

# 新 連 社 助 互 善 信 譽

*2009 Annual Report*





**The road of credit union movement will ultimately lead us to wealth.  
儲蓄互助社運動將帶領我們走向財富。**

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~在別人的需要

看到自己的責任~ 德雷莎修女



在全球化的時代，經濟環境日趨複雜，許多國際不確定因素也常對全球經濟造成相當大的影響，例如：全球金融危機對全球金融市場的衝擊，造成 2008 年下半年全球經濟衰退，由此可見，國際間、洲際間甚至是各國間的經濟環境是如此緊密地相互連結，身處於現代的我們，是無法獨立於這地球村之外。而經過了全球金融危機衝擊的艱困時期，各國無不努力改善其經濟情況，尤其是台灣、香港及大陸地區等；也由於這些努力，以及隨著國際經濟景氣逐步回穩的帶動下，2009 年後半年的台灣各項經濟指標及廠商經營意願皆明顯改善許多；例如：我們已是世界前 20 大對外投資國、2009 年的世界銀行評比中顯示，台灣景氣復甦的成長勁道是亞太第一，在在顯示出台灣經濟已逐漸復甦中。

It is getting more complex in the economy right now as the influence of globalizing and the international uncertain factors; such as Global Financial Crisis infecting the global financial market in the Q3 and Q4 of 2008; thus, we could see obviously how strong connection of economy situation among the international, regional and each country, it could be impossible for every country to be out of the global circle at present. Subsequently, through the hard time of GFC infecting, every country was working hard to improve the economy situation, especially in Taiwan, Hong Kong and mainland China, etc. As these efforts and the world economy picked up stream, Taiwan saw marked improvement in key economic indicators and business sentiment in the second half of 2009; we are now ranked in the top 20 outward FDI investor countries; according to the ranking of World Bank in 2009, Taiwan has the strongest trade complement index with emerging economies in East Asia.

台灣的資源有限，要有國際的競爭力，必須要與世界同步；所以面對世局的政經變化，包括內部問題的可能演變，都必須做好風險管理，如果能做好風險管理，危機就是最好的轉機。處於新的



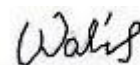
金融時代，風險管理之積極意義，應是讓每個人的才華得以充分發揮而有所保障，進而促進整個社會的健全發展與進步。

Although there is limitation of natural resources in Taiwan, we should be keeping focusing on the global trend to be able having much more competitiveness. For facing the changing environment in the world, we should have the risk management well, as we are doing so; the risk we meet would be transferred to the good opportunity. Therefore, the positive definition on risk management in the new financial age is everyone's talent should be developed completely to promote the whole society development well and improvement.

儲蓄互助社運動在各位先驅領導幹部們辛勤耕耘了 40 年之久，應如何面對目前競爭且多變的環境，並取得市場優勢地位，是目前所有經營團隊所重視之問題。而綜觀整體社會經濟環境，其最佳因應之道，惟有重申志願服務精神，將此理念深植於每位社員之心中，落實儲蓄互助社之經濟、社會及教育三大功能；同時，隨時掌握國際經濟趨勢、發掘本身組織特性及結合在地社區文化，配合政府推動之「社區總體營造計畫」及「祥和計畫」，有效運用共同資源，營造良善生活環境、關懷社會弱勢群體，以文化、創意與品質作為經濟發展的基礎，提升儲蓄互助社之市場競爭力而得以永續發展。

The credit union movement has been promoting for 40 years in Taiwan by the contribution of all pioneers and leaders; now, all management teams in credit unions should focus on the issue of “how to be the advantage position in the competitive and changing market”; in viewing the economy situation right now, the only way to resolve the above mention issue would be restating the spirit of volunteerism and having every member keeping to follow up and develop the functions of economy, society and education of the credit unions to gain the competitiveness in the market. Meanwhile, the management teams also need to concern the global economy trend to find out their own characters of credit unions and connect with their local community's cultures to cooperate promoting the “Community Integration Development Program” and “Peace and Harmony Program” with the government; credit unions hence could utilize the common resources to improve the community's environment and concern more about the group with having less in the society; under the base of the development of culture, innovation and quality, credit unions would have the great competitiveness and sustainable development in the future market.

Sincerely,



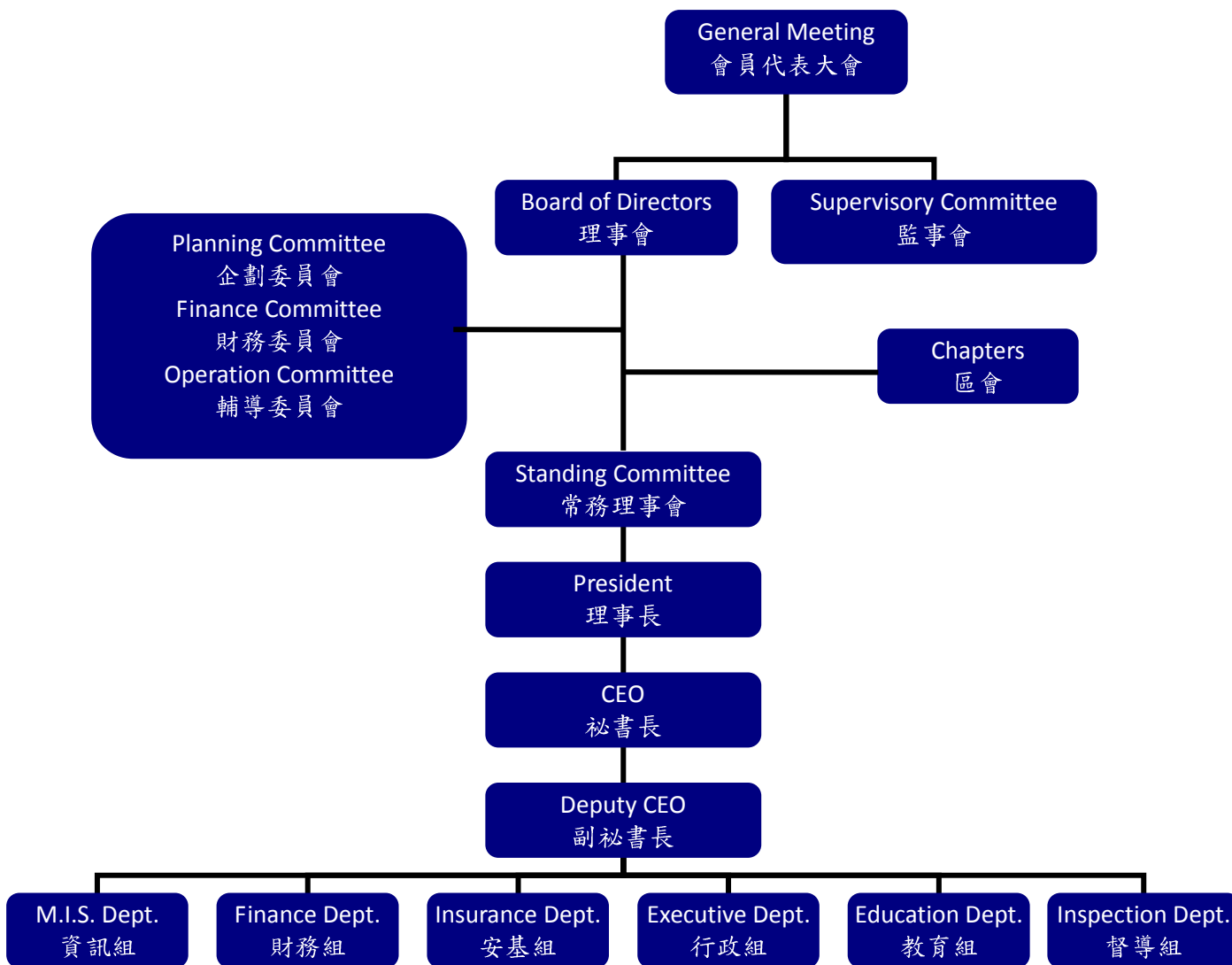
瓦歷斯·貝林

中華民國儲蓄互助協會理事長

President Walis Pelin

Credit Union League of the Republic of China

Organizational structure 組織結構



Mission

Combine with international cooperative principles and the history of community development and credit union movement in Taiwan, we formulate the mission as:

1. Do well in constitution, counseling, managing and supervising to credit unions;
2. Strengthen the educational function;
3. Elevate management capability;
4. Develop innovative business; and
5. Connect with international community.

配合國際合作原則、當前我國社區發展政策及儲蓄互助社運動發展的歷程，協會的使命為：

- 一、 善盡儲蓄互助社設立、輔導、管理與監督之責；
- 二、 加強儲蓄互助社教育功能；
- 三、 提升經營管理能力；
- 四、 開發創新業務；
- 五、 連接國際交流網絡。

## Map of CULROC's network



### Vision

Promote the credit unions to everywhere in the island, create the most convenient and beneficial cooperative networks, as well as being the center of community development and power of social welfare.

協會的願景為：

將儲蓄互助社推廣至全國各地，建構為最便捷、最利民的基層合作金融網絡，成為社區發展的心脈，做為積極拓展社會福利事業的推手。

## Department Introduction 組室簡介



### Executive Department 行政組

- ◎ The international and public relationship affairs 國際及公關事務
- ◎ Human resource development 人力資源管理
- ◎ Legislative affair 法制及法規
- ◎ Meeting, official documents management 會議、文書處理
- ◎ General affair / Supplying 庶務 / 帳表供應
- ◎ Co-operating affair 合作結盟事宜
- ◎ Research and development 研發



### Inspection Department 督導組

- ◎ 4 regions as North, Middle, South and East in Taiwan. 將全國分為北、中、南、東四個區域
- ◎ One inspector in each city/county to audit and counsel the business / finance operation of credit unions. 每縣市一名督導檢查所轄各社業務
- ◎ Promoting the new credit unions establishing. 推廣成立新社
- ◎ Inspectors are the key person to promote, counsel, manage, and supervise the credit unions. 儲蓄互助社業務推展、輔導、管理與監督之窗口



### Financial Department 財務組

- ◎ Stabilization funds and inter-lending funds affairs 辦理各社穩定基金、資金融通
- ◎ Controlling and managing the financial affair of CULROC 綜理控管本會財務

Insurance Department 安基組



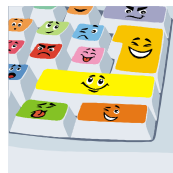
- ◎ Dealing with the insurance programs for credit unions 辦理各社安全互助基金業務
- ◎ The products: 目前業務：
  - ◇ Loan Protection Insurance 貸款安全互助基金
  - ◇ Life Saving Insurance 人壽儲蓄互助基金
  - ◇ Commercial Blanket Bond 綜合損失互助基金
  - ◇ Directors Group Term Life Insurance 幹部互助基金
  - ◇ Members Group Term Life Insurance 社員團體互助基金
  - ◇ Members Group Term Accident Insurance 社員團體意外互助基金
  - ◇ Members Anti Cancer Life Insurance 社員防癌互助基金
  - ◇ 6 Years Term Peace Savings Plan 六年期平安儲蓄互助基金

Training and Education Department 教育組



- ◎ Training and education programs for CU leaders 規劃辦理各級選聘幹部研習會
- ◎ Offer handouts and tools in the training programs 提供教育教材、教具
- ◎ Publishing Credit Union Magazines 出版發行書刊、雜誌及教育文宣
- ◎ The CULROC's website management 網站管理

M.I.S. Department 資訊組



- ◎ Promoting the bookkeeping system for all credit unions 推動全國儲互社電腦簿記系統
- ◎ Computerized management work and research 管理各項電腦化工作及研究開發
- ◎ Computer programs education 資訊教育





In the past 46 years, credit union movement has improved Taiwan residents in their social economy; at this moment, credit unions will help more people to pass the impact of global financial crisis.

過去的 46 年來，儲蓄互助運動在台灣已經幫助許多人改善她們的經濟情況；現在，儲蓄互助社將再次幫助台灣人民安然度過全球金融風暴的衝擊。

**PILOT PERIOD (1963 - 1969) 試辦推廣階段**

- 1963 The Catholic Jesuit Society appointed Rev. Jess Brena, SJ (Society of Jesus), Rev. Louis J. Dowd, SJ, Mrs. Mou Wen-Hsi and Wu Chou-Lin of the ROC to attend the "Seminar for the leaders in social action" held in Bangkok, Thailand. The seminar was run by the "Social Economic Life in Asia" (SELA). All of the participants from the ROC were influenced by the seminar.  
我國天主教耶穌會選派在華牧靈神父汪德明 (Rev.Jesus S.Brena,SJ)、杜華 (Rev.Louis Dowd,SJ) 及教友牟文熙、吳秋霖等四位人士，參加「亞洲社會經濟生活協會」假泰國曼谷舉辦的「社會行動領導者研討會」，首度接觸儲蓄互助社運動的洗禮。
- 1964 The first credit union was established at the site of the Sacred Heart church at Shi Mun Street of Hsinchu city. It was done under the support of Rev. Albert Klaeser, SJ, and the assistance of Rev. Jess Brena, SJ and Mr. Wu Chou-Lin.  
經葛華 (Rev.Albert Klaeser,SJ) 神父贊助、郝繼隆 (Rev.Albert O'Hara,SJ)、汪德明神父及吳秋霖先生協助，假新竹市西門街聖心天主堂成立台灣第一個儲蓄互助社。  
Led by Cardinal Yu Bin, and the countersignature of support from other 43 celebrities including Mr. Shieh Tung-Min, the "Association for Socio-Economic Development in the Republic of China " (ASEDROC) was founded. It was the first organization founded by the general public at the national level for the credit union movement.  
由于斌樞機主教倡導，並經社會名流謝東閔先生等四十三人連署，共同發起組織成立「中國互助運動協會」，為台灣推廣儲蓄互助社運動的第一個中央級人民團體組織。
- 1969 An agent of the CUNA mutual Insurance society was appointed to Taiwan, and for the first time the credit unions had access to an insurance program.  
我國開辦儲蓄互助社互助基金業務。

**INTEGRATED AND DEVELOPED (1971- 1976) 整合發展階段**

- 1971 The Credit Union League was established by ASEDROC and named one of the Association's four committees. It administered the day-to-day operations of the credit union, and joined the Association of Asian Confederation of Credit Unions (ACCU) on behalf of the credit unions of the Republic of China, then, also became a member of the WOCCU through ACCU. The league is one of the original members of the Asian confederation of Credit Unions (ACCU).  
中國互助運動協會設立「儲蓄互助社推行委員會」，專責辦理有關儲蓄互助社一切事務，並由其直接參加「亞洲儲蓄互助社聯盟會」為會員。
- 1975 The "Credit Union Newsletter" began to circulate among chapters and individual credit union as a vehicle for communication and education for members and directors.  
發行「儲蓄互助社會報」，做為社間聯繫、幹部進修及社員教育的題材。
- 1976 The third Biennial General Meeting of the Asian Confederation of Credit Union (ACCU) was held in Seoul. The ROC delegate Mr. Wang Wu-Chang was elected as the president of ACCU.  
亞洲儲蓄互助社聯盟會假韓國首爾召開第三屆會員代表大會，我國代表王武昌先生膺選會長頭銜。



## LEGISLATED AND INSTITUTED (1976-1996) 立法研議階段

- 1976 Dr. Louis Cosho conducted a study on the legislation of credit union. Drafts of the bill on the topics were proposed in both the English and Chinese languages. There were 50 articles in 14 chapters in the bill.  
由柯紹博士 (Dr.Louis Cosho) 主持儲蓄互助社法制化的研究，提出中英文儲蓄互助社法草案，共十四章五十條。
- 1979 The Ninth General Meeting of the ASEDROC was held in the Youth Activities Center of the Chinese Youth Corps in Taichung; and decide to allow the league registering at the Ministry of Interior as the "Credit Union League of the Republic of China".  
中國互助運動協會假救國團台中市青年活動中心召開第九屆會員大會，通過同意儲蓄互助社推行委員會另行向內政部登記為「中華民國儲蓄互助社協會」。
- 1980 ACCU Biennial Meeting was held in Taiwan.  
亞洲儲蓄互助社聯盟會在台灣舉辦兩年一度的大會
- 1982 The Ministry of Interior approved the registration of the "Credit Union League of the Republic of China" (CULROC) as a non-profit organization and completed its registration as a legal entity in the Taipei District Court. The League was then the only legal person of the credit union movement in Taiwan.  
「中華民國儲蓄互助協會」經內政部函准籌組立案，並在台北地方法院完成法人登記，為台灣地區儲蓄互助社唯一合法登記之中央級公益社團法人。  
The 1st president of the CULROC, Mr. Chen Wang-Hsiung, and Rt. Rev. Msgr. William Kupfer, MM. Bishop of Taichung jointly presided over the construction commencement ceremony of the League's management building.  
中華民國儲蓄互助協會第一屆理事長陳望雄國代及天主教台中教區蔡文興主教(Rt. Rev. Msgr. William Kupfer, M. M.) 共同主持協會辦公大樓興建工程破土典禮。
- 1993 The Ministry of Interior cited the Credit Union League of the Republic of China (CULROC) as a good quality organization in the nation.  
中華民國儲蓄互助協會榮獲內政部全國性績優社團表揚。  
A draft of the "Credit Union Act" was proposed by 74 Legislators that included Mr. Chuang Chin-Seng, the President of CULROC in the Legislative Yuan, it was then referred to a committee.  
由中華民國儲蓄互助協會理事長莊金生等七十四位立法委員提出「儲蓄互助社法草案」，經立法院院會交付委員會審查。
- 1995 A meeting of panel was held after a study by the researcher of Taiwan Academy of Banking and Finance, Huang Chuan-Hsin was completed with the titled "The study on the legalization of the credit union in Taiwan". The participants discussed the bill of the credit union act. All agreed that separate legislation was appropriate for this cause.  
黃泉興研究員完成的「台灣儲蓄互助社發展與法制化之研究」舉行座談會，研討儲蓄互助社法草案，與會代表均一致支持單獨立法方向。
- 1996 The 15th General Meeting of the Asian Confederation of Credit Unions was held in the Chientan Youth Activities Center of the Chinese Youth Corps in Taipei. Mr. Chuang Chin-Seng, the delegate of CULROC, was elected as the President of ACCU.  
亞洲儲蓄互助社聯盟會假救國團台北劍潭海外青年活動中心舉辦第十五屆會員代表大會，共 800 人參加，我國代表莊金生先生榮膺亞盟會會長。

## MANAGE ACCORDING TO LAW (1997- 2007) 適法管理階段

- 1997 The bill on credit union has been passed after the third reading and has been promulgated by the President of the ROC. This bill was introduced by Legislator Chuang Chin-Sheng. Since then, the government has institutionalized credit union movement.  
由莊金生立法委員提案之「儲蓄互助社法」在立法院三讀通過並經總統令制定公布實施，我國儲蓄互助社正式納入法制化管理。
- 1998 A back up bill for credit union legislation registration was under way.  
儲蓄互助社展開立法後備案登記作業。
- 1999 The president of CULROC, Mr. Chuang Chin-Sheng, was elected as the board member of the World Council of Credit Unions (WOCCU)  
中華民國儲蓄互助協會理事長莊金生先生獲選為世界儲蓄互助社議事會理事。
- 2000 President of CULROC, Legislator Walis Pelin, proposed an amendment for the Credit Union Act, and passed on Jan. 16, 2002. The most important matter in this amendment is to add the article 13.1 "Shares held by each member will not exceed NT\$1,000,000, the dividend will be free of the individual income tax.  
由瓦歷斯·貝林立法委員提案之儲蓄互助社修正案再度在立法院修正通過，明定儲蓄互助社為法人，股金繳納為社員之義務，具有儲蓄性質，且儲蓄股金未達一百萬元者，其股息所得免稅。
- 2002 The Non-Profitable Organization and Social Welfare Forum is held by CULROC ; following the forum, we were convened more than ten thousand CU members to participate the march for celebrating ICU Day and the 20th Anniversary of CULROC in CKS Memorial Hall, and petitioning the Government for 3 major applications to confront the development of cooperative and credit union movement.  
中華民國儲蓄互助協會舉辦非營利組織暨社會福利事業論壇，並於中正紀念堂舉行 2002 年國際儲蓄互助社節暨中華民國儲蓄互助協會成立 20 週年慶祝大會，活動號召萬人請願遊行向政府提三大訴求，祈請政府正視合作事業及儲蓄互助社運動之發展。
- 2004 Passing the regulation on the management for credit unions investing the financial products.  
內政部同意核備儲蓄互助社投資金融商品管理辦法，提升儲蓄互助社資金運用效率及資金需求風險之管控。  
The CULROC got the approval from Taichung City Government to form the 71st Volunteer Service Group, complying with the government's "Peace and Harmony Program" to exercise the CU's volunteer manpower for promoting the social welfare activities.  
中華民國儲蓄互助協會獲台中市政府核准成立台中市志願服務隊第 71 小隊，以響應政府的「祥和計畫」並藉此妥善運用儲蓄互助社志工人力推動社會福利工作。
- 2005 The President of CULROC, Walis Pelin, was assigned as the Minister of Council of Indigenous People, Executive Yuan.  
中華民國儲蓄互助協會理事長瓦歷斯·貝林榮任行政院原住民族委員會主任委員。  
After Council of Indigenous People, Executive Yuan proclaiming the amendment of the "Article of loan for aborigines' resident renovation facilitated by Council of Indigenous People, Executive Yuan", CUs are formally involved as one of the loan application agencies for the aborigines' resident renovation. This is a trial project, and it is the first time for CUs to undertake Government's politically loan business.  
行政院原住民族委員會發布修正後「行政院原住民族委員會輔導原住民建購修繕住宅貸款處理要點」，正式將儲蓄互助社納入為原住民申請建購修繕住宅貸款之承辦機構，此計畫係採試辦性質，為儲蓄互助社第一次承辦政府政策性貸款業務。

2006 The examination committee is constituted by Ministry of Interior, Accounting Authorities, and Community Development Authorities to select 4 major organizations (YuJing Primary, ShueNan Primary, Homemaker's Union Consumers' Co-operation, and Tian Community Co-operation), and 4 minor organizations (ChiaLu Primary, Kaohsiung County Domestic Fowls Production Co-operation, Tainan County JenDe Consumers' Co-operation, and Nantou County PeiMay Gardening Production Co-operation) to join the "Co-operative Business combined with Community Development Program"

內政部會同會計單位及社區發展主管單位共同召開審查會，計甄選 4 單位為正取〈台南縣玉井儲蓄互助社、台中市水湳儲蓄互助社、台灣主婦聯盟生活消費合作社、台北縣泰山鄉社區合作社〉、4 單位為備取〈新竹縣家祿儲蓄互助社、高雄縣家禽品生產合作社、台南縣仁德消費合作社、南投縣北梅園藝生產合作社〉參加「推動合作事業結合社區營造計畫」。

CULROC has been recognized as outstanding organization to the 8<sup>th</sup> of Aboriginal Community Development.

本會獲頒第八屆促進原住民族社會發展有功團體。

2007 The Credit Unions are subsumed as indicator of Multi-employment Project in Private Groups by Ministry of Interior and Council of Labor Affairs, and it has been subsumed in the same year.

內政部提供行政院勞工委員會職業訓練局有關儲蓄互助社納入多元就業開發方案民間團體審查指標，並於同年將儲蓄互助社正式納入。

The Ministry of Interior approved CULROC and primaries to operate the business of members' daily life goods, and purchasing should be in common after registration by members. There is no sales department but only sample in primaries and this business is included in the supervision and auditing.

內政部同意本會及儲蓄互助社增加代辦社員生活必需品消費業務案，惟本案應與社員生活有關，並切實遵守由社員登記後共同採購，社內僅有樣品展示，不設置賣場及倉儲之方式辦理，本項代辦業務列入監督及稽核事項。

The workshop with theme of "2007 Co-operative Business combined with Community Development" is organized in YuJing Credit Union by the Ministry of Interior.

內政部假台南縣玉井儲蓄互助社舉辦「96 年推動合作事業結合社區營造研習觀摩會」。

CULROC has been recognized as "2006 National Excellent Society and Employment Organization".

本會獲頒 95 年度全國性社會暨職業團體工作績優評鑑單位。

The Ex-Head of Training Center of NACUFOK, Mr. Ching, surveyed the credit union business in Taiwan, and has more knowledge of the development. It is strengthened the sharing of experience in credit union movement between Taiwan and Korea.

韓國信用協同組合中央會研修院金榮注前院長蒞台考察儲蓄互助社業務，對本會業務及本國儲蓄互助社運動發展狀況有了更深入的了解，並希望藉由本次的交流，加強我國與韓國儲蓄互助社運動經驗的分享。

2008 The lobby group led by President Chuang visited Vice President Shiao and Deputy Prime Minister Chiu of ROC to discuss the subsidiary interest's rate for CU's surplus capital in the financial institution, and the possibility of implementing the poverty alleviation.

本會莊金生理事長偕同孫炳焱顧問、張英陣教授與柯炎輝秘書長及組長等一行 7 人拜會蕭副總統及行政院邱副院長，陳請研議將儲蓄互助社餘裕資金得以利率補貼轉存金融機構及未來推動脫貧策略執行計畫之可行性。

2009

CULROC promote the "Poverty alleviation program affiliated with credit union and other NPO". The joint organizations of this program are Cooperative department of MOIA, Taichung City Government, Chi-Nan University, Feng-Chia University, China Society Benefit Association, Taiwan Children and Family Help Found, Taiwan Housewife Alliance, Taichung Christian Church, CULROC and Taichung Chapter, Sheunan credit union. We have a very good performance on this program.

本會結合內政部合作事業輔導科、台中市府社會處救助科、暨南大學社會政策與社會工作學系、逢甲大學合作經濟學系、中華社會福利聯合勸募協會、台灣兒童暨家庭扶助基金會、台灣主婦聯盟生活消費合作社、台中市基督教青年會、本會及台中區會、台中市水滴儲蓄互助社等推動「儲蓄互助社結合非營利組織推動脫貧策略」，成效卓越。



- ★ Credit union is a nonprofit organization constituted by a bunch of natural person and nonprofit corporation with "common bond".  
儲蓄互助社是由一群具有「共同關係」的自然人及非營利法人所組成的非營利社團法人。
- ★ Common bond refers to people who work in the same corporation, factory, occupation organization, or members of the same group, religious group, or aboriginal group, or residents in the same community. Although the provision limits the scale of credit union, it ensures the service based on the "members trust".  
所謂共同關係，乃是指工作於同一公司、工廠或職業團體，或參加同一社團或宗教團體或原住民團體、或居住於同一鄉、鎮者。雖然限制了儲蓄互助社的規模，但確立了社以「社員誠信」為基礎的服務範圍。





### 會員代表大會

本會假高雄市國軍英雄館中正廳舉辦第 12 屆第 1 次全國會員代表大會，並推選第 12 屆理監事。

### Annual General Meeting

CULROC organized the first AGM of 12<sup>th</sup> term in National Military Hero Memorial Hall in Kaohsiung, and elected the new terms of Board of Directors and Supervisory Committee.

### 教育訓練

本會舉辦儲蓄互助社理事長及社幹部研習會，共 24 梯次 3,000 人次參加。

### Training

CULROC launched a training program to the president and managers of credit unions, 24 batches with total 3,000 participants trained in this director's workshop.

### 保險事宜

新加坡大東方人壽保險有限公司執行副總裁 Dr. Leow Yung Khee、顧問 Ooi Wai Shyong 及 Lim Wah Wei 先生蒞臨本會洽談互助基金業務細節。

### Insurance

VP Dr. Leow Yung Khee, led a group together with Ooi Wai Shyong and Lim Wah Wei, consultant of Great Eastern Life Insurance Co., Ltd, Singapore, visited CULROC for the detail business operation of mutual fund.





### 志願服務

台中市祥和計畫志願服務 71 小隊舉辦愛心捐血活動聯合衛道儲蓄互助社 20 週年慶共同舉辦，總共獲得 141 帶鮮血，利用區會通訊廣為宣導，使本次活動圓滿順利。

### Voluntary Service

No. 71 voluntary service team launched a blood donation activity together with the 20<sup>th</sup> Anniversary of Wei-Dao credit union. With the communication system from chapter obtained total 141 bloods.

### 產學合作

本會與僑光技術學院產學合作，該校財法系學生一行 4 人至本會及儲蓄互助社參訪實習。

### Interaction with Institute

CULROC has industry-university cooperation with Overseas Chinese University, and offer 4 vacancies for the students of Financial and Law Institute to learn from CULROC and the primary credit union.

### 國際交流

本會舉辦亞洲友會幹部研習營，共有來自 5 個國家 9 位學員參加。本次活動藉由國際性研討會的機會，交流各國儲蓄互助社運動的制度與政策，並透過經驗分享達到相互學習的效果。

### International Interaction

CULROC organized an exposure program in November 2009 with 9 delegates from 5 countries. This program aimed to exchange the knowledge and experiences on the system and policies of credit union movement.

## The Future Direction of Taiwan Credit Union Movement

This article is extracted from “History of Credit Union Movement in the Republic of China”

### 台灣儲蓄互助社未來發展方向

本文節錄自《中華民國儲蓄互助社運動發展史》

Credit union plays a role as local financial institute in terms of mutual help among people, it has common operation principles worldwide. For instance, voluntary membership, democratic management, no discrimination in races, religions, and politics, member service, member-based dividend, sustainable finance, education, and cooperate among cooperatives. Under this operation principles, we can see that the development is linked with social network, that refers its performance is related to the society or even international community. Thus, the development shall aim on the three (3) directions as financial competitive, policy improvement, and international interaction as follow:

儲蓄互助社作為一種以人的互助為主的地方性金融組織，其在營運上，事實上存在著全世界共同的原則，例如：入社的公開與自願；民主方式的營運；不得有種族、宗教與政治的歧視；服務社員；盈餘分配於社員；建立穩定的財務；繼續不斷的教育；合作組織間的合作；社會責任等九項。在這樣的經營原則規範下，它的發展其實關聯著社會網絡的發展，即是它的成效應牽涉到對社會成員或甚至是國際社會的貢獻。因此其發展並不能只限於金融經營能力的增進，更重要的是，要讓社會大眾認知到其對於生活改善所可能提供的助益。針對於這樣的目標，我們分別從金融環境變遷下的競爭力、法令制度規劃的改進與國際交流的拓展等三個可能的發展方向，蒐集各方面專家或關心人士的意見來加以整理陳述如下：

### Credit union competitiveness under financial environment changing

#### 儲蓄互助社在金融環境變遷下的競爭力

Since the banking policy release in 1991, various services including the consumption loan are offered by banks and other financial institutes. Under this circumstance, credit union must establish common bond network based on the existing relationship, create and satisfy members demand in order to differentiate with other competitors.

Credit union decrease the loan interest in accordance with external financial environment, the dividend and interest will definitely be influence as well. We have to aim our operation goal in member service not profit generation. Facing the global financial era, credit union need to focus on the development of “people”, that means we need promotion and IS experts to help us promote credit union establish and future operation management.

台灣自 1991 年開放銀行設立，銀行等金融機構服務的項目涵蓋很廣，分期付款式消費融資，已漸成為銀行大力推展的新興業務。在此種發展趨勢下，台灣的儲蓄互助社必須透過已有的「共同關係」建立起「共同關係網絡」，運用這種關係創造社員的需要，同時解決社員的需要，朝此方向努力才可和其他金融機構區隔，並有不同發展可能性。

當儲蓄互助社隨著外在金融局勢，逐漸降低放款利率後，連帶也會影響到股息的分配與利息的攤還。但其經營目標本來即是在服務社員，而非創造利潤。面對全球化金融時代，儲蓄互助社應將發展的重點放在「人」上，即需努力的培養兩種人：一是推廣人員；另一是資訊系統作業人員。前者是儲蓄互助社運動精兵，協助新的儲蓄互助社成立，後者是因應時代變遷所必要的營運人才。

### Amendment of credit union law

#### 儲蓄互助社法研修

In accordance with the trend, the credit union movement in Taiwan can consider some direction in amending the “Credit Union Act” as:

- a. Add forming and operation rules about board of directors.
- b. Establish external auditing committee.
- c. Ensure credit union management morality.
- d. Redefine managers’ job description.

配合時代潮流的變遷，台灣的儲蓄互助社運動可考慮從以下幾個面向來進一步修訂現有《儲蓄互助社法》的相關法條：

- 一、增訂理事會的組成與運作之規範。
- 二、建立外部稽核委員會。
- 三、確立儲蓄互助社的經營倫理。
- 四、重新定位經理人員的職能。



For the long-term development of Taiwan credit union movement, we need to aid at sound management in terms of checks and balance system. Management concept shall not narrow on the regulation, but establish a higher level management morality, so that we can set up more responsible standard on sound management. The credit unions shall follow the trend in sound management based on transparent, responsibility, supervision, variety, and training principles. Credit union league of ROC shall think about how to integrate internal and external resources to lead the credit union in a sound management direction.

台灣的儲蓄互助社運動發展至今，若要達到永續發展的目標，則應注意的是如何在「健全治理」目標下安排妥適的制衡（checks and balances）機制。治理的觀點就不宜只侷限於成文的法律規章，而應秉持自主發展的精神，在領導團隊中建立更高層次的經營倫理，為「健全治理」樹立更為負責的實用標準。面對著越來越要求儲蓄互助社能做到「透明」、「責信」、「監督」、「多樣」與「訓練」之健全治理的時代趨勢下，中華民國儲蓄互助協會應該考慮如何更有效結合各種國內外資源，以提供台灣各地的儲蓄互助社，朝健全治理的方向邁進。

### Strengthen international communication to build up global mutual system

#### 儲蓄互助社應強化國際交流以建構全球化的互助系統

The international communication is getting weak after the legitimating of credit union movement in Taiwan. This is an obstacle for the future credit union movement development. It is important to promote the domestic credit union movement, however, joint the international conference as well as interaction, and learn the experience and concept from other successful cases has a significant influence in the sound development of local credit union movement. Creativities are generated from interaction; it will broaden member organizations' perspective, and learn the advantages from other experiences. Thus, how to promote the international communication will be a direction for Taiwan credit union movement.

台灣的儲蓄互助社運動在法制化之後有一個較為可惜與值得注意的現象是國際化的交流有衰退的趨勢。這其實對於儲蓄互助社未來的發展不利。因為儲蓄互助社在國內的積極推動固然重要，但是參與國際同業的各種會議與進行國際交流，吸納他國的經驗乃至經由交流獲得更多全球性的發展經驗與理念，相信對於儲蓄互助社運動在國內的永續發展，有其不可或缺的重要性。交流可以產生很多創造性力量，不管是對於地方組織成員的視野擴展，或是國外資源的引入，與在各自所累積經驗與資源上的相互扶持，都對於台灣儲蓄互助社運動的發展，可產生很大的助益。因此如何在中華民國儲蓄互助協會的規劃與推動下，強化國際交流，也應作為整個台灣儲蓄互助社運動未來可努力的方向。







The 12<sup>th</sup> Board of Directors and Supervisory Committee organized a visiting tour to PFCCO, NATCCO, and Barangka credit cooperative in Philippines. The purpose of this tour is to learn the poverty alleviation policy and business operation in Manila area. (本會第 12 屆理監事考察菲律賓儲蓄互助協會、信用合作社聯盟及 Barangka 儲蓄互助社，了解當地業務運作並學習庶民經濟的脫貧業務。)



CULROC conducted a drawing competition for minority credit union members, and total of 35 pieces was enrolled. (本會舉辦未成年社員繪畫比賽，參賽作品有上百件，擇優錄取 35 件。)





President Walis Pelin led the CEO and interpreter participating ACCU Forum in Bangkok, there are more than 400 delegates from 30 countries in this conference.. (本會理事長、秘書長及林敬傑助理專員等一行 3 人參加亞盟會於泰國曼谷舉辦之亞洲儲蓄互助社公開論壇及第 28 屆代表大會；計有來自 30 個國家 412 位代表與會。)



Hualien chapter launched a program for teenagers. With total 82 teenagers participated in this program for learning how to use the money well, and help them to build the concept of savings.(本會花蓮區會舉辦關懷青少年育樂營活動，總共 82 名青少年參加，活動中教育青少年如何善用金錢並培養儲蓄的概念。)

CULROC Vice-President Su, Chin-Yu visited Du, Feng-Chiao (board member of Te-Wen credit union) whose son died in the 08 Aug, 2009 flood. The kid was also injured in the flood. (本會蘇金玉副理事長慰問德文社杜鳳嬌理事，她的兒子 88 水災中喪生，手中的小孩也因此受傷送醫搶救後的生還者。)



2009年12月城鄉分布統計表

區會	都 市			鄉 村			合 計		
	社數	人數	股金	社數	人數	股金	社數	人數	股金
台北	21	8,303	1,115,550,492	0	0	0	21	8,303	1,115,550,492
宜蘭	7	3,318	261,794,254	1	202	796,164	8	2,520	262,590,418
桃園	18	8,501	770,332,781	7	1,476	76,790,643	25	9,977	847,123,424
新竹	9	4,019	397,910,512	14	23,427	2,283,155,298	23	27,446	2,681,065,810
苗栗	0	0	0	7	3,172	263,311,538	7	3,172	263,311,538
台中	9	6,475	835,516,227	6	3,837	395,156,795	15	10,312	1,230,673,022
南投	2	2,578	271,682,708	30	16,462	1,592,744,337	32	19,040	1,864,427,045
彰化	3	1,764	170,745,158	18	5,314	544,611,361	21	7,078	715,356,519
雲林	1	560	55,543,413	12	9,738	1,170,554,024	13	10,298	1,226,097,437
嘉義	4	1,678	154,365,657	16	7,784	736,472,738	20	9,462	890,838,395
台南	19	15,924	1,796,492,981	5	5,612	603,909,552	24	21,536	2,400,402,533
高雄	21	10,645	980,155,107	11	4,478	300,848,170	32	15,123	1,281,003,277
屏東	4	2,245	192,141,881	27	13,845	907,561,421	31	16,090	1,099,703,302
台東	4	2,812	280,838,737	29	12,628	1,001,813,613	33	15,440	1,282,652,350
花蓮	3	4,419	296,642,182	26	20,017	1,395,500,878	29	24,436	1,692,143,060
金門	0	0	0	2	253	3,250,239	2	253	3,250,239
合計	<b>125</b>	<b>73,241</b>	<b>7,579,712,090</b>	<b>211</b>	<b>128,245</b>	<b>11,276,476,771</b>	<b>336</b>	<b>201,486</b>	<b>18,856,188,861</b>

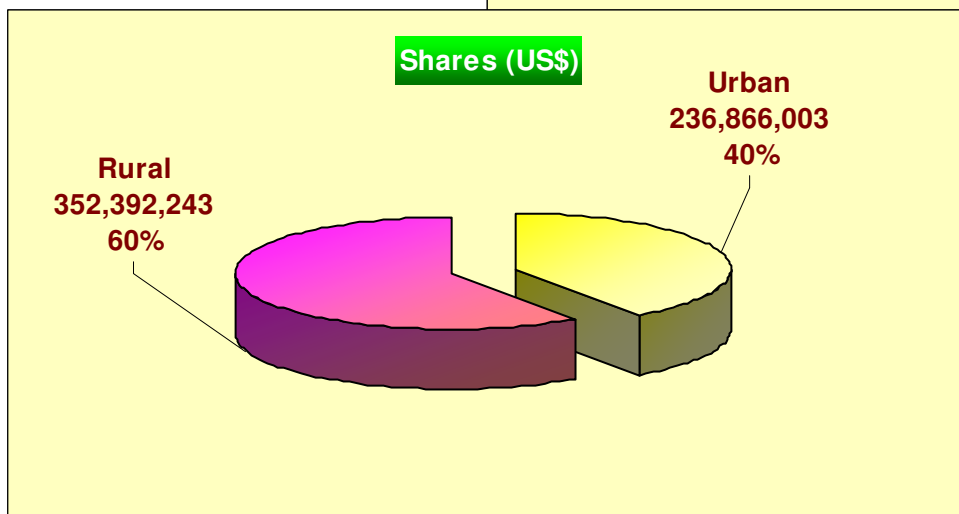
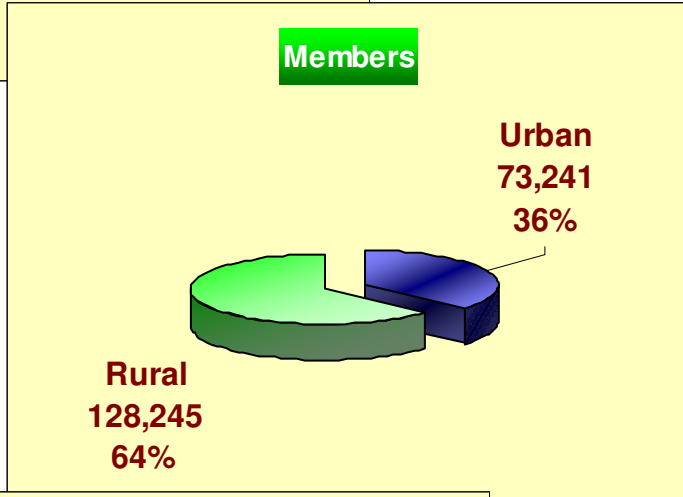
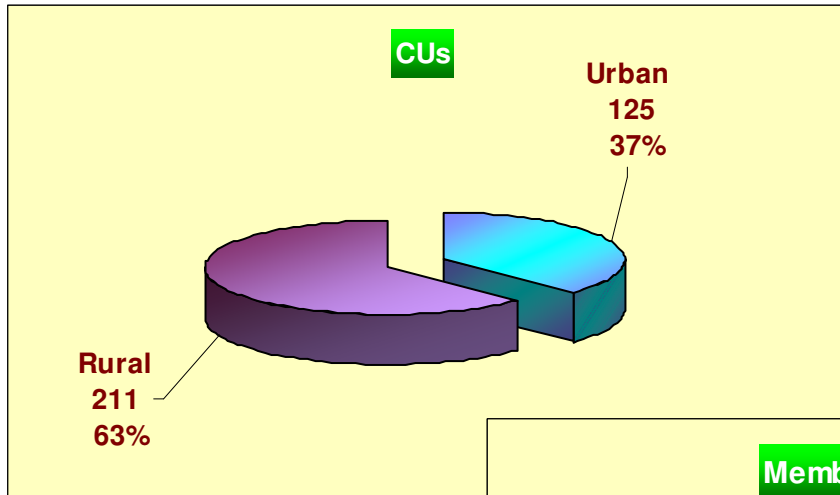
## Rural- Urban

As of December 2009

Chapter / Area	Urban			Rural			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	21	8,303	34,860,953	0	0	2,343	21	8,303	34,860,953
Yilan	7	3,318	8,181,070	1	202	24,880	8	2,520	8,205,951
Taoyuan	18	8,501	24,072,899	7	1,476	2,399,708	25	9,977	26,472,607
Hsinchu	9	4,019	12,434,704	14	23,427	71,348,603	23	27,446	83,783,307
Miaoli	0	0	0	7	3,172	8,228,486	7	3,172	8,228,486
Taichung	9	6,475	26,109,882	6	3,837	12,348,650	15	10,312	38,458,532
Nantou	2	2,578	8,490,085	30	16,462	49,773,261	32	19,040	58,263,345
Changhua	3	1,764	5,335,786	18	5,314	17,019,105	21	7,078	22,354,891
Yunlin	1	560	1,735,732	12	9,738	36,579,813	13	10,298	38,315,545
Chiayi	4	1,678	4,823,926	16	7,784	23,014,773	20	9,462	27,838,700
Tainan	19	15,924	56,140,406	5	5,612	18,872,174	24	21,536	75,012,579
Kaohsiung	21	10,645	30,629,847	11	4,478	9,401,505	32	15,123	40,031,352
Pingtung	4	2,245	6,004,434	27	13,845	28,361,294	31	16,090	34,365,728
Taitung	4	2,812	8,776,211	29	12,628	31,306,675	33	15,440	40,082,886
Hualien	3	4,419	9,270,068	26	20,017	43,609,402	29	24,436	52,879,471
Kinmen	0	0	0	2	253	101,570	2	253	101,570
<b>Total</b>	<b>125</b>	<b>73,241</b>	<b>236,866,003</b>	<b>211</b>	<b>128,245</b>	<b>352,389,899</b>	<b>336</b>	<b>201,486</b>	<b>589,255,902</b>

\*\* US\$1=NT\$32.00

## Rural- Urban



As of December 2009

	CUs	Members	Shares (US\$)
Urban	125	73,241	236,866,003
Rural	211	128,245	352,392,243
<b>Total</b>	<b>336</b>	<b>201,486</b>	<b>589,258,246</b>

\*\* US\$1=NT\$32.00

2009年12月平地山地分布統計表

區會	平地			山地			合計		
	社數	人數	股金	社數	人數	股金	社數	人數	股金
台北	19	7,016	1,026,848,567	2	1,287	88,701,925	21	8,303	1,115,550,492
宜蘭	8	3,520	262,590,418	0	0	0	8	3,520	262,590,418
桃園	20	8,828	802,733,344	5	1,149	44,390,080	25	9,977	847,123,424
新竹	19	24,202	2,477,417,891	4	3,244	203,647,919	23	27,446	2,681,065,810
苗栗	4	2,393	189,030,009	3	779	74,281,529	7	3,172	263,311,538
台中	15	10,312	1,230,673,022	0	0	0	15	10,312	1,230,673,022
南投	14	13,182	1,462,659,450	18	5,858	401,767,595	32	19,040	1,864,427,045
彰化	21	7,078	715,356,519	0	0	0	21	7,078	715,356,519
雲林	13	10,298	1,226,097,437	0	0	0	13	10,298	1,226,097,437
嘉義	12	7,578	749,650,925	8	1,884	141,187,470	20	9,462	890,838,395
台南	24	21,536	2,400,402,533	0	0	0	24	21,536	2,400,402,533
高雄	29	14,122	1,229,329,492	3	1,001	51,673,785	32	15,123	1,281,003,277
屏東	15	7,963	656,140,482	16	8,127	443,562,820	31	16,090	1,099,703,302
台東	3	1,434	180,753,438	30	14,006	1,101,898,912	33	15,440	1,282,652,350
花蓮	5	5,851	422,625,535	24	18,585	1,269,517,525	29	24,436	1,692,143,060
金門	2	253	3,250,239	0	0	0	2	253	3,250,239
合計	<b>223</b>	<b>145,566</b>	<b>15,035,559,301</b>	<b>113</b>	<b>55,920</b>	<b>3,820,629,560</b>	<b>336</b>	<b>201,486</b>	<b>18,856,188,861</b>



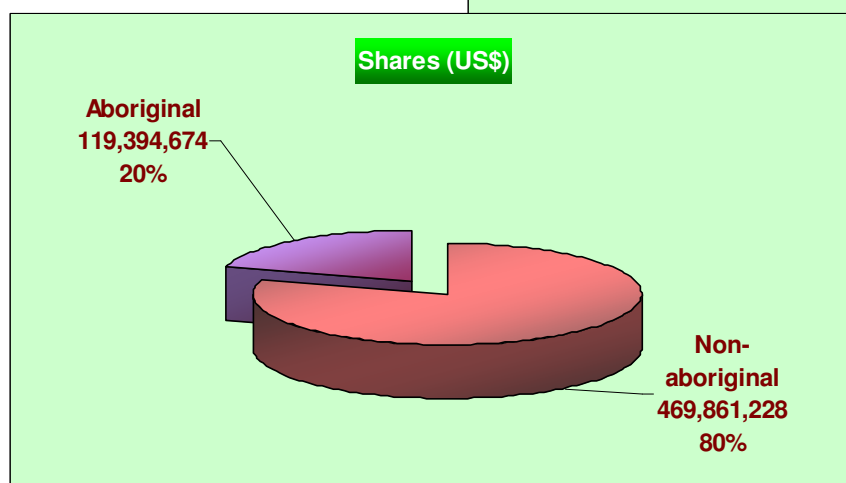
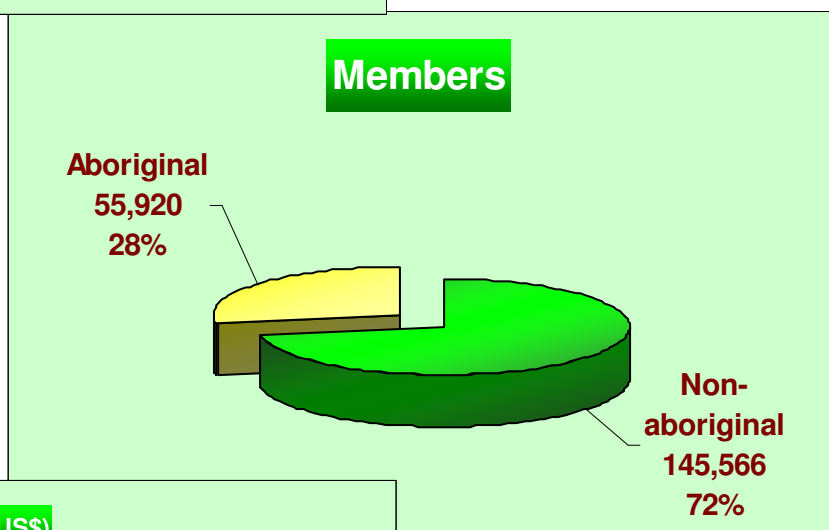
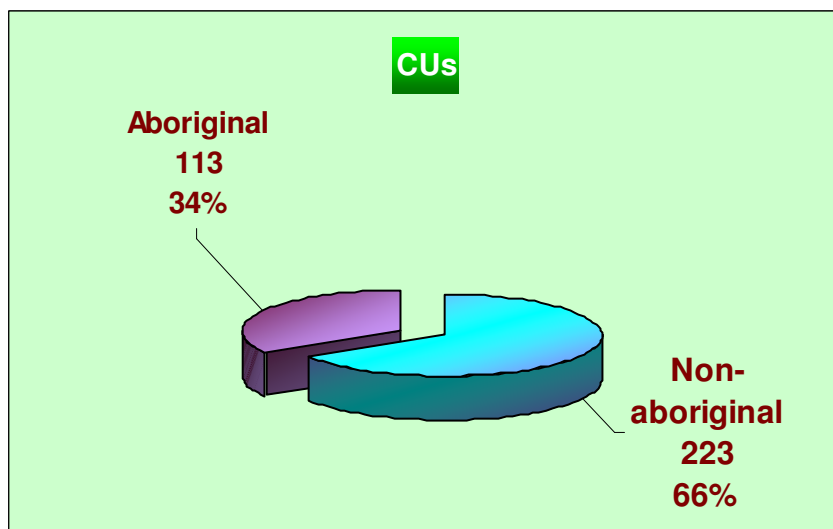
### Non-aboriginal / Aboriginal Area

As of December 2009

Chapter / Tribe	Non-aboriginal			Aboriginal			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	19	7,016	32,089,018	2	1,287	2,771,935	21	8,303	34,860,953
Yilan	8	3,520	8,205,951	0	0	0	8	3,520	8,205,951
Taoyuan	20	8,828	25,085,417	5	1,149	1,387,190	25	9,977	26,472,607
Hsinchu	19	24,202	77,419,309	4	3,244	6,363,997	23	27,446	83,783,307
Miaoli	4	2,393	5,907,188	3	779	2,321,298	7	3,172	8,228,486
Taichung	15	10,312	38,458,532	0	0	0	15	10,312	38,458,532
Nantou	14	13,182	45,708,108	18	5,858	12,555,237	32	19,040	58,263,345
Changhua	21	7,078	22,354,891	0	0	0	21	7,078	22,354,891
Yunlin	13	10,298	38,315,545	0	0	0	13	10,298	38,315,545
Chiayi	12	7,578	23,426,591	8	1,884	4,412,108	20	9,462	27,838,700
Tainan	24	21,536	75,012,579	0	0	0	24	21,536	75,012,579
Kaohsiung	29	14,122	38,416,547	3	1,001	1,614,806	32	15,123	40,031,352
Pingtung	15	7,963	20,504,390	16	8,127	13,861,338	31	16,090	34,365,728
Taitung	3	1,434	5,648,545	30	14,006	34,434,341	33	15,440	40,082,886
Hualien	5	5,851	13,207,048	24	18,585	39,672,423	29	24,436	52,879,471
Kinmen	2	253	101,570	0	0	0	2	253	101,570
<b>Total</b>	<b>223</b>	<b>145,566</b>	<b>469,861,228</b>	<b>113</b>	<b>55,920</b>	<b>119,394,674</b>	<b>336</b>	<b>201,486</b>	<b>589,255,902</b>

\*\* US\$1=NT\$32.00

## Aboriginal- Non-aboriginal Area



As of December 2009

	CUs	Members	Shares (US\$)
Non-aboriginal	223	145,566	469,861,228
Aboriginal	113	55,920	119,394,674
<b>Total</b>	<b>336</b>	<b>201,486</b>	<b>589,255,902</b>

\*\* US\$1=NT\$32.00

2009 年 12 月共同關係分布統計表

區會	社區			社團			職域			合計		
	社數	人數	股金	社數	人數	股金	社數	人數	股金	社數	人數	股金
台北	4	2,489	210,812,891	15	3,042	306,362,903	2	2,772	598,374,698	21	8,303	1,115,550,492
宜蘭	8	3,520	262,590,418	0	0	0	0	0	0	8	3,520	262,590,418
桃園	14	6,287	461,034,213	10	3,583	382,303,001	1	107	3,786,210	25	9,977	847,123,424
新竹	15	24,539	2,416,198,003	7	2,616	219,683,407	1	291	45,184,400	23	27,446	2,681,065,810
苗栗	6	2,799	240,981,538	1	373	22,330,000	0	0	0	7	3,172	263,311,538
台中	10	8,726	1,082,629,364	5	1,586	148,043,658	0	0	0	15	10,312	1,230,673,022
南投	32	19,040	1,964,427,045	0	0	0	0	0	0	32	19,040	1,864,427,045
彰化	20	6,884	705,466,406	1	194	9,890,113	0	0	0	21	7,078	715,356,519
雲林	12	10,128	1,217,093,370	1	170	9,004,067	0	0	0	13	10,298	1,226,097,437
嘉義	18	8,401	786,649,054	0	0	0	2	1,061	104,189,341	20	9,462	890,838,395
台南	22	20,815	2,350,309,516	2	721	50,093,017	0	0	0	24	21,536	2,400,402,533
高雄	28	13,343	1,106,021,310	4	1,780	174,981,967	0	0	0	32	15,123	1,281,003,277
屏東	29	15,524	1,027,601,404	2	548	72,101,898	0	0	0	31	16,090	1,099,703,302
台東	30	14,195	1,086,180,511	2	687	82,609,443	1	558	113,862,396	33	15,440	1,282,652,350
花蓮	25	19,597	1,379,244,627	2	1,066	55,389,223	2	3,773	257,509,210	29	24,436	1,692,143,060
金門	2	253	3,250,239	0	0	0	0	0	0	2	253	3,250,239
合計	<b>275</b>	<b>176,558</b>	<b>16,200,489,909</b>	<b>52</b>	<b>16,366</b>	<b>1,532,792,697</b>	<b>9</b>	<b>8,562</b>	<b>1,122,906,255</b>	<b>336</b>	<b>201,486</b>	<b>18,856,188,861</b>

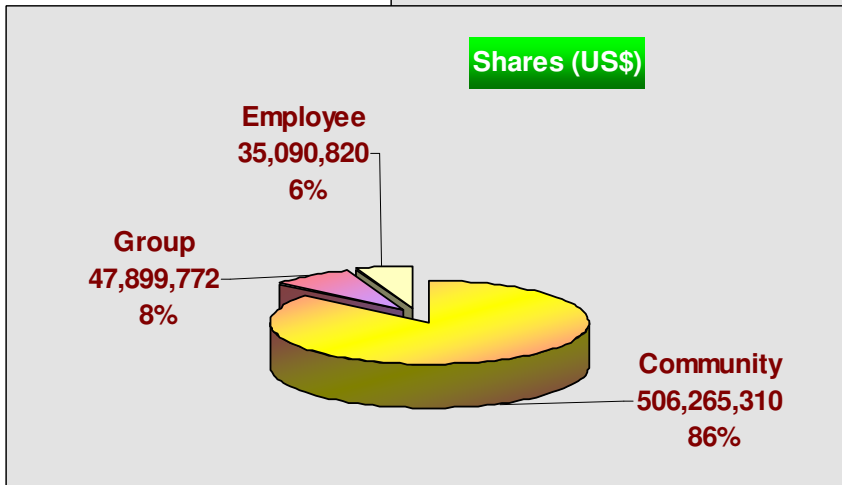
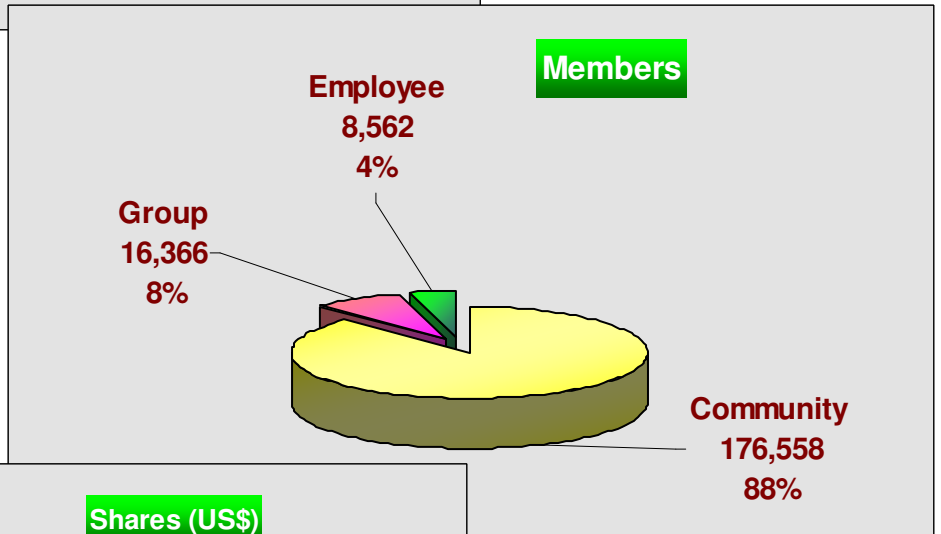
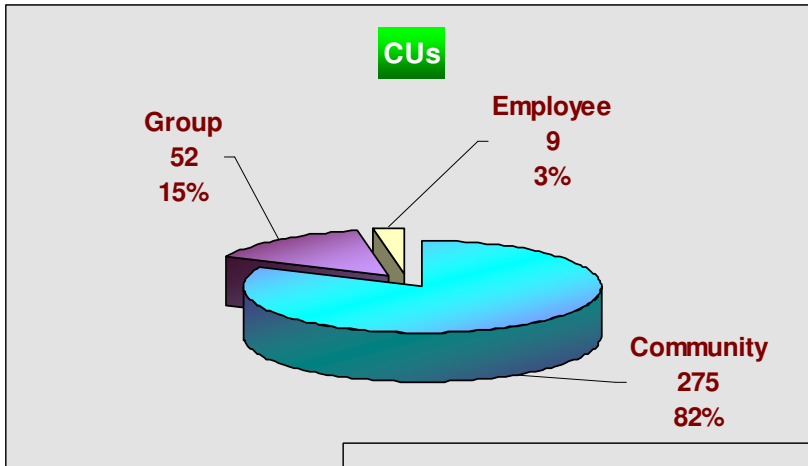
### Common Bond (Community, Group, Employee)

As the December 2009

Chapter / Common Bond	Community			Group			Employee			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	4	2,489	6,587,903	15	3,042	9,573,841	2	2,772	18,699,209	21	8,303	34,860,953
Yilan	8	3,520	8,205,951	0	0	0	0	0	0	8	3,520	8,205,951
Taoyuan	14	6,287	14,407,319	10	3,583	11,946,969	1	107	118,319	25	9,977	26,472,607
Hsinchu	15	24,539	75,506,188	7	2,616	6,865,106	1	291	1,412,013	23	27,446	83,783,307
Miaoli	6	2,799	7,530,673	1	373	697,813	0	0	0	7	3,172	8,228,486
Taichung	10	8,726	33,832,168	5	1,586	4,626,364	0	0	0	15	10,312	38,458,532
Nantou	32	19,040	61,388,345	0	0	0	0	0	0	32	19,040	58,263,345
Changhua	20	6,884	22,045,825	1	194	309,066	0	0	0	21	7,078	22,354,891
Yunlin	12	10,128	38,034,168	1	170	281,377	0	0	0	13	10,298	38,315,545
Chiayi	18	8,401	24,582,783	0	0	0	2	1,061	3,255,917	20	9,462	27,838,700
Tainan	22	20,815	73,447,172	2	721	1,565,407	0	0	0	24	21,536	75,012,579
Kaohsiung	28	13,343	34,563,166	4	1,780	5,468,186	0	0	0	32	15,123	40,031,352
Pingtung	29	15,524	32,112,544	2	548	2,253,184	0	0	0	31	16,090	34,365,728
Taitung	30	14,195	33,943,141	2	687	2,581,545	1	558	3,558,200	33	15,440	40,082,886
Hualien	25	19,597	43,101,395	2	1,066	1,730,913	2	3,773	8,047,163	29	24,436	52,879,471
Kinmen	2	253	101,570	0	0	0	0	0	0	2	253	101,570
<b>Total</b>	<b>275</b>	<b>176,558</b>	<b>506,265,310</b>	<b>52</b>	<b>16,366</b>	<b>47,899,772</b>	<b>9</b>	<b>8,562</b>	<b>35,090,820</b>	<b>336</b>	<b>201,486</b>	<b>589,255,902</b>

\*\* US\$1=NT\$32.00

## Common Bond



As of December 2009

	CUs	Members	Shares (US\$)
Community	275	176,558	506,265,310
Group	52	16,366	47,899,772
Employee	9	8,562	35,090,820
<b>Total</b>	<b>336</b>	<b>201,486</b>	<b>589,255,902</b>

\*\* US\$1=NT\$32.00

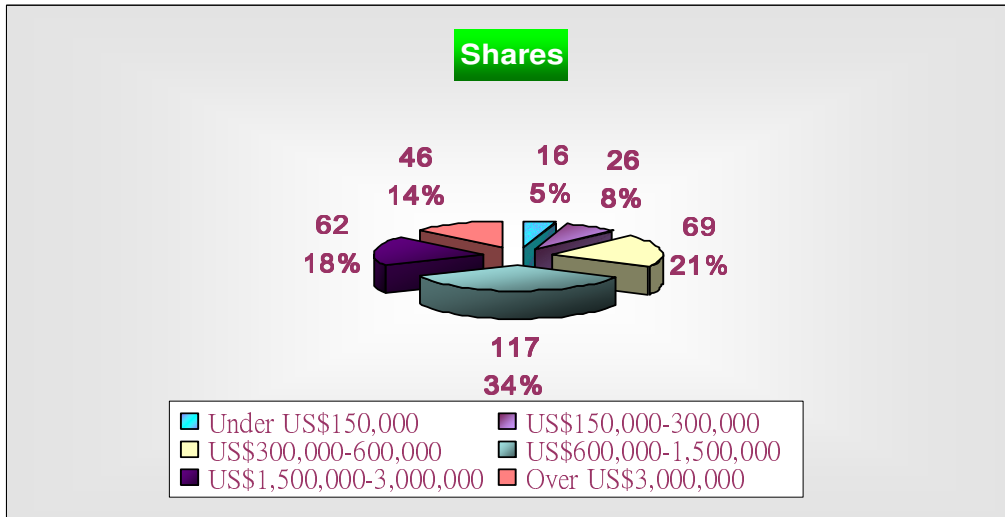
## STATISTICS

As of December 2009 (in US\$)

Chapter/Items	CUs	Members	Shares	Average Shares of Each CU	Average Shares of Each Member	Reserves	Assets	Outstanding Loans	Accumulated Loans
Taipei	21	8,303	34,860,953	1,660,045	4,199	3,390,383	40,972,984	21,279,926	272,798,708
Yilan	8	3,520	8,205,951	1,025,744	2,331	853,646	9,962,175	5,274,321	57,208,807
Taoyuan	25	9,977	26,472,607	1,058,904	2,653	2,064,804	30,405,761	15,886,826	165,183,497
Hsinchu	23	27,446	83,783,307	3,642,752	3,053	8,408,674	106,546,421	50,636,713	610,898,885
Miaoli	7	3,172	8,228,486	1,175,498	2,594	826,727	10,177,020	3,865,210	53,482,576
Taichung	15	10,312	38,458,532	2,563,902	3,729	3,385,871	45,801,684	17,874,922	262,139,139
Nantou	32	19,040	58,263,345	1,820,730	3,060	6,408,181	73,458,464	33,643,385	456,252,191
Changhua	21	7,078	22,354,891	1,064,519	3,158	1,974,374	26,247,375	9,325,011	217,023,286
Yunlin	13	10,298	38,315,545	2,947,350	3,721	4,063,892	46,402,488	11,413,368	341,758,271
Chiayi	20	9,462	27,838,700	1,391,935	2,942	2,284,771	32,379,740	12,698,469	178,502,117
Tainan	24	21,536	75,012,579	3,125,524	3,483	7,247,611	96,897,021	37,117,045	572,461,300
Kaohsiung	32	15,123	40,031,352	1,250,980	2,647	5,224,431	50,332,830	17,517,803	344,698,338
Pingtung	31	16,090	34,365,728	1,108,572	2,136	4,521,967	45,593,726	22,353,090	288,943,710
Taitung	33	15,440	40,082,886	1,214,633	2,596	6,017,311	51,521,320	29,025,607	327,040,069
Hualien	29	24,436	52,879,471	1,823,430	2,164	7,582,134	68,313,065	37,440,664	443,465,353
Kinmen	2	253	101,570	50,785	401	2,061	131,066	0	139,063
<b>Total</b>	<b>336</b>	<b>201,486</b>	<b>589,255,902</b>	<b>1,753,738</b>	<b>2,925</b>	<b>64,256,838</b>	<b>735,143,140</b>	<b>325,352,360</b>	<b>4,591,995,310</b>

\*\* US\$1=NT\$32.00

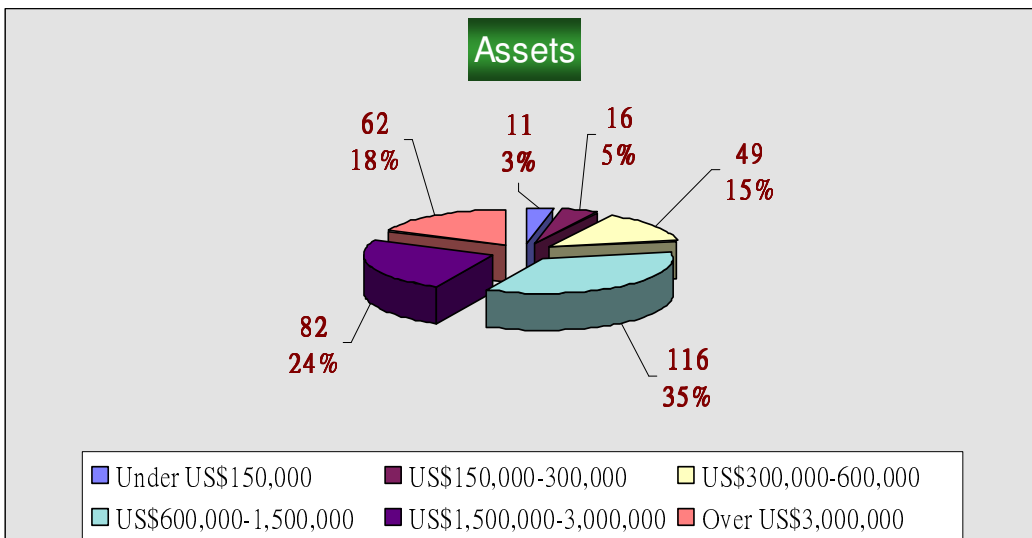
## Shares / assets in each scale



As of December 2009

Scale	CU No.	Ratios (%)
Under US\$150,000	16	5
US\$150,000-300,000	26	8
US\$300,000-600,000	69	21
US\$600,000-1,500,000	117	34
US\$1,500,000-3,000,000	62	18
Over US\$3,000,000	46	14
<b>Total</b>	<b>336</b>	<b>100.00</b>

\*\* US\$1=NT\$32.00



As of December 2009

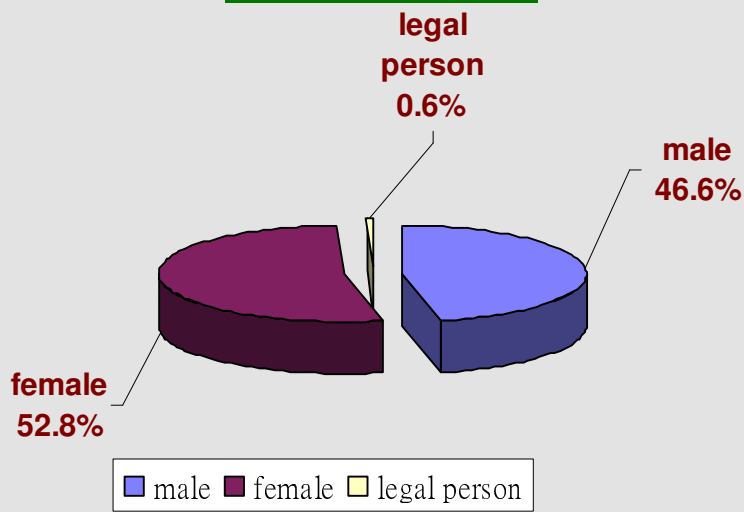
Scale	CU No.	Ratios (%)
Under US\$150,000	11	3
US\$150,000-300,000	16	5
US\$300,000-600,000	49	15
US\$600,000-1,500,000	116	35
US\$1,500,000-3,000,000	82	24
Over US\$3,000,000	62	18
<b>Total</b>	<b>336</b>	<b>100.00</b>

\*\* US\$1=NT\$32.00



# Gender and Age Structure

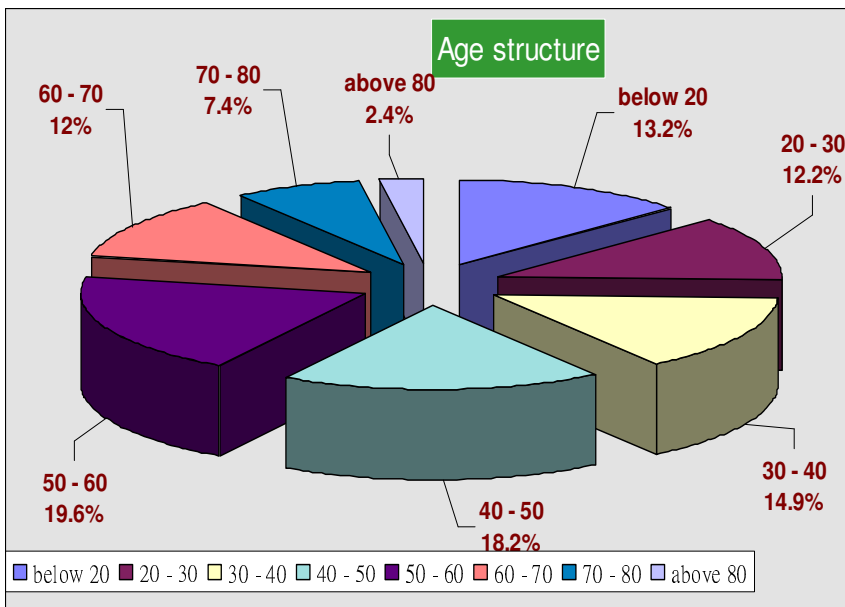
## Gender structure



As of December 2009

Gender	Ratios (%)
Male	46.6
Female	52.8
Legal person	0.6
<b>Total</b>	<b>100.00</b>

## Age structure



As of December 2009

Age	Ratios (%)
below 20	13.2
20 - 30	12.2
30 - 40	14.9
40 - 50	18.2
50 - 60	19.6
60 - 70	12.0
70 - 80	7.4
above 80	2.4
<b>Total</b>	<b>100.00</b>

### The Growth of CUs in Taiwan

Yr	Chapters	CUs	CU Members	Growth Rate	Shares	Growth Rate	Outstanding Loans	Growth Rate	Assets	Growth Rate	Reserves	Growth Rate	Accumulated Loans	Growth Rate
'88	15	326	84,750	12.56	3,651,041,506	24.54	3,673,916,806	31.77	4,391,150,640	26.56	257,343,429	16.85	18,237,057,665	26.58
'89	15	333	95,533	12.72	4,401,253,476	20.55	4,753,756,866	29.39	5,476,623,062	24.72	311,148,155	20.91	22,648,500,146	24.19
'90	15	338	104,618	9.51	5,183,417,077	17.77	5,644,199,455	18.73	6,662,691,369	21.66	398,030,585	27.92	27,179,871,767	20.01
'91	15	341	115,409	10.31	6,080,065,383	17.30	6,621,172,277	17.31	8,020,384,114	20.38	478,058,295	20.11	32,593,262,394	19.92
'92	15	353	130,386	12.98	7,364,211,307	21.12	8,061,455,136	21.75	9,907,059,340	23.52	581,817,418	21.70	39,188,243,122	20.23
'93	15	361	146,499	12.36	8,794,759,009	19.43	9,888,253,474	22.66	12,040,924,837	21.54	730,931,315	25.63	47,828,544,771	22.05
'94	15	363	160,038	9.24	10,332,480,593	17.48	11,802,082,525	19.35	14,302,923,107	18.79	875,605,501	19.79	56,159,989,540	17.42
'95	15	365	170,322	6.43	11,642,201,763	12.68	13,350,201,160	13.12	16,052,099,433	12.23	1,113,260,552	27.14	64,735,124,893	15.27
'96	15	366	175,772	3.20	12,564,681,856	7.92	13,455,553,565	0.79	17,008,868,300	5.96	1,261,996,085	13.36	72,241,746,417	11.60
'97	15	368	180,146	2.49	13,993,171,590	11.37	13,493,052,806	0.28	17,969,657,571	5.65	1,335,070,412	5.79	80,339,843,781	11.21
'98	15	367	179,998	-0.08	14,688,442,155	4.97	13,735,120,714	1.79	18,571,890,762	3.35	1,460,868,254	9.42	86,649,313,687	7.85
'99	15	352	179,175	-0.46	15,152,386,754	3.16	12,787,465,743	-6.90	19,105,635,732	2.87	1,552,930,058	6.30	92,448,690,558	6.69
'00	15	353	181,172	1.11	15,744,174,627	3.91	13,060,882,052	2.14	19,814,843,198	3.71	1,321,910,116	-14.88	99,315,624,662	7.43
'01	15	353	182,624	0.80	15,985,872,150	1.54	12,574,771,749	-3.72	20,160,597,787	1.74	1,256,399,391	-4.96	105,135,647,277	5.86
'02	15	352	185,714	1.69	16,516,164,101	3.32	12,217,255,243	-2.84	20,872,047,378	3.53	1,285,999,008	2.36	110,240,172,168	4.86
'03	15	345	188,651	3.30	17,079,881,834	6.84	11,503,614,224	-8.52	21,508,866,732	6.69	1,418,276,450	12.88	116,119,757,577	10.45
'04	15	342	192,584	2.08	17,658,634,690	3.39	11,059,137,118	-3.86	22,140,095,404	2.93	1,535,290,033	8.25	121,471,959,423	4.61
'05	15	339	195,641	1.59	18,192,838,109	3.03	10,919,037,360	-1.27	22,769,127,488	2.84	1,679,872,756	9.42	125,720,235,439	3.50
'06	15	341	197,782	1.09	18,401,648,718	1.15	11,047,386,909	1.18	22,950,300,287	0.80	1,785,487,155	6.29	132,091,418,506	5.07
'07	15	340	199,059	0.80	18,490,380,938	0.50	11,090,932,189	0.40	23,084,986,235	0.80	1,878,743,872	5.20	137,325,978,322	4.10
'08	15	336	200,458	0.60	18,626,855,764	0.73	11,023,214,085	-0.61	23,276,071,603	0.83	1,972,974,468	5.02	142,504,740,648	3.77
'09	15	336	201,486	0.51	18,856,188,861	1.23	10,411,275,531	-5.55	23,524,580,483	1.07	2,056,218,810	4.22	146,943,849,933	3.12

\* The amount of the statistics is in the local currency, New Taiwan Dollars (NTD); and the rate is USD1= NTD32.00 in 2009



非為營利

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