醫療保健及社會工作服務業 Human Health and Social Work Activities	3	1,709	1,087	0.57
運輸及倉儲業 Transportation & Warehousing	4	768	579	0.30
教育業 Education	2	478	430	0.23
其他行業 Others	3	194	156	0.08
合計 Total	490	305,416	191,710	100.00

(四) 國家別保證情形 Countries of Service

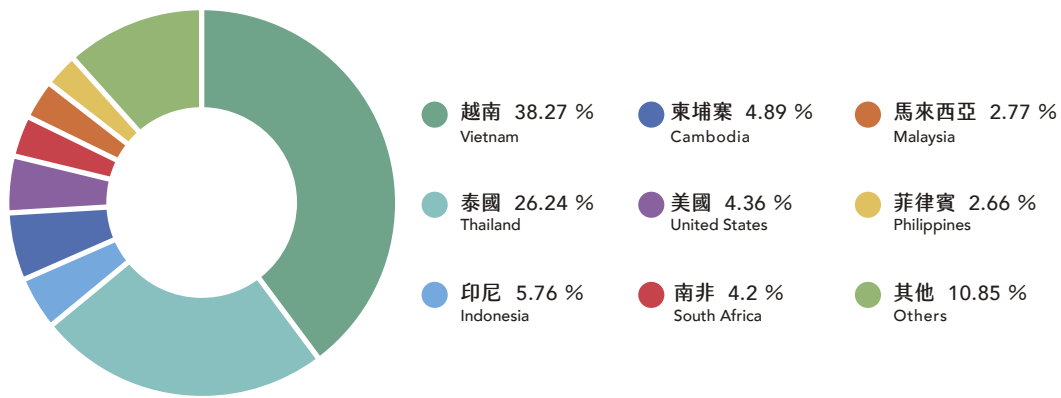
110 年國家別保證情形

Credit Guarantees by Countries of Service in 2021

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	169	120,605	73,368	38.27
泰國 Thailand	156	74,738	50,301	26.24
印尼 Indonesia	21	18,399	11,047	5.76
柬埔寨 Cambodia	15	16,122	9,371	4.89
美國 United States	24	13,693	8,360	4.36
南非 South Africa	23	12,551	8,061	4.20
馬來西亞 Malaysia	10	8,250	5,310	2.77
菲律賓 Philippines	11	7,936	5,092	2.66
薩摩亞 Samoa	7	8,550	4,855	2.53
新加坡 Singapore	6	6,300	3,560	1.86
加拿大 Canada	13	2,750	2,309	1.20
印度 India	3	3,855	2,224	1.16
澳大利亞 Australia	9	2,176	1,547	0.81
安圭拉 Anguilla	1	2,000	1,200	0.63
約旦 Jordan	1	2,000	1,000	0.52
日本 Japan	7	785	706	0.37
緬甸 Myanmar	2	1,017	661	0.34
荷蘭 Netherlands	1	1,000	600	0.31
納米比亞 Namibia	2	500	400	0.21
賴索托 Lesotho	2	400	355	0.19
開曼群島 Cayman Islands	1	500	325	0.17
寮國 Laos	2	339	238	0.12
巴拉圭 Paraguay	1	250	225	0.12
法國 France	1	300	210	0.11
賽席爾 Seychelles	0	150	180	0.09
巴拿馬 Panama	1	150	135	0.07
萬那杜 Vanuatu	1	100	70	0.04
合計 Total	490	305,416	191,710	100.00

110 年國家別保證金額結構比
Credit Guarantees by Countries of Service in 2021



(五) 銀行別保證情形 Financial Institutions

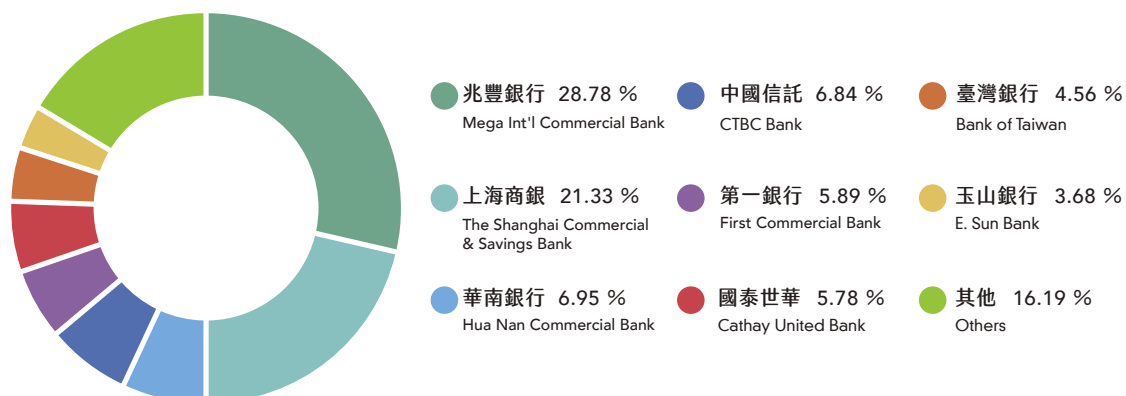
110 年銀行別保證情形
Credit Guarantees by Financial Institutions in 2021

金額單位：千美元
Unit: US\$ Thousand

銀行別 Financial Institution	承作案件 No. of Cases	授信金額 Financing Amount	保證金額 Guarantee Amount	結構比 (%) Percentage
兆豐國際商業銀行 Mega Int'l Commercial Bank	183	81,862	55,173	28.78
上海商業儲蓄銀行 The Shanghai Commercial & Savings Bank	105	63,564	40,896	21.33
華南商業銀行 Hua Nan Commercial Bank	21	22,350	13,325	6.95
中國信託商業銀行 CTBC Bank	18	22,617	13,102	6.84
第一商業銀行 First Commercial Bank	45	16,660	11,290	5.89
國泰世華商業銀行 Cathay United Bank	21	18,785	11,084	5.78
臺灣銀行 Bank of Taiwan	22	13,901	8,743	4.56
玉山商業銀行 E. Sun Bank	13	11,641	7,052	3.68
台新國際商業銀行 Taishin Int'l Bank	8	10,850	6,065	3.16
永豐商業銀行 Bank Sinopac	11	9,300	4,885	2.55

銀行別 Financial Institution	承作案件 No. of Cases	授信金額 Financing Amount	保證金額 Guarantee Amount	結構比(%) Percentage
台中商業銀行 Taichung Commercial Bank	9	7,707	4,569	2.38
合作金庫銀行 Taiwan Cooperative Bank	9	7,059	4,486	2.34
臺灣中小企業銀行 Taiwan Business Bank	6	4,700	2,930	1.53
彰化商業銀行 Chang Hwa Commercial Bank	3	4,600	2,650	1.38
台北富邦銀行 Taipei Fubon Bank	5	4,400	2,395	1.25
臺灣新光商業銀行 Taiwan Shin Kong Commercial Bank	2	1,890	1,023	0.53
日盛國際商業銀行 Jih Sun Int'l Bank	3	1,000	525	0.27
王道商業銀行 O-Bank	1	1,000	500	0.26
華美銀行 East West Bank	1	900	450	0.24
金城銀行 Golden Bank	3	450	405	0.21
亞洲銀行 Asian Bank	1	180	162	0.09
合計 Total	490	305,416	191,710	100.00

110 年銀行別保證金額結構比
Credit Guarantees by Financial Institutions in 2021

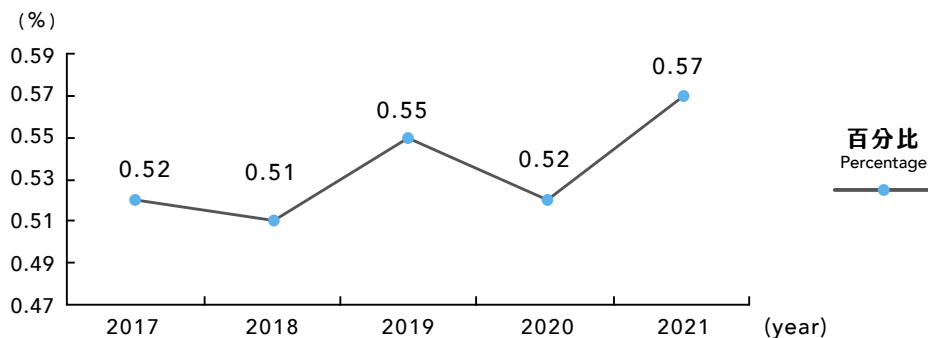


三、逾期情形 Guarantees in default

截至 110 年底逾期保證餘額 154 萬 8,362 美元，逾期比率為 0.57%，較 109 年底增加 0.05 個百分點，較目標值 1.3% 低 0.73 個百分點。最近 6 年逾期比率均在 1% 以下，風險控管尚具成效。

By the end of 2021, the amount of outstanding guarantees in default was US\$1,548,362. The percentage for the default guarantee amount against total outstanding guarantee amount was 0.57%, increased by 0.05 percentage points compared to last year. The default rate in the last 6 years were all 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

110 年度代位清償案件共計 10 件 (含僑生就學貸款 4 件)，代位清償金額為 167 萬 5,151 美元 (含本金 166 萬 1,135 美元，利息 9,439 美元，訴追費用 4,577 美元)。

In 2021, there were 10 indemnity cases including 4 cases of Vocational Education Program. The indemnity payment totaling US\$1,675,151 (including principal US\$1,661,135, interest US\$9,439 and legal fees US\$4,577).

五、追償收回情形 Recovery of Payment

110 年度追償收回金額計 31 萬 1,774 美元 (折合新臺幣 884 萬 9 千元)，達全年收回目標新臺幣 300 萬元之 294.97%。截至 110 年底，累計追償收回 781 萬 6,377 美元，占累計代償金額 4,485 萬 7,145 美元之 17.43%。

In 2021 the Fund collected US\$311,774 (NT\$8.8 million) from cases we had fulfilled obligations, which achieved 294.97% of annual target NT\$ 3 million. Up till the end of 2021, the cumulative recovery totaling US\$7.8 million under the right of indemnity, which was 17.43% against total indemnity payment of the Fund.

肆、110 年度重要業務措施

一、辦理 COVID-19 專案保證

配合僑務委員會協助海外僑臺商紓困，持續辦理 COVID-19 專案貸款保證，於 110 年間四度修正本專案保證要點，包括延長申貸期限至 111 年 6 月 30 日，並將新貸案貸款金額提高至 40 萬美元等，以協助受疫情影響之僑臺商取得資金渡過難關。110 年度共辦理 168 件，協助僑臺商取得紓困融資金額 3,810 萬美元。自 109 年開辦以來，共計承保 323 件，融資金額 1 億 984 萬美元。

二、加強推動國際金融業務分行（OBU）保證業務

為協助臺商透過國內銀行之 OBU 取得融資，積極向國內銀行總行、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。110 年承保共計 180 件，融資金額 1 億 4,606 萬美元，佔全體融資金額之 47.82%。

三、配合政府新南向政策，積極辦理新南向地區保證業務

配合政府新南向政策，110 年在新南向國家合計承保 404 件，融資金額 2 億 5,974 萬美元，較 109 年分別成長 15.76% 及 5.79%。

四、開辦「2021 南非暴動災後重建專案」協助受災之僑臺商

110 年 7 月初南非德班地區發生暴力抗議事件，並蔓延至首都普利托利亞、新堡及約翰尼斯堡等城市，我部分僑臺商遭受損失，本基金配合僑委會政策，開辦「2021 南非暴動災後重建專案」，以協助受災僑臺商取得資金重建事業與家園。

五、配合僑務委員會政策，開辦「海外臺商精品獎專案」及「全球青商潛力之星專案」貸款保證

配合政府僑務委員會政策，分別於 6 月及 11 月開辦「海外臺商精品獎專案」及「全球青商潛力之星專案」貸款保證，全力扶植海外臺商品牌及海外青商企業之創新發展。

六、拜訪銀行及舉辦線上業務說明會

在國內 COVID-19 疫情尚未升高前，持續派員前往承辦銀行拜訪，介紹基金業務相關規定，其後受疫情影響無法拜訪承辦銀行，繼續以視訊方式與海外承辦銀行聯繫及宣導業務。110 年度對海內外承辦銀行實地及線上拜訪共 139 家次，並舉辦業務說明會 12 場。

IV Highlights of 2021

1. Conducting “COVID-19 relief special credit guarantee”

In 2021 the Fund adhered to the government’s policy of continuing COVID-19 relief special credit guarantee to support overseas businesses impacted by COVID-19. Within this year, the program was amended with the maximum loan amount of US \$400,000 and the application deadline of June 30, 2022, to help the overseas businesses overcome funding difficulties. The Fund supported 168 cases with total financing amount of US\$38.1 million. By the end of 2021, a total of 323 cases were conducted with a financing amount of US\$109.8 million.

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 2021, 180 cases were concluded with a total financing amount of US\$146 million which accounted for 47.82% of the total financing amount.

3. 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, 404 cases were approved in New Southbound target countries during 2021 with a total financing amount of US\$260 million, growth of 15.76% and 5.79% respectively in terms of cases and amount compared to last year.

4. Implementing “Special credit guarantee for businesses suffering from the 2021 riots in South Africa” to assist suffering businesses

The July 2021 civil unrest and violent protests in support of the former President of South Africa, occurred around the city of Durban and later spread to the capital, Pretoria, Newcastle, and Johannesburg, resulting in losses to local Taiwanese enterprises. The Fund coordinate with the government’s policy to conduct special credit guarantee for businesses suffering from 2021 riots in South Africa to assist disaster-struck enterprises to recover.

5. In line with the government’s policy to implement “Special credit guarantee for Taiwan Prime Awards” and “Special Credit Guarantee for Global Young Entrepreneur Stars”

In line with the government’s policy to promote overseas Taiwanese’ own brand and boosting the young Entrepreneurs’ innovative development, the Fund implemented “Special Credit Guarantee for Taiwan Prime Awards” and “Special Credit Guarantee for Global Young Entrepreneur Stars” this year.

6. 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 we used telephones, video conferencing and other electronic means to communicate with overseas handling banks or held online workshops. A total of 139 visits including online meetings were made, and 12 seminars were held during this year.

七、對僑臺商視訊會議宣導 COVID-19 專案

為使海外僑臺商充分了解如何申請 COVID-19 專案貸款保證之作業與流程，並宣導本基金一般保證業務，110 年參與加拿大多倫多臺灣商會、菲律賓臺灣商會聯合總會、菲華文教服務中心、美國洛杉磯臺美商會、紐約臺灣商會及南非開普敦臺灣商會等舉辦之 6 場線上視訊說明會議。

八、舉辦績優合作銀行頒獎典禮

為鼓勵合作銀行持續配合辦理僑臺商貸款保證業務，110 年 4 月 13 日辦理 109 年度績優合作銀行頒獎典禮，計有臺灣銀行等 9 家銀行獲得「總送保融資金額績優」、「COVID-19 專案績優」、「新南向國家融資金額成長績優」及「分行送保件數及融資金額績優」等 32 個獎項。典禮邀請僑務委員會童振源委員長、徐佳青副委員長、金管會許永欽副主委及行政院經貿談判辦公室路豐璟談判代表擔任頒獎人，並有來自泰國、越南及印尼之三位成功臺商出席見證。

九、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「2021 年僑務委員會米類食品製作培訓班」及「2021 年僑務委員會僑臺商大健康與智慧農業參訪及商機交流團」等，向返臺參加會議之僑臺商進行宣導說明。

十、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 110 年底，逾期保證餘額為 154 萬 8,362 美元，逾期比率為 0.57%，最近 6 年逾期比率均在 1% 以下，風險控管尚具成效。



第一銀行仰光代表辦事處陳首席代表榮澤（中）和臺灣銀行仰光代表人辦事處莊主任祖雄（左二）等人前來基金拜訪，雙方就當地之保證業務交換意見。

Mr. Jung-Che Chen, Vice President & Chief Representative of First Bank Yangon Representative Office (middle), and Mr. Andrew T.H. Chuang, Vice President & Representative of Bank of Taiwan Yangon Representative Office (2nd from left), paid a visit to the fund and exchanged views on guarantee program.

7. Holding online meetings to promote the Fund's guarantee program

In order to promote and introduce the Fund's COVID-19 Relief procedures to overseas compatriots, the Fund attended 6 online meetings held by the Taiwan Merchants Association of Toronto, Taiwan Association Inc. (Philippines), Culture Center of Taipei Economic and Cultural Office in the Philippines, Taiwanese-America Chamber of Commerce of Greater Los Angeles, Taiwanese Chamber of Commerce of New York and Taiwanese Chamber of Commerce Cape Town.

8. Hosting the Merit Award Ceremony for Outstanding Financial Institutions

In order to encourage the member banks to use the credit guarantee program, the Fund held the Merit Award Ceremony for outstanding financial institutions on April 13, 2021. There were 9 banks receiving a total of 32 awards including "Total financing amount performance", " COVID-19 program performance", "New Southbound financing amount growth performance" and "branch financing amount performance". OCAC Minister Chen-Yuan Tung, former FSC Vice Chairperson Yung-Chin Hsu, OTN Assistant Trade Representative Lu, Frank Feng-Ching were invited to present the award. Besides, guests from member banks and 3 successful entrepreneurs from Thailand, Vietnam and Indonesia were invited to the ceremony.

9. Participating in related workshops and activities held by OCAC

The Fund participated in "2021 Training Course on Rice-based food Making" and "2021 Program on Taiwan's Big Health and Smart Agriculture Business Opportunities " held by Overseas Community Affairs Council, R.O.C. (Taiwan) and introduce the Fund's guarantee program while overseas compatriots returned Taiwan and attended the training courses.

10. 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 2021, the outstanding amount of guarantees in default was US\$1,548,362 and the default rate was 0.57%. The default rates in the last 6 years are below 1 %, which demonstrates the risk management control of credit guaranty by the Fund.



3月23日林董事長代表本基金出席由僑務委員會及世界台灣商會聯合總會舉辦之「百工百業商機交流會」，與來自世界各地之臺商領袖交流。

On March 23, Chairman Lin attended " Business Opportunities Exchange Conference" co-hosted by the Overseas Community Affairs Council and the World Taiwanese Chambers of Commerce.

十一、加強代償後債權清理

繼續積極辦理追償工作，110 年度共收回 31 萬 1,774 美元（折合新臺幣 884 萬 9 千元），達預算數新臺幣 300 萬元之 294.97%。

十二、增修相關規章

為配合業務發展需要，本年度全面檢討修正相關規章，共計增（修）訂四項規章：

1. 海外臺商精品獎專案貸款信用保證要點。
2. 全球青商潛力之星專案貸款信用保證要點。
3. 審查及處理要點。
4. COVID-19 (新冠肺炎) 專案貸款信用保證要點。

十三、提升員工專業能力

為增強工作績效及專業能力，持續派員參加台灣金融研訓院、經濟部國際貿易局、中華民國對外貿易發展協會、工業技術研究院、中華民國銀行公會、中華民國內部稽核協會、中華工商研究院、台灣經濟科技發展研究院、及其他教育訓練單位舉辦之金融、財務、資訊、企業風險評估及催收等領域之課程，學習並汲取新知，並與其他金融機構同業相互交流。



3月23日林董事長（前排左1）出席「百工百業商機交流會」，與僑委會董振源委員長（前排右5），世界臺灣商會聯合總會梁輝騰總會長（前排左5）及世界各地之臺商領袖合影。

On March 23, Chairman Lin (front row, 1st from left) attended "Business Opportunities Exchange Conference" and had a group photo with OCAC Minister Chen-Yuan Tung (5th from right) and President Liang Hui-Teng (5th from left) of World Taiwanese Chambers of Commerce.

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

The Fund continued to pursue bad debt collection in full force. In 2021, under the right of indemnity US\$311,774 (NT\$ 8.8 Million) of debt had been collected, which achieved 294.97% of annual target NT\$ 3 million .

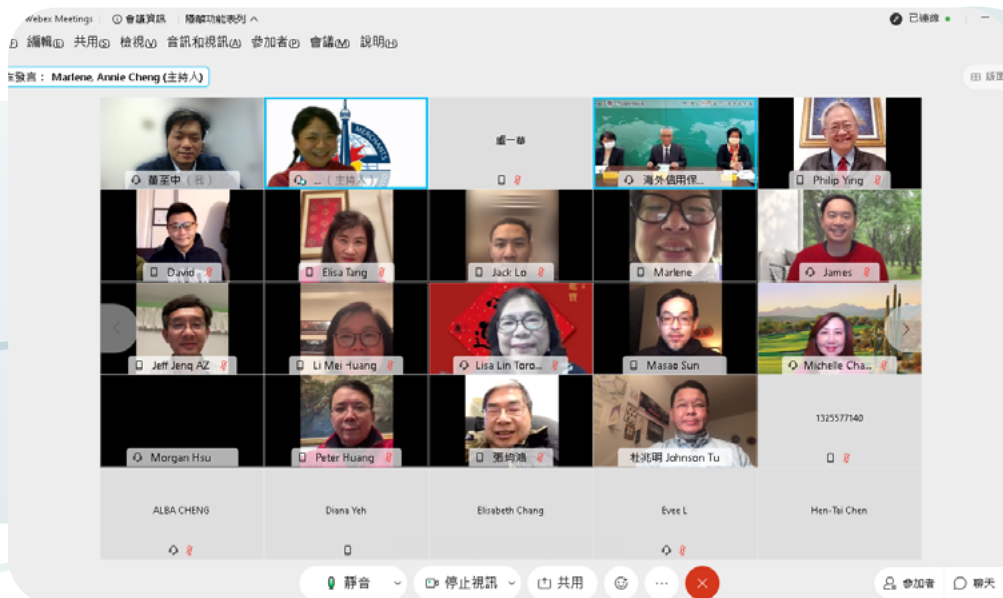
12. Amending and enacting essential regulations and guidelines

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

- (1) Special Credit Guarantee for Taiwan Prime Awards
- (2) Special Credit Guarantee for Global Young Entrepreneur Stars
- (3) Guidelines for reviewing and handling by Overseas Credit Guarantee Fund (Taiwan)
- (4) COVID-19 relief special credit guarantee program

13. 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, Bureau of Foreign Trade, MOEA, Taiwan External Trade Development Council, Industrial Technology Research Institute, The Bankers Association Of The Republic Of China, The Institute of Internal Auditors, R.O.C., China Industrial & Commercial Research Institute, Taiwan Development & Research Academia of Economic & Technology, 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.



與海外僑臺商以視訊方式說明業務。

Live streaming to promote the Fund's Guarantee Program.

伍、財務報告

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 110 年 12 月 31 日及 109 年 12 月 31 日
December 31, 2021 and 2020

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

資 產	ASSETS	110 年 12 月 31 日 Dec. 31, 2021	109 年 12 月 31 日 Dec. 31, 2020
流動資產	Current assets	2,467,513	2,461,938
現金及約當現金	Cash and cash equivalents	2,451,325	2,441,192
流動金融資產	Current financial assets	-	1,420
應收款項	Receivables	14,277	16,784
預付款項	Prepayments	1,906	1,923
其他流動資產	Other current assets	5	619
非流動資產	Non-current assets	151,702	152,611
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	43,974	43,813
其他非流動資產	Other non-current assets	7,728	8,798
資產總額	Total assets	2,619,215	2,614,549
負債及淨值	LIABILITIES & NET WORTH		
流動負債	Current liabilities	48,443	41,671
應付款項	Payables	7,272	6,280
預收款項	Advance receipts	33,697	33,265
其他流動負債	Other current liabilities	7,474	2,126
非流動負債	Non-current liabilities	214,544	247,170
負債準備 - 非流動	Non-current provisions	212,034	244,351
其他非流動負債	Other non-current liabilities	2,510	2,819
負債合計	Total liabilities	262,987	288,841
淨值	Net worth	2,356,228	2,325,708
基金	Funds	2,289,541	2,270,546
累積餘絀	Retained earnings (Accumulated deficit)	66,687	55,162
負債及淨值總額	Total liabilities & net worth	2,619,215	2,614,549

V Financial Statements

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 110 年 1 月 1 日至 12 月 31 日及 109 年 1 月 1 日至 12 月 31 日
For the Years Ended December 31, 2021 and 2020

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

		2021 1/1 ~ 12/31	2020 1/1 ~ 12/31
收入	Revenue	64,644	82,485
保證業務收入	Guarantee business revenue	42,438	39,427
財務收入	Financial revenue	21,206	24,946
受贈收入	Donation revenue	1,000	18,000
其他業務外收入	Other non-business revenue	-	112
支出	Expenses	53,119	53,819
保證業務費用	Guarantee business expenses	35,957	35,070
管理費用	Administrative expenses	15,046	14,277
財務費用	Financial expenses	2,116	4,472
本期賸餘	Net income	11,525	28,666

陸、年度大事紀要

- JAN** 1/3 ● 林董事長、楊代總經理及劉經理拜訪臺銀呂桔誠董事長，就如何加強推動非洲專案保證業務交換意見，並感謝該行在各項政策上之配合。
Chairman Lin, SVP & Acting President Yang and AVP & General Manager Liu visited Chairman Lu of Bank of Taiwan to exchange views on the guarantee program in Africa.
- 1/22
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1/29 ● 本基金分別參與多倫多臺灣商會及菲律賓臺灣商會主辦之線上業務說明會，並向與會僑臺商介紹基金業務及 COVID-19 紓困方案。
The Fund was invited to attend the online meetings held by the Taiwan Merchants Association of Toronto and Taiwan Association Inc. (Philippines) to introduce the Fund's COVID-19 Relief measures.
- 1/27 ● 本基金第 11 屆董事會第 18 次會議，通過 COVID-19 (新冠肺炎) 專案之申請期限延長至 110 年 9 月 7 日，以協助僑臺商渡過疫情難關。
The 18th meeting of 11th board approved to extend the application deadline of COVID-19 relief special credit guarantee program to Sep. 7, 2021.
- FEB** 2/2 ● 林董事長、楊代總經理及劉經理拜訪中國輸出入銀行劉佩真理事主席，就如何加強推展本基金保證業務交換意見。
Chairman Lin, SVP & Acting President Yang and AVP & General Manager Liu visited Chairman Liu of The Export-Import Bank of R.O.C. to change views on developing guarantee program.
- MAR** 3/31 ● 本基金第 11 屆董事會第 20 次會議，通過 COVID-19 (新冠肺炎) 專案 4.0 版，針對已申請新貸紓困者，得憑訂單再向金融機構申請增額至 40 萬美元，以因應其資金需求。
The 20th meeting of 11th board approved an amendment to the "COVID-19 relief special credit guarantee", raised the maximum amount up to US\$400,000.00.
- 3/31 ● 為配合僑務委員會輔導海外臺商事業發展，第 11 屆董事會第 20 次會議通過訂定「海外臺商精品獎專案信用保證要點」，以協助獲得海外臺商精品獎企業推廣自有品牌。
In line with the government's policy to promote overseas Taiwanese's own brand, the 20th meeting of the 11th board approved "Special Credit Guarantee for Taiwan Prime Awards".
- APR** 4/22 ● 林董事長、楊代總經理及劉經理拜訪亞洲臺灣商會聯合總會劉總會長樹添，並就推展本基金保證業務相關事宜交換意見。
Chairman Lin, SVP & Acting President Yang and AVP & General Manager Liu visited Mr. Shu-Tien Liu, President of the Asia Taiwanese Chambers Of Commerce and exchanged opinions on guarantee program.
- JUL** 7/8 ● 考量全球疫情未歇，本基金第 11 屆董事會第 4 次臨時會議，通過 COVID-19 (新冠肺炎) 專案之申請期限延長至 110 年 12 月 31 日。
Considering the pandemic situation and needs of overseas Taiwanese businesses, the 4th interim meeting of 11th board approved to extend the application deadline of COVID-19 relief special credit guarantee program to Dec.31, 2021.
- 7/20 ● 110 年 7 月初南非德班地區發生暴力抗議事件，並蔓延至首都普利托利亞、新堡及約翰尼斯堡等城市，我部分僑臺商遭受損失，本基金第 11 屆董事會第 5 次臨時會議，通過開辦「2021 南非暴動災後重建專案」，以協助受災僑臺商取得資金重建事業與家園。
The July 2021 civil unrest and violent protests occurred in South Africa resulting in losses to local Taiwanese enterprises. The 5th interim meeting of 11th board approved "Special credit guarantee for business suffering from the 2021 riots in South Africa" to assist disaster-struck enterprises to recover.

VI Summary of Significant Event

OCT 10/27

為協助全球僑臺商渡過 COVID-19 (新冠肺炎) 經營危機，本基金第 11 屆董事會第 27 次會議，通過 COVID-19 (新冠肺炎) 專案之申請期限延長至 111 年 6 月 30 日。

To help the overseas Taiwanese businesses overcome funding difficulties, the 27th meeting of the 11th board approved to extend the application deadline of COVID-19 relief special credit guarantee program to June 30, 2022.

10/27

為配合僑務委員會輔導海外青商企業之創新發展政策，第 11 屆董事會第 27 次會議通過訂定「全球青商潛力之星專案貸款信用保證要點」。

In line with the government's policy to boost the young Entrepreneurs' innovative development, the 27th meeting of the 11th board approved "Special Credit Guarantee for Global Toung Enterpreneur Stars program".

10/29

本基金參與洛杉磯臺美商會、紐約臺灣商會及開普敦臺灣商會主辦之視訊會議，連線進行 COVID-19 紓困方案之說明。

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11/24

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11/27

The Fund was invited to attend the online meetings with members of Taiwanese-America Chamber of Commerce of Greater Los Angeles, Taiwanese Chamber of Commerce of New York and Taiwanese Chamber of Commerce Cape Town to introduce the Fund's COVID-19 Relief measures.

NOV 11/24

兆豐大眾曼谷總行賈總經理瑞恆前來拜訪林董事長，由劉經理等陪同接見，雙方就如何在泰國推動業務交換意見。

Mr. Juei-Heng Chia, President and CEO of Mega International Commercial Bank PCL, paid a visit to the fund and exchanged views on the Fund's of credit guarantee program.

11/30

本基金第 11 屆董事會第 28 次會議，通過修正「審查及處理要點」第 14 點，以因應當地金融法令及實務作業。

The 28th meeting of the 11th board amended the Guidelines for reviewing and handling by Overseas Credit Guarantee Fund (Taiwan) to comply with local laws and practices.

DEC 12/3

林董事長率劉經理參加「2021 海外臺商精品獎頒獎典禮」。

Chairman Lin and AVP & General Manager Liu were invited to attend the "2021 Taiwan Prime Awards" ceremony.

12/10

第一銀行仰光代表辦事處陳首席代表榮澤和臺灣銀行仰光代表人辦事處莊主任祖雄等人前來拜訪林董事長，由楊代理總經理等陪同接見，雙方就如何推動本基金在當地之保證業務交換意見。

Mr. Jung-Che Chen, Vice President & Chief Representative of First Bank Yangon Representative Office, and Mr. Andrew T.H. Chuang, Vice President & Representative of Bank of Taiwan, Yangon Representative Office, paid a visit to the fund and exchanged views on guarantee program.

12/16

林董事長率劉經理前往高雄參加「2021 世界華人工商婦女企管協會年會」，並推廣本基金保證業務。

Chairman Lin and AVP & General Manager Liu were invited to attend the 2021 annual meeting of Global Federation of Chinese Business Women in Kaohsiung.

12/21

林董事長率劉經理前往臺中參加亞洲臺灣商會聯合總會「第 29 屆第三次理監事聯席會議」，並推廣本基金保證業務。

Chairman Lin and AVP & General Manager Liu were invited to attend the 29th annual meeting of World Taiwanese Chambers of Commerce held in Taichung to promote the guarantee program.

附錄

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
布里斯本分行
墨爾本分行
倫敦分行

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
Brisbane Branch
Melbourne Branch
London Branch

Appendix

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
休士頓分行
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
雪梨分行
馬尼拉分行
國際金融業務分行

Phnom Penh Branch
Yangon Branch
Offshore Banking Unit

Taiwan Cooperative Bank

New York Branch
Los Angeles Branch
Seattle Branch
Houston 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
Sydney Branch
Manila Branch
Offshore Banking Unit

彰化商業銀行

紐約分行
 洛杉磯分行
 倫敦分行
 新加坡分行
 東京分行
 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
 胡志明市分行
 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

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

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
 Ho Chi Minh City 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

CTBC Bank

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

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
 布里斯本分行
 納閩分行
 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

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
 Brisbane Branch
 Labuan Branch
 Offshore Banking Unit

Far Eastern International Bank

Offshore Banking Unit

Sunny Bank

Offshore Banking Unit

EnTie Commercial Bank

Offshore Banking Unit

板信商業銀行

國際金融業務分行

台中商業銀行

納閣分行

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

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 at Taipei

SinoPac Leasing Corp.

華資及外商銀行

Foreign Banks

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 (New York, Los Angeles)
美國第一銀行 (美國洛杉磯、矽谷)	First Commercial Bank (USA) (Los Angeles, San Jose)
華美銀行 (美國紐約、洛杉磯、舊金山、西雅圖、亞特蘭大、波士頓、休士頓、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)	CTBC Bank (Indonesia) Corp. (Jakarta)
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) (胡志明市)	Chailease International Leasing Co., Ltd. (Vietnam) (Ho Chi Minh City)
大太平洋金融公司 (美國) (美國洛杉磯、舊金山)	Grand Pacific Financing Corp. (Los Angeles) (San Francisco)
世越銀行 (越南胡志明市)	Indovina Bank (Ho Chi Minh City)
史瓦帝尼標準銀行 (史瓦帝尼墨巴本)	Standard Bank Eswatini Limited (Eswatini)

大陸銀行 (巴拉圭亞松森)	Banco Continental (Asuncion)
蒙古貿易發展銀行 (蒙古烏蘭巴托)	Trade and Development Bank of Mongolia (Ulan Bator)
Credicorp Bank (巴拿馬巴拿馬市)	Credicorp Bank (Panama City)
大通銀行 (美國洛杉磯)	First General Bank (Los Angeles)
美加銀行 (美國洛杉磯)	Mega Bank (Los Angeles)
皇佳商業銀行 (美國洛杉磯)	Royal Business Bank (Los Angeles)
福興銀行 (美國芝加哥、紐約)	International Bank of Chicago (Chicago, New York)
國泰世華銀行 (柬埔寨) (柬埔寨金邊)	Cathay United Bank (Cambodia) Corporation Limited (Phnom Penh)
臺灣企銀微型財務公司 (柬埔寨金邊)	TBB (Cambodia) Microfinance Institution PLC (Phnom Penh)
元大儲蓄銀行 (菲律賓) (菲律賓馬尼拉)	Yuanta Savings Bank Philippines, Inc. (Manila)
聯合商業銀行 (柬埔寨金邊)	United Commercial Bank (Cambodia)
Land and Houses Bank PLC (泰國曼谷)	Land and Houses Bank PLC (Bangkok)



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

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