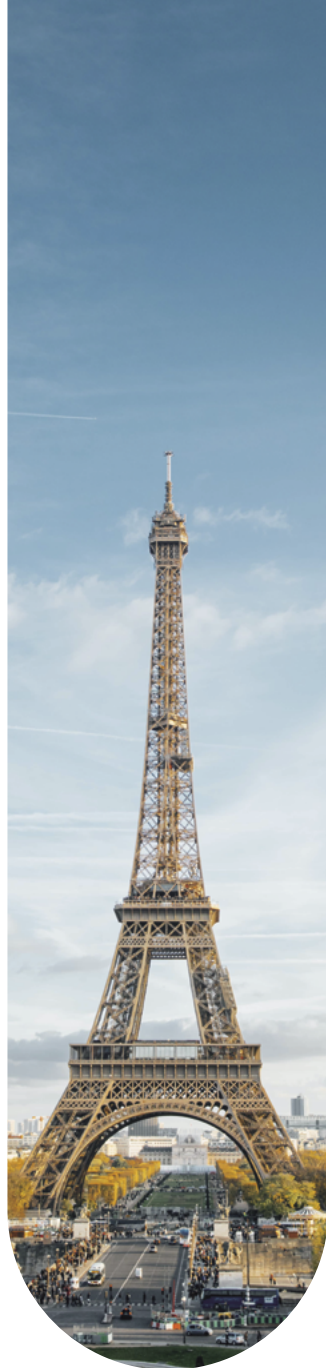




2022 Annual Report

中華民國 111 年年報



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

02

04

06

14

16

24

30

32

34

前言 Preface

董事及監察人名錄 Directors and Supervisors

壹、基金概要 I Synopsis of The Fund

一、基金設立宗旨

二、基金沿革

三、基金組織

四、資金來源

五、保證對象

六、授信額度及保證成數

七、保證手續費

八、申請保證流程

九、簽約金融機構

1. Mission of The Fund

2. History of The Fund

3. Organization of The Fund

4. Sponsors and Sources of Funding

5. Clients of Credit Guarantee

6. Loan Amount and Guarantee Percentage

7. Guarantee Fee

8. Guarantee Procedures

9. Member Institutions

貳、111 年度保證業務執行績效 II Performance of Operations

一、保證績效

二、政策專案貸款績效

三、風險控管績效

四、債權收回績效

五、財務績效

1. General Credit Guarantee Performance

2. Special Credit Guarantee Performance

3. Risk Management Performance

4. Recovery of Payment Performance

5. Performance in Finance

參、保證業務統計 III Business Review

一、近五年業務發展概況

二、保證情形

三、逾期情形

四、代位清償情形

五、追償收回情形

1. Overview of the latest 5 years

2. 2022 Business Review

3. Guarantees in Default

4. Indemnity Payment Status

5. Recovery of Payment

肆、111 年度重要業務措施 IV Highlights of 2022

一、持續辦理 COVID-19 專案保證

二、加強推動國際金融業務分行（OBU）保證業務

三、配合政府新南向政策，積極辦理新南向地區保證業務

四、積極拜訪銀行及舉辦線上業務說明會

五、對僑臺商視訊會議宣導 COVID-19 專案

六、舉辦績優合作銀行頒獎典禮

七、參加僑務委員會舉辦之各項座談或研習活動

八、加強保證案件審查及風險控管

九、加強代償後債權清理

十、增修相關規章

十一、提升員工專業能力

1. Conducting "COVID-19 relief special credit guarantee"

2. Enhancing the "OBU guarantee program"

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

4. Visiting handling banks and holding meetings online actively

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

6. Hosting the Merit Award Ceremony for Outstanding Financial Institutions

7. Participating in related seminars and activities held by OCAC

8. Enhancing credit evaluation and risk management

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

10. Amending and enacting essential regulations and guidelines

11. Enhancing employees' professional skills

伍、財務報告 V Financial Statements

一、資產負債表

二、收支營運表

1. Balance Sheet

2. Income Statement

陸、年度大事紀要 VI Summary of Significant Events

附錄 Appendix

本基金簽約辦理保證業務之金融機構

Member Institutions Accepting Credit Guarantee from The Fund

前言



董事長 林寶惜

Chairman Ms. Rebecca P. H. Lin

2022 年全球經濟在 COVID-19 疫情的持續影響下緩慢復甦。然而在各國經濟逐步解封的同時，俄烏戰爭引發能源及糧食問題，推升原物料成本及通膨壓力，大部分國家不得不採取升息政策以抑制通膨，各地僑臺商企業也面臨資金緊縮及成本增加等多重挑戰，此時海外信保基金為受疫情及經濟環境影響之僑臺商提供融資保證，更能顯出政府政策之美意及本基金之積極功能。

2022 年本基金共辦理保證案件 479 件，融資金額 3 億 2,286 萬美元，保證金額 1 億 9,739 萬美元，均創下基金成立 35 年以來之歷史新高，並達成年度營運目標融資金額 1 億 8,800 萬美元之 171.74%。為協助疫情下之僑臺商紓困，年度中兩度修正 COVID-19 專案要點，延長申貸期限，全年共辦理 127 件，協助僑臺商取得紓困融資金額 2,601 萬美元。本專案 2020 年開辦以來，共計承保 450 件，融資金額 1 億 3,585 萬美元。此外，本基金持續配合推動新南向政策，全年在新南向國家合計承保 410 件（包含 100 件 COVID-19 專案），融資金額 2 億 8,808 萬美元，較前一年成長 10.91%。

財務績效方面，基金穩健運用資金並擲節費用開支且清理債權，全年收回 34.5 萬美元（折合新臺幣 1,014 萬元），又為健全財務，增加提存保證責任準備新台幣 4,365 萬元，收支相抵後賸餘新臺幣 873 萬元，為自 2012 年度起連續年度均有賸餘，顯示基金財務體質趨於穩健。

展望 2023 年，全球經濟仍面臨嚴峻挑戰，包括：俄烏戰爭、通膨威脅、利率調升、地緣政治風險、中國經濟走向、美中爭端，加上氣候變遷等不確定因素，在在都對僑臺商的企業經營造成不利影響。海外信保基金將秉持設立宗旨，落實各項政府政策，期能藉由保證制度的功能，在僑臺商及金融機構間扮演資金融通的橋梁，以具體行動協助僑臺商企業因應變局，拓展事業。

Preface

The global economy in 2022 is slowly recovering from the ongoing impact of the COVID-19 pandemic. However, with the reopening of economies in various countries, raw material costs and inflationary pressures have been exacerbated by the Russian invasion of Ukraine, making food, energy, and other necessities more expensive. Most countries have had to adopt interest rate hike policies to curb inflation. Overseas Taiwanese businesses are facing multiple challenges, such as tight funding and increased costs. At this time, the Overseas Credit Guarantee Fund plays a crucial role to assist overseas Taiwanese businesses impacted by the pandemic and current economy to overcome funding difficulties, which demonstrates the commitment of the government's policy.

In 2022, the Fund conducted 479 cases throughout the year, helping overseas Taiwanese businesses to obtain an overall financing amount of US\$322 million with guaranty amount of US\$197million, which set a record high since the Fund was established 35 years ago, and achieve 171.74% of the annual operating target US\$188 million. To help overseas compatriot businesses impacted by COVID-19, the Fund amended COVID-19 relief special credit guarantee program twice during the year and the application deadline was extended to April 30, 2023. In the year 2022, 127 cases were concluded with a total financing amount of US\$26 million. By the end of 2022, a total of 450 cases were conducted with financing amount of US\$135.8 million. In addition, the Fund remains committed to New Southbound Policy by providing credit guarantees of 410 cases in policy target countries (100 COVID-19 cases included) with financial amount of US\$288 million, an increase of 10.91% compared to the previous year.

In terms of financial performance, the Fund has strengthened its financial soundness, cut down expenses, and continued debt clearance actively. Throughout the year, US\$345 thousand (NT\$10.14 million) was collected under the right of indemnity during this year. After reserving an additional NT\$43.65 million against liability on guarantees, ended the year with a surplus of NT\$8.7 million, since 2012, there have been surpluses in each year.

Looking ahead to 2023, the global economy still faces severe challenges, including the Russia-Ukraine war, inflation threats, interest rate trend, geopolitical risks, the US-China issue as well as uncertain factors such as climate change, all of which have compound impacts on overseas businesses. The Fund will adhere to the government's policies and uphold its mission of establishment to assist overseas compatriots in obtaining sufficient liquidity through the guarantee scheme. With concrete actions, this support aims to help overseas businesses overcome challenges and work toward a more sustainable future.



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

中信金融管理學院
財經法律學系專任教授
Professor, Department of Business and
Economic Law
CTBC Business School



董事 Director
王桂蘭 Kuei-Lan Wang

第一商業銀行
法人金融業務處處長
S.V.P. & Division Chief, Corp. Banking Business
Admin. Division
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
海外業務處處長
Vice President & Deputy General Manager,
Overseas Business Management Department
Mega International Commercial Bank

備註：

1. 徐常務董事佳青 112 年 1 月卸任，阮常務董事昭雄 112 年 1 月接任。
2. 張董事淑燕 112 年 2 月卸任，王董事偉讚 112 年 2 月接任。
3. 高董事麗文 111 年 8 月卸任，張董事志華 111 年 8 月接任。

4. 賴監察人麗瑩 111 年 8 月卸任，陳監察人逸琳 111 年 8 月接任。
5. 梁監察人炳森 111 年 8 月卸任，高監察人麗文 111 年 8 月接任。
6. 王董事桂蘭、黃董事琬馨 111 年 8 月新任。

**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**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**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**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**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**監察人** Supervisor**陳逸琳** Raymond I. L. Chen

臺灣銀行財務部經理

SVP & General Manager, Treasury
Department
Bank of Taiwan

Notes :

- * Mr. Zhao-Syong Ruan succeeded Ms. Chia-Ching Hsu as Managing Director from Jan. 2023.
- * Mr. Wei-Zan Wang succeeded Ms. Shu-Yen Chang as Director from Feb. 2023.
- * Mr. Chih-Hua Chang succeeded Ms. Lillian Li-Wen Kao as Director from August 2022.

- * Mr. Raymond I. L. Chen succeeded Ms. Li-Ying Lai as Supervisor from August 2022.
- * Ms. Lillian Li-Wen Kao succeeded Mr. Benson Liang as Supervisor from August 2022.
- * Ms. Kuei-Lan Wang and Nina Huang were appointed as Directors by Overseas Community Affairs Council, R.O.C.(Taiwan) since August 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 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」，本基金林董事長（前排左 1）與僑委會童振源委員長（前排左 7）、徐佳青副委員長（前排左 6）、行政院經貿談判辦公室路豐璟談判代表（前排右 7）、金管會銀行局童政彰副局長（前排右 5）、績優銀行代表及臺商貴賓合影

The Fund held Merit Award Ceremony for Outstanding Financial Institutions. Chairman Lin (1st from left), OCAC Minister Chen-Yuan Tung (7th from left) and Deputy Minister Chia-Ching Hsu (6th from left), Assistant Trade Representative of OTN Frank Feng-Ching Lu (7th from right), Deputy Direct General Chen-Chang Tong of FSC, Banking Bureau (5th 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 111 年底止，捐助金額共計新臺幣 30 億 4,122 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	1,789,222
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	45,000
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	3,041,222

4. Sponsors and Sources of Funding

The main sources of funding are contributions from the central government and financial institutions. Up to the end of 2022, donations received have totaled NT\$3,041 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	45,000
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	3,041,222

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，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%。



林董事長於僑委會 Facebook 粉絲專頁《僑見大來賓》節目中，邀請臺商賴俊宏董事長、張文東董事長一同分享創業經驗，並連線兆豐銀行泰國子行蕭玉美董事長，解答關於貸款流程及應注意事項。

Chairman Lin invited Taiwanese entrepreneurs Chairman Lai and Chairman Zhang on the OCAC Facebook fan page live streaming show to share how they started up a business. They also connected on-site with President Yu-Mei Hsiao of the Mega International Commercial Bank Public Company Limited to answer questions about loan procedures and precautions.

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

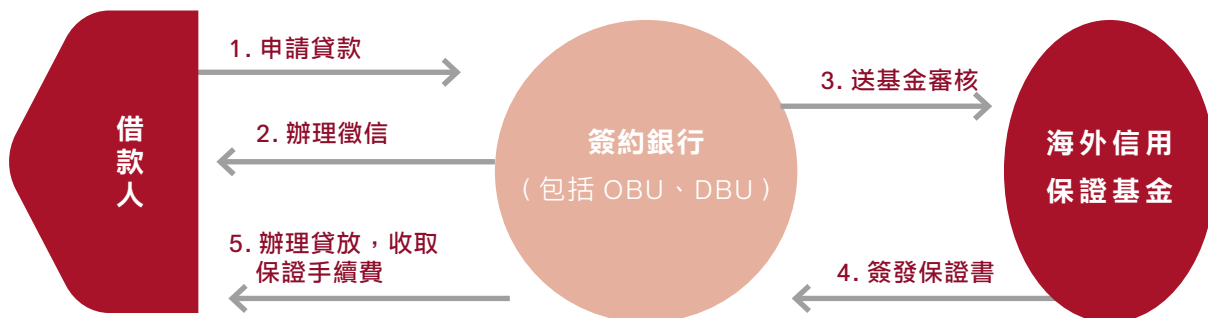
The rates of guarantee fee are 0.2%~0.6%.



林董事長率楊總經理及劉經理拜訪中國信託商業銀行詹庭禎副董事長（中），並推廣本基金信用保證業務。

Chairman Lin, Prdsident Yang and General Manager Liu visited Vice Chairman Austin Chan (middle) of CTBC Bank to exchange views on the guarantee program.

八、申請保證流程



九、簽約金融機構

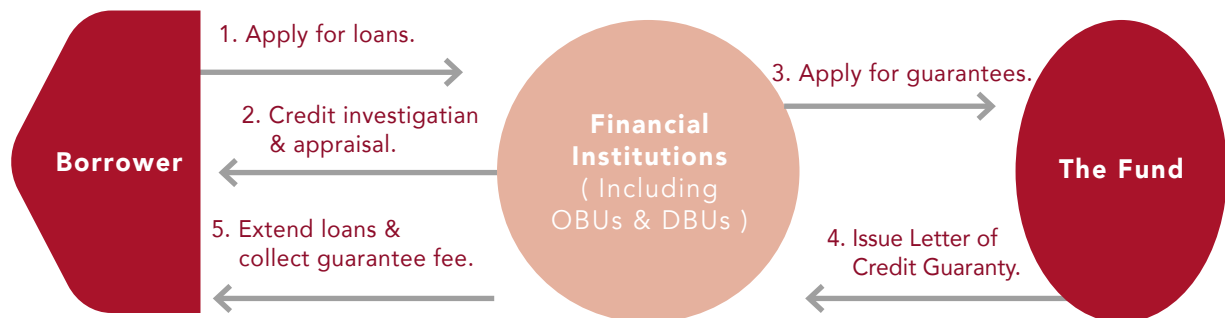
- (一) 僑臺商如有融資需求，可就近向中華民國國內銀行各地海外分行、國際金融業務分行 (OBU)、外匯業務指定分行 (DBU)、或各地與本基金簽約之外國銀行申請。
- (二) 本基金簽約之承辦金融機構共計 65 家 (含國內銀行轉投資子公司及租賃公司)，業務據點計有 197 處，涵蓋五大洲 25 個國家之 50 個都會區。(請參閱附錄)



林董事長 (前排右 6) 出席「百工百業商機交流會」，與時任僑務委員會徐佳青副委員長 (前排左 8) 及世界各地之臺商領袖合影。

Chairman Lin (6th from right) attended "Business Opportunities Exchange Conference" held by World Taiwanese Chambers of Commerce and had a group photo with OCAC Deputy Minister Chia-Ching Hsu (8th from left) and Taiwanese Business Leaders from all over the world.

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 April, 2023, the Fund maintained business relationships with 65 member institutions covering 197 service stations in 50 metropolitan and 25 nations. (See the Appendix)



僑委會童振源委員長宴請本年度績優金融機構首長，藉以感謝其配合政府政策，協助辦理海外信用保證業務。前排右起：本基金林董事長、上海銀行林志宏總經理、兆豐銀行張兆順董事長、僑委會童振源委員長、台灣銀行呂桔誠董事長及本基金楊總經理。

OCAC Minister Chen-Yuan Tung hosted a banquet for heads of the outstanding financial institutions, in order to thank them for their cooperation with government policies and assistance in handling overseas credit guarantee program.

貳、111 年度保證業務執行績效

一、保證績效

111 年度全年共辦理保證案件 479 件，融資金額 3 億 2,286 萬美元，較前一年度成長 5.71%，達成年度營運目標融資金額 1 億 8,800 萬美元之 171.74%。

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，於 111 年間兩度延長申貸期限，以協助受疫情影響之僑臺商取得資金渡過難關。自 109 年 4 月開辦至 111 年 12 月底止，共計承保 450 件，融資金額 1 億 3,585 萬美元。

(二) 配合政府新南向政策，111 年在新南向國家合計承保 410 件，融資金額 2 億 8,808 萬美元，較 110 年成長 10.91%。

三、風險控管績效

截至 111 年底，逾期保證餘額為 167 萬 9,753 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

本基金積極辦理代償案件之追償工作，全面清查代償案件債務人財產所得，並建檔追蹤，積極與債務人洽談和解或協償方案，全年收回 34 萬 5,751 美元（折合新臺幣 1,014 萬 94 元）。

五、財務績效

為強化基金承保及風險承擔能力，經積極洽請簽約銀行捐贈款項，111 年度獲中央政府及 1 家銀行捐贈款共計新臺幣 500 萬元。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 2022, the Fund lent its support with 479 cases in a total financing amount of US\$322 million, a 5.71% growth compared with the previous year, and achieved 171.74% of the annual operating target US\$188 million.

2. Special Credit Guarantee Performance

1. In 2022 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 twice and the application deadline was extended to April 30, 2023. By the end of 2022, a total of 450 cases were conducted with a financing amount of US\$135.8 million.
2. In line with the government's New Southbound Policy to conduct New Southbound regional guarantee, a total of 410 cases were approved in 2022 with a total financing amount of US\$288 million, which grew 10.91% compare to last year.

3. Risk Management Performance

As the end of 2022, the guarantee amount of US\$1,679,753 have not yet been indemnified. The percentage for the default guarantee amount against total outstanding guarantee amount was 0.56%. The default rates of the recent years have shown that the quality of credit guarantees were fairly controlled.

4. Recovery of Payment Performance

The Fund actively improve debt clearance and endeavored to negotiate debt settlement plans with the debtors to seek further possible recourses. This year US\$345,751 (NT\$10.14 Million) of debt had been collected under the right of indemnity.

5. Performance in Finance

The Fund received NT\$5 million donations from supervisory authority and a bank. Moreover, the Fund strengthened its income and cut down expenses ended the year with a surplus of NT\$8.7 million, since 2012, there have been surpluses in each year.

參、保證業務統計

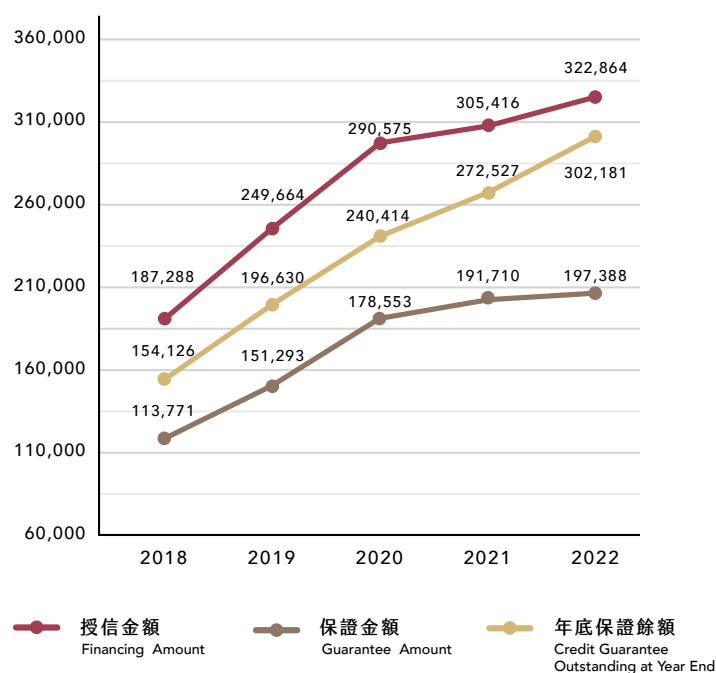
一、近五年業務發展概況 Overview of the latest 5 years

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			
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
2022	479	0	479	322,864	197,388	302,181

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



III Business Review

二、保證情形 2022 Business Review

(一) 對象別保證情形 Types of client

111 年對象別保證情形統計表
Credit Guarantees by Types of Client in 2022

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	17	15,420	8,763	4.44
臺商事業 Business run by overseas Taiwanese	462	307,444	188,625	95.56
合 計 Total	479	322,864	197,388	100.00

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

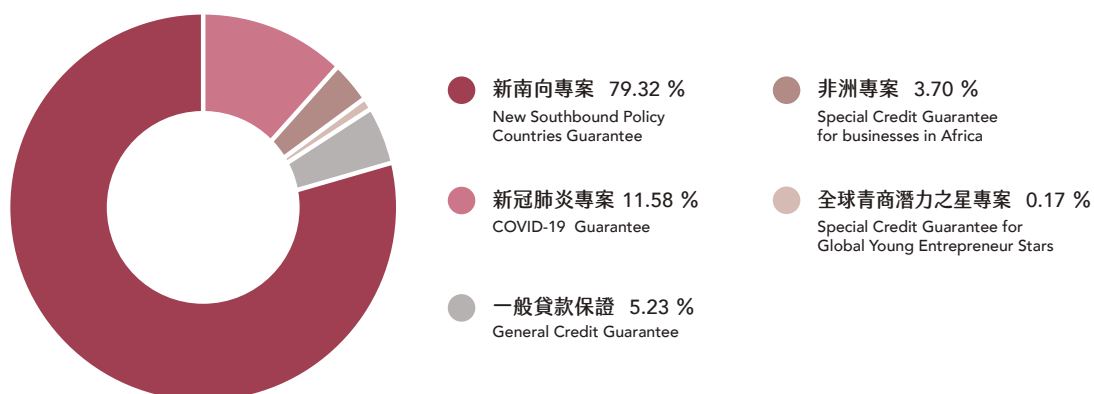
111 年項目別保證情形統計表
Credit Guarantees by Programs in 2022

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	26	17,828	10,322	5.23
新南向國家保證 New Southbound Policy Countries Guarantee	309	266,776	156,564	79.32
新冠肺炎專案 COVID-19 Guarantee	127	26,013	22,880	11.58
非洲專案 Special Credit Guarantee for businesses in Africa	16	11,837	7,294	3.70
全球青商潛力之星專案 Special Credit Guarantee for Global Young Entrepreneur Stars	1	410	328	0.17
合 計 Total	479	322,864	197,388	100.00

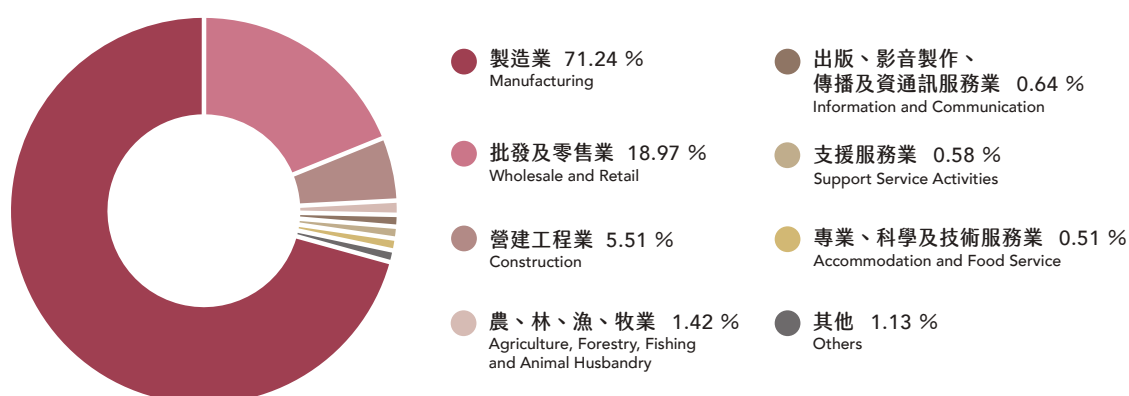
111 年項目別保證金額結構比

Percentage of Credit Guarantees by Programs in 2022



111 年行業別保證金額結構比

Percentage of Credit Guarantees by Industries in 2022



(三) 行業別保證情形 Types of Industry

111 年行業別保證情形

Credit Guarantees by Industries in 2022

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	307	232,165	140,622	71.24
批發及零售業 Whole and Retail	108	60,897	37,446	18.97
營建工程業 Construction	29	17,374	10,874	5.51
農、林、漁、牧 Agriculture, Forestry, Fishing and Animal Husbandry	9	4,527	2,797	1.42
出版、影音製作、 傳播及資通訊服務業 Information and Communication	4	1,991	1,270	0.64
支援服務業 Support Service Activities	5	1,620	1,147	0.58
專業、科學及技術服務業 Science & Technology Service	5	1,226	1,009	0.51
醫療保健及社會工作服務業 Human Health and Social Work Activities	3	907	627	0.32
不動產業 Real Estate	2	1,005	625	0.32
運輸及倉儲業 Transportation & Warehousing	4	678	545	0.28
住宿及餐飲業 Accommodation and Food Service	2	224	201	0.10
其他服務業 Other Service Activities	1	250	225	0.11
合 計 Total	479	322,864	197,388	100.00

(四) 國家別保證情形 Countries of Service

111 年國家別保證情形
Credit Guarantees by Countries of Service in 2022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	199	146,014	87,813	44.49
泰國 Thailand	133	79,956	50,204	25.43
印尼 Indonesia	25	22,788	13,552	6.86
南非 South Africa	19	12,196	7,667	3.88
美國 United States	16	10,950	6,420	3.25
馬來西亞 Malaysia	9	9,136	5,617	2.85
柬埔寨 Cambodia	11	9,250	5,350	2.71
新加坡 Singapore	8	6,780	3,720	1.88
菲律賓 Philippines	11	4,914	3,425	1.74
緬甸 Myanmar	9	4,825	2,936	1.49
薩摩亞 Samoa	4	4,400	2,510	1.27
加拿大 Canada	11	2,654	2,107	1.07
印度 India	2	3,508	1,954	0.99
日本 Japan	10	1,648	1,483	0.75
約旦 Jordan	1	2,000	1,000	0.51
萬那杜 Vanuatu	4	850	745	0.38
澳大利亞 Australia	2	622	394	0.20
巴拉圭 Paraguay	2	400	360	0.18
薩爾瓦多 El Salvador	1	250	225	0.11
寮國 Laos	1	289	202	0.10
納米比亞 Namibia	1	250	175	0.09
法國 France	1	184	129	0.07
荷蘭 Netherlands	-1	-1,000	-600	-0.30
合 計 Total	479	322,864	197,388	100.00

(五) 銀行別保證情形 Financial Institutions

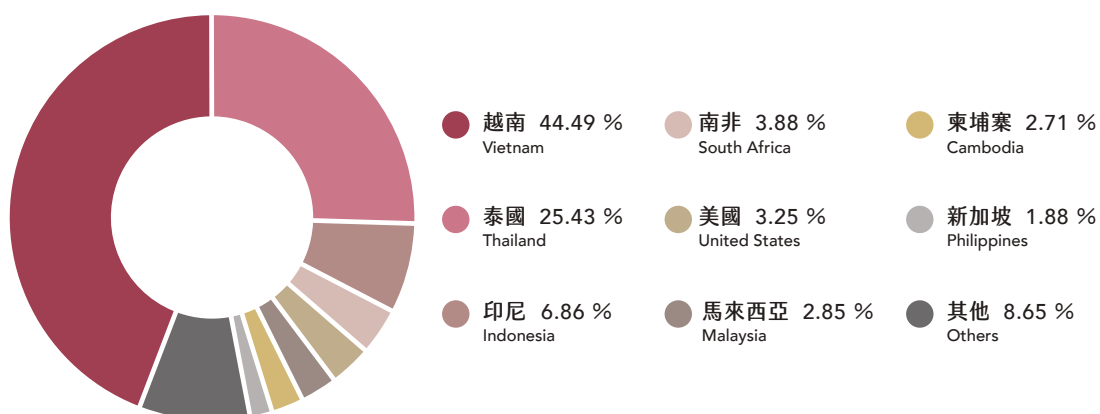
111 年銀行別保證情形

Credit Guarantees by Financial Institutions in 2022

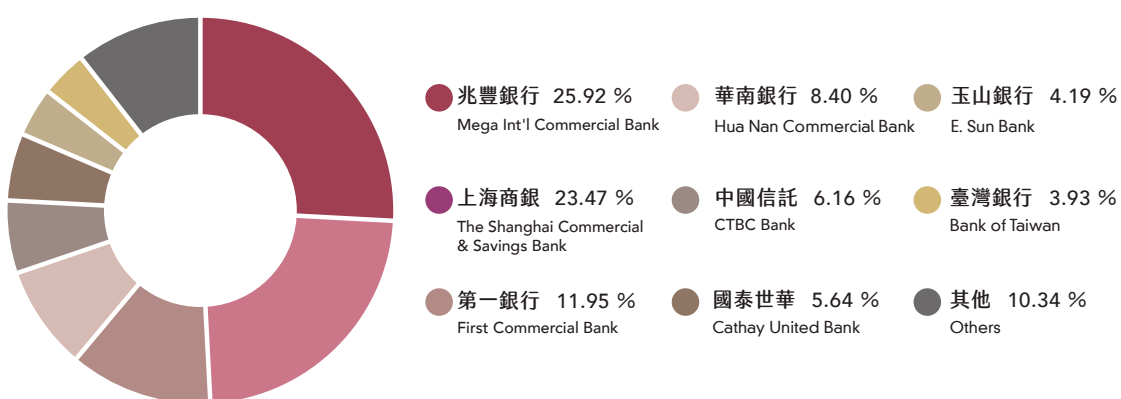
金額單位：千美元
Unit: US\$ Thousand

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	157	79,956	51,158	25.92
上海商業儲蓄銀行 The Shanghai Commercial & Savings Bank	123	73,337	46,318	23.47
第一商業銀行 First Commercial Bank	65	38,264	23,588	11.95
華南商業銀行 Hua Nan Commercial Bank	30	27,600	16,585	8.40
中國信託商業銀行 CTBC Bank	18	21,532	12,148	6.16
國泰世華商業銀行 Cathay United Bank	22	19,044	11,138	5.64
玉山商業銀行 E. Sun Bank	13	13,350	8,270	4.19
臺灣銀行 Bank of Taiwan	17	12,546	7,749	3.93
台新國際商業銀行 Taishin Int'l Bank	7	8,190	4,724	2.39
永豐商業銀行 Bank Sinopac	4	6,500	3,240	1.64
台北富邦銀行 Taipei Fubon Bank	5	4,900	2,720	1.38
彰化商業銀行 Chang Hwa Commercial Bank	3	4,400	2,550	1.29
臺灣中小企業銀行 Taiwan Business Bank	3	3,750	2,075	1.05
王道商業銀行 O-Bank	2	3,000	1,500	0.76
台中商業銀行 Taichung Commercial Bank	2	1,950	1,170	0.59
臺灣新光商業銀行 Taiwan Shin Kong Commercial Bank	2	1,890	1,023	0.52
合作金庫銀行 Taiwan Cooperative Bank	3	1,300	830	0.42
盤銀中信租賃有限公司 Bangkok Grand Pacific Lease Public Co.	1	605	302	0.15
日盛國際商業銀行 Jih Sun Int'l Bank	2	750	300	0.15
合 計 Total	479	322,864	197,388	100.00

111 年國家別保證金額結構比
Credit Guarantees by Countries of Service in 2022



111 年銀行別保證金額結構比
Credit Guarantees by Financial Institutions in 2022

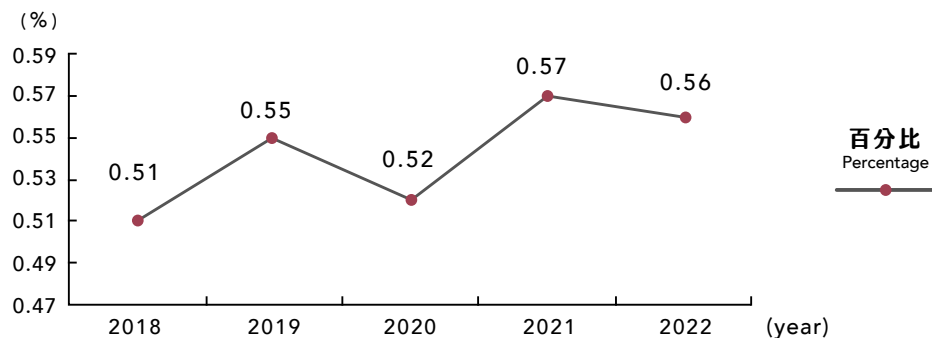


三、逾期情形 Guarantees in default

截至 111 年底逾期保證餘額 167 萬 9,753 美元，逾期比率為 0.56%，較 110 年底減少 0.01 個百分點，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 2022, the amount of outstanding guarantees in default was US\$1,679,753. The percentage for the default guarantee amount against total outstanding guarantee amount was 0.56%, decreased by 0.01 percentage points compared to last year. The default rate has remained below 1% in the past five years, 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

111 年度代位清償案件共計 14 件 (含僑生就學貸款 6 件)，代位清償金額 216 萬 2,284 美元 (含本金 213 萬 8,757 美元，利息 1 萬 6,884 美元，訴追費用 6,643 美元)。

In 2022, there were 14 indemnity cases including 6 cases of Vocational Education Program. The indemnity payment totaling US\$2,162,284 (including principal US\$2,138,757, interest US\$16,884 and legal fees US\$6,643).

五、追償收回情形 Recovery of Payment

111 年度追償收回金額計 34 萬 5,751 美元 (折合新臺幣 1,014 萬 94 元)，達全年收回目標新臺幣 300 萬元之 338.00%。截至 111 年底，累計追償收回 816 萬 2,127 美元，占累計代償金額 4,701 萬 9,429 美元之 17.36%。

In 2022 the Fund collected US\$345,751 (NT\$10.1 million) from cases we had fulfilled obligations, which achieved 338.00% of annual target NT\$ 3 million. Up till the end of 2022, the cumulative recovery totaling US\$8.1 million under the right of indemnity, which was 17.36% against total indemnity payment of the Fund.

肆、111 年度重要業務措施

一、持續辦理 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 111 年間兩度修正專案保證要點，延長申貸期限至 112 年 4 月 30 日，以協助受疫情影響之僑臺商取得資金渡過難關。111 年度共辦理 127 件，協助僑臺商取得紓困融資金額 2,601 萬美元。自 109 年開辦以來，共計承保 450 件，融資金額 1 億 3,585 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。111 年承保共計 169 件，融資金額 1 億 3,317 萬美元，佔全體融資金額之 41.25%。

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，111 年在新南向國家合計承保 410 件，融資金額 2 億 8,808 萬美元，較 110 年成長 10.91%。

四、積極拜訪銀行及舉辦線上業務說明會

111 年度因受 COVID-19 疫情影響，主要以國內線上或實體推展業務，訪洽國內 176 家承辦銀行，並與多家銀行舉辦業務說明會，介紹基金業務相關規定，並分享拓展僑臺商融資業務心得及風險控管經驗，共同推動業務並提升送保案件品質。

五、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，111 年參與日本東京世界華人工商婦女企管協會、日本臺灣商會聯合總會及日本東京臺灣商工會、澳洲昆士蘭臺灣商會、印尼萬隆臺灣工商聯誼會、南非僑務組、美國休士頓臺灣商會、巴拉圭臺灣商會、菲律賓臺灣商會、馬來西亞僑務組及法國僑務組等舉辦之 13 場線上視訊說明會議。

IV Highlights of 2022

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

In 2022 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 twice and the application deadline was extended to April 30, 2023. In the year 2022, 127 cases were concluded with a total financing amount of US\$26 million. By the end of 2022, a total of 450 cases were conducted with a financing amount of US\$135.8 million.

2. Enhancing the “OBU guarantee program”

In order to assist Taiwanese business in obtaining sufficient liquidity from offshore branch unit, the Fund visited domestic handling banks’ head offices and branches to promote the guarantee program. In 2022, 169 cases were concluded with a total financing amount of US\$133 million which accounted for 41.25% 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, 410 cases were approved in New Southbound target countries during 2022 with a total financing amount of US\$288 million, a growth of 10.91% compared to last year.

4. Visiting handling banks and holding meetings online actively

In the year 2022, due to the impact of the Covid-19 pandemic continued, the Fund promoted its business through telephones and video conferencing online with handling banks abroad to bolster the guarantee program. We also visited domestic handling banks to introduce the regulations and share experiences while the pandemic slowed down. A total of 176 visits including online meetings were made during this year.

5. 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 13 online meetings held by the following institutions: the Global Federation of Chinese Business Women of Japan Chapter, Japan Taiwanese Chamber of Commerce & Industry, Taiwanese Chamber of Commerce and Industry in Tokyo, Australian Taiwanese Chamber of Commerce (Queensland), Taiwan Business Club Bandung Indonesia, Taiwanese Chamber of Commerce of Greater Houston, Taiwanese Chambers of Commerce in Paraguay, Taiwan Association Inc.(Philippines) and Culture Center of Taipei Economic and Cultural Office in South Africa, Malaysia and France.

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，111 年 10 月 3 日辦理績優金融機構頒獎典禮，計有 11 家銀行獲得「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 31 個獎項。典禮邀請僑務委員會委員長童振源及副委員長徐佳青、金融監督管理委員會銀行局副局長童政彰及行政院經貿談判辦公室談判代表路豐璟擔任頒獎人，並有來自加拿大、印尼及柬埔寨等 3 位成功臺商出席見證。

七、參加僑務委員會舉辦之各項座談或研習活動

為加強宣導本基金保證功能，本年度分別派員參加僑務委員會主辦之「2022 年僑務委員會臺灣高科技水產養殖培訓暨商機交流班」、「2022 年僑務委員會精緻素食料理培訓暨商機交流班」、「2022 年僑務委員會臺灣智慧自動化產業暨商機交流團」、「2022 年僑務委員會全球青商潛力之星邀訪團」、「2022 年僑務委員會海外商會幹部暨青商培訓班」及「2022 年僑務委員會臺灣長照產業參訪暨商機交流團」等，向返臺參加會議之僑臺商進行宣導說明。

八、加強保證案件審查及風險控管

本基金持續加強各項風險控管措施，除對保證案件加強信用查核，另對保證案件資金用途、還款能力、產業風險確實審核，並就授信品質、授信後之追蹤管理均有相當管控。截至 111 年底，逾期保證餘額為 167 萬 9,753 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。



本基金在「百工百業商機交流會」會場設攤位提供諮詢。

The Fund set up a booth at the "Business Opportunities Exchange Conference" venue to provide consultation.

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 Oct. 3, 2022. There were 11 banks receiving a total 31 of 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 and Deputy Minister Chia-Ching Hsu, Deputy Director General Chen-Chang Tong of FSC, OTN Assistant Trade Representative Lu, Frank Feng-Ching were invited to present the award. Besides, guests from member banks and 3 successful entrepreneurs from Canada, Indonesia and Cambodia were invited to witness the ceremony.

7. Participating in related workshops and activities held by OCAC

The Fund participated in 2022 "Taiwan Hi-tech Aquaculture Training and Business Opportunity Exchange Workshop", "Vegetarian Fine Dining Cooking and Business Opportunity Exchange Workshop", "Electric Vehicle Industry for Overseas Compatriots Workshop", "2022 Global Young Entrepreneur Stars Visiting Program", "Overseas Chamber of Commerce and Young Entrepreneur Training Program" and "2022 Long-Term Care Service Industry Visiting Program" 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.

8. Enhancing credit evaluation and risk management

The Fund continued to strengthen various risk control measures and strengthen credit checks on guarantee cases so as to minimize defaulted guarantees. As of the end of 2022, the outstanding amount of guarantees in default was US\$1,679,753 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.



林董事長及劉經理前往日本推動業務並拜訪承辦銀行。

Chairman Lin and General Manager Liu promoted the guarantee program in Japan.

九、加強代償後債權清理

繼續積極辦理追償工作，111 年度共收回 34 萬 5,751 美元（折合新臺幣 1,014 萬 94 元）。

十、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. COVID-19（新冠肺炎）專案貸款信用保證要點。
2. 個人資料檔案安全維護計畫及業務終止後個人資料處理方法。
3. 安全衛生工作守則。
4. 各項給與支給辦法。

十一、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、e 等公務園學習平台、巨匠電腦、中國文化大學、緯育 TibaMe、中華工商研究院、及其他教育訓練單位舉辦之金融、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。



林董事長受邀前往日本東京參加亞洲臺灣商會聯合總會第 30 屆第 2 次理監事會議，順道拜訪合作銀行。

Chairman Lin was invited to attend 30th Semi-annual commerce of Asia Taiwanese Chambers of Commerce held in Tokyo, and visited handling banks.

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

The Fund continued to pursue bad debt collection in full force. In 2022, under the right of indemnity US\$345,751 (NT\$ 10.1 Million) of debt had been collected.

10. 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) COVID-19 relief special credit guarantee program
- (2) Personal data file security maintenance plan and rules governing the handling of personal data following a business termination
- (3) Workplace Health and Safety Rules
- (4) Payment Standards of the Fund

11. 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, E-Learning Resource Integration Platform, Gjun Information Co., Ltd, Chinese Culture University, Wiedu Corporation, China Industrial & Commercial Research Institute, and others, for the purpose of improving the professional knowledge and skills in the field of banking, finance, debt collection and exchange views with other financial institutions.



疫情期間，利用視訊方式向海外僑臺商說明業務。

Live streaming to promote the Fund's Guarantee Program during the COVID-19 Pandemic.

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 111 年 12 月 31 日及 110 年 12 月 31 日
December 31, 2022 and 2021

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

資 產	ASSETS	111 年 12 月 31 日 Dec. 31, 2022	110 年 12 月 31 日 Dec. 31, 2021
流動資產	Current assets	2,260,551	2,467,513
現金及約當現金	Cash and cash equivalents	2,235,110	2,451,325
應收款項	Receivables	20,777	14,277
預付款項	Prepayments	2,030	1,906
其他流動資產	Other current assets	2,634	5
非流動資產	Non-current assets	346,760	151,702
非流動金融資產	Non-current financial assets	300,000	100,000
不動產、廠房及設備	Property, plant and equipment	43,658	43,974
其他非流動資產	Other non-current assets	3,102	7,728
資產總額	Total assets	2,607,311	2,619,215

負債及淨值	LIABILITIES & NET WORTH		
流動負債	Current liabilities	45,870	48,443
應付款項	Payables	7,207	7,272
預收款項	Advance receipts	35,116	33,697
其他流動負債	Other current liabilities	3,547	7,474
非流動負債	Non-current liabilities	195,482	214,544
負債準備 - 非流動	Non-current provisions	193,538	212,034
其他非流動負債	Other non-current liabilities	1,944	2,510
負債合計	Total liabilities	241,352	262,987
淨值	Net worth	2,365,959	2,356,228
基金	Funds	2,290,541	2,289,541
累積餘絀	Retained earnings (Accumulated deficit)	75,418	66,687
負債及淨值總額	Total liabilities & net worth	2,607,311	2,619,215

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 111 年 1 月 1 日至 12 月 31 日及 110 年 1 月 1 日至 12 月 31 日
For the Years Ended December 31, 2022 and 2021

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

		2022 1/1 ~ 12/31	2021 1/1 ~ 12/31
收入	Revenue	88,565	64,644
保證業務收入	Guarantee business revenue	46,034	42,438
財務收入	Financial revenue	38,531	21,206
受贈收入	Donation revenue	4,000	1,000
支出	Expenses	79,834	53,119
保證業務費用	Guarantee business expenses	65,372	35,957
管理費用	Administrative expenses	14,462	15,046
財務費用	Financial expenses	-	2,116
本期賸餘	Net income	8,731	11,525

陸、年度大事紀要

- JAN** 1/26 ● 史瓦帝尼王國大使館經貿投資處葉衛綺處長前來拜訪本基金林董事長，由楊代總及劉經理等陪同接見，雙方就非洲地區僑臺商現況及需求交換意見。
Mr. Achilles Yeh, Director of Trade and Investment Promotion Section of Embassy of the Kingdom of Eswatini, paid a visit to Chairman Lin and exchange views on the promoting guarantee program in Africa.
- MAR** 3/11 ● 第一銀行雅加達代表辦事處吳文翰首席代表前來本基金拜訪楊代總經理及劉經理等，雙方就印尼當地實務及如何推動本基金信用保證業務交換意見。
Mr. Frank W. H. Wu, SAVP & Chief Representative of First Commercial Bank, Jakarta Representative Office, paid a visit to the Fund and exchanged views on promoting the guarantee program in Indonesia.
- 3/11、
3/25 ● 林董事長率楊代總、劉經理和周經理參與由僑委會舉辦「COVID-19 紓困專案」線上說明會進行相關業務報告。
The Fund was invited to attend the online meetings held by Overseas Community Affairs Council, R.O.C. (Taiwan) to deliver the Fund's COVID-19 Relief measures business report.
- APR** 4/9 ● 本基金參與僑委會舉辦「COVID-19 紓困專案」日本線上說明會進行相關業務報告。
The Fund was invited to attend the online meeting held by the Global Federation of Chinese Business Women of Japan Chapter to deliver the Fund's COVID-19 Relief measures business report.
- 4/22 ● 臺灣銀行南非分行李襄理宗翰拜訪林董事長及劉經理，雙方就南非當地實務及如何推動本基金信用保證業務交換意見。
Mr. Frank Lee, Manager of the Bank of Taiwan, South Africa Branch, paid a visit to the Fund and exchange views on the guarantee program and local banking practice.
- MAY** 5/13 ● 林董事長受邀至僑委會 Facebook 粉絲專頁《僑見大來賓》節目，與泰國臺商賴俊宏董事長、越南臺商張文東董事長訪談，一起分享創業之經驗。會中並連線兆豐銀行泰國子行蕭玉美董事長，解答僑臺商朋友關心的貸款流程及申請資格等問題。
Chairman Lin invited Taiwanese entrepreneurs Chairman Lai and Chairman Zhang on the OCAC Facebook fan page live streaming show to share how they started up a business. They also connected on-site with President Yu-Mei Hsiao of the Mega International Commercial Bank Public Company Limited to answer questions about loan procedures and precautions.
- 5/14、
5/19、
5/20、
6/4、
6/11 ● 本基金分別參與澳洲昆士蘭台灣商會、印尼萬隆台灣工商聯誼會、日本台灣商會聯合總會（大阪地區）、東京台灣商工會及駐南非代表處主辦之線上業務說明會，協助僑臺商認識基金業務及 COVID-19 紓困方案。
The Fund was invited to attend the online meetings with members of the Australian Taiwanese Chamber of Commerce Queensland, Taiwan Business Club Bandung Indonesia, Taiwanese Chamber of Commerce and Industry (Osaka), Japan Taiwanese Chamber of Commerce & Industry, and the Culture Center of Taipei Economic and Cultural Office in South Africa to introduce the Fund's COVID-19 Relief measures.
- JUN** 6/28 ● 本基金第 11 屆董事會第 35 次會議，通過 COVID-19（新冠肺炎）專案之申請期限延長至 111 年 12 月 31 日，以協助僑臺商渡過疫情難關。
The 35th meeting of the 11th board approved to extend the application deadline of COVID-19 relief special credit guarantee program to Dec. 31, 2022.
- JUL** 7/6 ● 林董事長與劉經理參加兆豐國際商業銀行與資誠聯合會計師事務所合辦之「半導體、電動車投資潮—布局美國、泰國新思維研討會」線上會議，介紹基金概況及保證相關規定。
Chairman Lin and General Manager Liu attended "Semi-conductor and Electric Vehicle Investment Tide - Seminar on New Thinking of Layout in the United States and Thailand" online conference held by Mega Int'l Bank and PwC Taiwan.
- 7/19 ● 林董事長與劉經理前往台中參加亞洲台灣商會聯合總會在台中舉辦之「百工百業商機交流會」，向與會之僑、臺商介紹本基金保證業務。
Chairman Lin and General Manager Liu attended "Business Opportunities Exchange Conference" held by Asia Taiwanese Chambers of Commerce in Taichung.

VI Summary of Significant Event

- AUG** 8/2 ● 林董事長率楊代總經理及劉經理拜訪中國信託商業銀行詹庭禎副董事長（兼印尼子行董事長），並推廣本基金信用保證業務。
Chairman Lin, Acting President Yang and General Manager Liu visited Mr. Ting-Jeng Chan, Vice Chairman of CTBC Bank (also serves as Chairman of PT Bank CTBC Indonesia), and exchanged opinions on the guarantee program.
- 8/28 ● 本基金第 11 屆董事、監察人任期屆滿，舉行第 12 屆董事會第 1 次臨時會議，會中選舉常務董事，並推選林寶惜為董事長及通過任命楊清泉為總經理；另舉行第 12 屆監察人第 1 次臨時會議，推選林美杏為常務監察人。
Ms. Rebecca P.H. Lin was elected as chairman of the board in the first interim meeting of the 12th Board of Directors, Mr. Albert Yang was appointed as president of the Fund. The first interim meeting of the 12th Supervisors Committee was held the same day, and Ms. Mei-Hsing Lin was elected as the managing supervisor.
- SEP** 9/6 ● 本基金參加馬來西亞僑務組主辦「海外信用保證基金線上說明會」，並進行保證業務相關說明。
The Fund attended the online meeting held by Culture Center of Taipei Economic and Cultural Office in Malaysia, and introduced related business.
- 9/27 ● 劉經理參加僑委會與世界台灣商會聯合總會合作辦理之「全球經貿投資商機媒合論壇」，向與會之僑、臺商介紹本基金保證業務。
General Manager Liu attended the "Global Business Opportunities of Trade and Investment Forum" held by Overseas Community Affairs Council, R.O.C. (Taiwan) and World Taiwanese Chambers of Commerce and introduced the Fund's guarantee program to participants.
- OCT** 10/17 ● 中南美洲聯合總會陳淑芬總會長、世界台灣商會聯合總會連元章名譽總會長、中南美洲聯合總會張德輝名譽總會長、資深諮詢委員曾雄富及諮詢委員林進吉等人前來拜會本基金，雙方就如何推展本基金保證事宜交換意見。
President Chen of Taiwanese Chamber of Commerce in Latin America, WTCC Honorary President Lien, Honorary President Chang, Senior Advisory Director Tseng and Advisory Director Lin of Taiwanese Chamber of Commerce in Latin America, paid a visit to the Fund and exchange views on the promoting guarantee program.
- 10/21 ● 本基金參加法國僑務組主辦之「海外信用保證基金說明會」進行保證業務相關說明。
The Fund attended the online meeting held by Culture Center of Taipei Economic and Cultural Office in France and introduced related business.
- NOV** 11/8 ● 林董事長率劉經理參加第 31 屆國家磐石獎暨第 24 屆海外台商磐石獎頒獎典禮。
Chairman Lin and General Manager Liu attended the Awards Ceremony of the 31st National Award of Outstanding SME's, and the 24th Outstanding Overseas Taiwanese SME's Awards.
- 11/29 } 林董事長率劉經理前往日本東京參加亞洲台灣商會聯合總會第三十屆第二次理監事聯席會議，並
拜訪當地合作銀行，包括臺灣銀行、兆豐銀行、第一銀行及中國信託等，推廣本基金保證業務。
12/3 Chairman Lin and General Manager Liu attended the 30th semi-annual meeting of Asia World Taiwanese Chambers of Commerce held in Tokyo, and visited handling banks, including Bank of Taiwan, Mega Int'l Commercial Bank, First Commercial Bank and CTBC Bank so as to promote the Fund's guarantee program.
- DEC** 12/7 ● 兆豐銀行仰光分行林育政科長前來拜訪本基金劉經理，雙方就緬甸之政經情勢交換意見。
Mr. Vic Lin, Assistant Vice President of Mega Int'l Commercial Bank, Yangon Branch, paid a visit to the Fund and exchanged views on the economic situation in Myanmar.
- 12/21 ● 林董事長率楊總經理及劉彩雲經理等前往中國信託商業銀行拜訪利明獻董事長，並與該行海外分子行經理座談，就如何推廣本基金信用保證業務交換意見。
Chairman Lin, President Yang and General Manager Liu visited Chairman Morris Li of CTBC Bank, and had a discussion with the managers of overseas branches to exchange views on promoting the guarantee program.
- 12/27 ● 考量全球疫情未歇，本基金第 12 屆董事會第 5 次會議，通過 COVID-19 專案之申請期限延長至 112 年 4 月 30 日。
Considering that the global epidemic continues, the 5th meeting of the 12th board approved to extend the application deadline of COVID-19 relief special credit guarantee program to April 30, 2023.

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
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
法蘭克福分行
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
Frankfurt 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

Chang Hwa Commercial Bank

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

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

Taiwan Business Bank

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

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

Cathay United Bank

Labuan Branch
Ho Chi Minh City Branch
Singapore Branch
Vientiane Capital Branch
Manila Branch
Yangon Branch
Offshore Banking Unit

上海商業儲蓄銀行

新加坡分行
越南同奈分行
國際金融業務分行

The Shanghai Commercial & Savings Bank

Singapore Branch
Dong Nai Branch
Offshore Banking Unit

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

Taipei Fubon Bank

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

中國信託商業銀行

紐約分行
新德里分行
東京分行
胡志明市分行
新加坡分行
斯里伯魯德分行
國際金融業務分行

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
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

板信商業銀行

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
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

Bank of Panhsin

Offshore Banking Unit

台中商業銀行

納閩分行

國際金融業務分行

Taichung Commercial Bank

Labuan Branch

Offshore Banking Unit

花旗（台灣）商業銀行

國際金融業務分行

Citibank Taiwan

Offshore Banking Unit

渣打國際商業銀行

國際金融業務分行

Standard Chartered Bank (Taiwan)

Offshore Banking Unit

華泰商業銀行

國際金融業務分行

HwaTai Commercial Bank

Offshore Banking Unit at Taipei

一銀租賃股份有限公司

FCB Leasing Co., Ltd

中租迪和股份有限公司

Chailease Finance Co., Ltd

永豐金租賃股份有限公司

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)
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)

大通銀行 (美國洛杉磯)

美加銀行 (美國洛杉磯)

皇佳商業銀行 (美國洛杉磯)

福興銀行 (美國芝加哥、紐約)

國泰世華銀行 (柬埔寨) (柬埔寨金邊)

臺灣企銀微型財務公司 (柬埔寨金邊)

元大儲蓄銀行 (菲律賓) (菲律賓馬尼拉)

聯合商業銀行 (柬埔寨金邊)

Land and Houses Bank PLC (泰國曼谷)

Credicorp Bank (Panama City)

First General Bank (Los Angeles)

Mega Bank (Los Angeles)

Royal Business Bank (Los Angeles)

International Bank of Chicago (Chicago, New York)

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

TBB (Cambodia) Microfinance Institution PLC (Phnom Penh)

Yuanta Savings Bank Philippines, Inc. (Manila)

United Commercial Bank (Cambodia)

Land and Houses Bank PLC (Bangkok)



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

台北市中正區100博愛路76號7樓
7F, No. 76 Bo-Ai Road Taipei, Taiwan 100 R.O.C
TEL:886-2-2375-2961 FAX:886-2-2375-4909
網址：www.ocgfund.org.tw