



CULROC

■ ***CREDIT UNION LEAGUE OF R.O.C.***

■ ***中華民國儲蓄互助協會***



Annual Report

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展望 2006

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The Strategically Planning of Mission and Vision for Credit Union League R.O.C.

By Executive Dept.

The Credit Union Movement in Taiwan has 43 years history, although it faces different developing problems in different period, the performance result is always positive by the adequately strategies to those problems. In this moment of the brunt from globalization, internationalization, and technology, CULROC plan to face them with "Strategically Planning of Vision" through the Mission and Vision of CULROC to cohere the consensus and facilitate the long-term development. The follows are the Mission and Vision of Credit Union League of ROC :

MISSION OF CULROC

To strengthen continuously development of cooperative movement; enhance members' welfare; develop the communities efficiently; accomplish the cooperative movement; take society responsibility, and practice the career of voluntary service; CULROC shall:

1. Take charge CUs' establishing, counseling, managing and supervising.
2. Strengthen the CUs' educational function.
3. Rise up the capability of business management.
4. Create the business innovation.
5. Connect to the international network.

VISION OF CULROC

To promote the CUs to everywhere in Taiwan and form the most convenient and beneficial primary cooperative financial network for being the leading role of community development and the leading power to push positively society welfare business.

The Strategically Planning of Vision is an on-going assignment. It shall be amended frequently based on the actual implementation for more effective performance.

Message from President & CEO / 理事長、秘書長的話



組織再造 開創新局

Organization Restructuring and Creating a New Era

2005 年在利率開始走揚及油價節節升高的影響下，民生消費及企業投資也因而產生了壓抑的效果，進而使全球經濟成長速度趨於減緩。油價的攀升帶動了通膨率上揚，各國也陸續展開升息的趨勢以減緩通膨的壓力，為整個經濟環境增添了許多不確定的因素。

For rise of the interest rate and oil price in the year of 2005, the population consuming and enterprises investing were affected as the result in depressed to cause the global economic tending to slow growth. As the oil price increases threatened to raise the overall inflation rate, every country started to raise the interest rates for reducing the inflation, and increase many uncertain factors in the economic environment.

置身於多變的外在環境，儲蓄互助社除了培養創新思維以迎接挑戰之外，也應強化組織之核心價值，進而擬定策略以創造競爭優勢。協會今年著重於品牌行銷及標準化作業之推動，並期望透過組織再造工程，達到強化社員參與、推動社區行銷、鼓勵責信機制、調整組織結構及落實經營管理等目標，以重建儲蓄互助社的精神並增加單位社面對不確定未來之反應能力。

Being involved in this changeable external environment, the credit union is not only to train the innovative thinking for meeting the challenges but also to reinforce the core value of the organization for further making the strategic plans to create the competitive advantage. Credit Union League of ROC was focusing on the promote of branding and benchmark in the year of 2005, and expected to achieve the increases of membership participation, the marketing of community, the establishment of responsibility and reliability, the adjustability of organization structure and the implementation of management through the organization restructuring project in order to improve the reactive capability of the primary credit unions for facing the uncertain future with emphasizing the credit union spirit.

與日俱增的競爭是儲蓄互助社主要的挑戰，協會期望藉由標準化作業的推動可厚植單位社之內部實力，以邁向專業化的經營；強化儲蓄互助社之核心價值並清楚認知本身之差異性，以提供符合社員所需之創新產品及服務，增加市場競爭優勢而得以永續發展。我們深信在所有社員、幹部及管理團隊的充分合作之下，組織再造工程一定得以完成，進而帶領台灣儲蓄互助社運動邁向穩健成長的未來。

The main challenge of the credit unions is the increasing competitiveness; credit union league of ROC wishes to strengthen the internal structure for going forward into the professional management with promoting the benchmark; to enforce the knowledge of the core value and the differentiation of the credit unions for providing the innovative products and services in members' needs in order to create the competitiveness advantage for sustainability. We believe that the organization restructuring would be implemented under the completely cooperation of members, leaders and management team to bring the credit union movement in Taiwan into the future with the stable growth.



History of Credit Union Movement in Taiwan

台灣儲蓄互助運動發展史

PILOT PERIOD (1963 - 1969) 試辦推廣階段

1963	<p>The Catholic Jesuit Society appointed Rev. Jess Brena, S. J., Rev. Louis J. Dowd, S. J., 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, S.J.)、杜華 (Rev. Louis Dowd, S.J.) 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	<p>Cardinal Yu Bin, Presidential Advisor Dr. Lee Sheh-Tseng and Mr. Ku Cheng-Kang (Chairman of the cooperative league of the ROC) formally introduced the worldwide movement of credit union to the people of the country in Fortress room of the Sun Yat-Sen Memorial Hall of Taipei.</p> <p>于斌樞機主教、總統府資政李石曾博士及中國合作事業協會理事長谷正綱先生假台北市中山堂保壘廳舉行發表會，正式向國人介紹世界性的儲蓄互助社運動。</p> <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 Klaiser, S. J., and the assistance of Rev. Jess Brena, S. J. and Mr. Wu chou-Lin.</p> <p>于斌樞機主教、總統府資政李石曾博士及中國合作事業協會理事長谷正綱先生假台北市中山堂保壘廳舉行發表會，正式向國人介紹世界性的儲蓄互助社運動。</p> <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 Klaiser, S. J., and the assistance of Rev. Jess Brena, S. J. and Mr. Wu chou-Lin.</p>

1964	<p>經葛華（Rev.Albert Klaeser,S.J.）神父贊助、郝繼隆（Rev.Albert O'Hara,S.J.）、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 of the Republic of China for Socio-Economic Development" (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>
1968	<p>The Ministry of Finance notified the mutual assistance league to confine their activities on credit union movement on just a tentative basis. It is the initial legal basis of the movement in reality.</p> <p>我國財政部為期法令與事實得以兼籌並顧，函准中國互助運動協會對儲蓄互助社推廣僅作實驗性質的試辦。</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>

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>
1974	<p>The credit union league situated at a location on Chang Ping Road in Taichung city, a place provided by Mr. Shieh Tien-Chu free of charge.</p> <p>儲蓄互助社推行委員會得謝天助先生無條件免費提供辦事處所，設址於台中市昌平路。</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漢城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> <p>For the first time, Ministry of Finance officials looked into the activities of the credit union and assess its effect and performance. They also invited legal experts for the American "Volunteer Development Corps" (VDC) to Taiwan to study the community financial institutions and their operations.</p> <p>我國財政部第一次派員實際瞭解儲蓄互助社實況及績效，並邀請美國「志願服務發展團」法學專家來台考察基層金融機構。</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>
1977	<p>The financial authorities including the observation of 16 credit unions and their operations in order to set up regulation had conducted a feasibility study.</p> <p>我國財政金融主管機關聯合視察十六個儲蓄互助社，以尋求其立法及管理的可行性。</p>
1978	<p>A master thesis titled " A feasibility study on the credit union and its possible development in Taiwan" was proposed by Miss Sun Hsien-Chun, a master student in the graduate school of economics in the College of Chinese Culture.</p> <p>中國文化學院經濟研究所碩士孫嫻珍小姐完成「儲蓄互助社暨其在台灣發展可行性之研究」論文。</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>
1980	<p>ACCU 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> <p>Prohibited by the Ministry of Finance, the League was not allowed to establish extra credit unions. The League then turned to upgrading the quality of its directors at local level, and to encourage promoting its operation and healing its financial malaise as their objectives.</p> <p>在接獲財政部的禁令下，不再增設新社，轉而以強化基層幹部素質，鼓勵推動業務及健全財務為目標。</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>
1984	<p>Financial authorities of the Province assigned officials from its Community Banking Research and Training Institute to study 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> <p>The 1st president of the CULROC, Mr. Chen Wang-Hsiung, and Bishop Tsai Wen-Hsing of the Taichung catholic parish jointly presided over the construction commencement ceremony of the League's management building.</p> <p>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>
1985	<p>The researcher of Taiwan Academy of Banking and Finance, Huang Bo-Yi presented his research report titled "The development and management of the credit union in Taiwan" for discussion. Those who attended the discussion agreed that there was a necessity and possibility for the development of credit union movement in Taiwan. They unanimously petitioned to the government to make relevant law for the movement.</p> <p>黃博怡研究員完成的「台灣地區儲蓄互助社的發展與管理」研究報告舉行發表及討論會，與會人士均肯定儲蓄互助社在台灣地區的需要性及可行性，一致決議促請政府早日協助通過儲蓄互助社法。</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>

1994	<p>The Ministry of Finance sent officials from the Bureau of Finance to the United States to study relevant administration and institution of credit unions in America.</p> <p>我國財政部金融局派員考察美國儲蓄互助社之制度與管理。</p>
1995	<p>A meeting of panel was held after a study by the researcher of Taiwan Academy of Banking and Finance, Huang Chuan-Hsin was completed with the titled "The study on the legalization of the credit union in Taiwan". The participants discussed the bill of the credit union act. All agreed that separate legislation was appropriate for this cause.</p> <p>黃泉興研究員完成的「台灣儲蓄互助社發展與法制化之研究」舉行座談會，研討儲蓄互助社法草案，與會代表均一致支持單獨立法方向。</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>
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-Seng. 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-Seng, 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>

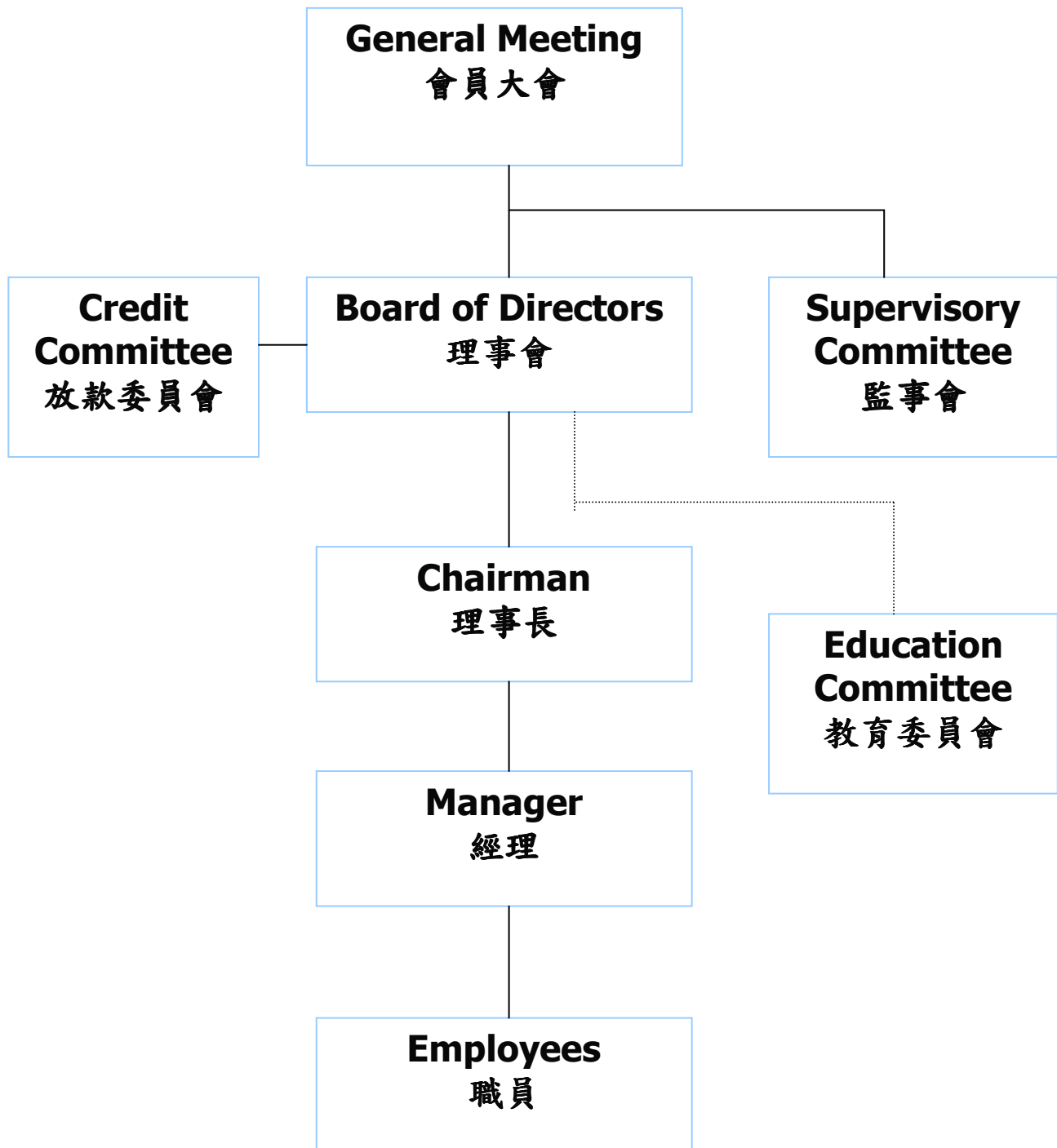
2000	<p>President of CULROC, Legislator Walis Pelin, proposed an amendment for the Credit Union Act, and passed on Jan. 16, 2002. The most important matter in this amendment is to add the article 13.1 “Shares held by each member will not exceed NT\$1,000,000, the dividend will be free of the individual 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. (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>
2004	<p>Passing the regulation on the management for credit unions investing the financial products.</p> <p>內政部同意核備儲蓄互助社投資金融商品管理辦法，以提升儲蓄互助社資金運用效率並兼顧社員資金需求暨風險之管控。</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.</p> <p>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>
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Organizational structure and Functions

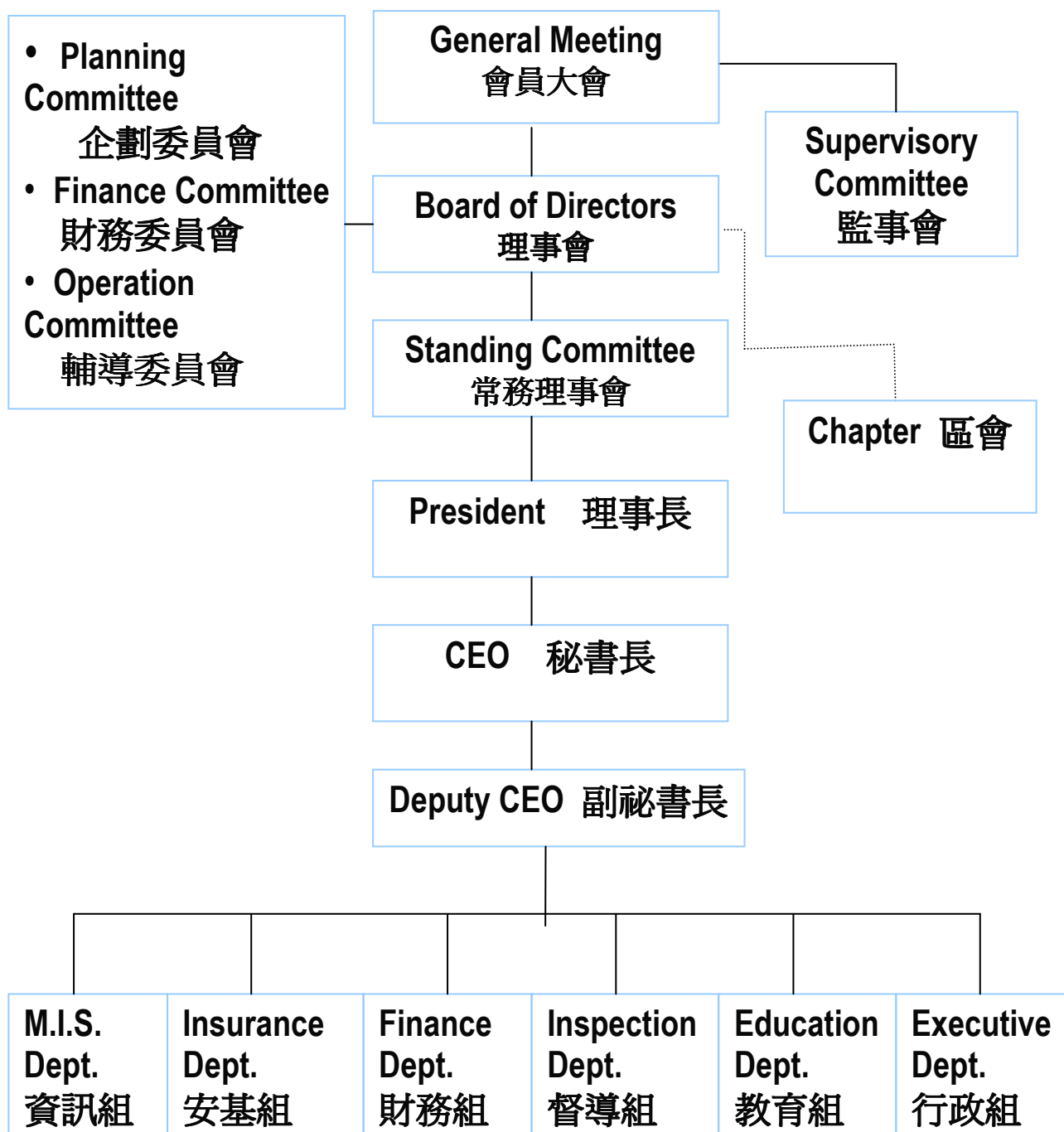
組織架構與功能

Organization Chart of Credit Union 儲蓄互助社組織結構圖



Organization Chart of CULROC 中華民國儲蓄互助協會組織結構圖

組織結構圖



Department Introduction / 組室簡介

<p>Executive Department</p> <ul style="list-style-type: none"> ◎ The international and public relationship affairs ◎ Human resource development ◎ Legislative affair ◎ Meeting, official documents management ◎ General affair ◎ Supplying ◎ Co-operating affair ◎ Research and development 	<p>行政組</p> <ul style="list-style-type: none"> ◎ 國際及公關事務 ◎ 人力資源管理 ◎ 法制 (法規) ◎ 會議、文書處理 ◎ 庶務 ◎ 帳表供應 ◎ 合作結盟事宜 ◎ 研發
<p>Inspection Department</p> <ul style="list-style-type: none"> ◎ Dividing the success into 4 areas as North, Middle, South and East. ◎ Assigning one professional inspector in every chapter to audit and counsel the business and finance of credit unions as the representative of CULROC ◎ Promoting the new credit unions establishing ◎ The representative for promoting, counseling, managing and supervising the businesses of credit unions 	<p>督導組</p> <ul style="list-style-type: none"> ◎ 將全國分為北、中、南、東四個區域 ◎ 每一區會派一專任督導代表協會督導及檢查轄區各社財物、業務 ◎ 新社推廣 ◎ 儲互社業務推展、輔導、管理與監督之窗口
<p>Finance Department</p> <ul style="list-style-type: none"> ● Stabilization funds and inter-lending funds affairs ● Controlling and managing the financial affair of CULROC 	<p>財務組</p> <ul style="list-style-type: none"> ● 辦理各社穩定基金 ● 綜理控管本會財務

<p>Insurance Department</p> <ul style="list-style-type: none"> ◎ Dealing with the insurance programs for credit unions ◎ The products: <ul style="list-style-type: none"> ◇ Loan Protection Insurance ◇ Life Saving Insurance ◇ Commercial Blanket Bond ◇ Directors Group Term Life ◇ Members Group Term Life ◇ Short Term peace saving ◇ Members Cancer Insurance 	<p>安基組</p> <ul style="list-style-type: none"> ◎ 辦理各社之各項安全互助基金業務 ◎ 目前業務： <ul style="list-style-type: none"> ◇ 人壽儲蓄互助基金 ◇ 貸款安全互助基金 ◇ 綜合損失互助基金 ◇ 幹部互助基金 ◇ 社員團體互助基金 ◇ 平安儲蓄互助基金 ◇ 社員防癌互助基金
<p>Training and Education Department</p> <ul style="list-style-type: none"> ◎ Planning and holding the training and education programs for leaders of each level ◎ Providing the information and tools in the education activities ◎ Publishing Credit Union Magazaine ◎ The website management 	<p>教育組</p> <ul style="list-style-type: none"> ◎ 規劃辦理各級選聘幹部研習會 ◎ 提供教育教材、教具 ◎ 發行雜誌 ◎ 網站管理
<p>M.I.S. Department</p> <ul style="list-style-type: none"> ● Promoting and designing the bookkeeping system for all credit unions ● Computerizing affairs in research, development and management ● Computer programs education 	<p>資訊組</p> <ul style="list-style-type: none"> ● 推動完成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

Map of CULROC's network / 各區會轄區圖



Functions of Chapter / 區會職掌

- ◇ Education promotion, new CU establishment, and CU business governance 辦理推廣教育、設立新社、輔導單位社業務
- ◇ Submit annual working report and auditing 提報年度工作報告及決算
- ◇ Propose annual working plan and budget 擬訂年度工作計畫及預算
- ◇ Coordinate and cooperate in between of CUs 協助各社聯繫與合作
- ◇ Hold activities assigned by CULROC 配合協會舉辦各種活動

Highlights 2005 / 2005 年剪影

CULROC 協會

國際事務：

- 94.04.22 國合會國際人力資源發展處帶領”微額金融研習班”來自非洲、中南美洲、歐洲及亞洲等 15 國之學員共 19 人參訪本會及敬宗社，以了解儲蓄互助社業務及九二一震災後之成功輔導案例。

The “Micro financing Course” conducted by Dept. of International Human Resource and Development, International Cooperation and Development Fund, with 19 participators from 15 countries of Africa, Middle- South America, Europe, and Asia, visited CULROC and Ching-Chung CU, for recognizing the CU operation and successful counseling case after 21 Sept. Earthquake disaster.

- 94.07.02-09 本會舉辦 2005 年亞洲友會幹部研習營，主題為”亞洲儲互社之輔導與管理”，共有來自泰國、香港、尼泊爾、印度及柬埔寨等國共 7 名與會代表參加，並安排前往新竹區會參訪家祿儲蓄互助社。



The CULROC held the Exposure Program dated 02~09 July 2005, with the theme of “The Counseling and Governing of Asian Credit Unions”. We have 7 participators from Thailand, Hong Kong, Nepal, India, and Cambodia, and visited the Chia-Lu CU, Hsing-Chu Chapter.

教育訓練：

- 協會為促使儲互社經營者建立正確的經營理念、瞭解各項互助基金產品的特色及必要之風險管理機制以提升儲互社自治管理的能力。特規劃「儲蓄互助社的理念與經營原則」及「儲蓄互助社自行查核作業之建立」等課程，於 94 年 4 月起至 7 月止舉辦共十七梯次之社幹部研習會，計有 2,103 人參與。



For developing the director to have correct business principles, realize the feature of financial products and potential risk management to improve the self-governing ability, CULROC planed the “CU’s Faith and Operating Principles” and “Establishing of CU self-evaluation system” courses, and held 17 programs from April to July 2005 for the participation of 2,103 members.

- 安基業務基礎班於 94 年 9 月 20 至 23 日開班，共有學員 26 人報名。來自全台三百多個社的理監事、專職、社務助理等齊聚一堂，共同分享各項關於保險法律、互助基金業務內容說明及應注意事項，為一兼顧理論與實務的課程，讓學員收益良多。



The “Basic Insurance Business Course” was held from 20 to 23 Sept. 2005 with 26 participators. The board members, staffs, and assistances from more than 300 CUs in Taiwan got together and shared their experiences and knowledge about insurance law business. This was a course combined with the theory and practice for the fruitful benefit of participators.

安基業務：

- 協會依循著社員的需求不斷開發新產品，94 年度除了研擬如何調整 LP/LS 的計費架構以因應社收入普遍低迷不振的現象外，將重點放在社員於 6PS 的儲蓄兼投資保險及癌症險產品方面的保障加強。6PS 一推出，在 6 月份即將 2,000 單位全部售罄，而癌症險更在推出的第一年裡，參加人數即達到 6 千人以上的規模。



CULROC continuing promote new products based on the members' need, aside from researching the adjustment of LP/LS billing structure due to the general low income of primary credit unions, we focus on strengthening the insurance products for members, such as 6 years peace saving (6PS), which is with the functions of saving and investment, and cancer insurance, etc. in 2005; There were 2000 units 6 PS in total all sold out in June 2005 since the project is issued, and the

cancer insurance is participated by over 6000 members within one year.

財務管理：

- 編製年度各項收支預算、決算報表，穩定基金及資金融通，配合督導組共同執行區會財務處理研習及稽核，並執行協會內部各項經費申請、出納、登帳、核銷等財政業務。財務組就上述收入，善加管理、運用，在有限的財物資源下，獲得最大的效益，使協會運作自如、得以提供各個儲蓄互助社最佳的服務，讓會務順暢推展。



Compile the annual financial statement of budget and audit, manage the stabilization fund and inter-lending affairs, comply with Inspection Dept. to execute collectively the financial affairs training, education and audit for chapters, and implement the interior expenses of application, cashing, accounting, and cancellation inside the league. The financial Dept. control and manage the financial affair of CULROC to serve the CUs with the greatest effectiveness and benefits.

Highlights 2005 / 2005 年剪影

Chapter 區會

- 花蓮區會鳳林儲蓄互助社「94 年度青少年育樂營」活動，藉由本次活動讓原住民青少年認識儲蓄互助社之宗旨與精神，青少年是儲蓄互助運動永續發展的未來基石，適當的養成儲蓄的觀念，並培養服務奉獻的精神。



The activity of “Youth Training Program” held by Feng-Lin Credit Union, Hualien Chapter, for promoting aborigines to know the founding spirit and principle of Credit Union movement. The youths are the future mainstay for the sustainable development of credit union movement, so adequately development of saving concept and the spirit of contribution shall be well built and continued.

- 南投區會「94 年度視窗版簿記研習會」活動，以實際問題演練與上網換版維護操作，來訓練儲蓄互助社專職人員運用電腦執行業務，並落實電腦化、網路化、效能化的未來趨勢。



The activity of “2005 Bookkeeping System Window Edition Program” held by Nantou Chapter, develop CUs staffs to exercise the computer operating system by actual problem solving and internet maintaining. This can comply with the future trend of computerization, networking, and efficiency in CU business operation.

HOW DOES CU PARTICIPATE COMMUNITY DEVELOPMENT

Prof. Tao, Fan-Yin

Dept. of Youth and Children Welfare, Providence University

■ WHAT IS COMMUNITY?

The core value and meaning of the community means a group of people who share the collective experience and life style and help each other in a collective area. There are division of labor and cooperation. They share, help to each other and form the networking by families, enterprises, organizations, and credit unions. There are three levels in the collective networking : 1) the group relationship, it is the combination of public relationship and organizational relationship to form an cooperative, fair, helpful, and respectful network in the collective living process. 2) the regional space, means the location happened the relationship. And 3) the community awareness, means the collective living group has the same group feeling that recognize this group value and spirit.

■ THE BASIC CONCEPT OF COMMUNITY DEVELOPMENT



Developing the organization and collective assistance / sharing relationship to facilitate the cooperative manpower is the basic and important issue in community developing.

The community development can be enhanced through two major subject : First is to improve the public facilities for matching the collective demand in living environment. The second is to form the sound relationship between community residents to become the network of social organization and relationship for cultivating the collective life value and spirit.

■ COMMUNITY COGNITION IS THE FIRST STEP OF COMMUNITY DEVELOPMENT

A. Recognizing community from geography

The credit union can draw out the location of its member, and focus on the major regional

area for the financial service, membership development. In addition, through participating the community activities to strengthen the cooperation and relationship with the residents is another channel for the purpose.

B. Recognizing community through the subject of community—people

In the daily life, there might be many long or short term human relationship in between, such as beneficially or functionally interaction. It is important network relationship formed by the human conducting. In order to insert community, analyze the age, sex, occupation catalogue, religion, and economic activities shall be prior participated and recognized.

C. Realize the recognition of residents to community

The community facilitator shall realize first whether residents recognize their community. From those recognized residents to promote the development to attract others is the best way to increase the collective participation to the community. Basically, the core spirit of community development is the resident inside enjoy and share the long/short term relationship with others.

D. What does a good community look like?

A good community shall be formed by generous participators and leaders with fair negotiation ability, and all opinions can be well discussed and shared to public. Being a facilitator of community development, you shall know what your community needs. Aside from listening residents' voice, facilitator shall encourage residents share their opinion to solve collective problems.

■ COMMUNITY ORGANIZING AND COOPERATIVE MANPOWER TRAINING IS THE KEY POINT OF COMMUNITY DEVELOPMENT

A. The core work of community development is organization

There are three core works in community development. First is to develop community civil cooperators. Those who are willing to contribute their competency to the community shall be with patient, opportunity, and well training. Secondly is the competence to solve community problem. This mission shall be combined the democratic process of negotiation, compromise, searching mutual goal and problem solving method. Third is to develop sound and complete organization and system to implement well services to residents.

B. How to develop civil cooperator by community organization

Community organizing is to connect people together for improving the mutual art of living quality. The steps of facilitator shall be as follow:

- a) How to live cooperatively with others

- b) Find out the mutual issues need to be improved
- c) Looking for partner to collectively advance
- d) Self-training to be leadership
- e) find out other potential leader
- f) Learn from each other to become better leader
- g) Concerning the sustainability development of organization

▪ **HOW DOES CREDIT UNION PARTICIPATE THE COMMUNITY DEVELOPMENT**



Strengthening the operation and services to credit union member is to participate the community development. As being part of the community collective network, credit union shall has two responsibility : One is to shoulder every basic duties by every cu, so that the member obtain the services they need, and naturally feedback to the community. The other is to shoulder more social obligations for the further

level of credit union' s duties.

Community is the cooperative and collective network in our life. To develop the community, we have to live seriously, and establish well cooperative relationship with others in community. The cus offer their principles and spirit in services to develop and create more leaders for more and better participators in community development.

※This article is excerpted from Credit Union Magazine No. 76.

94 年 12 月城鄉分布統計表

區會	都 市			鄉 村			合 計		
	社數	人數	股金	社數	人數	股金	社數	人數	股金
台北	22	9,109	1,064,621,423	0	0	0	22	9,109	1,064,621,423
宜蘭	7	2,942	254,078,311	1	203	830,730	8	3,145	254,909,041
桃園	17	7,651	668,223,201	7	1,183	67,495,269	24	8,834	735,718,470
新竹	8	4,098	344,697,684	14	21,904	2,108,859,886	22	26,002	2,453,557,570
苗栗	0	0	0	7	3,182	247,836,300	7	3,182	247,836,300
台中	9	6,220	782,429,529	6	3,769	359,407,689	15	9,989	1,141,837,218
南投	2	2,261	229,386,653	31	16,085	1,526,904,141	33	18,346	1,756,290,794
彰化	3	1,867	170,164,902	18	5,542	548,522,106	21	7,409	718,687,008
雲林	1	474	45,485,180	12	10,497	1,172,213,341	13	10,971	1,217,698,521
嘉義	4	1,795	141,506,616	15	6,973	663,762,128	19	8,768	805,268,744
台南	19	16,224	1,868,000,775	5	5,573	617,242,953	24	21,797	2,485,243,728
高雄	23	11,200	1,000,317,852	13	4,777	325,814,220	36	15,977	1,326,132,072
屏東	4	2,156	178,507,788	27	13,821	894,131,067	31	15,977	1,072,638,855
台東	4	2,543	253,616,942	29	12,527	1,039,893,521	33	15,070	1,293,510,463
花蓮	3	3,673	269,250,542	26	17,139	1,346,387,121	29	20,812	1,615,637,663
金門	0	0	0	2	253	3,250,239	2	253	3,250,239
合計	126	72,213	7,270,287,398	213	123,428	10,922,550,711	339	195,641	18,192,838,109

Rural- Urban

As the December 2005

Chapter / Area	Urban			Rural			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	22	9,109	32,777,753	0	0	0	22	9,109	32,777,753
Yilan	7	2,942	7,822,608	1	203	25,577	8	3,145	7,848,185
Taoyuan	17	7,651	20,573,374	7	1,183	2,078,056	24	8,834	22,651,431
Hsinchu	8	4,098	10,612,613	14	21,904	64,927,952	22	26,002	75,540,566
Miaoli	0	0	0	7	3,182	7,630,428	7	3,182	7,630,428
Taichung	9	6,220	24,089,579	6	3,769	11,065,508	15	9,989	35,155,087
Nantou	2	2,261	7,062,397	31	16,085	47,010,595	33	18,346	54,072,992
Changhua	3	1,867	5,239,067	18	5,542	16,887,996	21	7,409	22,127,063
Yunlin	1	474	1,400,406	12	10,497	36,090,312	13	10,971	37,490,718
Chiayi	4	1,795	4,356,731	15	6,973	20,436,026	19	8,768	24,792,757
Tainan	19	16,224	57,512,339	5	5,573	19,003,785	24	21,797	76,516,125
Kaohsiung	23	11,200	30,797,963	13	4,777	10,031,226	36	15,977	40,829,189
Pingtung	4	2,156	5,495,929	27	13,821	27,528,666	31	15,977	33,024,595
Taitung	4	2,543	7,808,403	29	12,527	32,016,426	33	15,070	39,824,830
Hualien	3	3,673	8,289,733	26	17,139	41,452,805	29	20,812	49,742,539
Kinmen CU	0	0	0	2	253	100,069	2	253	100,069
Total	126	72,213	223,838,898	213	123,428	336,285,428	339	195,641	560,124,326

** US\$1=NT\$32.48

94 年 12 月平地山地分布統計表

區會	平 地			山 地			合 計		
	社數	人數	股金	社數	人數	股金	社數	人數	股金
台北	20	7,840	974,169,025	2	1,269	90,452,398	22	9,109	1,064,621,423
宜蘭	8	3,145	254,909,041	0	0	0	8	3,145	254,909,041
桃園	19	7,943	698,311,268	5	891	37,407,202	24	8,834	735,718,470
新竹	18	22,427	2,224,777,874	4	3,575	228,779,696	22	26,002	2,453,557,570
苗栗	4	2,421	176,132,119	3	761	71,704,181	7	3,182	247,836,300
台中	15	9,989	1,141,837,218	0	0	0	15	9,989	1,141,837,218
南投	15	12,743	1,370,601,456	18	5,603	385,689,338	33	18,346	1,756,290,794
彰化	21	7,409	718,687,008	0	0	0	21	7,409	718,687,008
雲林	13	10,971	1,217,698,521	0	0	0	13	10,971	1,217,698,521
嘉義	12	7,242	689,038,201	7	1,526	116,230,543	19	8,768	805,268,744
台南	24	21,797	2,485,243,728	0	0	0	24	21,797	2,485,243,728
高雄	31	14,827	1,259,727,719	5	1,150	66,404,353	36	15,977	1,326,132,072
屏東	15	7,885	640,895,940	16	8,092	431,742,915	31	15,977	1,072,638,855
台東	3	1,371	158,246,290	30	13,699	1,135,264,173	33	15,070	1,293,510,463
花蓮	5	5,031	415,047,769	24	15,781	1,200,589,894	29	20,812	1,615,637,663
金門	2	253	3,250,239	0	0	0	2	253	3,250,239
合計	225	143,294	14,428,573,416	114	52,347	3,764,264,693	339	195,641	18,192,838,109

Aboriginal- Non-aboriginal Area

As the December 2005

Chapter / Area	Non-aboriginal			Aboriginal			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	20	7,840	29,992,889	2	1,269	2,784,864	22	9,109	32,777,753
Yilan	8	3,145	7,848,185	0	0	0	8	3,145	7,848,185
Taoyuan	19	7,943	21,499,731	5	891	1,151,700	24	8,834	22,651,431
Hsinchu	18	22,427	68,496,856	4	3,575	7,043,710	22	26,002	75,540,566
Miaoli	4	2,421	5,422,787	3	761	2,207,641	7	3,182	7,630,428
Taichung	15	9,989	35,155,087	0	0	0	15	9,989	35,155,087
Nantou	15	12,743	42,198,321	18	5,603	11,874,672	33	18,346	54,072,992
Changhua	21	7,409	22,127,063	0	0	0	21	7,409	22,127,063
Yunlin	13	10,971	37,490,718	0	0	0	13	10,971	37,490,718
Chiayi	12	7,242	21,214,230	7	1,526	3,578,527	19	8,768	24,792,757
Tainan	24	21,797	76,516,125	0	0	0	24	21,797	76,516,125
Kaohsiung	31	14,827	38,784,720	5	1,150	2,044,469	36	15,977	40,829,189
Pingtung	15	7,885	19,732,018	16	8,092	13,292,577	31	15,977	33,024,595
Taitung	3	1,371	4,872,115	30	13,699	34,952,715	33	15,070	39,824,830
Hualien	5	5,031	12,778,564	24	15,781	36,963,975	29	20,812	49,742,539
Kinmen CU	2	253	100,069	0	0	0	2	253	100,069
Total	225	143,294	444,229,477	114	52,347	115,894,849	339	195,641	560,124,326

** US\$1=NT\$32.48

94 年 12 月共同關係分布統計表

區會	社區			社團			其他			合計		
	社數	人數	股金	社數	人數	股金	社數	人數	股金	社數	人數	股金
台北	4	2,403	198,341,078	15	3,363	301,174,211	3	3,343	565,106,134	22	9,109	1,064,621,423
宜蘭	8	3,145	254,909,041	0	0	0	0	0	0	8	3,145	254,909,041
桃園	15	5,940	421,463,895	8	2,747	304,341,821	1	147	9,912,754	24	8,834	735,718,470
新竹	15	23,023	2,224,744,097	7	2,979	228,813,473	0	0	0	22	26,002	2,453,557,570
苗栗	6	2,791	223,900,557	1	391	23,935,743	0	0	0	7	3,182	247,836,300
台中	8	7,893	964,046,418	7	2,096	177,790,800	0	0	0	15	9,989	1,141,837,218
南投	29	16,834	1,606,590,832	3	1,290	135,543,012	1	222	14,156,950	33	18,346	1,756,290,794
彰化	6	1,829	211,763,067	15	5,580	506,923,941	0	0	0	21	7,409	718,687,008
雲林	6	6,439	727,988,669	7	4,532	489,709,852	0	0	0	13	10,971	1,217,698,521
嘉義	12	6,045	572,489,717	5	1,509	132,854,223	2	1,214	99,924,804	19	8,768	805,268,744
台南	1	452	39,785,800	23	21,345	2,445,457,928	0	0	0	24	21,797	2,485,243,728
高雄	19	8,102	588,110,303	17	7,875	738,021,769	0	0	0	36	15,977	1,326,132,072
屏東	28	14,572	914,605,204	3	1,405	158,033,651	0	0	0	31	15,977	1,072,638,855
台東	30	13,919	1,122,393,355	2	644	76,465,332	1	507	94,651,776	33	15,070	1,293,510,463
花蓮	25	16,875	1,328,502,633	2	779	48,024,761	2	3,158	239,110,269	29	20,812	1,615,637,663
金門	2	253	3,250,239	0	0	0	0	0	0	2	253	3,250,239
合計	214	130,515	11,402,884,905	115	56,535	5,767,090,517	10	8,591	1,022,862,687	339	195,641	18,192,838,109

Common Bond

As the December 2005

Chapter / Area	Community			Group			Other			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	4	2,403	6,106,560	15	3,363	9,272,605	3	3,343	17,398,588	22	9,109	32,777,753
Yilan	8	3,145	7,848,185	0	0	0	0	0	0	8	3,145	7,848,185
Taoyuan	15	5,940	12,976,105	8	2,747	9,370,130	1	147	305,196	24	8,834	22,651,431
Hsinchu	15	23,023	68,495,816	7	2,979	7,044,750	0	0	0	22	26,002	75,540,566
Miaoli	6	2,791	6,893,490	1	391	736,938	0	0	0	7	3,182	7,630,428
Taichung	8	7,893	29,681,232	7	2,096	5,473,855	0	0	0	15	9,989	35,155,087
Nantou	29	16,834	49,464,003	3	1,290	4,173,122	1	222	435,867	33	18,346	54,072,992
Changhua	6	1,829	6,519,799	15	5,580	15,607,264	0	0	0	21	7,409	22,127,063
Yunlin	6	6,439	22,413,444	7	4,532	15,077,274	0	0	0	13	10,971	37,490,718
Chiayi	12	6,045	17,625,915	5	1,509	4,090,339	2	1,214	3,076,503	19	8,768	24,792,757
Tainan	1	452	1,224,932	23	21,345	75,291,192	0	0	0	24	21,797	76,516,125
Kaohsiung	19	8,102	18,106,844	17	7,875	22,722,345	0	0	0	36	15,977	40,829,189
Pingtung	28	14,572	28,159,027	3	1,405	4,865,568	0	0	0	31	15,977	33,024,595
Taitung	30	13,919	34,556,446	2	644	2,354,228	1	507	2,914,156	33	15,070	39,824,830
Hualien	25	16,875	40,902,175	2	779	1,478,595	2	3,158	7,361,769	29	20,812	49,742,539
Kinmen CU	2	253	100,069	0	0	0	0	0	0	2	253	100,069
Total	214	130,515	351,074,043	115	56,535	177,558,206	10	8,591	31,492,078	339	195,641	560,124,326

** US\$1=NT\$32.48

STATISTICS

As the December 2005 in US\$

Chapter/Area	Cus	Members	Shares	Average Shares of Each CU	Average Shares of Each Member	Reserves	Assets	Oustanding Loans	Accumulated Loans
Taipei	22	9,109	32,777,753	1,489,898	3,598	2,722,230	38,234,903	18,783,417	209,340,363
Yilan	8	3,145	7,848,185	981,023	2,495	665,990	9,238,383	4,993,614	49,174,335
Taoyuan	24	8,834	22,651,431	943,810	2,564	1,656,843	26,414,456	15,260,008	131,327,893
Hsinchu	22	26,002	75,540,566	3,433,662	2,905	6,002,587	100,041,066	53,289,322	504,697,133
Miaoli	7	3,182	7,630,428	1,090,061	2,398	681,948	9,572,177	4,209,171	47,247,108
Taichung	15	9,989	35,155,087	2,343,672	3,519	2,670,103	42,074,702	15,889,064	215,747,054
Nantou	33	18,346	54,072,992	1,638,576	2,947	5,446,867	68,153,797	32,133,481	388,583,916
Changhua	21	7,409	22,127,063	1,053,670	2,986	1,653,743	25,847,085	10,932,189	195,335,227
Yunlin	13	10,971	37,490,718	2,883,901	3,417	3,425,540	45,494,101	15,612,069	310,697,190
Chiayi	19	8,768	24,792,757	1,304,882	2,828	1,856,954	29,704,530	12,160,093	149,016,893
Tainan	24	21,797	76,516,125	3,188,172	3,510	5,627,575	98,736,425	40,859,341	498,249,069
Kaohsiung	36	15,977	40,829,189	1,134,144	2,555	4,484,314	50,492,046	22,423,709	306,040,592
Pingtung	31	15,977	33,024,595	1,065,310	2,067	3,592,196	42,873,264	24,907,965	240,831,073
Taitung	33	15,070	39,824,830	1,206,813	2,643	5,094,620	51,342,688	29,837,181	269,712,517
Hualien	29	20,812	49,742,539	1,715,260	2,390	6,136,680	62,671,184	34,886,636	354,559,534
Kinmen CU	2	253	100,069	50,034	396	2,030	129,129	0	137,007
Total	339	195,641	560,124,326	1,652,284	2,863	51,720,220	701,019,935	336,177,259	3,870,696,904

** US\$1=NT\$32.48

The Growth of Cus in Taiwan 2005

Yr	Chap ters	Cus	CU Member s	Growt h Rate	Shares	Growt h Rate	Outstanding Loans	Growt h Rate	Assets	Growt h Rate	Reserves	Growth Rate	Accumulated Loans	Growth Rate
'82	14	284	50,037	10.00	1,034,741,111	31.00	1,054,685,407	30.00	1,202,029,452	31.00	64,171,535	43.00	4,536,787,231	32.00
'83	15	281	54,490	8.90	1,314,231,393	27.01	1,296,862,138	22.96	1,534,861,191	27.69	87,267,464	35.99	5,966,420,233	31.51
'84	15	281	59,267	8.77	1,634,258,201	24.35	1,605,974,292	23.84	1,914,234,710	24.72	115,681,821	32.56	7,703,893,536	29.12
'85	15	275	62,904	6.14	1,964,541,427	20.21	1,910,407,975	18.96	2,327,584,104	21.59	146,032,710	26.24	9,678,905,418	25.64
'86	15	272	67,709	7.64	2,356,722,270	19.96	2,195,767,449	14.94	2,827,431,309	21.47	184,932,768	26.64	11,823,506,909	22.16
'87	15	320	75,290	11.20	2,931,552,787	24.39	2,788,214,488	26.98	3,469,509,738	22.71	220,226,311	19.08	14,407,396,498	21.85
'88	15	326	84,750	12.56	3,651,041,506	24.54	3,673,916,806	31.77	4,391,150,640	26.56	257,343,429	16.85	18,237,057,665	26.58
'89	15	333	95,533	12.72	4,401,253,476	20.55	4,753,756,866	29.39	5,476,623,062	24.72	311,148,155	20.91	22,648,500,146	24.19
'90	15	338	104,618	9.51	5,183,417,077	17.77	5,644,199,455	18.73	6,662,691,369	21.66	398,030,585	27.92	27,179,871,767	20.01
'91	15	341	115,409	10.31	6,080,065,383	17.30	6,621,172,277	17.31	8,020,384,114	20.38	478,058,295	20.11	32,593,262,394	19.92
'92	15	353	130,386	12.98	7,364,211,307	21.12	8,061,455,136	21.75	9,907,059,340	23.52	581,817,418	21.70	39,188,243,122	20.23
'93	15	361	146,499	12.36	8,794,759,009	19.43	9,888,253,474	22.66	12,040,924,837	21.54	730,931,315	25.63	47,828,544,771	22.05
'94	15	363	160,038	9.24	10,332,480,593	17.48	11,802,082,525	19.35	14,302,923,107	18.79	875,605,501	19.79	56,159,989,540	17.42
'95	15	365	170,322	6.43	11,642,201,763	12.68	13,350,201,160	13.12	16,052,099,433	12.23	1,113,260,552	27.14	64,735,124,893	15.27
'96	15	366	175,772	3.20	12,564,681,856	7.92	13,455,553,565	0.79	17,008,868,300	5.96	1,261,996,085	13.36	72,241,746,417	11.60

'97	15	368	180,146	2.49	13,993,171,590	11.37	13,493,052,806	0.28	17,969,657,571	5.65	1,335,070,412	5.79	80,339,843,781	11.21
'98	15	367	179,998	-0.08	14,688,442,155	4.97	13,735,120,714	1.79	18,571,890,762	3.35	1,460,868,254	9.42	86,649,313,687	7.85
'99	15	352	179,175	-0.46	15,152,386,754	3.16	12,787,465,743	-6.90	19,105,635,732	2.87	1,552,930,058	6.30	92,448,690,558	6.69
'00	15	353	181,172	1.11	15,744,174,627	3.91	13,060,882,052	2.14	19,814,843,198	3.71	1,321,910,116	-14.88	99,315,624,662	7.43
'01	15	353	182,624	0.80	15,985,872,150	1.54	12,574,771,749	-3.72	20,160,597,787	1.74	1,256,399,391	-4.96	105,135,647,277	5.86
'02	15	352	185,714	1.69	16,516,164,101	3.32	12,217,255,243	-2.84	20,872,047,378	3.53	1,285,999,008	2.36	110,240,172,168	4.86
'03	15	345	188,651	3.30	17,079,881,834	6.84	11,503,614,224	-8.52	21,508,866,732	6.69	1,418,276,450	12.88	116,119,757,577	10.45
'04	15	342	192,584	2.08	17,658,634,690	3.39	11,059,137,118	-3.86	22,140,095,404	2.93	1,535,290,033	8.25	121,471,959,423	4.61
'05	15	339	195,641	1.59	18,192,838,109	3.03	10,919,037,360	-1.27	22,769,127,488	2.84	1,679,872,756	9.42	125,720,235,439	3.50

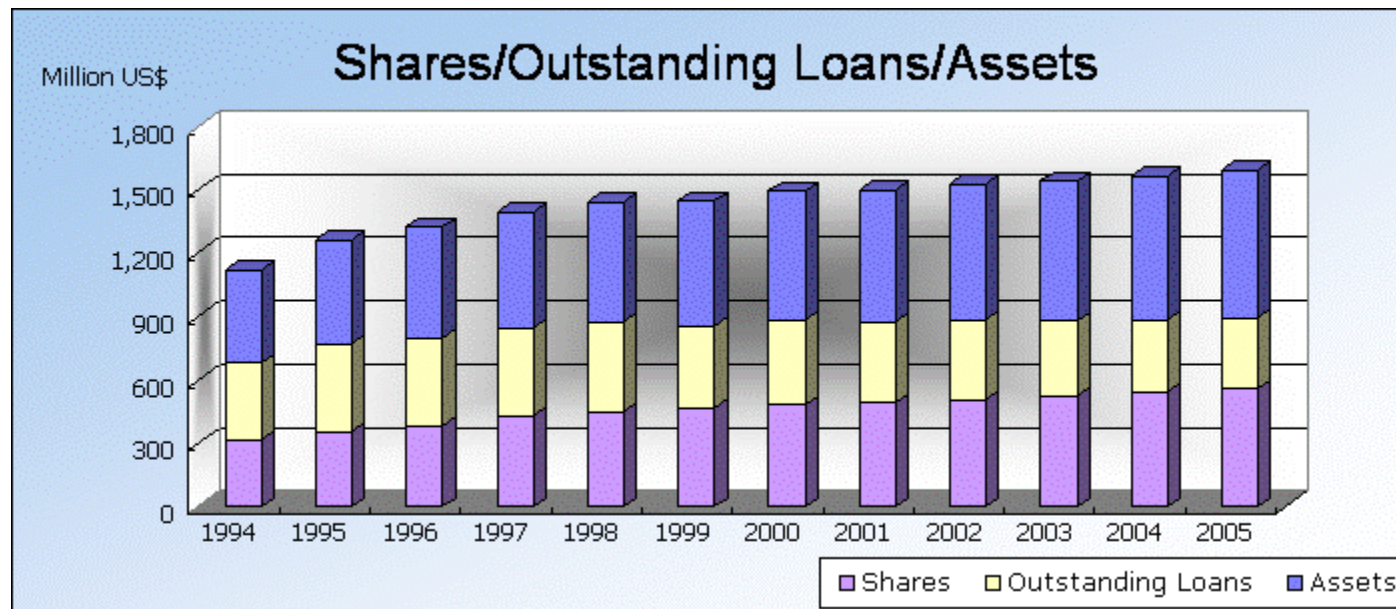
* The amount of the statistics is in the local currency, New Taiwan Dollars (NTD); and the rate is USD1= NTD32.48 in 2005

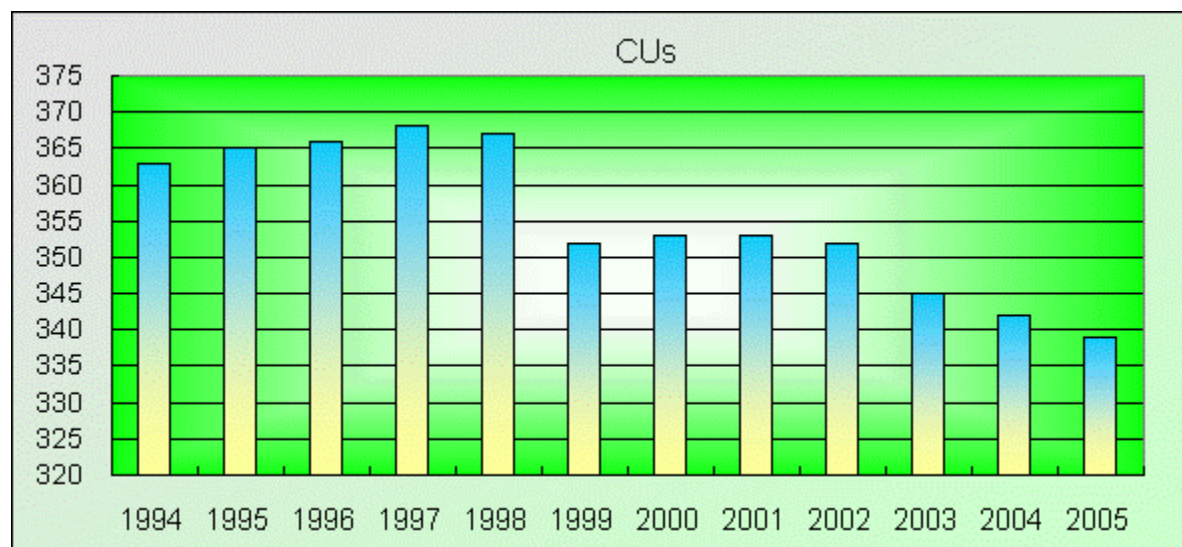
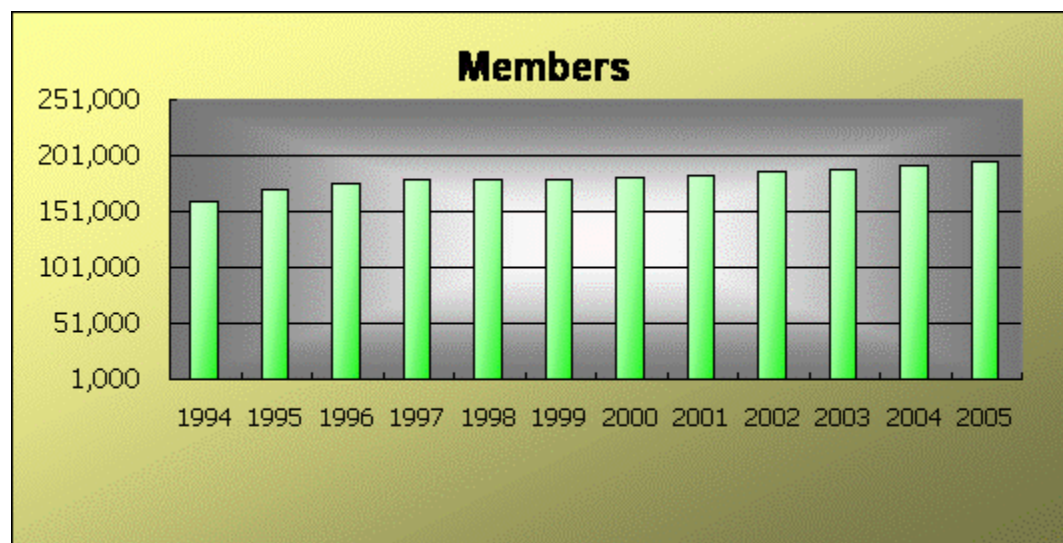
Unit: Million US\$

Year	Shares	Outstanding Loans	Assets
1994	318	363	440
1995	358	411	494
1996	387	414	524
1997	431	415	553
1998	452	423	572
1999	467	394	588
2000	485	402	610
2001	492	387	621
2002	509	376	643
2003	526	354	662
2004	544	340	682
2005	560	336	701

Year	Members
1994	160,038
1995	170,322
1996	175,772
1997	180,146
1998	179,998
1999	179,175
2000	181,172
2001	182,624
2002	185,825
2003	188,651
2004	192,584
2005	195,641

Year	CU
1994	363
1995	365
1996	366
1997	368
1998	367
1999	352
2000	353
2001	353
2002	352
2003	345
2004	342
2005	339





Shares in each chapter

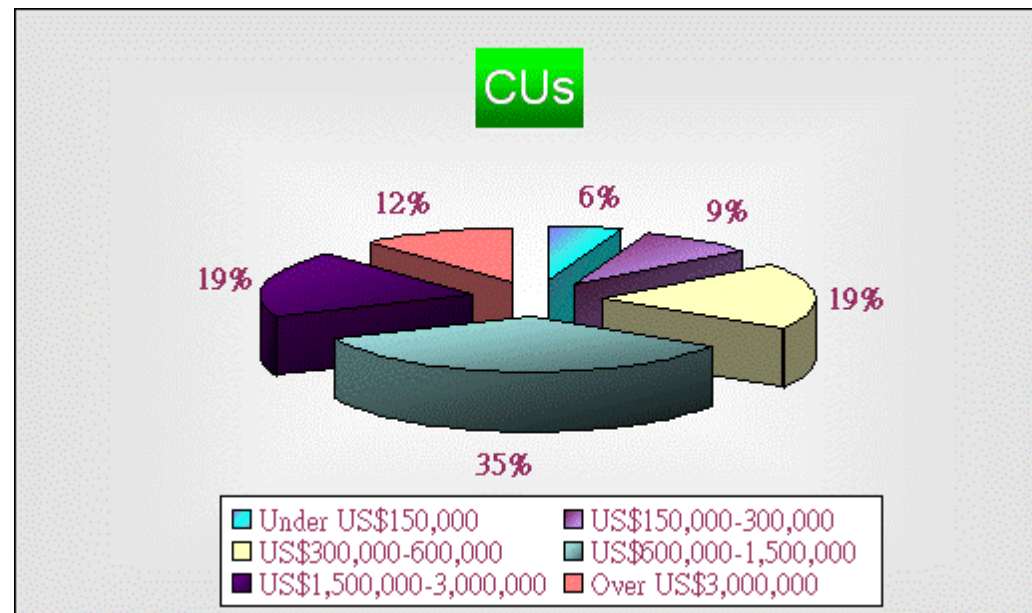
As the December 2005

Chapter / Area	Under US\$150,000		US\$150,000-300,000		US\$300,000-600,000	
	CUs	Ration(%)	CUs	Ration(%)	CUs	Ration(%)
Total	19	5.60	30	8.85	66	19.47

Chapter / Area	US\$600,000-1,500,000		US\$1,500,000-3,000,000		Over US\$3,000,000		Total	
	CUs	Ration(%)	CUs	Ration(%)	CUs	Ration(%)	CUs	Ration(%)
Total	119	35.10	65	19.17	40	11.80	339	100

US\$1=NT\$33.42

	CUs	Ratios(%)
Under US\$150,000	19	5.60
US\$150,000-300,000	30	8.85
US\$300,000-600,000	66	19.47
US\$600,000-1,500,000	119	35.10
US\$1,500,000-3,000,000	65	19.17
Over US\$3,000,000	40	11.80



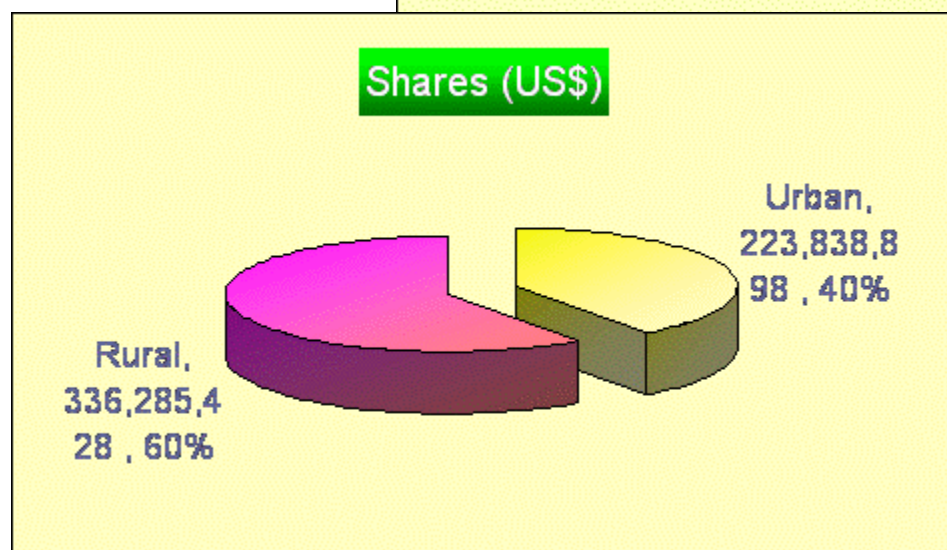
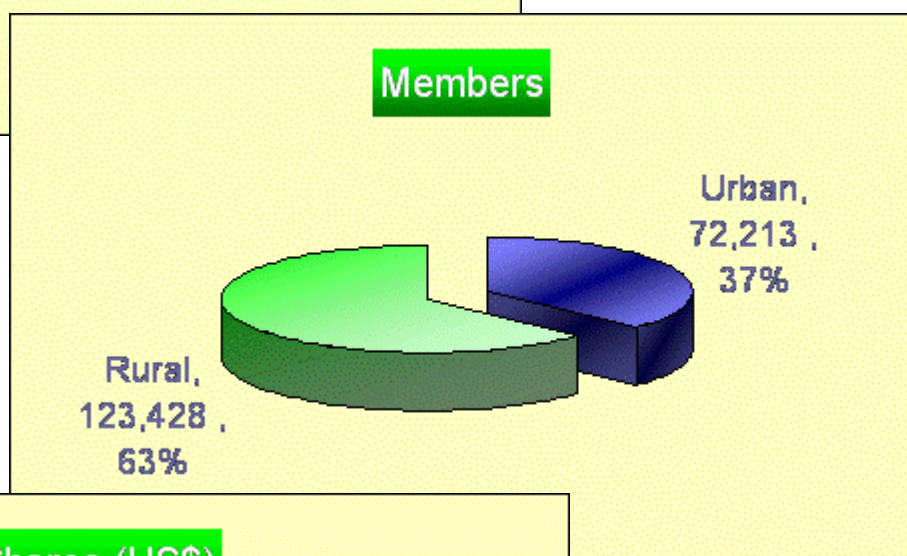
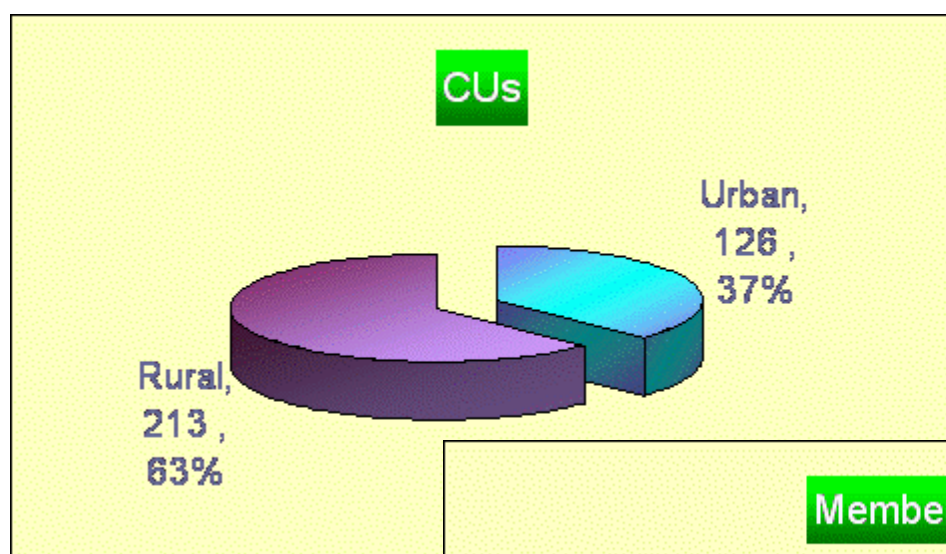
Rural- Urban

As the December
2005

Chapter / Area	Urban			Rural			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Total	126	72,213	223,838,898	213	123,428	336,285,428	339	195,641	560,124,326

** US\$1=NT\$33.42

	CUs	Members	Shares (US\$)
Urban	126	72,213	223,838,898
Rural	213	123,428	336,285,428



Aboriginal- Non-aboriginal Area

As the December 2005

Chapter / Area	Non-aboriginal			Aboriginal			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Total	225	143,294	444,229,477	114	52,347	115,894,849	339	195,641	560,124,326

** US\$1=NT\$33.42

	CUs	Members	Shares (US\$)
Non-aboriginal	225	143,294	444,229,477
Aboriginal	114	52,347	115,894,849

CUs

Aboriginal
, 114 ,
34%

Non-
aboriginal
, 225 ,
66%

Members

Aboriginal
, 52,347 ,
27%

Non-
aboriginal
, 143,294
, 73%

Shares (US\$)

Aboriginal
,
115,894,8
49 , 21%

Non-
aboriginal
,
444,229,4
77 , 79%

Open and Voluntary Membership
Democratic Control
Non-discrimination
Service to Members
Distribution to Members
Building Financial Stability
On-going Education
Cooperation among Cooperatives
Social Responsibility

入社的公開與自願
民主方式的營運
不得有種族、宗教與政治的歧視
服務社員
盈餘分配予社員
建立穩定的財務
繼續不斷的教育
合作組織間的合作
社會責任