

2025

ANNUAL REPORT



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前言

114 年受惠於通貨膨脹趨於平穩、貨幣政策轉向寬鬆及 AI 科技創新應用蓬勃發展，全球經濟呈溫和成長，惟 4 月間美國川普政府啟動「對等關稅」（Reciprocal Tariff）政策的實施，對全球貿易秩序與產業布局帶來深遠影響，使企業需重新評估供應鏈配置與生產據點選擇，也加劇了價格競爭與毛利壓力，對僑臺商事業經營環境挑戰重重。財團法人海外信用保證基金（以下簡稱本基金）秉持設立宗旨，9 月開辦「美國對等關稅專案貸款信用保證」，提供銀行授信金額最高 30 萬美元，保證成數 9 成，利息及保證手續費由政府部分補貼；及考量僑臺商事業的資金需求增加，爰將渠所屬集團銀行授信額度上限由 250 萬美元提高為 300 萬美元，積極協助海外僑臺商事業解決資金需求，彰顯政府政策支持僑臺商事業之美意。

業務績效方面，114 年本基金共辦理保證案件 343 件，銀行授信金額 2 億 5,541 萬美元，保證金額 1 億 5,147 萬美元，達成年度營運目標之 135.86%。其中除持續配合推動新南向政策，協助該地區僑臺商事業取得融資，全年在新南向國家合計承保 283 件，銀行授信金額 2 億 1,218 萬美元，及為協助受美國對等關稅影響之僑臺商事業，開辦美國對等關稅專案貸款信用保證，截至 114 年 12 月底止，共計承保 4 件，協助僑臺商事業取得銀行授信金額 114 萬美元。此外，為持續協助疫情後尚無法依約清償貸款或還款能力不足之僑臺商事業，仍持續辦理 COVID-19 專案貸款保證之展延，自 109 年 4 月開辦至 114 年 12 月底止，共計承保 500 件，銀行授信金額 1 億 4,306 萬美元，以協助受疫情影響之僑臺商事業渡過難關。

財務績效方面，本基金除積極運用資金及保證手續費收入外，114 全年收回代位清償金額 88.9 萬美元（折合新臺幣 2,890 萬 7,197 元），為近 5 年新高，又為健全財務增加提存保證責任準備新臺幣 1 億 2,929 萬餘元，收支相抵後賸餘新臺幣 1,742 萬餘元，自 101 年起連續 14 年度均有賸餘，顯示本基金財務體質趨於穩健。

展望 115 年，隨著美國關稅政策影響逐步顯現，商品貿易受到抑制，亦將持續影響全球經濟成長表現，加上氣候變遷、地緣政治等不確定因素，僑臺商事業之經營也將面臨更多挑戰。本基金將秉持設立宗旨，落實政府政策及保證制度功能，持續提供僑臺商事業順利自金融機構取得營運資金，以協助拓展市場及擴大事業版圖。

董事長 侯立洋

Chairman Mr. Leon L.Y. Hou



Preface

In 2025, the global economy maintained a moderate growth, supported by stabilizing inflation, a shift toward accommodative monetary policies, and the rapid expansion of innovative AI applications. However, the implementation of the "Reciprocal Tariff" policy by the Trump administration in April reshaped global trade dynamics and industrial landscapes. This shift compelled enterprises to reconfigure supply chains and production bases while intensifying price competition and margin pressures, presenting significant operational challenges for overseas compatriot enterprises. In alignment with its institutional mission, the Overseas Credit Guarantee Fund (Taiwan) ("the Fund") launched the "Credit Guarantee Program for U.S. Reciprocal Tariffs" in September. This initiative offers a maximum bank credit limit of US\$300,000 with a 90% guarantee coverage, complemented by government subsidies for interest and guarantee fees. Furthermore, to address the growing capital requirements of overseas compatriot enterprises, the Fund increased the aggregate credit limit for affiliated groups from US\$2.5 million to US\$3 million. These proactive measures underscore the government's commitment to supporting overseas compatriot enterprises and ensuring their financial resilience amidst a changing global environment.

In terms of operational performance, the Fund processed a total of 343 guarantee cases in 2025. The total bank credit loan amount reached US\$255.41 million, with the guaranteed amount totaling US\$151.47 million, achieving 135.86% of the annual operational target. In alignment with the continued promotion of the New Southbound Policy, the Fund assisted overseas compatriot enterprises in the region to obtain financing. Throughout the year, a total of 283 cases were conducted in New Southbound countries, representing a total bank credit amount of US\$212.18 million. Furthermore, to support businesses affected by U.S. reciprocal tariffs, the Fund launched the "Credit Guarantee Program for U.S. Reciprocal Tariffs". As of the end of December 2025, a total of 4 cases were conducted, helping businesses secure US\$1.14 million in bank credit. Additionally, to provide ongoing assistance to businesses that remain unable to repay loans according to original agreements or face insufficient repayment capacity in the post-pandemic era, the Fund continued to offer extensions for COVID-19 Special Loan Guarantees. Since the program's inception in April 2020 through the end of December 2025, a total of 500 cases have been conducted, involving US\$143.06 million in bank credit, effectively helping pandemic-affected businesses weather the crisis.

In addition to proactive capital management and guarantee fee income, the Fund recovered US\$889 thousand (approximately NT\$28.9 million) in subrogation payments in 2025, reaching a five-year high. To further bolster financial soundness, an additional NT\$129.29 million was allocated to the allowance for guarantee liabilities. After offsetting expenditures against income, the Fund achieved a surplus of over NT\$17.42 million. This marks the 14th consecutive year of surplus since 2012, demonstrating the Fund's increasingly robust financial structure.

Looking ahead to 2026, the global economy faces ongoing challenges as the effects of U.S. tariff policies materialize and dampen merchandise trade. Combined with uncertainties from climate change and geopolitical tensions, the operating environment for overseas compatriot enterprises will remain complex. Adhering to its founding mission, the Fund will continue to implement government policies and leverage the credit guarantee system to ensure businesses can secure the necessary operating capital from financial institutions to expand their market presence and scale.

代理總經理 劉彩雲

VP & Acting President Ms. Helen Liu



董事及監察人名錄

Directors and Supervisors



董事長 Chairman of the Board
侯立洋 Leon L.Y. Hou



常務董事 Managing Director
李妍慧 Yen-Hui Lee
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
蕭善言 Shan-Yen Hsiao
華泰商業銀行獨立董事
Independent Director
Hwatai Commercial Bank



董事 Director
陳逸琳 Raymond I.L. Chen
臺灣銀行副總經理
Senior Executive Vice President,
Bank of Taiwan



董事 Director
王桂蘭 Kuei-Lan Wang
東亞建築經理股份有限公司董事
Director
East Asia Real Estate Management Company



董事 Director
林明怡 Stacy Lin
兆豐國際商業銀行
國際金融業務分行經理
Vice President & General Manager,
Offshore Banking Branch
Mega International Commercial Bank Co., Ltd.

備註：

1. 林董事長寬借 114 年 8 月卸任，侯董事長立洋 114 年 9 月接任。
2. 阮常務董事昭雄 114 年 9 月卸任，李常務董事妍慧 114 年 9 月接任。
3. 詹常務董事德恩 114 年 8 月卸任，蕭常務董事善言 114 年 8 月接任。
4. 張常務董事嘉魁 114 年 10 月卸任，周常務董事正山 114 年 10 月接任。
5. 黃董事琬馨 114 年 8 月卸任，陳董事逸琳 114 年 8 月接任。
6. 莊董事士寬 114 年 8 月卸任，林董事明怡 114 年 8 月接任。
7. 黃常務監察人叔娟 115 年 3 月卸任，簡常務監察人信惠 115 年 3 月接任。
8. 陳監察人逸琳 114 年 8 月卸任，詹監察人德恩 114 年 8 月接任。
9. 郭監察人俊佑 115 年 2 月卸任，王監察人慶宗 115 年 2 月接任。



常務董事 Managing Director
周正山 Jesse Cheng-Shan Chou

金融監督管理委員會
銀行局主任秘書
Chief Secretary
Banking Bureau
Financial Supervisory Commission



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
游凱全 Kai-Chuan Yu

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
簡信惠 Shin-Huei Jian

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
詹德恩 Dan T.E. Chan

銘傳大學財經法律系教授
Professor,
Department of Financial Law
Ming Chuan University



監 察 人 Supervisor
王慶宗 Samuel Wang

兆豐國際商業銀行
海外業務處處長
Senior Vice President & General Manager,
Overseas Business Management Department,
Mega International Commercial Bank Co., Ltd.

Notes :

1. Ms. Rebecca P. H. Lin stepped down in Aug. 2025, and Mr. Leon L.Y. Hou succeeded as Chairman in Sep. 2025.
2. Ms. Yen-Hui Lee succeeded Mr. Jhao-Syong Ruan as Managing Director from Sep. 2025.
3. Mr. Shan-Yen Hsiao succeeded Mr. Dan T.E. Chan as Managing Director from Aug. 2025.
4. Mr. Jesse Cheng-Shan Chou succeeded Mr. Chia-Kuei Chang as Managing Director from Oct. 2025.
5. Mr. Raymond I.L. Chen succeeded Ms. Nina Huang as Director from Aug. 2025.

6. Ms. Stacy Lin succeeded Mr. Shih-Kuan Chuang as Director from Aug. 2025.
7. Mr. Shin-Huei Jian succeeded Ms. Shu-Chuan Huang as Managing Supervisor from Mar. 2026.
8. Mr. Dan T.E. Chan succeeded Mr. Raymond I.L. Chen as Supervisor from Aug. 2025.
9. Mr. Samuel Wang succeeded Mr. Chun-Yu Kuo as Supervisor from Feb. 2026.

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、臺商事業提供信用保證，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) 政府為協助僑臺商事業順利取得融資，行政院於 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 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) 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 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 99 年 1 月 1 日起改隸僑務委員會主管。

三、基金組織



I Synopsis of The Fund

1. Mission of The Fund

The mission of the Fund is to provide credit guarantee to businesses operated by overseas compatriots which possess potential, but lack the collateral to secure loans from financial institutions for facilitating their business development. On the other hand, the Fund share the risk of the loans which enhance the Cooperating banks' willingness to finance and reinforce the assistance to overseas compatriot enterprises.

2. History of The Fund

- (1) In order to assist overseas compatriot enterprises, 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



侯立洋董事長 (中) 與僑務委員會徐佳青委員長 (左3)、李妍慧副委員長 (左2)、金融監督管理委員會莊琇媛副主任委員 (右3)、金融監督管理委員會銀行局童振彰局長 (右2)、中央存款保險股份有限公司黃天牧董事長 (右1)、林寶惜前董事長 (左1) 等觀禮嘉賓合影。

Chairman Hou (center) pictured with guests of honor for inauguration ceremony, including Minister Chia-Ching Hsu (3rd left) and Deputy Minister Yen-Hui Lee (2nd left) of the Overseas Community Affairs Council; Vice Chairperson Hsou-Yuan Chuang (3rd right) of the Financial Supervisory Commission; Director General Chen-Chang Tong (2nd right) of the Banking Bureau, Financial Supervisory Commission; Chairman Tien-Mu Huang (1st right) of the Central Deposit Insurance Corporation; and former Chairperson Rebecca P.H. Lin (1st left) of the Fund.

四、資金來源

本基金係由中央政府及各簽約合作銀行共同捐助。截至 114 年底止，捐助金額共計新臺幣 31 億 3,202 萬 2 千元，由中央政府捐助 57.56%，各簽約合作銀行共捐助 42.44%。

各單位捐助基金統計表

114 年 12 月 31 日止

金額單位：新臺幣千元

捐助單位	捐助金額	結構比 (%)
中央政府	1,802,722	57.56
簽約合作銀行	1,329,300	42.44
合計	3,132,022	100.00

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(裔)持股超過百分之五十之企業。
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) 銀行授信額度

每戶銀行授信額度最高為二百萬美元。同一集團送保案件銀行授信額度合計最高為三百萬美元。

(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。



舉辦保證業務說明會，向合作銀行簡介本基金保證業務。

The Fund held the guarantee business seminars to introduce its guarantee program to cooperating banks.

4. Sponsors and Sources of Funding

The main sources of funding are the contributions from the Central Government and contracted cooperating banks. Up to the end of 2025, the total donated amount reached NT\$3,132,022,000, with the Central Government contributing 57.56% and the contracted cooperating banks contributing a combined 42.44%.

Fund Contributions by Entities

As of December 31, 2025

Unit : NT \$ Thousand

Sponsors	Amount	Percentage (%)
Central Government	1,802,722	57.56
Contracted Cooperating Banks	1,329,300	42.44
Total	3,132,022	100.00

5. Clients of Credit Guarantee

The Fund provides credit guarantee for the following:

- (1) Enterprise run by Overseas Chinese: An enterprise in which more than 50% of its total shares are held by Overseas Chinese (Chinese descendants).
- (2) Enterprise run by Taiwanese: An enterprise in which more than 50% of its total shares are directly and indirectly held by ROC nationals or companies.

6. Loan Amount and Guarantee Percentage

(1) Loan Amount

Each applicant may apply for a maximum loan amount of US\$2 million. The total credit limit for affiliates of the same business group shall not exceed an aggregate amount of US\$3 million.

(2) Guarantee Percentage

(A) The guarantee percentage shall be determined 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 for leasing companies is 50%.

侯董事長至泰國拜訪並與 LH BANK 之施景富總經理 (左3)、陳景明法金執行長 (左2)、李永華協理 (左1) 合影。

Chairman Hou visited Thailand and took a group photo with executives from LH Bank, including Frank Shih, CEO and President (3rd from left), Mark Chen, Chief Institutional Banking Officer (2nd from left), and Warren Lee, Senior Vice President (1st from left).

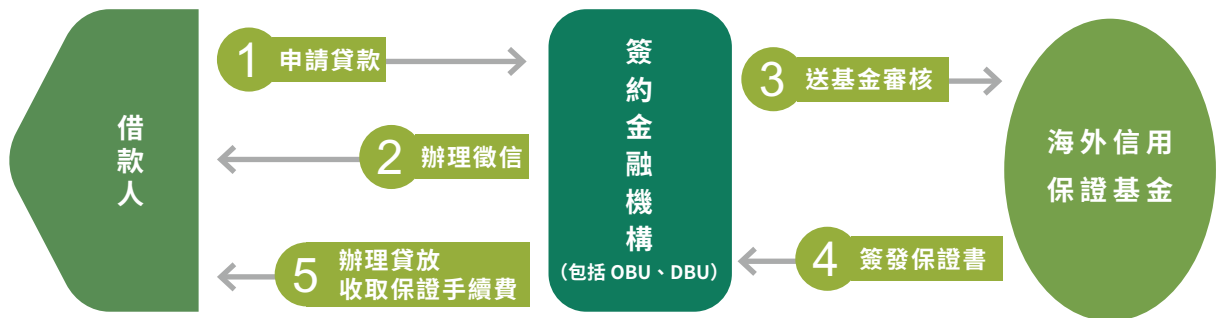


七、保證手續費

保證手續費 = 銀行授信餘額 × 保證成數 × 保證手續費年率 × 授信期間
保證手續費年率 0.6%。

繳款後俟保證期間屆滿，得依實際動用情形申請退款。

八、申請保證流程



九、簽約金融機構

- (一) 僑臺商事業如有融資需求，可就近向我國銀行之海外分行、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) 本基金簽約之合作機構共計 65 家 (含國內銀行轉投資子公司及租賃公司)，銀行服務據點計有 201 處，涵蓋五大洲 25 個國家之 51 個都會區。(請參閱附錄)



「績優金融機構頒獎典禮」，僑務委員會阮昭雄副委員長 (中)，金融監督管理委員會林志吉主任秘書 (左 6)、行政院經貿談判辦公室張煜霖談判代表 (右 6) 受邀頒發獎項並與績優銀行代表一同合影。

The Fund held the Merit Award Ceremony for outstanding financial institutions. OCAC Deputy Minister Jhao-Syong Ruan (Middle), Chief Secretary of FSC Chih-Chi Lin (6th from left), and Counselor of OTN Yu-Lin Chang (6th from right) were invited to present the award and took a group picture with the award winners to commemorate the event.

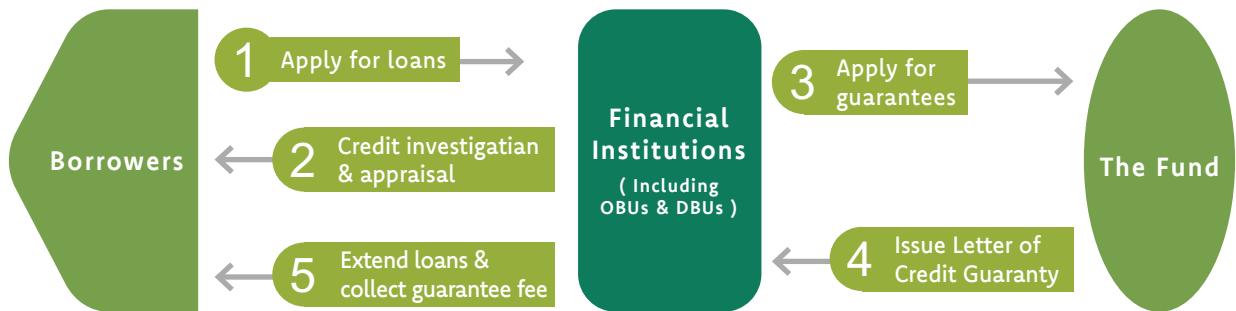
7. Guarantee Fee

Guarantee fee = Outstanding Amount of Credit Facilities × guarantee percentage × rate of guarantee fee × loan period

The rate of guarantee fee is 0.6%.

If the guaranty period expires after payment, a refund may be requested based on actual usage.

8. Guarantee Procedures



9. Cooperating Financial Institutions

- (1) Eligible applicants who have financial needs may approach our cooperating financial institutions listed in Appendix.
- (2) Up to the end of April, 2026, the Fund maintained business relationships with 65 cooperating financial institutions covering 201 service stations in 51 metropolitan and 25 nations. (See the Appendix)



侯董事長至新加坡拜訪並與合作銀行經理合影。第一商業銀行新加坡分行李政憲經理（左1）、臺灣土地銀行新加坡分行林育菁經理（左2）、臺灣銀行新加坡分行葉惠玲經理（左3）、兆豐國際商業銀行新加坡分行蔡戊鑫經理（右4）、華南商業銀行新加坡分行李奇樺經理（右2）、彰化商業銀行新加坡分行鄭凱鴻經理（右1）。

Chairman Hou visited Singapore and took a group photo with managers from cooperating banks. General Manager Victor Lee of First Commercial Bank (1st from left), General Manager Jasmine Y. J. Lin of Land Bank of Taiwan (2nd from left), VP & General Manager Carol Yeh of Bank of Taiwan (3rd from left), Senior VP & General Manager Peter Tsai of Mega International Commercial Bank (4th from right), VP & General Manager Chris C. H. Lee of Hua Nan Commercial Bank (2nd from right), and VP & General Manager Kai-Hung Cheng of Chang Hwa Commercial Bank (1st from right).

貳、114 年度保證業務執行績效

一、保證績效

114 年度全年共辦理保證案件 343 件，銀行授信金額 2 億 5,541 萬美元，達成年度營運目標銀行授信金額 1 億 8,800 萬美元之 135.86%。

二、政策專案貸款績效

- (一) 持續配合政府新南向政策，協助新南向地區之僑臺商事業取得融資，114 年在新南向國家合計承保 283 件，銀行授信金額 2 億 1,218 萬美元，自 105 年 10 月開辦至 114 年底止，共計承保 3,537 件，銀行授信金額 19 億 3,463 萬美元。
- (二) 為協助疫後尚無法依約清償貸款，或還款能力不足之僑臺商事業，持續辦理 COVID-19 專案貸款保證之展延，以協助受疫情影響之僑臺商事業渡過難關。自 109 年 4 月開辦至 114 年底止，共計承保 500 件，銀行授信金額 1 億 4,306 萬美元。
- (三) 配合僑務委員會協助受美國對等關稅影響之海外僑臺商事業取得營運所需資金，特於 114 年 9 月開辦美國對等關稅專案貸款信用保證，截至 114 年 12 月底止，共計承保 4 件，協助僑臺商事業取得銀行授信金額 114 萬美元。

三、風險控管績效

截至 114 年底，逾期保證餘額為 138 萬 4,906 美元，逾期保證比率 0.59%，較目標值 1.3% 低 0.71 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

114 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 88 萬 8,839 美元（折合新臺幣 2,890 萬 7,198 元）

五、財務績效

114 年度穩健運用資金並摺節費用開支，114 年度提存保證責任準備新臺幣 1 億 2,929 萬餘元，收支相抵後賸餘新臺幣 1,742 萬餘元，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 2025, the Fund lent its support to 343 cases with a total loan amount of US\$255.41 million, achieving 135.86% of the annual operating target of US\$188 million.

2. Special Credit Guarantee Performance

(1) In line with the government's New Southbound Policy to conduct New Southbound regional guarantee, a total of 283 cases were approved in 2025 with a total loan amount of US\$212.18 million. Since the implementation of the New Southbound Policy Countries Guarantee in October 2016 through the end of 2025, a total of 3,537 cases have been conducted with loan amount of US\$1.93 billion to help overseas compatriot enterprises obtain financing.

(2) 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. By the end of 2025, a total of 500 cases were conducted with loan amount of US\$143.06 million to help overseas compatriot enterprises overcome difficulties.

(3) To coordinate with the Overseas Community Affairs Council (OCAC) in assisting overseas compatriot enterprises affected by U.S. reciprocal tariffs to obtain necessary operating capital, the "Credit Guarantee Program for U.S. Reciprocal Tariffs" was launched in September 2025. As of the end of December 2025, a total of 4 cases have been guaranteed, helping overseas compatriot enterprises secure loan amount to US\$1.14 million.

3. Risk Management Performance

As of the end of 2025, the guarantee amount of US\$1,384,906 has not yet been indemnified. The percentage of the default guarantee amount against the total outstanding guarantee amount was 0.59%, which is 0.71 percentage points lower than the target value of 1.3%. Given that the overdue ratio has remained under 1% for the past five years, the overall guarantee quality remains stable.

4. Recovery of Payment Performance

In 2025, the recovery of subrogated cases was actively pursued. A comprehensive investigation of debtors' assets and income was conducted and documented for tracking. Efforts were also made to proactively negotiate settlements or repayment plans with debtors. Throughout the year, a total of US\$888,839 (equivalent to NT\$28.9 million) was recovered.

5. Performance in Finance

The Fund prudently managed its finances and curtailed expenses this year. After reserving an additional NT\$129.29 million against liability on guarantees, the Fund ended the year with a surplus of NT\$17.42 million. Since 2012, there have been surpluses every year.

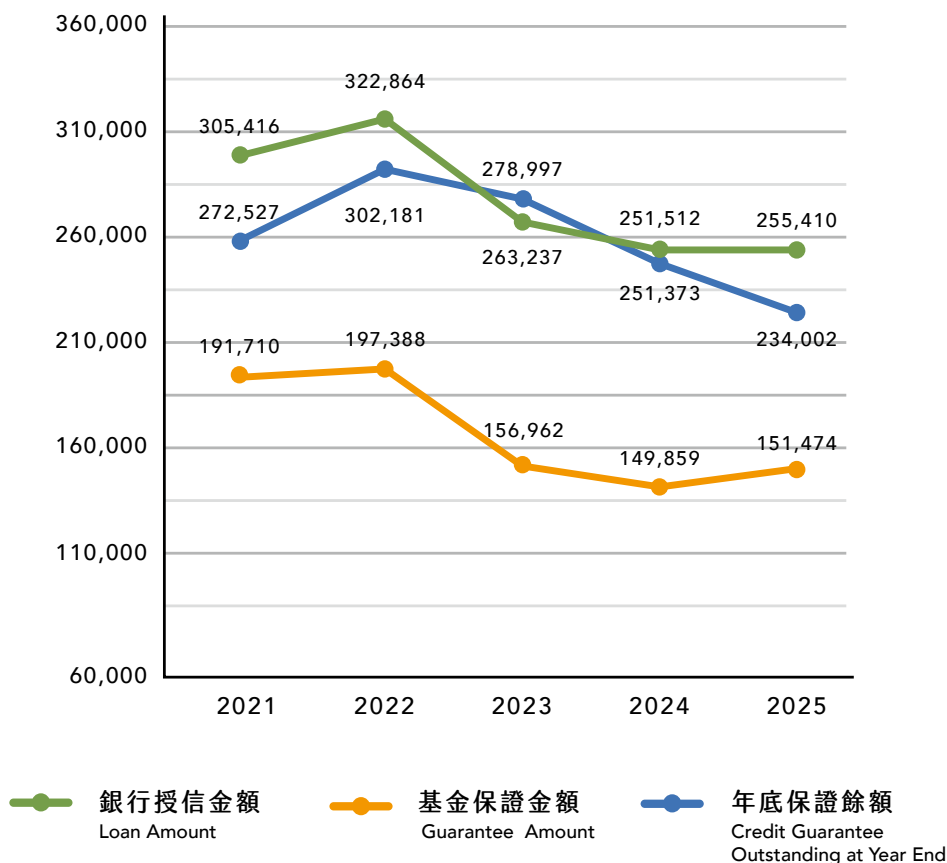
參、保證業務統計

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	銀行授信金額 Loan Amount	基金保證金額 Guarantee Amount	年底保證餘額 Credit Guarantee Outstanding at Year End
2021	490	305,416	191,710	272,527
2022	479	322,864	197,388	302,181
2023	378	263,237	156,962	278,997
2024	348	251,512	149,859	251,373
2025	343	255,410	151,474	234,002



III Business Review

二、保證情形 2025 Business Review

(一) 對象別保證情形 Types of client

114 年對象別保證情形統計表

Credit Guarantees by Types of Client in 2025

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	銀行授信金額 Loan Amount	基金保證金額 Guarantee Amount	結構比 (%) Percentage
僑營事業 Enterprise run by Overseas Chinese	8	6,241	3,647	2.41
臺商事業 Enterprise run by Taiwanese	335	249,169	147,827	97.59
合計 Total	343	255,410	151,474	100.00

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

114 年項目別保證情形統計表

Credit Guarantees by Programs in 2025

金額單位：千美元
Unit: US\$ Thousand

保證項目 Guarantee Program	承作案件 No. of Cases	銀行授信金額 Loan Amount	基金保證金額 Guarantee Amount	結構比 (%) Percentage
新南向專案 New Southbound Policy Countries Guarantee	272	209,388	123,654	81.63
一般貸款 General Credit Guarantee	29	26,898	15,211	10.04
非洲專案 Special Credit Guarantee for business in Africa	29	16,164	10,079	6.65
美國對等關稅專案 U.S. Reciprocal Tariffs Credit Guarantee	4	1,185	1,066	0.70
全球青商潛力之星專案 Global Young Entrepreneur Stars program	3	939	751	0.50
COVID-19 (新冠肺炎) 專案 COVID-19 Guarantee	4	436	392	0.26
2024 菲律賓凱米風災專案 2024 Typhoon Gaemi Guarantee	2	400	320	0.22
合計 Total	343	255,410	151,474	100.00

(三) 行業別保證情形 Types of Industry

114 年行業別保證情形
Credit Guarantees by Industries in 2025金額單位：千美元
Unit: US\$ Thousand

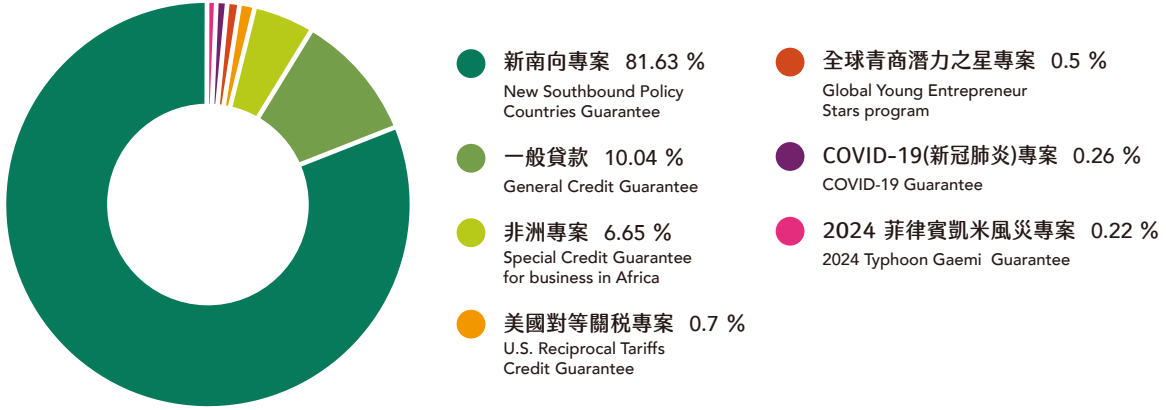
行業別 Industry	承作案件 No. of Cases	銀行授信金額 Loan Amount	基金保證金額 Guarantee Amount	結構比 (%) Percentage
製造業 Manufacturing	208	160,326	94,339	62.28
批發及零售業 Wholesale and Retail Trade	82	62,746	37,452	24.72
營建工程業 Construction	31	21,501	13,293	8.78
不動產業 Real Estate	3	2,896	1,610	1.06
農、林、漁、牧 Agriculture, Forestry, Fishing and Animal Husbandry	4	1,446	927	0.61
用水供應及污染整治業 Water Supply and Remediation Activities	3	1,388	918	0.61
支援服務業 Support Service Activities	2	1,274	799	0.53
住宿及餐飲業 Accommodation and Food Service Activities	1	1,147	563	0.37
出版影音及資訊業 Information and Communication	2	900	540	0.35
醫療保健及社會工作服務業 Human Health and Social Work Services	1	856	403	0.27
教育業 Education	2	394	285	0.19
專業、科學及技術服務業 Professional, Scientific and Technical Services	3	350	238	0.16
藝術、娛樂及休閒服務業 Arts, Entertainment and Recreation	1	150	113	0.07
運輸及倉儲業 Transportation & Storage	0	35	-6 ^(註)	--
合計 Total	343	255,410	151,474	100.00

註：
運輸及倉儲業之件數為0，基金保證金額為負數，係因當年度承保案件與註銷案件相互抵消所致。

Note:
The number of cases of Transportation and Storage industry is 0, and the guaranteed amount is negative, due to the offsetting of insured cases and cancelled cases within the same year.

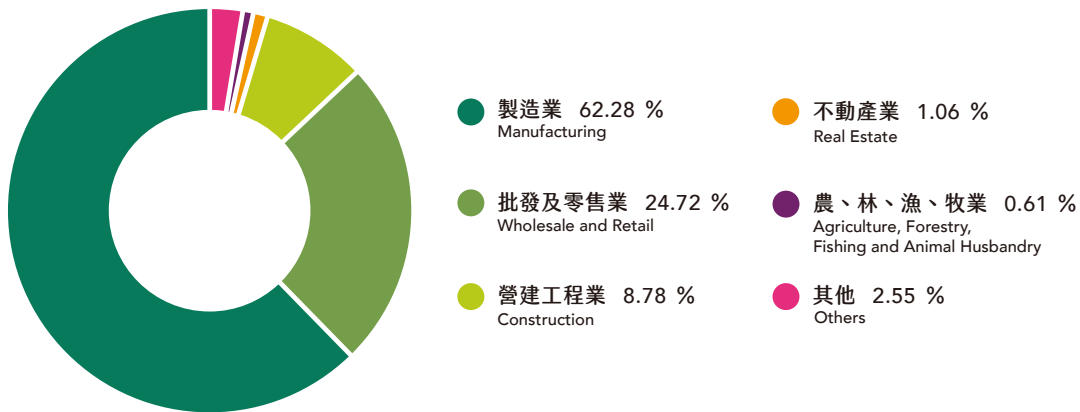
114 年項目別保證金額結構比

Percentage of Credit Guarantees by Programs in 2025



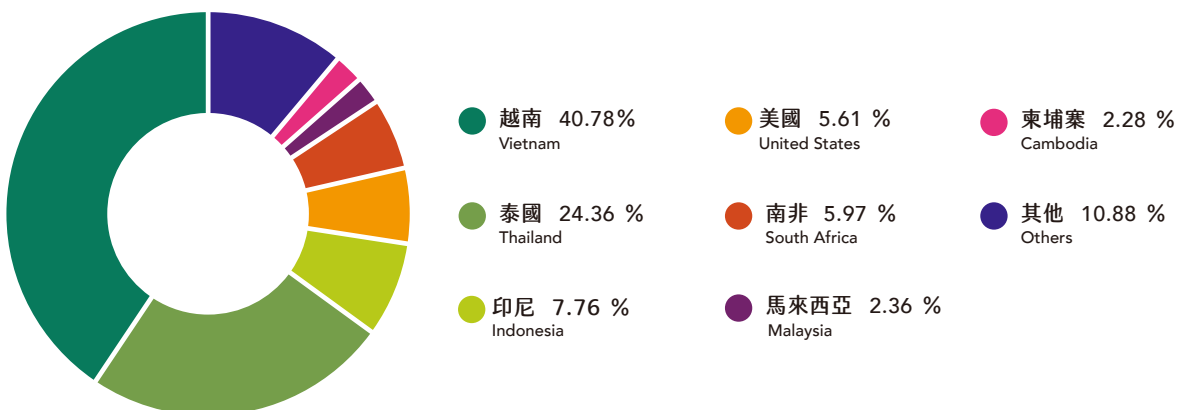
114 年行業別保證金額結構比

Percentage of Credit Guarantees by Industries in 2025



114 年國家別保證金額結構比

Credit Guarantees by Countries of Service in 2025



(四) 國家別保證情形 Countries of Service

114 年國家別保證情形
Credit Guarantees by Countries of Service in 2025金額單位：千美元
Unit: US\$ Thousand

國家別 Countries	承作案件 No. of Cases	銀行授信金額 Loan Amount	基金保證金額 Guarantee Amount	結構比(%) Percentage
越南 Vietnam	143	106,531	61,773	40.78
泰國 Thailand	92	59,063	36,904	24.36
印尼 Indonesia	16	19,692	11,757	7.76
美國 United States	18	15,190	8,500	5.61
南非 South Africa	25	14,565	9,045	5.97
馬來西亞 Malaysia	5	6,531	3,581	2.36
柬埔寨 Cambodia	4	6,400	3,460	2.28
薩摩亞 Samoa	5	5,900	3,485	2.30
新加坡 Singapore	4	5,250	3,025	2.00
菲律賓 Philippines	12	4,196	2,859	1.89
印度 India	2	2,895	1,598	1.05
日本 Japan	3	2,270	1,297	0.86
塞席爾 Seychelles	4	1,600	1,035	0.68
約旦 Jordan	1	1,500	750	0.50
澳大利亞 Australia	3	1,076	694	0.46
貝里斯 Belize	1	900	450	0.30
加拿大 Canada	1	505	394	0.26
英屬維京群島 British Virgin Islands (BVI)	1	500	275	0.18
寮國 Laos	1	346	242	0.16
巴拉圭 Paraguay	1	300	210	0.14
緬甸 Myanmar	1	200	140	0.10
合計 Total	343	255,410	151,474	100.00

(五) 銀行別保證情形 Financial Institutions

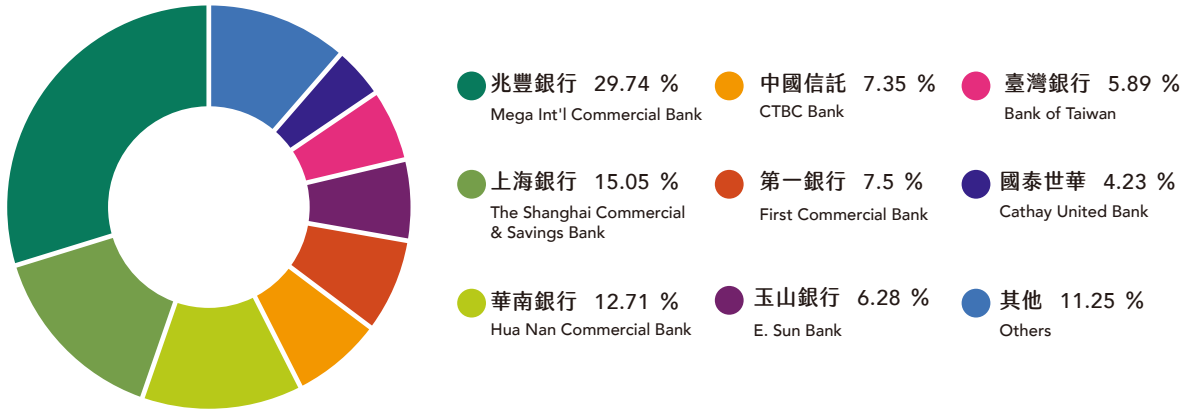
114 年銀行別保證情形

Credit Guarantees by Financial Institutions in 2025

金額單位：千美元
Unit: US\$ Thousand

銀行別 Financial Institution	承作案件 No. of Cases	銀行授信金額 Loan Amount	基金保證金額 Guarantee Amount	結構比 (%) Percentage
兆豐國際商業銀行 Mega International Commercial Bank	109	74,301	45,041	29.74
上海商業儲蓄銀行 The Shanghai Commercial & Savings Bank	58	38,404	22,795	15.05
華南商業銀行 Hua Nan Commercial Bank	35	32,508	19,251	12.71
中國信託商業銀行 CTBC Bank	21	20,537	11,131	7.35
第一商業銀行 First Commercial Bank	33	19,088	11,355	7.50
玉山商業銀行 E.SUN Commercial Bank	19	16,205	9,506	6.28
臺灣銀行 Bank of Taiwan	25	13,765	8,924	5.89
國泰世華商業銀行 Cathay United Bank	10	10,817	6,404	4.23
台新國際商業銀行 Taishin International Bank	7	8,350	4,845	3.20
永豐商業銀行 Bank Sinopac	4	5,400	2,900	1.91
彰化商業銀行 Chang Hwa Commercial Bank	3	4,270	2,619	1.73
台北富邦商業銀行 Taipei Fubon Commercial Bank	5	3,450	2,045	1.35
臺灣新光商業銀行 Taiwan Shin Kong Commercial Bank	2	2,500	1,300	0.86
台中商業銀行 Taichung Commercial Bank	3	1,800	1,110	0.73
臺灣中小企業銀行 Taiwan Business Bank	3	1,700	885	0.58
王道商業銀行 O-Bank	1	1,000	500	0.33
合作金庫商業銀行 Taiwan Cooperative Bank	4	815	538	0.35
元大商業銀行 Yuanta Commercial Bank	1	500	325	0.21
合計 Total	343	255,410	151,474	100.00

114 年銀行別保證金額結構比 Credit Guarantees by Financial Institutions in 2025



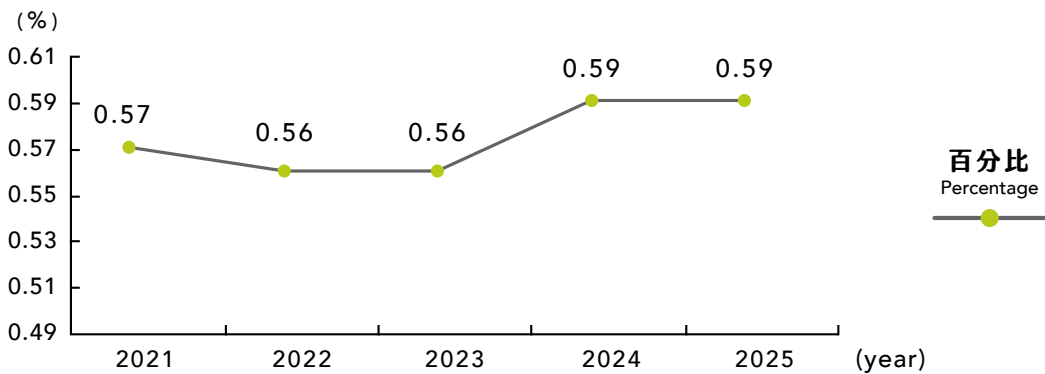
三、逾期情形 Guarantees in default

截至 114 年底逾期保證餘額 138 萬 4,906 美元，較 113 年底減少 10 萬 8,823 美元或 7.3%，逾期比率為 0.59%，較目標值 1.3% 低 0.71 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。

As of the end of 2025, the amount of outstanding guarantees in default was US\$1,384,906, representing a decrease of US\$108,823 or 7.3% compared to the end of 2024. The overdue ratio was 0.59%, which is 0.71 percentage points lower than the target value of 1.3%. Over the past five years, the default rate has remained below 1%, demonstrating the Fund's effective risk management control of credit guarantees.

最近五年逾期比率趨勢圖 Default Status of the latest 5 years

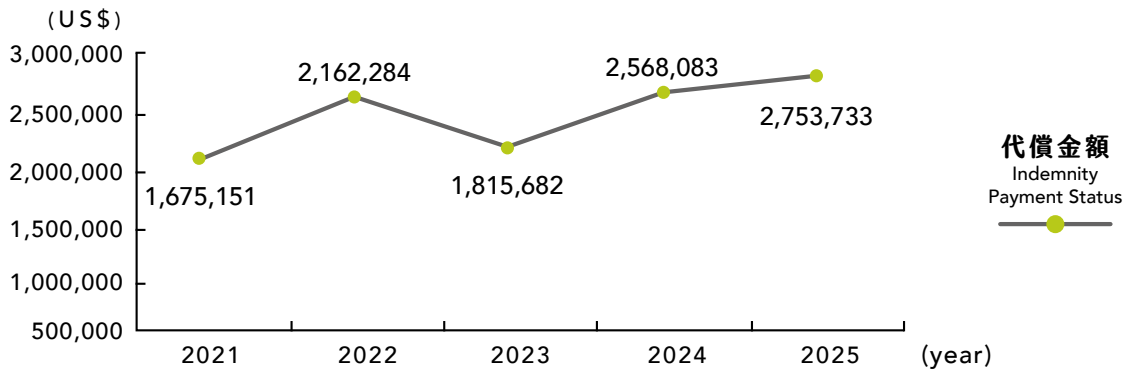


四、代位清償情形 Indemnity Payment Status

114 年度代位清償案件共計 9 件 (含 COVID-19 紓困貸款 3 件)，代位清償金額 275 萬 3,733 美元 (含本金 265 萬 1,230 美元，利息 7 萬 5,127 美元，訴追費用 2 萬 7,376 美元)。

In 2025, there were 9 indemnity cases, including 3 COVID-19 guarantee cases. The indemnity payments totaled US\$2,753,733 (including principal of US\$2,651,230, interest of US\$75,127, and legal fees of US\$27,376).

最近五年代位清償金額趨勢圖
Indemnity Payment Status of the latest 5 years

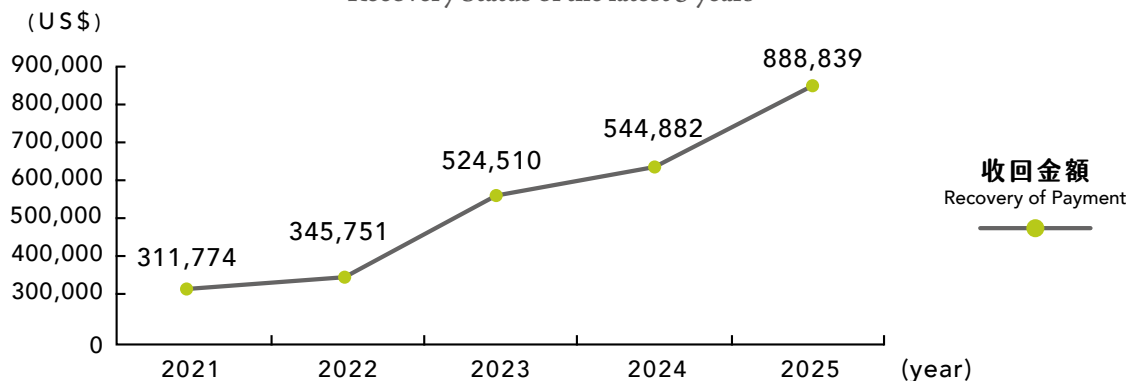


五、追償收回情形 Recovery of Payment

114 年度追償收回金額計 88 萬 8,839 美元 (折合新臺幣 2,890 萬 7,198 元)，達全年收回目標新臺幣 300 萬元之 963.57%。截至 114 年底，累計追償收回 1,012 萬 358 美元，占累計代償金額 5,415 萬 6,926 美元之 18.69%。

In 2025, the Fund recovered US\$888,839 (equivalent to NT\$28.9 million) from cases in which obligations were fulfilled, achieving 963.57% of the annual target of NT\$3 million. As of the end of 2025, the cumulative recoveries totaled US\$10.12 million under the right of indemnity, representing 18.69% of the total indemnity payments of US\$54.16 million made by the Fund.

最近五年收回金額趨勢圖
Recovery Status of the latest 5 years



肆、114 年度重要業務措施

一、配合政府新南向政策，積極辦理新南向地區保證業務

持續配合政府新南向政策，協助新南向地區之僑臺商事業取得融資，114 年在新南向國家合計承保 283 件，銀行授信金額 2 億 1,218 萬美元，自 105 年 10 月開辦至 114 年底止，共計承保 3,537 件，銀行授信金額 19 億 3,463 萬美元。

二、加強推動國際金融業務分行（OBU）保證業務

為協助臺商事業透過國內銀行之 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。114 年共承保計 84 件，銀行授信金額 8,349 萬美元，占全體銀行授信金額之 32.69%。

三、持續辦理 COVID-19 專案保證

為協助疫後尚無法依約清償貸款，或還款能力不足之僑臺商事業，持續辦理 COVID-19 專案貸款保證之展延，以協助受疫情影響之僑臺商事業渡過難關。自 109 年 4 月開辦至 114 年 12 月底止，共計承保 500 件，融資金額 1 億 4,306 萬美元。

四、辦理美國對等關稅專案保證

配合僑務委員會協助受美國對等關稅影響之海外僑臺商事業取得營運所需資金，特於 114 年 9 月開辦美國對等關稅專案貸款信用保證，截至 114 年 12 月底止，共計承保 4 件，協助僑臺商事業取得銀行授信金額 114 萬美元。

五、積極拜訪合作銀行

為與合作銀行建立良好的關係，並加強宣導本基金保證業務，積極派員前往合作銀行拜訪，介紹本基金業務相關規定，並分享拓展僑臺商事業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。114 年度拜訪國內外合作銀行共 233 家次。

侯董事長與兆豐國際商業銀行大眾股份有限公司曼谷總行許瀛欽總經理（左 3）及該行授信部同仁合影。

Chairman Hou pictured with Jet Y. C. Hsu (3rd from left), President & Chief Executive Officer of Mega International Commercial Bank PCL Bangkok Head Office, and colleagues from the Credit Department.



IV Highlights of 2025

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

Coordinating with the government's New Southbound Policy, 283 cases were approved in New Southbound target countries during 2025 with a total loan amount of US\$212.18 million. Since the implementation of the New Southbound Policy Countries Guarantee in October 2016 through the end of 2025, a total of 3,537 cases have been conducted with loan amount of US\$1.93 billion to help overseas compatriot enterprises obtain financing.

2. Enhancing the OBU guarantee program

In order to assist Taiwanese businesses in obtaining sufficient liquidity from Offshore Banking Units(OBU), the Fund visited the head offices and branches of domestic cooperating banks to promote the guarantee program. In 2025, 84 cases were approved, with a total financing volume of US\$83.49 million, accounting for 32.69% of the total loan amount.

3. Conducting "COVID-19 special credit guarantee"

In support of government policy, following the application deadline for the COVID-19 special credit guarantee project, the Fund continues to assist those unable to repay loans or lacking sufficient repayment capacity by extending credit guarantees. By the end of 2025, a total of 500 cases had been approved, with a loan amount of US\$143 million.

4. Implementing "Credit Guarantee Program for U.S. Reciprocal Tariffs"

In coordination with the Overseas Community Affairs Council (OCAC) to assist overseas compatriot enterprises affected by U.S. reciprocal tariffs in obtaining operational funding, the Fund launched the "Credit Guarantee Program for U.S. Reciprocal Tariffs" in September 2025. As of the end of December 2025, a total of 4 cases had been guaranteed, assisting these businesses in obtaining US\$1.14 million in bank credit facilities.

5. Visiting cooperating banks to promote the guarantee program

To strengthen partnerships with cooperating banks and promote the Fund's guarantee programs, we actively conducted visits to introduce relevant regulations and procedures. These visits served as a platform to exchange insights on expanding financing for overseas compatriot enterprises and share risk management experiences, aiming to jointly advance overseas credit guarantee services and improve the quality of guarantee applications. A total of 233 visits to domestic and overseas cooperating banks were conducted in 2025.

六、辦理保證業務說明會

為使合作銀行充分了解貸款保證之作業與流程，並加強與合作銀行業務交流，分別在臺北、臺中及高雄辦理 3 場保證業務說明會，共有國內 25 家合作銀行超過 200 位授信人員參加。另派員分別前往國內外各合作銀行辦理業務說明會共計 55 場。此外，持續在國內以線上方式對菲律賓台商總會、大華府台灣商會、舊金山灣區台灣商會、新英格蘭大波士頓台灣商會、世界華人工商婦女企管協會南加州分會、大洛杉磯分會、聖伯納迪諾台美商會、多倫多台灣商會、泰國碳中和科技聯盟協會、澳洲台灣青商會、世界華人工商婦女企管協會澳洲分會、馬來西亞台灣商會聯合總會之檳城州台灣商會、日本台灣商會聯合總會之青商會等舉辦之僑臺商視訊說明會共 15 場。

七、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事業貸款送保業務，114 年 4 月 8 日舉辦績優金融機構頒獎典禮。頒發獎項計有：「總送保融資金額績優獎」、「新南向國家送保融資金額成長績優獎」及「分行送保績優獎」等 3 大類，共有 12 家銀行獲獎。典禮邀請僑務委員會阮副委員長昭雄、金融監督管理委員會林主任秘書志吉及行政院經貿談判辦公室張談判代表煜霖擔任頒獎人，並有來自泰國、馬來西亞及越南之成功臺商出席見證。

八、海外訪宣

為推動保證業務，加強對合作銀行宣導業務，並實地瞭解海外僑臺商事業經營概況，114 年度分別由董事長、副總經理率員至新加坡、泰國及越南，除參加亞洲台灣商會聯合總會之會議，並拜訪當地之合作銀行、多家僑臺商事業，及舉行業務推廣說明會。

九、參加僑務委員會舉辦之各項座談或研習活動

為加強宣導本基金保證功能，本年度分別派員參加僑務委員會主辦之 2025 年「臺灣連鎖加盟產業參訪團」、「第 1 期海外商會領導班暨海外商會秘書長班」、「僑臺商事業綠色競爭力研習班」、「僑臺商事業智慧安控研習班」、「僑臺商事業數位轉型及智慧行銷研習班」、「臺灣國際醫療產業邀訪團」、「僑臺商事業食品產業低碳轉型研習班」、「僑臺商事業淨零碳排種子培訓營」、「僑臺商事業品牌管理研習班」、「臺灣智慧自動化產業邀訪團」、「臺灣航太暨無人機產業邀訪團」、「第 2 期海外商會領導班暨菁英班」、「僑務委員會全球青商邀訪團」、「僑臺商事業循環經濟研習班」及「臺灣觀光產業商機參訪團」等共 15 場，向返臺參加會議之僑臺商宣導保證業務。

6. Holding seminars and attending online meetings to promote the Fund's guarantee program

To ensure that cooperating banks fully understand the procedures and processes of loan guarantees and to strengthen business exchanges, three seminars were held in Taipei, Taichung, and Kaohsiung. These sessions were attended by over 200 credit officers from 25 domestic cooperating banks. Additionally, staff were dispatched to conduct a total of 55 business briefings at various cooperating banks both domestically and abroad. Besides, the Fund attended 15 online meetings held by the following institutions: Taiwan Association Inc. (Philippines), Taiwanese Chamber of Commerce of Greater Washington D.C., Taiwanese Chamber of Commerce of San Francisco Bay Area, Taiwan Chamber of Commerce of New England, Global Federation of Chinese Business Women of Southern California Chapter, Global Federation of Chinese Business Women of Greater Los Angeles Chapter, Taiwanese American Chamber of Commerce of San Bernardino, The Taiwan Merchants Association of Toronto, ESG Service Corporation Association(Thailand), Taiwanese Chamber of Commerce in Australia Junior Chamber, Global Federation of Chinese Business Women of Australia Chapter, Taiwan Chamber of Commerce & Industry in Malaysia and Japan Taiwanese Chamber of Commerce & Industry -Junior Chamber.

7. Hosting the Merit Award Ceremony for Outstanding Financial Institutions

In order to encourage the cooperating banks to utilize the credit guarantee program, the Fund held the Merit Award Ceremony for outstanding financial institutions on April 8, 2025. There were 12 banks receiving awards, including "Total financing amount performance", "New Southbound financing amount growth performance" and "Branch financing amount performance". OCAC Deputy Minister Mr. Jhao-Syong Ruan, Chief Secretary of Financial Supervisory Commission Mr. Chih-Chi Lin, and Counselor of OTN Mr. Yu-Lin Chang were invited to present the award. Besides, guests from cooperating banks and 3 successful entrepreneurs from Thailand, Malaysia and Vietnam were invited to witness the ceremony.

8. Going abroad to promote the Fund's guarantee program

To promote credit guarantee operations, strengthen business advocacy with cooperating banks, and gain a firsthand understanding of the business operations of overseas compatriot enterprises, Vice President Liu visited Vietnam, and also Chairman Hou visited Singapore and Thailand in 2025. In addition to attending the meetings of the Asia Taiwanese Chambers of Commerce in Singapore, they also visited local cooperating banks and several overseas Taiwanese enterprises, and held business promotion seminars.

9. Participating in related workshops and activities held by OCAC

To strengthen the promotion of the Fund's credit guarantee functions, the Fund participated in 15 sessions held by OCAC in 2025. These included programs such as the "Taiwan Chain Franchise Industry Visiting Program", "Overseas Chamber of Commerce Leader Program—Phase 1 & Secretary General Program", "Green Competitiveness Program", "Smart Security and Surveillance Program", "Digital Transformation and Smart Marketing Program", "Taiwan International Medical Industry Visiting Program", "Food Industry Decarbonization Program", "Net-Zero Emissions Seed Training Camp", "Brand Management Program", "Taiwan Intelligence Automation Industry Visiting Program", "Taiwan Aerospace and Drone Industry Visiting Program", "Overseas Chamber of Commerce Leader Program—Phase 2 & Elite Program", "OCAC Global Young Entrepreneurs Visiting Program", "Circular Economy Program" and the "Taiwan Tourism Industry Program". The Fund utilized these occasions to introduce its guarantee programs to overseas compatriot entrepreneurs who returned to Taiwan for these workshops.

十、加強保證案件審查及風險控管

本基金持續加強各項風險控管措施，除對保證案件加強信用查核，另對保證案件資金用途、還款能力、產業風險確實審核，並就授信品質、授信後之追蹤管理均有相當管控。截至 114 年底，逾期保證餘額為 138 萬 4,906 美元，逾期比率為 0.59%，最近 5 年逾期比率均在 1% 以下，風險控管尚具成效。

十一、加強代償後債權清理

繼續積極辦理追償工作，114 年度共收回 88 萬 8,839 美元（折合新臺幣 2,890 萬 7,198 元），達預算數 963.57%。

十二、增修相關規章

為配合業務發展需要，114 年度訂定本基金美國對等關稅專案貸款信用保證要點，並修正本基金審查及處理要點、資金運用作業要點、各項給與支給辦法及工作規則。

十三、提升員工專業能力

為增強工作績效及專業能力，持續派員參加台灣金融研訓院、中華工商研究院、中華民國證券暨期貨市場發展基金會、KPMG 學苑、台北市工業會、中華民國記帳士交流協會、中華民國資訊軟體協會等舉辦之國際貿易與金融、財務與會計、資訊安全、成本與控管、簡報與溝通等課程，學習並汲取新知，並與其他金融機構同業相互交流。



劉副總經理拜訪越南平陽省台灣商會，與陳英明會長（左 6）、陳水石前會長（左 5）等臺商合影。

Vice President Liu visited the Binh Duong Taiwanese Chamber of Commerce in Vietnam and took a photo with local Taiwanese business representatives, including Chairman Chen Ying-Ming (6th from left) and Former Chairman Chen Shui-shih (5th from left).

10. Enhancing credit evaluation and risk management

The Fund continues to strengthen various risk management measures. In addition to enhancing credit checks for guarantee cases, the Fund rigorously reviews the purpose of funds, repayment capability, and industry risks. Furthermore, strict controls are implemented regarding credit quality and post-loan tracking management. As of the end of 2025, the outstanding amount of guarantees in default was US\$1,384,906 and the overdue ratio was 0.59%. The overdue ratios have remained below 1% in the past five years, which demonstrates the effective risk management control of credit guaranty by the Fund.

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

The Fund continued to pursue bad debt collection in full force. In 2025, under the right of indemnity US\$888,839 (equivalent to NT\$ 28.9 Million) of debt had been collected, reaching 963.57% of the budgeted amount.

12. Amending and enacting essential regulations and guidelines

To facilitate the development of our guarantee programs, the Fund formulated the "Guidelines on Credit Guarantee Program for U.S. Reciprocal Tariffs" in 2025. Additionally, the following regulations and guidelines were amended during the year: the "Guidelines for Reviewing and Handling by Overseas Credit Guarantee Fund (Taiwan)"; "Key Points Governing Use and Management of Funds"; "Payment Standards of the Fund" and "Working Rules".

13. Enhancing employees' professional skills

To enhance job performance and professional competence, we continuously dispatch personnel to attend courses organized by institutions such as the Taiwan Academy of Banking and Finance (TABF), China Industrial & Commercial Research Institute (CICR), Securities & Futures Institute (SFI), KPMG Academy, Industrial Association of Taipei City, R.O.C., Bookkeepers Exchange Association, and Information Service Industry Association of R.O.C. (CISA). These courses cover fields including international trade and finance, accounting and finance, information security, cost and control, and presentation and communication, allowing our staff to acquire new knowledge and engage in professional exchanges with peers from other financial institutions.



劉副總經理至越南拜訪合作銀行推廣業務並與合作銀行人員合影。兆豐國際商業銀行胡志明市分行黃建智行長 (左 5)、華南商業銀行胡志明市分行黃桂雪行長 (右 6)。

Vice President Liu visited cooperating banks in Vietnam to promote the Fund's business and took a photo with Richard Huang (5th from left), VP & General Manager of Mega International Commercial Bank, Ho Chi Minh City Branch, and K. H. Sherry Huang (6th from right), VP & General Manager of Hua Nan Commercial Bank, Ho Chi Minh City Branch.

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 114 年 12 月 31 日及 113 年 12 月 31 日
December 31, 2025 and 2024

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

資 產	ASSETS	114 年 12 月 31 日 Dec. 31, 2025	113 年 12 月 31 日 Dec. 31, 2024
流動資產	Current assets	2,119,067	2,171,555
現金及約當現金	Cash and cash equivalents	2,087,883	2,039,170
流動金融資產	Current financial assets	-	100,000
應收款項	Receivables	25,823	25,142
預付款項	Prepayments	1,901	2,000
其他流動資產	Other current assets	3,460	5,243
非流動資產	Non-current assets	546,777	447,205
非流動金融資產	Non-current financial assets	500,000	400,000
不動產、廠房及設備	Property, plant and equipment	43,070	43,001
其他非流動資產	Other non-current assets	3,707	4,204
資產總額	Total assets	2,665,844	2,618,760
負債及淨值	LIABILITIES & NET WORTH		
流動負債	Current liabilities	39,046	50,690
應付款項	Payables	6,012	17,537
預收款項	Advance receipts	29,264	30,966
其他流動負債	Other current liabilities	3,770	2,187
非流動負債	Non-current liabilities	207,356	166,057
負債準備 - 非流動	Non-current provisions	207,056	163,868
其他非流動負債	Other non-current liabilities	300	2,189
負債合計	Total liabilities	246,402	216,747
淨值	Net worth	2,419,442	2,402,013
基金	Funds	2,304,041	2,304,041
累積餘絀	Retained earnings (Accumulated deficit)	115,401	97,972
負債及淨值總額	Total liabilities & net worth	2,665,844	2,618,760

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 114 年 1 月 1 日至 12 月 31 日及 113 年 1 月 1 日至 12 月 31 日
For the Years Ended December 31, 2025 and 2024

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

		2025 1/1 ~ 12/31	2024 1/1 ~ 12/31
收入	Revenue	182,045	101,553
保證業務收入	Guarantee business revenue	62,346	49,204
財務收入	Financial revenue	47,399	52,349
受贈收入	Donation revenue	72,300	-
支出	Expenses	164,616	90,942
保證業務費用	Guarantee business expenses	151,074	75,767
管理費用	Administrative expenses	13,542	15,162
其他業務外支出	Other non-business expenses	-	13
本期賸餘	Net income	17,429	10,611



侯立洋董事長與新加坡當地臺資銀行經理舉行業務座談。

Chairman Hou held a business meeting with the general managers of Taiwanese-funded banks in Singapore.

陸、年度大事紀要

- FEB** 2/21 ● 劉副總經理率同仁與第一商業銀行海外分行經理舉行經理人業務說明會，向該行介紹本基金保證業務。
Vice President Liu and a staff member attended a business briefing with managers of First Commercial Bank's overseas branches to introduce the Fund's credit guarantee program.
- MAR** 3/17 ● 本基金分別於菲律賓台商總會、大華府台灣商會、多倫多台灣商會、舊金山灣區台灣商會主辦
3/21 之線上業務說明會，進行保證業務相關說明。
4/18 The Fund conducted online briefings to explain its credit guarantee programs at webinars hosted by the
4/24 Taiwan Association Inc. Philippines, the Taiwanese Chamber of Commerce of Greater Washington D.C., the Taiwan Merchants Association of Toronto, and the Taiwanese Chamber of Commerce San Francisco Bay Area.
- APR** 4/1 ● 劉副總經理率同仁參加華南商業銀行之全行亞洲區視訊會議，向該行介紹本基金保證業務。
Vice President Liu and a staff member participated in Hua Nan Commercial Bank's Pan-Asia video conference to introduce the Fund's guarantee program.
- 4/8 ● 舉行本基金「年度績優金融機構頒獎典禮」，由僑務委員會阮副委員長昭雄、金融監督管理委員會林主任秘書志吉及行政院經貿談判辦公室張煜霖談判代表擔任頒獎人，並有來自泰國、馬來西亞及越南之成功臺商出席見證。
The Fund held the Merit Award Ceremony for Outstanding Financial Institutions. Deputy Minister of OCAC Mr. Jhao-Syong Ruan, Chief Secretary of FSC Mr. Chih-Chi Lin, and Counselor of OTN Mr. Yu-Lin Chang were invited to present the awards. Additionally, successful entrepreneurs from Thailand, Malaysia, and Vietnam were invited to witness the ceremony.
- MAY** 5/14 ● 劉副總經理率同仁參與上海商業儲蓄銀行舉行之視訊直播會議，向該行國內外分行介紹本基金保證業務。
Vice President Liu and a staff member participated in a live-streamed video conference held by The Shanghai Commercial & Savings Bank (SCSB) to introduce the Fund's guarantee program to its domestic and overseas branches.
- JUN** 6/6 ● 劉副總經理率同仁前往合作金庫商業銀行參加北、中、南區之授信人員課程，向該行介紹本基金
6/9 保證業務。
6/11 Vice President Liu and a staff member visited Taiwan Cooperative Bank to conduct training sessions for credit officers in northern, central, and southern Taiwan, introducing the Fund's guarantee program.
- JUL** 6/27 ● 本基金為加強推動合作銀行 OBU 辦理臺商貸款保證業務，分別於北、中、南區舉辦保證業務說
7/1 明會，共有 25 家銀行合計派員 209 人參加。
7/2 To further encourage cooperating banks' OBU participation in guarantee program for Taiwanese businesses, the Fund conducted seminars across northern, central, and southern Taiwan, drawing 209 representatives from 25 banks.

VI Summary of Significant Event

SEP 9/16

舉行第 13 屆董事會成立會議及第 1 次董事會會議、第 13 屆第 1 次監察人會會議，暨新任侯立洋董事長就職典禮。

The inaugural and first meetings of the 13th Board of Directors and the first meeting of the 13th Board of Supervisors were held, along with the inauguration ceremony for the new Chairman, Leon L.Y. Hou .



侯立洋董事長 (右) 就職典禮，由僑務委員會徐佳青委員長 (左) 頒發印信。

At the inauguration ceremony for Chairman Leon L.Y. Hou (right), Minister Chia-Ching Hsu (left) of the Overseas Community Affairs Council (OCAC) presented the official seal.

9/23

侯董事長及劉副總經理應邀前往臺南參加世界台灣商會聯合總會會議，推動本基金保證業務。

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9/25

Chairman Hou and Vice President Liu were invited to Tainan to attend the meeting of the World Taiwanese Chambers of Commerce (WTCC) to promote the Fund's guarantee program.

9/18

本基金參與世界華人工商婦女企管協會澳洲分會主辦之線上業務說明會，並進行保證業務相關說明。

The Fund participated in an online seminars hosted by the Global Federation of Chinese Business Women of Australia Chapter to introduce the guarantee program.



侯董事長與非洲臺商簡湧杰董事長 (左)、菲律賓臺商林登峯董事長 (右) 合影。

Chairman Hou pictured with African Taiwanese business leader Yung-Chieh Chien (left) and Philippine Taiwanese business leader Teng-Feng Lin (right).

OCT

10/19
?
10/21

侯董事長率劉副總經理前往臺北圓山飯店參加僑務會議。

Chairman Hou and Vice President Liu attended the Overseas Community Affairs Council Meeting at the Grand Hotel Taipei.

10/7
10/13
10/22
10/31

為本基金續捐事宜及推動保證業務，侯董事長率劉副總經理及同仁前往拜訪上海商業儲蓄銀行、國泰世華商業銀行、中國信託商業銀行、陽信商業銀行、安泰商業銀行等各銀行之董事長、總經理及相關人員。

Chairman Hou and Vice President Liu visited the chairmen and presidents of The Shanghai Commercial & Savings Bank, Cathay United Bank, CTBC Bank, Sunny Bank, and En Tie Commercial Bank to discuss continued donations and promote the Fund's guarantee program.

NOV

11/2
?
11/8

劉副總經理率同仁前往越南河內市、胡志明市、同奈省及平陽省拜訪當地僑臺商事業及合作銀行，推廣本基金信用保證業務。

Vice President Liu and a staff member visited Hanoi, Ho Chi Minh City, Dong Nai, and Binh Duong in Vietnam to meet with local Taiwanese businesses and cooperating banks to promote the Fund's guarantee program.

11/3
11/13
11/21

本基金參與新英格蘭大波士頓台灣商會、馬來西亞台灣商會聯合總會、世界華人工商婦女企管協會南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。

The Fund participated in online briefings hosted by the Taiwan Chamber of Commerce of New England, Taiwan Chamber of Commerce & Industry in Malaysia, and the Global Federation of Chinese Business Women of Southern California Chapter.



本基金與馬來西亞臺商舉行保證業務線上說明會，約 80 名臺商及當地銀行代表共襄盛舉。

The Fund attended a webinar on guarantee programs for Taiwanese businesses in Malaysia, joined by about 80 attendees from the Taiwanese business community and local bankers.

11/19
11/20
11/24
11/27
11/28

為本基金續捐事宜及推動保證業務，侯董事長率劉副總經理及同仁前往拜訪臺灣銀行、台北富邦商業銀行、彰化商業銀行、兆豐國際商業銀行、板信商業銀行等各銀行之董事長、總經理及相關人員。

Chairman Hou and Vice President Liu visited the chairmen and presidents of Bank of Taiwan, Taipei Fubon Commercial Bank, Chang Hwa Commercial Bank, Mega International Commercial Bank, and Bank of Panhsin to discuss continued donations and promote the Fund's guarantee program.

DEC 12/5
12/6
12/8
12/18

本基金參與澳洲台灣青商會、日本台灣商會聯合總會之青商會、世界華人工商婦女企管協會大洛杉磯分會及聖伯納迪諾台美商會主辦之線上業務說明會，並進行保證業務相關說明。

The Fund participated in online briefings hosted by the Taiwan Chamber of Commerce in Australia Junior Chamber, Japan Taiwanese Chamber of Commerce & Industry-Junior Chamber, Global Federation of Chinese Business Women of Greater Los Angeles Chapter, and the Taiwanese American Chamber of Commerce of San Bernardino.

12/8
12/13

侯董事長率員前往新加坡參加亞洲台灣商會聯合總會會議，並拜訪合作銀行及舉行業務座談會，會後順道前往泰國拜訪本基金之合作銀行及臺商，推廣本基金保證業務。

Chairman Hou and a staff member attended the Asia Taiwanese Chambers of Commerce meeting in Singapore, where they also visited cooperating banks and held business seminars. They then traveled to Thailand to visit cooperating banks and Taiwanese businesses to promote the Fund's guarantee program.

侯董事長與國泰世華商業銀行新加坡分行黃偉坤行長(中)合影。

Chairman Hou pictured with Winfield Wong (center), Chief Executive Officer of Cathay United Bank, Singapore Branch.



侯董事長與中國信託商業銀行新加坡分行陳育廷行長(左)合影。

Chairman Hou pictured with Ting Chen(left), General Manager of CTBC Bank, Singapore Branch.

12/3
12/4
12/16
12/22
12/23
12/24

為本基金續捐事宜及推動保證業務，侯董事長率劉副總經理及同仁前往拜訪合作金庫商業銀行、華南商業銀行、聯邦商業銀行、玉山商業銀行、臺灣中小企業銀行、永豐商業銀行之董事長、總經理及相關人員。

Chairman Hou and Vice President Liu visited the chairmen and presidents of Taiwan Cooperative Bank, Hua Nan Commercial Bank, Union Bank of Taiwan, E.SUN Bank, Taiwan Business Bank, and Bank SinoPac to discuss continued donations and promote the Fund's guarantee program.

附錄

Appendix

本基金簽約辦理保證業務之金融機構

Financial Institutions Accepting Credit Guarantee from The Fund

本國銀行 (含海外子行)

Domestic Banks, including Overseas Subsidiaries

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
布里斯本分行
國際金融業務分行

Land Bank of Taiwan

New York Branch
Los Angeles Branch
Singapore Branch
Brisbane 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

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

雪梨分行	Sydney Branch
布里斯本分行	Brisbane Branch
墨爾本分行	Melbourne Branch
倫敦分行	London Branch
金邊分行	Phnom Penh Branch
仰光分行	Yangon Branch
國際金融業務分行	Offshore Banking Unit
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)

合作金庫商業銀行

紐約分行
洛杉磯分行
西雅圖分行
休士頓分行
馬尼拉分行
金邊分行
永珍分行
雪梨分行
墨爾本分行
東京分行
國際金融業務分行
臺灣聯合銀行 (比利時布魯塞爾)

Taiwan Cooperative Bank

New York Branch
Los Angeles Branch
Seattle Branch
Houston Branch
Manila Branch
Phnom Penh Branch
Vientiane Capital Branch
Sydney Branch
Melbourne Branch
Tokyo Branch
Offshore Banking Unit
United Taiwan Bank (Brussels)

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

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

國際金融業務分行
美國第一銀行
(美國洛杉磯、矽谷)

Offshore Banking Unit
First Commercial Bank (USA)
(Los Angeles, San Jose)

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

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
臺灣企銀微型財務公司
(柬埔寨金邊)

Taiwan Business Bank

New York Branch
Los Angeles Branch
Sydney Branch
Brisbane Branch
Tokyo Branch
Offshore Banking Unit
TBB (Cambodia) Microfinance Institution PLC
(Phnom Penh)

國泰世華商業銀行

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
世越銀行
(越南胡志明市)
國泰世華銀行 (柬埔寨)
(柬埔寨金邊)

Cathay United Bank

Labuan Branch
Ho Chi Minh City Branch
Singapore Branch
Vientiane Capital Branch
Manila Branch
Yangon Branch
Offshore Banking Unit
Indovina Bank
(Ho Chi Minh City)
Cathay United Bank (Cambodia) Corporation Limited
(Phnom Penh)

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

The Shanghai Commercial & Savings Bank

Singapore Branch
Dong Nai Branch
Offshore Banking Unit

台北富邦商業銀行

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 Commercial 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
卡圖帕克姆 (清奈) 分行
國際金融業務分行
美國中信銀行
(美國紐約、洛杉磯、舊金山)
中國信託商業銀行 (加拿大)
(加拿大溫哥華)
中國信託商業銀行 (印尼)
(印尼雅加達)
中國信託商業銀行 (菲律賓)
(菲律賓馬尼拉)
Land and Houses Bank Public
Company Limited
(泰國曼谷)

CTBC Bank

New York Branch
New Delhi Branch
Tokyo Branch
Ho Chi Minh City Branch
Singapore Branch
Kattupakkam Branch
Offshore Banking Unit
CTBC Bank Corp. (USA)
(New York、Los Angeles、San Francisco)
CTBC Bank Corp. (Canada)
(Vancouver)
PT Bank CTBC Indonesia
(Jakarta)
CTBC Bank (Philippines) Corp.
(Manila)
Land and Houses Bank Public Company Limited
(Bangkok)

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

Bank SinoPac

Los Angeles Branch
Ho Chi Minh City Branch
Offshore Banking Unit

臺灣新光商業銀行

國際金融業務分行

Taiwan Shin Kong Commercial Bank

Offshore Banking Unit

元大商業銀行

國際金融業務分行
元大儲蓄銀行 (菲律賓)
(菲律賓馬尼拉)

Yuanta Commercial Bank

Offshore Banking Unit
Yuanta Savings Bank Philippines, Inc.
(Manila)

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

聯合商業銀行 (柬埔寨金邊)

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

Union Commercial Bank Plc. (Phnom Penh)

凱基商業銀行

國際金融業務分行

KGI Bank

Offshore Banking Unit

王道商業銀行

國際金融業務分行

O-Bank

Offshore Banking Unit

台新國際商業銀行

新加坡分行

東京分行

布里斯本分行

納閩分行

國際金融業務分行

Taishin International Bank

Singapore Branch

Tokyo Branch

Brisbane Branch

Labuan Branch

Offshore Banking Unit

遠東國際商業銀行

國際金融業務分行

Far Eastern International Bank

Offshore Banking Unit

陽信商業銀行

國際金融業務分行

Sunny Bank

Offshore Banking Unit

安泰商業銀行

國際金融業務分行

EnTie Commercial Bank

Offshore Banking Unit

板信商業銀行

國際金融業務分行

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

澳商澳盛銀行

台北分行

ANZ Bank (Taiwan) Limited

Offshore Banking Unit at Taipei

外國金融機構

Foreign Financial Institutions

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)

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)

保富銀行 (美國紐約、洛杉磯)

Preferred Bank (New York, Los Angeles)

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)

美加銀行 (美國洛杉磯)

Mega Bank (Los Angeles)

大通銀行 (美國洛杉磯)

First General 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)

中興銀行 (菲律賓馬尼拉)

China Banking Corp. (Manila)

史瓦帝尼標準銀行 (史瓦帝尼墨巴本)

Standard Bank Swaziland Limited (Eswatini)

蒙古貿易發展銀行 (蒙古烏蘭巴托)

Trade and Development Bank of Mongolia (Ulan Bator)

大陸銀行 (巴拉圭亞松森)

Banco Continental (Asuncion)

Credicorp Bank (巴拿馬巴拿馬市)

Credicorp Bank (Panama 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)

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)

盤銀中信租賃公司 (泰國曼谷)

Bangkok Grand Pacific Lease Public Co. (Bangkok)



財團法人海外信用保證基金
Overseas Credit Guarantee Fund(Taiwan)

OCGF official website



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