

# Credit Union – Members Matter Most!

*2013 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**

## Contents

- 
- 02 理事長的話  
The President
- 08 儲蓄互助社運動大事紀  
Chronicle of Credit Union Movement
- 14 協會的努力  
Our Effort
- 18 協會剪影  
Highlight
- 20 統計資料  
Statistics

Credit Union is our best money manager.

~儲蓄互助社

是我們理財的好夥伴~



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：美國聯邦儲備委員會（Federal Reserve）對貨幣供給緊縮政策，造成 2012 年新興市場經濟成長的大幅下滑；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。而經過了被 SARS 衝擊及 2008 金融海嘯的艱困時期，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，台灣與其他東亞新興國家間貿易互補指數是亞太第一，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 the shrank of Quantitative Easing (QE) policy from Federal Reserve caused the drop of economic growth in emerging markets in 2012. 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 SARS infecting and financial crisis in 2008, 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 highest 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 50 年之久，應如何面臨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，提昇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.

**瓦歷斯·貝林**

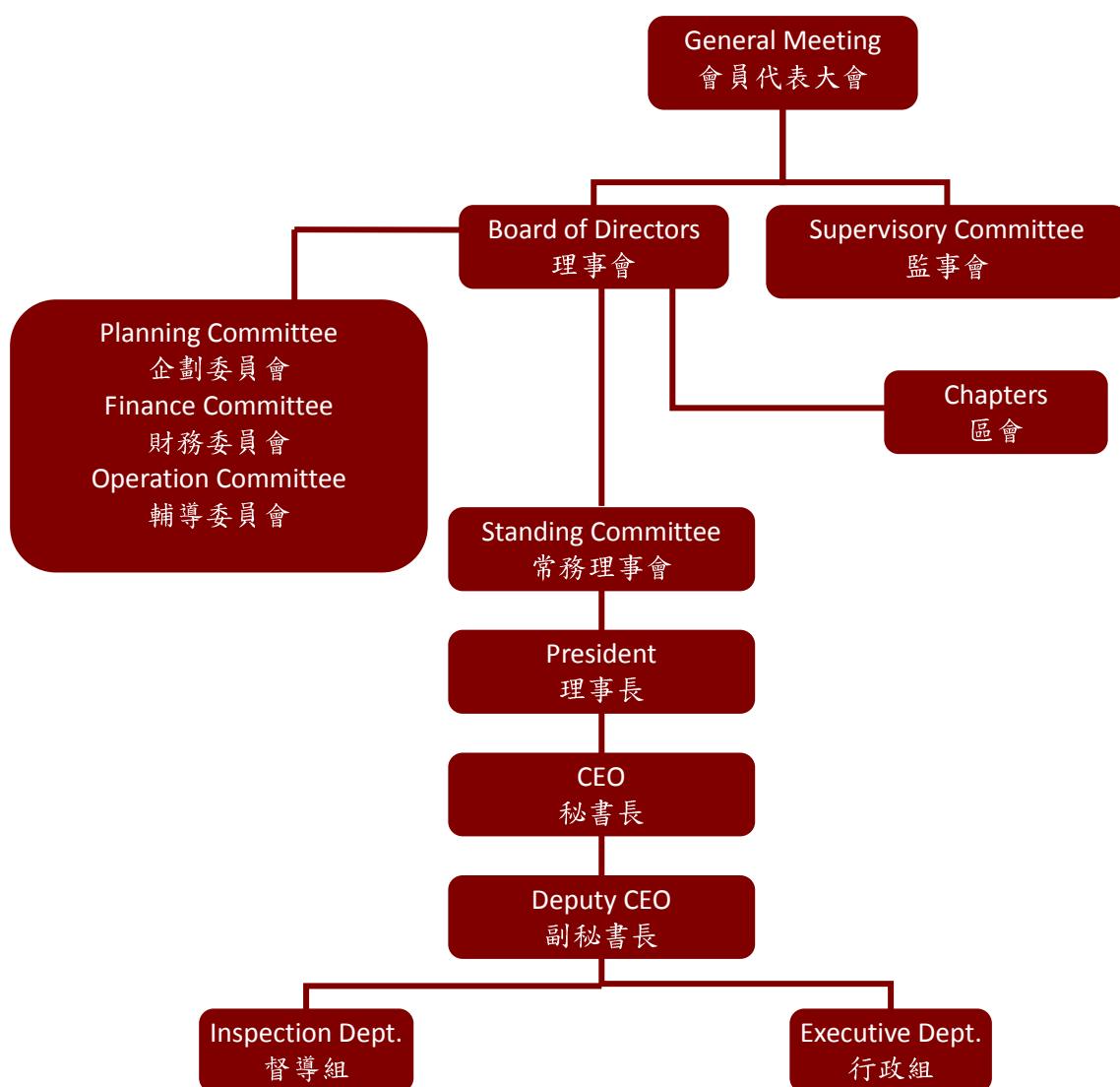
中華民國儲蓄互助協會理事長

President Walis Pelin

Credit Union League of the R



## 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. 全國分北、中、南、東四個區域
- ◎ One inspector in each city/county to audit and counsel the business / finance operation of credit unions. 各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 互助基金

- ◎ 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
  - ◇ 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
  - ◇ Senior Members Accident Insurance 社員常青意外互助基金



### 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





# COOPERATION

In the past 50 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 50 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 Klaier, 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) 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。



## COOPERATION AND DEVELOPMENT (2004- 2013) 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 8<sup>th</sup> 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。

- 2013 CULROC aggressively plan and set up the credit union training center. This center is aimed to cultivate professional credit union specialists, and enhance staffs' capability. Common purchasing, regional information development, and cooperation among authorities will be its' further goals.

本會積極規劃並建置儲蓄互助社「育成」及「共同利用」中心，除培訓儲蓄互助社專業人才資格認證，並提升聘僱職員專業能力外，將推動共同購買業務及區域資訊化發展，進而建立產官學夥伴關係。

- ★ 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

本會假台中市靜宜大學舉辦第 13 屆第 2 次全國會員代表大會。

### Annual General Meeting

CULROC organized the Second AGM of 13<sup>th</sup> term in Providence University in Taichung.

### 教育訓練

本會舉辦儲蓄互助社理事長及社幹部研習會，共 35 梯次 3,103 人次參加。

### Training

CULROC launched a training program to the president and managers of credit unions, 31 batches with total 3,103 participants trained in this director's workshop.

### 保險事宜

本會瓦歷斯·貝林理事長偕同王永裕秘書長、督導組繆文蔚副組長前往新加坡大東方人壽保險股份有限公司簽署 103 年與本會合作貸款安全、人壽儲蓄及綜合損失互助基金之合約，合約期間為期 1 年。

### Insurance

President Mr. Walis Pelin led a group together with CEO Joel Wang, vice administrator of Inspection Dept, Mr. Kevin Miao, to visit Great Eastern Life Insurance Co., Ltd in Singapore. This visit accomplished the 1 year term insurance contracts in LP/LS and Common Bond sectors.





### 志願服務

參加臺中市 102 年度志願服務績優團隊及志工表揚暨聯誼活動—中興大學惠孫堂。本會臺中區志工隊（臺中市祥和計畫第 71 小隊）計有 16 位志工接受表揚：愛心獎 2 名；績優獎 14 名。

### Voluntary Service

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

### 產學合作

本會與逢甲大學產學合作，該校合作經濟學系學生一行 17 人至本會及儲蓄互助社參訪實習。

### Interaction with Institute

CULROC has industry-university cooperation with Feng Chia University, and offer 17 vacancies for the students of Cooperative Economic Department 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，計有來自蒙古、菲律賓、新加坡、泰國等 4 國共 9 人參加本次活動。活動主題為「脫貧計畫與分級管理」，行程安排參訪逢甲大學及暨南國際大學，並與南投縣十方儲蓄互助社、嘉義縣三育儲蓄互助社及海星儲蓄互助社進行社務交流分享。

### International Interaction

CULROC hosted 2013 Exposure Program with the theme of Poverty Alleviation Project. 9 participants from Mongolia, Philippines, Singapore, and Thailand visit universities and primary credit unions for exchanging experiences.





### 專案計畫

本會配合內政部擴大辦理平民銀行試行計畫，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。目前共有 133 個家庭參與這項計畫。

### Project Plan

In collaboration with Ministry of Interior Affairs, CULROC launched Plebeian Bank project. CULROC aimed at providing more assistance to disadvantages through the promotion of this project and credit union movement. Currently, there are total 133 households participating this program.

### 推廣新社

本會積極成立新社，計有台中市磊川儲蓄互助社及南投縣日月潭儲蓄互助社。

### New Credit Union Promotion

CULROC actively established new credit union as Taichung Laychuan CU and Nantou Sun-Moon-Lake CU.

### 儲蓄之光

由日本 IE-NO-HIKARI 協會主辦之第 21 屆世界兒童繪畫比賽，本會參賽者楊佳蓁、陳秉澤、郭庭嘉同學作品「好大的鳥」、「趕快來吃嘍」、「布袋戲開演了」分別勇奪金賞獎、銀賞獎及銅賞獎。

### Light of Credit Union

The 21st Annual World Children's Picture Contest held by IE-NO-HIKARI Association, our candidate, Yang, Chia-Chen, Chen, Pin-Tze, Kuo, Ting-Chia, won the Gold Metal, Silver Metal, and Bronze Metal.



### 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，並透過技能訓練，使其能自食其力，重返社會。(上圖為受到該計劃協助成功的個案)

### 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. We also provided skill training to improve their capability in society. (She is one of our successful cases in this project.)

### 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協商修法事宜。

### Law Amendment Negotiation

CULROC's president, Mr. Walis Pelin, continually negotiate with The Ministry of Interior Affairs (MOI) for the Credit Union Law amendment.

### 50 年行腳紀錄

儲蓄互助社運動在台推廣 50 年，有鑑於成果輝煌，功效卓著，本會特別製作「愛的週轉金」紀錄片，紀錄儲蓄互助社運動先驅前輩的努力，做為本運動成功典範的最佳註解。

### 50 Years documentary film

The credit union movement has been promoted in Taiwan for 50 years. Considering the successful result, CULROC compiled those history witnesses to make a film named "Revolving Funds of Love". This is to recognize the effort of those pioneers as well as be a evidence of credit union movement in Taiwan.





CULROC conducted 50 years celebration of credit union movement in Taiwan in Taipei World Trade Center on May 25<sup>th</sup> 2013. The ACCU President, Mr. Simon A. Pereira, delivered a congratulation speech, and awards given to credit union leaders for more than 30 years service, we announced the “Action” of documentary film to record the 50 years effort and tracks of credit union movement in Taiwan. (本會於 2013 年 5 月 25 日，假台北世貿中心，舉辦儲蓄互助社運動在台行腳 50 周年慶祝大會，現場除了邀請亞洲儲蓄互助社聯盟會會長 Mr. Simon A. Pereira 致詞，並表揚 30 年以上資深幹部外，還宣布開拍儲蓄互助社運動 50 年紀錄片。)





Vice President Mr. Hung, Chi-Wen, led with CEO Joel Wang, International Affairs Officer Geoff Lin, and Inspector Chris Wang participated the ACCU Forum and 32<sup>nd</sup> AGM in Kathmandu, Nepal. With total of 450 participants from 30 nations jointed this event. (本會洪奇文副理事長、王永裕秘書長、林敬傑助理專員及王志翔督導等一行 4 人參加亞盟會於尼泊爾加德滿都舉辦之亞洲儲蓄互助社公開論壇及第 32 屆代表大會；計有來自 30 個國家 450 位代表與會。)



CULROC launched a program for teenagers in Taitung, Hualien, HsinChu and Kaohsiung. With total 207 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、花蓮、新竹、高雄分別舉辦青少年理財營活動，總共 207 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. The MOI extended the program through the promotion of credit union movement. We hope to reach the plan to the corner of our society.

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。內政部決定擴大辦理該計劃，透過儲蓄互助社運動的推廣，希望將計畫延伸到社會的每一角落。



2013 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	8,700	1,276,147,467	0	0	0	20	8,700	1,276,147,467
宜蘭	6	3,253	251,519,739	1	203	539,110	7	3,456	252,058,849
桃園	18	9,359	905,670,604	7	1,736	91,638,469	25	11,095	997,309,073
新竹	9	4,018	430,605,351	14	24,035	2,561,042,414	23	28,053	2,991,647,765
苗栗	0	0	0	7	3,048	264,606,180	7	3,048	264,606,180
台中	11	8,441	945,251,018	6	4,378	445,968,937	17	12,819	1,391,219,955
南投	2	2,783	312,134,380	32	17,585	1,726,814,721	34	20,368	2,038,949,101
彰化	3	1,838	183,991,668	18	5,683	608,434,251	21	7,521	792,425,919
雲林	1	590	63,071,199	12	9,956	1,243,895,842	13	10,546	1,306,967,041
嘉義	4	1,571	156,232,912	17	8,697	851,777,129	21	10,268	1,008,010,041
台南	20	16,647	1,847,885,645	5	5,661	643,823,366	25	22,308	2,491,709,011
高雄	23	11,066	1,030,174,352	11	4,389	297,219,031	34	15,455	1,327,393,383
屏東	4	2,304	196,170,363	27	14,193	933,111,772	31	16,497	1,129,282,135
台東	4	3,142	322,511,147	29	12,658	951,127,319	33	15,800	1,273,638,466
花蓮	3	5,041	357,029,059	26	22,908	1,547,600,694	29	27,949	1,904,629,753
金門	0	0	0	2	253	3,250,239	2	253	3,250,239
合計	128	78,753	8,278,394,904	214	135,383	12,170,849,474	342	214,136	20,449,244,378

## Rural- Urban

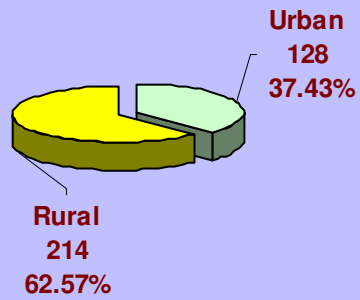
As of December 2013

Chapter / Area	Urban			Rural			Total		
	CUs	Members	Shares (US\$)	Cus	Members	Shares (US\$)	Cus	Members	Shares (US\$)
Taipei	20	8,700	41,166,047	0	0	0	20	8,700	41,166,047
Yilan	6	3,253	8,113,540	1	203	17,391	7	3,456	8,130,931
Taoyuan	18	9,359	29,215,181	7	1,736	2,956,080	25	11,095	32,171,260
Hsinchu	9	4,018	13,890,495	14	24,035	82,614,271	23	28,053	96,504,767
Miaoli	0	0	0	7	3,048	8,535,683	7	3,048	8,535,683
Taichung	11	8,441	30,491,968	6	4,378	14,386,095	17	12,819	44,878,063
Nantou	2	2,783	10,068,851	32	17,585	55,703,701	34	20,368	65,772,552
Changhua	3	1,838	5,935,215	18	5,683	19,626,911	21	7,521	25,562,126
Yunlin	1	590	2,034,555	12	9,956	40,125,672	13	10,546	42,160,227
Chiayi	4	1,571	5,039,771	17	8,697	27,476,682	21	10,268	32,516,453
Tainan	20	16,647	59,609,214	5	5,661	20,768,496	25	22,308	80,377,710
Kaohsiung	23	11,066	33,231,431	11	4,389	9,587,711	34	15,455	42,819,141
Pingtung	4	2,304	6,328,076	27	14,193	30,100,380	31	16,497	36,428,456
Taitung	4	3,142	10,403,585	29	12,658	30,681,526	33	15,800	41,085,112
Hualien	3	5,041	11,517,066	26	22,908	49,922,603	29	27,949	61,439,669
Kinmen	0	0	0	2	253	104,846	2	253	104,846
<b>Total</b>	<b>128</b>	<b>78,753</b>	<b>267,044,997</b>	<b>214</b>	<b>135,383</b>	<b>392,608,048</b>	<b>342</b>	<b>214,136</b>	<b>659,653,044</b>

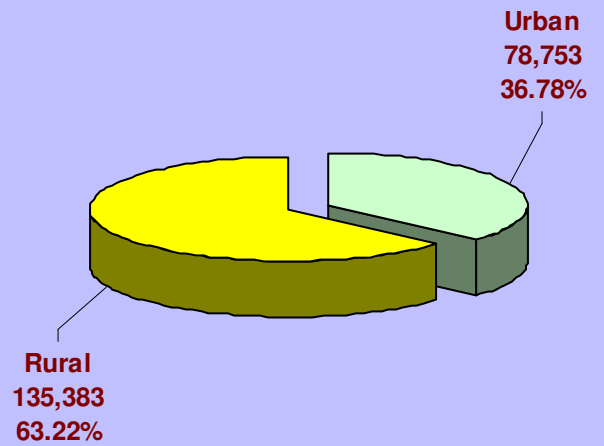
\*\* US\$1=NT\$31.00

## Rural- Urban

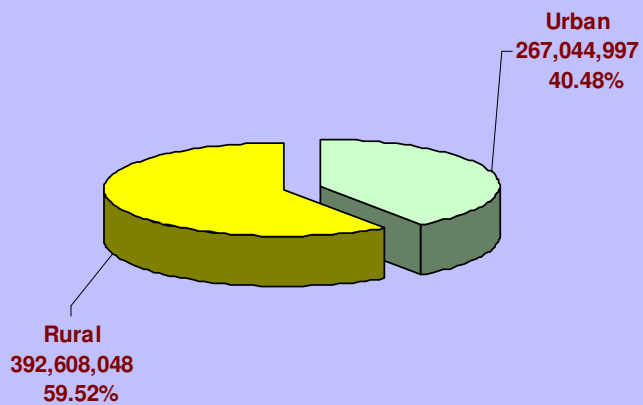
### Credit Unions



### Members



### Shares (US\$)



As of December 2013

	Cus	Members	Shares (US\$)
Urban	128	78,753	267,044,997
Rural	214	135,383	392,608,048
<b>Total</b>	<b>342</b>	<b>214,136</b>	<b>659,653,044</b>

\*\* US\$1=NT\$31.00

2013 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	7,426	1,190,112,668	2	1,274	86,034,799	20	8,700	1,276,147,467
宜蘭	7	3,456	252,058,849	0	0	0	7	3,456	252,058,849
桃園	20	9,726	940,086,674	5	1,369	57,222,399	25	11,095	997,309,073
新竹	19	25,171	2,798,919,928	4	2,882	192,727,837	23	28,053	2,991,647,765
苗栗	4	2,244	188,731,598	3	804	75,874,582	7	3,048	264,606,180
台中	17	12,819	1,391,219,955	0	0	0	17	12,819	1,391,219,955
南投	15	13,883	1,591,522,269	19	6,485	447,426,832	34	20,368	2,038,949,101
彰化	21	7,521	792,425,919	0	0	0	21	7,521	792,425,919
雲林	13	10,546	1,306,967,041	0	0	0	13	10,546	1,306,967,041
嘉義	13	8,054	838,063,501	8	2,214	169,946,540	21	10,268	1,008,010,041
台南	25	22,308	2,491,709,011	0	0	0	25	22,308	2,491,709,011
高雄	31	14,391	1,273,439,797	3	1,064	53,953,586	34	15,455	1,327,393,383
屏東	15	7,988	665,153,679	16	8,509	464,128,456	31	16,497	1,129,282,135
台東	3	1,565	209,473,123	30	14,235	1,064,165,343	33	15,800	1,273,638,466
花蓮	5	6,451	480,603,904	24	21,498	1,424,025,849	29	27,949	1,904,629,753
金門	2	253	3,250,239	0	0	0	2	253	3,250,239
合計	228	153,802	16,413,738,155	114	60,334	4,035,506,223	342	214,136	20,449,244,378

### Non-aboriginal / Aboriginal Area

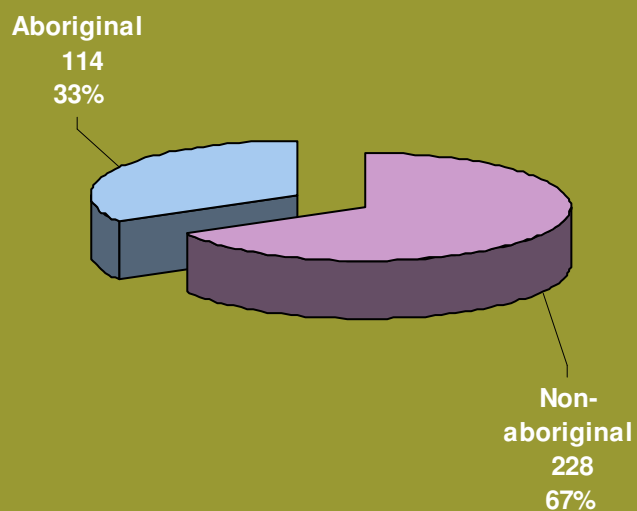
As of December 2013

Chapter / Tribe	Non-aboriginal			Aboriginal			Total		
	Cus	Members	Shares (US\$)	Cus	Members	Shares (US\$)	Cus	Members	Shares (US\$)
Taipei	18	7,426	38,390,731	2	1,274	2,775,316	20	8,700	41,166,047
Yilan	7	3,456	8,130,931	0	0	0	7	3,456	8,130,931
Taoyuan	20	9,726	30,325,377	5	1,369	1,845,884	25	11,095	32,171,260
Hsinchu	19	25,171	90,287,740	4	2,882	6,217,027	23	28,053	96,504,767
Miaoli	4	2,244	6,088,116	3	804	2,447,567	7	3,048	8,535,683
Taichung	17	12,819	44,878,063	0	0	0	17	12,819	44,878,063
Nantou	15	13,883	51,339,428	19	6,485	14,433,124	34	20,368	65,772,552
Changhua	21	7,521	25,562,126	0	0	0	21	7,521	25,562,126
Yunlin	13	10,546	42,160,227	0	0	0	13	10,546	42,160,227
Chiayi	13	8,054	27,034,306	8	2,214	5,482,146	21	10,268	32,516,453
Tainan	25	22,308	80,377,710	0	0	0	25	22,308	80,377,710
Kaohsiung	31	14,391	41,078,703	3	1,064	1,740,438	34	15,455	42,819,141
Pingtung	15	7,988	21,456,570	16	8,509	14,971,886	31	16,497	36,428,456
Taitung	3	1,565	6,757,198	30	14,235	34,327,914	33	15,800	41,085,112
Hualien	5	6,451	15,503,352	24	21,498	45,936,318	29	27,949	61,439,669
Kinmen	2	253	104,846	0	0	0	2	253	104,846
<b>Total</b>	<b>228</b>	<b>153,802</b>	<b>529,475,424</b>	<b>114</b>	<b>60,334</b>	<b>130,177,620</b>	<b>342</b>	<b>214,136</b>	<b>659,653,044</b>

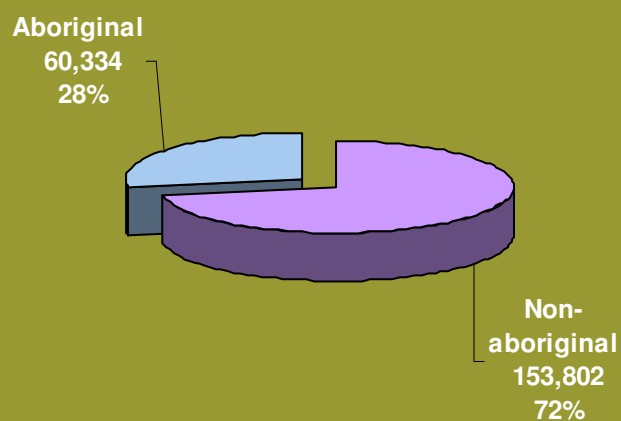
\*\* US\$1=NT\$31.00

## Aboriginal- Non-aboriginal Area

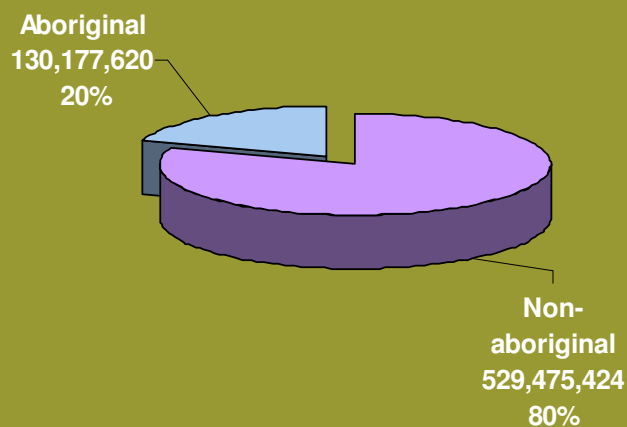
### Credit Unions



### Members



### Shares (US\$)



As of December 2013

	Cus	Members	Shares (US\$)
Non-aboriginal	228	153,802	529,475,424
Aboriginal	114	60,334	130,177,620
<b>Total</b>	<b>342</b>	<b>214,136</b>	<b>659,653,044</b>

\*\* US\$1=NT\$31.00

2013 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	2,662	233,361,626	14	2,959	314,690,066	2	3,079	728,095,775	20	8,700	1,276,147,467
宜 蘭	7	3,456	252,058,849	0	0	0	0	0	0	7	3,456	252,058,849
桃 園	15	7,151	557,212,812	9	3,871	438,009,088	1	73	2,087,173	25	11,095	997,309,073
新 竹	15	25,217	2,713,514,711	7	2,336	194,970,504	1	500	83,162,550	23	28,053	2,991,647,765
苗 栗	6	2,669	242,544,225	1	379	22,061,955	0	0	0	7	3,048	264,606,180
台 中	13	11,060	1,216,198,670	4	1,759	175,021,285	0	0	0	17	12,819	1,391,219,955
南 投	34	20,368	2,038,949,101	0	0	0	0	0	0	34	20,368	2,038,949,101
彰 化	20	7,326	782,474,673	1	195	9,951,246	0	0	0	21	7,521	792,425,919
雲 林	12	10,361	1,297,086,747	1	185	9,880,294	0	0	0	13	10,546	1,306,967,041
嘉 義	19	9,322	901,336,127	0	0	0	2	946	106,673,914	21	10,268	1,008,010,041
台 南	23	21,544	2,437,139,778	2	764	54,569,233	0	0	0	25	22,308	2,491,709,011
高 雄	30	13,551	1,140,725,877	4	1,904	186,667,506	0	0	0	34	15,455	1,327,393,383
屏 東	29	15,917	1,054,352,946	2	580	74,929,189	0	0	0	31	16,497	1,129,282,135
台 東	30	14,439	1,045,996,855	2	768	95,445,834	1	593	132,195,777	33	15,800	1,273,638,466
花 蓮	25	22,332	1,527,881,473	2	1,395	69,488,160	2	4,222	307,260,120	29	27,949	1,904,629,753
金 門	2	253	3,250,239	0	0	0	0	0	0	2	253	3,250,239
合 計	<b>284</b>	<b>187,628</b>	<b>17,444,084,709</b>	<b>49</b>	<b>17,095</b>	<b>1,645,684,360</b>	<b>9</b>	<b>9,413</b>	<b>1,359,475,309</b>	<b>342</b>	<b>214,136</b>	<b>20,449,244,378</b>



# Common Bond (Community, Group, Employee)

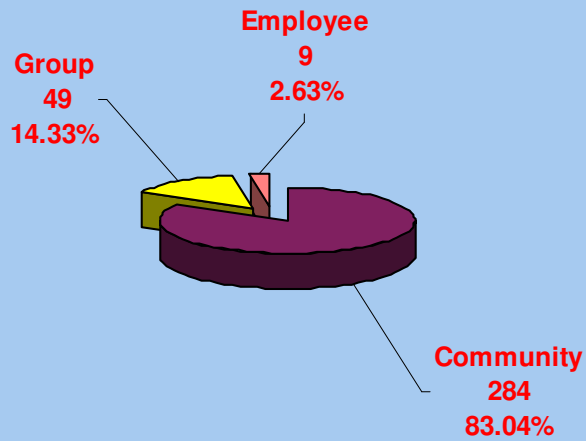
As the December 2013

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	2,662	7,527,794	14	2,959	10,151,292	2	3,079	23,486,960	20	8,700	41,166,047
Yilan	7	3,456	8,130,931	0	0	0	0	0	0	7	3,456	8,130,931
Taoyuan	15	7,151	17,974,607	9	3,871	14,129,325	1	73	67,328	25	11,095	32,171,260
Hsinchu	15	25,217	87,532,733	7	2,336	6,289,371	1	500	2,682,663	23	28,053	96,504,767
Miaoli	6	2,669	7,824,007	1	379	711,676	0	0	0	7	3,048	8,535,683
Taichung	13	11,060	39,232,215	4	1,759	5,645,848	0	0	0	17	12,819	44,878,063
Nantou	34	20,368	65,772,552	0	0	0	0	0	0	34	20,368	65,772,552
Changhua	20	7,326	25,241,118	1	195	321,008	0	0	0	21	7,521	25,562,126
Yunlin	12	10,361	41,841,508	1	185	318,719	0	0	0	13	10,546	42,160,227
Chiayi	19	9,322	29,075,359	0	0	0	2	946	3,441,094	21	10,268	32,516,453
Tainan	23	21,544	78,617,412	2	764	1,760,298	0	0	0	25	22,308	80,377,710
Kaohsiung	30	13,551	36,797,609	4	1,904	6,021,532	0	0	0	34	15,455	42,819,141
Pingtung	29	15,917	34,011,385	2	580	2,417,071	0	0	0	31	16,497	36,428,456
Taitung	30	14,439	33,741,834	2	768	3,078,898	1	593	4,264,380	33	15,800	41,085,112
Hualien	25	22,332	49,286,499	2	1,395	2,241,554	2	4,222	9,911,617	29	27,949	61,439,669
Kinmen	2	253	104,846	0	0	0	0	0	0	2	253	104,846
<b>Total</b>	<b>284</b>	<b>187,628</b>	<b>562,712,410</b>	<b>49</b>	<b>17,095</b>	<b>53,086,592</b>	<b>9</b>	<b>9,413</b>	<b>43,854,042</b>	<b>342</b>	<b>214,136</b>	<b>659,653,044</b>

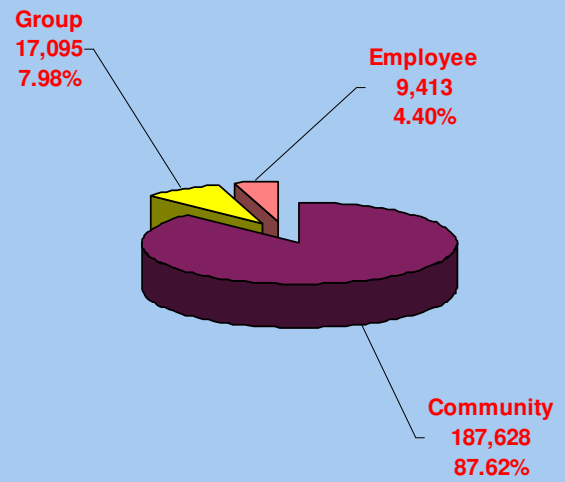
\*\* US\$1=NT\$31.00

## Common Bond

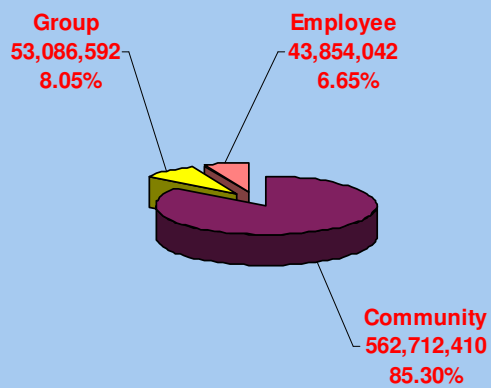
### Credit Unions



### Members



### Shares (US\$)



As of December 2013

	Cus	Members	Shares (US\$)
Community	284	187,628	562,712,410
Group	49	17,095	53,086,592
Employee	9	9,413	43,854,042
<b>Total</b>	<b>342</b>	<b>214,136</b>	<b>659,653,044</b>

\*\* US\$1=NT\$31.00

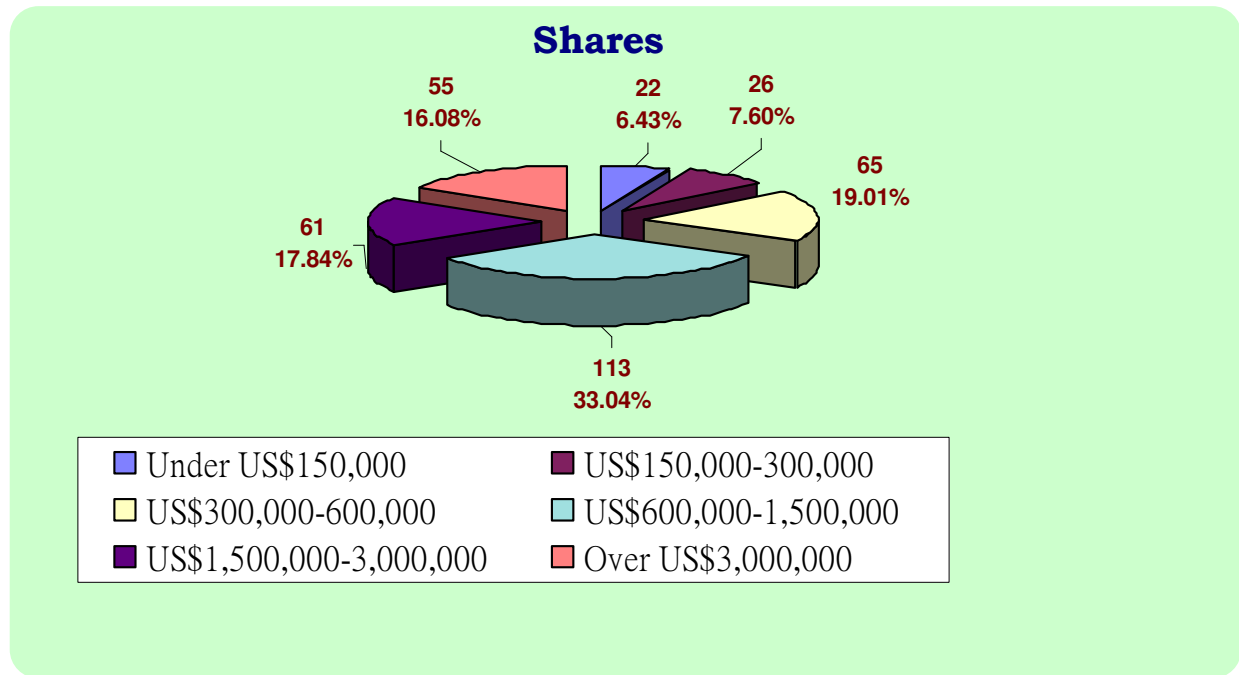
## STATISTICS

As of December 2013 (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	8,700	41,166,047	2,058,302	4,732	3,891,884	46,662,046	15,287,248	306,046,503
Yilan	7	3,456	8,130,931	1,161,562	2,353	939,296	9,436,923	3,730,611	61,555,111
Taoyuan	25	11,095	32,171,260	1,286,850	2,900	2,404,408	35,635,998	14,594,589	198,380,031
Hsinchu	23	28,053	96,504,767	4,195,859	3,440	9,450,130	114,814,740	44,322,821	704,250,887
Miaoli	7	3,048	8,535,683	1,219,383	2,800	912,004	10,164,141	3,105,511	59,888,829
Taichung	17	12,819	44,878,063	2,639,886	3,501	3,777,233	52,545,470	17,398,548	304,575,602
Nantou	34	20,368	65,772,552	1,934,487	3,229	7,229,502	78,311,149	31,792,875	534,448,372
Changhua	21	7,521	25,562,126	1,217,244	3,399	2,201,969	28,592,358	8,735,591	240,435,567
Yunlin	13	10,546	42,160,227	3,243,094	3,998	4,451,521	49,217,440	8,960,997	373,008,021
Chiayi	21	10,268	32,516,453	1,548,403	3,167	2,551,172	36,386,868	11,381,537	206,036,490
Tainan	25	22,308	80,377,710	3,215,108	3,603	8,135,981	102,426,344	33,958,575	669,515,969
Kaohsiung	34	15,455	42,819,141	1,259,387	2,771	5,769,400	50,819,695	13,627,533	383,038,447
Pingtung	31	16,497	36,428,456	1,175,111	2,208	5,280,867	46,870,828	20,783,125	340,144,122
Taitung	33	15,800	41,085,112	1,245,003	2,600	6,135,978	50,415,874	26,658,971	359,399,254
Hualien	29	27,949	61,439,669	2,118,609	2,198	8,674,944	75,719,238	38,509,921	540,238,600
Kinmen	2	253	104,846	52,423	414	2,127	135,294	0	143,548
<b>Total</b>	<b>342</b>	<b>214,136</b>	<b>659,653,044</b>	<b>29,570,713</b>	<b>47,313</b>	<b>71,808,417</b>	<b>788,154,406</b>	<b>292,848,454</b>	<b>5,281,105,353</b>

\*\* US\$1=NT\$31.00

## Shares in each scale



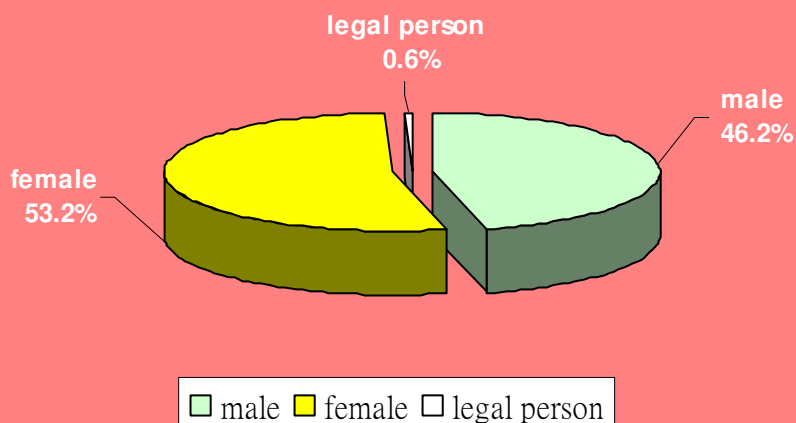
As of December 2013

Scale	CU No.	Ratios (%)
Under US\$150,000	22	6.43
US\$150,000-300,000	26	7.60
US\$300,000-600,000	65	19.01
US\$600,000-1,500,000	113	33.04
US\$1,500,000-3,000,000	61	17.84
Over US\$3,000,000	55	16.08
<b>Total</b>	<b>342</b>	<b>100.00</b>

\*\* US\$1=NT\$31.00

## Gender and Age Structure

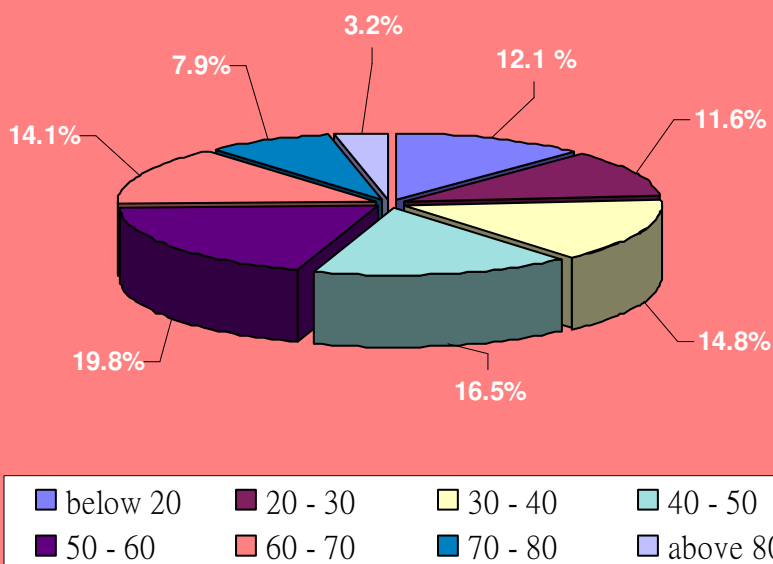
### Gender



As of December 2013

Gender	Ratios (%)
Male	46.2
Female	53.2
Legal person	0.6
<b>Total</b>	<b>100</b>

### Age structure



As of December 2013

Age	Ratios (%)
below 20	12.1
20 - 30	11.6
30 - 40	14.8
40 - 50	16.5
50 - 60	19.8
60 - 70	14.1
70 - 80	7.9
above 80	3.2
<b>Total</b>	<b>100.0</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
'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
'13	15	342	214,136	1.46	20,449,244,378	2.34	9,078,302,069	-2.33	24,432,786,573	2.17	2,226,060,938	1.85	163,714,265,950	2.54

\* The amount of the statistics is in the local currency, New Taiwan Dollars (NTD); and the rate is USD1= NTD31.00 in 2013



非為營利

社員教育

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民主管理

合作互助

服務社員

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