

# 海外信用保證基金

Overseas Credit Guarantee Fund(Taiwan)

# 2012



中華民國 101 年年報  
ANNUAL REPORT

# 101年度年報

## 2012 ANNUAL REPORT

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董事長 薛盛華  
Chairman Albert Sit

# 前言

本基金設立之主要目的為對於具有發展潛力而欠缺擔保品之僑民創業者、僑營事業及台商事業提供信用保證，協助其獲得金融機構之資金融通，促進其事業之發展。自七十七年成立迄今，已屆滿二十四年，二十四年來秉持服務海外僑、台商之宗旨，業務穩定發展。101 年配合政府政策辦理「菲律賓水災災後重建貸款專案信用保證」，協助受災僑台商重建事業與家園，此外持續加強推動「畢業僑生及海青班畢（結）業學生之創業貸款專案保證」，期藉由本基金之保證功能，協助更多海外僑台商及畢業僑生發展事業，透過其經貿事業之擴展，強化我國在國際間的競爭力。

回顧 101 年歐債危機仍然威脅著全球經濟成長，全球復甦力道減緩，先進國家政府推出之刺激經濟方案並未能有效的提振市場信心，且其低經濟成長及對外需求緊縮，進一步影響發展中國家之經濟成長。另外，發展中國家之經濟成長亦因無法維持高成長而減緩。本基金適時協助僑台商企業在遽變的經營環境中解決其資金需求，顯得更加重要。

在業務推動績效方面，101 年度承作保證案件共 290 件，保證金額 9,528 萬美元，較年度營運目標 9,500 萬美元增加 28 萬美元，達成率為 100.30%。累計承作保證案件共 6,356 件，累計保證金額 13 億 4,667 萬美元，業務愈見成效。此外，本基金加強風險控管與積極清理債權，101 年度結算轉虧為盈，實屬難能之成效。

展望未來，本基金將繼續配合政府政策目標全面推動各項業務計畫，加強與簽約金融機構之業務連繫及合作，維持良好互動關係，以提高其承作僑台商融資保證之意願，並積極洽尋外國銀行與本基金簽約合作；另一方面，將繼續注意管控保證案件之品質，期能減少損失，穩健財務，達成協助政府照顧海外僑、台商融資之政策目標。

# Preface

*The* goal of Overseas Credit Guarantee Fund (Taiwan) (“the Fund”) is to provide credit guarantee to those businesses operated by overseas Chinese and Taiwanese entrepreneurs which possess potential, but lack the collateral to procure loans from financial institutions for facilitating their business development. The Fund has upheld its operating principles, that of being prudent and sound for 24 years, since its establishment in 1988. During 2012, this Fund implemented special credit guarantee for businesses in Philippines suffering from flood, and pursued credit guarantee offered to overseas Chinese graduates from colleges or universities located in Taiwan. Because of the Fund's guarantee and financial backing, those businesses were able to expand, increase influence over the local economy, and enhance their social and economical status in their regions of operation.

In 2012, the crisis in the Euro area remained the most obvious threat to the global economy. The pace of global recovery weakened, and government policies in the major advanced economies had not built confidence about the future. Low growth and tightening in demand from advanced economies were affecting emerging market. The activity in the emerging market had also been slowed by the difficulties on the sustainability of the high growth rate. In light of this unique and challenging climate, businesses were in desperate need of financial support. It is more important for the Fund to support the sustainability and development of overseas Chinese and Taiwanese enterprises.

Over the course of 2012, the Fund lent its support with 290 cases totaling US\$95 million, which was reached 100.30%, and increased by US\$284,093 compared with operational goal of US\$95,000,000. Since its inception, the Fund has concluded 6,356 cases totaling US\$1,347 million. The Fund's continued implementation of guarantee program has gradually accomplished its goal of assisting overseas Chinese and Taiwanese enterprises. Furthermore, the Fund enhanced risk management and debt clearance to strengthen its financial performance and turned into profit in 2012, which is not easy to achieve.

In the future, we will continue to coordinate with the government's policy, expand and promote our services, enhance cooperation and communication when dealing with banks and seek opportunities to sign agreements with foreign banks. These initiatives will be coupled with our desire to strengthen our financial offerings by enhancing our risk management, improving the quality of guarantee cases, as well as helping more local and overseas businesses achieve their potentials.

## 壹、基金概況

### 一、設立宗旨

本基金設立之宗旨，在對具有發展潛力而欠缺擔保品之僑、台商提供信用保證，以協助其獲得金融機構之授信，進而促進其發展經濟事業。

### 二、組織型態

本基金經政府核准，於民國七十七年七月十八日登記成立之財團法人，主事務所設立於中華民國台北市。



舉行董事長交接典禮，由薛盛華先生接任董事長並由僑務委員會吳委員長英毅蒞臨主持監交。

Under the witness of Mr. Wu Ying-Yih, Minister of the Overseas Community Affairs Council, R.O.C. (Taiwan), Mr. Sit was elected as the Chairman and an inaugural ceremony was held.

# Synopsis of The Fund

## 1. Mission of The Fund

The mission of the Fund is to provide credit guarantee for those viable businesses operated by overseas Chinese and Taiwanese entrepreneurs that are lack of collateral to secure loans from financial institutions for facilitating their business growth.

## 2. Organization of The Fund

The Fund was approved by the R.O.C. government and chartered establishment registration on July 18, 1988 as a non-profit financial institution. Its office is in Taipei, Taiwan, R.O.C.



本基金董事會開會場景。

The meeting of the Fund's Board of Directors.

## 【董事暨監察人名錄】

### 董事長

薛盛華

### 常務董事

任 弘	僑務委員會副委員長
應正琪	本基金常務董事
邱淑貞	金融監督管理委員會銀行局副局長
黃政聲	中央銀行國庫局局長

### 董事

林瑞隆	僑務委員會僑商處處長
賴昭銑	兆豐國際商業銀行副總經理

### 監察人會主席

李國興	行政院主計總處公務預算處處長
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### 監察人

吳郁華	僑務委員會僑生處處長
楊金財	兆豐國際商業銀行北一區營運中心營運長

### 經理人

王建安	副總經理代理總經理
劉彩雲	業務組經理
楊清泉	秘書組主任
方淑玲	會計組主任

## Directors and Supervisors

### Chairman of Board

Albert Sit

### Managing Directors

Hong Jen	Deputy Minister Overseas Community Affairs Council, R.O.C.(Taiwan)
C. C. Ying	Managing Director Overseas Credit Guarantee Fund (Taiwan)
Jean Chiu	Deputy Director General, Banking Bureau Financial Supervisory Commission, R.O.C.
Paul C. S. Hwang	Director General, Department of the Treasury Central Bank of Republic of China (Taiwan)

### Directors

Ruey-Long Lin	Director General, Department of Overseas Chinese Business Overseas Community Affairs Council, R.O.C.(Taiwan)
Chao-Hsien Lai	Senior Executive Vice President Mega International Commercial Bank

### Chairman of Supervisors

Guo-Shin Lee	Director General, Department of General Fund Budget Directorate-General of Budget, Accounting and Statistics, Executive Yuan , R.O.C.(Taiwan)
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### Supervisors

Myra Wu	Director General, Department of Overseas Chinese Student Counseling, Overseas Community Affairs Council, R.O.C. (Taiwan)
Ching-Tsai Yang	SVP & General Manager, Business Center-West Taipei Mega International Commercial Bank

### Management Team

John Wang	EVP & Acting President
Helen Liu	Director General Business Department
Ching-Chuan Yang	Director General Secretarial Department
Shwu-Ling Fang	Director General Accounting Department

### 三、捐助單位及基金來源

本基金係由中央政府及國內 12 家主要銀行捐助成立。成立迄今，計獲捐助款新台幣 14 億 9 千 38 萬 8 千元。各單位捐助明細如下：

金額單位：新台幣元

捐助單位	捐助金額
中央政府	890,388,000
兆豐國際商業銀行（由中國國際商業銀行與交通銀行合併）	170,000,000
國泰世華銀行（前世華商業銀行）	80,000,000
花旗（台灣）銀行（前華僑商業銀行）	40,000,000
台灣銀行	70,000,000
華南商業銀行	30,000,000
第一商業銀行	30,000,000
彰化商業銀行	30,000,000
台北富邦銀行（前台北銀行）	30,000,000
台灣土地銀行	40,000,000
合作金庫銀行（含前中國農民銀行）	50,000,000
中國輸出入銀行	10,000,000
上海商業儲蓄銀行	20,000,000
<b>合 計</b>	<b>1,490,388,000</b>

### 四、保證對象及保證種類

#### （一）保證對象

本基金之保證對象概括分為僑民創業者、僑營事業及台商事業等三種。

#### （二）保證種類

分為一般保證及專案保證（專案保證係配合政策對遇有突發災變或專案需要者提供信用保證）。

### 3. Sponsors and Sources of The Fund

The Fund's capital was donated by the government of the R.O.C. and 12 domestic banks. The total sum is NT\$1,490,388,000. The breakdown of the donated capital is as follows:

Unit: NTS

Sponsor	Amount
Central Government	890,388,000
Mega International Commercial Bank (Merger of The International Commercial Bank of China and Chiao Tung Bank)	170,000,000
Cathay United Bank (Formerly United World Chinese Commercial Bank)	80,000,000
Citibank Taiwan (Formerly Bank of Overseas Chinese)	40,000,000
Bank of Taiwan	70,000,000
Hua Nan Commercial Bank	30,000,000
First Commercial Bank	30,000,000
Chang Hwa Commercial Bank	30,000,000
Taipei Fubon Bank (Formerly Taipei Bank)	30,000,000
Land Bank of Taiwan	40,000,000
Taiwan Cooperative Bank (Including Formerly The Farmers Bank of China)	50,000,000
The Export-Import Bank of the Republic of China	10,000,000
The Shanghai Commercial & Savings Bank	20,000,000
<b>Total</b>	<b>1,490,388,000</b>

### 4. Clients and Types of Credit Guarantee

#### (1) Clients for Credit Guarantee

The Fund's objective is to provide credit guarantee for both start-up ventures and businesses operated by overseas Chinese and Taiwanese. In addition, for-profit enterprises established overseas which have been approved by or recognized with the Ministry of Economic Affairs, R.O.C. are also categorized as qualifying clients.

#### (2) Types of Credit Guarantee

There are 2 types of guarantee that the Fund provides, being general credit guarantee and special credit guarantee. The special credit guarantee is implemented in accordance with the government policy to assist overseas Chinese and Taiwanese enterprises that are affected by natural disasters, riots or other special circumstances abroad to recover.

## 五、歷年業務發展概況

歷年保證業務之保證件數、保證金額、融資金額及年底承保餘額表列如下：

### 保證業務發展概況表

金額單位：美元

年度別	保證件數	保證金額	融資金額	年底承保餘額
78年	26件	3,160,000	3,950,000	3,160,000
79年	24件	2,693,300	3,409,000	5,693,300
80年	91件	13,255,632	19,279,540	17,051,932
81年	177件	26,755,309	38,358,856	36,856,177
82年	209件	32,956,268	49,094,747	52,003,361
83年	286件	42,525,105	64,134,368	64,672,542
84年	291件	44,998,394	66,122,274	69,165,419
85年	288件	44,178,939	64,803,158	67,883,730
86年	321件	48,415,019	72,447,690	72,744,773
87年	316件	55,525,986	83,030,737	79,253,816
88年	389件	66,332,536	100,072,904	90,009,070
89年	391件	65,419,067	101,247,759	87,616,704
90年	358件	58,527,544	91,570,701	85,736,711
91年	300件	50,165,386	78,902,089	71,800,062
92年	336件	57,600,063	88,021,889	77,209,597
93年	311件	65,170,181	96,880,752	87,636,277
94年	313件	77,100,118	116,759,654	102,438,608
95年	304件	79,865,214	124,778,666	99,915,271
96年	277件	75,212,556	118,679,123	91,743,751
97年	253件	66,359,031	103,274,496	86,683,915
98年	250件	82,787,059	132,063,805	104,030,181
99年	275件	90,154,138	147,397,660	113,707,118
100年	280件	102,233,862	170,935,155	127,335,998
101年	290件	95,284,093	159,950,706	114,985,982
合計	6,356件	1,346,674,800	2,095,165,729	

## 5. Performance

The performance of the Fund over the past 24 years is as follows :

Performance				Unit:US\$
Year	Number of Guarantee Cases	Guarantee Amount	Financing Amount	Credit Guarantee Outstanding at Year End
1989	26	3,160,000	3,950,000	3,160,000
1990	24	2,693,300	3,409,000	5,693,300
1991	91	13,255,632	19,279,540	17,051,932
1992	177	26,755,309	38,358,856	36,856,177
1993	209	32,956,268	49,094,747	52,003,361
1994	286	42,525,105	64,134,368	64,672,542
1995	291	44,998,394	66,122,274	69,165,419
1996	288	44,178,939	64,803,158	67,883,730
1997	321	48,415,019	72,447,690	72,744,773
1998	316	55,525,986	83,030,737	79,253,816
1999	389	66,332,536	100,072,904	90,009,070
2000	391	65,419,067	101,247,759	87,616,704
2001	358	58,527,544	91,570,701	85,736,711
2002	300	50,165,386	78,902,089	71,800,062
2003	336	57,600,063	88,021,889	77,209,597
2004	311	65,170,181	96,880,752	87,636,277
2005	313	77,100,118	116,759,654	102,438,608
2006	304	79,865,214	124,778,666	99,915,271
2007	277	75,212,556	118,679,123	91,743,751
2008	253	66,359,031	103,274,496	86,683,915
2009	250	82,787,059	132,063,805	104,030,181
2010	275	90,154,138	147,397,660	113,707,118
2011	280	102,233,862	170,935,155	127,335,998
2012	290	95,284,093	159,950,706	114,985,982
<b>Total</b>	<b>6,356</b>	<b>1,346,674,800</b>	<b>2,095,165,729</b>	

## 貳、101年度保證業務執行績效

### 一、對象別承保情形

本基金 101 年度辦理保證案件 290 件，保證金額為 95,284,093 美元，融資金額為 159,950,706 美元。其中僑營事業貸款保證案件 284 件，保證金額為 94,184,177 美元，融資金額為 158,310,826 美元，僑民創業貸款保證案件 6 件，保證金額為 1,099,916 美元，融資金額為 1,639,880 美元。年底有效保證餘額為 114,985,982 美元，實際動用保證餘額為 78,771,052 美元。

### 二、行業別承保情形

本基金 101 年度保證之行業別分別為以下九種行業，其中以製造業、進出口貿易業及資訊電子業之保證金額分列第一、二、三位。

#### 101 年行業別承保情形

金額單位：美元

行業別	件數	保證金額	結構比(%)
製造業	125 件	42,649,613	44.76
進出口貿易業	95 件	27,437,548	28.80
資訊電子業	13 件	6,930,000	7.27
零售業	15 件	5,408,667	5.68
服務業	13 件	3,484,052	3.66
餐飲業	8 件	890,293	0.93
房地產業	3 件	502,840	0.53
旅館業	1 件	343,000	0.36
其他	17 件	7,638,080	8.01
合計	290 件	95,284,093	100.00

### 三、累計保證情形

累計保證案件共 6,356 件，累計保證金額 13 億 4,667 萬餘美元，協助海外僑民、台商自金融機構取得營運資金 20 億 9,516 萬餘美元，折合新台幣為 607 億 5,980 萬餘元（以 US\$1=NT\$29 計算）。若以本基金之捐助金額 14 億 9,038 萬元核算，每 1 元新台幣捐助款已經協助海外僑民、台商獲得新台幣 41 元之融資，保證效益已經顯現。

# 2012 Business Review

## 1. Types of Client

The Fund approved 290 guarantee cases in 2012 with a total guarantee amount of US\$95,284,093 and total financing amount of US\$159,950,706. Among those guarantee cases, 284 cases were for existing businesses with a guarantee amount of US\$94,184,177 and financing amount of US\$158,310,826, and 6 cases were for start-up ventures with a guarantee amount of US\$1,099,916 and a financing amount of US\$1,639,880. The Fund's credit guarantee outstanding at year end was US\$114,985,982 and the credit guarantee receivable outstanding at year end was US\$78,771,052.

## 2. Types of Industry

The Fund has granted credit guarantees to overseas Chinese and Taiwanese companies in more than 9 industries. Manufacturing, Import & Export and Information & Electronics were the top three industries in terms of guarantee amount offered by the Fund in 2012.

Follows are statistics by industry:

### Industries Guaranteed by The Fund in 2012

Unit: US\$

Industry	Number of Cases	Guarantee Amount	Percentage (%)
Manufacturing	125	42,649,613	44.76
Import & Export	95	27,437,548	28.80
Information & Electronics	13	6,930,000	7.27
Retail	15	5,408,667	5.68
Service	13	3,484,052	3.66
Restaurant	8	890,293	0.93
Real Estate	3	502,840	0.53
Hotel	1	343,000	0.36
Others	17	7,638,080	8.01
<b>Total</b>	<b>290</b>	<b>95,284,093</b>	<b>100.00</b>

## 3. Accumulative Guarantee Amount

Since the Fund's inception, it has concluded 6,356 cases with a total guarantee amount of US\$1,346,674,800 and helped overseas Chinese and Taiwanese enterprises acquire working capital up to US\$2,095,165,729 which is equivalent to NT\$60,759,806,141 (US\$1.00 : NT\$29), from various financial institutions. By comparing the Fund's performance with its capital of NT\$1,490,388,000, it shows that for every NT dollar donated, it creates NT\$41 financing value to overseas Chinese businesses and Taiwanese enterprises.

## 四、達成核定營運目標之比率

主管機關僑務委員會核定 101 年度之營運目標為 9,500 萬美元，本基金全年承作量為 95,284,093 美元，營運目標達成率為 100.30%。

## 五、地區別承保情形

本基金 101 年度按地區別統計，計有 28 個地區（都會區）辦理業務，各地區承作保證案件情形如下：

### 101 年地區別承保情形

金額單位：美元

地區別	件數	保證金額	結構比 (%)
芝加哥	5 件	1,842,500	1.93
紐約	21 件	7,721,034	8.10
邁阿密	3 件	253,108	0.27
洛杉磯	19 件	6,140,000	6.44
舊金山	1 件	132,817	0.14
多倫多	10 件	1,343,245	1.41
溫哥華	12 件	1,794,740	1.88
箇朗	2 件	240,000	0.25
巴黎	2 件	458,683	0.48
倫敦	1 件	105,000	0.11
約翰尼斯堡	31 件	13,941,611	14.63
東京	8 件	1,486,406	1.56
大阪	5 件	1,321,288	1.39
首爾	1 件	45,841	0.05
曼谷	24 件	4,193,950	4.40
萬磅	14 件	1,543,120	1.62
胡志明市	31 件	8,204,000	8.61
河內	4 件	945,000	0.99
雅加達	7 件	3,702,500	3.89
馬尼拉	2 件	970,000	1.02
新加坡	7 件	1,935,142	2.03
納閩島	3 件	280,000	0.29
香港	1 件	900,000	0.94
布里斯本	5 件	606,375	0.64
雪梨	3 件	501,973	0.53
墨爾本	4 件	1,416,760	1.49
關島	4 件	1,150,000	1.21
台北 (OBU)	60 件	32,109,000	33.70
<b>合 計</b>	<b>290 件</b>	<b>95,284,093</b>	<b>100.00</b>

#### 4. Operational Goal Accomplishment Rate

Overseas Community Affairs Council, R.O.C.(Taiwan) (supervisory authority of the Fund) approved the Fund's 2012 operational goal in the amount of US\$95,000,000. The Fund concluded a total guarantee amount of US\$95,284,093 and reached 100.30% of the operational goal.

#### 5. Areas of Service

The Fund granted credit guarantee service to overseas Chinese and Taiwanese in twenty-eight (28) metropolitan areas in 2012 as follows:

##### Credit Guarantees by Area of Service in 2012

Unit:US\$

Area	Number of Cases	Guarantee Amount	Percentage (%)
Chicago	5	1,842,500	1.93
New York	21	7,721,034	8.10
Miami	3	253,108	0.27
Los Angeles	19	6,140,000	6.44
San Francisco	1	132,817	0.14
Toronto	10	1,343,245	1.41
Vancouver B. C.	12	1,794,740	1.88
Colon Free Zone	2	240,000	0.25
Paris	2	458,683	0.48
London	1	105,000	0.11
Johannesburg	31	13,941,611	14.63
Tokyo	8	1,486,406	1.56
Osaka	5	1,321,288	1.39
Seoul	1	45,841	0.05
Bangkok	24	4,193,950	4.40
Ban Pong	14	1,543,120	1.62
Ho Chi Minh City	31	8,204,000	8.61
Hanoi	4	945,000	0.99
Jakarta	7	3,702,500	3.89
Manila	2	970,000	1.02
Singapore	7	1,935,142	2.03
Labuan	3	280,000	0.29
Hong Kong	1	900,000	0.94
Brisbane	5	606,375	0.64
Sydney	3	501,973	0.53
Melbourne	4	1,416,760	1.49
Guam	4	1,150,000	1.21
Taipei (OBU)	60	32,109,000	33.70
<b>Total</b>	<b>290</b>	<b>95,284,093</b>	<b>100.00</b>

## 六、銀行別承保情形

本基金 101 年度之承辦銀行共計 75 家，業務據點計有 202 處，涵蓋五大洲 25 個國家之 57 個都會區（詳如附錄）。承作保證金額最高之承辦銀行依序為兆豐國際商業銀行、上海商業儲蓄銀行及台灣銀行；承作保證件數最多之承辦銀行依序為兆豐國際商業銀行、台灣銀行及上海商業儲蓄銀行。



農業信用保證基金陳董事長杰及宮總經理文萍等人拜訪薛董事長，就保證業務之推動交換意見。

Chairman Chen and President Kung of Agricultural Credit Guarantee Fund visited Chairman Sit in exchanging opinions on promoting guarantee program.



應董事長前往洛杉磯拜訪承辦銀行。

Former Chairman Ying visited handling banks in Los Angeles.



應董事長拜訪皇佳銀行洽談合作之可行性。

Former Chairman Ying visited Royal Business Bank in Los Angeles to discuss the possibility of cooperation.



參加海外重要僑商會議，宣導本基金業務。  
**Attending major overseas Chinese commerce meeting to promote the Fund's guarantee program.**



拜訪僑界交換業務有關意見。  
**Visiting overseas Chinese communities in exchanging opinions on guarantee program.**



王代理總經理前往新加坡推動本基金業務。  
**EVP & Acting President Wang promoted the guarantee program in Singapore.**



劉經理前往墨爾本，拜訪當地承辦銀行，交換業務意見。  
**General Manager Liu visited handling banks in Melbourne in exchanging opinions on guarantee program.**

## 6. Financial Institution

In 2012 the Fund maintained business relationships with 75 handling banks covering 202 service points located in America, Europe, Asia, Australia, and Africa, covering 57 metropolitan areas in 25 countries (see the Appendix). In terms of the guarantee amount, Mega International Commercial Bank was the leading bank facilitating the credit guarantee to overseas Chinese entities, followed by the Shanghai Commercial & Savings Bank and Bank of Taiwan. In terms of the number of guarantee cases being concluded, Mega International Commercial Bank, Bank of Taiwan and the Shanghai Commercial & Savings Bank were ranked the top three banks utilizing the Fund's guarantee facilities.

## 參、年度重要業務紀要

### 一、配合政府政策，辦理「菲律賓水災災後重建貸款專案信用保證」協助菲律賓地區受災僑台商重建事業與家園

本基金配合政府對海外僑台商急難救助之政策，於本年 8 月辦理「菲律賓水患災後重建貸款專案信用保證」，緊急協助海外受災僑台商取得資金重建事業與家園。

### 二、配合政府政策，持續推動「畢業僑生及海外青年技術訓練班畢（結）業學生創業貸款專案信用保證」

本基金為配合政府政策，持續推動「畢業僑生及海外青年技術訓練班畢（結）業學生創業貸款專案信用保證」，並派員前往海外宣導該專案保證業務，期為僑生創業提供更佳之服務。

### 三、赴海外拜訪承辦銀行，積極推動本基金保證業務及洽尋金融機構合作

為積極推動本基金業務，分別派員前往澳洲、美國、馬來西亞、印尼、香港及中國大陸等地，拜會當地之承辦銀行與僑台商客戶，及瞭解當地之經濟概況。本年度與美國洛杉磯地區之皇家銀行 (Royal Business Bank) 完成簽約合作。

### 四、加強風險控管與債權清理，改善基金財務

本基金繼續對保證案件之審核加強風險控管，積極與承辦銀行聯繫清理債權，強化保證案件之管理，並密切注意全球各地經濟情勢之發展，使 101 年度逾期金額大幅減少及已代償案件收回金額增加，年度結算轉虧為盈，改善本基金之財務狀況。

## Highlights of 2012

### 1. Coordinating with the government's policy to implement “special credit guarantee for business suffering from Philippines flood” to assist disaster-struck enterprises in Philippines

Coordinating with the government's emergency relief policy, the Fund implemented “special credit guarantee for business suffering from Philippines flood” in August, in effort to assist disaster-struck overseas Chinese and Taiwanese enterprises in Philippines to recovering from their financing difficulties and restoring their business and homes.

### 2. Continually promoting credit guarantee program for overseas Chinese graduated from colleges in Taiwan to coordinate with the government's policy

The Fund took opportunities to promote credit guarantee program for overseas Chinese graduated from colleges in Taiwan and from the Overseas Youth Vocational Training School (OYVTS) to coordinate with the government's policy. The Fund also visited handling banks abroad to promote this special program in order to provide better services.

### 3. Going abroad to promote the Fund's guarantee program and seeking cooperation with foreign banks

The Fund visited overseas handling banks in Australia, the United States, Malaysia, Indonesia, Hong Kong and Mainland China, so as to promote the Fund's guarantee program and seek cooperation. This year, the Fund signed the Credit Guaranty Agreement with Royal Business Bank in the United States.

### 4. Enhancing risk management and debt clearance to strengthen the Fund's financial performance

The Fund has implemented several measures to enhance risk management in the review process and strengthened the monitoring process of guarantee cases. The Fund has also enhanced communications with handling banks for the purpose of gaining more background information of the borrowers. We continuously pay attention to world economic development with the aim to lower guarantee risks, and engage in debt clearance to strengthen its financial performance.

## 肆、逾期保證及代位清償情形

### 一、逾期保證情形

本基金 101 年度發生之逾期案件共計 4 件，逾期保證金額為 567,669 美元。逾期件數與上年度之 4 件相同；逾期保證金額則較上年度之 1,086,802 美元減少 47.77%。尚未代位清償案件共計 11 件，逾期保證金額為 1,329,087 美元，逾期保證比率為 1.16%。

#### 101 及 100 年度逾期保證情形

金額單位：美元

年度	件數	金額	逾期保證比率
101 年度	4 件	567,669	--
100 年度	4 件	1,086,802	--
101 年度較 100 年度	相同	減少 47.77%	--
101 年度尚未代位清償	11 件	1,329,087	1.16%

### 二、代位清償情形

本基金 101 年度代位清償案件共計 4 件，代位清償金額為 1,020,151 美元（含本金 1,003,840 美元，利息 11,273 美元，訴追費用 5,038 美元）。其件數與上年度代位清償案件 6 件相較減少 33.33%；其金額則較上年度代位清償金額 980,200 美元（含本金 948,573 美元，利息 20,997 美元，訴追費用 10,630 美元）增加 4.08%。

#### 101 及 100 年度代位清償情形

金額單位：美元

年度	代位清償件數	代位清償金額	本金	利息	訴追費用
101 年度	4 件	1,020,151	1,003,840	11,273	5,038
100 年度	6 件	980,200	948,573	20,997	10,630
101 年度較 100 年度	減少 33.33%	增加 4.08%	--	--	--

## Customer Default and Indemnity Payment

### 1. Guarantees in default

In 2012, a total of 4 credit guarantee cases totaling US\$567,669 were in default, which maintained the same default cases and decreased by 47.77% compared with a default guarantee amount of US\$1,086,802 respectively in 2011. There were 11 default cases, in the amount of US\$1,329,087 that have not yet been indemnified. The percentage for the default guarantee amount against total outstanding guarantee amount as of the end of 2012 was 1.16%.

#### 2012 & 2011 Default Status of Guarantee

Unit: US\$

Year	Number of Cases	Guarantee Amount	NPG Ratio
2012	4	567,669	--
2011	4	1,086,802	--
Comparison	Same	Decreased 47.77%	--
2012 Not Indemnity Payment	11	1,329,087	1.16%

### 2. Indemnity Payment Status

In 2012, there were 4 indemnity payments totaling US\$1,020,151 (including principal US\$1,003,840, interest US\$11,273 and legal fees US\$5,038), which decreased by 33.33% compared with 6 indemnity payment cases, and increased by 4.08% compared with indemnity payments totaling US\$980,200 (including principal US\$948,573, interest US\$20,997 and legal fees US\$10,630) respectively in 2011.

#### 2012 & 2011 Indemnity Payment Status

Unit:US\$

Year	Number of Cases	Indemnity Payment	Principal	Interest	Legal Fees
2012	4	1,020,151	1,003,840	11,273	5,038
2011	6	980,200	948,573	20,997	10,630
Comparison	Decreased 33.33%	Increased 4.08%	--	--	--

## 伍、年度大事紀要

月/日	重要紀事
1/18	美國洛杉磯地區之華美銀行高副總裁淑玲前來本基金拜訪王代理總經理建安、劉經理彩雲、藍中級專員久婷及蘇專員俊維，雙方就美國當地經濟情況交換意見。
2/10	應董事長率劉經理前往拜會世界台灣商會聯合總會劉前總會長雙全，雙方就如何加強推動信用保證業務交換意見。
2/24	應董事長率王代理總經理及劉經理前往僑務委員會參加「2012年僑商青年企業家邀訪團僑務工作綜合座談會」。
3/30	劉經理彩雲參加僑委會辦理之「2012年海外僑商高階領導班」僑務綜合座談會。
4/9	應董事長率王代理總經理及何中級專員，與泰國台商總會張總會長峰豪及僑委會許副委員長振榮夫婦會晤，應董事長向張總會長表示，其對泰國水災專案提供協助致謝，並就加強推動本基金 OBU 保證業務交換意見。
4/18	應董事長率王代理總經理、楊主任、方主任及周高級專員前往立法院列席參加第 8 屆第 1 會期外交及國防委員會審查僑務委員會主管之財團法人 101 年度預算書案會議。本基金遵照會議決議停止辦理中國大陸及港澳地區台商貸款保證業務新案，並繼續溝通研議解決方案。
5/10	劉經理彩雲參加「僑委會僑生畢業職涯規劃研討會」之「創業最夥伴 - 海外信保基金說明」講座。
5/15	美國洛杉磯地區之皇佳商業銀行林副總裁正杰前來本基金拜訪應董事長，並由王代理總經理、劉經理、藍高級專員及蘇專員一同接待，雙方就該行將與本基金簽約合作乙事與洛杉磯當地之經濟狀況交換意見。
5/28 ~ 6/11	應董事長率藍高級專員前往美國洛杉磯、休士頓及紐約等，拜訪當地僑教中心及承辦銀行與台商，共拜訪 32 家銀行，以推廣本基金僑商貸款保證業務。
6/14	法國地區僑務委員，同時為大巴黎區市議員黎輝先生前來本基金拜訪應董事長，並由劉經理陪同接待，雙方就信用保證業務事宜及法國政經情勢交換意見。
6/21	紐西蘭台灣商會盧秘書長育萍前來本基金拜訪應董事長，並由劉經理與蘇專員陪同，雙方就紐西蘭當地經濟情形交換意見。
6/22	應董事長率劉經理參加僑務委員會舉辦之「2012年海外僑商青年參訪團」僑務綜合座談會。
7/18	應董事長率王代理總經理、劉經理及楊主任等人，與印尼台灣商會聯合總會闕總會長于焜、彭名譽總會長春源、闕僑務委員圳、印尼台商會聯合總會張監事長瑞恭、邱秘書長創唐、台商秦董事長嘉生及郭耀銓先生等人會面，雙方就印尼地區政經情勢及如何加強推動本基金在印尼之保證業務交換意見。
7/22	應董事長率王代理總經理及劉經理至台中市長榮桂冠酒店參加亞洲台灣商會聯合總會第 19 屆年會暨第 3 次理監事會議。
7/27	新加坡台北工商協會青年團阮團長暉仁前來本基金拜訪應董事長，由王代理總經理、劉經理及周高級專員陪同接待，雙方就新加坡地區台商青年之投資發展交換意見，並請阮團長協助當地台商青年多多利用本基金之保證機制。
7/30 ~ 8/4	王代理總經理前往馬來西亞吉隆坡及新加坡拜訪當地承辦銀行並洽訪新合作銀行，及拜會當地台商溝通及宣導，加強推展本基金在當地僑生創業貸款信用保證業務。

8 / 14	馬來西亞商業及工業協會劉副理事長康捷及馬來西亞留台國立政治大學校友會徐會長忍川前來本基金拜訪應董事長，並由王代理總經理及劉經理陪同，雙方就馬來西亞地區之僑生創業貸款保證業務辦理情形交換意見。
9 / 26	王代理總經理率劉經理、楊主任及方主任列席參加立法院外交及國防委員會邀請僑務委員會吳委員長英毅赴該會作業務報告並備詢。
9 / 26	本基金舉行新舊任董事長交接典禮，並由僑務委員會委員長吳英毅主持監交，原任董事長應正琪卸任由僑務委員會前副委員長薛盛華接任董事長。吳委員長並頒發獎牌予應董事長，以表揚其任內對基金之貢獻。
10 / 1	薛董事長前往圓山大飯店參加世界台灣商會聯合總會第 18 屆年會開幕典禮。
10 / 4	澳州台灣商會李會長吳達前來本基金拜訪薛董事長，由劉經理陪同，雙方就申請本基金信用保證業務事宜交換意見。
10 / 4	加拿大卑詩省台灣商會杜會長麗娟及戴董事長嘉鴻前來本基金拜訪薛董事長，由劉經理陪同接待，雙方就申請本基金信用保證業務事宜交換意見。
10 / 12	中小企業信用保證基金王董事長鉞波前來本基金拜訪薛董事長，由王代理總經理及劉經理陪同，雙方就如何推動貸款保證業務交換意見。
10 / 15	薛董事長率王代理總經理及劉經理前往中國輸出入銀行拜訪朱總經理潤逢，雙方就如何推動貸款保證業務交換意見。
10 / 15	農業信用保證基金陳董事長杰及宮總經理文萍前來本基金拜訪薛董事長，由王代理總經理及劉經理陪同，雙方就如何推動貸款保證業務交換意見。
10 / 16	薛董事長率王代理總經理及劉經理分別前往華南銀行拜訪楊總經理豐彥與上海商業儲蓄銀行拜訪邱總經理怡仁，就如何推動貸款保證業務交換意見。
10 / 17	薛董事長率王代理總經理及劉經理分別前往兆豐國際商業銀行拜訪徐總經理光曦與國泰世華銀行拜訪李總經理長庚，就如何推動貸款保證業務交換意見。
10 / 23	薛董事長率王代理總經理及劉經理分別前往玉山銀行拜訪黃總經理男州與台灣土地銀行拜訪蘇總經理樂明，就如何推動貸款保證業務交換意見。
10 / 24	薛董事長率王代理總經理及劉經理分別前往台灣中小企業銀行拜訪黃總經理添昌與彰化銀行拜訪唐總經理楚烈，就推動貸款保證業務交換意見。
11 / 5,6	薛董事長率王代理總經理及劉經理參加中華民國 101 年僑務委員會議。
11 / 9	薛董事長率王代理總經理及劉經理分別前往台灣銀行拜訪張總經理明道與永豐銀行拜訪謝副總經理俊，就如何推動貸款保證業務交換意見。
11 / 13	薛董事長率王代理總經理及劉經理前往第一銀行拜訪江總經理金德，雙方就如何推動貸款保證業務交換意見。
11 / 18 ~ 11 / 21	薛董事長率周高級專員前往印尼雅加達參加亞洲台灣商會聯合總會第 20 屆第 2 次理監事聯席會議並拜訪承辦銀行，宣導本基金業務。
11 / 26	越南台灣商會楊會長玉鳳前來本基金拜訪薛董事長，並由王代理總經理及劉經理陪同接待，雙方就如何申請本基金貸款信用保證事宜交換意見。
12 / 19	美國地區之 BB&T 銀行信貸部總裁 Mr. Neal Harm 及劉副總裁維政先生前來拜訪本基金薛董事長，並由王代理總經理、劉經理及藍高級專員陪同接待，雙方就如何合作辦理本基金保證業務交換意見。

## Summary of Significant Events

Date	Significant Events
January 18	Ms. Sue Chao, Vice President & International Banking Officer of East West Bank, visited the Fund to exchange views on the economic situation in the States.
February 10	Chairman Ying visited Mr. Shuang Chuan Liu, former Chairman of World Taiwanese Chambers of Commerce, to exchange views on enhancing the Fund's guarantee program.
February 24	Chairman Ying, EVP & Acting President Wang and General Manager Liu attended a seminar held by Overseas Community Affairs Council, R.O.C. (Taiwan) to introduce the Fund's program for members of "2012 Chamber of Commerce Young Entrepreneurs Camp".
March 30	General Manager Liu attended a seminar of "2012 Workshop for Leaders of Overseas Chinese Chambers of Commerce" held by Overseas Community Affairs Council, R.O.C. (Taiwan).
April 9	Chairman Ying, EVP & Acting President Wang and Ms. Ho met with Mr. Norman Chang, President of Thai-Taiwan Business Association and Mr. Cheng-Yung Hsu, Deputy Minister of Overseas Community Affairs Council, R.O.C. (Taiwan), to express appreciation for their assistance in the special credit guarantee for business suffering from Thailand Flood and exchange opinions on promoting the Fund's guarantee program.
April 18	The Fund sat in on the conference held by Foreign and National Defense Committee of Legislative Yuan of Republic of China while the Committee examined the 2012 budget of the Overseas Community Affairs Council, R.O.C. (Taiwan). The Legislators instructed us to stop processing new cases in Mainland China, Hong Kong and Macau temporarily.
May 10	General Manager Liu attended a seminar held by Overseas Community Affairs Council, R.O.C.(Taiwan) and gave a lecture to promote the guarantee program offered to overseas Chinese graduated from colleges or OYVTS in Taiwan.
May 15	Mr. Allen Lin, FVP & Team Manager of Royal Business Bank, visited the Fund to exchange views on the feasibility of cooperation and discuss the economic situation in the States.
May 28 ~ June 11	Chairman Ying visited 32 handling bank offices, as well as Culture Center of Taipei Economic and Cultural Offices in Los Angeles, Houston and New York to promote the Fund's guarantee program.
June 14	Overseas Chinese Commissioner in Paris, Mr. Phillippe Le, visited Chairman Ying to exchange views on the economic situation in France.
June 21	Ms. Samantha Lu, Secretary of Taiwanese Business Association of N.Z. Inc., visited the Fund to exchange views on the economic situation in New Zealand.
June 22	Chairman Ying and General Manager Liu attend a seminar held by Overseas Community Affairs Council, R.O.C.(Taiwan) to introduce the Fund's program for members of "2012 Workshop for Youth of Overseas Chinese Chamber of Commerce".
July 18	Chairman Ying, EVP & Acting President Wang and General Manager Liu met with Mr. Devid Chieh, President of Indonesia Taiwan Chambers of Commerce, Honorary President Peng, Chun Yuan, Chief Supervisor Jack Chang, Secretary General Thomas Chiu, Overseas Chinese Commissioner Cheng Chieh, Mr. Chin, Chia Sheng and Mr. Alim Kuo to discuss the economic situation in Indonesia and exchange views on promoting the guarantee program.
July 22	Chairman Ying, EVP & Acting President Wang and General Manager Liu attended the 19th Board Meeting of Asia Taiwanese Chambers of Commerce in Tai-Chung.
July 27	Mr. Edison Juan, President of Taipei Business Association in Singapore Junior Chapter, visited the Fund to exchange views on the investment environment in Singapore.
July 30 ~ August 4	EVP & Acting President Wang visited handling banks, local banks and Taiwanese Chambers of Commerce in Singapore and Malaysia so as to promote the Fund's guarantee program.
August 14	Mr. James K.C. Lau, Vice President of Malaysian Chambers of Commerce and Industry in Taipei, and Mr. Lin Chuan Sik, President of Taiwan National Chengchi University Alumni Association, Malaysia, came to visit Chairman Ying to discuss about promoting the guarantee program offered to overseas Chinese graduated from colleges in Taiwan and OYVTS.

September 26	The Fund sat in on the conference held by Foreign and National Defense Committee of Legislative Yuan while Minister Wu of Overseas Community Affairs Council, R.O.C. (Taiwan) delivered policy address.
September 26	The chairmanship handover ceremony of the Fund was held under the witness of Minister Wu of Overseas Community Affairs Council, R.O.C.(Taiwan) with Chairman C. C. Ying retiring and new Chairman Albert Sit taking office. Chairman Ying was awarded by Minister Wu for his contribution to the Fund.
October 1	Chairman Sit was invited to attend the 18th Annual Meeting of World Taiwanese Chambers of Commerce held at the Grant Hotel in Taipei.
October 4	Mr. Tony Lee, former President of Taiwanese Chamber of Commerce in Australia, visited Chairman Sit to discuss the guarantee application matters.
October 4	Ms. Lilian Du, President of Taiwan Chamber of Commerce in B.C., and Mr. Chad Tai, visited Chairman Sit to discuss the guarantee application matters.
October 12	Chairman Wang of Small and Medium Enterprise Credit Guarantee Fund of Taiwan, visited Chairman Sit in exchanging opinions on how to promote the credit guarantee program.
October 15	Chairman Sit, EVP & Acting President Wang and General Manager Liu visited Mr. Rueen-Fong Chu, President of The Export-Import Bank of the Republic of China, to exchange views on promoting the guarantee program.
October 15	Chairman Chen and President Kung of Agricultural Credit Guarantee Fund visited Chairman Sit in exchanging opinions on promoting guarantee program.
October 16	Chairman Sit, EVP & Acting President Wang and General Manager Liu visited Mr. Bruce L.Y. Yang, President of Hua Nan Bank, and Mr. Yi-Jen Chiou, President of the Shanghai Commercial & Savings Bank, to exchange views on promoting the guarantee program.
October 17	Chairman Sit, EVP & Acting President Wang and General Manager Liu visited Mr. Kuang-Si Shiu, President of Mega International Commercial Bank, and Mr. Chang-Ken Lee, President & CEO of Cathay United Bank, to exchange views on promoting the guarantee program.
October 23	Chairman Sit, EVP & Acting President Wang and General Manager Liu visited Mr. Joseph N.C. Huang, President of E.Sun Bank, and Mr. Ler-Ming Su, President of Land Bank of Taiwan, to exchange views on promoting the guarantee program.
October 24	Chairman Sit, EVP & Acting President Wang and General Manager Liu visited Mr. Tien-Chang Huang, President of Taiwan Business Bank, and Mr. Daniel Tarng, President of Chang Hwa Bank, to exchange views on promoting the guarantee program.
November 5 & 6	Chairman Sit, EVP & Acting President Wang and General Manager Liu attended the 2012 Conference of the Overseas Community Affairs Council, R.O.C.(Taiwan).
November 9	Chairman Sit, EVP & Acting President Wang and General Manager Liu visited Mr. Ming-Daw Chang, President of Bank of Taiwan, and Mr. Chun Hsieh, EVP & Head of Corporate Banking Division of Bank SinoPac, to exchange views on promoting the guarantee program.
November 13	Chairman Sit, EVP & Acting President Wang and General Manager Liu visited Mr. Jin-Der Chiang, President of First Commercial Bank, to exchange views on promoting the guarantee program.
November 18 ~ November 21	Chairman Sit was invited to attend the 20th Board Meeting of Asia Taiwanese Chambers of Commerce in Jakarta, and visited handling banks in Indonesia to promote the Fund's guarantee program.
November 26	Ms. Money Yang, Honorary Chairperson of the Council of Taiwanese Chambers of Commerce in Vietnam, visited Chairman Sit to discuss the local economic situation and exchange views on promoting the guarantee program.
December 19	Mr. Neal Harm, President, Factoring Division of Branch Banking and Trust Company (BB&T), and Mr. Richard Liu, SVP & Head of International factoring, visited Chairman Sit to exchange views on the feasibility of cooperation and discuss the economic situation in the States.

## 陸、財務報表 Financial Statements

## 一、資產負債表 Balance Sheet

財團法人海外信用保證基金  
Overseas Credit Guarantee Fund (Taiwan)資產負債表  
Balance Sheet民國 101 年 12 月 31 日及 100 年 12 月 31 日  
December 31, 2012 and 2011單位：新台幣千元  
Expressed in Thousands of NT Dollars

資 產	ASSETS	101年12月31日 Dec. 31, 2012	100年12月31日 Dec. 31, 2011
流動資產	Current Assets	1,081,778	1,091,010
現金及約當現金	Cash and Cash Equivalents	1,066,532	1,080,645
公平價值變動列入損益之金融資產—流動	Financial Assets Measured at Fair Value through Profit or Loss – Current	5,433	-
應收款項	Receivables	7,676	8,523
預付款項	Prepayments	2,137	1,842
固定資產	Fixed Assets (Net of Depreciation)	40,205	40,454
其他資產	Other Assets	70	90
<b>資產總額</b>	<b>Total Assets</b>	<b>1,122,053</b>	<b>1,131,554</b>
負債及淨值	LIABILITIES & NET WORTH		
流動負債	Current Liabilities	17,105	20,254
應付款項	Payables	4,299	4,974
其他流動負債	Other Current Liabilities	12,806	15,280
事業及負債準備	Operation and Liabilities Reserves	88,046	109,097
保證責任準備	Reserve for Losses on Guarantee	87,939	108,717
其他負債準備	Other Liabilities Reserves	107	380
負債合計	Total Liabilities	105,151	129,351
淨值	Net Worth	1,016,902	1,002,203
基金	Funds	1,490,388	1,480,388
累積餘絀	Retained Earnings (Accumulated Deficit)	(473,486)	(478,185)
<b>負債及淨值總額</b>	<b>Total Liabilities &amp; Net Worth</b>	<b>1,122,053</b>	<b>1,131,554</b>

## 二、損益表 Income Statement

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

#### 損益表 Income Statement

民國 101 年 1 月 1 日至 12 月 31 日及 100 年 1 月 1 日至 12 月 31 日  
For the Years Ended December 31, 2012 and 2011

單位：新台幣千元  
Expressed in Thousands of NT Dollars

		2012 1/1 ~ 12/31	2011 1/1 ~ 12/31
收 益	Revenue	43,989	40,025
利息收入	Interest Revenue	14,545	14,095
保證手續費收入	Guaranty Fee Revenue	20,764	20,196
其他收益	Other Revenue	8,680	5,734
費 損	Expenses	39,290	64,657
提存保證責任準備	Provision for Losses on Guarantee	9,542	31,793
業務費用	Business Expenses	16,948	17,941
管理費用	Administrative Expenses	12,800	14,923
本期餘絀	Net Income (Loss)	4,699	(24,632)

## 三、現金流量表 Statement of Cash Flow

財團法人海外信用保證基金  
Overseas Credit Guarantee Fund (Taiwan)現金流量表  
Statement of Cash Flow民國 101 年 1 月 1 日至 12 月 31 日及 100 年 1 月 1 日至 12 月 31 日  
For the Years Ended December 31, 2012 and 2011單位：新台幣千元  
Expressed in Thousands of NT Dollars

		2012 1/1~12/31	2011 1/1~12/31
營業活動之現金流量	Cash Flows from Operating Activities		
本期餘絀	Net Income (Loss)	4,699	(24,632)
折舊	Depreciation	249	342
提存保證責任準備	Provision for Losses on Guarantee	9,542	31,793
保證代位清償數	Compensation for Guarantee	(30,320)	(28,513)
應收款項 (增) 減	Decrease (Increase) in Receivables	847	(2,590)
預付款項 (增) 減	Decrease (Increase) in Prepayments	(295)	93
應付款項增 (減)	Increase (Decrease) in Payables	(675)	(11,277)
其他流動負債增 (減)	Increase (Decrease) in Other Current Liabilities	(2,474)	448
其他負債準備增 (減)	Increase (Decrease) in Other Liabilities Reserves	(273)	79
營業活動之淨現金流出	Net Cash Provided by Operating Activities	(18,700)	(34,257)
投資活動之現金流量	Cash Flows from Investing Activities		
公平價值變動列入損益之金融資產—流動 (增) 減	Decrease (Increase) in Financial Assets Measured at Fair Value through Profit or Loss – Current	(5,433)	-
其他資產 (增) 減	Decrease (Increase) in Other Assets	20	-
投資活動之淨現金流出	Net Cash Provided by Investing Activities	(5,413)	-
融資活動之現金流量	Cash Flows from Financing Activities		
基金增加	Increase in Funds	10,000	-
融資活動之淨現金流入	Net Cash Provided by Financing Activities	10,000	-
現金及約當現金淨增加 (減少) 數	Net Increase (Decrease) in Cash and Cash Equivalents	(14,113)	(34,257)
期初現金及約當現金餘額	Cash and Cash Equivalents at Beginning of the Year	1,080,645	1,114,902
期末現金及約當現金餘額	Cash and Cash Equivalents at End of the Year	1,066,532	1,080,645

## 附錄 Appendix

101 年度承辦本基金業務之金融機構如下：

Financial Institutions Accepting Credit Guarantee from The Fund

Listed below are the financial institutions utilizing the Fund's guarantee facilities:

國內銀行	Domestic Banks
<b>兆豐國際商業銀行</b>	<b>Mega International Commercial Bank</b>
紐約分行	New York Branch
洛杉磯分行	Los Angeles Branch
芝加哥分行	Chicago Branch
矽谷分行	Silicon Valley Branch
簡朗自由貿易區分行	Colon Free Zone Branch
巴拿馬分行	Panama Branch
巴黎分行	Paris Branch
阿姆斯特丹分行	Amsterdam Branch
東京分行	Tokyo Branch
大阪分行	Osaka Branch
馬尼拉分行	Manila Branch
胡志明市分行	Ho Chi Minh City Branch
新加坡分行	Singapore Branch
納閩分行	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
香港分行	Hong Kong Branch
金邊分行	Phnom Penh Branch
國際金融業務分行	Offshore Banking Unit
<b>國泰世華銀行</b>	<b>Cathay United Bank</b>
洛杉磯分行	Los Angeles Branch
納閩島分行	Labuan Branch
萊萊分行	Chu Lai Branch
新加坡分行	Singapore Branch
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>臺灣銀行</b>	<b>Bank of Taiwan</b>
紐約分行	New York Branch
洛杉磯分行	Los Angeles Branch
南非分行	South Africa Branch
東京分行	Tokyo Branch
新加坡分行	Singapore Branch
倫敦分行	London Branch
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit

<b>華南商業銀行</b>	<b>Hua Nan Commercial Bank</b>
紐約分行	New York Branch
洛杉磯分行	Los Angeles Branch
倫敦分行	London Branch
新加坡分行	Singapore Branch
胡志明市分行	Ho Chi Minh City Branch
香港分行	Hong Kong Branch
雪梨分行	Sydney Branch
澳門分行	Macau Branch
國際金融業務分行	Offshore Banking Unit
<b>第一商業銀行</b>	<b>First Commercial Bank</b>
紐約分行	New York Branch
洛杉磯分行	Los Angeles Branch
關島分行	Guam Branch
倫敦分行	London Branch
新加坡分行	Singapore Branch
東京分行	Tokyo Branch
金邊分行	Phnom Penh Branch
溫哥華分行	Vancouver Branch
胡志明市分行	Ho Chi Minh City Branch
多倫多分行	Toronto Branch
香港分行	Hong Kong Branch
布里斯本分行	Brisbane Branch
澳門分行	Macau Branch
河內市分行	Hanoi Branch
國際金融業務分行	Offshore Banking Unit
<b>彰化商業銀行</b>	<b>Chang Hwa Commercial Bank</b>
紐約分行	New York Branch
洛杉磯分行	Los Angeles Branch
倫敦分行	London Branch
新加坡分行	Singapore Branch
東京分行	Tokyo Branch
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>台灣土地銀行</b>	<b>Land Bank of Taiwan</b>
紐約分行	New York Branch
洛杉磯分行	Los Angeles Branch
新加坡分行	Singapore Branch
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>台北富邦銀行</b>	<b>Taipei Fubon Bank</b>
洛杉磯分行	Los Angeles Branch
胡志明市支行	Ho Chi Minh City Sub-branch
平盛分行	Binh Thanh Branch

河內分行	Hanoi Branch
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>中國輸出入銀行</b>	<b>The Export-Import Bank of the Republic of China</b>
國際金融業務分行	Offshore Banking Unit
<b>台灣中小企業銀行</b>	<b>Taiwan Business Bank</b>
洛杉磯分行	Los Angeles Branch
雪梨分行	Sydney Branch
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>合作金庫銀行</b>	<b>Taiwan Cooperative Bank</b>
洛杉磯分行	Los Angeles Branch
西雅圖分行	Seattle Branch
馬尼拉分行	Manila Branch
香港分行	Hong Kong Branch
雪梨分行	Sydney Branch
國際金融業務分行	Offshore Banking Unit
<b>中國信託商業銀行</b>	<b>Chinatrust Commercial Bank</b>
紐約分行	New York Branch
新德里分行	New Delhi Branch
東京分行	Tokyo Branch
胡志明市分行	Ho Chi Minh City Branch
新加坡分行	Singapore Branch
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>永豐商業銀行</b>	<b>Bank SinoPac</b>
洛杉磯分行	Los Angeles Branch
香港分行	Hong Kong Branch
九龍分行	Kowloon Branch
澳門分行	Macau Branch
國際金融業務分行	Offshore Banking Unit
<b>臺灣新光商業銀行</b>	<b>Taiwan Shin Kong Commercial Bank</b>
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>元大商業銀行</b>	<b>Yuanta Commercial Bank</b>
國際金融業務分行	Offshore Banking Unit
<b>聯邦商業銀行</b>	<b>Union Bank of Taiwan</b>
國際金融業務分行	Offshore Banking Unit
<b>日盛國際商業銀行</b>	<b>Jih Sun International Bank</b>
國際金融業務分行	Offshore Banking Unit
<b>高雄銀行</b>	<b>Bank of Kaohsiung</b>
國際金融業務分行	Offshore Banking Unit
<b>玉山商業銀行</b>	<b>E. Sun Bank</b>
洛杉磯分行	Los Angeles Branch

香港分行	Hong Kong Branch
新加坡分行	Singapore Branch
國際金融業務分行	Offshore Banking Unit
<b>中華開發工業銀行</b>	<b>China Development Industrial Bank</b>
國際金融業務分行	Offshore Banking Unit
<b>萬泰商業銀行</b>	<b>Cosmos Bank</b>
國際金融業務分行	Offshore Banking Unit
<b>台灣工業銀行</b>	<b>Industrial Bank of Taiwan</b>
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>上海商業儲蓄銀行</b>	<b>The Shanghai Commercial &amp; Savings Bank</b>
香港分行	Hong Kong Branch
越南同奈分行	Dong Nai Branch
國際金融業務分行	Offshore Banking Unit
<b>台新國際商業銀行</b>	<b>Taishin International Bank</b>
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>遠東國際商業銀行</b>	<b>Far Eastern International Bank</b>
香港分行	Hong Kong Branch
國際金融業務分行	Offshore Banking Unit
<b>大眾銀行</b>	<b>Ta Chong Bank</b>
國際金融業務分行	Offshore Banking Unit
<b>陽信商業銀行</b>	<b>Sunny Bank</b>
國際金融業務分行	Offshore Banking Unit
<b>安泰商業銀行</b>	<b>EnTie Commercial Bank</b>
國際金融業務分行	Offshore Banking Unit
<b>板信商業銀行</b>	<b>Bank of Panhsin</b>
國際金融業務分行	Offshore Banking Unit
<b>三信商業銀行</b>	<b>COTA Commercial Bank</b>
國際金融業務分行	Offshore Banking Unit
<b>台中商業銀行</b>	<b>Taichung Commercial Bank</b>
國際金融業務分行	Offshore Banking Unit
<b>花旗（台灣）商業銀行</b>	<b>Citibank Taiwan</b>
國際金融業務分行	Offshore Banking Unit
<b>渣打國際商業銀行</b>	<b>Standard Chartered Bank (Taiwan)</b>
國際金融業務分行	Offshore Banking Unit

華資及外商銀行	Foreign Banks
加拿大兆豐國際商業銀行（多倫多、溫哥華、列治文）	Mega International Commercial Bank (Canada) (Toronto, Vancouver, Richmond)
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）	Mega International Commercial Bank Public Company Limited (Bangkok, Chonburi, Bangna, Ban Pong)
美國中信銀行（美國紐約、洛杉磯）	Chinatrust Bank (USA) (New York、Los Angeles)
中國信託商業銀行（加拿大）（溫哥華）	CTC Bank of Canada (Vancouver)
亞細亞銀行（美國紐約、華盛頓）	Asia Bank, N.A. (New York、Washington D.C.)
紐約第一銀行（美國紐約）	Amerasia Bank (New York)
國泰銀行（美國洛杉磯、舊金山、紐約、休士頓、華盛頓、麻薩諸塞）	Cathay Bank (Los Angeles、San Francisco、New York、Houston、Washington D.C.、Massachusetts)
遠東國民銀行（美國洛杉磯、舊金山、越南胡志明市）	Far East National Bank (Los Angeles、San Francisco、Ho Chi Minh City)
保富銀行（美國洛杉磯）	Preferred Bank (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）	East West Bank (New York、Los Angeles、San Francisco、Seattle、Atlanta、Boston、Houston)
世界華商銀行（美國洛杉磯）	Los Angeles National Bank (Los Angeles)
首都銀行（洛杉磯）（美國洛杉磯、聖地牙哥、舊金山）	Metro United Bank (Los Angeles、San Diego、San Francisco)
中亞銀行（美國洛杉磯）	GBC International Bank (Los Angeles)
美國東亞銀行（美國紐約、洛杉磯）	The Bank of East Asia (New York、Los Angeles)
匯華銀行（美國舊金山）	California Pacific Bank (San Francisco)
首都銀行（美國休士頓）	Metro Bank N.A. (Houston)
金城銀行（美國休士頓）	Golden Bank (Houston)
美南銀行（美國休士頓）	Southwestern National Bank (Houston)
夏威夷國家銀行（美國夏威夷）	Hawaii National Bank (Hawaii)
美亞銀行（美國聖路易）	M & I Bank (St. Louis)
佛州大東銀行（美國邁阿密）	Great Eastern Bank of Florida (Miami)
亞洲銀行（美國費城）	Asian Bank (Philadelphia)
匯豐銀行（越南）有限公司（越南胡志明市）	HSBC Bank (Vietnam) (Ho Chi Minh City)

台灣聯合銀行（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）	Chinatrust (Phils.) Commercial Bank Corp.(Manila)
盤銀中信租賃公司（泰國曼谷）	Bangkok Grand Pacific Lease Public Co. (Bangkok)
仲利國際租賃有限公司（越南）（越南胡志明市）	Chailease International Leasing Co., Ltd. (Vietnam) (Ho Chi Minh City)
大太平洋金融公司（美國）（美國洛杉磯、舊金山）	Grand Pacific Financing Corp. (Los Angeles、San Francisco)
一銀租賃股份有限公司（越南胡志明市）	FCB Leasing Co. (Ho Chi Minh City)
中國信託商業銀行（印尼）（印尼雅加達）	PT Bank Chinatrust Indonesia (Jakarta)
馬來亞銀行（馬來西亞吉隆坡、檳城、新山）	Maybank (Kuala Lumpur、Penang、Johor Baru)
世越銀行（越南胡志明市）	Indovina Bank (Ho Chi Minh City)
澳商澳盛銀行（台北國際金融業務分行）	ANZ Bank (Offshore Banking Unit at Taipei)
史瓦濟蘭標準銀行（史瓦濟蘭墨巴本）	Standard Bank Swaziland Limited (Swaziland)
新韓銀行（韓國首爾）	Shinhan Bank (Seoul)
大陸銀行（巴拉圭亞松森）	Banco Continental (Asuncion)
賴索托標準銀行（賴索托馬賽魯）	Standard Lesotho Bank Limited (Lesotho)
蒙古貿易發展銀行（蒙古烏蘭巴托）	Trade and Development Bank of Mongolia (Ulan Bator)
<b>Credicorp Bank</b> （巴拿馬巴拿馬市）	<b>Credicorp Bank</b> (Panama City)
大通銀行（美國洛杉磯）	First General Bank (Los Angeles)
華信商業銀行（美國洛杉磯）	EverTrust Bank (Los Angeles)
美加銀行（美國洛杉磯）	Mega Bank (Los Angeles)
皇佳商業銀行（美國洛杉磯）	Royal Business Bank (Los Angeles)







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