


# Credit Union – The Best Choice to Poverty Alleviation!

*2010 Annual Report*



中華民國儲蓄互助協會



**Credit Union – best provider of financial services to economically disadvantaged.**

**儲蓄互助社—提供經濟弱勢者 最有利的金融服務**

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**Credit Union is our best money manager.**  
~儲蓄互助社  
是我們理財的好夥伴~



2010 下半年在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 oil price in the 3<sup>rd</sup> Q and 4<sup>th</sup> Q of year 2010, 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 2010, 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.

微型金融具備鼓勵社會脫貧的意義，與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。我們深信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 Microfinance has its significance in poverty alleviation, same as the core spirit of credit union “people helping people help themselves”. We got to start from our community and neighborhood, deeply realize the actual live condition of debtors, educate, train, and encourage them to find their own way out. In the women segment, we need to strengthen their confidence to build their own skills, based on the trust between people to have continued development in this market. We strongly believe innovation is not only create amazing new products or services, but working concept and process innovation.

未來，儲蓄互助社運動勢必因時制宜，「轉型」或所謂創新是全球儲蓄互助社都將面臨的挑戰，如何在各國政經結構變遷的同時，還能保有佛德烈克·威廉·雷發巽〈Friedrich Wilhelm Raiffeisen〉創建的貧農濟助社所堅守的初衷，是我們當代不可或忘的課題。我們希望擷取來自各國協會、亞盟會及世界議事會所推展的成功經驗，以多元創新思維，架構健全完善且嚴謹的服務系統，在既有的基礎上開拓伸展微型金融的廣度，並賡續深化這股草根力量，為儲蓄互助社運動再創新猷。

In the future, credit union movement needs to niche the market. The “transform” and innovation are the new challenges for credit unions worldwide. How to maintain the core value from Friedrich Wilhelm Raiffeisen under changing society and economic become an crucial issue to us. The credit unions need to be innovated to face the future challenges. How to keep the original spirit of Friedrich Wilhelm Raiffeisen in this variable era has become our important issue. We hope to absorb the successful experience from member organization, ACCU, and WOCCU, combine with innovative thinking and strengthen service system to recreate the value of cu movements

Sincerely,



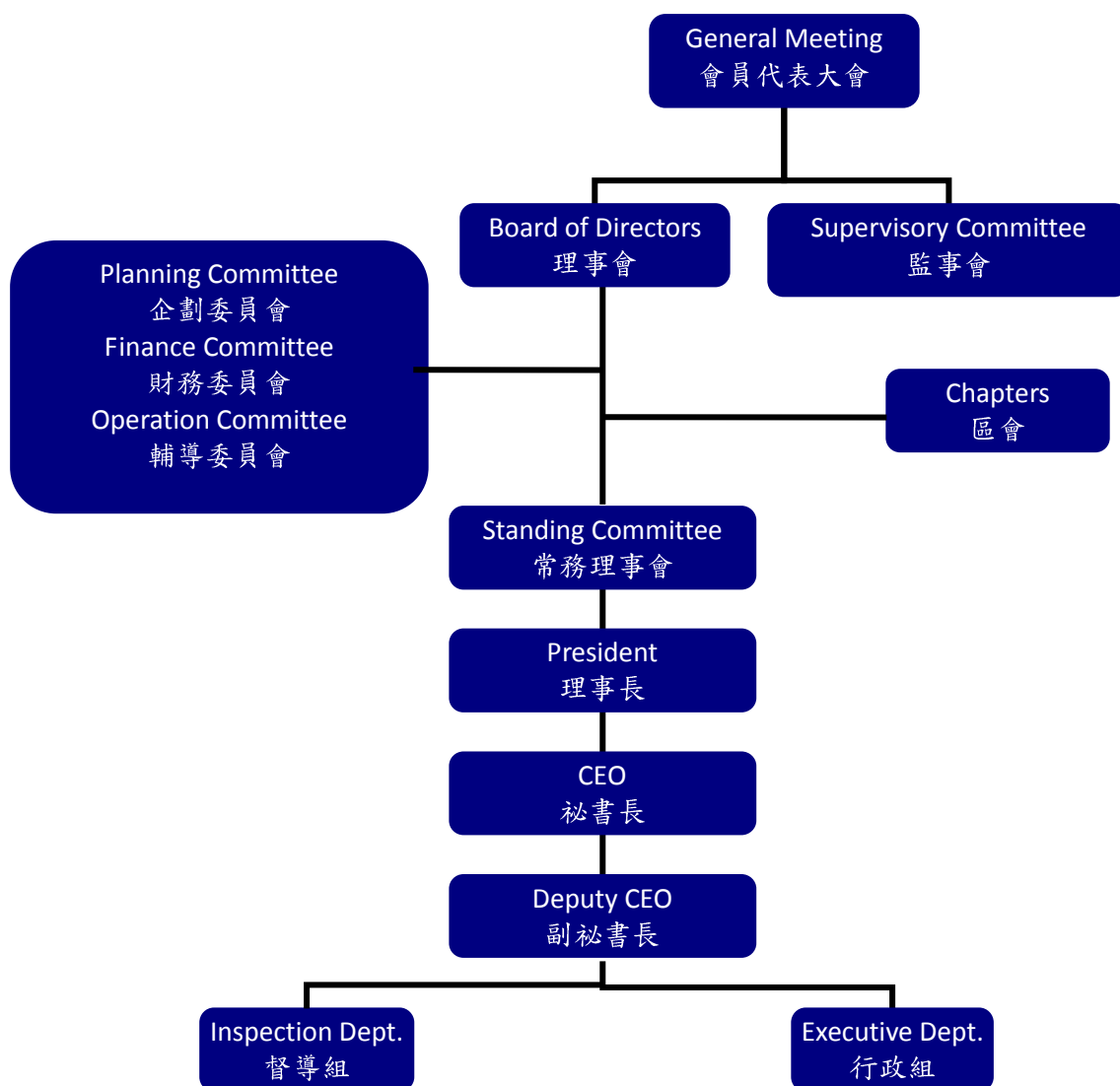
**瓦歷斯·貝林**

中華民國儲蓄互助協會理事長

President Walis Pelin

Credit Union League of the 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.

### 協會的任務：

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

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

Map of CULROC's network



#### Vision

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

協會的願景：

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



## Department Introduction 組室簡介

### Executive Department 行政組

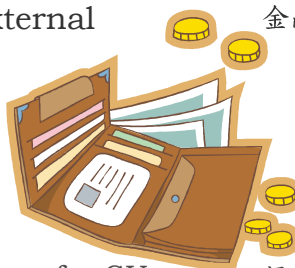
#### General affairs 庶務

- ◎ The international and public relationship affairs 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
- ◎ Poverty Alleviation Project 脫貧專案計畫



#### Finance Affairs 財務

- ◎ Stabilization funds and inter-lending funds affairs 辦理各社穩定基金、資金融通
- ◎ Controlling and managing the financial affair of CULROC 綜理控管本會財務
- ◎ cooperation Platform for External Financial Institutions 金融機構合作平台



#### Education Affairs 教育

- ◎ 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
- ◎ Upgrading of HR Project - Education and Training Quality System 人力資源提升—教育訓練品質系統企劃





## Inspection Department 督導組

### Inspection Affairs 督導

- ◎ 4 regions as North, Middle, South and East in Taiwan. 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

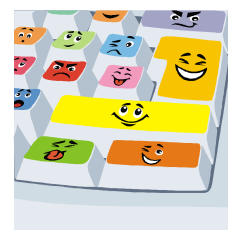


### Insurance Affairs 保險

- ◎ Dealing with the insurance programs for credit unions 辦理各社安全互助基金業務
- ◎ The products: 目前業務：
  - ◇ Loan Protection Insurance 貸款安全互助基金
  - ◇ Life Saving Insurance 人壽儲蓄互助基金
  - ◇ Commercial Blanket Bond 綜合損失互助基金
  - ◇ Directors Group Term Life Insurance 幹部互助基金
  - ◇ Members Group Term Life Insurance 社員團體互助基金
  - ◇ Members Group Term Accident Insurance 社員團體意外互助基金
  - ◇ Members Anti Cancer Life Insurance 社員防癌互助基金
  - ◇ 6 Years Term Peace Savings Plan 六年期平安儲蓄互助基金
  - ◇ Microinsurance 微型保險

### MIS 資訊

- ◎ Promoting the bookkeeping system for all credit unions 推動全國儲互社電腦簿記系統
- ◎ Computerized management work and research 管理各項電腦化工作及研究開發
- ◎ Computer programs education 資訊教育





In the past 47 years, credit union movement has made many members to grow out of nothing, from poor to prosperous; now, many poverty alleviation projects will completely change the economic life of disadvantaged group.

過去的 47 年來，儲蓄互助社運動在台灣已經讓許多社員從無到有，從貧困到富足；現在，儲蓄互助社將繼續提供台灣人民脫貧規劃，徹底改善弱勢族群經濟生活。

**PILOT PERIOD (1963 - 1969) 試辦推廣階段**

- 1963 The Catholic Jesuit Society appointed Rev. Jess Brena, SJ (Society of Jesus), Rev. Louis J. Dowd, SJ, Mrs. Mou Wen-Hsi and Wu Chou-Lin of the ROC to attend the "Seminar for the leaders in social action" held in Bangkok, Thailand. The seminar was run by the "Social Economic Life in Asia" (SELA). All of the participants from the ROC were influenced by the seminar.  
我國天主教耶穌會選派在華牧靈神父汪德明 (Rev.Jesus S.Brena,SJ)、杜華 (Rev.Louis Dowd,SJ) 及教友牟文熙、吳秋霖等四位人士，參加「亞洲社會經濟生活協會」假泰國曼谷舉辦的「社會行動領導者研討會」，首度接觸儲蓄互助社運動的洗禮。
- 1964 The first credit union was established at the site of the Sacred Heart church at Shi Mun Street of Hsinchu city. It was done under the support of Rev. Albert 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- 2010) 適法管理階段

1997	<p>The bill on credit union has been passed after the third reading and has been promulgated by the President of the ROC. This bill was introduced by Legislator Chuang Chin-Sheng. Since then, the government has institutionalized credit union movement.</p> <p>由莊金生立法委員提案之「儲蓄互助社法」在立法院三讀通過並經總統令制定公布實施，我國儲蓄互助社正式納入法制化管理。</p>
1998	<p>A back up bill for credit union legislation registration was under way.</p> <p>儲蓄互助社展開立法後備案登記作業。</p>
1999	<p>The president of CULROC, Mr. Chuang Chin-Sheng, was elected as the board member of the World Council of Credit Unions (WOCCU)</p> <p>中華民國儲蓄互助協會理事長莊金生先生獲選為世界儲蓄互助社議事會理事。</p>
2000	<p>President of CULROC, Legislator Walis Pelin, proposed an amendment for the Credit Union Act, and passed on Jan. 16, 2002. The most important matter in this amendment is to add the article 13.1 "Shares held by each member will not exceed NT\$1,000,000, the dividend will be free of the individual income tax.</p> <p>由瓦歷斯·貝林立法委員提案之儲蓄互助社法修正案再度在立法院修正通過，明定儲蓄互助社為法人，股金繳納為社員之義務，具有儲蓄性質，且儲蓄股金未達一百萬元者，其股息所得免稅。</p>
2002	<p>The Non-Profitable Organization and Social Welfare Forum is held by CULROC ; following the forum, we were convened more than ten thousand CU members to participate the march for celebrating ICU Day and the 20th Anniversary of CULROC in CKS Memorial Hall, and petitioning the Government for 3 major applications to confront the development of cooperative and credit union movement.</p> <p>中華民國儲蓄互助協會舉辦非營利組織暨社會福利事業論壇，並於中正紀念堂舉行 2002 年國際儲蓄互助社節暨中華民國儲蓄互助協會成立 20 週年慶祝大會，活動號召萬人請願遊行向政府提三大訴求，祈請政府正視合作事業及儲蓄互助社運動之發展。</p>
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，提升儲蓄互助社資金運用效率及資金需求風險之管控。</p> <p>The CULROC got the approval from Taichung City Government to form the 71st Volunteer Service Group, complying with the government's "Peace and Harmony Program" to exercise the CU's volunteer manpower for promoting the social welfare activities.</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.</p> <p>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.</p> <p>行政院原住民族委員會發布修正後「行政院原住民族委員會輔導原住民建購修繕住宅貸款處理要點」，正式將儲蓄互助社納入為原住民申請建購修繕住宅貸款之承辦機構，此計畫係採試辦性質，為儲蓄互助社第一次承辦政府政策性貸款業務。</p>



2006	<p>The examination committee is constituted by Ministry of Interior, Accounting Authorities, and Community Development Authorities to select 4 major organizations (YuJing Primary, ShueNan Primary, Homemaker's Union Consumers' Co-operation, and Tian Community Co-operation), and 4 minor organizations (ChiaLu Primary, Kaohsiung County Domestic Fowls Production Co-operation, Tainan County JenDe Consumers' Co-operation, and Nantou County PeiMay Gardening Production Co-operation) to join the "Co-operative Business combined with Community Development Program"</p> <p>內政部會同會計單位及社區發展主管單位共同召開審查會，計甄選 4 單位為正取〈台南縣玉井儲蓄互助社、台中市水湳儲蓄互助社、台灣主婦聯盟生活消費合作社、台北縣泰山鄉社區合作社〉、4 單位為備取〈新竹縣家祿儲蓄互助社、高雄縣家禽品生產合作社、台南縣仁德消費合作社、南投縣北梅園藝生產合作社〉參加「推動合作事業結合社區營造計畫」。</p> <p>CULROC has been recognized as outstanding organization to the 8<sup>th</sup> of Aboriginal Community Development.</p> <p>本會獲頒第八屆促進原住民族社會發展有功團體。</p>
2007	<p>The Credit Unions are subsumed as indicator of Multi-employment Project in Private Groups by Ministry of Interior and Council of Labor Affairs, and it has been subsumed in the same year.</p> <p>內政部提供行政院勞工委員會職業訓練局有關儲蓄互助社納入多元就業開發方案民間團體審查指標，並於同年將儲蓄互助社正式納入。</p> <p>The Ministry of Interior approved CULROC and primaries to operate the business of members' daily life goods, and purchasing should be in common after registration by members. There is no sales department but only sample in primaries and this business is included in the supervision and auditing.</p> <p>內政部同意本會及儲蓄互助社增加代辦社員生活必需品消費業務案，惟本案應與社員生活有關，並切實遵守由社員登記後共同採購，社內僅有樣品展示，不設置賣場及倉儲之方式辦理，本項代辦業務列入監督及稽核事項。</p> <p>The workshop with theme of "2007 Co-operative Business combined with Community Development" is organized in YuJing Credit Union by the Ministry of Interior.</p> <p>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」。</p> <p>CULROC has been recognized as "2006 National Excellent Society and Employment Organization".</p> <p>本會獲頒 95 年度全國性社會暨職業團體工作績優評鑑單位。</p> <p>The Ex-Head of Training Center of NACUFOK, Mr. Ching, surveyed the credit union business in Taiwan, and has more knowledge of the development. It is strengthened the sharing of experience in credit union movement between Taiwan and Korea.</p> <p>韓國信用協同組合中央會研修院金榮注前院長蒞台考察儲蓄互助社業務，對本會業務及本國儲蓄互助社運動發展狀況有了更深入的了解，並希望藉由本次的交流，加強我國與韓國儲蓄互助社運動經驗的分享。</p>
2008	<p>The lobby group led by President Chuang visited Vice President Shiao and Deputy Prime Minister Chiu of ROC to discuss the subsidiary interest's rate for CU's surplus capital in the financial institution, and the possibility of implementing the poverty alleviation.</p> <p>本會莊金生理事長偕同孫炳焱顧問、張英陣教授與柯炎輝秘書長及組長等一行 7 人拜會蕭副總統及行政院邱副院長，陳請研議將儲蓄互助社餘裕資金得以利率補貼轉存金融機構及未來推動脫貧策略執行計畫之可行性。</p>

- 2009 CULROC promote the "Poverty alleviation program affiliated with credit union and other NPO". The joint organizations of this program are Cooperative department of MOIA, Taichung City Government, Chi-Nan University, Feng-Chia University, China Society Benefit Association, Taiwan Children and Family Help Found, Taiwan Housewife Alliance, Taichung Christian Church, CULROC and the credit unions in Taichung Chapter. We have a very good performance on this program.
- 本會結合內政部合作事業輔導科、台中市府社會處救助科、暨南大學社會政策與社會工作學系、逢甲大學合作經濟學系、中華社會福利聯合勸募協會、台灣兒童暨家庭扶助基金會、台灣主婦聯盟生活消費合作社、台中市基督教青年會、本會及台中區會所屬的儲蓄互助社等推動「儲蓄互助社結合非營利組織推動脫貧策略」，成效卓越。
- 2010 The group led by President Walis Pelin together with Vice-Presidents, scholars and staffs visited Minister of Interior Affairs and Social Dept. Chief in Parliament. The negotiation conference was regarded to the amendment of Credit Union Law of ROC.
- 本會理事長偕同副理事長、會務工作人員及專家學者等一行 10 人至立法院與內政部長及社會司司長協商修法事宜。



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





### 會員代表大會

本會假屏東市中正藝術館禮堂舉辦第 12 屆第 2 次全國會員代表大會。

### Annual General Meeting

CULROC organized the Second AGM of 12<sup>th</sup> term in Art Museum Hall in Pingtung.

### 教育訓練

本會舉辦儲蓄互助社理事長及社幹部研習會，共 18 梯次 2,488 人次參加。

### Training

CULROC launched a training program to the president and managers of credit unions, 18 batches with total 2,488 participants trained in this director's workshop.

### 保險事宜

新加坡大東方人壽保險有限公司執行副總裁 Dr. Leow Yung Khee 、顧問 Ooi Wai Shyong 及團體保險部門 Theresa Loh 女士蒞臨本會說明 LP/LS 費率計算公式。

### Insurance

VP Dr. Leow Yung Khee, led a group together with consultant Ooi Wai Shyong and Ms. Theresa Loh, consultant of Great Eastern Life Insurance Co., Ltd, Singapore, visited CULROC to explain the formula of LP/LS premium.



### 志願服務

參加「台中市 99 年度志願服務績優團隊志工表揚暨聯誼活動」--中興大學惠蓀堂，並分享台中區志願服務隊長詹裕寶愛心獎，廖佳玉、蕭永信、郭禎祐、葉陳菊梅等人績優獎受獎表揚之喜。

### Voluntary Service

The 2010 Recognition Award to voluntary service team was held in Chung-Shing University. Mr. Chang, Yu-Bao, team leader was rewarded as Compassion Prize, and Liao, Chia-Yu, Hsiao, Yun-Hsin, Kuo, Chen-Yu, and Yep, Chen, Chu-Mei were rewarded as Superior Prize.

### 產學合作

本會與逢甲大學產學合作，該校合作經濟學系學生一行 2 人至本會及儲蓄互助社參訪實習。

### Interaction with Institute

CULROC has industry-university cooperation with Feng-Chia University, and offer 2 vacancies for the students of Cooperative Economic Department to learn from CULROC and the primary credit union.

### 國際交流

本會舉辦亞洲友會幹部研習營，共有來自 5 個國家 10 位學員參加。本次活動藉由國際性研討會的機會，交流各國儲蓄互助社運動的制度與政策，並透過經驗分享達到相互學習的效果。

### International Interaction

CULROC organized an exposure program in November 2010 with 10 delegates from 5 countries. This program aimed to exchange the knowledge and experiences on the system and policies of credit union movement.





### 專案計畫

本會辦理儲蓄互助社結合非營利組織推動脫貧方案實驗計畫座談會，邀請產官學代表暨方案參與者 39 人與會。

### Project Plan

CULROC launched an experimental project plan in poverty alleviation, this project is coordinated with NPO, and we invited the industrial, academic, and governmental delegates and project participants to have an orientation.

### 修法協商

本會理事長偕同副理事長、會務工作人員及專家學者等至立法院與內政部部长及社會司司長協商修法事宜。

### Law Amendment Negotiation

CULROC's president, Mr. Walis Pelin, led the negotiation group with CULROC staffs and professionals to Parliament, and met the Minister of Interior Affairs and Head of Department of Society for the Credit Union Law amendment negotiation.

### 推廣新社

本會積極成立新社，計有台中市約瑟儲蓄互助社、台南縣新營儲蓄互助社、桃園縣大溪儲蓄互助社、高雄市勞工儲蓄互助社等。

### New Credit Union Promotion

CULROC actively established new credit union promotion, the new achievements are Taichung Yue-Se CU, Tainan Hsin-Yin CU, Taoyuan Dasi CU, and Kaohsiung Lao-Gong CU.



### 脫貧方案

本會積極推動「儲蓄互助社結合非營利組織推動脫貧策略方案實驗計畫」，目前已有 14 人完成入社教育，成功在社區啟動脫貧計畫。

### Poverty Alleviation Project

CULROC successfully launched the experimental project plan in poverty alleviation in the community, and as of now, we got 14 plan participants in our project to be the new memberships.

### 亞盟會成果

本會瓦歷斯・貝林理事長榮獲第 29 屆亞盟會大會遴選為亞盟會理事，並於第 71 次亞盟會理事會榮膺第一副會長。

### ACCU Achievement

The President of CULROC, Mr. Walis Pelin, has been elected as ACCU board member in the 29<sup>th</sup> ACCU AGM, and was assigned as the 1<sup>st</sup> Vice-President of ACCU in the 71<sup>st</sup> ACCU board meeting.

### 台灣之光

由日本 IE-NO-HIKARI 協會主辦之第 18 屆世界兒童繪畫比賽，本會參賽者忠明國小羅巧映同學作品「漂亮的錦鯉魚」勇奪金牌獎。

### Light of Taiwan

The 18th Annual World Children's Picture Contest held by IE-NO-HIKARI Association, our candidate, Luo, Qiao-Ying, student from Chung-Ming Elementary School, won the Gold Prize by her drawing "Attractive brocade carp".



**Service Delivery Strategies** - Based yours on members' needs, not trendy technology  
This article is extracted from "Credit Union Magazine"

## 金融服務策略 - 以社員需求為主而非技術導向

本文節錄自《儲蓄互助社雜誌》



Weaving your credit union into member's lives and businesses requires more than one product or delivery method. Each opportunity to reach members—whether in person or with technology—represents another link that ties them to your credit union.

如何將儲蓄互助社業務與社員的生活與生計相結合，是需要產品多樣性與提供服務管道多元化。每個能幫助社員的機會—無論是透過人或科技—象徵將社員與儲蓄互助社緊密連結的另一個管道。

Will you create ties that bind or leave members floating free to search for options from other providers? Your credit union's delivery strategies can make the difference. 你是採用何種社員關係？積極幫助社員，還是消極放任社員尋求其他替代產品？儲蓄互助社若採取適當的服務提供策略，將能與其他金融機構產生差異化的市場區隔效果。

### A 'fast follower' 快速反應市場需求

Community Credit Union, Portland, Ore., bases its payment strategy on being a "fast follower" of trends with staying power, according to CEO Rob Stuart. The \$2.8 billion asset credit union began offering mobile banking in

2009 because it quickly became an essential product in the West Coast market where JPMorgan Chase's purchase of Washington Mutual in late 2008 intensified competition.

美國奧勒岡州波特蘭市 OnPoint 社區儲蓄互助社在付款業務採用「快速追蹤」策略。這家總資產 28 億美元的儲蓄互助社執行長史都華(Rob Stuart)表示，該社在 2009 年起開辦行動銀行業務，快速成為美國西岸市場重要的金融產品，因為 2008 年底摩根大通公司美西分公司在收購華盛頓共同基金激烈競爭中，就是仰賴這家儲蓄互助社行動銀行業務上的協助。

The credit union currently is exploring other mobile banking enhancements, including "tap and go" and deposit capabilities; online banking, including bill payment and presentment; and prepaid and reloadable cards. "Everything is on the table at this point," says Stuart, adding it's important to consider members' preferences and competitors' strategies when developing delivery strategies.

該儲蓄互助社積極在擴增其他行動銀行的服務，如「按鍵與執行」服務、提升存款能力；網路銀行部分包括支票付款與兌現、預付增值卡等。「這些都是電腦桌前就可以完成的業務」史都華表示，這些都是考量到社員的便利性與競爭對手的策略所發展出來的業務。

OnPoint Community is committed to its branch strategy. It plans to add six to eight branches a year for the foreseeable future to its existing 19-branch network. The new branches will vary in size and appearance, based on location and the needs of local members. Stuart and other experts expect many branches built in the near future to have smaller footprints than older facilities.

OnPoint 儲蓄互助社在建立分社據點的策略上也獲得該社區大力的協助，可預見的未來，計畫在現有的 19 個分社基礎上新增 6-8 個據點。新據點規模與外觀將根據地點與各區社員需求有所差異，史都華與其他專家預期，未來新成立以網路服務為主的新據點，場地將會比現行的還小。

The strategy, he says, emphasizes both accesses to services and sticky relationships, which led the credit union to launch its own credit card portfolio in 2008. The credit union had issued more than 40,000 cards by the beginning of fourth-quarter 2010.

他表示策略強調服務便利與依賴性，這將有助於在 2008 年所開辦的信用卡業務。該社至 2010 年第四季已經發行超過 4 萬張信用卡

“We see the credit card and debit relationship growing and becoming more important over time,” Stuart says. “As human behavior changes, access becomes more important. And both a debit and a credit relationship offer access.” You can’t rent a car, reserve a hotel room, or buy an app for an iPhone without having a debit or credit card, he notes.

「我們預期信用卡與現金業務的成長」史都華表示，「人們行為改變後，行銷管道變的更重要。現金與信用業務都有提供緊密的行銷管道」。他說，沒有人可以租車、訂旅館或買 iPhone 配件，如果沒有現金卡或信用卡。

It’s quite possible, he adds, that younger members will consider your credit union’s access points as important as the products themselves.

他也表示，年輕族群會評估儲蓄互助社的產品與使用的方便性。

### **RDC: a game changer 遠端存款業務：遊戲規則改變者**

Cash and checks are tried-and-true payment strategies that members are unlikely to abandon anytime soon, although usage will continue to decline gradually over time.

現金與支票是社員最簡單直接的付款方式，目前還不會被淘汰，但是使用習慣將隨時間而逐漸改變。

But credit unions can find better ways to manage cash and checks, starting with remote deposit capture (RDC) capabilities that let members make remote deposits using scanners or digital cameras connected to computers or smart phones.

儲蓄互助社有更好的方式管理現金與支票，遠端存款業務使社員即使在遠方，以掃描或數位相機連結電腦或智慧型手機方式進行遠端存款，一樣可以達到無地域限制的服務策略。

RDC has tremendous appeal for small businesses—a market that offers significant growth potential for credit unions, according to Scott Burwell, senior solutions manager for Jack Henry & Associates. Small-business owners are pressed for time, he says, especially the 40% who also have other full-time jobs, and deposit checks only once or twice a week. “RDC is a big plus for them,” Burwell says.

遠端存款業務對小型企業相當有吸引力—提供儲蓄互助社重要成長潛力的市場，Jack Henry & Associates 資深業務經理博威(Scott Burwell)表示，小型企業有時間壓力，而且 40% 業主有其他的全職工作，支票存款每周只能存款 1 至 2 次，因此遠端存款業務是他們相當依賴的服務。

Small businesses with high check volume might select auto-feed scanners, like RDM’s Connect™ scanner, which captures up to 30 checks a minute and costs less than \$400, according to David Lant, director of strategic alliances at RDM Corp. But many businesses and consumers will be able to use RDC with smart phones and scanners they already own.

RDM 企業策略聯盟主管藍特(David Lant)表示，有大量支票交易的小型企業可選用自動掃描機，像 RDM’s Connect 掃描產品，可一分鐘處理最多 30 張支票，售價低於 400 美元。



That’s changing the landscape by letting credit unions reach out much further, Lant says.

藍特表示，這將促使儲蓄互助社服務更多元化。

Branches will streamline check-handling by moving image capture capabilities from the back room to the front line, where tellers and member service representatives are using cash dispensers and cash recyclers for greater efficiency and security.

分行將簡化從後台到臨櫃移動影像擷取處理能力，屆時自動提款機或臨櫃人員將能提供更有效率的服務。

A larger segment of ATMs will be equipped to do more than dispense cash, by offering advanced functions that might even replace branches in some locations, says Milton King, sales director for the ISA Group at ProfitStars, a division of Jack Henry & Associates. The growth of branches might slow as other options with lower price tags.

Jack Henry & Associates 分部，ISA 集團業務主管金恩(Milton King)表示，自動提款機將配備更多的功能，除了標準的提款功能外，新增功能甚至可以取代分行，成為自動運作的無人銀行。分行的成長會趨緩慢，其他替代性功能有望成長。

“The definition of a branch is changing,” King notes, adding that a branch can be a traditional branch, a kiosk, an advanced-function ATM, or even a member’s dining room table.

金恩強調「分行的定義正在改變中」，可以成為傳統的分行，也可以成為多功能自動提款機。

### Value-conscious members 價值導向的社員

Member preferences are changing, too. The Great Recession produced frugal members who focus on value. This gives credit unions a competitive advantage.

社員喜好也正在改變中，金融危機後產生價值導向的儉樸型社員，這將給儲蓄互助社一個有利的競爭條件。

“Today’s consumer is different than the prerecession consumer,” says John Ainsworth, group head of U.S. markets for MasterCard. “Our research shows there are definite changes in attitudes and behaviors that will affect their spending.”

「現今消費者有別於金融危機前的消費者」，美國萬事達卡集團主席安斯沃斯(John Ainsworth)表示，「研究顯示消費者態度與行為改變，必然影響消費習慣」。

Value-conscious consumers still go out to dinner, for example, but forego dessert or take other steps to pare the tab, he says. As a result, average credit card balances continue to decline. Consumers also want more control over their spending, which makes personal financial management (PFM) tools a valuable product addition.

價值導向的消費者仍然外出用餐，但卻減少甜點或減少不必要開支。因此，信用卡平均消費金額持續下降。消費者更謹慎的控制支出，使得個人財務管理（PFM）變成一個有價值的產品。

PFM tools added to online and mobile banking can help members monitor spending and balances in relationship to their budgets and goals. MasterCard, for example, recently launched “Money Manager”—a financial management portal for debit cards that lets cardholders track spending by categories and compare it to their budget.

個人財務管理結合線上或行動銀行概念，可以讓社員管控個人消費支出。例如萬事達卡推出「金錢管理者」--即財務管理窗口，讓現金卡持卡人能追蹤消費項目與金額。



“It’s a megatrend,” Ainsworth says. “Consumers want to control their spending, but they also want to know where they’re spending.” Other experts predict developers will add PFM tools to mobile banking as smart phones start to function as debit devices.

「這是社會趨勢」安斯沃斯表示：「消費者想控管他們的開支，也想知道錢都花在什麼地方」。其它專家也預測未來智慧型手機，也將個人財務管理列入行動銀行服務的功能之一。

The demand for greater payment speed and convenience continues, particularly among young consumers, says Burwell. Where young adults once carried cash and sometimes checks, they’re now more likely to carry debit cards and cell phones. The trend could influence adoption of contactless payments, which remain limited by merchant acceptance.

博威強調快速與便利付款功能需求也持續增加，特別是來自年輕消費者的需求。以前年輕消費者握有現金或支票，現在轉為現金卡及手機。這個趨勢影響業者採用無線付款的功能，但部分商家仍有設備上的限制。

### New preferences, new strategies 新趨勢，新策略

Ainsworth says changing consumer preferences mean credit unions should base decisions on core member needs and how they affect account usage, rather than on members’ payment behaviors or card levels.

安斯沃斯分析說，客戶運用資金喜好的轉變，儲蓄互助社可以隨之轉變產品策略，改為注重核心客戶的需求，與帳戶如何使用等層面，而非以往著重在客戶的付款行為或信用額度。



For example, members who migrate from using ATMs and cash to using debit cards at the point-of-sale tend to have higher daily balances in their checking accounts, which is a revenue opportunity for credit unions. Credit unions need to understand members at the core relationship level, and then use that knowledge to develop their strategies for products and services, Ainsworth says.

舉例說明，使用金融卡社員在每日的記帳上，會比使用 ATM 或現金，有更多的剩餘金額，這也是提供儲蓄互助社一個額外收入的機會。儲蓄互助社要了解社員，並善用社員的需求開發策略性產品與服務。安斯沃斯這樣分析。

Card strategies and loyalty programs will evolve. MasterCard's "InControl" product, introduced by Citibank in 2010, lets consumers designate in advance whether certain purchases should be debit or credit transactions. A consumer might stipulate that all purchases under \$100 and all grocery store purchases are debit transactions, for example, while all purchases at home-improvement stores and all purchases over \$100 are credit transactions.

金融卡策略與客戶忠誠度是相互關聯的。萬事達卡產品之一「InControl」是 2010 年花旗銀行推行的專案，該專案讓客戶預先決定哪些消費以現金卡或信用卡支付。客戶可能將 100 美元以下或民生雜貨消費設定為以現金卡支付，其他如提升生活水準的硬體設施或超過 100 美元消費設定為信用卡支付。

Linking debit and credit rewards is likely to appeal to many members, says Ainsworth. Instead of earning points for gift certificates or products, cardholders might experience special offers from merchants that want to build loyalty and reward past purchases.

安斯沃斯表示，現金卡與信用卡回饋相互通用也是對社員有相當誘因的策略，相較於累積點數換取禮品等，業者願意提供持卡人創新服務，以建立其對過去消費產品的忠誠度。

Your credit union needs a well-defined strategy as trends reshape your marketplace, he says. The biggest mistake is to not have a payment strategy and to be "caught flat-footed" as changes occur.

你的儲蓄互助社需要明確策略，藉著市場趨勢重新定位市場地位。最大的錯誤就是沒有付款策略，且當趨勢轉變還跟循過時的策略。

### **Integrated channels 管道結合**

Members are likely to continue to use multiple channels to interact with their credit unions, rather than migrating to only one approach, says Michael Pratt, chief marketing officer at Panini, A CUNA Strategic Services alliance provider. The member who uses online banking to pay bills, for example, still might prefer to visit a branch to make deposits.

社員希望與儲蓄互助社有持續多元的交易，美國儲蓄互助社協會策略聯盟 Panini 行銷總監布萊特(Michael Pratt)說道。會利用網路銀行支付帳單的社員，還是會想來親自走一趟分行存款。

Credit unions must integrate these channels to create a seamless experience, says Pratt. And customer relationship management can reach members with relevant offers for products and services, regardless of the channel used.

儲蓄互助社應整合這些管道，來創造出無縫接軌的整體性服務，布萊特這樣說道。並且無論採用何種管道，將顧客關係管理與相關的產品或服務串聯起來。

Collecting information that analyzes relationships across channels will be vital to success, he adds. Credit unions must develop payment strategies that attract the desirable members of the future while understanding the cost per transaction for each channel.

蒐集資訊並分析這些管道相互間的關聯是成功的重要關鍵，他強調儲蓄互助社應發展適當的付款機制與策略，吸引未來有需求的社員，並使社員充分了解各種不同管道的金融服務，所需負擔的交易費用。

"In your analysis, be honest and ask yourself whether the demographic composition you have is the one you want," Pratt urges. Attracting the desired demographic might require rethinking service delivery strategies. Make sure you have the appropriate blend of branches and technology to keep your members close to your credit union, he advises.

布萊特強調「精準地分析調查統計結果，是不是也符合自己本身的需求」。要吸引目標族群的興趣需要重新思考服務策略。確認本身具備適當的科技設備與充裕的分行據點，讓儲蓄互助社隨時隨地都能提供社員最及時的服務。

"The mobility of today's members and the infinite choices available means you can't assume members are staying put," he says. You must anticipate their needs to create connections with staying power.

他表示「現今社員已習慣許多機動性與多樣性的選擇，儲蓄互助社必須預測社員的未來需求，來創造永續存在的動力」。



The voluntary service team set a booth in compliance with Taichung City Government's Elder Reverence Festival in 16<sup>th</sup> October 2010. (志工服務隊配合台中市政府於10月16日假台中市中正公園，舉辦重陽敬老懷舊品賞會，表達關懷老人之意。)



CULROC organized a legislative public hearing in 7<sup>th</sup> December in Parliament. This occasion was host by our partner congressman Mr. Liao, Kuo-Tong, and congresswoman Ms. Kao-Chin, Su-Mei in the parliament office. (本會於12月7日假立法院舉辦儲蓄互助社法修正草案公聽會，由立法委員廖國棟先生與無黨籍立委高金素梅國會辦公室主辦。)







President Walis Pelin led the CEO and interpreter participating ACCU Forum and 29<sup>th</sup> ACCU AGM in Seoul, Korea, there are more than 257 delegates from 26 countries in this conference.. (本會理事長、秘書長及林敬傑助理專員等一行 3 人參加亞盟會於韓國首爾舉辦之亞洲儲蓄互助社公開論壇及第 29 屆代表大會；計有來自 26 個國家 257 位代表與會。)



Hualien chapter launched a program for teenagers. With total 87 teenagers participated in this program for learning how to use the money well, and help them to build the concept of savings. There were some outdoor activities to cultivate teenagers team cooperation awareness.(本會花蓮區會舉辦關懷青少年育樂營活動，總共 87 名青少年參加，

活動中教育青少年如何善用金錢並培養儲蓄的概念，並舉辦戶外活動，培養團隊合群意識。)



2010 年 12 月城鄉分布統計表

區 會	都 市			鄉 村			合 計		
	社數	人數	股金 (NT\$)	社數	人數	股金 (NT\$)	社數	人數	股金 (NT\$)
台北	20	8,360	1,159,651,594	0	0	0	20	8,360	1,159,651,594
宜蘭	7	3,376	266,711,916	1	202	796,164	8	3,578	267,508,080
桃園	18	8,789	800,663,453	7	1,535	77,358,564	25	10,324	878,022,017
新竹	9	4,020	403,680,758	14	23,570	2,366,348,880	23	27,590	2,770,029,638
苗栗	0	0	0	7	3,138	263,835,715	7	3,138	263,835,715
台中	9	6,876	859,622,479	6	3,914	396,091,413	15	10,790	1,255,713,892
南投	2	2,594	276,255,727	30	16,711	1,629,776,379	32	19,305	1,906,032,106
彰化	3	1,744	171,858,958	18	5,383	558,525,781	21	7,127	730,384,739
雲林	1	573	58,485,398	12	9,868	1,182,681,683	13	10,441	1,241,167,081
嘉義	4	1,679	160,933,735	16	7,973	759,663,688	20	9,652	920,597,423
台南	20	16,125	1,804,954,889	5	5,639	625,343,864	25	21,764	2,430,298,753
高雄	21	10,561	993,240,976	11	4,461	302,970,822	32	15,022	1,296,211,798
屏東	4	2,267	195,729,614	27	13,838	908,445,278	31	16,105	1,104,174,892
台東	4	2,925	296,298,727	29	12,140	940,703,297	33	15,065	1,237,002,024
花蓮	3	4,591	311,449,145	26	20,662	1,421,899,717	29	25,253	1,733,348,862
金門	0	0	0	2	253	3,250,239	2	253	3,250,239
合計	125	74,480	7,759,537,369	211	129,287	11,437,691,484	336	203,767	19,197,228,853

## Rural- Urban

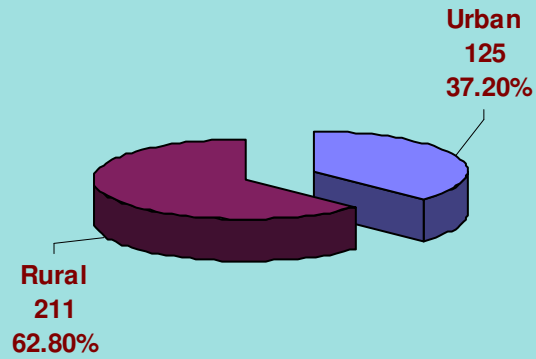
As of December 2010

Chapter / Area	Urban			Rural			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	20	8,360	37,408,116	0	0	0	20	8,360	37,408,116
Yilan	7	3,376	8,603,610	1	202	25,683	8	3,578	8,629,293
Taoyuan	18	8,789	25,827,853	7	1,535	2,495,438	25	10,324	28,323,291
Hsinchu	9	4,020	13,021,960	14	23,570	76,333,835	23	27,590	89,355,795
Miaoli	0	0	0	7	3,138	8,510,830	7	3,138	8,510,830
Taichung	9	6,876	27,729,757	6	3,914	12,777,142	15	10,790	40,506,900
Nantou	2	2,594	8,911,475	30	16,711	52,573,432	32	19,305	61,484,907
Changhua	3	1,744	5,543,837	18	5,383	18,016,961	21	7,127	23,560,798
Yunlin	1	573	1,886,626	12	9,868	38,151,022	13	10,441	40,037,648
Chiayi	4	1,679	5,191,411	16	7,973	24,505,280	20	9,652	29,696,691
Tainan	20	16,125	58,224,351	5	5,639	20,172,383	25	21,764	78,396,734
Kaohsiung	21	10,561	32,040,031	11	4,461	9,773,252	32	15,022	41,813,284
Pingtung	4	2,267	6,313,859	27	13,838	29,304,686	31	16,105	35,618,545
Taitung	4	2,925	9,558,023	29	12,140	30,345,268	33	15,065	39,903,291
Hualien	3	4,591	10,046,747	26	20,662	45,867,733	29	25,253	55,914,479
Kinmen	0	0	0	2	253	104,846	2	253	104,846
<b>Total</b>	<b>125</b>	<b>74,480</b>	<b>250,307,657</b>	<b>211</b>	<b>129,287</b>	<b>368,957,790</b>	<b>336</b>	<b>203,767</b>	<b>619,265,447</b>

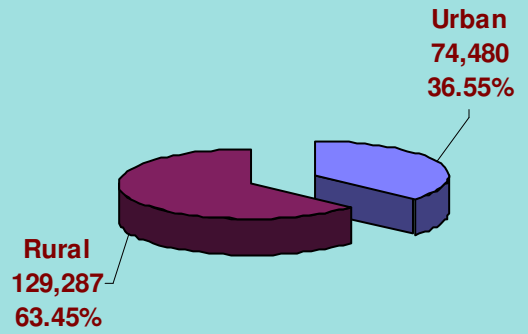
\*\* US\$1=NT\$31.00

## Rural- Urban

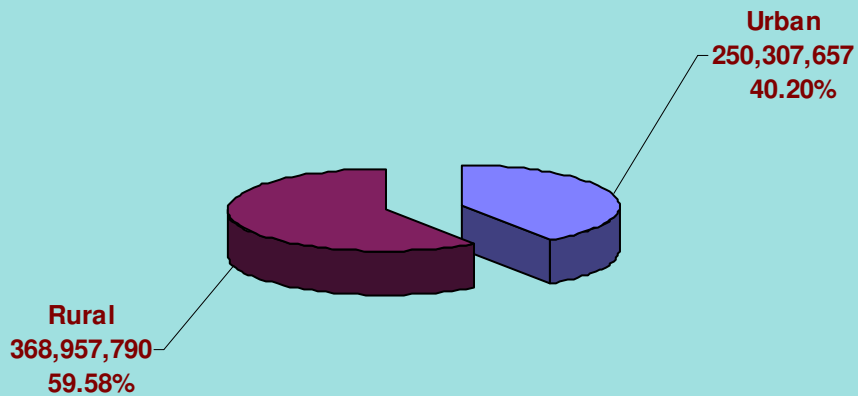
### Credit Unions



### Members



### Shares (US\$)



As of December 2010

	CUs	Members	Shares (US\$)
Urban	125	74,480	250,307,657
Rural	211	129,287	368,957,790
<b>Total</b>	<b>336</b>	<b>203,767</b>	<b>619,265,447</b>

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

2010 年 12 月平地山地分布統計表

區 會	平 地			山 地			合 計		
	社數	人數	股金 (NT\$)	社數	人數	股金 (NT\$)	社數	人數	股金 (NT\$)
台北	18	7,100	1,071,212,654	2	1,260	88,438,940	20	8,360	1,159,651,594
宜蘭	8	3,578	267,508,080	0	0	0	8	3,578	267,508,080
桃園	20	9,147	833,781,315	5	1,177	44,240,702	25	10,324	878,022,017
新竹	19	24,427	2,565,524,697	4	3,163	204,504,941	23	27,590	2,770,029,638
苗栗	4	2,367	192,319,330	3	771	71,516,385	7	3,138	263,835,715
台中	15	10,790	1,255,713,892	0	0	0	15	10,790	1,255,713,892
南投	14	13,349	1,497,470,122	18	5,956	408,561,984	32	19,305	1,906,032,106
彰化	21	7,127	730,384,739	0	0	0	21	7,127	730,384,739
雲林	13	10,441	1,241,167,081	0	0	0	13	10,441	1,241,167,081
嘉義	12	7,670	773,137,366	8	1,982	147,460,057	20	9,652	920,597,423
台南	25	21,764	2,430,298,753	0	0	0	25	21,764	2,430,298,753
高雄	29	13,992	1,242,579,115	3	1,030	53,632,683	32	15,022	1,296,211,798
屏東	15	7,945	658,033,573	16	8,160	446,141,319	31	16,105	1,104,174,892
台東	3	1,470	193,043,418	30	13,595	1,043,958,606	33	15,065	1,237,002,024
花蓮	5	6,067	440,349,954	24	19,186	1,292,998,908	29	25,253	1,733,348,862
金門	2	253	3,250,239	0	0	0	2	253	3,250,239
合計	<b>223</b>	<b>147,487</b>	<b>15,395,774,328</b>	<b>113</b>	<b>56,280</b>	<b>3,801,454,525</b>	<b>336</b>	<b>203,767</b>	<b>19,197,228,853</b>



### Non-aboriginal / Aboriginal Area

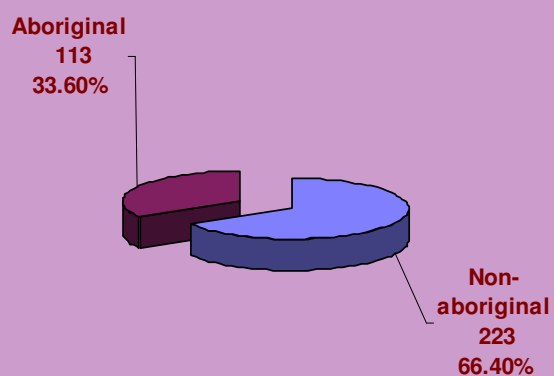
As of December 2010

Chapter / Tribe	Non-aboriginal			Aboriginal			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	18	7,100	34,555,247	2	1,260	2,852,869	20	8,360	37,408,116
Yilan	8	3,578	8,629,293	0	0	0	8	3,578	8,629,293
Taoyuan	20	9,147	26,896,171	5	1,177	1,427,119	25	10,324	28,323,291
Hsinchu	19	24,427	82,758,861	4	3,163	6,596,934	23	27,590	89,355,795
Miaoli	4	2,367	6,203,849	3	771	2,306,980	7	3,138	8,510,830
Taichung	15	10,790	40,506,900	0	0	0	15	10,790	40,506,900
Nantou	14	13,349	48,305,488	18	5,956	13,179,419	32	19,305	61,484,907
Changhua	21	7,127	23,560,798	0	0	0	21	7,127	23,560,798
Yunlin	13	10,441	40,037,648	0	0	0	13	10,441	40,037,648
Chiayi	12	7,670	24,939,915	8	1,982	4,756,776	20	9,652	29,696,691
Tainan	25	21,764	78,396,734	0	0	0	25	21,764	78,396,734
Kaohsiung	29	13,992	40,083,197	3	1,030	1,730,087	32	15,022	41,813,284
Pingtung	15	7,945	21,226,889	16	8,160	14,391,655	31	16,105	35,618,545
Taitung	3	1,470	6,227,207	30	13,595	33,676,084	33	15,065	39,903,291
Hualien	5	6,067	14,204,837	24	19,186	41,709,642	29	25,253	55,914,479
Kinmen	2	253	104,846	0	0	0	2	253	104,846
<b>Total</b>	<b>223</b>	<b>147,487</b>	<b>496,637,882</b>	<b>113</b>	<b>56,280</b>	<b>122,627,565</b>	<b>336</b>	<b>203,767</b>	<b>619,265,447</b>

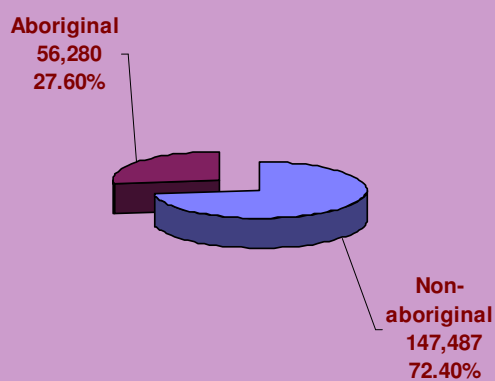
\*\* US\$1=NT\$31.00

## Aboriginal- Non-aboriginal Area

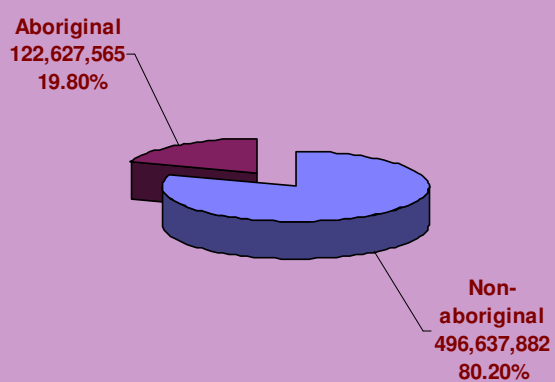
### Credit Unions



### Members



### Shares (US\$)



As of December 2010

	CUs	Members	Shares (US\$)
Non-aboriginal	223	147,487	496,637,882
Aboriginal	113	56,280	122,627,565
<b>Total</b>	<b>336</b>	<b>203,767</b>	<b>619,265,447</b>

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

2010 年 12 月共同關係分布統計表

區 會	社 區			社 團			職 域			合 計		
	社數	人數	股金 (NT\$)	社數	人數	股金 (NT\$)	社數	人數	股金 (NT\$)	社數	人數	股金 (NT\$)
台北	4	2,518	216,887,111	14	2,983	302,146,742	2	2,859	640,617,741	20	8,360	1,159,651,594
宜蘭	8	3,578	267,508,080	0	0	0	0	0	0	8	3,578	267,508,080
桃園	15	6,568	478,369,217	9	3,659	395,762,097	1	97	3,890,703	25	10,324	878,022,017
新竹	15	24,702	2,504,844,247	7	2,543	213,167,241	1	345	52,018,150	23	27,590	2,770,029,638
苗栗	6	2,770	243,228,416	1	368	20,607,299	0	0	0	7	3,138	263,835,715
台中	11	9,139	1,104,210,373	4	1,651	151,503,519	0	0	0	15	10,790	1,255,713,892
南投	32	19,305	1,906,032,106	0	0	0	0	0	0	32	19,305	1,906,032,106
彰化	20	6,940	721,022,220	1	187	9,362,519	0	0	0	21	7,127	730,384,739
雲林	12	10,268	1,232,365,112	1	173	8,801,969	0	0	0	13	10,441	1,241,167,081
嘉義	18	8,591	810,715,768	0	0	0	2	1,061	109,881,655	20	9,652	920,597,423
台南	23	21,039	2,379,629,595	2	725	50,669,158	0	0	0	25	21,764	2,430,298,753
高雄	28	13,238	1,117,932,010	4	1,784	178,279,788	0	0	0	32	15,022	1,296,211,798
屏東	29	15,554	1,031,506,547	2	551	72,668,345	0	0	0	31	16,105	1,104,174,892
台東	30	13,786	1,027,672,064	2	725	87,106,664	1	554	122,223,296	33	15,065	1,237,002,024
花蓮	25	20,181	1,401,175,006	2	1,154	60,600,848	2	3,918	271,573,008	29	25,253	1,733,348,862
金門	2	253	3,250,239	0	0	0	0	0	0	2	253	3,250,239
合計	278	178,430	16,446,348,111	49	16,503	1,550,676,189	9	8,834	1,200,204,553	336	203,767	19,197,228,853

### Common Bond (Community, Group, Employee)

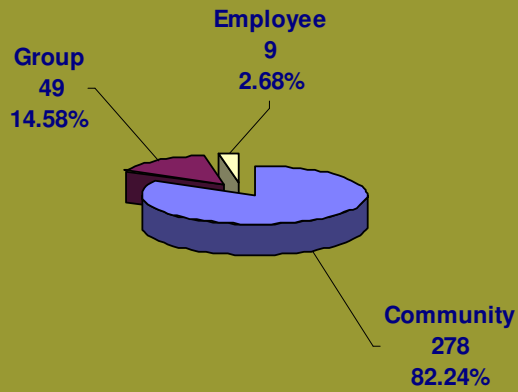
As the December 2010

Chapter / Common Bond	Community			Group			Employee			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	4	2,518	6,996,358	14	2,983	9,746,669	2	2,859	20,665,088	20	8,360	37,408,116
Yilan	8	3,578	8,629,293	0	0	0	0	0	0	8	3,578	8,629,293
Taoyuan	15	6,568	15,431,265	9	3,659	12,766,519	1	97	125,507	25	10,324	28,323,291
Hsinchu	15	24,702	80,801,427	7	2,543	6,876,363	1	345	1,678,005	23	27,590	89,355,795
Miaoli	6	2,770	7,846,078	1	368	664,752	0	0	0	7	3,138	8,510,830
Taichung	11	9,139	35,619,689	4	1,651	4,887,210	0	0	0	15	10,790	40,506,900
Nantou	32	19,305	61,484,907	0	0	0	0	0	0	32	19,305	61,484,907
Changhua	20	6,940	23,258,781	1	187	302,017	0	0	0	21	7,127	23,560,798
Yunlin	12	10,268	39,753,713	1	173	283,934	0	0	0	13	10,441	40,037,648
Chiayi	18	8,591	26,152,122	0	0	0	2	1,061	3,544,570	20	9,652	29,696,691
Tainan	23	21,039	76,762,245	2	725	1,634,489	0	0	0	25	21,764	78,396,734
Kaohsiung	28	13,238	36,062,323	4	1,784	5,750,961	0	0	0	32	15,022	41,813,284
Pingtung	29	15,554	33,274,405	2	551	2,344,140	0	0	0	31	16,105	35,618,545
Taitung	30	13,786	33,150,712	2	725	2,809,892	1	554	3,942,687	33	15,065	39,903,291
Hualien	25	20,181	45,199,194	2	1,154	1,954,866	2	3,918	8,760,420	29	25,253	55,914,479
Kinmen	2	253	104,846	0	0	0	0	0	0	2	253	104,846
<b>Total</b>	<b>278</b>	<b>178,430</b>	<b>530,527,358</b>	<b>49</b>	<b>16,503</b>	<b>50,021,813</b>	<b>9</b>	<b>8,834</b>	<b>38,716,276</b>	<b>336</b>	<b>203,767</b>	<b>619,265,447</b>

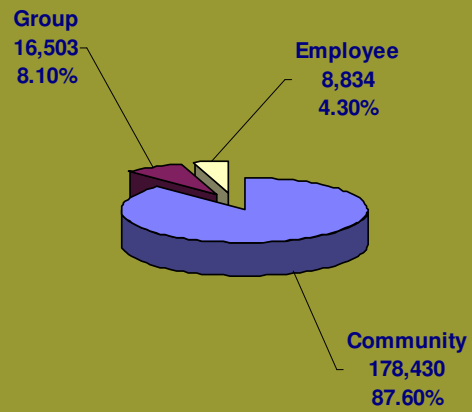
\*\* US\$1=NT\$31.00

## Common Bond

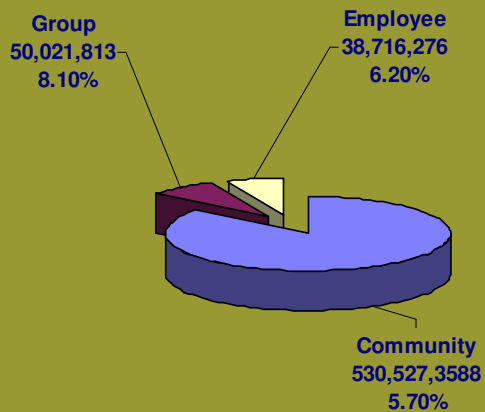
### Credit Unions



### Members



### Shares (US\$)



As of December 2010

	CUs	Members	Shares (US\$)
Community	278	178,430	530,527,358
Group	49	16,503	50,021,813
Employee	9	8,834	38,716,276
<b>Total</b>	<b>336</b>	<b>203,767</b>	<b>619,265,447</b>

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

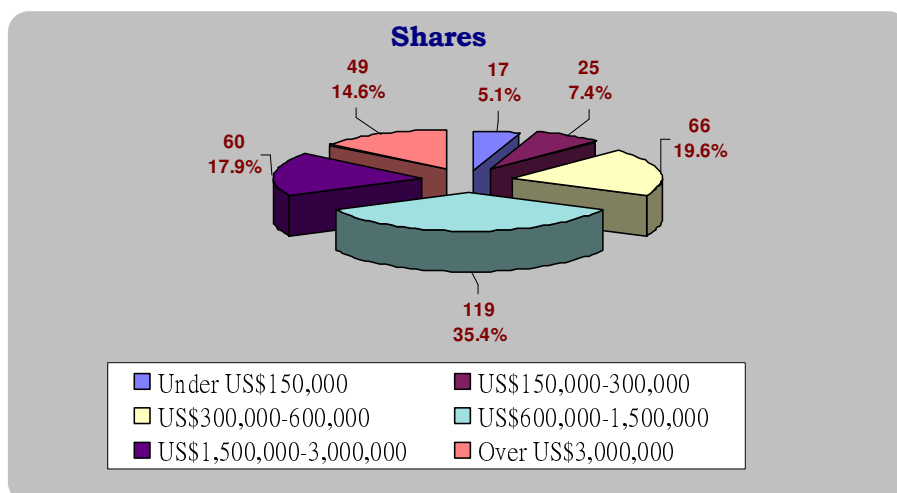
## STATISTICS

As of December 2010 (in US\$)

Chapter/Items	CUs	Members	Shares	Average Shares of Each CU	Average Shares of Each Member	Reserves	Assets	Outstanding Loans	Accumulated Loans
Taipei	20	8,360	37,408,116	1,870,406	4,475	3,587,294	42,544,667	19,422,012	284,847,017
Yilan	8	3,578	8,629,293	1,078,662	2,412	916,413	9,976,090	5,116,704	60,830,126
Taoyuan	25	10,324	28,323,291	1,132,932	2,743	2,219,323	31,465,917	16,560,887	178,335,054
Hsinchu	23	27,590	89,355,795	3,885,035	3,239	8,970,929	108,843,147	49,172,191	649,860,441
Miaoli	7	3,138	8,510,830	1,215,833	2,712	881,400	10,123,602	3,658,446	56,402,364
Taichung	15	10,790	40,506,900	2,700,460	3,754	3,579,972	47,769,544	18,491,534	277,347,136
Nantou	32	19,305	61,484,907	1,921,403	3,185	6,820,752	73,843,606	34,850,052	487,306,008
Changhua	21	7,127	23,560,798	1,121,943	3,306	2,086,291	26,292,785	9,532,941	228,607,980
Yunlin	13	10,441	40,037,648	3,079,819	3,835	4,290,754	46,668,302	11,421,770	359,121,545
Chiayi	20	9,652	29,696,691	1,484,835	3,077	2,432,905	33,214,275	12,554,920	190,099,502
Tainan	25	21,764	78,396,734	3,135,869	3,602	7,737,770	99,397,627	35,020,188	621,488,505
Kaohsiung	32	15,022	41,813,284	1,306,665	2,783	5,493,766	49,381,868	16,558,114	365,333,160
Pingtung	31	16,105	35,618,545	1,148,985	2,212	4,835,872	44,925,464	21,759,853	306,320,096
Taitung	33	15,065	39,903,291	1,209,191	2,649	5,932,335	49,024,494	29,304,946	346,184,431
Hualien	29	25,253	55,914,479	1,928,085	2,214	8,056,254	69,364,798	39,380,937	478,727,900
Kinmen	2	253	104,846	52,423	414	2,127	135,294	0	143,548
<b>Total</b>	<b>336</b>	<b>203,767</b>	<b>619,265,447</b>	<b>28,272,545</b>	<b>46,612</b>	<b>67,844,159</b>	<b>742,971,481</b>	<b>322,805,495</b>	<b>4,890,954,814</b>

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

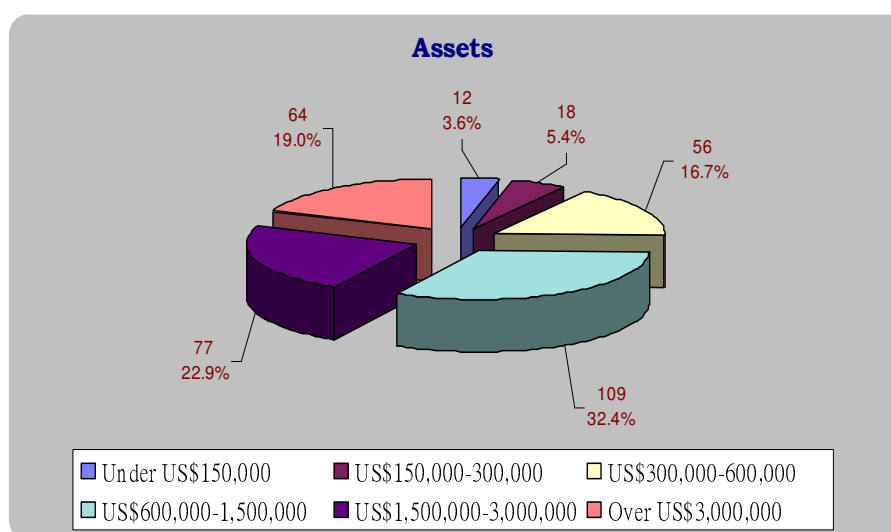
## Shares / assets in each scale



As of December 2010

Scale	CU No.	Ratios (%)
Under US\$150,000	17	5.1
US\$150,000-300,000	25	7.4
US\$300,000-600,000	66	19.6
US\$600,000-1,500,000	119	35.4
US\$1,500,000-3,000,000	60	17.9
Over US\$3,000,000	49	14.6
<b>Total</b>	<b>336</b>	<b>100.00</b>

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



As of December 2010

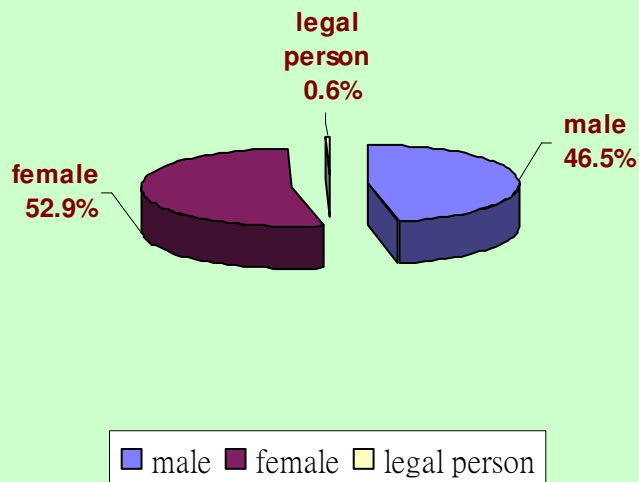
Scale	CU No.	Ratios (%)
Under US\$150,000	12	3.6%
US\$150,000-300,000	18	5.4%
US\$300,000-600,000	56	16.7%
US\$600,000-1,500,000	109	32.4%
US\$1,500,000-3,000,000	77	22.9%
Over US\$3,000,000	64	19.0%
<b>Total</b>	<b>336</b>	<b>100.00</b>

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



## Gender and Age Structure

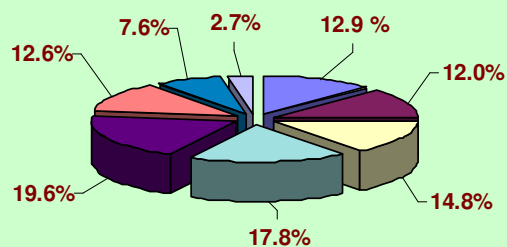
### Gender



As of December 2010

Gender	Ratios (%)
Male	46.5
Female	52.9
Legal person	0.6
<b>Total</b>	<b>100.00</b>

### Age structure



As of December 2010

Age	Ratios (%)
below 20	12.9
20 – 30	12.0
30 – 40	14.8
40 – 50	17.8
50 – 60	19.6
60 – 70	12.6
70 – 80	7.6
above 80	2.7
<b>Total</b>	<b>100.00</b>

### The Growth of CUs in Taiwan

Yr	Chapters	Cus	CU Members	Growth Rate	Shares	Growth Rate	Outstanding Loans	Growth Rate	Assets	Growth Rate	Reserves	Growth Rate	Accumulated Loans	Growth Rate
'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
'09	15	336	201,486	0.51	18,856,188,861	1.23	10,411,275,531	-5.55	23,524,580,483	1.07	2,056,218,810	4.22	146,943,849,933	3.12
'10	15	336	203,767	1.13	19,197,228,853	1.81	10,006,970,358	-3.88	23,032,115,911	-2.09	2,103,168,930	2.28	151,619,599,224	3.18

\* The amount of the statistics is in the local currency, New Taiwan Dollars (NTD); and the rate is USD1= NTD31.00 in 2010



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