

# Our Hope...

## Credit Union System!

2007 Annual Report



Teaching them how and where to fish are better than giving them fish

給他們魚吃不如教他們如何捕魚，並告訴他們魚場在哪裡



# 希望

With hope in the next generation is the power of moving forward in our society. We ought to have it pass to our children and continue it.....

充滿希望的下一代是社會前進的動力，我們責無旁貸要傳承並持續下去....

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# **Our Hope...**

## **Credit Union System**

**Based on the spirit of “People Helping People Help Themselves” and supports to whom willing to help others.....**





## The President 理事長的話



中華民國儲蓄互助協會理事長  
President  
Credit Union League of Republic of China

*Chuang Chin Sheng*



2006 年 10 月世界諾貝爾和平獎頒給南亞孟加拉人民共和國的經濟學者穆罕默德·尤努斯和他創辦的「鄉村銀行」(Grameen Bank)，「鄉村銀行」以集體力量建立相互支持網路的經營理念，其意義在於以非營利的微型貸款方式援助窮人，並且結合弱勢團體的力量，以社會集體互助的金融來促進共同的福祉。這也說明了其發展的方向是從在地的社會文化底層產生出來，唯有在地扎根才可能產生自主的永續發展，消除威脅人類生存的社會不利因素，進而改善整個社會。同年 6 月前美國副總統高爾以「不願面對的真相」(An Inconvenient Truth) 紀錄片為氣候變遷的嚴重影響敲醒警鐘，促使全球暖化成為國際首要議題，亦獲得 2007 年世界諾貝爾和平獎，掀起全球許多知識份子重新對全球環保議題的重視，由於他們同時指出一條當前全球化資本主義發展困境的出路，讓世人體驗到永續生存與發展的危機。

The winner of Nobel Prize 2006 in economy is Muhammad Yunus and his Grameen Bank. The spirit is to combine the power with poor people to help them who need the microfinance assistance. As well as Yunus, Gore has warned us the serious impact to climate change by An inconvenient Truth. Both of them concern the perpetual existence and development of human beings in the global perspective.

全球保護大環境的思潮衝擊，伴隨不斷高漲的能源危機，引發了企業社會責任的價值議題。企業的社會責任(Corporate Social Responsibility, CSR)已不再是掛在嘴邊的道德口號，而可能是啟動未來新市場與商機的觸媒，CSR 儼然已成為企業策略的核心或鑲嵌在營運的使命之中。因此，面對快速的環境變化與社會期待，企業要跟上腳步，甚至引領潮流，無論是為了提升企業聲譽、管理風險或是建立競爭優勢，都將少不了 CSR。以教育為出發點，幫助偏遠山區學童與居民學習認識到金錢的價值、養成儲蓄的習慣及善用「信用的機會」創造命運，一直是我國儲蓄互助社運動發展的核心價值。現在許多營利企業把專業分享到學校教育，從自己身邊的社區做起，招募員工做教育志工，多是用「鼓勵員工參與」的方式回饋社會，隨著企業公民意識抬頭，愈來愈多企業釋放出資源與人力，成為「社會參與」的尖兵，這樣的模式正符合國際管理學大師麥可·波特對於企業的社會責任所謂「價值分享」的商業模式的論述。

With the fuel crisis and the impact to environment, the Corporate Social Responsibility, CSR is not only a slogan but the core strategy in the operation mission. In the changing environment and social expect, corporate shall start with education to do some feedback to our society. They can release resources and manpower to participate the establishment of our society. In our credit union movement, the feedback to our society is always our mission. We educate those poor students to learn the value of money, develop them the habit of savings, and exploit the good "credit opportunity" to create a different destiny.

如同微額信貸鼓勵社會責任一般，儲蓄互助社強調自助互助的精神，具有社區陪伴精神，深入瞭解債務人實際生活情況並提供諮詢；培養債務人自治與自理，鼓勵他們自己找出路；提供婦女發揮的空間，增加其信心與發揮所長；落實以信任為主要核心價值的人性發展，從儲蓄互助社經營原則的具體實踐中體現出以「人」為本的經營理念。在社會創業家的引導下，未來的企業社會責任勢必以營利為導向，為使投資的效益發揮最大，更專注於創新性科技及社會事業上，處於價值創新與節能減廢的年代，創新已不再只是打造令人讚嘆的新產品與服務，觀念與工作程序上的創新更能發揮可觀的能量。

The core spirit of credit union is people helping people help themselves. We got to start from our community and neighborhood, based on our past successful experience and the basic principle to "human", we believe we can innovate our life and create another miracle in this land.

台灣正面臨「輸入型通貨膨脹」的問題，過去生活富裕所帶來的過度消費，甚至是浪費或追求名牌的行為可以讓我們重新思考生活消費的意義，另外 M 型化的社會經濟結構，貧富差距擴大，似可讓我們進一步反思如何回歸人類生活所需的那一層人與人之間的原始關係，信任與合作。正如歐盟國家刻正試圖藉由推動一些微型金融與社會企業來減緩全球化所造成的負面效應，也就是從合作體系來創造在地就業並提供還元經濟，因此今後儲蓄互助社如何在累積社會角落的微型力量厚植社會資本之餘，除做到「核心價值」的堅持外，又能成為促進「平民經濟」發展的有效途徑或與之加以連結，將是一項必須嚴肅面對與廣泛討論的課題。

We are now facing the inflation problem. Compare with the past wasting life style, we need to think more the meaning between life and demand. As the Microfinance has been concerned in the global community, how do we accumulate the microfinance power from every corner of our society to link with our core value and poor economy, this will be a serious issue we got to face.

## Track of Movement

儲蓄互助社發展軌跡



### Credit Union System

Making members sharing their love and help to whom needed, and passing the spirit on-going.....



The core value of Taiwan credit union movement is referred to the spirit of cooperation, sharing, mutual help, and common goal.

## PILOT PERIOD (1963 - 1969) 試辦推廣階段

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

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

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



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

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

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

- 1997 The bill on credit union has been passed after the third reading and has been promulgated by the President of the ROC. This bill was introduced by Legislator Chuang Chin-Seng. 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-Seng, 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。
- 2002 The Non-Profitable Organization and Social Welfare Forum is held by CULROC ; following the forum, we were convened more than ten thousand CU members to participate the march for celebrating ICU Day and the 20th Anniversary of CULROC in CKS Memorial Hall, and petitioning the Government for 3 major applications to confront the development of cooperative and credit union movement.  
中華民國儲蓄互助協會舉辦非營利組織暨社會福利事業論壇，並於中正紀念堂舉行 2002 年國際儲蓄互助社節暨中華民國儲蓄互助協會成立 20 週年慶祝大會，活動號召萬人請願遊行向政府提三大訴求，祈請政府正視合作事業及儲蓄互助社運動之發展。
- 2004 Passing the regulation on the management for credit unions investing the financial products.  
內政部同意核備儲蓄互助社投資金融商品管理辦法，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。  
  
The CULROC got the approval from Taichung City Government to form the 71st Volunteer Service Group, complying with the government's "Peace and Harmony Program" to exercise the CU's volunteer manpower for promoting the social welfare activities.  
中華民國儲蓄互助協會獲台中市政府核准成立台中市志願服務隊第 71 小隊，以響應政府的「祥和計畫」並藉此妥善運用儲蓄互助社志工人力推動社會福利工作。
- 2005 The President of CULROC, Walis Pelin, was assigned as the Minister of Council of Indigenous People, Executive Yuan.  
中華民國儲蓄互助協會理事長瓦歷斯·貝林榮任行政院原住民族委員會主任委員。  
  
After Council of Indigenous People, Executive Yuan proclaiming the amendment of the "Article of loan for aborigines' resident renovation facilitated by Council of Indigenous People, Executive Yuan", CUs are formally involved as one of the loan application agencies for the aborigines' resident renovation. This is a trial project, and it is the first time for CUs to undertake Government's politically loan business.  
行政院原住民族委員會發布修正後「行政院原住民族委員會輔導原住民建購修繕住宅貸款處理要點」，正式將儲蓄互助社納入為原住民申請建購修繕住宅貸款之承辦機構，此計畫係採試辦性質，為儲蓄互助社第一次承辦政府政策性貸款業務。

2006

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

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

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

本會獲頒第八屆促進原住民族社會發展有功團體。

2007

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

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

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

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

The workshop with theme of "2008 Co-operative Business combined with Community Development" is organized in YuJing Credit Union by the Ministry of Interior.

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

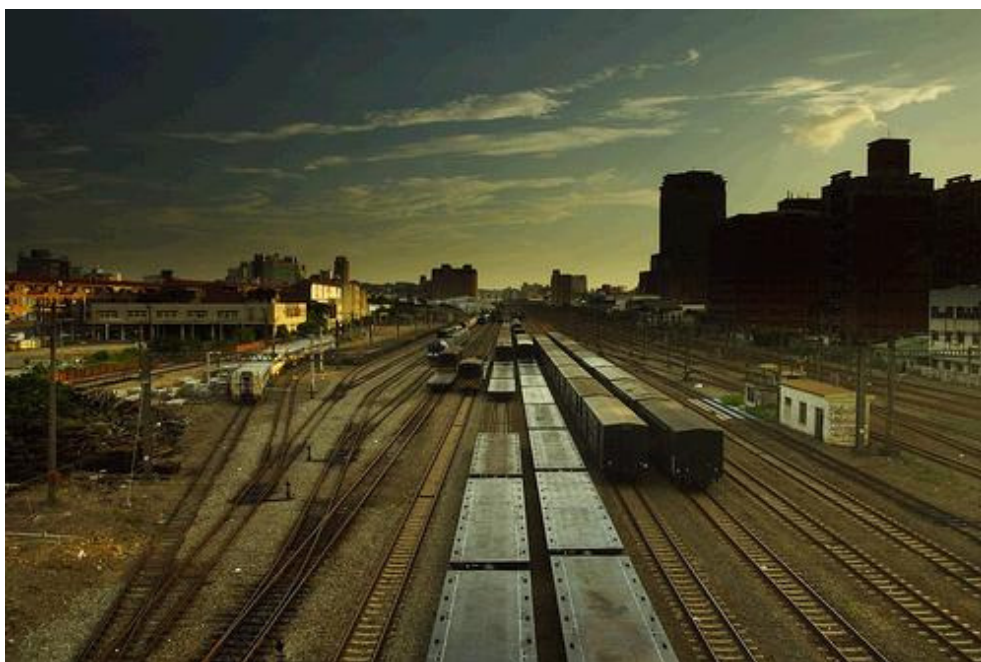
CULROC has been recognized as "2006 National Excellent Society and Employment Organization".

本會獲頒95年度全國性社會暨職業團體工作績優評鑑單位。

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

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





History records are like the track, what ever we did and effort will be remained as the witness.

歷史紀錄就如同火車軌道一樣，凡過去的努力將成為未來的見證。

## Our Efforts      協會的努力

### ◇ 汽車共購

2007 年 6 月 6 日本會理事長莊金生與汽車公司代表簽約辦理儲蓄互助社汽車共同購買合作案，期盼透過異業策略聯盟合作模式創造社員、儲蓄互助社及合作廠商三贏。

- 社員享受購車優惠及儲蓄互助社所提供低利率汽車貸款。
- 儲蓄互助社提升對社員服務內容並增加貸放業務。

### ◇ Automobiles Common Purchasing

The ceremony of automobiles common purchasing project is signed and witnessed by President Chaung and automobile representative, this project is expected to create the triple win between members, credit unions and automobiles manufacturer.

- Members can have favored price and interest in automobiles purchasing.
- Credit unions provide additional services in loan project.



### ◇ 電子商務平台

LET'S 購網站為提供中華民國儲蓄互助協會所屬各會員社及社員間產品資訊流通之平台，目前僅提供產品優惠訊息以便社間合作。從改善不合理，提高社員收益開始，電子商務結合共同運銷，整合社員需求，開啟社間合作新大陸，社員到儲蓄互助社登記參加本計畫，透過協會 CU Let's 購平台進行推廣及行銷，並與中華電信策略聯盟合作不定期在商城網頁舉行促銷活動，提高儲蓄互助社社員產品之能見度。

### ◇ E-Commerce Platform

The platform between members in commercial products basis in organized in "Let's Go" in CULROC's website. This platform is constituted of the common transportation, members demand integration, and market development. Through the cooperation with Chung-Hwa Tele Co. in promotion project, the products of members can be exposed in public.



#### ◆ 桃園縣大佳儲蓄互助社創立

2006 年 5 月 1 日桃園縣大佳儲蓄互助社由陳國忠社長發起籌組，在協會及桃園區會人員共同輔導下，於 2007 年 12 月 2 日召開創立大會正式成社，截至 2007 年 12 月 31 日止，社員人數共 109 人，股金總額 2,299,900 元，其共同關係由具有合作無線電台及大佳計程車運輸合作社社員及親屬暨大佳計程車運輸合作社之自然人及非營利法人組成，社員主要為計程車司機，發起目的是基於免於民間融資的高利剝削及養成儲蓄習慣，倡導載送一位乘客所得就儲存 10 元在紙盒中，回到計程車行將儲存的錢存入儲蓄互助社，藉此養成儲蓄習慣，培養信用自助互助幫助同行，目前規模雖小，但預期可發揮社會功能幫助更多的計程車司機家庭。

#### ◆ Foundation of Da-Chia Credit Union, Taoyuan

Taoyuan Da-Chia primary was founded on 02 Dec. 2007 by the first president Chen, Guo-Chung, the members are 109 with the total shares USD74,190. The common relationship of Da-Chia is employees of Da-Chia Taxi Co. and their families. Members initiate to donate 10 NT in every customer into account to have good saving habit.



#### ◆ 各項教育研討會

本年度社幹部主題是儲蓄互助社使命與願景，講師以互動式的演講帶領幹部勾勒出自己單位社的使命與願景，從瞭解本身能力與優勢再評估外在環境進而找出執行的手段與方法，為儲蓄互助社運動永續發展而努力。

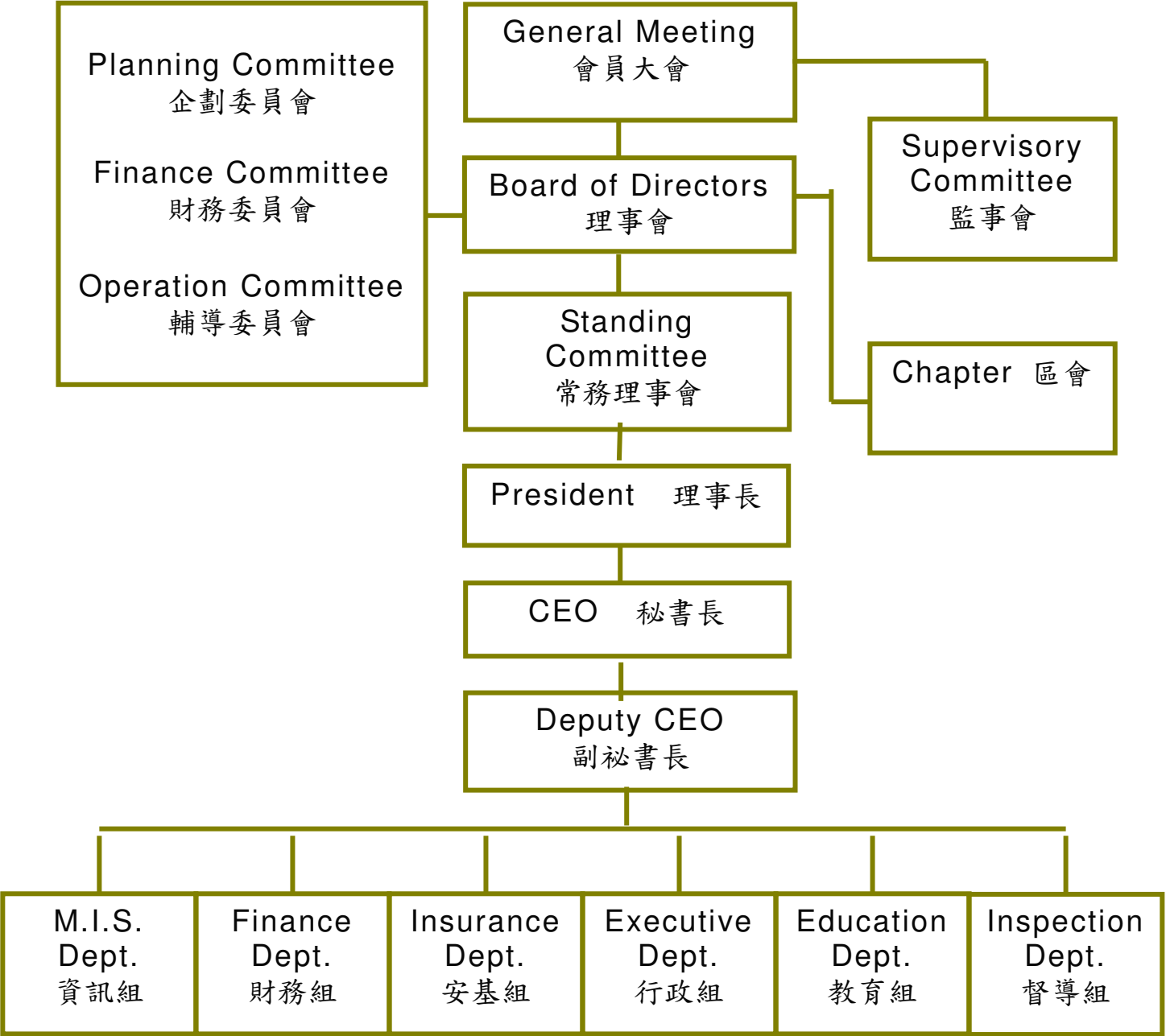
#### ◆ Educational Workshop

The Theme is "Mission and Vision of Credit Unions", the lecturer described the mission and vision of primaries by interaction speech, and emphasized that primaries shall use SWOT to evaluate the strength and weakness of interior and exterior environment for the sustainable development.





organizational structure    組織結構



*Map of CULROC's network*



## **Chief Executive Officer 秘書長**



Mr.  
Robert Ko  
CEO

- ◎ Controlling all the management and implementation business in CULROC  
綜理協會管理與執行業務

## **Executive Department 行政組**



Mr.  
Joel Wang  
Head

### **Functions:**

- ◎ 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 (法規)
- ◎ Meeting, official documents management 會議、文書處理
- ◎ General affair 庶務 / Supplying 帳表供應
- ◎ Co-operating affair 合作結盟事宜
- ◎ Research and development 研發

## **Inspection Department 督導組**



Mr.  
Bonson Liao  
Head

### **Functions:**

- ◎ Dividing the island into 4 regions as North, Middle, South and East.  
將全國分為北、中、南、東四個區域
- ◎ Assigning one professional inspector in every chapter to audit and counsel the business and finance of credit unions as the representative of CULROC  
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
- ◎ Promoting the new credit unions establishing 新社推廣
- ◎ The representative for promoting, counseling, managing and supervising the businesses of credit unions 儲蓄互助社業務推展、輔導、管理與監督之窗口

## **Financial Department 財務組**



Ms.  
Jen Wu  
Head

### **Functions:**

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

### ***Insurance Department 安基組***



Mr.  
Kevin Miaw  
Head

#### **Functions:**

- ◎ 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 人壽儲蓄互助基金
  - ◇ Life Saving Insurance 貸款安全互助基金
  - ◇ Commercial Blanket Bond 綜合損失互助基金
  - ◇ Directors Group Term Life 幹部互助基金
  - ◇ Members Group Term Life 社員團體互助基金
  - ◇ Short Term peace saving 平安儲蓄互助基金

### ***Training and Education Department 教育組***



Mr.  
Bear Hung  
Head

#### **Functions:**

- ◎ Planning and holding the training and education programs for leaders of each level 規劃辦理各級選聘幹部研習會
- ◎ Providing the information and tools in the education activities  
提供教育教材、教具
- ◎ Publishing Credit Union Magazines 發行雜誌
- ◎ The website management 網站管理

### ***M.I.S. Department 資訊組***



Mr.  
Tsuhuei Yi  
Head

#### **Functions:**

- ◎ Promoting and designing the bookkeeping system for all credit unions  
推動完成全國儲互社電腦簿記系統
- ◎ Computerizing affairs in research, development and management  
管理各項電腦化工作及研究開發
- ◎ Computer programs education 資訊教育



## Highlights 協會剪影

2007 年 1 月 2~3 日香港中文大學僱員儲蓄互助社蒞臨本會及逢甲大學參訪。

The Chinese University of Hong Kong Employees' Credit Union visited CULROC and Feng-Chia University on 2~3 January 2007.



2007 年的區會研討主題是講師訓練研討會，分北中南東四區辦理，以提供示範教材簡報檔案為課程設計重點，共分：認識儲蓄互助社、社員權利與義務、社務介紹、如何說明互助基金業務等單元。以教材教法、教學演示、分組討論交流及團體分享等演示重點並學習如何使用教學媒體

The annual workshops for lecturer training focused on the toolkit of members' right and obligation, business operation, understand to credit unions, and mutual fund operation. The participants shared experiences and skills in using the educational media equipments.





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有更深入的了解，並希望藉由本次交流，加強我國與韓國儲蓄互助社運動經驗的分享。

The Ex-Head of Training Center of National Credit Union Federation of Korean (NAKUFOK) visited CULROC for the credit union business, and gained plentiful knowledge about the credit union movement. He wishes to strengthen the relationship between Taiwan and Korea through this interaction, and share useful experiences for the future development.



本會祕書長參加亞盟會於泰國曼谷舉辦之祕書長研討會，與會人員共有來自 11 個會員國之 11 位祕書長及經理人員。

CEO of CULROC presented the CEO workshop in Bangkok, Thailand together with the CEOs of 11 regular member organizations and other managers.





2007 年 8 月 13 日聖帕颱風來襲，強風豪雨讓好茶村面臨遷村的命運，居民苦不堪言，遭土石流掩埋 48 戶，屏東縣的好茶儲蓄互助社辦公室也是其中之一，社員房屋全倒者 11 戶、半倒者 4 戶，協會即時發動賑災募款協助好茶儲蓄互助社重建，使社員心理得到實質上安慰，也使好茶儲蓄互助社很快的回復正常營運。

On the date of 13 Aug., SEPAT Typhoon landed to Taiwan island, strong wind and rain makes the Haocha village including the Haocha Credit Union destroyed by mudflows and landslides, the CULROC launched a fundraising activities to help our member rebuild they house.



2007 年寒冬送暖，新竹縣家祿儲蓄互助社每年會與社區發展協會結合，深入了解社區民眾的需要，針對貧困民眾，發放民生物資，濟助渡過寒冬，表現家祿儲蓄互助社回饋社會，關懷的心意。

Chia-Lu Primary CU continuously combined with community, and understands what the community needs. Chia-Lu also provides life groceries for those poor people to help them pass the difficulty. This shows the principle of feedback to the community and people helping people.





學無止境，學海無涯，唯有不斷的教育，我們的專業知能才能提升，透過分享、教學及單位社的經驗交流，這樣的運動才能源遠流長，因此，2007 年開辦各種專職研習課程，分別為財務分析與風險管理班、金融商品投資風險與操作實務班、經營管理實務高階經理班、社通訊編製與簡報製作技巧、電腦簿記班等。

Learning is endless, with continuously education; we can improve the knowledge and share our experience in credit union development. Based on this, we engaged courses as financial analysis and risk management, financial product investment and risk operation, EMBA, power point skills, and booking system.





花蓮區會在 2007 年 7 月 6~8 日，於東華大學校區舉辦一年一度儲蓄互助社暑假青少年營，這個以寓教於樂的活動，不僅培養青少年與同儕團體的互動，最重要的是教導他們養成儲蓄的習慣，並從儲蓄的精神中，學習如何幫助他人。

On 06 to 08 July 2007, an annually summer camp activity for young teenagers is organized by Hualien Chapter in the campus of Tonghua University. This is a significant activity which cultivates young teenagers how to get together with other people. Aside from it, the most important purpose is to develop them good saving habits, and educate them how to help others from the principles of saving arrangement.



目前電腦已成為生活必需品，為了使年紀大的阿公阿嬤改善隔代間因數位落差所形成的冷漠疏離的親子關係，台中市水湳儲蓄互助社鼓勵社區不會電腦的銀髮族開始從零開始學習，除了老師的教導外，亦安排多位志工從旁協助。下圖為該社 77 歲的學員與 13 歲的志工互動的畫面。

Since the computer has been the necessary facility in life, in order to reduce the generation gap in digital to those elders, Suinan primary credit union encourages those elders from its community to learn computer. Except learning by teachers, Suinan also arrange some voluntaries to assist them. From the photo you can see the gap between 77 years old man and 13 teenagers is eliminated from the learning.



96 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	8,483	1,056,639,291	0	0	0	22	8,483	1,056,639,291
宜蘭	7	3,232	256,059,612	1	0	0	8	3,232	256,059,612
桃園	17	8,069	713,391,072	8	1,439	72,891,925	25	9,508	786,282,997
新竹	9	4,305	400,408,605	14	22,568	2,173,940,995	23	26,873	2,574,349,600
苗栗	0	0	0	7	3,185	255,868,542	7	3,185	255,868,542
台中	9	6,257	808,890,151	6	3,758	374,005,844	15	10,015	1,182,895,995
南投	2	2,460	251,434,469	31	16,381	1,545,922,531	33	18,841	1,797,357,000
彰化	3	1,816	172,586,364	18	5,423	541,296,183	21	7,239	713,882,547
雲林	1	497	50,012,972	12	10,122	1,167,056,020	13	10,619	1,217,068,992
嘉義	4	1,674	140,994,256	16	7,358	707,558,126	20	9,032	848,552,382
台南	19	16,300	1,820,465,574	5	5,592	611,346,167	24	21,892	2,431,811,741
高雄	23	11,023	999,270,644	11	4,551	304,104,830	34	15,574	1,303,375,474
屏東	4	2,210	189,422,006	27	14,033	916,657,622	31	16,243	1,106,079,628
台東	4	2,668	258,292,184	29	12,578	1,029,272,385	33	15,246	1,287,564,569
花蓮	3	4,028	291,988,566	26	18,796	1,377,353,763	29	22,824	1,669,342,329
金門	0	0	0	2	253	3,250,239	2	253	3,250,239
合計	127	73,022	7,409,855,766	213	126,037	11,080,525,172	340	199,059	18,490,380,938

## Rural- Urban

As the December 2007

Chapter / Area	Urban			Rural			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	22	8,483	34,085,138	0	0	0	22	8,483	34,085,138
Yilan	7	3,232	8,259,987	1	0	0	8	3,232	8,259,987
Taoyuan	17	8,069	23,012,615	8	1,439	2,351,352	25	9,508	25,363,968
Hsinchu	9	4,305	12,916,407	14	22,568	70,127,129	23	26,873	83,043,535
Miaoli	0	0	0	7	3,185	8,253,824	7	3,185	8,253,824
Taichung	9	6,257	26,093,231	6	3,758	12,064,705	15	10,015	38,157,935
Nantou	2	2,460	8,110,789	31	16,381	49,868,469	33	18,841	57,979,258
Changhua	3	1,816	5,567,302	18	5,423	17,461,167	21	7,239	23,028,469
Yunlin	1	497	1,613,322	12	10,122	37,646,968	13	10,619	39,260,290
Chiayi	4	1,674	4,548,202	16	7,358	22,824,456	20	9,032	27,372,657
Tainan	19	16,300	58,724,696	5	5,592	19,720,844	24	21,892	78,445,540
Kaohsiung	23	11,023	32,234,537	11	4,551	9,809,833	34	15,574	42,044,370
Pingtung	4	2,210	6,110,387	27	14,033	29,569,601	31	16,243	35,679,988
Taitung	4	2,668	8,332,006	29	12,578	33,202,335	33	15,246	41,534,341
Hualien	3	4,028	9,418,986	26	18,796	44,430,767	29	22,824	53,849,753
Kinmen CU	0	0	0	2	253	104,846	2	253	104,846
Total	127	73,022	239,027,605	213	126,037	357,436,296	340	199,059	596,463,901

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

96 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	7,157	962,776,554	2	1,326	93,862,737	22	8,483	1,056,639,291
宜蘭	8	3,232	256,059,612	0	0	0	8	3,232	256,059,612
桃園	19	8,377	743,410,123	6	1,131	42,872,874	25	9,508	786,282,997
新竹	19	23,422	2,360,813,604	4	3,451	213,535,996	23	26,873	2,574,349,600
苗栗	4	2,438	185,034,613	3	747	70,833,929	7	3,185	255,868,542
台中	15	10,015	1,182,895,995	0	0	0	15	10,015	1,182,895,995
南投	15	13,089	1,407,167,497	18	5,752	390,189,503	33	18,841	1,797,357,000
彰化	21	7,239	713,882,547	0	0	0	21	7,239	713,882,547
雲林	13	10,619	1,217,068,992	0	0	0	13	10,619	1,217,068,992
嘉義	12	7,273	718,670,625	8	1,759	129,881,757	20	9,032	848,552,382
台南	24	21,892	2,431,811,741	0	0	0	24	21,892	2,431,811,741
高雄	31	14,594	1,248,780,712	3	980	54,594,762	34	15,574	1,303,375,474
屏東	15	8,043	657,719,922	16	8,200	448,359,706	31	16,243	1,106,079,628
台東	3	1,361	161,594,664	30	13,885	1,125,969,905	33	15,246	1,287,564,569
花蓮	5	5,414	430,985,336	24	17,410	1,238,356,993	29	22,824	1,669,342,329
金門	2	253	3,250,239	0	0	0	2	253	3,250,239
合計	<b>226</b>	<b>144,418</b>	<b>14,681,922,776</b>	114	54,641	<b>3,808,458,162</b>	<b>340</b>	<b>199,059</b>	<b>18,490,380,938</b>



## Aboriginal- Non-aboriginal Area

As the December 2007

Chapter / Area	Non-aboriginal			Aboriginal			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	20	7,157	31,057,308	2	1,326	3,027,830	22	8,483	34,085,138
Yilan	8	3,232	8,259,987	0	0	0	8	3,232	8,259,987
Taoyuan	19	8,377	23,980,972	6	1,131	1,382,996	25	9,508	25,363,968
Hsinchu	19	23,422	76,155,278	4	3,451	6,888,258	23	26,873	83,043,535
Miaoli	4	2,438	5,968,858	3	747	2,284,965	7	3,185	8,253,824
Taichung	15	10,015	38,157,935	0	0	0	15	10,015	38,157,935
Nantou	15	13,089	45,392,500	18	5,752	12,586,758	33	18,841	57,979,258
Changhua	21	7,239	23,028,469	0	0	0	21	7,239	23,028,469
Yunlin	13	10,619	39,260,290	0	0	0	13	10,619	39,260,290
Chiayi	12	7,273	23,182,923	8	1,759	4,189,734	20	9,032	27,372,657
Tainan	24	21,892	78,445,540	0	0	0	24	21,892	78,445,540
Kaohsiung	31	14,594	40,283,249	3	980	1,761,121	34	15,574	42,044,370
Pingtung	15	8,043	21,216,772	16	8,200	14,463,216	31	16,243	35,679,988
Taitung	3	1,361	5,212,731	30	13,885	36,321,610	33	15,246	41,534,341
Hualien	5	5,414	13,902,753	24	17,410	39,947,000	29	22,824	53,849,753
Kinmen CU	2	253	104,846	0	0	0	2	253	104,846
<b>Total</b>	<b>226</b>	<b>144,418</b>	<b>473,610,412</b>	<b>114</b>	<b>54,641</b>	<b>122,853,489</b>	<b>340</b>	<b>199,059</b>	<b>596,463,901</b>

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

96 年 12 月共同關係分布統計表

區 會	社 區			社 團			職 域			合 計		
	社數	人數	股金	社數	人數	股金	社數	人數	股金	社數	人數	股金
台北	4	2,504	209,836,252	15	3,189	302,337,501	3	2,790	544,465,538	22	8,483	1,056,639,291
宜蘭	8	3,232	256,059,612	0	0	0	0	0	0	8	3,232	256,059,612
桃園	15	6,341	442,309,911	9	3,023	334,208,015	1	144	9,765,071	25	9,508	786,282,997
新竹	15	23,679	2,300,595,098	7	2,945	238,322,752	1	249	35,431,750	23	26,873	2,574,349,600
苗栗	6	2,825	233,720,074	1	360	22,148,468	0	0	0	7	3,185	255,868,542
台中	8	7,922	994,106,536	7	2,093	188,789,459	0	0	0	15	10,015	1,182,895,995
南投	29	17,230	1,654,069,706	3	1,389	143,287,294	1	222	0	33	18,841	1,797,357,000
彰化	6	1,790	208,928,392	15	5,449	504,954,155	0	0	0	21	7,239	713,882,547
雲林	6	6,184	731,187,782	7	4,435	485,881,210	0	0	0	13	10,619	1,217,068,992
嘉義	13	6,377	612,210,954	5	1,575	140,607,400	2	1,080	95,734,028	20	9,032	848,552,382
台南	1	473	47,191,200	23	21,419	2,384,620,541	0	0	0	24	21,892	2,431,811,741
高雄	17	7,711	575,647,303	17	7,863	727,728,171	0	0	0	34	15,574	1,303,375,474
屏東	28	14,793	937,432,449	3	1,450	168,647,179	0	0	0	31	16,243	1,106,079,628
台東	30	14,082	1,111,364,336	2	675	80,039,857	1	489	96,160,376	33	15,246	1,287,564,569
花蓮	25	18,450	1,360,979,296	2	940	51,249,838	2	3,434	257,113,195	29	22,824	1,669,342,329
金門	2	253	3,250,239	0	0	0	0	0	0	2	253	3,250,239
合計	213	133,846	11,678,889,140	116	56,805	5,772,821,840	11	8,408	1,038,669,958	340	199,059	18,490,380,938

## Common Bond

As the December 2007

Chapter / Area	Community			Group			Employee			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	4	2,504	6,768,911	15	3,189	9,752,823	3	2,790	17,563,404	22	8,483	34,085,138
Yilan	8	3,232	8,259,987	0	0	0	0	0	0	8	3,232	8,259,987
Taoyuan	15	6,341	14,268,062	9	3,023	10,780,904	1	144	315,002	25	9,508	25,363,968
Hsinchu	15	23,679	74,212,745	7	2,945	7,687,831	1	249	1,142,960	23	26,873	83,043,535
Miaoli	6	2,825	7,539,357	1	360	714,467	0	0	0	7	3,185	8,253,824
Taichung	8	7,922	32,067,953	7	2,093	6,089,983	0	0	0	15	10,015	38,157,935
Nantou	29	17,230	53,357,087	3	1,389	4,622,171	1	222	0	33	18,841	57,979,258
Changhua	6	1,790	6,739,626	15	5,449	16,288,844	0	0	0	21	7,239	23,028,469
Yunlin	6	6,184	23,586,703	7	4,435	15,673,587	0	0	0	13	10,619	39,260,290
Chiayi	13	6,377	19,748,740	5	1,575	4,535,723	2	1,080	3,088,194	20	9,032	27,372,657
Tainan	1	473	1,522,297	23	21,419	76,923,243	0	0	0	24	21,892	78,445,540
Kaohsiung	17	7,711	18,569,268	17	7,863	23,475,102	0	0	0	34	15,574	42,044,370
Pingtung	28	14,793	30,239,756	3	1,450	5,440,232	0	0	0	31	16,243	35,679,988
Taitung	30	14,082	35,850,462	2	675	2,581,931	1	489	3,101,948	33	15,246	41,534,341
Hualien	25	18,450	43,902,558	2	940	1,653,221	2	3,434	8,293,974	29	22,824	53,849,753
Kinmen CU	2	253	104,846	0	0	0	0	0	0	2	253	104,846
Total	213	133,846	376,738,359	116	56,805	186,220,059	11	8,408	33,505,483	340	199,059	596,463,901

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

## STATISTICS

As the December 2007 in US\$

Chapter/Area	Cus	Members	Shares	Average Shares of Each CU	Average Shares of Each Member	Reserves	Assets	Outstanding Loans	Accumulated Loans
Taipei	22	8,483	34,713,834	1,577,902	3,995	3,005,922	40,422,682	21,886,264	244,936,726
Yilan	8	3,232	8,168,824	1,021,103	2,504	743,168	9,720,284	5,658,339	54,173,303
Taoyuan	25	9,508	24,695,742	1,028,989	2,718	1,808,700	28,625,120	16,941,208	147,367,676
Hsinchu	23	26,873	82,037,569	3,566,851	3,077	7,352,454	106,892,625	56,348,413	558,623,022
Miaoli	7	3,185	8,266,843	1,180,978	2,592	739,962	10,136,752	4,549,739	51,344,976
Taichung	15	10,015	37,018,143	2,467,876	3,762	2,959,342	45,308,226	16,566,274	237,480,970
Nantou	33	18,841	57,311,980	1,736,727	3,080	5,874,457	72,148,404	33,619,197	424,773,795
Changhua	21	7,239	23,221,169	1,105,770	3,160	1,810,483	27,135,915	11,283,402	209,866,935
Yunlin	13	10,619	39,122,796	3,009,446	3,637	3,728,155	47,572,007	14,943,328	333,678,475
Chiayi	20	9,032	26,757,117	1,337,856	2,955	2,034,516	30,786,177	13,132,142	164,112,152
Tainan	24	21,892	80,398,483	3,349,937	3,671	6,274,550	102,053,467	43,513,636	541,726,396
Kaohsiung	34	15,574	41,835,211	1,162,089	2,639	4,855,003	52,287,897	22,072,406	331,709,056
Pingtung	31	16,243	35,466,135	1,144,069	2,187	4,012,090	45,761,693	26,407,560	266,440,740
Taitung	33	15,246	41,393,835	1,254,359	2,732	5,611,435	53,858,037	31,966,550	391,710,519
Hualien	29	22,824	53,090,206	1,830,697	2,422	6,783,993	67,487,687	37,478,862	390,021,985
Kinmen CU	2	253	104,846	52,423	414	2,127	135,294	0	143,548
Total	340	199,059	593,602,733	1,740,770	3,001	57,596,360	740,332,267	356,367,320	4,348,110,274

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



## The Growth of Cus in Taiwan 2007

Yr	Chapters	Cus	CU Members	Growth Rate	Shares	Growth Rate	Outstanding Loans	Growth Rate	Assets	Growth 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
'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

\* The amount of the statistics is in the local currency, New Taiwan Dollars (NTD); and the rate is USD1= NTD31.00 in 2007

## Shares in each chapter

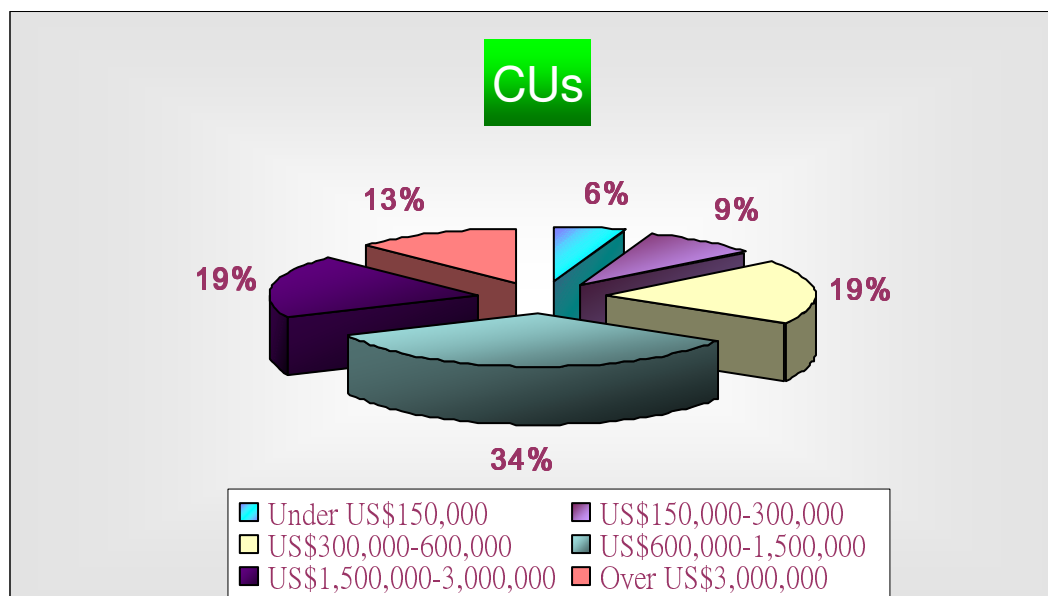
As the December 2007

Chapter / Area	Under US\$150,000		US\$150,000-300,000		US\$300,000-600,000	
	CUs	Ration(%)	CUs	Ration(%)	CUs	Ration(%)
Total	<b>19</b>	<b>5.59</b>	<b>30</b>	<b>8.82</b>	<b>65</b>	<b>19.12</b>

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	<b>118</b>	<b>34.71</b>	<b>65</b>	<b>19.12</b>	<b>43</b>	<b>12.65</b>	<b>340</b>	<b>100</b>

US\$1=NT\$31.00

	CUs	Ratios(%)
Under US\$150,000	19	5.59
US\$150,000-300,000	30	8.82
US\$300,000-600,000	65	19.12
US\$600,000-1,500,000	118	34.71
US\$1,500,000-3,000,000	65	19.12
Over US\$3,000,000	43	12.65

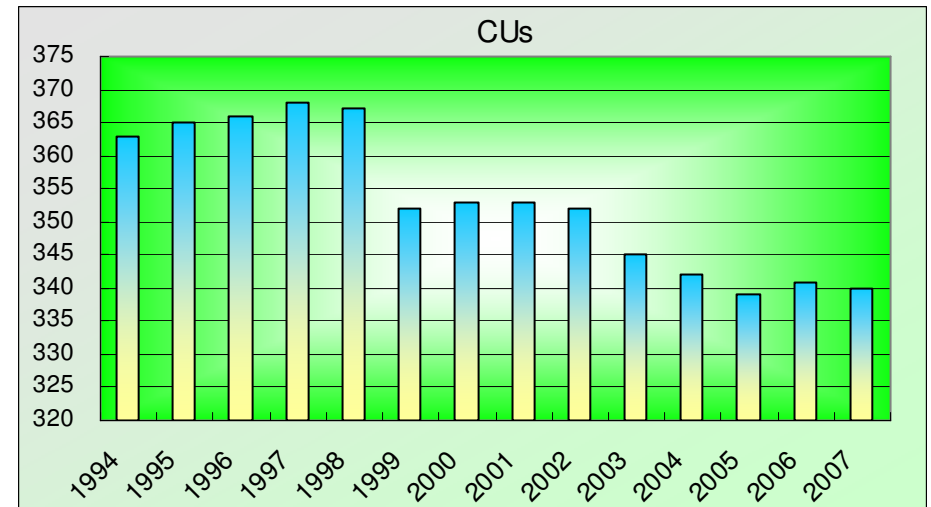
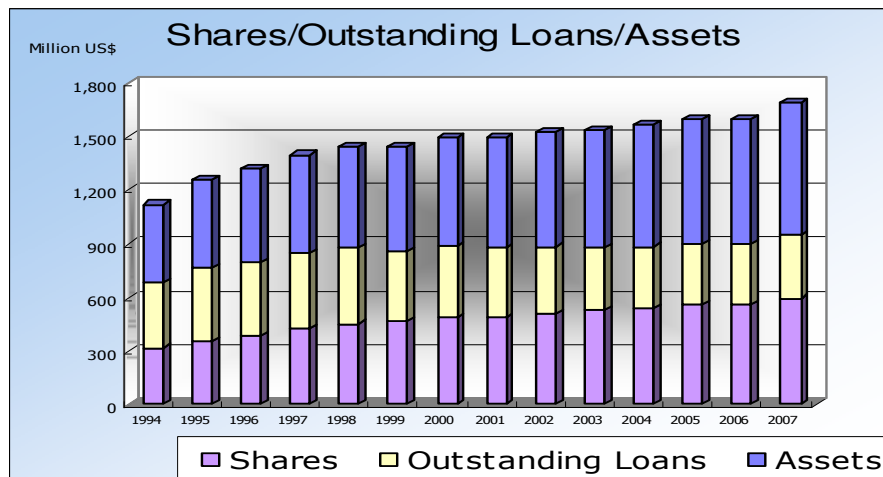
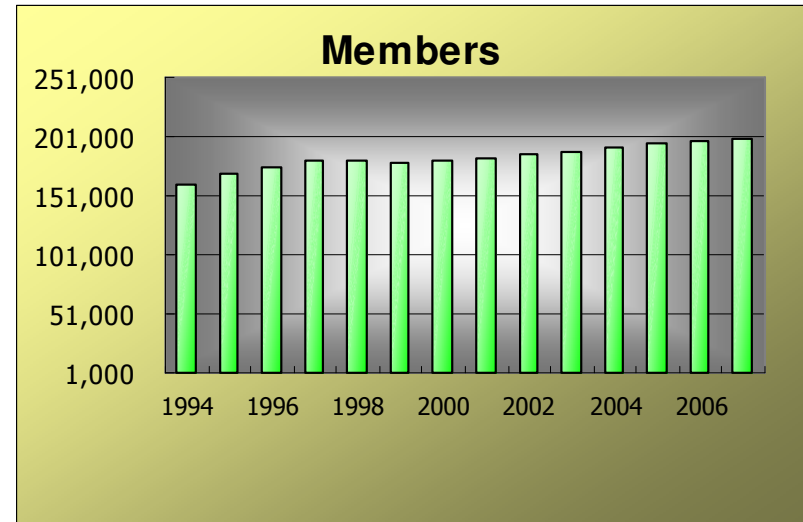


Unit: Million US\$

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
2006	563	338	702
2007	596	357	744

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
2006	197,782
2007	199,059

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
2006	341
2007	340

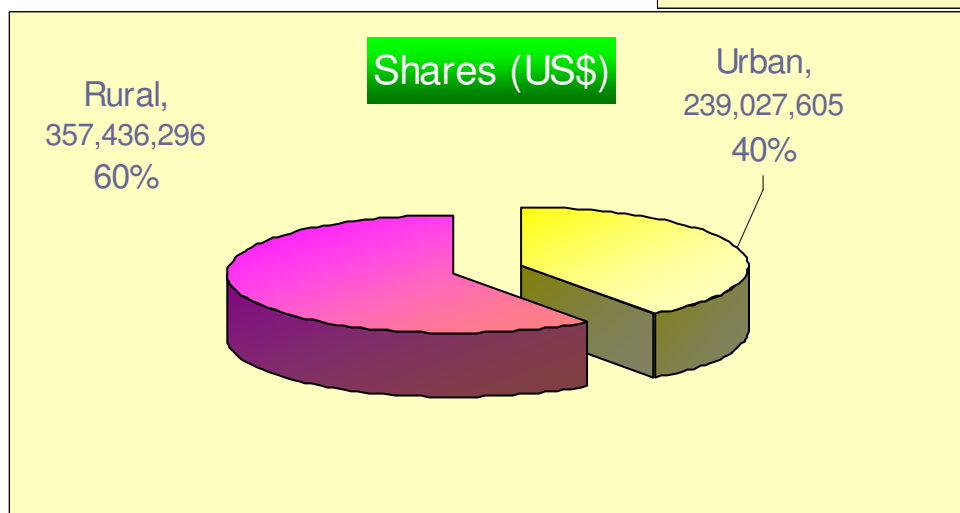
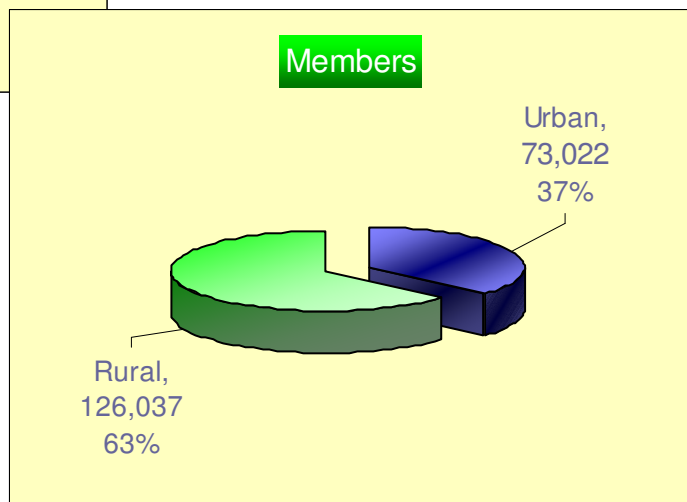
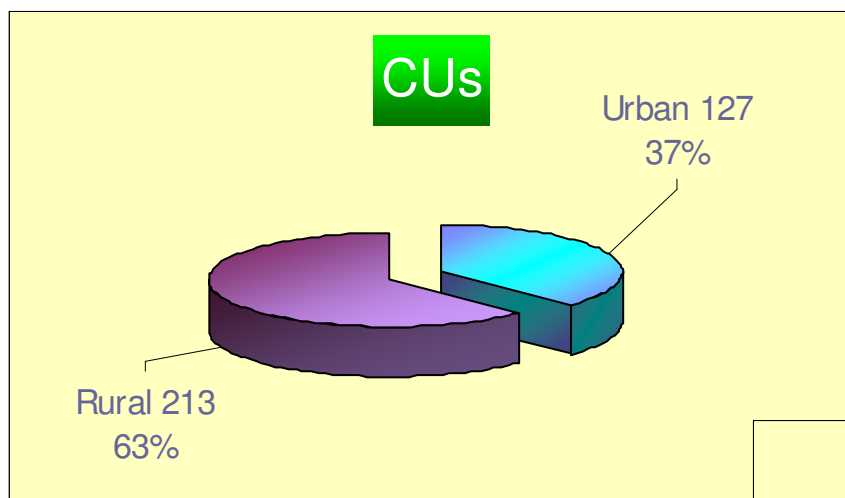


## Rural- Urban

Chapter / Area	Urban			Rural			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Total	127	73,022	239,027,605	213	126,037	357,436,296	340	199,059	596,463,901

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

	CUs	Members	Shares (US\$)
Urban	127	73,022	239,027,605
Rural	213	126,037	357,436,296





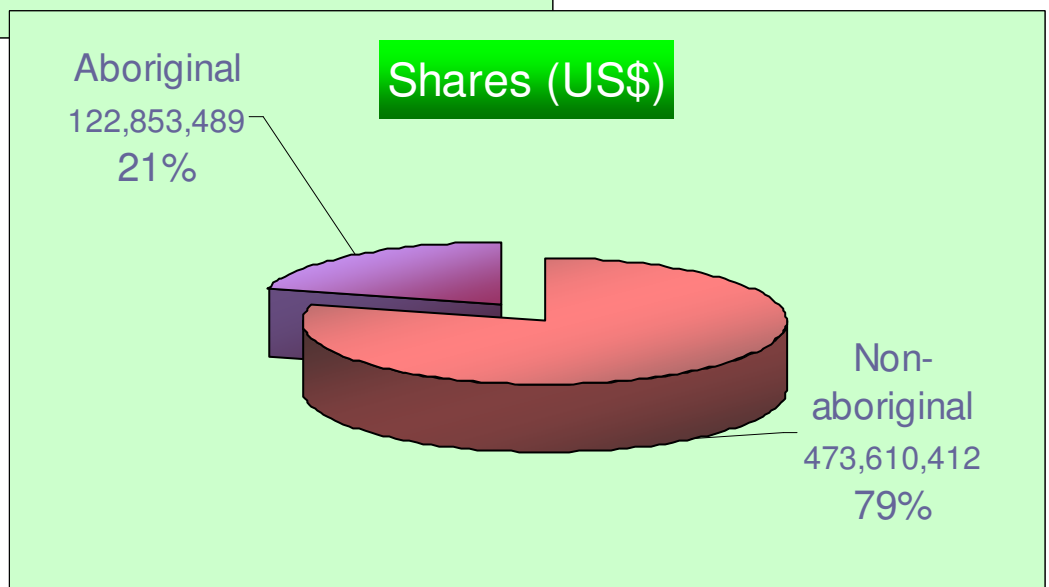
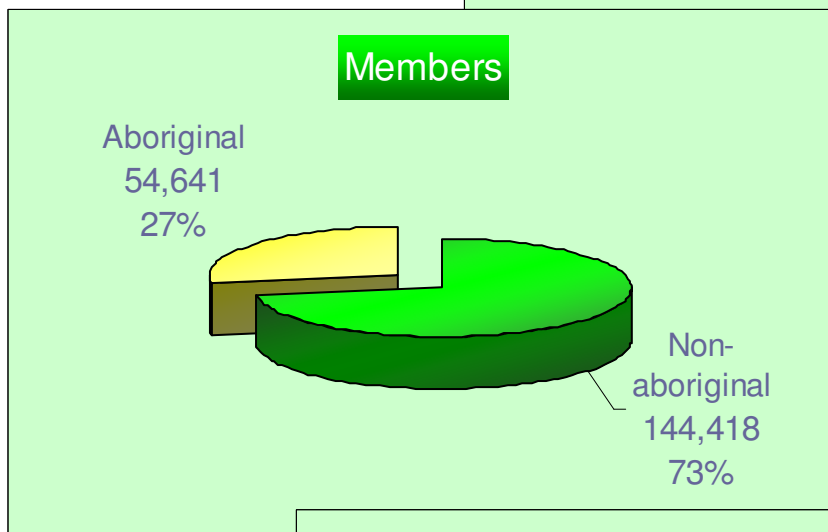
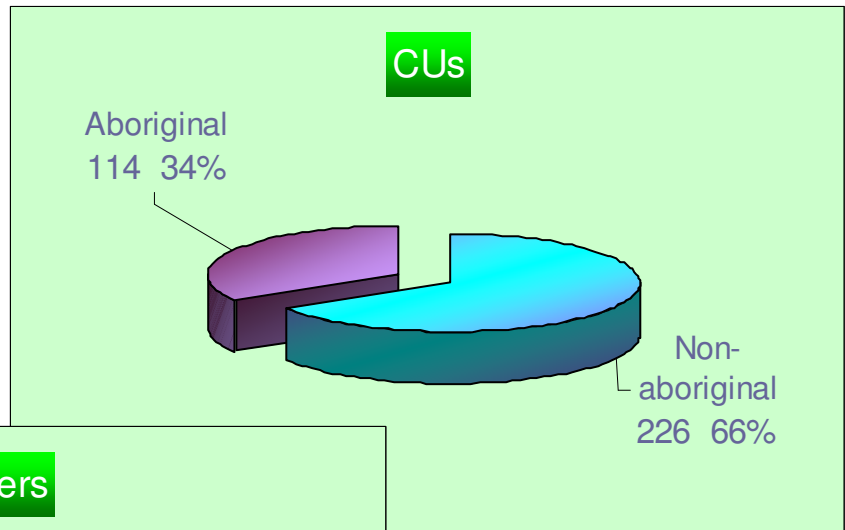
# Aboriginal- Non-aboriginal Area

As the December 2007

Chapter / Area	Non-aboriginal			Aboriginal			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Total	226	144,418	473,610,412	114	54,641	122,853,489	340	199,059	596,463,901

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

	CUs	Members	Shares (US\$)
Non-aboriginal	226	144,418	473,610,412
Aboriginal	114	54,641	122,853,489



# Mission and Vision 使命與願景

## Mission

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

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

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

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



## Vision

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

協會的願景為：

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



Credit Union League of Republic of China  
[www.culroc.org.tw](http://www.culroc.org.tw)