

Annual Report

2023

中華民國112年年報



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

橋

可以溝通兩岸，

暢通原被隔離於兩岸的人事物。

海外信用保證基金以橋自勉，

努力為在全球各地經營事業的僑臺商與金融機構，

架起融資與授信的橋梁。

Bridges

Symbolizing the connection between two islands or even two worlds,

have long captivated the human imagination.

The Overseas Credit Guarantee Fund strives to build a bridge for overseas compatriots and financial institution,

playing a role as overseas businesses in upgrading and transforming toward the world.

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前言



董事長 林寶惜

Chairman Ms. Rebecca P. H. Lin

112 年全球經濟受 COVID-19 後疫情之高庫存及經濟成長趨緩之影響，國際貿易活動放緩，此外，通膨壓力持續存在，美國貨幣政策緊縮，聯準會（FED）與各國大幅升息，造成企業經營之困難，在此情況下，本基金仍積極為海外僑臺商企業提供融資信用保證，並維持財務穩健。

業務績效方面，112 年共辦理保證案件 378 件，融資金額 2 億 6,324 萬美元，保證金額 1 億 5,696 萬美元，達成年度營運目標之 140.02%，對協助僑臺商在海外之事業經營實有助益。其中除持續配合推動新南向政策，全年在新南向國家合計承保 306 件，融資金額 2 億 2,231 萬美元外，亦配合僑務委員會政策，在 COVID-19 疫情告一段落，本專案保證之新貸案件至 112 年 4 月底截止申請後，仍持續協助尚無法依約清償貸款或還款能力不足之僑臺商辦理貸款保證之展延，全年度共辦理 36 件，協助僑臺商取得紓困融資金額 573 萬美元，累計自 109 年 4 月開辦至 112 年 12 月底止，共計承保 486 件，融資金額 1 億 4,158 萬美元，以協助受疫情影響之僑臺商渡過難關。

財務績效方面，全年收回代位清償金額 52.4 萬美元（折合新臺幣 1,619 萬 7,640 元），又為健全財務增加提存保證責任準備新臺幣 5,426 萬元，收支相抵後賸餘新臺幣 1,194 萬元，自 101 年起已連續 12 年度均有賸餘，顯示基金財務體質趨於穩健。

展望 113 年全球經濟情勢，依據國家發展委員會預估，一方面全球通膨壓力將逐漸緩解，美國、歐元區等多數先進經濟體可望逐步推動降息，日本則考慮結束負利率政策，另一方面受高利率滯後效應及地緣政治風險影響，恐抑制全球經濟成長表現，各地僑臺商企業也將面臨更多的經營挑戰。值此世局變換之際，海外信用保證基金仍將秉持設立宗旨，持續扮演銀行與僑臺商間資金融通的橋梁，協助僑臺商因應變局，促進產業升級，擴大事業版圖，提升企業國際競爭力。

Preface

In 2023, global economic growth slowed due to the impact of COVID-19, resulting in high inventory levels and sluggish economic activity. International trade activities decelerated, and inflationary pressures were continually observed. The tightening of monetary policy in the United States and other countries led to interest rate hikes, creating challenges for business operations. During these circumstances, the Fund continues to coordinate with the government's policy by providing credit guarantees for overseas Taiwanese businesses to help them obtain financing, while maintaining soundness of the Fund.

In 2023, the Fund conducted 378 cases throughout the year, helping overseas Taiwanese businesses to obtain an overall financing amount of US\$263 million with guaranty amount of US\$157 million, which achieved 140.02% of the annual operating target. The Fund has continued its efforts in New Southbound Policy since 2016 by providing credit guarantees of 306 cases in policy target countries with financial amount of US\$222 million. Besides, new loan applications under the COVID-19 special credit guarantee project were accepted until the end of April 2023. This project continues to assist those who are unable to repay loans by extending credit guarantees. In 2023, 36 cases were concluded with a total financing amount of US\$ 6 million. By the end of 2023, a total of 486 cases were conducted with financing amount of US\$141 million to help the overseas businesses overcome difficulties.

In terms of financial performance, the Fund has strengthened its financial soundness, and actively continued debt clearance. Throughout 2023, US\$524 thousand (NT\$16.2 million) was collected under the right of indemnity. After reserving an additional NT\$54.3 million against liability on guarantees, the Fund ended the year with a surplus of NT\$11.9 million. Since 2012, the Fund has continued to operate with surpluses each year.

According to the National Development Council, the global inflationary pressures are expected to gradually ease in 2024. The United States and the Eurozone are anticipated to progressively pursue interest rate cuts, while Japan is considering ending its negative interest rate policy. However, global economic growth may be hindered by the lag effect of high interest rates and geopolitical risks, posing additional operational challenges for overseas Taiwanese businesses.

Even amidst the changing circumstances, the determination of the Fund to uphold its founding mission remains unchanged. We will continue to serve as a bridge for financial connectivity between banks and overseas compatriot businesses, assist these businesses in adapting to the changing environment, and enhancing their international competitiveness in the global market.



總經理 楊清泉
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
阮昭雄 Jhao-Syong Ruan
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
銘傳大學
財金法律學系教授
Professor, Department of Financial Law
Ming Chuan University



董事 Director
王桂蘭 Kuei-Lan Wang
第一商業銀行
北一區資深協理
Regional Head, Taipei Regional Center 1
First Commercial Bank



董事 Director
黃琬馨 Nina Huang
財團法人台灣金融研訓院
金融訓練發展中心所長
Director, Financial Training & Development
Institute
Taiwan Academy of Banking and Finance



董事 Director
張志華 Chih-Hua Chang
兆豐國際商業銀行
海外業務處副處長
Vice President & Deputy General Manager,
Overseas Business Management Department
Mega International Commercial Bank

備註：

1. 陳常務董事婉寧 112 年 7 月卸任，劉常務董事瑞媛 112 年 7 月接任。
2. 林常務監察人美杏 113 年 1 月卸任，潘常務監察人清鴻 113 年 1 月接任。
3. 高監察人麗文 113 年 8 月卸任，黃監察人永貞 113 年 1 月接任。
4. 黃監察人永貞 113 年 5 月卸任，李監察人靜怡 113 年 5 月接任。



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
劉瑞媛 Grace J.Y. Liu

中央銀行行務委員
Adviser
Central Bank of the Republic of China (Taiwan)



董 事 Director
王偉讚 Wei-Zan Wang

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



常務監察人 Managing Supervisor
潘清鴻 Chin-Hong Pan

行政院主計總處
主計官兼主任
Director
Directorate-General of Budget, Accounting
and Statistics, Executive Yuan, R.O.C.(Taiwan)



監 察 人 Supervisor
陳逸琳 Raymond I.L. Chen

臺灣銀行副總經理
Senior Executive Vice President
Bank of Taiwan



監 察 人 Supervisor
李靜怡 Ching-Yi Li

兆豐國際商業銀行
總稽核
Chief Auditor
Mega International Commercial Bank

Notes :

- * Ms. Grace J.Y. Liu succeeded Ms. Wan-Ning Chen as Managing Director from July 2023.
- * Mr. Chin-Hong Pan succeeded Ms. Mei-Hsing Lin as Managing Supervisor from Jan. 2024.

- * Ms. Yung-Chen Huang succeeded Ms. Lillian Li-Wen Kao as Supervisor from Jan. 2024.
- * Ms. Ching-Yi Li succeeded Ms. Yung-Chen Huang as Supervisor from May. 2024.

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 shares the risk of the loans which enhances 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



「績優金融機構頒獎典禮」，林董事長（前排左 4）與僑委會委員長徐佳青（前排左 6）、副委員長阮昭雄（前排右 6）、金管會主任秘書蔡福隆（前排右 5）、行政院經貿談判辦公室參議黃建章（前排右 3）與績優銀行代表及台商貴賓合影。

The Fund held Merit Award Ceremony for Outstanding Financial Institutions. Chairman Lin (4th from left), OCAC Minister Chia-Ching Hsu (6th from left) and Deputy Minister Jhao-Syong Ruan (6th from right), Chief Secretary of FSC Fu-Long Tsai (5th from right), Counselor of OTN Richard Huang (3rd from right) and the Award Winners took a group picture to commemorate the event.

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 112 年底止，捐助金額共計新臺幣 30 億 5,904 萬 7 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 | 1,802,047 |
| 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 | 50,000 |
| 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 | 3,059,047 |

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 2023, donations received have totaled NT\$3,059 million, the breakdown is as follows :

Unit : NT \$ Thousand

| Sponsor | Amount |
|---|------------------|
| Central Government | 1,802,047 |
| 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 | 50,000 |
| 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 | 3,059,047 |

五、保證對象

本基金之保證對象分為臺商事業及僑營事業。

1. 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。
2. 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。

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，或均設立於非洲地區者，送保案件授信額度合計最高為二百五十萬美元。

(二) 保證成數

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

七、保證手續費

保證手續費 = 授信額度 × 保證成數 × 保證手續費年率 × 授信期間
保證手續費年率 0.2%~0.6%。



林董事長至泰國拜訪及邀集合作銀行舉行座談會。兆豐銀行泰國子行郭俊佑總經理（中）、華南銀行趙元碩代表（右1）、台新銀行陳淑嫻代表（右2）、上海銀行倪偉峯代表（右3）、玉山銀行楊明裁代表（左3）、LH Bank 李永華協理（左2）。

Chairman Lin promoted the guarantee program in Thailand. Photo taken with President Jerry Kuo of Mega Int'l Commercial Bank PCL (middle), Chief representative Alan Chao of Hua Nan Commercial Bank (1st from right), Chief representative Evien Chen of Taishin Int'l Bank (2nd from right), Chief representative Charles Ni of Shanghai Commercial & Savings Bank (3rd from right), Chief representative Jason Yang of E. Sun Bank (3rd from left) and Vice President Warren Lee of LH Bank (2nd from left).

5. Clients of Credit Guarantee

The Fund provides credit guarantee for the following:

- (1) Business run by overseas Taiwanese: Taiwanese individuals or companies shall account for more than 50 % of the shares.
- (2) 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.

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

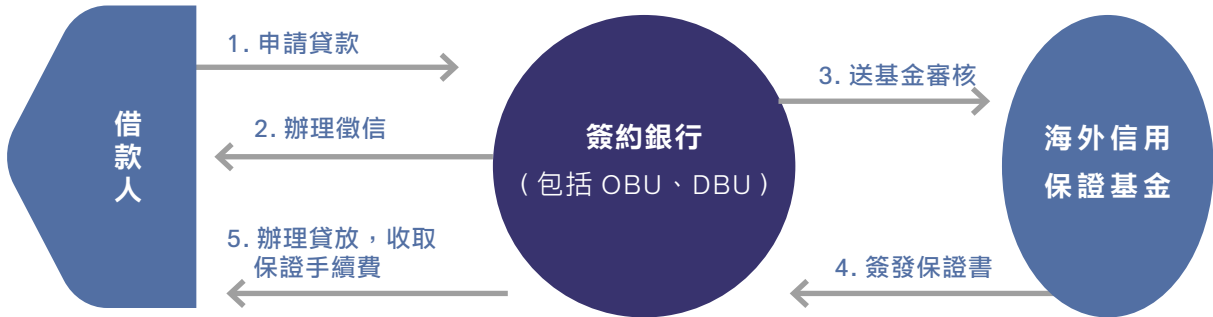
The rates of guarantee fee are 0.2%~0.6%.



海外信用保證基金林寶惜董事長（中）至泰國舉辦業務推展說明會後大合照：泰國臺商總會陳漢川總會長（右 4）、劉樹添名譽總會長（左 4）、兆豐銀行泰國子行郭俊佑總經理（左 3）。

Chairman Lin took a group photo after the symposium held in Thailand with President Hann-Chuan Chen (4th from right), Honorary President S.T. Liu (4th from left) of Thai-Taiwan Business Association as well as President Jerry Kuo of Mega Int'l Commercial Bank PCL.

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 65 家 (含國內銀行轉投資子公司及租賃公司)，業務據點計有 198 處，涵蓋五大洲 25 個國家之 51 個都會區。(請參閱附錄)



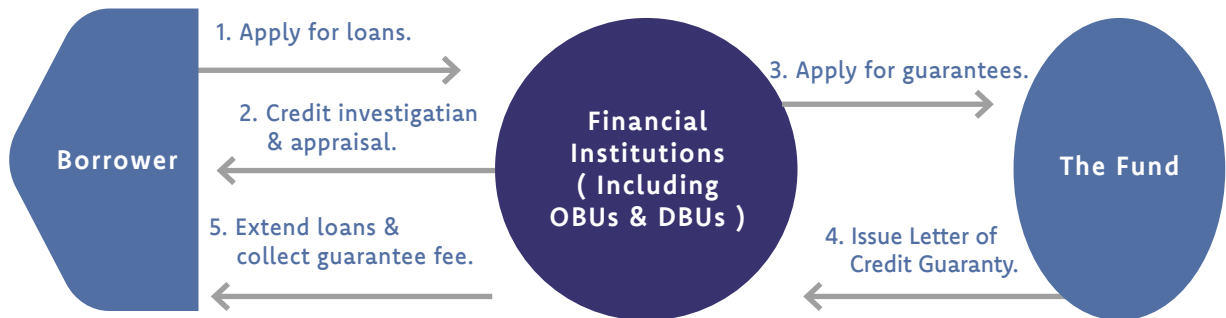
泰國臺商總會陳漢川總會長頒發紀念品予海外信用保證基金林實惜董事長。

President Hann-Chuan Chen of the Thai-Taiwan Business Association, presented a memento to Chairman Lin.

與泰國地區之合作銀行舉行業務說明與座談會。
Having a seminar with bankers in Bangkok, Thailand in exchanging views on guarantee program.



8. Guarantee Procedures



9. Member Institutions

- (1) Eligible applicants who have financial needs may approach our member institutions listed in Appendix.
- (2) Up to End of April, 2024, the Fund maintained business relationships with 65 member institutions covering 198 service stations in 51 metropolitan and 25 nations. (See the Appendix)



金城銀行陳啓輝資深副總裁前來本基金拜訪林董事長。

Mr. Bill Chen, SVP & Lender Officer of Golden Bank, paid a visit to Chairman Lin and the Fund.

舉辦業務說明會簡介本基金保證業務。
Held seminars on introducing the OBU guarantee program.



貳、112 年度保證業務執行績效

一、保證績效

112 年度全年共辦理保證案件 378 件，融資金額 2 億 6,324 萬美元，達成年度營運目標融資金額 1 億 8,800 萬美元之 140.02%。

二、政策專案貸款績效

(一) 配合僑務委員會政策辦理 COVID-19 專案保證，新貸案件至 112 年 4 月底截止申請後，仍持續協助尚無法依約清償貸款或還款能力不足之僑臺商辦理貸款保證之展延，以協助受疫情影響之僑臺商渡過難關。112 年度共辦理 36 件，協助僑臺商取得紓困融資金額 573 萬美元。

(二) 配合政府新南向政策，112 年在新南向國家合計承保 306 件，融資金額 2 億 2,231 萬美元。

三、風險控管績效

截至 112 年底，逾期保證餘額為 156 萬 9,677 美元，逾期保證比率 0.56%，較目標值 1.3% 低 0.74 個百分點，近 5 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 52 萬 4,510 美元（折合新臺幣 1,619 萬 7,640 元）。

五、財務績效

本年度穩健運用資金並擲節費用開支，112 年度獲僑務委員會及 1 家銀行捐款共計新臺幣 1,882 萬 5 千元。自 101 年起各年度均有賸餘，顯示基金財務體質漸趨穩健。

II Performance of Operations

1. General Credit Guarantee Performance

In 2023, the Fund lent its support to 378 cases with a total financing amount of US\$263 million, achieving 140.02% of the annual operating target of US\$188 million.

2. Special Credit Guarantee Performance

1. In support of the government's policy, after the application deadline of the COVID-19 special credit guarantee project, we continue to assist those who are unable to repay loans or lack sufficient repayment capacity by extending credit guarantees. 36 cases were concluded with a total financing amount of US\$6 million.
2. In line with the government's New Southbound Policy to conduct New Southbound regional guarantee, a total of 306 cases were approved in 2023 with a total financing amount of US\$222 million.

3. Risk Management Performance

As of the end of 2023, the guarantee amount of US\$1,569,677 has not yet been indemnified. The percentage of the default guarantee amount against the total outstanding guarantee amount was 0.56%. The default rates of recent years have shown that the quality of credit guarantees has been fairly well 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\$524,510 (NT\$16.2 million) of debt had been collected under the right of indemnity.

5. Performance in Finance

The Fund received NT\$18.8 million in donations from the supervisory authority and a bank. Moreover, the Fund strengthened its income and cut down expenses, ending the year with a surplus of NT\$11.94 million. Since 2012, there have been surpluses every year.

參、保證業務統計

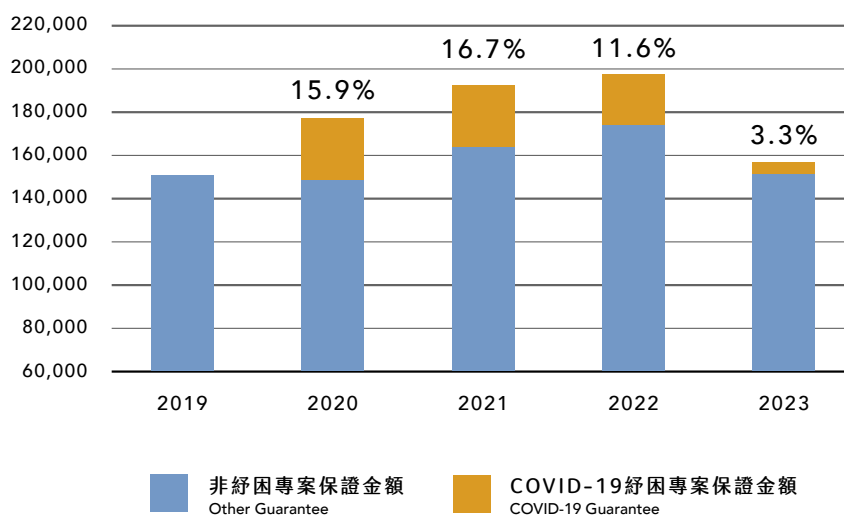
一、近五年業務發展概況 Overview of the latest 5 years

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 | | | |
| 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 |
| 2022 | 479 | 0 | 479 | 322,864 | 197,388 | 302,181 |
| 2023 | 378 | 0 | 378 | 263,237 | 156,962 | 278,997 |

最近五年保證業績趨勢
Trend chart of the latest 5 years



III Business Review

二、保證情形 2023 Business Review

(一) 對象別保證情形 Types of client

112 年對象別保證情形統計表

Credit Guarantees by Types of Client in 2023

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 | 365 | 252,075 | 150,473 | 95.87 |
| 僑營事業 Business run by overseas Chinese | 13 | 11,162 | 6,489 | 4.13 |
| 合計 Total | 378 | 263,237 | 156,962 | 100.00 |

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

112 年項目別保證情形統計表

Credit Guarantees by Programs in 2023

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 | 35 | 25,458 | 14,245 | 9.08 |
| 新南向國家保證 New Southbound Policy Countries Guarantee | 283 | 217,467 | 128,361 | 81.78 |
| 非洲專案 Special Credit Guarantee for business in Africa | 18 | 12,448 | 7,652 | 4.87 |
| COVID-19 (新冠肺炎) 專案 COVID-19 Guarantee | 36 | 5,728 | 5,115 | 3.26 |
| 全球青商潛力之星專案 Global Young Entrepreneur Stars program | 5 | 1,536 | 1,229 | 0.78 |
| 海外臺商精品獎專案 Taiwan Prime Awards program | 1 | 600 | 360 | 0.23 |
| 合計 Total | 378 | 263,237 | 156,962 | 100.00 |

(三) 行業別保證情形 Types of Industry

112 年行業別保證情形

Credit Guarantees by Industries in 2023

金額單位：千美元
Unit: US\$ Thousand

| 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 | 230 | 171,705 | 102,221 | 65.23 |
| 批發及零售業 Whole and Retail | 87 | 55,220 | 32,864 | 20.98 |
| 營建工程業 Construction | 21 | 15,338 | 9,277 | 5.83 |
| 農、林、漁、牧 Agriculture, Forestry, Fishing and Animal Husbandry | 9 | 6,435 | 3,334 | 2.45 |
| 專業、科學及技術服務業 Professional, Scientific and Technical Activities | 4 | 4,630 | 2,882 | 1.76 |
| 出版影音及資訊業 Information and Communication | 7 | 2,249 | 1,511 | 0.85 |
| 支援服務業 Support Service Activities | 3 | 1,871 | 1,103 | 0.71 |
| 不動產業 Real Estate | 1 | 2,000 | 1,100 | 0.76 |
| 住宿及餐飲業 Accommodation and Food Service | 7 | 1,195 | 790 | 0.45 |
| 教育業 Education | 3 | 810 | 663 | 0.31 |
| 醫療保健及社會工作服務業 Human Health and Social Work Activities | 2 | 974 | 592 | 0.37 |
| 運輸及倉儲業 Transportation & Warehousing | 3 | 589 | 426 | 0.22 |
| 其他服務業 Other Service Activities | 1 | 221 | 199 | 0.08 |
| 合計 Total | 378 | 263,237 | 156,962 | 100.00 |

(四) 國家別保證情形 Countries of Service

112 年國家別保證情形

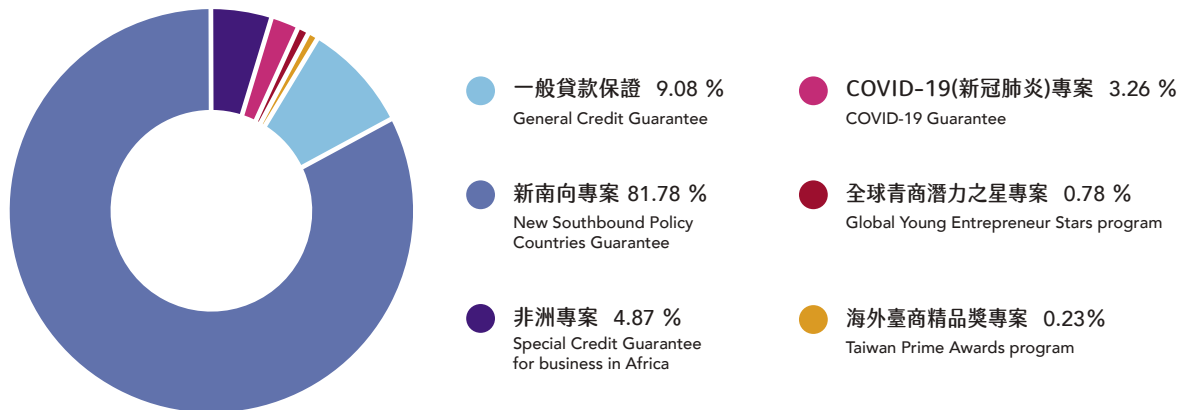
Credit Guarantees by Countries of Service in 2023

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 | 155 | 116,651 | 68,738 | 44.31 |
| 泰國 Thailand | 87 | 47,913 | 29,822 | 18.20 |
| 印尼 Indonesia | 16 | 15,422 | 9,193 | 5.86 |
| 馬來西亞 Malaysia | 10 | 12,389 | 7,293 | 4.71 |
| 南非 South Africa | 16 | 11,453 | 7,021 | 4.35 |
| 美國 United States | 16 | 11,010 | 6,284 | 4.18 |
| 菲律賓 Philippines | 12 | 8,967 | 5,266 | 3.41 |
| 薩摩亞 Samoa | 6 | 8,100 | 4,440 | 3.08 |
| 新加坡 Singapore | 7 | 7,700 | 4,198 | 2.93 |
| 柬埔寨 Cambodia | 5 | 5,450 | 3,035 | 2.07 |
| 印度 India | 2 | 3,451 | 1,926 | 1.31 |
| 加拿大 Canada | 14 | 3,223 | 2,515 | 1.22 |
| 緬甸 Myanmar | 4 | 2,050 | 1,215 | 0.78 |
| 約旦 Jordan | 1 | 2,000 | 1,000 | 0.76 |
| 澳大利亞 Australia | 6 | 1,872 | 1,348 | 0.71 |
| 英國 United Kingdom | 1 | 1,800 | 720 | 0.69 |
| 日本 Japan | 10 | 1,552 | 1,330 | 0.59 |
| 賽席爾 Seychelles | 2 | 800 | 505 | 0.30 |
| 寮國 Laos | 2 | 444 | 311 | 0.17 |
| 納米比亞 Namibia | 1 | 250 | 175 | 0.09 |
| 薩爾瓦多 El Salvador | 1 | 250 | 225 | 0.09 |
| 厄瓜多 Ecuador | 1 | 200 | 180 | 0.08 |
| 德國 Germany | 1 | 141 | 106 | 0.06 |
| 萬那杜 Vanuatu | 1 | 90 | 63 | 0.03 |
| 巴拉圭 Paraguay | 1 | 59 | 53 | 0.02 |
| 合計 Total | 378 | 263,237 | 156,962 | 100.00 |

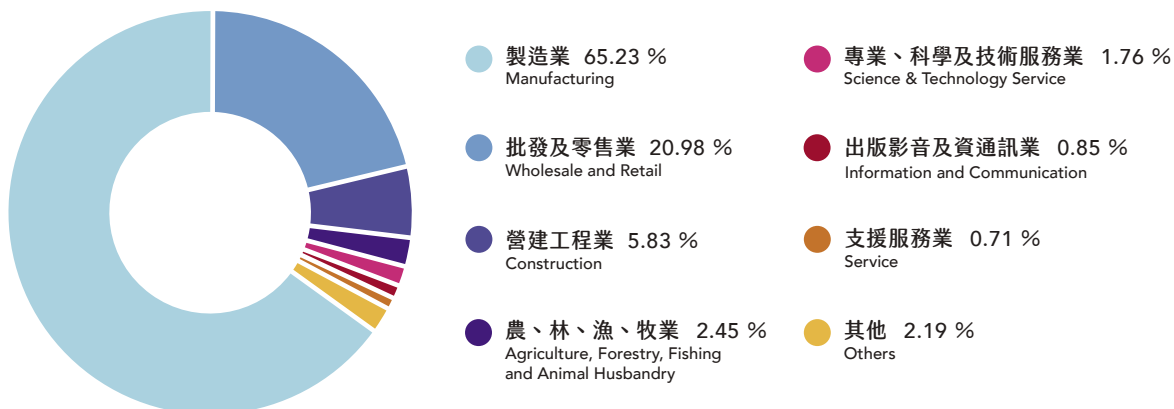
112 年項目別保證金額結構比

Percentage of Credit Guarantees by Programs in 2023



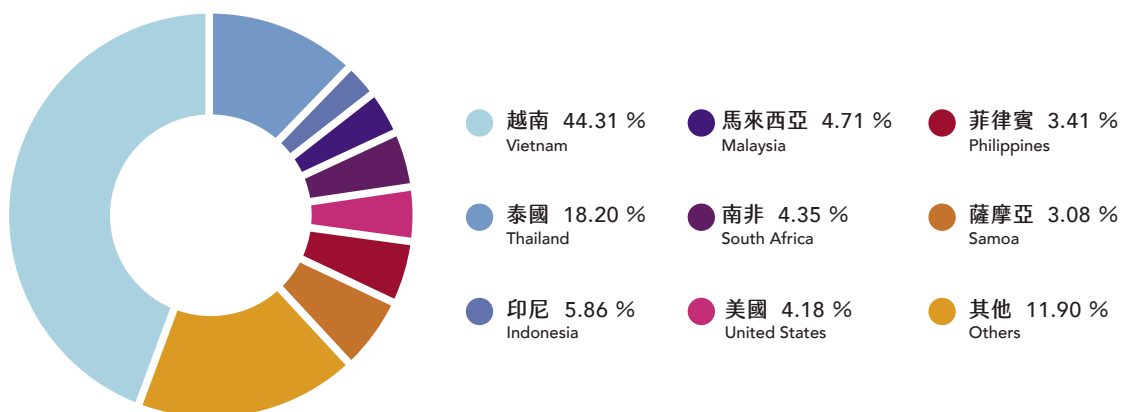
112 年行業別保證金額結構比

Percentage of Credit Guarantees by Industries in 2023



112 年國家別保證金額結構比

Credit Guarantees by Countries of Service in 2023



(五) 銀行別保證情形 Financial Institutions

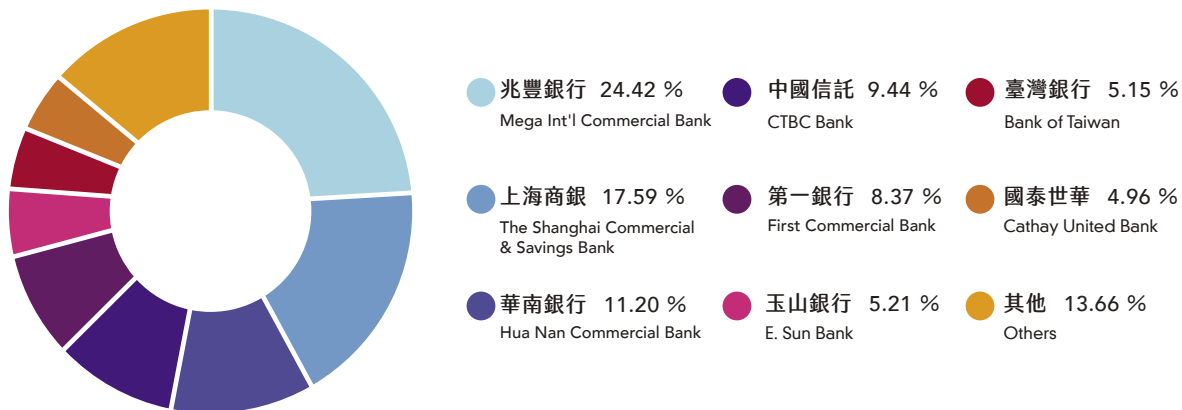
112 年銀行別保證情形

Credit Guarantees by Financial Institutions in 2023

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 | 109 | 64,294 | 38,504 | 24.42 |
| 上海商業儲蓄銀行 The Shanghai Commercial & Savings Bank | 71 | 46,299 | 28,187 | 17.59 |
| 華南商業銀行 Hua Nan Commercial Bank | 32 | 29,492 | 17,570 | 11.20 |
| 中國信託商業銀行 CTBC Bank | 22 | 24,838 | 14,336 | 9.44 |
| 第一商業銀行 First Commercial Bank | 51 | 22,035 | 13,989 | 8.37 |
| 玉山商業銀行 E. Sun Bank | 16 | 13,722 | 7,980 | 5.21 |
| 臺灣銀行 Bank of Taiwan | 18 | 13,553 | 8,379 | 5.15 |
| 國泰世華商業銀行 Cathay United Bank | 13 | 13,056 | 7,652 | 4.96 |
| 永豐商業銀行 Bank Sinopac | 8 | 8,300 | 4,505 | 3.15 |
| 台新國際商業銀行 Taishin Int'l Bank | 7 | 6,250 | 3,620 | 2.37 |
| 台北富邦銀行 Taipei Fubon Bank | 6 | 5,250 | 2,700 | 2.00 |
| 臺灣中小企業銀行 Taiwan Business Bank | 7 | 3,558 | 2,098 | 1.35 |
| 合作金庫銀行 Taiwan Cooperative Bank | 9 | 3,050 | 2,094 | 1.16 |
| 臺灣新光商業銀行 Taiwan Shin Kong Commercial Bank | 3 | 2,690 | 1,583 | 1.02 |
| 彰化商業銀行 Chang Hwa Commercial Bank | 2 | 2,600 | 1,650 | 0.99 |
| 凱基商業銀行 KGI Bank | 1 | 1,800 | 720 | 0.69 |
| 王道商業銀行 O-Bank | 1 | 1,000 | 500 | 0.38 |
| 台中商業銀行 Taichung Commercial Bank | 1 | 950 | 570 | 0.36 |
| 元大商業銀行 Yuanta Bank | 1 | 500 | 325 | 0.19 |
| 合計 Total | 378 | 263,237 | 156,962 | 100.00 |

112 年銀行別保證金額結構比 Credit Guarantees by Financial Institutions in 2023

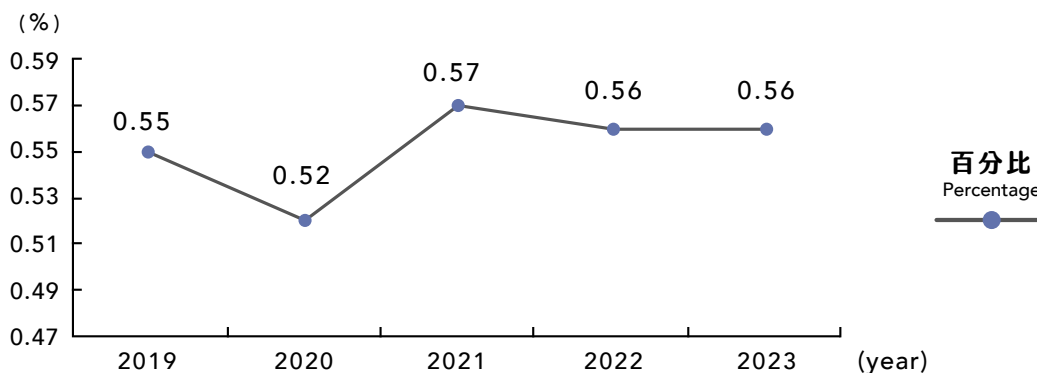


三、逾期情形 Guarantees in default

截至 112 年底逾期保證餘額 156 萬 9,677 美元，逾期比率為 0.56%，與 111 年底相同，較目標值 1.3% 低 0.74 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 2023, the amount of outstanding guarantees in default was US\$1,569,677. The percentage of the default guarantee amount against the total outstanding guarantee amount was 0.56%, the same as in 2022. The default rate has remained below 1% for the past five years, demonstrating the Fund's effective risk management control of credit guarantees.

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

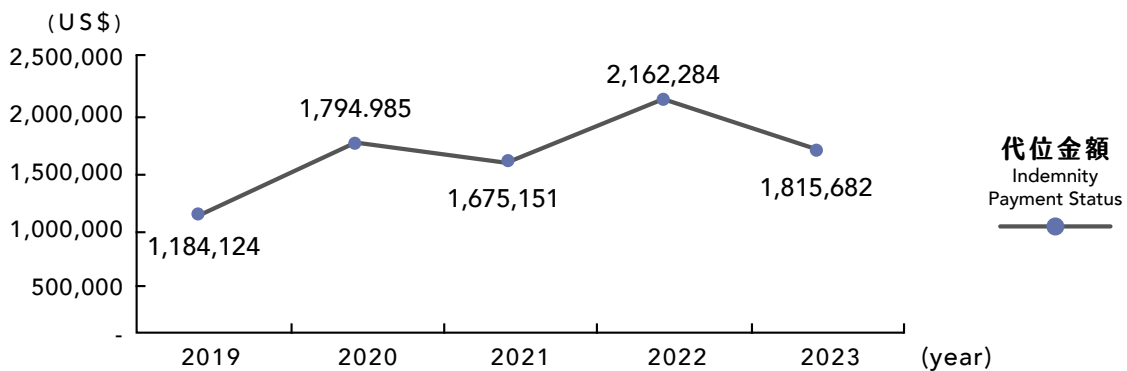


四、代位清償情形 Indemnity Payment Status

112 年度代位清償案件共計 11 件 (含僑生就學貸款 2 件)，代位清償金額 181 萬 5,682 美元 (含本金 177 萬 7,174 美元，利息 2 萬 6,960 美元，訴追費用 1 萬 1,548 美元)。

In 2023, there were 11 indemnity cases, including 2 cases from the Vocational Education Program. The indemnity payments totaled US\$1,815,682 (including principal of US\$1,777,174, interest of US\$26,960, and legal fees of US\$11,548).

最近 5 年代位清償金額趨勢圖
Indemnity Payment Status of the latest 5 years

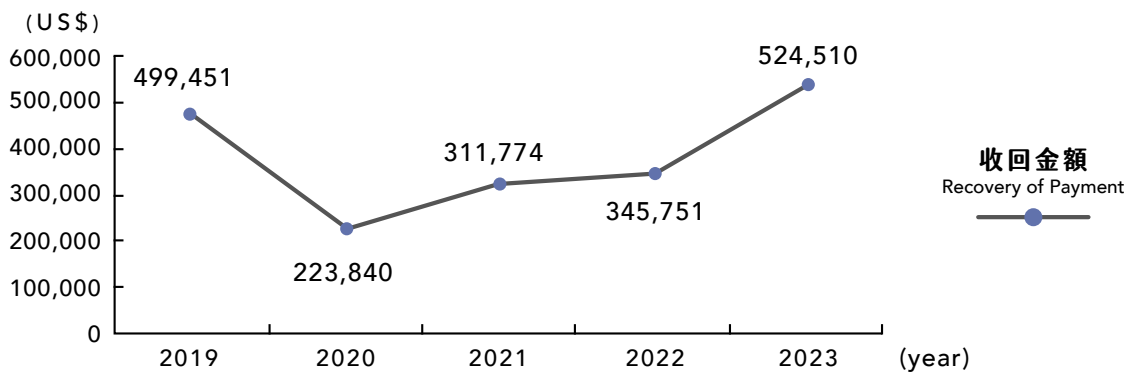


五、追償收回情形 Recovery of Payment

112 年度追償收回金額計 52 萬 4,510 美元 (折合新臺幣 1,619 萬 7,640 元)，達全年收回目標新臺幣 300 萬元之 539.92%。截至 112 年底，累計追償收回 868 萬 6,637 美元，占累計代償金額 4,883 萬 5,110 美元之 17.79%。

In 2023, the Fund collected US\$524,510 (NT\$16.2 million) from cases where we had fulfilled obligations, achieving 539.92% of the annual target of NT\$3 million. Up until the end of 2023, the cumulative recovery totaled US\$8.7 million under the right of indemnity, which was 17.79% of the total indemnity payments by the Fund.

最近 5 年收回金額趨勢圖
Recovery Status of the latest 5 years



肆、112 年度重要業務措施

一、持續辦理 COVID-19 專案保證

配合疫情後海外僑臺商資金需求及僑務委員會政策辦理 COVID-19 專案保證，新貸案件至 112 年 4 月底截止申請後，仍持續協助尚無法依約清償貸款或還款能力不足之僑臺商辦理貸款保證之展延，以協助受疫情影響之僑臺商渡過難關。112 年度共辦理 36 件，協助僑臺商取得紓困融資金額 573 萬美元，自 109 年 4 月開辦至 112 年 12 月底止，共計承保 486 件，融資金額 1 億 4,158 萬美元。

二、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，112 年在新南向國家合計承保 306 件，融資金額 2 億 2,231 萬美元。

三、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。112 年承保共計 113 件，融資金額 9,854 萬美元，佔全體融資金額之 37.44%。

四、積極拜訪承辦銀行

為與承辦銀行建立良好的合作關係，並加強宣導本基金保證業務，積極派員前往承辦銀行拜訪，介紹本基金業務相關規定，並分享拓展僑臺商融資業務心得及風險控管經驗，共同推動海外信保業務並提升送保案件品質。本年度拜訪國內外承辦銀行共 371 家次。

五、辦理保證業務說明會

為使承辦銀行充分了解貸款保證之作業與流程，以及對僑臺商宣導本基金保證業務，除與國內 31 家銀行舉辦個別業務說明會，及邀集國內所有承辦銀行舉辦北中南 3 場擴大保證業務說明會外，並持續在國內以線上方式對美國世界華人工商婦女企管協會巴城分會、北加州分會、洛杉磯臺美商會、波克萊臺灣商會、加拿大多倫多青商會、溫哥華臺商會、南非開普敦臺商會與豪登省臺商會、澳洲墨爾本臺商會與世界華人工商婦女企管協會澳洲分會、紐西蘭華商經貿聯誼會、巴拉圭臺商會及德國青商會等之僑臺商辦理 13 場視訊說明會。

IV Highlights of 2023

1. Conducting “COVID-19 special credit guarantee”

In support of the government’s policy, after the application deadline of the COVID-19 special credit guarantee project, we continue to assist those who are unable to repay loans or lack sufficient repayment capacity by extending credit guarantees. Within this year, 36 cases were concluded with a total financing amount of US\$ 5.7 million. By the end of 2023, a total of 486 cases were conducted with a financing amount of US\$141.6 million.

2. 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, 306 cases were approved in New Southbound target countries during 2023 with a total financing amount of US\$222 million.

3. 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 2023, 113 cases were concluded with a total financing amount of US\$98.5 million which accounted for 37.44% of the total financing amount.

4. Visiting handling banks to promote the guarantee program

To strengthen mutually cooperation relationship with handling banks and strengthen publicity of the guarantee program, the Fund actively visited handling banks to introduce the guidelines and provisions of guarantee procedure, exchange experiences and shared the risk management measures with the banks. A total of 371 visits were made during this year.

5. Holding seminars and attending online meetings to promote the Fund’s guarantee program

To help member banks familiar with the operation and process of the credit guarantee, seminars were held to promote the Fund’s guarantee program and step up publicity during the year. Besides, the Fund attended 13 online meetings held by the following institutions: the Global Federation of Chinese Business Women of Baltimore Chapter, Northern California Chapter and Australia Chapter, Taiwanese-American Chamber of Commerce of Greater Los Angeles, Brookline Taiwanese Chamber of Commerce, Taiwan Young Professionals and Entrepreneurs Association (Toronto), Taiwanese Chamber of Commerce in B.C., Taiwanese Chamber of Commerce Cape Town, Gauteng Taiwanese Chamber of Commerce, Melbourne Taiwanese Chamber of Commerce, New Zealand Federation of Chinese Traders Association, Taiwanese Chambers of Commerce in Paraguay and The Taiwan Business Association in Germany - Junior Chapter.

六、舉辦績優金融機構頒獎典禮

為鼓勵合作銀行持續配合辦理僑臺商貸款保證業務，112年5月9日辦理績優金融機構頒獎典禮，計有10家銀行及其分(子)行分別獲得「總送保融資金額績優」、「COVID-19專案送保績優」、「新南向國家送保融資金額成長績優」及「分行送保績優」等29個獎項。典禮邀請僑務委員會徐委員長佳青及阮副委員長昭雄、金融監督管理委員會蔡主任秘書福隆及行政院經貿談判辦公室黃參議建章擔任頒獎人，並有來自泰國及新加坡等成功臺商出席見證。

七、恢復海外訪宣

由於COVID-19疫情逐漸緩和，各國邊境陸續開放，為推動保證業務，加強對承辦銀行宣導業務，並實地瞭解海外僑臺商經營概況，本年6月及12月分別由董事長率員至印尼雅加達與三寶瓏，以及泰國曼谷、春武里及萬磅，拜訪在兩國之14家承辦銀行並與其舉辦業務座談會，及拜訪印尼3家臺商與泰國7家臺商，並與兩地之臺商會舉辦業務推廣說明會。

八、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「海外商會幹部領導班、秘書長班」、「僑臺商產業淨零排放主題研習班」、「臺灣電動車產業參訪與商機交流團」、「臺灣國際醫療產業參訪與商機交流團」、「精品咖啡創業培訓與商機交流班」、「日總青商會返國致敬團」、「農業人才培訓與商機交流班」、「僑臺商推廣臺灣觀光產業商機參訪團」、「臺灣智慧自動化產業參訪與商機交流團」、「世界臺商高科技產業參訪團」、「海外臺商精品行銷推廣研習班」、「全球青商潛力之星邀訪團」、「第2期海外商會領導班 & 海外商會菁英班」、「連鎖加盟產業參訪與商機交流團」及「僑臺商循環經濟主題研習班」等共15場，向返臺參加會議之僑臺商宣導保證業務。



林董事長應邀參加「創業楷模暨創業相扶獎」頒獎典禮，並與得獎臺商謝茂山董事長（左1）及玉山銀行同奈分行郭英照經理（中）合影。

Chairman Lin was invited to attend the "2023 Model of Entrepreneur Award" ceremony, and took a photo with the award winner Chairman Hsieh, Mao-Shan (1st from left) and as well as Brian Kuo, VP of E. Sun Bank, Dong Nai Branch (middle).

6. 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 May 9, 2023. There were 10 banks receiving a total 29 of awards including "Total financing amount performance", "COVID-19 program performance", "New Southbound financing amount growth performance" and "branch financing amount performance". OCAC Minister Chia-Ching Hsu and Deputy Minister Jhao-Syong Ruan, Chief Secretary of FSC Fu-Long Tsai of FSC, OTN Counselor Richard Huang were invited to present the award. Besides, guests from member banks and 2 successful entrepreneurs from Thailand and Singapore were invited to witness the ceremony.

7. Resumption of going abroad to promote the Fund's guarantee program

As the Covid-19 epidemic gradually eases, borders of various countries are gradually opening, in order to promote the guarantee program, strengthen publicity and understand of the guarantee program on the spot, the Fund visited Jakarta and Semarang of Indonesia and Bangkok, Chonburi and Ban Pong of Thailand, held seminars with handling banks and visited local Taiwanese enterprises to understand local business circumstance.

8. Participating in related workshops and activities held by OCAC

The Fund participated in 2023 OCAC "Workshops for Leaders and Elites of Overseas Compatriot Chambers of Commerce", "Net Zero Emission Seminar for Overseas Compatriot Entrepreneurs", "Taiwan Electric Vehicle Industry Program for Overseas", "Taiwan International Medical Industry visiting and Business Exploration program", "Specialty Coffee Entrepreneurship Training and Business Opportunity Exchange Workshop", "2023 Japan Taiwanese Chambers of Commerce -Junior Chapter Visiting Program", "Agriculture Training and Business Opportunity Exchange Workshop", "Taiwan Tourism Industry Program for Overseas Compatriot Entrepreneurs", "Taiwan Smart Automation Industry Visiting and Business Exploration Program", "Taiwan Hitech Industry Visiting and Business Exploration Program", "Workshop for Taiwan Excellence Marketing", "Visiting Program for Global Young Entrepreneur Stars", "Taiwan Franchise Industry Visiting Program" and "Circular Economy Workshop for Overseas Compatriot Entrepreneurs" 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.



林董事長應邀前往印尼參加雅加達台灣工商聯誼會總會長交接典禮，並拜訪中信印尼子行推廣業務，與該行詹庭禎董事長（左3），Mr. Iwan Satawidinata 總經理（右2）及賴培碩副總經理（右1）等銀行先進合影。

Chairman Lin was invited to attend the handover ceremony of the President of the Jakarta Taiwan Chamber of Commerce and Industry, and visited PT Bank CTBC Indonesia to promote the guarantee program. Photo with Chairman Austin Chan (3rd from left), President Director Mr. Iwan Satawidinata (2nd from right) and Deputy President Director Allen Lai (1st from right).

九、加強保證案件審查及風險控管

本基金持續加強各項風險控管措施，除對保證案件加強信用查核，另對保證案件資金用途、還款能力、產業風險確實審核，並就授信品質、授信後之追蹤管理均有相當管控。截至 112 年底，逾期保證餘額為 156 萬 9,677 美元，逾期比率為 0.56%，最近 5 年逾期比率均在 1% 以下，風險控管尚具成效。

十、加強代償後債權清理

繼續積極辦理追償工作，112 年度共收回 52 萬 4,510 美元（折合新臺幣 1,619 萬 7,640 元）。

十一、增修相關規章

為配合業務發展需要，本年度修訂會計制度。

十二、提升員工專業能力

為增強工作績效及專業能力，持續派員參加台灣金融研訓院、台灣區電機電子工業同業工會、社團法人台灣職場健康與安全專業協會、財團法人中華工商研究院、中國文化大學、中華民國對外貿易發展協會、中華民國內部稽核協會及其他教育訓練單位等舉辦之金融、財務、法律資訊、授信、催收實務等領域之課程，學習並汲取新知，並與其他金融機構同業相互交流。



利用視訊方式向海外僑臺商說明業務。

Promote the Fund's Guarantee Program via video conferencing.

9. Enhancing credit evaluation and risk management

The Fund continued to strengthen various risk control measures and strengthen credit checks on guarantee cases so as to minimize defaulted guarantees. As of the end of 2023, the outstanding amount of guarantees in default was US\$1,569,677 and the default rate was 0.56%. The default rates has remained below 1% in the past five years, which demonstrates the risk management control of credit guaranty by the Fund.

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

The Fund continued to pursue bad debt collection in full force. In 2023, under the right of indemnity US\$524,510 (NT\$ 16.2 Million) of debt had been collected.

11. Amending and enacting essential regulations and guidelines

To coordinate the development of our guarantee program, the Fund amended the Accounting System of the Fund during this year.

12. Enhancing employees' professional skills

To enhance the performance and professional competence of the team, the Fund continued sending staffs to attend courses held by Taiwan Academy of Banking and Finance, Taiwan Electrical and Electronic Manufacturers' Association, Workplace Health Development Association, China Industrial & Commercial Research Institute, Chinese Culture University, Taiwan External Trade Development Council, The Institute of Internal Auditors, R.O.C., and others, for the purpose to improving the professional knowledge and skills in the field of banking, finance, debt collection and exchange views with other financial institutions.



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

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 112 年 12 月 31 日及 111 年 12 月 31 日
December 31, 2023 and 2022

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

| 資 產 | ASSETS | 112 年12月31日 Dec. 31, 2023 | 111 年12月31日 Dec. 31, 2022 |
|----------------|--|------------------------------|------------------------------|
| 流動資產 | Current assets | 2,304,094 | 2,260,551 |
| 現金及約當現金 | Cash and cash equivalents | 2,272,319 | 2,235,110 |
| 應收款項 | Receivables | 25,355 | 20,777 |
| 預付款項 | Prepayments | 1,940 | 2,030 |
| 其他流動資產 | Other current assets | 4,480 | 2,634 |
| 非流動資產 | Non-current assets | 346,424 | 346,760 |
| 非流動金融資產 | Non-current financial assets | 300,000 | 300,000 |
| 不動產、廠房及設備 | Property, plant and equipment | 43,322 | 43,658 |
| 其他非流動資產 | Other non-current assets | 3,102 | 3,102 |
| 資產總額 | Total assets | 2,650,518 | 2,607,311 |
| 負債及淨值 | LIABILITIES & NET WORTH | | |
| 流動負債 | Current liabilities | 66,051 | 45,870 |
| 應付款項 | Payables | 31,389 | 7,207 |
| 預收款項 | Advance receipts | 31,586 | 35,116 |
| 其他流動負債 | Other current liabilities | 3,076 | 3,547 |
| 非流動負債 | Non-current liabilities | 193,740 | 195,482 |
| 負債準備 - 非流動 | Non-current provisions | 191,943 | 193,538 |
| 其他非流動負債 | Other non-current liabilities | 1,797 | 1,944 |
| 負債合計 | Total liabilities | 259,791 | 241,352 |
| 淨值 | Net worth | 2,390,727 | 2,365,959 |
| 基金 | Funds | 2,303,366 | 2,290,541 |
| 累積餘絀 | Retained earnings (Accumulated deficit) | 87,361 | 75,418 |
| 負債及淨值總額 | Total liabilities & net worth | 2,650,518 | 2,607,311 |

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 112 年 1 月 1 日至 12 月 31 日及 111 年 1 月 1 日至 12 月 31 日
For the Years Ended December 31, 2023 and 2022

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

| | | 2023 1/1 ~ 12/31 | 2022 1/1 ~ 12/31 |
|-------------|-----------------------------|---------------------|---------------------|
| 收入 | Revenue | 102,841 | 88,565 |
| 保證業務收入 | Guarantee business revenue | 53,436 | 46,034 |
| 財務收入 | Financial revenue | 44,405 | 38,531 |
| 受贈收入 | Donation revenue | 5,000 | 4,000 |
| 支出 | Expenses | 90,898 | 79,834 |
| 保證業務費用 | Guarantee business expenses | 75,567 | 65,372 |
| 管理費用 | Administrative expenses | 15,331 | 14,462 |
| 財務費用 | Financial expenses | - | - |
| 本期賸餘 | Net income | 11,943 | 8,731 |

陸、年度大事紀要

- JAN** 1/11 ● 兆豐銀行海外管理處劉副處長懷德一行前來拜訪本基金，雙方就如何推動本基金保證業務交換意見。
Mr. Chris H.T. Liu, VP & Deputy General Manager of Mega Int'l Commercial Bank, Overseas Business Management Department, paid a visit to the Fund and exchanged views on promoting the guarantee program.
- 1/29 ● 本基金分別參與墨爾本台灣商會、世界華人工商婦女企管協會巴城分會、奧克蘭世界華商經貿總會、世界華人工商婦女企管協會北加州分會主辦之線上業務說明會，並進行保證業務相關說明。
2/16 ● The Fund was invited to attend the online meetings held by the Melbourne Taiwanese Chamber of Commerce, the Global Federation of Chinese Business Women of Baltimore Chapter, New Zealand Federation of Chinese Traders Association, and the Global Federation of Chinese Business Women of Northern California Chapter to introduce the Fund's guarantee program.
3/4 ●
5/25 ●
- MAR** 3/24 ● 上海商銀印尼雅加達林代表學堯一行前來本基金拜訪，雙方就印尼之政經情勢及本基金保證業務交換意見。
Mr. Marco Lin, Chief Representative of the Shanghai Commercial & Savings Bank in Jakarta, paid a visit to the Fund and exchanged views on the guarantee program and local economic and political situations.
- 3/28 ● 第 12 屆董事會第 8 次會議通過修正本基金會計制度，以配合業務發展。
The 8th meeting of the 12th board approved amendments to the Accounting System of the Fund in line with business development.
- APR** 4/13 ● 華美銀行高淑玲副總裁前來本基金拜訪林董事長及楊總經理，雙方就信用保證業務事宜交換意見。
Ms. Sue Chao, Vice President & Business Relationship Manager of East West Bank, paid a visit to the Fund and exchanged views on the guarantee program.
- MAY** 5/2 ● 美國國泰銀行彭友倫執行副總裁及楊代捷經理暨台灣代表前來本基金拜訪林董事長及楊總經理，雙方就當地之政經情勢及如何加強信用保證業務宜交換意見。
Mr. Allen Peng, Executive Vice President of Cathay Bank, and Ms. Joyce Yang, Taiwan Representative & Manager, paid a visit to the Fund to discuss the economic situation in the States and exchange views on promoting the guarantee program.
- 5/9 ● 舉行本基金「年度績優承辦銀行頒獎典禮」，由徐委員長佳青及阮副委員長昭雄、金融監督管理委員會蔡主任秘書福隆及行政院經貿談判辦公室黃參議建章擔任頒獎人，並有來自泰國及新加坡之成功臺商出席見證。
The Fund held a Merit Award Ceremony for Outstanding Financial Institutions. OCAC Minister Chia-Ching Hsu, Chief Secretary of the FSC Fu-Long Tsai, and Counselor of the OTN Richard Huang were invited to present the awards. Additionally, successful entrepreneurs from Thailand and Singapore were present to witness the ceremony.
- 5/9 ● 為加強推動國內銀行 OBU 分行辦理臺商貸款保證業務，分別於北、中、南區舉辦說明會，共有 24 家銀行合計派員 284 人參加。
7/27 ● The Fund held the OBU guarantee seminars in Taipei, Taichung and Kaohsiung to promote the OBU guarantee program. A total of 284 representatives from 24 banks participated the seminars.
8/11 ●

VI Summary of Significant Event

- 5/29 ● 為強化基金承保及風險承擔能力，本年度獲得主管機關僑務委員會捐助新臺幣 1,282 萬 5 千元。
9/22 The Fund received a NT \$ 12.8 million donation from the Overseas Community Affairs Council, R.O.C. (Taiwan), to strengthen the Fund's risk-taking capacity.
- JUN** 6/13 ● 林董事長率劉經理前往印尼雅加達及三寶瓏等地推動信保業務，拜訪當地承辦銀行，並與當地臺商舉行金融座談會，以宣導本基金保證業務。
6/18 Chairman Lin and General Manager Liu visited handling banks in Jakarta and Semarang, Indonesia, and had seminars with local Taiwanese Chambers of Commerce to promote and exchange views on the Fund's guarantee program.
- AUG** 8/1 ● 本基金分別參與加拿大多倫多青商會、開普敦台灣商會、巴拉圭臺商會、世界華人工商婦女企管協會澳洲分會及南非豪登省臺商會主辦之線上業務說明會，並進行保證業務相關說明。
8/4 The Fund was invited to attend the online meetings held by the Taiwan Young Professionals and Entrepreneurs Association (Toronto), Taiwanese Chamber of Commerce Cape Town, Taiwanese Chambers of Commerce in Paraguay, Global Federation of Chinese Business Women of Australia Chapter and Gauteng Taiwanese Chamber of Commerce, to introduce the Fund's guarantee program.
8/6
9/2
9/17
- SEP** 9/22 ● 金城銀行陳啓輝資深副總裁前來本基金拜訪林董事長及楊總經理，雙方就美國地區經濟情勢及該行授信與送保情形交換意見。
Mr. Bill Chen, SVP & Lending Officer of the Golden Bank, paid a visit to the Fund and exchange views on the guarantee program and local banking practice.
- 9/23 ● 林董事長率劉經理參加僑委會舉辦「2023 年全球青商潛力之星」頒獎典禮，並向得獎之僑臺商介紹本基金保證業務。
Chairman Lin and General Manager Liu were invited to attend the "2023 Global Young Entrepreneur Stars" ceremony and promoted the guarantee program to the award winners.
- 9/26 ● 林董事長及劉經理應邀前往圓山飯店參加世界台灣商會聯合總會會議，推動本基金保證業務。
Chairman Lin and General Manager Liu attend the handover ceremony of the Asia Taiwanese Chambers of Commerce and promoted the guarantee program.
- OCT** 10/17 ● 本基金分別參與洛杉磯台美商會、波士頓波克萊台灣商會、德國青商會、溫哥華臺商會等主辦之線上業務說明會，並進行保證業務相關說明。
11/4 The Fund was invited to attend the online meetings held by the Taiwanese-American Chamber of Commerce of Greater Los Angeles, Brookline Taiwanese Chamber of Commerce, The Taiwan Business Association in Germany-Junior Chapter and Taiwanese Chamber of Commerce in B.C., to introduce and explain related guarantee procedures.
11/26
11/29
- DEC** 12/3 ● 林董事長率劉經理及陳高專前往泰國曼谷拜訪承辦銀行，與合作銀行舉辦說明會並與泰國臺商總會會員座談，推廣本基金保證業務。
12/9 Chairman Lin and General Manager Liu visited handling banks in Bangkok, Thailand and had seminars with handling banks and local Taiwanese Chambers of Commerce to promote the Fund's 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
馬尼拉分行
休士頓分行
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
法蘭克福分行
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
Frankfurt 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

胡志明市分行
 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

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
 福岡分行
 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

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
 Fukuoka 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

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| 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) (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) |

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| 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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