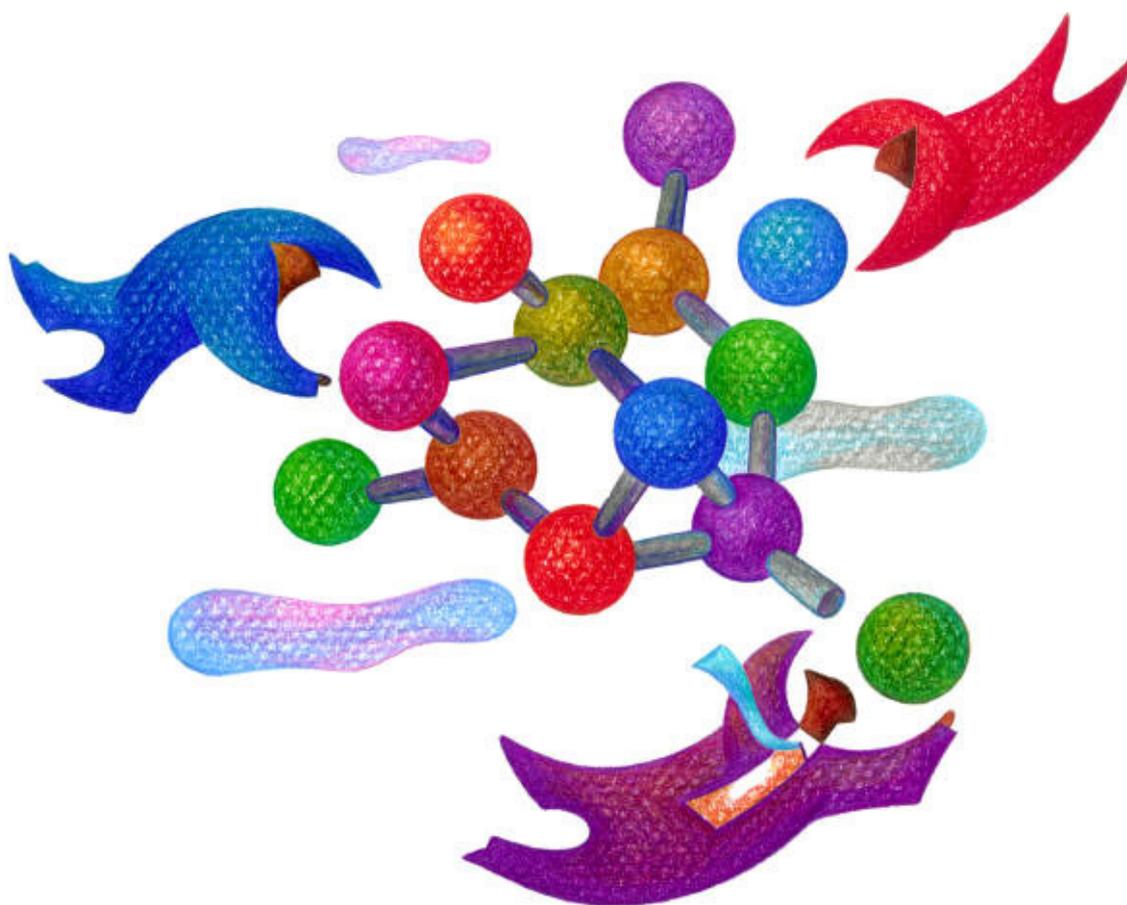


# Cooperation – The Only Way to Survive!

2008 Annual Report



中華民國儲蓄互助協會



# Cooperation – The Only Way to Survive!

合作 – 是唯一生存的契機

Under the globalization frame, we need to think widely that the cooperation among cooperatives is the only way to survive in this critical environment....

在全球化的架構下，我們必須以更寬廣的思維去了解合作組織間的合作是面對如此嚴峻環境下唯一生存的契機....

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**“The Cooperation among Cooperatives” is the key factor for us to survive from the global financial crisis.**



2008年在利率下降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，造成全球金融急劇冷卻。全球金融海嘯從北美開始已經逐漸蔓延到全球各個角落。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。

Dropping of the interest rate and raising of oil price in the year of 2008, the population consuming and enterprises investing were affected as the result in depressed to cause the global financial rapidly frozen. The global financial crisis started from North America has now gradually spread over to every corner of this earth. 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.

Sincerely,



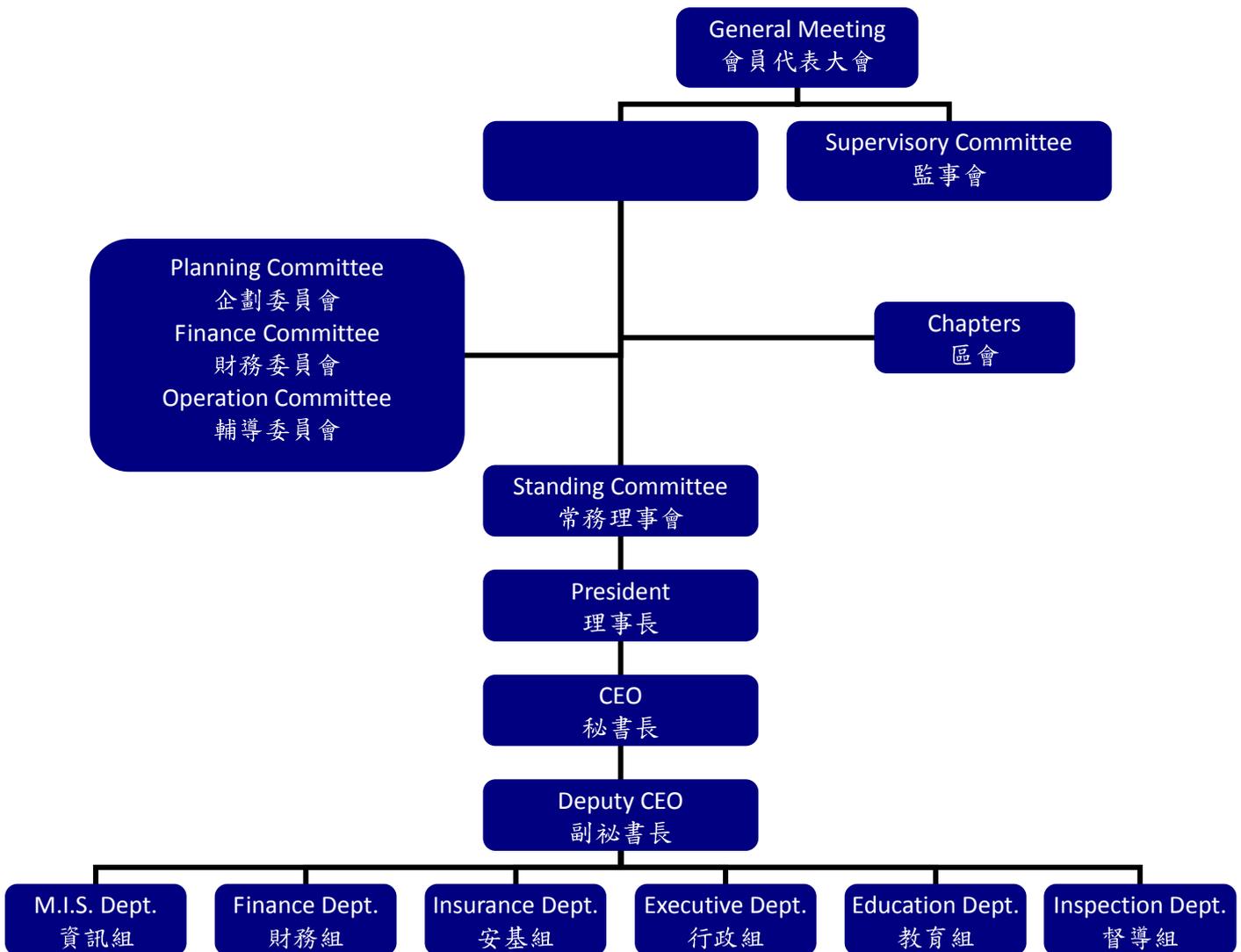
**莊金生**

中華民國儲蓄互助協會理事長

President Chuang, Chin-Sheng

Credit Union League of the Republic of China

Organizational structure 組織結構



Mission

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

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

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

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

## Map of CULROC's network



### Vision

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

協會的願景為：

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。

## Department Introduction 組室簡介

### Executive Department 行政組



- ◎ 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 affair / Supplying 庶務 / 帳表供應
- ◎ Co-operating affair 合作結盟事宜
- ◎ Research and development 研發

### Inspection Department 督導組



- ◎ 4 regions as North, Middle, South and East in Taiwan. 將全國分為北、中、南、東四個區域
- ◎ one inspector in each city/county to audit and counsel the business / finance operation of credit unions. 每縣市一名督導檢查所轄各社業務
- ◎ Promoting the new credit unions establishing. 推廣成立新社
- ◎ Inspectors are the key person to promote, counsel, manage, and supervise the credit unions. 儲蓄互助社業務推展、輔導、管理與監督之窗口

### Financial Department 財務組



- ◎ 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

Insurance Department 安基組



◎ 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
- ◇ Life Saving Insurance
- ◇ Commercial Blanket Bond
- ◇ Directors Group Term Life Insurance
- ◇ Members Group Term Life Insurance
- ◇ Members Anti Cancer Life Insurance
- ◇ 6 Years Term Peace Savings Plan

貸款安全互助基金  
人壽儲蓄互助基金  
綜合損失互助基金  
幹部互助基金  
社員團體互助基金  
社員防癌互助基金  
六年期平安儲蓄互助基金

Training and Education Department 教育組



◎ training and education programs for CU leaders

規劃辦理各級選聘幹部研習會

◎ offer handouts and tools in the training programs

提供教育教材、教具

◎ Publishing Credit Union Magazines

出版發行書刊、雜誌及教育文宣

◎ The CULROC's website management

網站管理

M.I.S. Department 資訊組



◎ Promoting the bookkeeping system for all credit unions

推動全國儲互社電腦簿記系統

◎ Computerized management work and research

管理各項電腦化工作及研究開發

◎ Computer programs education

資訊教育



In the past 45 years, credit union movement has improved Taiwan residents in their social economy; at this moment, credit unions will help more people to pass the impact of global financial crisis.

過去的 45 年來，儲蓄互助運動在台灣已經幫助許多人改善她們的經濟情況；現在，儲蓄互助社將再次幫助台灣人民安然度過全球金融風暴的衝擊。

**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-Sheng. Since then, the government has institutionalized credit union movement.  
由莊金生立法委員提案之「儲蓄互助社法」在立法院三讀通過並經總統令制定公布實施，我國儲蓄互助社正式納入法制化管理。
- 1998 A back up bill for credit union legislation registration was under way.  
儲蓄互助社展開立法後備案登記作業。
- 1999 The president of CULROC, Mr. Chuang Chin-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，提升儲蓄互助社資金運用效率及資金需求風險之管控。  
The CULROC got the approval from Taichung City Government to form the 71st Volunteer Service Group, complying with the government’s “Peace and Harmony Program” to exercise the CU’s volunteer manpower for promoting the social welfare activities.  
中華民國儲蓄互助協會獲台中市政府核准成立台中市志願服務隊第 71 小隊，以響應政府的「祥和計畫」並藉此妥善運用儲蓄互助社志工人力推動社會福利工作。
- 2005 The President of CULROC, Walis Pelin, was assigned as the Minister of Council of Indigenous People, Executive Yuan.  
中華民國儲蓄互助協會理事長瓦歷斯·貝林榮任行政院原住民族委員會主任委員。  
After Council of Indigenous People, Executive Yuan proclaiming the amendment of the “Article of loan for aborigines’ resident renovation facilitated by Council of Indigenous People, Executive Yuan”, CUs are formally involved as one of the loan application agencies for the aborigines’ resident renovation. This is a trial project, and it is the first time for CUs to undertake Government’s politically loan business.  
行政院原住民族委員會發布修正後「行政院原住民族委員會輔導原住民建購修繕住宅貸款處理要點」，正式將儲蓄互助社納入為原住民申請建購修繕住宅貸款之承辦機構，此計畫係採試辦性質，為儲蓄互助社第一次承辦政府政策性貸款業務。

- 2006 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、台中市水滷儲蓄互助社、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 "2007 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。
- 2008 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。



- ★ Credit union is a nonprofit organization constituted by a bunch of natural person and nonprofit corporation with “common bond”.  
儲蓄互助社是由一群具有「共同關係」的自然人及非營利法人所組成的非營利社團法人。
- ★ Common bond refers to people who work in the same corporation, factory, occupation organization, or members of the same group, religious group, or aboriginal group, or residents in the same community. Although the provision limits the scale of credit union, it ensures the service based on the “members trust”.  
所謂共同關係，乃是指工作於同一公司、工廠或職業團體，或參加同一社團或宗教團體或原住民團體、或居住於同一鄉、鎮者。雖然限制了儲蓄互助社的規模，但確立了社以「社員誠信」為基礎的服務範圍。



### 政府機關

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。

### Regulatory authority

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.

### 教育訓練

本會理監事、區會代表及會務工作人員等一行45人參加內政部舉辦之「儲蓄互助社核心幹部研習班」。

### Training

Total of 45 trainees including Board of Directors, Chapter leaders, and staffs of CULROC participate the "Credit Union Core Leaders' Workshop" organized by the Regulatory Authority.

### 保險事宜

本會莊金生理事長偕同陳健男監事、柯炎輝秘書長及安基組繆文蔚組長前往新加坡拜會大東方人壽保險有限公司簽訂合作備忘錄。

### Insurance

CULROC's representative group led by President Chuang, together with Supervisory Chen, Chien-Nan, CEO, and staff visited Great Eastern Life Assurance Co Ltd in Singapore to discuss the cooperation issue and signed the Memorandum.



### 社區營造

本會理事長偕同秘書長及組長一行 12 人參加內政部假台中市水湳儲蓄互助社舉辦之「推動合作事業結合社區營造研習觀摩會」活動。

#### Community Development

President Chuang led the CEO and staff of CULROC to participate the activity of "Demonstration of Integration by Cooperative business and Community Development".

### 產學合作

本會與台北大學產學合作，該校合作經濟系研究所師生一行 13 人至本會參訪。

#### Interaction with Institute

With the cooperation and interaction with Institute, we have 13 visitors from Department of Cooperative Economics of Taipei University to have discussion about the credit union movement in Taiwan.

### 國外觀摩

本會莊金生理事長偕同督導組廖仁祿組長、安基組繆文蔚組長及黃惠蘭專員前往日本拜會埼玉縣縣民共濟生活協同組合及日本勞働金庫，了解了解共濟(保險)產品設計理念、推動方式與勞働金庫放款業務之承作及不良債權之處理模式。

#### International learning

President Chuang led the CULROC staffs to visit the Saitama County Resident Insurance and Consumer Cooperative and Japan Labor Bank for further understanding the idea of insurance products design, operation, and the handling of non-performing loans.

## The Future Perspective of Credit Unions from Global Financial Crisis

Author: Mr. Yang, Huei-Hsiun / Si Tun Credit Union

### 從世界金融風暴看儲蓄互助社未來的展望

文 ■ 楊輝雄 西屯社

It has been 45 years since the first credit union established in HsinChu Catholic church in 1964, and as of December 2008, there are total 336 credit unions with more than 200,000 members and over 725 million assets. Credit unions have already become the symbol of financial mutual institution for community.

台灣的第一家儲蓄互助社自1964年於新竹天主堂設立以來，已歷經45年，截至2008年12月止，全國共336家儲蓄互助社，社員人數20餘萬人，股金186億，資產總值232億元，儼然已成為社會基層民眾資金相互融通，互助合作最具體的表徵，向為合作金融等領域學者所肯定與讚許。

The development of credit unions in Taiwan has encountered the global financial crisis, in order to face the challenge from the current market, I offer some suggestion as follow:

儲蓄互助社的發展同樣也受到世界金融風暴的影響，為使儲蓄互助社能因應目前金融的變局，以下四點建議，提供儲蓄互助社推動者參考：

#### Elaborate CU's strength and eliminate its weakness

##### 發揮儲蓄互助社之優勢並去其弊

We currently have economic depression which caused the outstanding rate increasing, the credit unions has been impacted the same challenge. So the credit union managers shall deliberately evaluate each loan and concentrate on substantial management in financial operation to prevent getting worse in financial situation. In addition, the educational function the credit unions have is the core value to connect the people in the community. We should strengthen our community service function and promote the core value of credit union movement to stabilize the community financial status and consolidate our services to the community.

近年國內經濟景氣普遍不佳，不但各種金融機構逾放比率急遽上升，即使是儲蓄互助社亦遭受影響，由於銀行有資產管理公司（AMC）及金融重建基金（RTC）等運作及介入改善不良資產，但儲蓄互助社並無此機制，唯有靠儲蓄互助社經營者更加審慎貸出每一筆信用貸款，並做好財務管理等相關工作，避免財務狀況再次惡化。

另外，儲蓄互助社所具備的社會及教育功能，則是維繫儲蓄互助社的特殊性及存在價值，最重要的優勢，必須本諸儲蓄互助社開拓者的精神繼續強化，加強社區服務，使社區民眾認識儲蓄互助社，並加入儲蓄互助社，成為社員，來享受儲蓄互助的服務，使儲蓄互助社真正成為「社區銀行」。

#### Insistence of nonprofit value

##### 堅持非營利精神

Our mission are social fairness/justice and service to the poor, it can not be evaluated on the perception of economic benefit. If the Non-Profit Organization becomes commercialized, the core value and mission will be eliminated, and the relationship between members will become only on the exchange of profit. So we should still insist in the core value of non-profit services to our members to avoid commercialized.

我們儲蓄互助社的幹部要強調公平正義的精神以及服務弱勢族群的理想，不能僅以經濟利益的觀點來衡量儲蓄互助社的績效，非營利組織若步向商業化，將可能喪失了組織的公益使命，與社員的關係將淪為利益交換關係，因此未來儲蓄互助社仍應堅持非營利的精神服務社員，避免走向商業化與市場化。

#### Promote the Voluntary Concepts

##### 擴展志願服務的理念

The boards of credit unions should keep the concepts of voluntary service to our members. The voluntary workers all realize that they are learning and developing from the services, it is not like the exchange of goods, it makes our life significant and full of pleasure. As the leaders in the credit unions, we need to keep this precious tradition to differentiate our marketplace from other financial institutions.

我們儲蓄互助社的幹部，應本著不計較名利與利他的精神來服務社員。我相信很多志工都能體會志願服務並不只是絕對的付出，志願服務讓我們有許多的學習與成長，況且這種不是因利益交換得來的收穫，會讓我們的的生活有更多喜悅；因此作為儲蓄互助社的幹部及社員應秉持這種服務的傳統，這也會讓儲蓄互助社有別於一般的金融組織。

**Strengthen the concern and service to poor**  
**加強對弱勢族群的關懷及服務**

The credit union movement is originated from concern to poor, as well as past 45 years in Taiwan, we always serve to economic poor and aboriginals. Although we encounter the global financial crisis, many people suffered by jobless, we are still a rich country other than Japan. But we need to concern about the extreme disparity between the rich and the poor. So we need to consider the design of service project/products to assist those social economic poor and aboriginals.

儲蓄互助社起源於對弱勢族群的關懷，同樣的儲互社在台灣45年來也一直在服務經濟弱勢者與原住民，雖然台灣現在遭遇到世界金融風暴，很多人失業，但在亞洲的國家中，日本除外，台灣還是一個富裕的國家，但貧富懸殊的問題卻逐年惡化，弱勢族群未受合理的對待也逐漸突顯，未來儲互社仍應思考為中低收入者、為原住民族群、為偏遠的鄉村民眾建構更完善的服務方案，甚至成為弱勢族群的代言人。

In the conclusion, as credit unions are the financial institution in our community, we need to strengthen our service to the community particular in member's education. The mutual cooperation among members and communities generate the bright side of human beings and enhance the harmonious relationship among our communities.

總之，我們儲蓄互助社，必須加強為社區服務，引導民間互助金融步入正軌，以儲蓄互助社成為「社區銀行」，改善社區經濟，配合社區發展工作，更重要的是加強社員合作精神教育，使社區民眾瞭解儲蓄互助社之崇高理想並善用自助互助的原理，來提高生活水準，並培養民眾「互助互利、互求互惠」的道德情操，發展人性真善美，促進社區的團體與和諧，使儲蓄互助社的服務，能讓我們社區的民眾得以均霑其甘美的果實。





1. Professor Pan of Economic Dept. in Shu-Jen University and President Ma of Shen-Yun-Hsien primary CU in Hong Kong visited CULROC and primary credit unions for further understanding and operation system in Taiwan credit union movement. (香港樹仁大學經濟系潘志昌主任及香港聖雲仙儲蓄互助社馬慶堂理事長參訪本會及水滸儲蓄互助社、馬偕儲蓄互助社。)
2. CULROC organized series of seminar of financial and operation management to discuss the financial challenges and solutions to chapters. (本會舉辦一系列區會財務管理與業務管理座談，探討現在各區會財務所面臨的問題及解決之道。)
3. CULROC conducted a drawing competition for minority credit union members, and total of 36 pieces was enrolled. (本會舉辦未成年社員繪畫比賽，參賽作品有上百件，擇優錄取 36 件。)
4. Srinakharinwirot University Thrift and Credit cooperative Limited (SWUTCC) from Thailand visited CULROC and the occupational credit union to get further understanding of Taiwan credit union movement, and SWUTCC also shared the operation experience from its movement. (泰國 Srinakharinwirot 大學蒞臨本會參訪，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，加強我國與泰國職域型儲蓄互助社運動經驗的分享。)



5. Mr. Chuang, Chin-Sheng was elected as the ACCU Board of Directors in the 27<sup>th</sup> AGM, and was re-elected as 2<sup>nd</sup> Vice President of ACCU in the 65<sup>th</sup> Board Conference. (本會莊金生理事長於亞盟會第 27 屆代表大會代表獲提名當選亞盟會理事，並於當日第 65 屆理事會榮膺亞盟會第二副會長。)
6. Japan Credit Union (JCU) visited CULROC for the exchange opinion and suggestion in business operation and promotion management. (日本共助組合蒞臨本會參訪，並就業務經營與推廣交換意見。)
7. The annual youth summer camp organized by Hualien Chapter has over 150 participants, and from the significant activities, these young teenagers learned how to manage their own money, and strengthened the concept of credit union movement. (花蓮區會舉辦之「關懷青少年成長育樂營—與海洋有約」活動，吸引超過 150 名青少年參加，目的在培養青少年能妥善規劃運用自己的金錢，並加強儲蓄互助的觀念。)
8. Tung-Pu primary CU's member died in the disaster of Feng-Chu tunnel collapse after typhoon, Mr. Huang, Te-Hsin (Nantou Chapter Chairman) and Ms. Tzen, A-Chi (Chapter manager) represented CULROC to console the family. (豐丘隧道受到豪雨侵襲坍塌，東埔儲蓄互助社社員不幸罹難，協會與南投區會本著救急救難、互助合作精神，由南投區會黃德興主委偕同幹事曾阿慈代表協會慰問罹難社員家屬。)
9. The new Voluntary Service Team founded in Hsin Chu Chapter for facilitating the community development and enhancing the relationship among community. (新竹區會成立志願服務隊，促進新竹區會社區營造，並與社區關係緊密結合。)

2008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	21	8,215	1,060,879,229	0	0	0	21	8,215	1,060,879,229
宜蘭	7	3,249	257,581,782	1	202	796,164	8	3,451	258,377,946
桃園	18	8,330	746,234,133	7	1,410	73,815,114	25	9,740	820,049,247
新竹	9	4,141	398,951,437	14	23,202	2,239,996,016	23	27,343	2,638,947,453
苗栗	0	0	0	7	3,149	256,873,908	7	3,149	256,873,908
台中	9	6,332	821,181,256	6	3,808	385,557,576	15	10,140	1,206,738,832
南投	2	2,571	262,674,851	30	16,318	1,568,838,792	32	18,889	1,831,513,643
彰化	3	1,785	170,320,406	18	5,301	537,288,396	21	7,086	707,608,802
雲林	1	545	53,423,971	12	9,906	1,163,671,251	13	10,451	1,217,095,222
嘉義	4	1,650	143,748,312	16	7,556	725,365,357	20	9,206	869,113,669
台南	19	16,329	1,797,600,561	5	5,590	611,540,369	24	21,919	2,409,140,930
高雄	21	10,679	973,152,679	11	4,514	304,038,256	32	15,193	1,277,190,935
屏東	4	2,238	192,686,647	27	14,024	916,357,557	31	16,262	1,109,044,204
台東	4	2,743	262,464,396	29	12,630	1,017,904,724	33	15,373	1,280,369,120
花蓮	3	4,238	291,152,908	26	19,550	1,389,509,477	29	23,788	1,680,662,385
金門	0	0	0	2	253	3,250,239	2	253	3,250,239
合計	<b>125</b>	<b>73,045</b>	<b>7,432,052,568</b>	<b>211</b>	<b>127,413</b>	<b>11,194,803,196</b>	<b>336</b>	<b>200,458</b>	<b>18,626,855,764</b>

## Rural- Urban

As the December 2008

Chapter / Area	Urban			Rural			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	21	8,215	33,152,476	0	0	0	21	8,215	33,152,476
Yilan	7	3,249	8,049,431	1	202	24,880	8	3,451	8,074,311
Taoyuan	18	8,330	23,319,817	7	1,410	2,306,722	25	9,740	25,626,539
Hsinchu	9	4,141	12,467,232	14	23,202	69,999,876	23	27,343	82,467,108
Miaoli	0	0	0	7	3,149	8,027,310	7	3,149	8,027,310
Taichung	9	6,332	25,661,914	6	3,808	12,048,674	15	10,140	37,710,589
Nantou	2	2,571	8,208,589	30	16,318	49,026,212	32	18,889	57,234,801
Changhua	3	1,785	5,322,513	18	5,301	16,790,262	21	7,086	22,112,775
Yunlin	1	545	1,669,499	12	9,906	36,364,727	13	10,451	38,034,226
Chiayi	4	1,650	4,492,135	16	7,556	22,667,667	20	9,206	27,159,802
Tainan	19	16,329	56,175,018	5	5,590	19,110,637	24	21,919	75,285,654
Kaohsiung	21	10,679	30,411,021	11	4,514	9,501,196	32	15,193	39,912,217
Pingtung	4	2,238	6,021,458	27	14,024	28,636,174	31	16,262	34,657,631
Taitung	4	2,743	8,202,012	29	12,630	31,809,523	33	15,373	40,011,535
Hualien	3	4,238	9,098,528	26	19,550	43,422,171	29	23,788	52,520,700
Kinmen	0	0	0	2	253	101,570	2	253	101,570
<b>Total</b>	<b>125</b>	<b>73,045</b>	<b>232,251,643</b>	<b>211</b>	<b>127,413</b>	<b>349,837,600</b>	<b>336</b>	<b>200,458</b>	<b>582,089,243</b>

\*\* US\$1=NT\$32.00

2008 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	19	6,915	970,165,600	2	1300	90,713,629	21	8,215	1,060,879,229
宜蘭	8	3,451	258,377,946	0	0	0	8	3,451	258,377,946
桃園	20	8,648	777,907,809	5	1,092	42,141,438	25	9,740	820,049,247
新竹	19	23,985	2,432,972,540	4	3,358	205,974,913	23	27,343	2,638,947,453
苗栗	4	2,403	185,353,997	3	746	71,515,911	7	3,149	256,873,908
台中	15	10,140	1,206,738,832	0	0	0	15	10,140	1,206,738,832
南投	14	13,063	1,434,724,899	18	5,826	396,788,744	32	18,889	1,831,513,643
彰化	21	7,086	707,608,802	0	0	0	21	7,086	707,608,802
雲林	13	10,451	1,217,095,222	0	0	0	13	10,451	1,217,095,222
嘉義	12	7,404	734,909,017	8	1,802	134,204,652	20	9,206	869,113,669
台南	24	21,919	2,409,140,930	0	0	0	24	21,919	2,409,140,930
高雄	29	14,217	1,225,077,681	3	976	52,113,254	32	15,193	1,277,190,935
屏東	15	8,015	658,329,661	16	8,247	450,714,543	31	16,262	1,109,044,204
台東	3	1,394	163,830,575	30	13,979	1,116,538,545	33	15,373	1,280,369,120
花蓮	5	5,631	423,322,151	24	18,157	1,257,340,234	29	23,788	1,680,662,385
金門	2	253	3,250,239	0	0	0	2	253	3,250,239
合計	<b>223</b>	<b>144,975</b>	<b>14,808,805,901</b>	<b>113</b>	<b>55,483</b>	<b>3,818,049,863</b>	<b>336</b>	<b>200,458</b>	<b>18,626,855,764</b>

### Aboriginal- Non-aboriginal Area

As the December 2008

Chapter / Area	Non-aboriginal			Aboriginal			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	19	6,915	30,317,675	2	1300	2,834,801	21	8,215	33,152,476
Yilan	8	3,451	8,074,311	0	0	0	8	3,451	8,074,311
Taoyuan	20	8,648	24,309,619	5	1,092	1,316,920	25	9,740	25,626,539
Hsinchu	19	23,985	76,030,392	4	3,358	6,436,716	23	27,343	82,467,108
Miaoli	4	2,403	5,792,312	3	746	2,234,872	7	3,149	8,027,310
Taichung	15	10,140	37,710,589	0	0	0	15	10,140	37,710,589
Nantou	14	13,063	44,835,153	18	5,826	12,399,648	32	18,889	57,234,801
Changhua	21	7,086	22,112,775	0	0	0	21	7,086	22,112,775
Yunlin	13	10,451	38,034,226	0	0	0	13	10,451	38,034,226
Chiayi	12	7,404	22,965,907	8	1,802	4,193,895	20	9,206	27,159,802
Tainan	24	21,919	75,285,654	0	0	0	24	21,919	75,285,654
Kaohsiung	29	14,217	38,283,678	3	976	1,628,539	32	15,193	39,912,217
Pingtung	15	8,015	20,572,802	16	8,247	14,084,829	31	16,262	34,657,631
Taitung	3	1,394	5,119,705	30	13,979	34,891,830	33	15,373	40,011,535
Hualien	5	5,631	13,228,817	24	18,157	39,291,882	29	23,788	52,520,700
Kinmen	2	253	101,570	0	0	0	2	253	101,570
<b>Total</b>	<b>223</b>	<b>144,975</b>	<b>462,775,185</b>	<b>113</b>	<b>55,483</b>	<b>119,314,058</b>	<b>336</b>	<b>200,458</b>	<b>582,089,243</b>

\*\* US\$1=NT\$32.00

2008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	2,498	207,426,281	15	3,104	302,068,653	2	2,613	551,384,295	21	8,215	1,060,879,229
宜蘭	8	3,451	258,377,946	0	0	0	0	0	0	8	3,451	258,377,946
桃園	15	6,482	461,312,851	9	3,114	348,900,425	1	144	9,835,971	25	9,740	820,049,247
新竹	15	24,297	2,369,464,009	7	2,804	232,358,694	1	242	37,124,750	23	27,343	2,638,947,453
苗栗	6	2,797	235,292,990	1	352	21,580,918	0	0	0	7	3,149	256,873,908
台中	8	7,959	1,007,801,420	7	2,181	198,937,412	0	0	0	15	10,140	1,206,738,832
南投	29	17,447	1,691,886,180	3	1,442	139,627,463	0	0	0	32	18,889	1,831,513,643
彰化	6	1,730	208,086,382	15	5,356	499,522,420	0	0	0	21	7,086	707,608,802
雲林	6	6,032	727,112,694	7	4,419	489,982,528	0	0	0	13	10,451	1,217,095,222
嘉義	15	7,319	701,190,195	3	835	70,594,971	2	1,052	97,328,503	20	9,206	869,113,669
台南	1	476	51,685,500	23	21,443	2,357,455,430	0	0	0	24	21,919	2,409,140,930
高雄	16	7,527	566,099,070	16	7,666	711,091,865	0	0	0	32	15,193	1,277,190,935
屏東	28	14,797	938,672,140	3	1,465	170,372,064	0	0	0	31	16,262	1,109,044,204
台東	30	14,170	1,100,931,826	2	684	79,914,618	1	519	99,522,676	33	15,373	1,280,369,120
花蓮	25	19,157	1,372,362,424	2	1025	55,334,540	2	3,606	252,965,421	29	23,788	1,680,662,385
金門	2	253	3,250,239	0	0	0	0	0	0	2	253	3,250,239
合計	<b>214</b>	<b>136,392</b>	<b>11,900,952,147</b>	<b>113</b>	<b>55,890</b>	<b>5,677,742,001</b>	<b>9</b>	<b>8,176</b>	<b>1,048,161,616</b>	<b>336</b>	<b>200,458</b>	<b>18,626,855,764</b>

## Common Bond

As the December 2008

Chapter / Area	Community			Group			Employee			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	4	2,498	6,482,071	15	3,104	9,439,645	2	2,613	17,230,759	21	8,215	33,152,476
Yilan	8	3,451	8,074,311	0	0	0	0	0	0	8	3,451	8,074,311
Taoyuan	15	6,482	14,416,027	9	3,114	10,903,138	1	144	307,374	25	9,740	25,626,539
Hsinchu	15	24,297	74,045,750	7	2,804	7,261,209	1	242	1,160,148	23	27,343	82,467,108
Miaoli	6	2,797	7,352,906	1	352	674,404	0	0	0	7	3,149	8,027,310
Taichung	8	7,959	31,493,794	7	2,181	6,216,794	0	0	0	15	10,140	37,710,589
Nantou	29	17,447	52,871,443	3	1,442	4,363,358	0	0	0	32	18,889	57,234,801
Changhua	6	1,730	6,502,699	15	5,356	15,610,076	0	0	0	21	7,086	22,112,775
Yunlin	6	6,032	22,722,272	7	4,419	15,311,954	0	0	0	13	10,451	38,034,226
Chiayi	15	7,319	21,912,194	3	835	2,206,093	2	1,052	3,041,516	20	9,206	27,159,802
Tainan	1	476	1,615,172	23	21,443	73,670,482	0	0	0	24	21,919	75,285,654
Kaohsiung	16	7,527	17,690,596	16	7,666	22,221,621	0	0	0	32	15,193	39,912,217
Pingtung	28	14,797	29,333,504	3	1,465	5,324,127	0	0	0	31	16,262	34,657,631
Taitung	30	14,170	34,404,120	2	684	2,497,332	1	519	3,110,084	33	15,373	40,011,535
Hualien	25	19,157	42,886,326	2	1025	1,729,204	2	3,606	7,905,169	29	23,788	52,520,700
Kinmen	2	253	101,570	0	0	0	0	0	0	2	253	101,570
<b>Total</b>	<b>214</b>	<b>136,392</b>	<b>371,904,755</b>	<b>113</b>	<b>55,890</b>	<b>177,429,438</b>	<b>9</b>	<b>8,176</b>	<b>32,755,050</b>	<b>336</b>	<b>200,458</b>	<b>582,089,243</b>

\*\* US\$1=NT\$32.00

## STATISTICS

As the December 2008 in US\$

Chapter/Area	Cus	Members	Shares	Average Shares of Each CU	Average Shares of Each Member	Reserves	Assets	Outstanding Loans	Accumulated Loans
Taipei	21	8,215	33,152,476	1,578,689	4,036	3,224,540	39,185,049	23,042,175	262,947,664
Yilan	8	3,451	8,074,311	1,009,289	2,340	812,175	9,848,623	5,648,830	55,598,844
Taoyuan	25	9,740	25,626,539	1,025,062	2,631	1,984,892	29,454,267	16,649,949	158,467,966
Hsinchu	23	27,343	82,467,108	3,585,526	3,016	8,052,941	105,557,364	55,462,441	592,703,506
Miaoli	7	3,149	8,027,310	1,146,759	2,549	788,366	9,948,216	4,131,293	52,354,562
Taichung	15	10,140	37,710,589	2,514,039	3,719	3,218,024	44,864,477	17,335,700	252,147,649
Nantou	32	18,889	57,234,801	1,788,588	3,030	6,152,208	72,154,189	34,062,536	440,895,143
Changhua	21	7,086	22,112,775	1,052,989	3,121	1,901,342	26,026,582	10,118,898	212,930,187
Yunlin	13	10,451	38,034,226	2,925,710	3,639	3,925,912	46,487,683	12,714,542	336,500,687
Chiayi	20	9,206	27,159,802	1,357,990	2,950	2,167,717	31,648,494	12,746,815	172,063,596
Tainan	24	21,919	75,285,654	3,136,902	3,435	6,881,279	96,854,464	40,768,366	559,433,605
Kaohsiung	32	15,193	39,912,217	1,247,257	2,627	5,066,907	50,262,456	18,983,187	337,714,542
Pingtung	31	16,262	34,657,631	1,117,988	2,131	4,339,959	45,296,916	24,217,181	279,656,347
Taitung	33	15,373	40,011,535	1,212,471	2,603	5,862,394	52,173,198	30,755,548	316,680,033
Hualien	29	23,788	52,520,700	1,811,059	2,208	7,274,721	67,484,191	37,837,980	423,030,753
Kinmen	2	253	101,570	50,785	401	2,061	131,066	0	139,063
<b>Total</b>	<b>336</b>	<b>200,458</b>	<b>582,089,243</b>	<b>1,732,408</b>	<b>2,904</b>	<b>61,655,452</b>	<b>727,377,238</b>	<b>344,475,440</b>	<b>4,453,264,708</b>

\*\* US\$1=NT\$32.00

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### The Growth of Cus in Taiwan 2008

Yr	Chapters	Cus	CU Members	Growth Rate	Shares	Growth Rate	Outstanding Loans	Growth Rate	Assets	Growth Rate	Reserves	Growth Rate	Accumulated Loans	Growth Rate
'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
'08	15	336	200,458	0.60	18,626,855,764	0.73	11,023,214,085	-0.61	23,276,071,603	0.83	1,972,974,468	5.02	142,504,740,648	3.77

\* The amount of the statistics is in the local currency, New Taiwan Dollars (NTD); and the rate is USD1= NTD32.00 in 2008

## Shares in each chapter

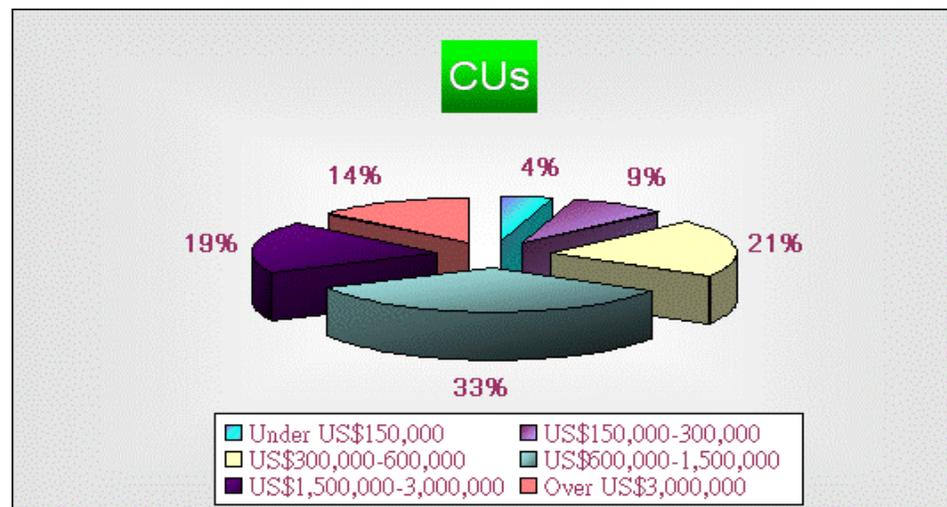
As the December 2008

Chapter / Area	Under US\$150,000		US\$150,000-300,000		US\$300,000-600,000		US\$600,000-1,500,000		US\$1,500,000-3,000,000	
	CUs	Ratios(%)	CUs	Ratios(%)	CUs	Ratios(%)	CUs	Ratios(%)	CUs	Ratios(%)
<b>Total</b>	<b>15</b>	<b>4.46</b>	<b>29</b>	<b>8.63</b>	<b>69</b>	<b>20.54</b>	<b>114</b>	<b>33.93</b>	<b>63</b>	<b>18.75</b>

Chapter / Area	Over US\$3,000,000		Total	
	CUs	Ratios(%)	CUs	Ratios(%)
<b>Total</b>	<b>46</b>	<b>13.69</b>	<b>336</b>	<b>100</b>

\*\* US\$1=NT\$32.00

	CUs	Ratios(%)
Under US\$150,000	15	4.46
US\$150,000-300,000	29	8.63
US\$300,000-600,000	69	20.54
US\$600,000-1,500,000	114	33.93
US\$1,500,000-3,000,000	63	18.75
Over US\$3,000,000	46	13.69



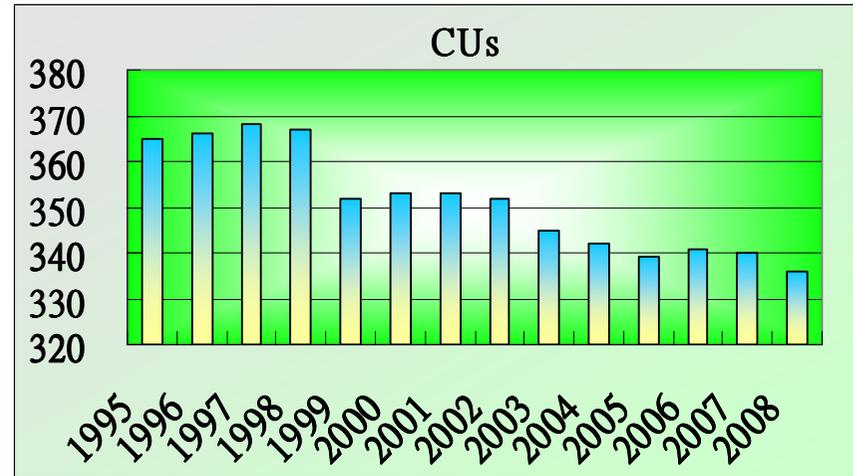
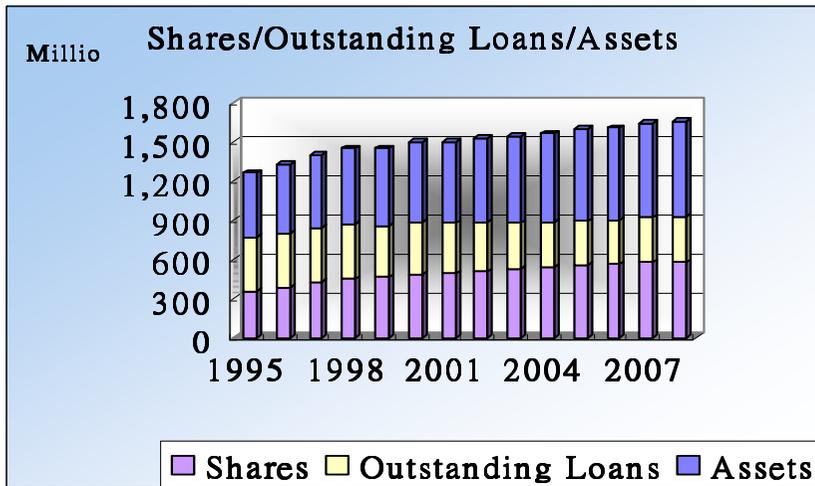
Unit: Million US\$

\* based on exchange rate at US\$1=NT\$32.00

Year	Shares	Outstanding Loans	Assets
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	577	346	721
2008	582	344	727

Year	Members
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
2008	200,458

Year	CUs
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
2008	336



## Rural- Urban

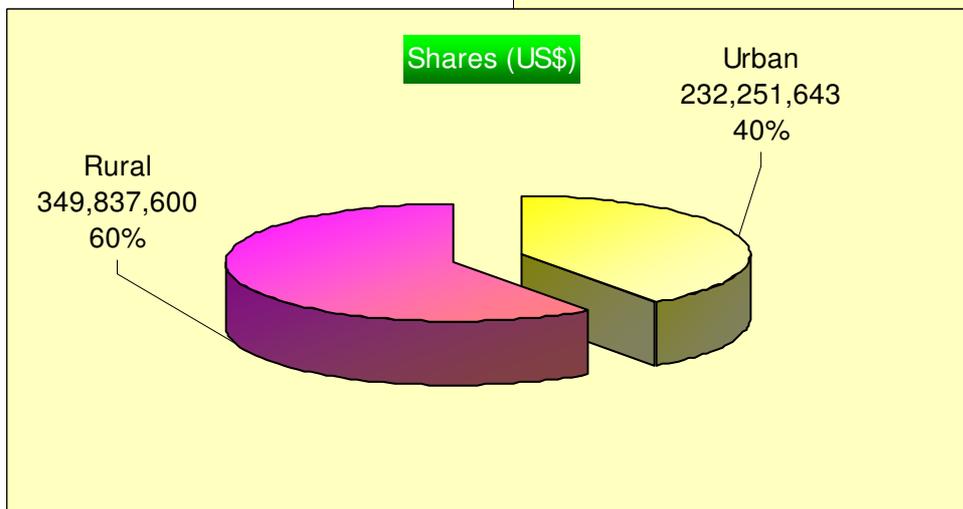
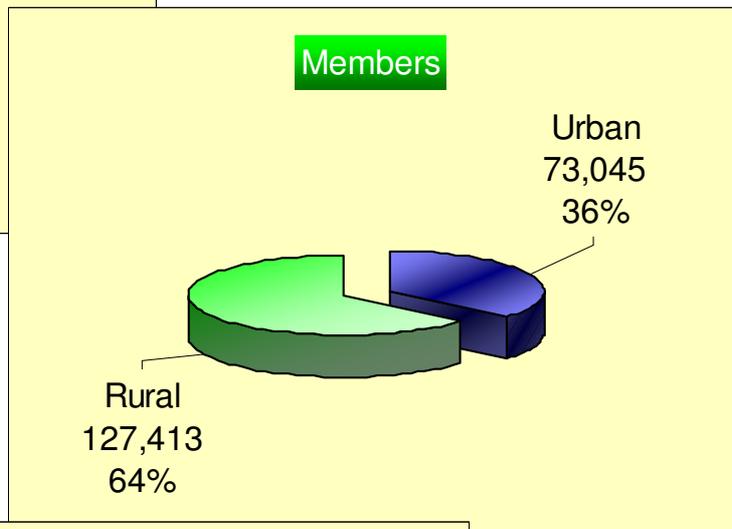
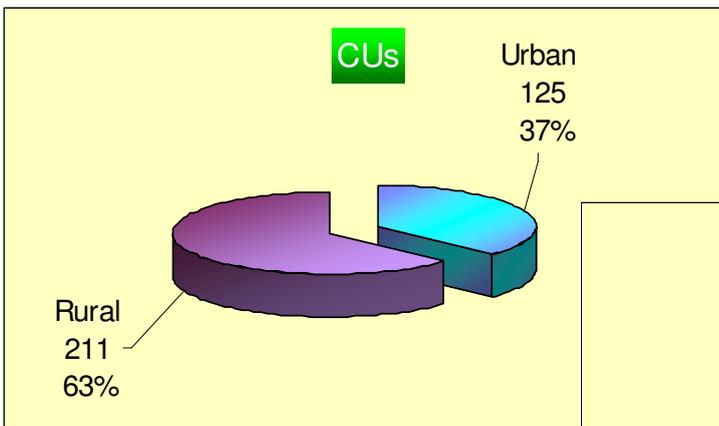
As the December 2008

Chapter / Area	Urban			Rural		
	CU's	Members	Shares (US\$)	CU's	Members	Shares (US\$)
Total	125	73,045	232,251,643	211	127,413	349,837,600

Total		
CU's	Members	Shares (US\$)
336	200,458	582,089,243

\*\* US\$1=NT\$32.00

	CU's	Members	Shares (US\$)
Urban	125	73,045	232,251,643
Rural	211	127,413	349,837,600



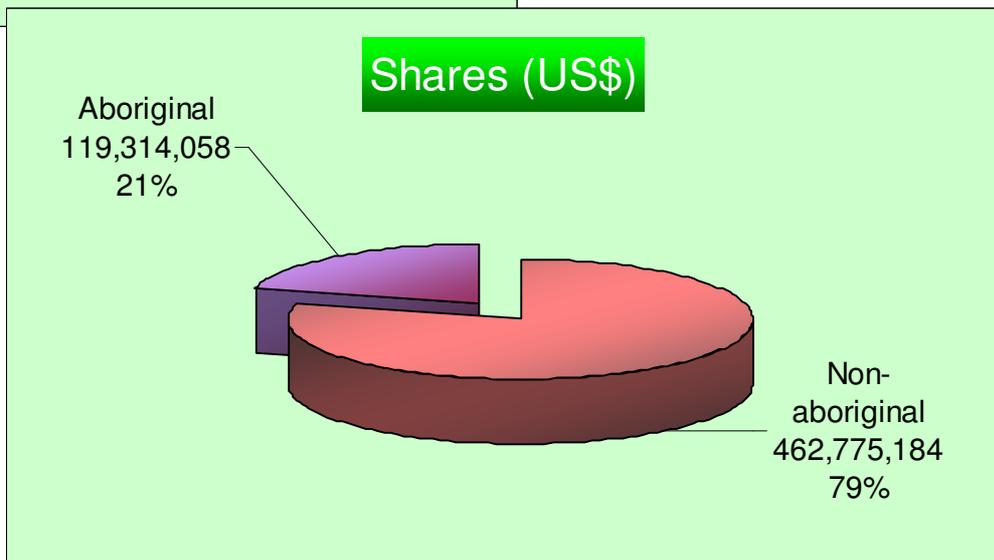
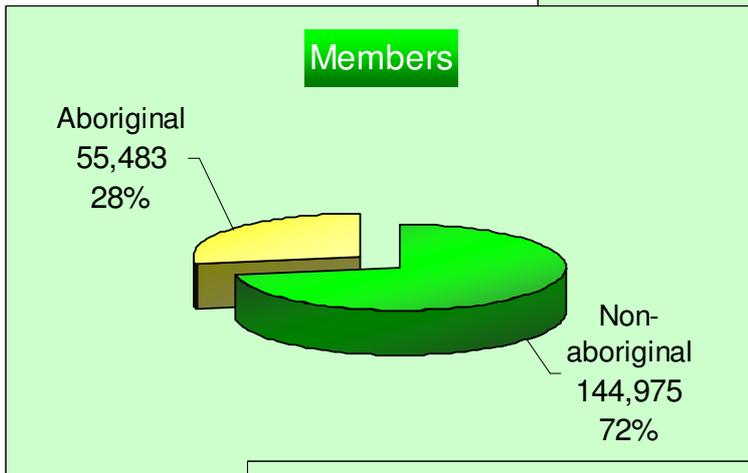
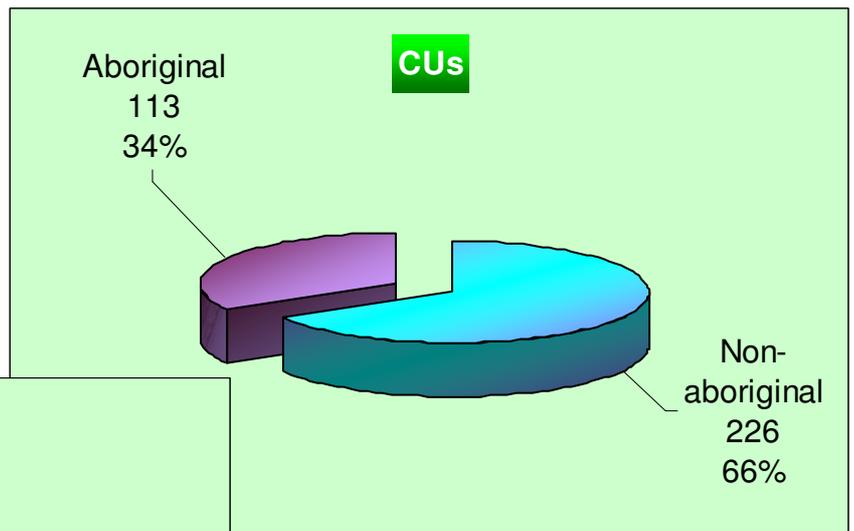
## Aboriginal- Non-aboriginal Area

As the December 2008

Chapter / Area	Non-aboriginal			Aboriginal			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Total	223	144,975	462,775,185	113	55,483	119,314,058	336	200,458	582,089,243

\*\* US\$1=NT\$32.00

	CUs	Members	Shares (US\$)
Non-aboriginal	226	144,975	462,775,184
Aboriginal	113	55,483	119,314,058



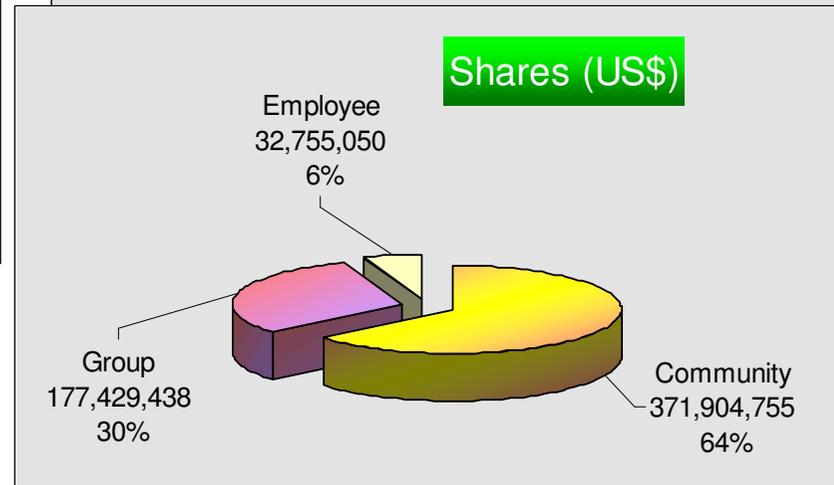
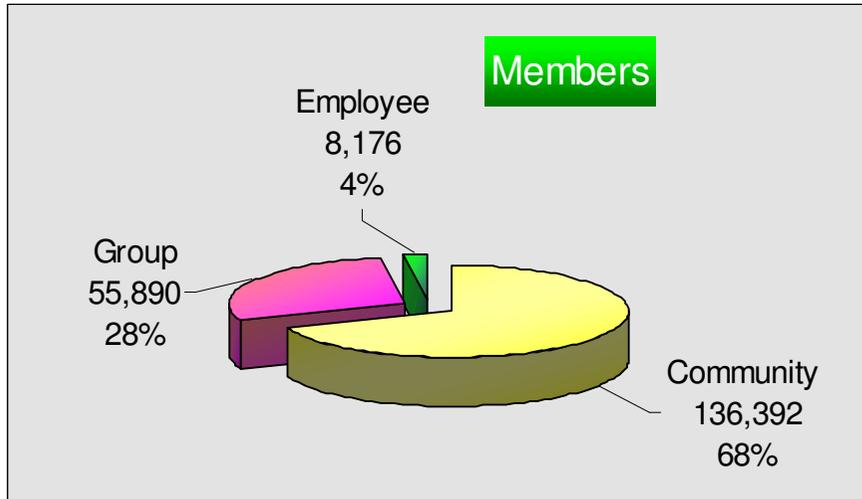
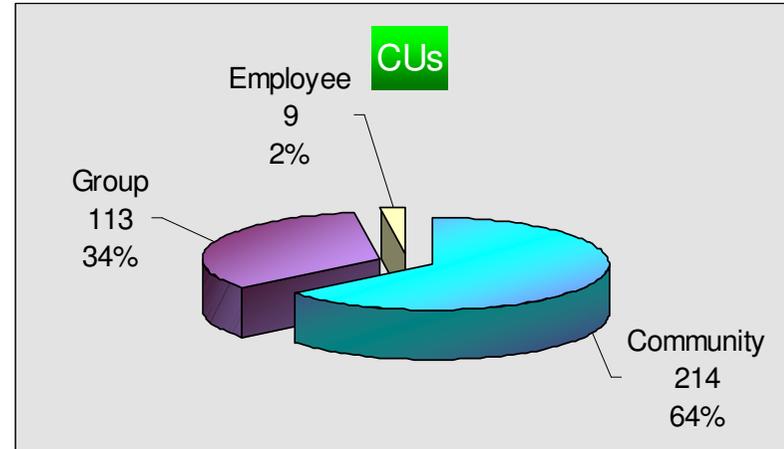
## Common Bond

As the December 2008

Chapter / Area	Community			Group			Employee			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Total	214	136,392	371,904,755	113	55,890	177,429,438	9	8,176	32,755,050	336	200,458	582,089,243

\*\* US\$1=NT\$32.00

	CUs	Members	Shares (US\$)
Community	214	136,392	371,904,755
Group	113	55,890	177,429,438
Employee	9	8,176	32,755,050





非為營利

合作互助

社員教育

服務社員

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