

Credit Union – Members Matter Most!

2012 Annual Report



中華民國儲蓄互助協會

Credit Union – members first

lifetime services

儲蓄互助社 — 社員第一 終身服務

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Credit Union is our best money manager.

~儲蓄互助社

是我們理財的好夥伴~



儲蓄互助社運動在各位先驅領導幹部們辛勤耕耘了 50 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 50 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.

微型金融具備鼓勵社會脫貧的意義，與儲蓄互助社強調自助互助的精神，具有社區陪伴精神，深入瞭解債務人實際生活情況並提供諮詢；培養債務人自治與自理，鼓勵他們自己找出路；提供婦女發揮的空間，增加其信心與發揮所長；落實以信任為主要核心價值的人性發展，從儲蓄互助社經營原則的具體實踐中體現出以「人」為本的經營理念。我們深信創新已不再只是打造令人讚嘆的新產品與服務，觀念與工作程序上的創新更能發揮可觀的能量。

The Microfinance has its significance in poverty alleviation, same as the core spirit of credit union “people helping people help themselves”. We got to start from our community and neighborhood, deeply realize the actual live condition of debtors, educate, train, and encourage them to find their own way out. In the women segment, we need to strengthen their confidence to build their own skills, based on the trust between people to have continued development in this market. We strongly believe innovation is not only create amazing new products or services, but working concept and process innovation.

未來，儲蓄互助社運動勢必因時制宜，「轉型」或所謂創新是全球儲蓄互助社都將面臨的挑戰，如何在各國政經結構變遷的同時，還能保有佛德烈克·威廉·雷發巽〈Friedrich Wilhelm Raiffeisen〉創建的貧農濟助社所堅守的初衷，是我們當代不可或忘的課題。我們希望擷取來自各國協會、亞盟會及世界議事會所推展的成功經驗，以多元創新思維，架構健全完善且嚴謹的服務系統，在既有的基礎上開拓伸展微型金融的廣度，並賡續深化這股草根力量，為儲蓄互助社運動再創新猷。

In the future, credit union movement needs to niche the market. The “transform” and innovation are the new challenges for credit unions worldwide. How to maintain the core value from Friedrich Wilhelm Raiffeisen under changing society and economic become an crucial issue to us. The credit unions need to be innovated to face the future challenges. How to keep the original spirit of Friedrich Wilhelm Raiffeisen in this variable era has become our important issue. We hope to absorb the successful experience from member organization, ACCU, and WOCCU, combine with innovative thinking and strengthen service system to recreate the value of cu movements.

Sincerely,



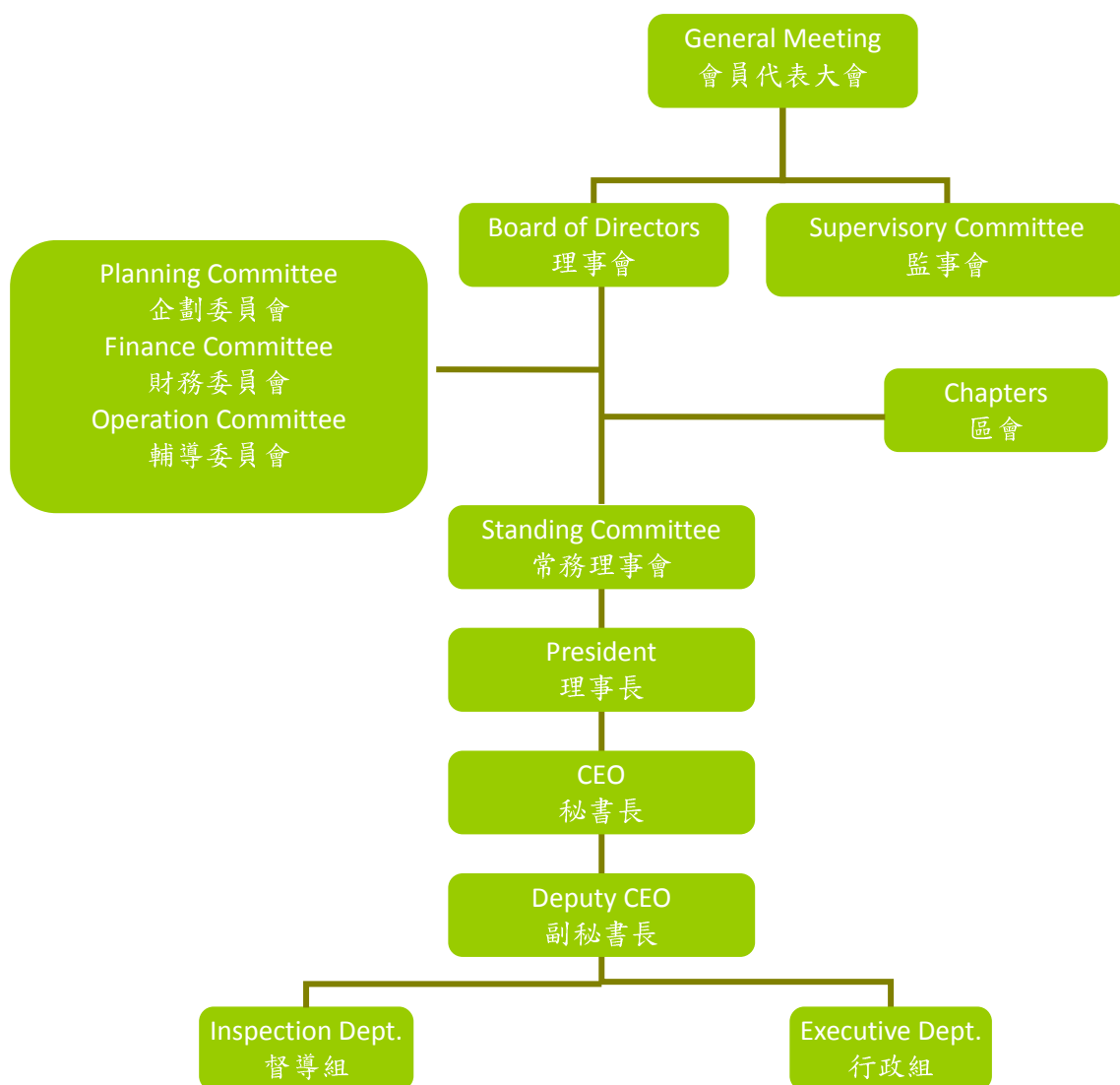
瓦歷斯·貝林

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.

協會的任務：

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：

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

General affairs 庶務

- ◎ The international and public relationship affairs
- ◎ Human resource development
- ◎ Legislative affair
- ◎ Meeting, official documents management
- ◎ General affairs / Supplying
- ◎ Co-operating affair
- ◎ Research and development
- ◎ Poverty Alleviation Project

國際及公關事務

人力資源管理

法制及法規

會議、文書處理

庶務 / 帳表供應

合作結盟事宜

研發

脫貧專案計畫



Finance Affairs 財務

- ◎ Stabilization funds and inter-lending funds affairs
- ◎ Controlling and managing the financial affair of CULROC
- ◎ cooperation Platform for External Financial Institutions

辦理各社穩定基金、資金融通

綜理控管本會財務

金融機構合作平台



Education Affairs 教育

- ◎ Training and education programs for CU leaders
- ◎ Offer handouts and tools in the training programs
- ◎ Publishing Credit Union Magazines
- ◎ The CULROC's website management
- ◎ Upgrading of HR Project - Education and Training Quality System

規劃辦理各級選聘幹部研習會

提供教育教材、教具

出版發行書刊、雜誌及教育文宣

網站管理

人力資源提升—教育訓練品質系統企劃



Inspection Department 督導組

Inspection Affairs 督導

- ◎ 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



Insurance Affairs 保險

- ◎ Dealing with the insurance programs for credit unions 辦理各社安全互助基金業務
- ◎ The products:
 - ◇ 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
 - ◇ Members Major Disease Insurance 社員重大疾病互助基金
 - ◇ 6 Years Term Peace Savings Plan 六年期平安儲蓄互助基金
 - ◇ Microinsurance 微型保險



MIS 資訊

- ◎ 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 49 years, credit union movement has made many members to grow out of nothing, from poor to prosperous; now, many poverty alleviation projects will completely change the economic life of disadvantaged group.

過去的 49 年來，儲蓄互助社運動在台灣已經讓許多社員從無到有，從貧困到富足；現在，儲蓄互助社將繼續提供台灣人民脫貧規劃，徹底改善弱勢族群經濟生活。

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 Klaiser, 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。

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- 2002) 遵法管理階段

- 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。



COOPERATION AND DEVELOPMENT (2004- 2012) 合作發展階段

- 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	<p>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"</p> <p>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」。</p> <p>CULROC has been recognized as outstanding organization to the 8th of Aboriginal Community Development.</p> <p>本會獲頒第八屆促進原住民族社會發展有功團體。</p>
2007	<p>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.</p> <p>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。</p> <p>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.</p> <p>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。</p> <p>CULROC has been recognized as "2006 National Excellent Society and Employment Organization".</p> <p>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。</p> <p>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.</p> <p>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。</p> <p>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.</p> <p>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。</p>
2009	<p>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, Taichung Christian Church, Eden Social Welfare Foundation, Employment Service Center of EVTA, Good Shepherd Church of Christ, and Taichung credit unions. We have a very good performance on this program.</p> <p>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、伊甸基金會、勞委會職訓局中彰投就業服務中心、台中市基督教青年會、好牧人全人關懷協會、及台中區會所屬的儲蓄互助社等推動「儲蓄互助社結合非營利組織推動脫貧策略」，成效卓越。</p>
2010	<p>The group led by President Walis Pelin together with Vice-Presidents, scholars and staffs visited Minister of Interior Affairs and Social Dept. Chief in Parliament. The negotiation conference was regarded to the</p>

amendment of Credit Union Law of ROC.

本會理事長偕同副理事長、會務工作人員及專家學者等一行 10 人至立法院與內政部部长及社會司司長協商修法事宜。



- 2011 We launched “Aboriginal learning/life subsidiary loan program” by the support from Committee of Aboriginal Affairs. The total number of 1102 aborigines obtains US\$1,670,000 loan.

承辦原民會「獎助儲蓄互助社辦理原住民助學生活貸款計畫」及「獎勵儲蓄互助社辦理原住民生活周轉金貸款計畫」，對象為全國原住民社員，完成放款金額共計 5,000 萬元，參加社員人數 1102 人。

We organized “Workshop of Poverty Alleviation” in Taipei, and “Convention of Poverty Alleviation and International Cooperative Year Celebration” in Taichung.

本會在台北辦理「2011 年儲蓄互助社運動暨非營利組織脫貧策略研討會及在台中辦理「2011 年慶祝國際儲蓄互助社節暨響應國際抗貧日大會」。



- 2012 CULROC initiated 3 experimental projects aimed at poverty alleviation: “Poverty alleviation program affiliated with credit union and other NPO”, “Taichung household self-sustaining experimental project”, and “MOI Plebeian Bank experimental project”. With total of 100 individuals attended the project and built saving habits and credits as their milestone of new life.

本會 2012 年共推動 3 個脫貧策略方案實驗計畫：儲蓄互助社結合非營利組織推動脫貧策略實驗計畫、台中市政府自立家庭築夢踏實試辦計畫、內政部儲蓄互助培力—平民銀行試行計畫，共約 100 人參與結合儲蓄習慣與建立良好信用，開創人生新的里程碑。



- ★ 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

本會假花蓮縣花蓮高舉辦第13屆第1次全國會員代表大會。

Annual General Meeting

CULROC organized the First AGM of 13th term in Huanlien High School in Hualien.

教育訓練

本會舉辦儲蓄互助社理事長及社幹部研習會，共25梯次，3,175人次參加。

Training

CULROC launched a training program to the president and managers of credit unions, 25 batches with total 3,175 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 及團體保險部門 Julia Wong 女士蒞臨本會洽談 LP/LS 及 BOND 新年度續約事宜。

Insurance

VP Dr. Leow Yung Khee, led a group together with Ms. Julia Wong, group insurance department of Great Eastern Life Insurance Co., Ltd, Singapore, visited CULROC to discuss the renewal of LP/LS and BOND business.



志願服務

台中市志願服務祥和 71 小隊 16 名志工於 2012 年 12 月 1 日，假東海大學中正堂接受博愛獎及績優獎表揚。

Voluntary Service

The Taichung 71 Voluntary Service Team 16 members were rewarded as indiscriminate love and great performance in assembly hall of Tunghai University.

產學合作

本會與僑光科技大學產學合作，該校財經法律學系學生一行 8 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 8 vacancies for the students of Financial and Economic Law Department to learn from CULROC and the primary credit union.

國際交流

本會第 13 屆理監事考察亞盟會、U-Life 聯合保險人壽公司及 Klong-Chan 儲蓄互助社，了解泰國儲蓄互助社運動並借鏡泰國微型經濟業務運作。

International Interaction

The 13th boards of CULROC visited ACCU, U-Life Insurance Company, and Klong-chan credit union in Bangkok to make a survey of credit union movement and micro-economic operation.



專案計畫

本會配合內政部辦理平民銀行試行計畫座談會，邀請產官學界與 9 個社福單位、14 個試行單位共 51 人與會，目的在希望透過平民銀行計畫與儲蓄互助社運動的推廣，提供社會弱勢團體更多的協助。

Project Plan

In collaboration with Ministry of Interior Affairs, CULROC launched a seminar on Plebeian Bank project. CULROC invited government officials, professors, and other stakeholders including 9 social welfare units and 14 credit unions with total 51 participants. CULROC aimed at providing more assistance to disadvantages through the promotion of this project and credit union movement.

修法協商

本會理事長透過立法委員及專家學者等持續與內政部社會司協商修法事宜。

Law Amendment Negotiation

CULROC's president, Mr. Walis Pelin, continually negotiate with Department of Society, Ministry of Interior for the Credit Union Law amendment.

推廣新社

本會積極成立新社，計有南投縣清流儲蓄互助社、高雄市勞動儲蓄互助社、台東縣金太儲蓄互助社、嘉義市福民儲蓄互助社。籌備中有台中市磊川儲蓄互助社及屏東縣勞工儲蓄互助社等。

New Credit Union Promotion

CULROC actively established new credit union as Nantou Chinliu CU, Kaohsiung Laogon CU, Taitung Chintai CU, and ChiaYi Fumin CU. Some in progress credit unions as, , Taichung Laychuan CU and Pingtun Laogon CU.



脫貧方案

本會積極推動「儲蓄互助社結合非營利組織推動脫貧策略方案實驗計畫」，幫助經濟弱勢家庭藉由定期儲蓄習慣，建立信用擺脫貧困。

Poverty Alleviation Project

CULROC successfully launched the experimental project plan in poverty alleviation in the community. We helped families to get rid of poverty through regular saving and credit establishing.

亞盟會成果

本會洪奇文副理事長偕同王永裕秘書長等一行 5 人參加亞盟會於菲律賓舉辦之公開論壇及第 31 屆會員代表大會。

ACCU Achievement

The Vice President of CULROC, Mr. Hung, Chi-Wen led a 5 participants group to attended the ACCU pre-forum workshop, forum, and 31st AGM in Manila, the Philippines.

儲蓄之光

由日本 IE-NO-HIKARI 協會主辦之第 20 屆世界兒童繪畫比賽，本會參賽者詹雨潔、謝依君同學作品「三太子 fun 暑假」、「鹿港燈會」勇奪銅賞獎。

Light of Credit Union

The 20th Annual World Children's Picture Contest held by IE-NO-HIKARI Association, our candidate, Chang, Yu-Chieh and Hsieh, Yi-Chu, won the Bronze Metal by drawing "Gods in Vacation" and "Lukang Lantern Festival".



The new established Chingliu Credit Union founded on 3rd March 2012. Chingliu CU will play an important role in providing a complete financial services for citizens in ZenAi village. (南投縣清流儲蓄互助社於 2012 年 3 月 3 日，揭牌正式成立，為南投縣國姓鄉居民提供更完善的基層金融服務。)

The new established ChuanAi Credit Union founded on 1st December 2012. This will be the successful financial center of Plebeian Bank for the citizens in Taichung downtown. (台中市傳愛儲蓄互助社於 2012 年 12 月 1 日，召開成立大會，為台中市開創成功的平民金融服務中心。)



The new established Chia-Yi Fuming Credit Union founded on 15th April 2012. This is the successful model of Plebeian Bank for the citizens in Chia-Yi downtown. (嘉義市福民儲蓄互助社於 2012 年 4 月 15 日，召開成立大會，為嘉義市區開創平民金融服務的成功典範。)



President Walis Pelin participated the ACCU 74th Board Meeting held in Bangkok, Thailand. (本會理事長參加亞盟會於泰國曼谷舉辦之第 74 次亞盟會理事會。)



CULROC launched a program for teenagers in Luye, Taitung. With total 58 teenagers participated in this program for learning how to use the money well, and help them to build the concept of savings. There were some outdoor activities to cultivate teenagers team cooperation awareness. (本會在台東縣鹿初鹿山莊舉辦花東地區青少年理財營活動，總共 58 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，並舉辦戶外活動，培養團隊合群意識。)

The Ministry of the Interior Affairs (MOI) has conducted a series sessions of "Plebeian Bank Project". The aim of this project is to extend the financial service to the basic citizens.

內政部平民銀行計畫已在全台各區展開一系列的說明會，目的就是要將內政部平民銀行計畫延伸到社會的角落，落實解決基層民眾的金融服務需求。



2012 年 12 月城鄉分布統計表

區 會	都 市			鄉 村			合 計		
	社數	人數	股金 (NT\$)	社數	人數	股金 (NT\$)	社數	人數	股金 (NT\$)
台北	20	8,544	1,230,910,894	0	0	0	20	8,544	1,230,910,894
宜蘭	7	3,282	251,500,829	1	203	539,110	8	3,485	252,039,939
桃園	18	9,233	871,585,764	7	1,712	85,246,740	25	10,945	956,832,504
新竹	9	4,026	419,314,076	14	23,820	2,494,849,219	23	27,846	2,914,163,295
苗栗	0	0	0	7	3,168	269,729,740	7	3,168	269,729,740
台中	9	7,660	904,261,645	6	4,189	423,288,538	15	11,849	1,327,550,183
南投	2	2,738	302,688,978	31	17,336	1,696,241,785	33	20,074	1,998,930,763
彰化	3	1,790	177,146,469	18	5,585	592,228,260	21	7,375	769,374,729
雲林	1	578	61,386,553	12	9,871	1,219,325,674	13	10,449	1,280,712,227
嘉義	4	1,592	155,931,676	17	8,554	816,855,032	21	10,146	972,786,708
台南	20	16,309	1,831,414,337	5	5,639	640,252,604	25	21,948	2,471,666,941
高雄	23	11,006	1,017,979,677	11	4,426	298,211,916	34	15,432	1,316,191,593
屏東	4	2,310	196,225,987	27	14,000	920,388,102	31	16,310	1,116,614,089
台東	4	3,054	315,603,245	29	12,847	945,179,156	33	15,901	1,260,782,401
花蓮	3	4,996	342,236,646	26	22,326	1,498,522,180	29	27,322	1,840,758,826
金門	0	0	0	2	253	3,250,239	2	253	3,250,239
合計	127	77,118	8,078,186,776	213	133,929	11,904,108,295	340	211,047	19,982,295,071

Rural- Urban

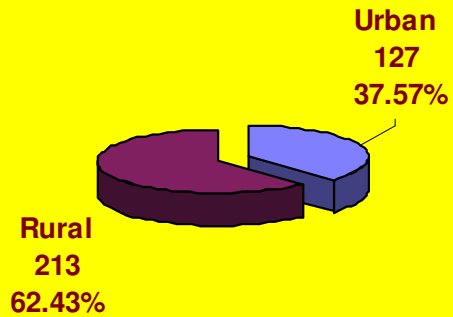
As of December 2012

Chapter / Area	Urban			Rural			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	20	8,544	41,030,363	0	0	0	20	8,544	41,030,363
Yilan	7	3,282	8,383,361	1	203	17,970	8	3,485	8,401,331
Taoyuan	18	9,233	29,052,859	7	1,712	2,841,558	25	10,945	31,894,417
Hsinchu	9	4,026	13,977,136	14	23,820	83,161,641	23	27,846	97,138,777
Miaoli	0	0	0	7	3,168	8,990,991	7	3,168	8,990,991
Taichung	9	7,660	30,142,055	6	4,189	14,109,618	15	11,849	44,251,673
Nantou	2	2,738	10,089,633	31	17,336	56,541,393	33	20,074	66,631,025
Changhua	3	1,790	5,904,882	18	5,585	19,740,942	21	7,375	25,645,824
Yunlin	1	578	2,046,218	12	9,871	40,644,189	13	10,449	42,690,408
Chiayi	4	1,592	5,197,723	17	8,554	27,228,501	21	10,146	32,426,224
Tainan	20	16,309	61,047,145	5	5,639	21,341,753	25	21,948	82,388,898
Kaohsiung	23	11,006	33,932,656	11	4,426	9,940,397	34	15,432	43,873,053
Pingtung	4	2,310	6,540,866	27	14,000	30,679,603	31	16,310	37,220,470
Taitung	4	3,054	10,520,108	29	12,847	31,505,972	33	15,901	42,026,080
Hualien	3	4,996	11,407,888	26	22,326	49,950,739	29	27,322	61,358,628
Kinmen	0	0	0	2	253	108,341	2	253	108,341
Total	127	77,118	269,272,893	213	133,929	396,803,610	340	211,047	666,076,502

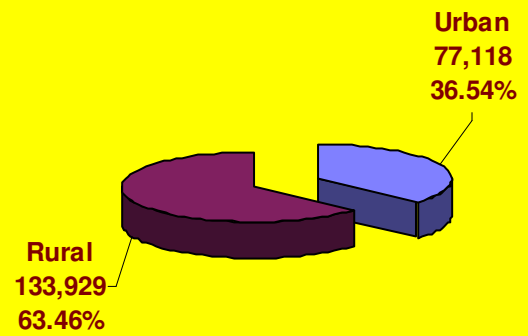
** US\$1=NT\$30.00

Rural- Urban

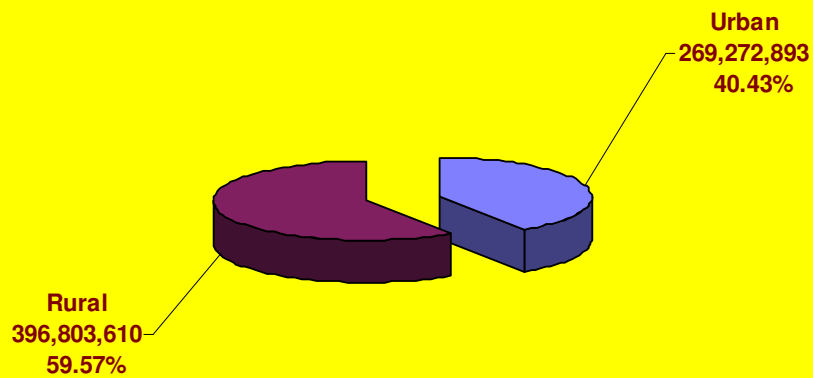
Credit Unions



Members



Shares (US\$)



As of December 2012

	CUs	Members	Shares (US\$)
Urban	127	77,118	269,272,893
Rural	213	133,929	396,803,610
Total	340	211,047	666,076,503

** US\$1=NT\$30.00

2012 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 (NT\$)	社數	人數	股金 (NT\$)	社數	人數	股金 (NT\$)
台北	18	7,281	1,143,126,439	2	1,263	87,784,455	20	8,544	1,230,910,894
宜蘭	8	3,485	252,039,939	0	0	0	8	3,485	252,039,939
桃園	20	9,610	905,705,690	5	1,335	51,126,814	25	10,945	956,832,504
新竹	19	24,972	2,720,168,454	4	2,874	193,994,841	23	27,846	2,914,163,295
苗栗	4	2,369	196,724,667	3	799	73,005,073	7	3,168	269,729,740
台中	15	11,849	1,327,550,183	0	0	0	15	11,849	1,327,550,183
南投	14	13,747	1,570,303,952	19	6,327	428,626,811	33	20,074	1,998,930,763
彰化	21	7,375	769,374,729	0	0	0	21	7,375	769,374,729
雲林	13	10,449	1,280,712,227	0	0	0	13	10,449	1,280,712,227
嘉義	13	8,009	811,095,744	8	2,137	161,690,964	21	10,146	972,786,708
台南	25	21,948	2,471,666,941	0	0	0	25	21,948	2,471,666,941
高雄	31	14,391	1,262,468,059	3	1,041	53,723,534	34	15,432	1,316,191,593
屏東	15	7,923	660,832,528	16	8,387	455,781,561	31	16,310	1,116,614,089
台東	3	1,560	205,579,667	30	14,341	1,055,202,734	33	15,901	1,260,782,401
花蓮	5	6,451	469,641,146	24	20,871	1,371,117,680	29	27,322	1,840,758,826
金門	2	253	3,250,239	0	0	0	2	253	3,250,239
合計	226	151,672	16,050,240,604	114	59,375	3,932,054,467	340	211,047	19,982,295,071

Non-aboriginal / Aboriginal Area

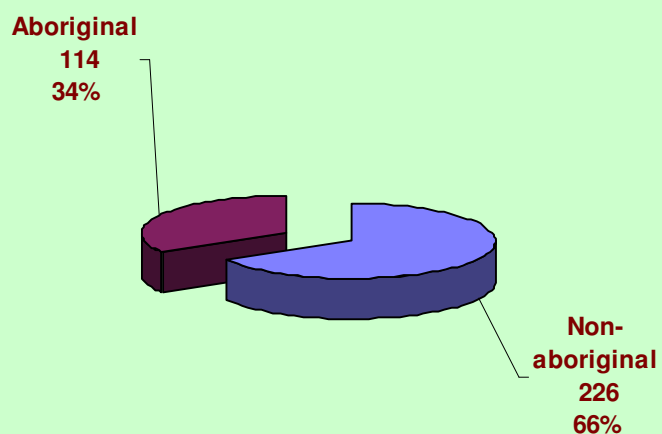
As of December 2012

Chapter / Tribe	Non-aboriginal			Aboriginal			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	18	7,281	38,104,215	2	1,263	2,926,149	20	8,544	41,030,363
Yilan	8	3,485	8,401,331	0	0	0	8	3,485	8,401,331
Taoyuan	20	9,610	30,190,190	5	1,335	1,704,227	25	10,945	31,894,417
Hsinchu	19	24,972	90,672,282	4	2,874	6,466,495	23	27,846	97,138,777
Miaoli	4	2,369	6,557,489	3	799	2,433,502	7	3,168	8,990,991
Taichung	15	11,849	44,251,673	0	0	0	15	11,849	44,251,673
Nantou	14	13,747	52,343,465	19	6,327	14,287,560	33	20,074	66,631,025
Changhua	21	7,375	25,645,824	0	0	0	21	7,375	25,645,824
Yunlin	13	10,449	42,690,408	0	0	0	13	10,449	42,690,408
Chiayi	13	8,009	27,036,525	8	2,137	5,389,699	21	10,146	32,426,224
Tainan	25	21,948	82,388,898	0	0	0	25	21,948	82,388,898
Kaohsiung	31	14,391	42,082,269	3	1,041	1,790,784	34	15,432	43,873,053
Pingtung	15	7,923	22,027,751	16	8,387	15,192,719	31	16,310	37,220,470
Taitung	3	1,560	6,852,656	30	14,341	35,173,424	33	15,901	42,026,080
Hualien	5	6,451	15,654,705	24	20,871	45,703,923	29	27,322	61,358,628
Kinmen	2	253	108,341	0	0	0	2	253	108,341
Total	226	151,672	535,008,020	114	59,375	131,068,482	340	211,047	666,076,502

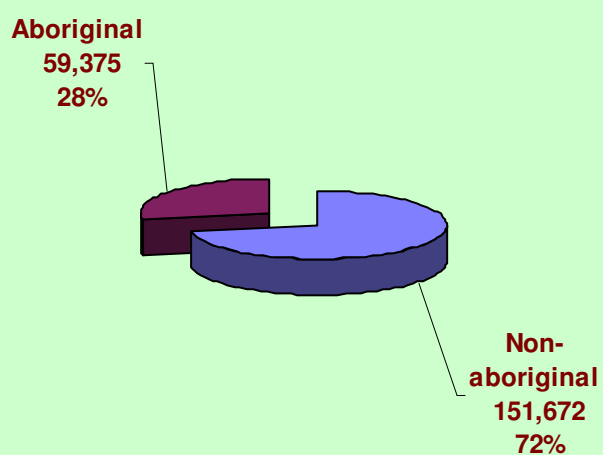
** US\$1=NT\$30.00

Aboriginal- Non-aboriginal Area

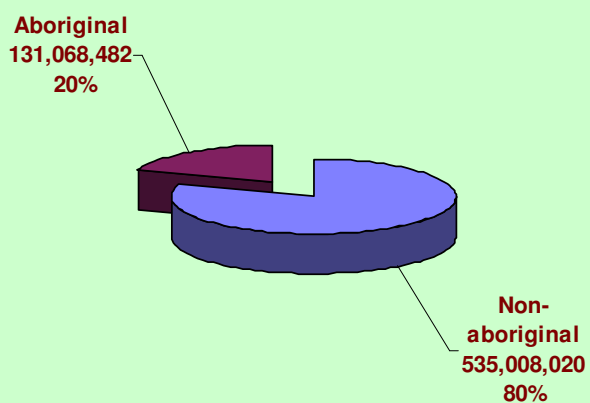
Credit Unions



Members



Shares (US\$)



As of December 2012

	CUs	Members	Shares (US\$)
Non-aboriginal	226	151,672	535,008,020
Aboriginal	114	59,375	131,068,482
Total	340	211,047	666,076,502

** US\$1=NT\$30.00

2012 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 (NT\$)	社數	人數	股 金 (NT\$)	社數	人數	股 金 (NT\$)	社數	人數	股 金 (NT\$)
台 北	4	2,617	230,192,693	14	2,946	305,363,826	2	2,981	695,354,375	20	8,544	1,230,910,894
宜 蘭	8	3,485	252,039,939	0	0	0	0	0	0	8	3,485	252,039,939
桃 園	15	7,041	530,522,869	9	3,822	423,740,843	1	82	2,568,792	25	10,945	956,832,504
新 竹	15	24,987	2,644,445,844	7	2,410	199,094,801	1	449	70,622,650	23	27,846	2,914,163,295
苗 栗	6	2,775	247,671,424	1	393	22,058,316	0	0	0	7	3,168	269,729,740
台 中	11	10,173	1,162,962,141	4	1,676	164,588,042	0	0	0	15	11,849	1,327,550,183
南 投	33	20,074	1,998,930,763	0	0	0	0	0	0	33	20,074	1,998,930,763
彰 化	20	7,183	760,203,247	1	192	9,171,482	0	0	0	21	7,375	769,374,729
雲 林	12	10,284	1,271,882,026	1	165	8,830,201	0	0	0	13	10,449	1,280,712,227
嘉 義	19	9,186	868,116,708	0	0	0	2	960	104,670,000	21	10,146	972,786,708
台 南	23	21,197	2,418,356,128	2	751	53,310,813	0	0	0	25	21,948	2,471,666,941
高 雄	30	13,562	1,131,189,554	4	1,870	185,002,039	0	0	0	34	15,432	1,316,191,593
屏 東	29	15,739	1,043,260,033	2	571	73,354,056	0	0	0	31	16,310	1,116,614,089
台 東	30	14,560	1,038,200,428	2	761	93,334,696	1	580	129,247,277	33	15,901	1,260,782,401
花 蓮	25	21,795	1,478,221,198	2	1,365	67,755,861	2	4,162	294,781,767	29	27,322	1,840,758,826
金 門	2	253	3,250,239	0	0	0	0	0	0	2	253	3,250,239
合 計	282	184,911	17,079,445,234	49	16,922	1,605,604,976	9	9,214	1,297,244,861	340	211,047	19,982,295,071

Common Bond (Community, Group, Employee)

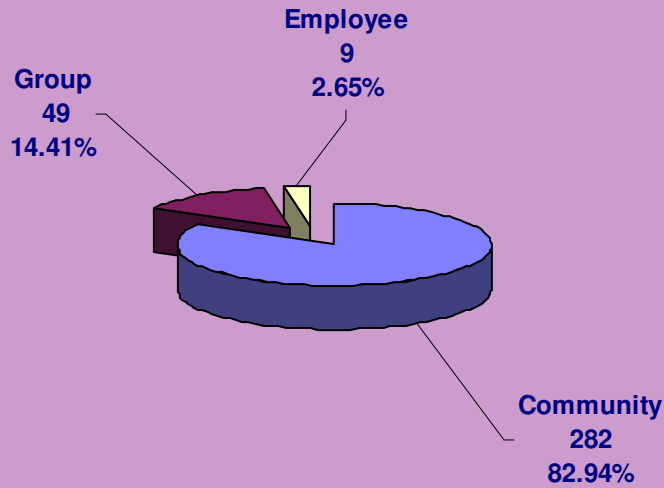
As the December 2012

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	2,617	7,673,090	14	2,946	10,178,794	2	2,981	23,178,479	20	8,544	41,030,363
Yilan	8	3,485	8,401,331	0	0	0	0	0	0	8	3,485	8,401,331
Taoyuan	15	7,041	17,684,096	9	3,822	14,124,695	1	82	85,626	25	10,945	31,894,417
Hsinchu	15	24,987	88,148,195	7	2,410	6,636,493	1	449	2,354,088	23	27,846	97,138,777
Miaoli	6	2,775	8,255,714	1	393	735,277	0	0	0	7	3,168	8,990,991
Taichung	11	10,173	38,765,405	4	1,676	5,486,268	0	0	0	15	11,849	44,251,673
Nantou	33	20,074	66,631,025	0	0	0	0	0	0	33	20,074	66,631,025
Changhua	20	7,183	25,340,108	1	192	305,716	0	0	0	21	7,375	25,645,824
Yunlin	12	10,284	42,396,068	1	165	294,340	0	0	0	13	10,449	42,690,408
Chiayi	19	9,186	28,937,224	0	0	0	2	960	3,489,000	21	10,146	32,426,224
Tainan	23	21,197	80,611,871	2	751	1,777,027	0	0	0	25	21,948	82,388,898
Kaohsiung	30	13,562	37,706,318	4	1,870	6,166,735	0	0	0	34	15,432	43,873,053
Pingtung	29	15,739	34,775,334	2	571	2,445,135	0	0	0	31	16,310	37,220,470
Taitung	30	14,560	34,606,681	2	761	3,111,157	1	580	4,308,243	33	15,901	42,026,080
Hualien	25	21,795	49,274,040	2	1,365	2,258,529	2	4,162	9,826,059	29	27,322	61,358,628
Kinmen	2	253	108,341	0	0	0	0	0	0	2	253	108,341
Total	282	184,911	569,314,841	49	16,922	53,520,166	9	9,214	43,241,495	340	211,047	666,076,502

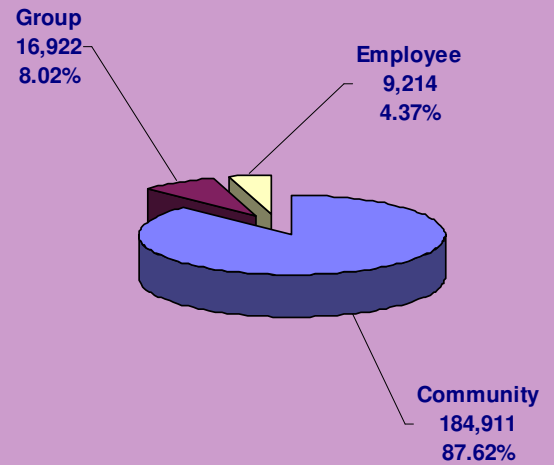
** US\$1=NT\$30.00

Common Bond

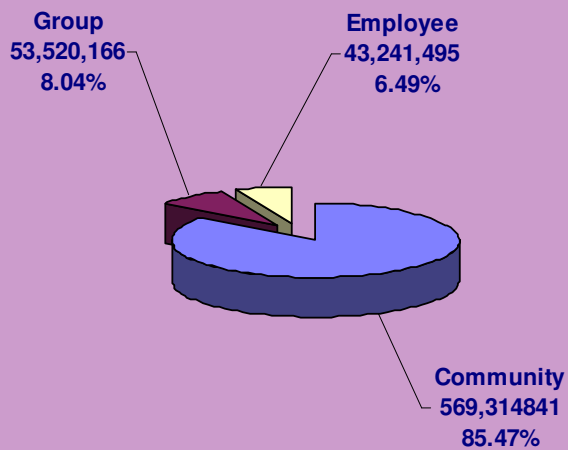
Credit Unions



Members



Shares (US\$)



As of December 2012

	CUs	Members	Shares (US\$)
Community	282	184,911	569,314,841
Group	49	16,922	53,520,166
Employee	9	9,214	43,241,495
Total	340	211,047	666,076,502

** US\$1=NT\$30.00

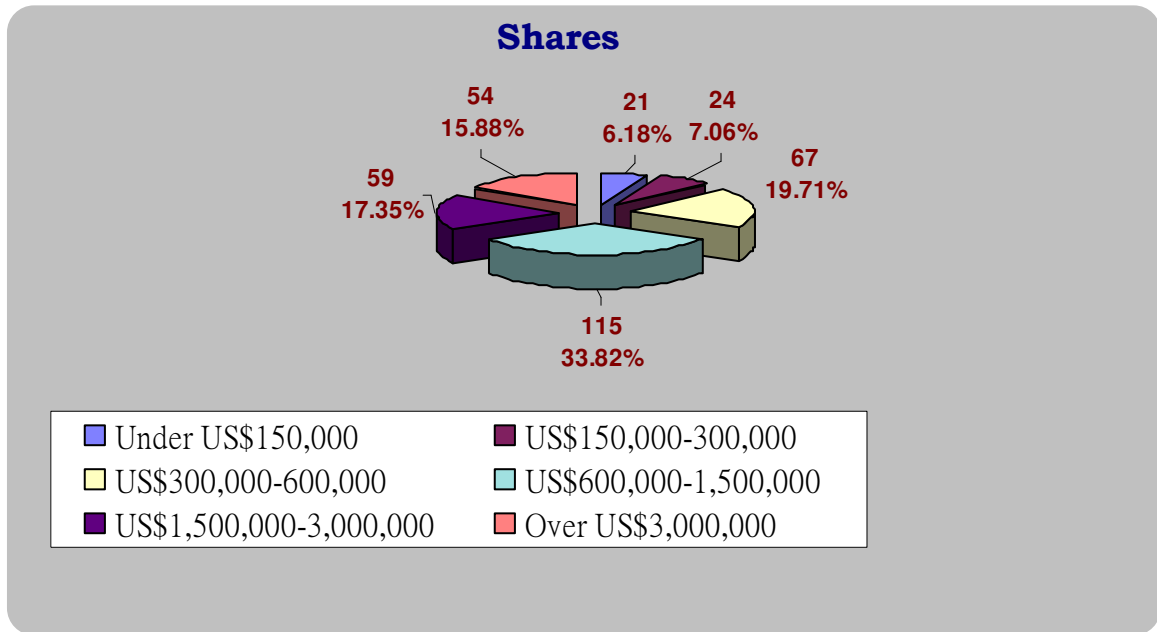
STATISTICS

As of December 2012 (in US\$)

Chapter/Items	CUs	Members	Shares	Average Shares of Each CU	Average Shares of Each Member	Reserves	Assets	Outstanding Loans	Accumulated Loans
Taipei	20	8,544	41,030,363	2,051,518	4,802	3,914,716	46,698,050	16,265,296	308,436,699
Yilan	8	3,485	8,401,331	1,050,166	2,411	952,109	9,791,690	4,219,711	65,511,865
Taoyuan	25	10,945	31,894,417	1,275,777	2,914	2,437,525	35,332,973	15,518,981	197,973,734
Hsinchu	23	27,846	97,138,777	4,223,425	3,488	9,560,644	116,553,928	48,378,284	710,858,915
Miaoli	7	3,168	8,990,991	1,284,427	2,838	957,371	10,706,890	3,611,514	60,746,121
Taichung	15	11,849	44,251,673	2,950,112	3,735	3,915,180	51,955,662	18,651,837	305,648,957
Nantou	33	20,074	66,631,025	2,019,122	3,319	7,342,710	79,453,153	33,989,985	535,525,567
Changhua	21	7,375	25,645,824	1,221,230	3,477	2,229,961	28,618,073	9,099,529	244,164,704
Yunlin	13	10,449	42,690,408	3,283,878	4,086	4,532,004	49,796,362	9,915,229	381,025,115
Chiayi	21	10,146	32,426,224	1,544,106	3,196	2,601,224	36,190,775	12,073,331	206,823,879
Tainan	25	21,948	82,388,898	3,295,556	3,754	8,229,959	104,774,083	34,059,522	674,592,121
Kaohsiung	34	15,432	43,873,053	1,290,384	2,843	5,854,290	52,156,175	15,182,421	389,748,305
Pingtung	31	16,310	37,220,470	1,200,660	2,282	5,309,345	47,815,423	21,103,540	341,792,021
Taitung	33	15,901	42,026,080	1,273,518	2,643	6,274,443	49,722,248	28,135,825	363,510,510
Hualien	29	27,322	61,358,628	2,115,815	2,246	8,739,950	55,589,043	39,619,613	535,602,693
Kinmen	2	253	108,341	54,171	428	2,198	139,804	0	148,333
Total	340	211,047	666,076,502	30,133,863	48,462	72,853,627	775,294,331	309,824,617	5,322,109,537

** US\$1=NT\$30.00

Shares in each scale



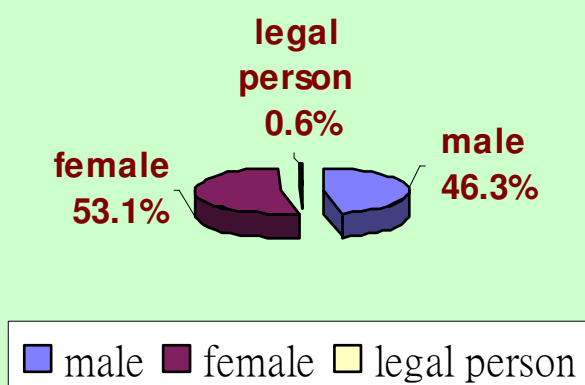
As of December 2012

Scale	CU No.	Ratios (%)
Under US\$150,000	21	6.18
US\$150,000-300,000	24	7.06
US\$300,000-600,000	67	19.71
US\$600,000-1,500,000	115	33.82
US\$1,500,000-3,000,000	59	17.35
Over US\$3,000,000	54	15.88
Total	340	100.00

** US\$1=NT\$30.00

Gender and Age Structure

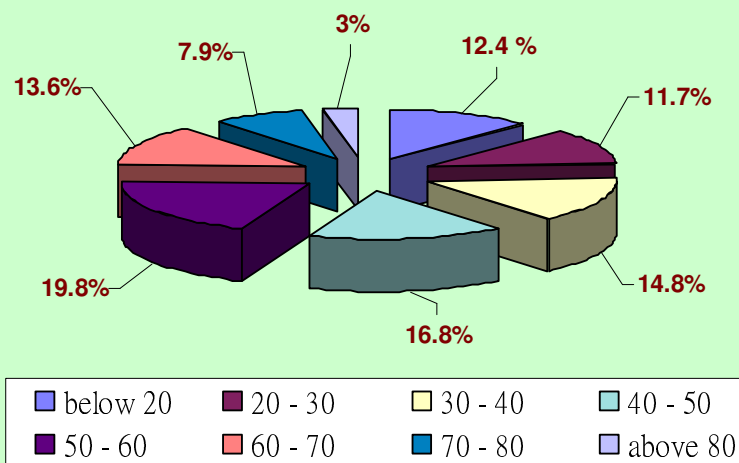
Gender



As of December 2012

Gender	Ratios (%)
Male	46.3
Female	53.1
Legal person	0.6
Total	100.00

Age structure



As of December 2012

Age	Ratios (%)
below 20	12.4
20 – 30	11.7
30 – 40	14.8
40 – 50	16.8
50 – 60	19.8
60 – 70	13.6
70 – 80	7.9
above 80	3.0
Total	100.00

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
'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
'10	15	336	203,767	1.13	19,197,228,853	1.81	10,006,970,358	-3.88	23,032,115,911	-2.09	2,103,168,930	2.28	151,619,599,224	3.18
'11	15	337	207,689	1.92	19,574,355,745	1.96	9,629,800,499	-3.77	23,438,986,564	1.77	2,141,207,337	1.81	155,955,840,749	2.86
'12	15	340	211,047	1.64	19,982,295,071	2.08	9,294,738,502	-3.48	23,258,829,934	-0.77	2,185,608,818	2.07	159,663,286,115	2.38

* The amount of the statistics is in the local currency, New Taiwan Dollars (NTD); and the rate is USD1= NTD30.00 in 2012



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