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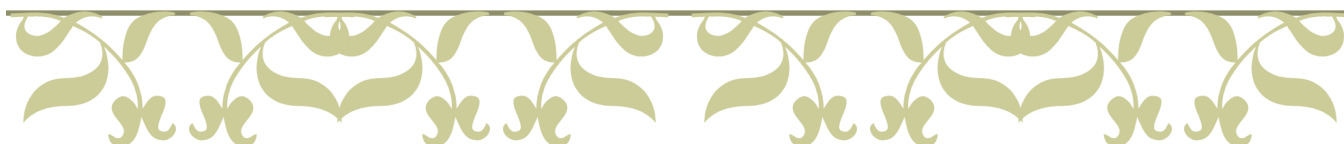
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# THE PRESIDENT

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## 新聞稿的優點

在50年來歷任幹部所耕耘扎下的根基之上固守「服務」的核心價值，尤其第3次修法後儲蓄互助社可能面臨的挑戰及轉型，在考驗我們未來的路要如何走？走向哪裡？會不會偏離長久以來我們所堅守的經營原則與追尋的使命。

今後3年對本運動願景的實踐與會務推動的期許，大致分為2大主軸：

### 一、持續推動儲蓄互助法修法工程

儲蓄互助社法第3次修法在瓦歷斯、貝林理事長、廖國棟、鄭天財及高金素梅等3位社員與諸多立法委員的努力下，於104年1月23日經立法院三讀通過，並於2月4日經總統公布實施，本次修法增訂政府應協助儲蓄互助社建立信用保證制度、餘裕資金存放金融機構制度(即轉存制度)及信託等條文；修訂儲蓄互助社及協會之任務，增加儲蓄互助社可辦理社員備轉金帳戶、參與社區營造協助發展社區型產業、參加協會辦理之各項合作事業型態之社會企業、接受政府或公益團體委託代辦事項；也增加協會可辦理儲蓄互助社各項互助基金業務、儲蓄互助社社員之托育及安養護等互助業務、參與合作事業型態之社會企業，辦理公益事業項目等條文。



未來相關業務的子法及細則將陸續提出，儲蓄互助社第2個50年發展正要開始啟動，從會務的規劃執行與主管機關的溝通協調，皆須全體幹部有一致向前的理念，已經沒有回頭路了，惟有強化儲蓄互助社的體質，擴大服務社員的廣度及深度，這樣才可建立招募新社員或成立新社的堅穩基礎。

但立法是修法的開始，為求儲蓄互助社的永續發展，因應外在環境的瞬息萬變，我們要與時俱進，架接與立法院溝通遊說的暢通管道，隨時為第4次修法做準備，以營造本運動發展的良好環境。

### 二、建構儲蓄互助社運動永續發展工程

我國儲蓄互助社的社員至103年底僅21萬餘人，佔總人口數不到1%，推動50多年來，不僅多數政府機關對於儲蓄互助社不瞭解，甚至普羅大眾大都還沒聽過，反觀鄰近的韓國社員有500多萬人，滲透率約17%，立法機關有1/3委員是支持儲蓄互助社發展的，法令中明定除了自行成立的儲蓄互助社外，且將各類型合作社兼辦儲蓄互助社業務的也都歸類為儲蓄互助社的組織體系，如此，在韓國政府的政策推動下，社員的成長可想而知。



# 理事長的話

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未來，協會必須帶領著全國的儲蓄互助社在其所在地的社區，不論是對各級政府機關、學校、社團及非營利組織等，都要利用各種活動參與及合作的機會曝光，透過實際的社會參與來宣導我們的核心價值並與她們建立長期的夥伴關係，協助財務排除的人透過節儉儲蓄、自助互助、微型金融與保險有累積資產、建立信用及管理風險的管道，藉由民主參與志願服務的機會累積社會資本以促進社會融合，讓儲蓄互助社被看見、被認同，以厚實吸引潛在社員加入儲蓄互助社的基礎。

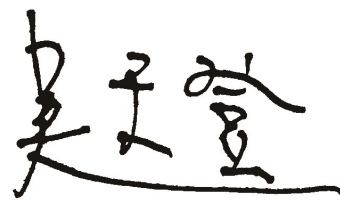
本人參與儲蓄互助社運動30幾年以來，個人始終將推廣運動理念為重要使命，不論身任何種職務，念茲在茲如何將本運動所堅守的「民主、信任、關懷與勤儉」等核心價值能夠像福音(信、望、愛)一樣的傳遞散播開來。儲蓄互助社正快速走在法令遵循的變化之中，凡事均應依法行事，才不會在過程中造成混亂與傷害。所有的法令規章如存有不合時宜或不清楚明確的情形，固該檢討更新，力求完備，然在未修訂之前仍應遵守既有的規範，這是民主的基本原則。

本人在此要與本屆協會的理監事同工們共勉，發揮眾志成城的精神，竭盡所能來固守這份「志業」；另一方面，基於權能分工，理監事與會務同工們切勿互相牽制，更不可彼此敵視，而能以夥伴關係的團結合作，共同完成會務工作的遂行。經過全球金融風暴的衝擊，日後，或有更多的不確定需要克服，深盼我國儲蓄互助社運動仍能堅守「互助合作」經營原則及「志願服務」的普世價值，為我國及國際社會做出進一步的貢獻。感謝在場諸位先進對儲蓄互助社運動的支持與鼓勵，讓我們更有動能去面對、迎接下一個50年，走更長遠的路。

展望未來，除仍堅守我們所賴以維繫生命脈與永續發展常軌的志願服務精神及經營原則外，為因應社經變遷以實現我們對20餘萬社員的承諾並提升儲蓄互助社的「社會競合力」，本人在本屆任內將以上述兩大主軸規劃提出目標願景，祈盼各社同工以同理心看待這是『大家的事』，能殫精竭慮、集思廣益提出創新的理念和做法來推動本運動，讓我國儲蓄互助社運動從104年開始能再次起飛(Take Off)，向更高更遠更美好的里程碑邁進，相信要達到我們所設定的目標，唯有堅持朝廣續業務『創新』及提升系統資源『整合』、策略發展『執行』及經營輔導『行動』等3力的全面落實、從個人到團隊『賦權』形成『當責』的組織文化著手，才能使社、協會與運動(或志業，按韓國已然將運動發展定位為產業)再面對下一個50年。

再者，協會是服務所有儲蓄互助社同工的平臺，所有的服務工作都是會務的職責所在，分所當為。今後協會如何扮演好推動儲蓄互助社運動的火車頭角色，承擔修法後研發創新任務、加強與主管機關溝通協調並發展良性互動夥伴關係應是亟需努力的課題；會務工作夥伴對理監事智慧的發想、創意或理事會的決議當奉為目標願景，盡己所能、戮力實踐達成。並視單位社如同協會手足，片刻不可或忘秉持『社之所欲，常在我心』的熱忱態度與積極作為，尤記在依法行政之餘，能以獎勵代替懲治(即輔導為先再佐以管理及監督)，融以夥伴關係的團結合作，共同完成我們的使命。只要我們能團結一心，相信再大的橫逆與險阻仍可無畏面對。最終唯求的是儲蓄互助社運動的永續發展與單位社和協會的共存共榮。

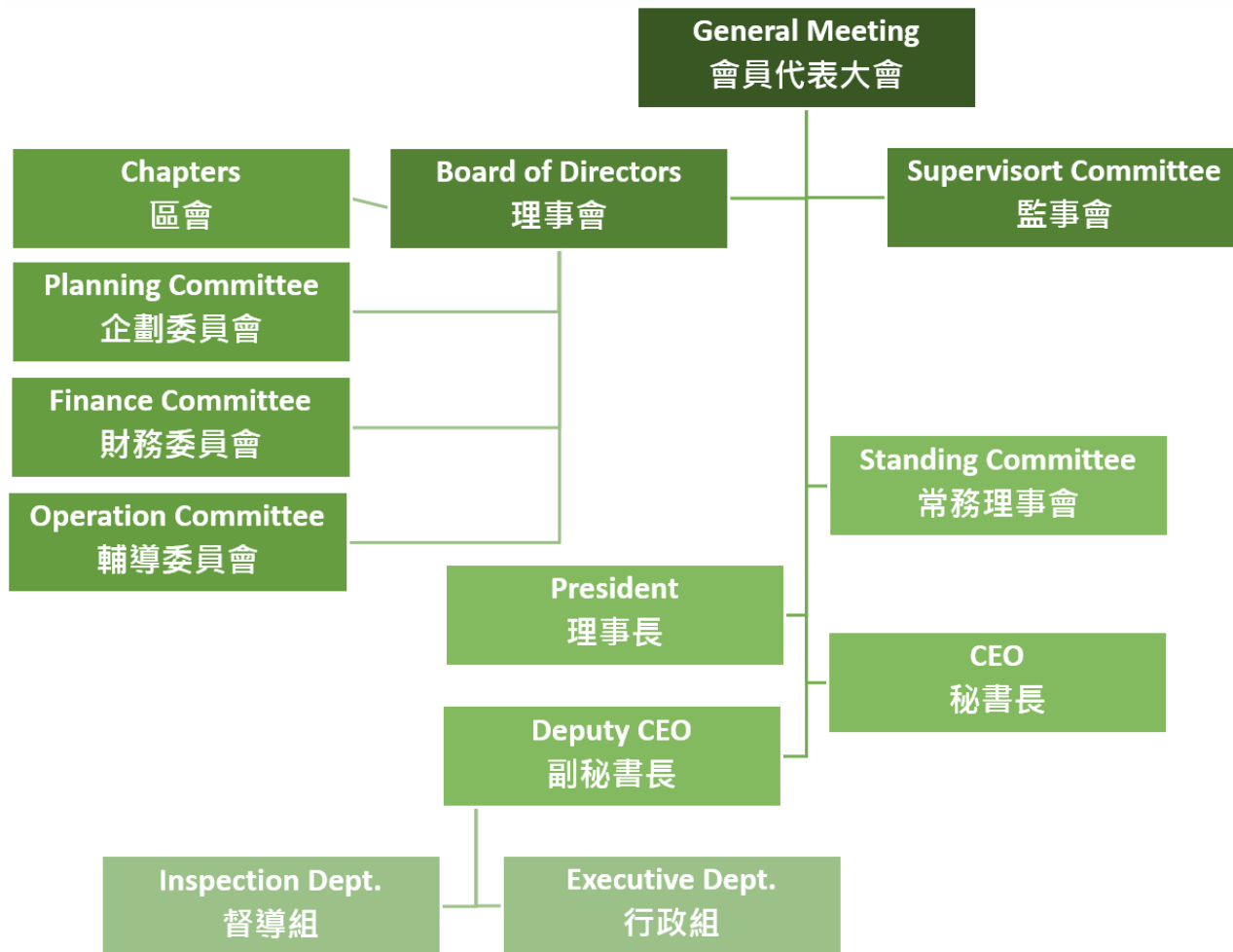
最後在此謹以十二萬分敬意感謝各位先進同工撥冗蒞臨，本人會把這一棒「互助合作」的薪火相傳下去。



# ORGANIZATION STRUCTURE

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## 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：

1. 善盡儲蓄互助社設立、輔導、管理與監督之責；
2. 加強儲蓄互助社教育功能；
3. 提升經營管理能力；
4. 開發創新業務；
5. 連接國際交流網絡。



相片標題

## 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

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## Executive Department 行政組

### General Affairs 庶務

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 affairs / Supplying	庶務 / 帳表供應
Co-operating affair	合作結盟事宜
Research and development	研發
Poverty Alleviation Project	脫貧專案計畫

### Education Affairs

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

### Finance Affairs 財務

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
cooperation Platform for External Financial Institutions	金融機構合作平台

### 教育

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



# 組室簡介

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## Inspection Department 督導組

### Inspection Affairs 督導基金

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

Dealing with the insurance programs for credit unions	辦理各社安全互助基金業務
<p>The products:</p> <ul style="list-style-type: none"> <li>• Loan Protection Insurance</li> <li>• Life Saving Insurance</li> <li>• Commercial Blanket Bond</li> <li>• Directors Group Term Life Insurance</li> <li>• Members Group Term Life Insurance</li> <li>• Members Group Term Accident Insurance</li> <li>• Members Anti Cancer Life Insurance</li> <li>• Members Major Disease Insurance</li> <li>• 6 Years Term Peace Savings Plan</li> <li>• Microinsurance</li> <li>• Senior Members Accident Insurance</li> </ul>	<p>目前業務：</p> <ul style="list-style-type: none"> <li>• 貸款安全互助基金</li> <li>• 人壽儲蓄互助基金</li> <li>• 綜合損失互助基金</li> <li>• 幹部互助基金</li> <li>• 社員團體互助基金</li> <li>• 社員團體意外互助基金</li> <li>• 社員防癌互助基金</li> <li>• 社員重大疾病互助基金</li> <li>• 六年期平安儲蓄互助基金</li> <li>• 微型保險</li> <li>• 社員常青意外互助基金</li> </ul>

### MIS

Promoting the bookkeeping system for all credit unions
Computerized management work and research
Computer programs education

### 資訊

推動全國儲互社電腦簿記系統
管理各項電腦化工作及研究開發
資訊教育

# CHRONICLE OF CREDIT UNION MOVEMENT

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## PILOT PERIOD (1963-1969)

### 試辦推廣階段

1963	<p>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.</p> <p>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。</p>	
1964	<div data-bbox="321 1150 540 1388">  </div> <p>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.</p> <p>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。</p> <p>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.</p> <p>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。</p>	
1969	<p>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.</p> <p>我國開辦儲蓄互助社互助基金業務。</p>	


# 儲蓄互助社運動大世紀

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## INTEGRATED AND DEVELOPED (1971- 1976)

### 整合發展階段

1971	<p>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).</p> <p>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。</p>	
1975	<p>The "Credit Union Newsletter" began to circulate among chapters and individual credit union as a vehicle for communication and education for members and directors.</p> <p>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。</p>	
1976	<p>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.</p> <p>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。</p>	

## LEGISLATED AND INSTITUTED (1976-1996)

### 立法研議階段

1976		<p>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</p> <p>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。</p>
1979	<p>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".</p> <p>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」。</p>	

# CHRONICLE OF CREDIT UNION MOVEMENT

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## LEGISLATED AND INSTITUTED (1976-1996)

### 立法研議階段

1980	<p>ACCUC Biennial Meeting was held in Taiwan.</p> <p>亞洲儲蓄互助社聯盟會在台灣舉辦兩年一度的大會。</p>	
1982	<p>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.</p> <p>「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。</p>	
1982	 <p>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。</p>	
1993	<p>The Ministry of Interior cited the Credit Union League of the Republic of China (CULROC) as a good quality organization in the nation.</p> <p>中華民國儲蓄互助協會榮獲內政部全國性績優社團表揚。</p> <p>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.</p> <p>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。</p>	
1996	<p>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.</p> <p>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。</p>	

# 儲蓄互助社運動大世紀

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## MANAGE ACCORDING TO LAW (1997- 2002)

### 適法管理階段

1997	<p>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.</p> <p>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。</p>	
1998	<p>A back up bill for credit union legislation registration was under way.</p> <p>儲蓄互助社展開立法後備案登記作業。</p>	
1999	<p>The president of CULROC, Mr. Chuang Chin-Sheng, was elected as the board member of the World Council of Credit Unions (WOCCU)</p> <p>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。</p>	
2000	<p>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.</p> <p>由瓦歷斯·貝林立法委員提案之儲蓄互助社法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。</p>	
2002	<p>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.</p> <p>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。</p>	

# CHRONICLE OF CREDIT UNION MOVEMENT

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## COOPERATION AND DEVELOPMENT (2004- 2013)

### 合作發展階段

2004	<p>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。</p> <p>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。</p>
2005	<p>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。</p> <p>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。</p>
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". 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 本會獲頒第八屆促進原住民族社會發展有功團體。</p>



# 儲蓄互助社運動大世紀

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## COOPERATION AND DEVELOPMENT (2004- 2013)

### 合作發展階段

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. 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. 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". 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. 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. 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. 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>

# CHRONICLE OF CREDIT UNION MOVEMENT

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## COOPERATION AND DEVELOPMENT (2004- 2013)

### 合作發展階段

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 amendment of Credit Union Law of ROC.</p> <p>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長及社會司司長協商修法事宜。</p>
2011	<div data-bbox="321 1024 662 1247">  </div> <p>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.</p> <p>承辦原民會「獎勵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。</p> <p>We organized “Workshop of Poverty Alleviation” in Taipei, and “Convention of Poverty Alleviation and International Cooperative Year Celebration” in Taichung.</p> <p>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」</p> <div data-bbox="1122 1234 1461 1463">  </div>
2012	<p>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.</p> <p>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。</p>



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## COOPERATION AND DEVELOPMENT (2004- 2014)

### 合作發展階段

2013	<p>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.</p> <p>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。</p>
2014	

- ◆ 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。
- ◆ 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、



2014 Annual General Meeting

103年會員代表大會

## Annual General Meeting

CULROC organized the third AGM of 13th term at Guanziling Toong Mao Resort Hotel in Tainan.

## 會員代表大會

本會假台中市靜宜大學舉辦第13屆第3次全國會員代表大會。

## OUR EFFORT

Credit Union League of the Republic of China



Mr. Walis Pelin, the 13<sup>th</sup> President of CULROC



# 我們的努力

Credit Union League of the Republic of China

2014 Annual Report

## Training 教育訓練

CULROC launched a training program to the president and managers of credit unions, 41 batches with total 3,142 participants trained in this director's workshop.  
本會舉辦儲蓄互助社理事長及社幹部研習會，共41梯次3,142人次參加。



# OUR EFFORT

Credit Union League of the Republic of China

2014 Annual Report

## International Interaction 國際交流



CULROC hosted 2014 Exposure Program with the theme of "Local Service. GLOBAL GOOD" Project. 11 participants from Hong Kong, Philippines, Nepal, Thailand, Indonesia and Malaysia visited universities and primary credit unions for exchanging experiences.

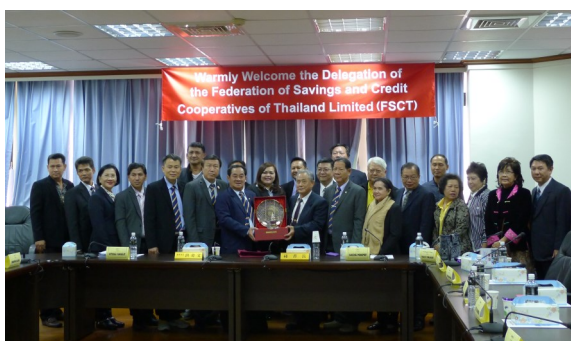
本會舉辦亞洲友會幹部研習營，計有來自香港、菲律賓、尼泊爾、泰國、印尼、馬來西亞等6國共11人參加本次活動。活動主題為「Local Service GLOBAL GOOD」，行程安排參訪逢甲大學及暨南國際大學，並與南投縣眉溪儲蓄互助社、台中市衛道儲蓄互助社及新北市三峽儲蓄互助社進行社務交流分享。





# 我們的努力

## International Interaction 國際交流



The delegation of Chonburi Hospital Cooperative and The Federation of Saving and Credit Credit Cooperatives of Thailand Limited (FSCT) visited CULROC in 2014.

CULROC hosted a group of visiting scholars from Japan, Korea and China on December 22<sup>nd</sup> 2014.

本會於2014年12月22日接待了來自中日韓的參訪學者。

## Insurance 保險事宜

Mr. Khoo Kah Siang and Dr. Leow Yung Khee, the president and vice President of the Great Eastern Life Insurance Co., Ltd in Singapore made a trip to visit CULROC on December 1<sup>st</sup> 2014.

2014年12月1日新加坡大東方人壽保險股份有限公司總裁Mr. Khoo Kah Siang偕同副總裁Dr. Leow Yung Khee來訪協會。



# OUR EFFORT

Credit Union League of the Republic of China

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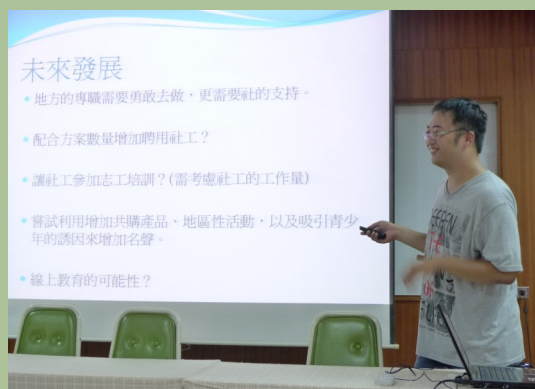
## Voluntary Service 志願服務

Our volunteers received award and recognition from the Taichung 71 Voluntary Service Team for their ongoing contributions to the credit union movement.

台中區志願服務隊頒獎表揚熱心服務志工。



## Interaction with Institute 產學合作



CULROC has industry-university cooperation with Feng Chia University, students could apply for the summer internship programs at CULROC or the primary credit union. (Figure: Final presentation at closing ceremony.)

本會與逢甲大學產學合作，學生可至本會或單位社進行暑期實習。(圖:實習結業成果報告)

## Poverty Alleviation Project 脫貧計畫

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。

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.

# 我們的努力

Credit Union League of the Republic of China

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## Project Plan 專案計畫

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 126 households participating this program.

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126個家庭參與這項計畫。





# OUR EFFORT

Credit Union League of the Republic of China

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## Member Participation 社員參與

The local competition of The 21st Annual World Children's Picture Contest award-winning works .

日本家之光第22屆世界兒童繪畫比賽國內初賽得獎作品





2014 年 12 月共同關係分布統計表

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	19	8,675	1,310,630,775	0	0	0	19	8,675	1,310,630,775
宜蘭	6	3,221	251,958,690	1	203	539,110	7	3,424	252,497,800
桃園	18	9,464	937,183,934	7	1,772	93,566,057	25	11,236	1,030,749,991
新竹	9	3,896	446,992,445	13	23,421	2,618,767,572	22	27,317	3,065,760,017
苗栗	0	0	0	7	3,063	271,802,877	7	3,063	271,802,877
台中	11	8,738	966,510,307	6	4,369	451,410,532	17	13,107	1,417,920,839
南投	2	2,850	332,947,856	32	17,733	1,758,893,271	34	20,583	2,091,841,127
彰化	3	1,830	188,336,608	18	5,702	623,778,537	21	7,532	812,115,145
雲林	1	597	64,265,499	12	9,906	1,261,097,738	13	10,503	1,325,363,237
嘉義	5	1,720	153,407,924	16	8,608	868,579,968	21	10,328	1,021,987,892
台南	20	16,858	1,871,546,489	5	5,780	652,881,135	25	22,638	2,524,427,624
高雄	23	11,029	1,059,157,451	10	4,314	296,977,132	33	15,343	1,356,134,583
屏東	4	2,292	198,822,961	27	14,328	951,759,638	31	16,620	1,150,582,599
台東	4	3,249	332,122,872	29	12,974	942,267,121	33	16,223	1,274,389,993
花蓮	3	5,250	385,804,409	26	23,278	1,587,751,027	29	28,528	1,973,555,436
金門	0	0	0	2	253	3,250,239	2	253	3,250,239
合計	128	79,669	8,499,688,220	211	135,704	12,383,321,954	339	215,373	20,883,010,174

## Rural - Urban

As the December 2014

Chapter / Area	Urban			Rural			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	19	8,675	42,278,412	0	0	0	19	8,675	42,278,412
Yilan	6	3,221	8,127,700	1	203	17,391	7	3,424	8,145,090
Taoyuan	18	9,464	30,231,740	7	1,772	3,018,260	25	11,236	33,250,000
Hsinchu	9	3,896	14,419,111	13	23,421	84,476,373	22	27,317	98,895,484
Miaoli	0	0	0	7	3,063	8,767,835	7	3,063	8,767,835
Taichung	11	8,738	31,177,752	6	4,369	14,561,630	17	13,107	45,739,382
Nantou	2	2,850	10,740,253	32	17,733	56,738,493	34	20,583	67,478,746
Changhua	3	1,830	6,075,374	18	5,702	20,121,888	21	7,532	26,197,263
Yunlin	1	597	2,073,081	12	9,906	40,680,572	13	10,503	42,753,653
Chiayi	5	1,720	4,948,643	16	8,608	28,018,709	21	10,328	32,967,351
Tainan	20	16,858	60,372,467	5	5,780	21,060,682	25	22,638	81,433,149
Kaohsiung	23	11,029	34,166,369	10	4,314	9,579,907	33	15,343	43,746,277
Pingtung	4	2,292	6,413,644	27	14,328	30,701,924	31	16,620	37,115,568
Taitung	4	3,249	10,713,641	29	12,974	30,395,714	33	16,223	41,109,355
Hualien	3	5,250	12,445,304	26	23,278	51,217,775	29	28,528	63,663,079
Kinmen	0	0	0	2	253	104,846	2	253	104,846
Total	128	79,669	274,183,491	211	135,704	399,461,999	339	215,373	673,645,489

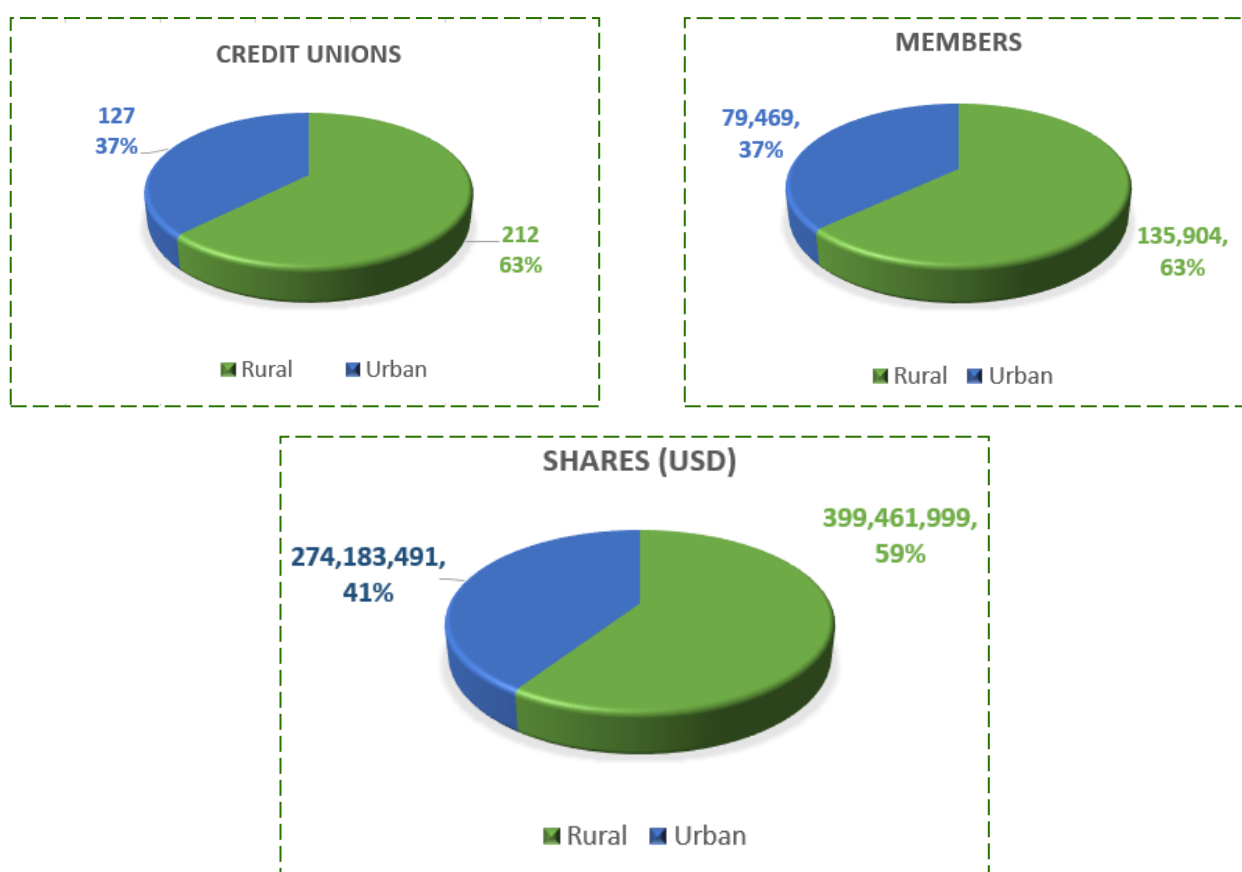
\*\* US\$1=NT\$31

# STATISTIC 統計資料

Credit Union League of the Republic of China

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## Rural - Urban



	CUs	Members	Shares (USD)
Urban	127	79,469	274,183,491
Rural	212	135,904	399,461,999
Total	339	214,136	673,645,489

2014 年 12 月共同關係分布統計表

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	17	7,385	1,222,636,241	2	1,290	87,994,534	19	8,675	1,310,630,775
宜蘭	7	3,424	252,497,800	0	0	0	7	3,424	252,497,800
桃園	20	9,842	973,918,219	5	1,394	56,831,772	25	11,236	1,030,749,991
新竹	19	24,536	2,867,767,909	3	2,781	197,992,108	22	27,317	3,065,760,017
苗栗	4	2,235	193,125,971	3	828	78,676,906	7	3,063	271,802,877
台中	17	13,107	1,417,920,839	0	0	0	17	13,107	1,417,920,839
南投	15	13,977	1,627,376,952	19	6,606	464,464,175	34	20,583	2,091,841,127
彰化	21	7,532	812,115,145	0	0	0	21	7,532	812,115,145
雲林	13	10,503	1,325,363,237	0	0	0	13	10,503	1,325,363,237
嘉義	13	8,074	849,139,276	8	2,254	172,848,616	21	10,328	1,021,987,892
台南	25	22,638	2,524,427,624	0	0	0	25	22,638	2,524,427,624
高雄	30	14,280	1,301,543,590	3	1,063	54,590,993	33	15,343	1,356,134,583
屏東	15	8,032	675,584,546	16	8,588	474,998,053	31	16,620	1,150,582,599
台東	3	1,598	217,262,720	30	14,625	1,057,127,273	33	16,223	1,274,389,993
花蓮	5	6,626	511,379,936	24	21,902	1,462,175,500	29	28,528	1,973,555,436
金門	2	253	3,250,239	0	0	0	2	253	3,250,239
合計	226	154,042	16,775,310,244	113	61,331	4,107,699,930	339	215,373	20,883,010,174

## Non-aboriginal / Aboriginal Area

As the December 2014

Chapter / Tribe	Non-Aboriginal			Aboriginal			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	17	7,385	39,439,879	2	1,290	2,838,533	19	8,675	42,278,412
Yilan	7	3,424	8,145,090	0	0	0	7	3,424	8,145,090
Taoyuan	20	9,842	31,416,717	5	1,394	1,833,283	25	11,236	33,250,000
Hsinchu	19	24,536	92,508,642	3	2,781	6,386,842	22	27,317	98,895,484
Miaoli	4	2,235	6,229,870	3	828	2,537,965	7	3,063	8,767,835
Taichung	17	13,107	45,739,382	0	0	0	17	13,107	45,739,382
Nantou	15	13,977	52,496,031	19	6,606	14,982,715	34	20,583	67,478,746
Changhua	21	7,532	26,197,263	0	0	0	21	7,532	26,197,263
Yunlin	13	10,503	42,753,653	0	0	0	13	10,503	42,753,653
Chiayi	13	8,074	27,391,590	8	2,254	5,575,762	21	10,328	32,967,351
Tainan	25	22,638	81,433,149	0	0	0	25	22,638	81,433,149
Kaohsiung	30	14,280	41,985,277	3	1,063	1,761,000	33	15,343	43,746,277
Pingtung	15	8,032	21,793,050	16	8,588	15,322,518	31	16,620	37,115,568
Taitung	3	1,598	7,008,475	30	14,625	34,100,880	33	16,223	41,109,355
Hualien	5	6,626	16,496,127	24	21,902	47,166,952	29	28,528	63,663,079
Kinmen	2	253	104,846	0	0	0	2	253	104,846
Total	226	154,042	541,139,040	113	61,331	132,506,449	339	215,373	673,645,489

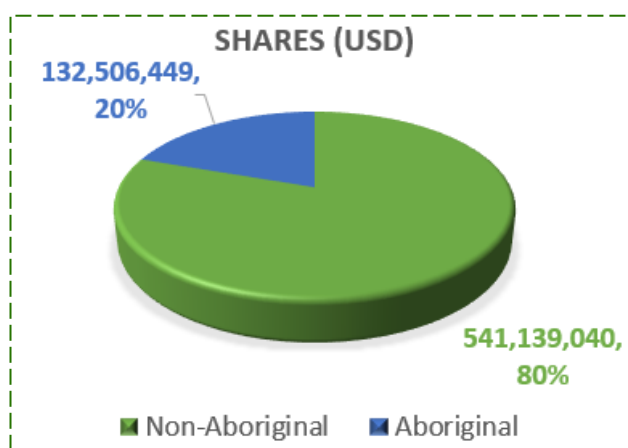
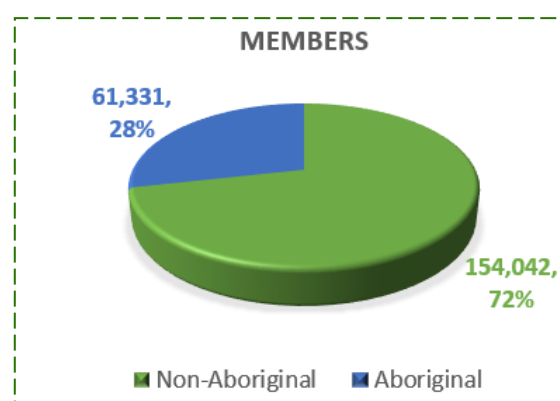
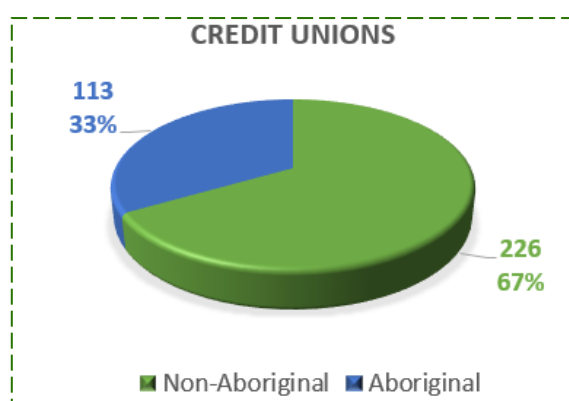
\*\* US\$1=NT\$31

# STATISTIC 統計資料

Credit Union League of the Republic of China

2014 Annual Report

## Aboriginal / Non-Aboriginal Area



	CUs	Members	Shares (USD)
Non-Aboriginal	226	154,042	541,139,040
Aboriginal	113	61,331	132,506,449
Total	339	215,373	673,645,489

2014 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	2,733	243,009,509	13	2,834	316,905,791	2	3,108	750,715,475	19	8,675	1,310,630,775
宜蘭	7	3,424	252,497,800	0	0	0	0	0	0	7	3,424	252,497,800
桃園	15	7,259	574,782,926	9	3,905	454,125,502	1	72	1,841,563	25	11,236	1,030,749,991
新竹	14	24,612	2,777,243,869	7	2,180	191,764,798	1	525	96,751,350	22	27,317	3,065,760,017
苗栗	6	2,673	249,888,279	1	390	21,914,598	0	0	0	7	3,063	271,802,877
台中	13	11,339	1,244,208,513	4	1,768	173,712,326	0	0	0	17	13,107	1,417,920,839
南投	34	20,583	2,091,841,127	0	0	0	0	0	0	34	20,583	2,091,841,127
彰化	20	7,338	801,529,173	1	194	10,585,972	0	0	0	21	7,532	812,115,145
雲林	12	10,303	1,314,647,042	1	200	10,716,195	0	0	0	13	10,503	1,325,363,237
嘉義	19	9,448	923,970,649	0	0	0	2	883	98,017,243	21	10,328	1,021,987,892
台南	23	21,849	2,468,123,218	2	789	56,304,406	0	0	0	25	22,638	2,524,427,624
高雄	29	13,441	1,161,984,651	4	1,902	194,149,932	0	0	0	33	15,343	1,356,134,583
屏東	29	16,048	1,077,167,740	2	572	73,414,859	0	0	0	31	16,620	1,150,582,599
台東	30	14,824	1,038,735,168	2	782	99,276,698	1	617	136,378,127	33	16,223	1,274,389,993
花蓮	25	22,716	1,570,982,347	2	1,434	72,048,605	2	4,378	330,524,484	29	28,528	1,973,555,436
金門	2	253	3,250,239	0	0	0	0	0	0	2	253	3,250,239
合計	282	188,840	17,793,862,250	48	16,950	1,674,919,682	9	9,583	1,414,228,242	339	215,373	20,883,010,174

## Common Bond (Community, Group, Occupation)

As the December 2014

Chapter / Common Bond	Community			Group			Occupation			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	4	2,733	7,839,016	13	2,834	10,222,767	2	3,108	24,216,628	19	8,675	42,278,412
Yilan	7	3,424	8,145,090	0	0	0	0	0	0	7	3,424	8,145,090
Taoyuan	15	7,259	18,541,385	9	3,905	14,649,210	1	72	59,405	25	11,236	33,250,000
Hsinchu	14	24,612	89,588,512	7	2,180	6,185,961	1	525	3,121,011	22	27,317	98,895,484
Miaoli	6	2,673	8,060,912	1	390	706,923	0	0	0	7	3,063	8,767,835
Taichung	13	11,339	40,135,758	4	1,768	5,603,623	0	0	0	17	13,107	45,739,382
Nantou	34	20,583	67,478,746	0	0	0	0	0	0	34	20,583	67,478,746
Changhua	20	7,338	25,855,780	1	194	341,483	0	0	0	21	7,532	26,197,263
Yunlin	12	10,303	42,407,969	1	200	345,684	0	0	0	13	10,503	42,753,653
Chiayi	19	9,448	29,805,505	0	0	0	2	883	3,161,847	21	10,328	32,967,351
Tainan	23	21,849	79,616,878	2	789	1,816,271	0	0	0	25	22,638	81,433,149
Kaohsiung	29	13,441	37,483,376	4	1,902	6,262,901	0	0	0	33	15,343	43,746,277
Pingtung	29	16,048	34,747,346	2	572	2,368,221	0	0	0	31	16,620	37,115,568
Taitung	30	14,824	33,507,586	2	782	3,202,474	1	617	4,399,294	33	16,223	41,109,355
Hualien	25	22,716	50,676,850	2	1,434	2,324,149	2	4,378	10,662,080	29	28,528	63,663,079
Kinmen	2	253	104,846	0	0	0	0	0	0	2	253	104,846
Total	282	188,840	573,995,556	48	16,950	54,029,667	9	9,583	45,620,266	339	215,373	673,645,489

\*\* US\$1=NT\$31

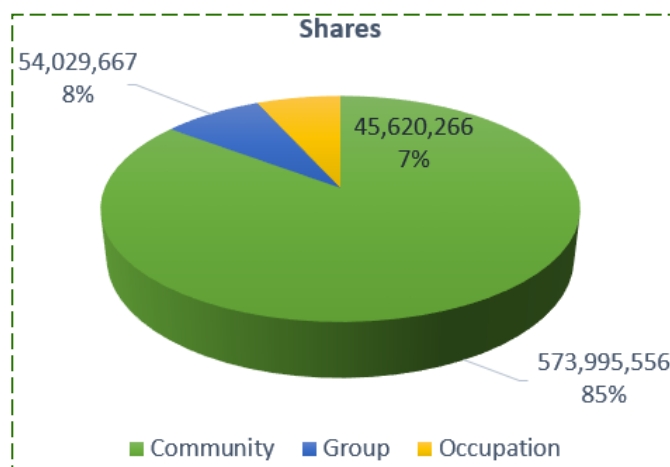
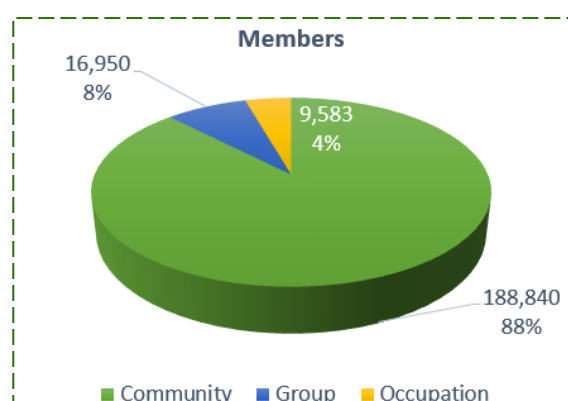
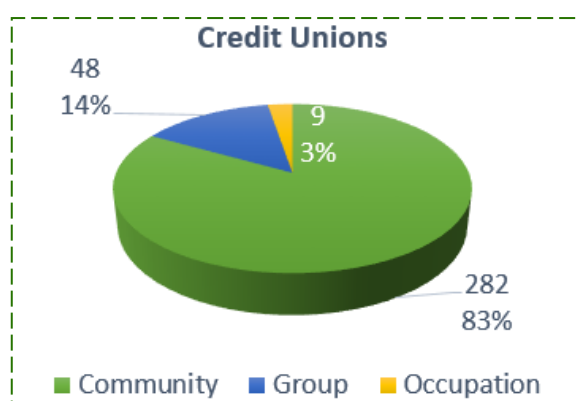


# STATISTIC 統計資料

Credit Union League of the Republic of China

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## Common Bond



	CUs	Members	Shares (USD)
Community	282	188,840	573,995,556
Group	48	16,950	54,029,667
Occupation	9	9,583	45,620,266
Total	339	215,373	673,645,489

## Statistic

As the December 2014

Chapter	CUs	Members	Shares	Average Shares of Each CU	Average Shares of Each Member	Reserves	Assets	Outstanding Loans	Accumulated Loans
Taipei	19	8,675	42,278,412	2,225,180	4,874	3,959,658	47,800,940	15,131,197	309,000,128
Yilan	7	3,424	8,145,090	1,163,584	2,379	957,343	9,483,601	3,304,160	62,541,283
Taoyuan	25	11,236	33,250,000	1,330,000	2,959	2,343,867	36,902,767	14,807,463	205,965,313
Hsinchu	22	27,317	98,895,484	4,495,249	3,620	9,459,812	115,868,896	42,808,328	722,448,482
Miaoli	7	3,063	8,767,835	1,252,548	2,862	885,437	10,409,259	2,902,259	61,058,856
Taichung	17	13,107	45,739,382	2,690,552	3,490	3,762,191	53,464,099	16,950,889	314,739,069
Nantou	34	20,583	67,478,746	1,984,669	3,278	7,174,574	80,106,247	31,855,742	551,674,989
Changhua	21	7,532	26,197,263	1,247,489	3,478	2,249,615	29,215,786	8,624,926	244,276,722
Yunlin	13	10,503	42,753,653	3,288,743	4,071	4,537,873	49,952,512	9,207,115	377,912,015
Chiayi	21	10,328	32,967,351	1,569,874	3,192	2,629,895	36,985,732	10,805,656	211,814,248
Tainan	25	22,638	81,433,149	3,257,326	3,597	7,946,132	103,362,499	35,448,579	686,415,088
Kaohsiung	33	15,343	43,746,277	1,325,645	2,851	5,591,591	51,553,962	12,834,350	386,498,298
Pingtung	31	16,620	37,115,568	1,197,276	2,233	5,419,240	47,837,473	21,298,250	349,728,388
Taitung	33	16,223	41,109,355	1,245,738	2,534	6,078,607	50,224,185	25,745,185	369,187,158
Hualien	29	28,528	63,663,079	2,195,279	2,232	8,636,701	78,099,657	38,707,030	561,721,918
Kinmen	2	253	104,846	52,423	414	2,127	135,294	0	143,548
Total	339	214,136	673,645,489	1,987,155	3,128	71,634,663	801,402,835	290,431,129	5,415,028,729

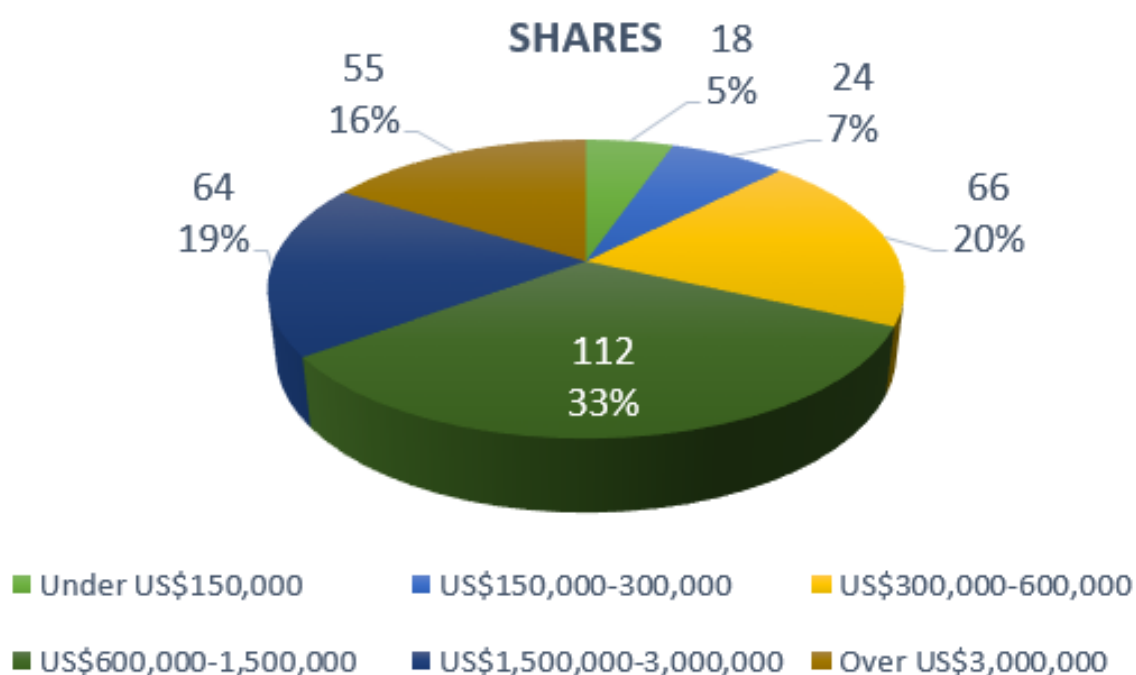
\*\* US\$1=NT\$31

# STATISTIC 統計資料

Credit Union League of the Republic of China

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## Shares in Each Scale



Scale	CU No.	Ratios (%)
Under US\$150,000	18	5.31
US\$150,000-300,000	24	7.08
US\$300,000-600,000	66	19.47
US\$600,000-1,500,000	112	33.04
US\$1,500,000-3,000,000	64	18.88
Over US\$3,000,000	55	16.22
Total	339	100.00

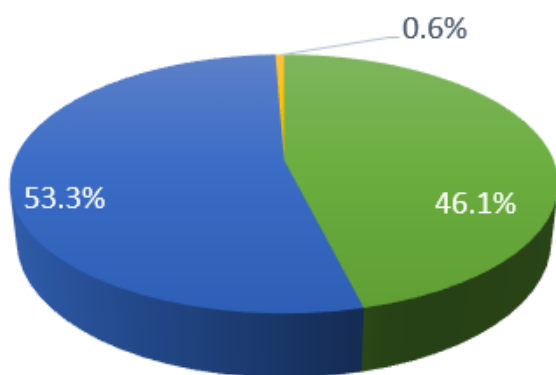
# STATISTIC 統計資料

Credit Union League of the Republic of China

2014 Annual Report

## Gender and Age Structure

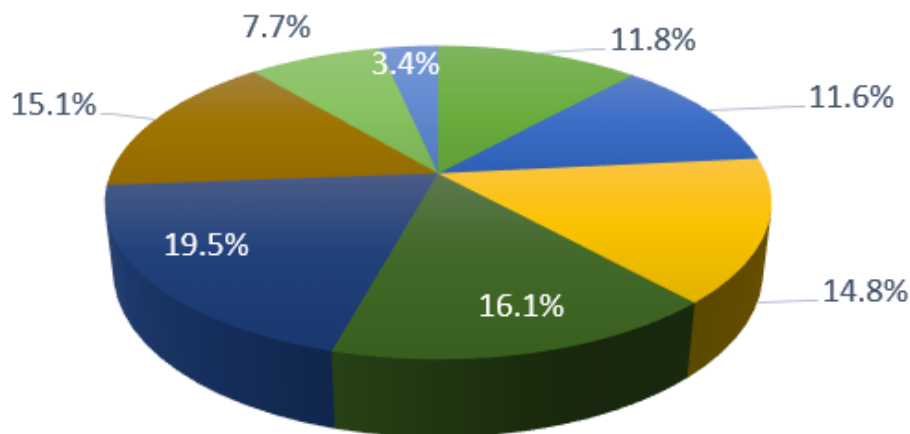
GENDER



Male Female Legal person

Gender	CU No.
Male	18
Female	24
Legal person	66
Total	112

Age Structure



below 20 20 – 30 30 – 40 40 – 50  
50 – 60 60 – 70 70 – 80 above 80

Age	Ratios (%)
below 20	11.8
20 – 30	11.6
30 – 40	14.8
40 – 50	16.1
50 – 60	19.5
60 – 70	15.1
70 – 80	7.7
above 80	3.4
Total	100.0

## The Growth of Credit Unions in Taiwan

Year	Chapters	CUs	CU Members	Growth Rate	Shares	Growth Rate	Outstanding Loans	Growth Rate	Assets	Growth Rate	Reserves	Growth Rate	Accumulated Loans	Growth Rate
1993	15	361	146,499	12.36	283,701,904	19.43	318,975,919	22.66	388,416,930	21.54	23,578,430	25.63	1,542,856,283	22.05
1994	15	363	160,038	9.24	333,305,826	17.48	380,712,340	19.35	461,384,616	18.79	28,245,339	19.79	1,811,612,566	17.42
1995	15	365	170,322	6.43	375,554,896	12.68	430,651,650	13.12	517,809,659	12.23	35,911,631	27.14	2,088,229,835	15.27
1996	15	366	175,772	3.20	405,312,318	7.92	434,050,115	0.79	548,673,171	5.96	40,709,551	13.36	2,330,378,917	11.60
1997	15	368	180,146	2.49	451,392,632	11.37	435,259,768	0.28	579,666,373	5.65	43,066,787	5.79	2,591,607,864	11.21
1998	15	367	179,998	-0.08	473,820,715	4.97	443,068,410	1.79	599,093,250	3.35	47,124,782	9.42	2,795,139,151	7.85
1999	15	352	179,175	-0.46	488,786,669	3.16	412,498,895	-6.90	616,310,830	2.87	50,094,518	6.30	2,982,215,824	6.69
2000	15	353	181,172	1.11	507,876,601	3.91	421,318,776	2.14	639,188,490	3.71	42,642,262	-14.88	3,203,729,828	7.43
2001	15	353	182,624	0.80	515,673,295	1.54	405,637,798	-3.72	650,341,864	1.74	40,529,013	-4.96	3,391,472,493	5.86
2002	15	352	185,714	1.69	532,779,487	3.32	394,105,008	-2.84	673,291,851	3.53	41,483,839	2.36	3,556,134,586	4.86
2003	15	345	188,651	1.58	550,963,930	3.41	371,084,330	-5.84	693,834,411	3.05	45,750,853	10.29	3,745,798,632	5.33
2004	15	342	192,584	2.08	569,633,377	3.39	356,746,359	-3.86	714,196,626	2.93	49,525,485	8.25	3,918,450,304	4.61
2005	15	339	195,641	1.59	586,865,745	3.03	352,227,012	-1.27	734,487,983	2.84	54,189,444	9.42	4,055,491,466	3.50
2006	15	341	197,782	1.10	593,602,733	1.10	356,367,320	1.20	740,332,267	0.80	57,596,360	6.30	4,251,336,081	7.20
2007	15	340	199,059	0.80	596,463,901	0.50	357,772,006	0.40	744,676,975	0.80	60,604,641	5.20	4,429,870,268	4.10
2008	15	336	200,458	0.60	600,866,315	0.73	355,587,551	-0.61	750,841,019	0.83	63,644,338	5.02	4,596,918,408	3.77
2009	15	336	201,486	0.51	608,264,157	1.23	335,847,598	-5.55	758,857,435	1.07	66,329,639	4.22	4,740,124,191	3.12
2010	15	336	203,767	1.13	619,265,447	1.81	322,805,495	-3.88	742,971,481	-2.09	67,844,159	2.28	4,890,954,814	3.18
2011	15	337	207,689	1.92	631,430,830	1.96	310,638,726	-3.77	756,096,341	1.77	69,071,204	1.81	5,030,833,573	2.86
2012	15	340	211,047	1.62	644,590,164	2.08	299,830,274	-3.48	771,397,195	2.02	70,503,510	2.07	5,150,428,584	2.38
2013	15	342	214,136	1.46	659,653,044	2.34	292,848,454	-2.33	788,154,406	2.17	71,808,417	1.85	5,281,105,353	2.54
2014	15	339	215,373	0.58	673,645,489	2.12	290,431,129	-0.83	801,402,835	1.68	71,634,663	-0.24	5,415,028,729	2.54

\*\* US\$1=NT\$31





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