

Credit Union – Always Concern Your Needs!

2011 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~



儲蓄互助社運動在台灣發軔於天主教耶穌會，40 餘年來憑藉著人與人之間的信任與互助，默默在山之顛、海之濱推廣開來，著實為一般市井小民提供便利的融資管道，扮演照顧中下階層經濟弱者資金融通需求的角色。秉持志願服務、利他無私的精神，儲蓄互助社的經營宗旨與台灣人民克勤克儉的特有民族性相輔相成，風行草偃，這股由下而上自發自主的結社力量迅速在福爾摩沙形成一股風潮，縮短城鄉的差距與貧富的懸殊，更融合在地住民的社區意識，改善其經濟生活、提升其民主素養，儼然成為外在環境快速變遷下，穩定底層社會人心的支柱。

The Taiwan credit union movement started from Catholic church and promoted silently to everywhere in this island for forty years, that played a role in financial support for citizens. Based on the voluntary service principles and people helping people, the cus improve the society economic and become the stable organization among poor.

全球化時代的來臨，逐漸形成 M 型化的社會經濟結構，新貧階級驟增，需要小額創業貸款的青年、婦女、原住民、殘障人士、中低收入戶等更有待儲蓄互助社提供其創造信用的「機會」，正如默罕默德·尤努斯〈Muhammad Yunus〉所言：「一粒橡樹種子，種在泥土裡可以長出高大的橡樹；但丟到花盆裡，卻只能長成小小的盆栽。窮人就像盆栽，只要給他們適合生長的土地，一樣可以長成大樹；只要給他們幫忙，一樣可以鴻圖大展」，審時度勢，儲蓄互助社運動的願景已經不能再以地區性的角度來看待，為擘劃永續經營發展的方向，我們應該要體認外在社經環境的影響，並以宏觀的全球視野適度調整經營模式與策略。

The globalization forms the M type society structure that makes the new poor level increasing.

Those who need the small amount financial support such as the youth, women, aborigines, and defectives are relied on cus to offer them “chance”. Such as what Muhammad Yunus said that the oak seed could be developed well in appropriate environment. Our vision shall focus on the stability and permanence, and adjust the management model with strategy in global view to face the challenge of external environment.

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，還能保有一個半世紀以前佛德烈克·威廉·雷發巽〈Friedrich Wilhelm Raiffeisen〉創建的貧農濟助社所堅守的初衷--鄰人之愛--正如耶穌基督所言一般：「你們為我最小兄弟之中一個所做的，你們就是為我做。」亦是我輩合作人時刻不可或忘的課題。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，並廣續深化這股草根力量，為儲蓄互助社運動再創新猷。

The cus 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,



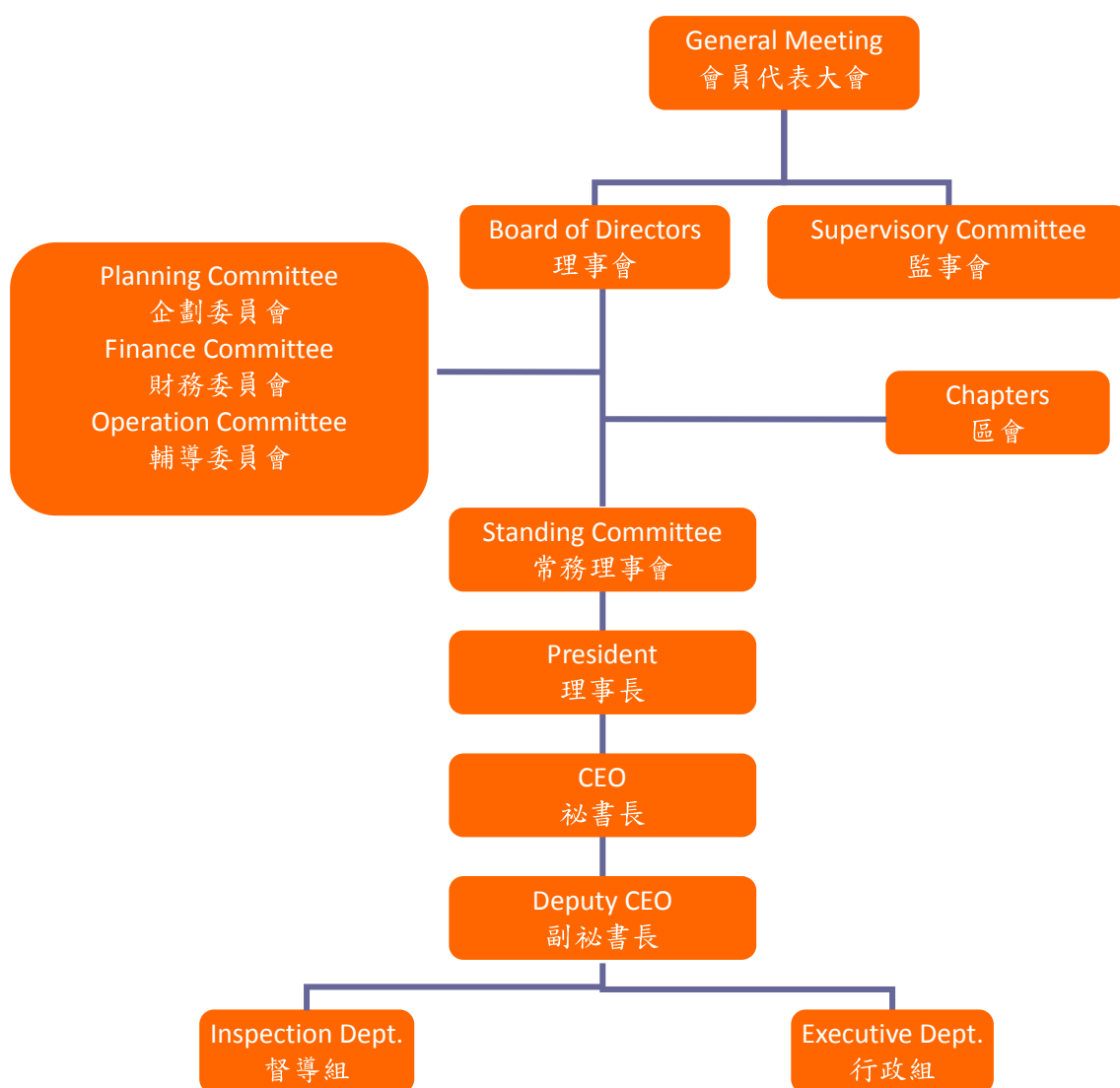
瓦歷斯·貝林

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

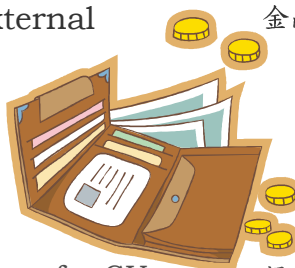
General affairs 庶務

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



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

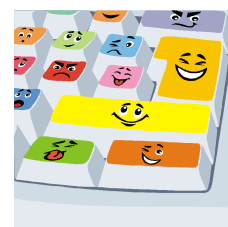


Insurance Affairs 保險

- ◎ 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 48 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 48 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 Klaiser, 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。

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- 2002) 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-Sheng, 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。



COOPERATION AND DEVELOPMENT (2004- 2011) 合作發展階段

- 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	<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 8th 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>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> <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	<p>CULROC promote the "Poverty alleviation program affiliated with credit union and other NPO". The joint organizations of this program are Cooperative department of MOIA, Taichung City Government, Chi-Nan University, Feng-Chia University, China Society Benefit Association, Taichung Christian Church, Eden Social Welfare Foundation, Employment Service Center of EVTA, Good Shepherd Church of Christ, and Taichung credit unions. We have a very good performance on this program.</p> <p>本會結合內政部合作事業輔導科、台中市府社會處救助科、暨南大學社會政策與社會工作學系、逢甲大學合作經濟學系、中華社會福利聯合勸募協會、伊甸基金會、勞委會職訓局中彰投就業服務中心、台中市基督教青年會、好牧人全人關懷協會、及台中區會所屬的儲蓄互助社等推動「儲蓄互助社結合非營利組織推動脫貧策略」，成效卓越。</p>
2010	<p>The group led by President Walis Pelin together with Vice-Presidents, scholars and staffs visited Minister of Interior Affairs and Social Dept. Chief in Parliament. The negotiation conference was regarded to the</p>

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部长及社會司司長協商修法事宜。



2011

We launched “Aboriginal learning/life subsidiary loan program” by the support from Committee of Aboriginal Affairs. The total number of 1102 aborigines obtains US\$1,670,000 loan.

承辦原民會「獎助儲蓄互助社辦理原住民助學生活貸款計畫」及「獎勵儲蓄互助社辦理原住民生活周轉金貸款計畫」，對象為全國原住民社員，完成放款金額共計 5,000 萬元，參加社員人數 1102 人。

We organized “Workshop of Poverty Alleviation” in Taipei, and “Convention of Poverty Alleviation and International Cooperative Year Celebration” in Taichung. 本會在台北辦理「2011 年儲蓄互助社運動暨非營利組織脫貧策略研討會」及在台中辦理「2011 年慶祝祝國際儲蓄互助社節暨響應國際抗貧日大會」。



- ★ 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

本會假台北市劍潭青年活動中心舉辦第 12 屆第 3 次全國會員代表大會。

Annual General Meeting

CULROC organized the Third AGM of 12th term in Chientan Youth Activity Center in Taipei.

教育訓練

本會舉辦儲蓄互助社理事長及社幹部研習會，共 22 梯次 2,694 人次參加。

Training

CULROC launched a training program to the president and managers of credit unions, 22 batches with total 2,694 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 及團體保險部門 Theresa Loh 女士蒞臨本會討論 LS 產品調整架構。

Insurance

VP Dr. Leow Yung Khee, led a group together with Ms. Theresa Loh, group insurance department of Great Eastern Life Insurance Co., Ltd, Singapore, visited CULROC to discuss the product structure of LS premium.



志願服務

台中市志願服務祥和 71 小隊於 2011 年 10 月 29 日，挽起袖子捐出熱血，為脫貧大會系列活動劃下完美的句點。

Voluntary Service

The Taichung 71 Voluntary Service Team members rolled up their sleeves and donated their blood on 29th October 2011. It was the perfect ending of series activities of CULROC's International Poverty Alleviation Convention.

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 8 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 8 vacancies for the students of Cooperative Economic Department to learn from CULROC and the primary credit union.

國際交流

本會瓦歷斯・貝林理事長、莊金生監事長偕同柯炎輝秘書長、英文秘書參加在泰國曼谷舉辦之亞盟會 40 周年慶祝活動。

International Interaction

CULROC president Mr. Walis Pelin, head of supervisory Mr. Chuang, Chin-Sheng, CEO and staffs attended the ACCU 40 Anniversary Celebration and Credit Union Convention in Bangkok, Thailand.



專案計畫

本會於台北福華會館舉辦「2011 年儲蓄互助社運動暨非營利組織脫貧策略研討會」，參加人數 130 人。並於台中市政府新市政廣場辦理「2011 年國際儲蓄互助社節暨響應國際抗貧日大會」，參加人數 2317 人。

Project Plan

CULROC launched a seminar on poverty alleviation project coordinated with NPOs in Taipei Howard International House, with total 130 scholars and leaders participated. CULROC proceeded an international poverty alleviation convention in Taichung City Hall Plaza, with total 2317 leaders participated.

修法協商

本會理事長透過立法委員及專家學者等持續與內政部相社會司協商修法事宜。

Law Amendment Negotiation

CULROC's president, Mr. Walis Pelin, continually negotiate with Department of Society, Ministry of Interior for the Credit Union Law amendment.

推廣新社

本會積極成立新社，計有高雄市勞工儲蓄互助社。籌備中有南投縣清流儲蓄互助社、嘉義市福民社、嘉義市嘉山儲蓄互助社、高雄市勞動儲蓄互助社、台東縣金太儲蓄互助社及台坂儲蓄互助社等。

New Credit Union Promotion

CULROC actively established new credit union as Kaohsiung Laogon CU. Some in progress credit unions as Nantou Chinliu CU, ChiaYi Fumin CU, ChiaYi Chiashan CU, Kaohsiung Laodon CU, Taitong Chintai CU and Taiban 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」，幫助經濟弱勢家庭藉由定期儲蓄習慣，建立信用擺脫貧困。

Poverty Alleviation Project

CULROC successfully launched the experimental project plan in poverty alleviation in the community. We helped families to get rid of poverty through regular saving and credit establishing.

亞盟會成果

本會瓦歷斯・貝林理事長、莊金生監事長獲頒亞盟會 40 年卓越貢獻獎，並於亞盟會 40 周年慶由泰國財政部長頒發。

ACCU Achievement

The President of CULROC, Mr. Walis Pelin, and head of supervisory committee, Mr. Chang, Chin-Sheng, received a recognition award for their 40 years support with ACCU. This honor was awarded by Minister of Finance in Thailand.

儲蓄之光

由日本 IE-NO-HIKARI 協會主辦之第 19 屆世界兒童繪畫比賽，本會參賽者廖芷婕同學作品「超級市場」勇奪銀牌獎。

Light of Credit Union

The 19th Annual World Children's Picture Contest held by IE-NO-HIKARI Association, our candidate, Luo, Zhi-Zie, won the Silver Prize by her drawing "Supermarket".



The Taichung voluntary service team organized a workshop and AGM in CULROC on 24th April 2011 to demonstrate the persistent service to our society. (台中區志願服務隊於 2011 年 4 月 24 日假中華民國儲蓄互助協會，舉辦隊員研習會暨大會，持續展現服務社會的熱心。)



CULROC organized the poverty alleviation experimental project combined with NPOs. This project is aimed at the cases to obtain correct savings concept and recreate their credits. (本會辦理非營利組織結合脫貧策略方案實驗計畫，舉辦多場座談會，使個案能在本會的協助下，建立正確的儲蓄觀念及信用重建。)



The new established Kaohsiung Labors Credit Union held the AGM in Han-Wang Hotel on 7th January 2011. This is the successful model of folk-bank for the friends in labor industry. (高雄市勞工儲蓄互助社於 2011 年 1 月 7 日，假高雄市漢王大飯店召開成立大會，為勞工界朋友開創平民銀行的成功典範。)



President Walis Pelin participated the ACCU 74 Board Meeting held in Kuala Lumpur, Malaysia. (本會理事長參加亞盟會於馬來西亞吉隆坡舉辦之第 74 次亞盟會理事會。)



CULROC launched a program for teenagers in TienHsian, Hualien. With total 43 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.(本會在花蓮天祥舉辦青少年理財營活動，總共 43 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。)

The Ministry of the Interior(MOI) conferred the prominent national association award in Taipei Howard hotel. CULROC was ranged as prime group in this award, and standing board, Mr. Chang, ching-Yi, represented CULROC to award this honor.

內政部 99 年度績優全國性社會暨職業團體頒獎典禮假台北公務人力發展中心福華國際文教會館舉行，本會獲評為 99 年度全國性社會暨職業團體工作評鑑之甲等團體，由張清一常務理事代表前往領獎。



2011 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	8,389	1,187,564,598	0	0	0	20	8,389	1,187,564,598
宜蘭	7	3,331	258,483,318	1	202	796,164	8	3,533	259,279,482
桃園	18	9,045	834,141,959	7	1,651	81,386,791	25	10,696	915,528,750
新竹	9	4,043	414,994,815	14	23,957	2,432,251,392	23	28,000	2,847,246,207
苗栗	0	0	0	7	3,149	269,827,935	7	3,149	269,827,935
台中	9	7,193	875,127,891	6	4,068	409,564,965	15	11,261	1,284,692,856
南投	2	2,624	288,450,463	30	17,014	1,665,370,962	32	19,638	1,953,821,425
彰化	3	1,751	174,935,303	18	5,535	575,022,154	21	7,286	749,957,457
雲林	1	583	59,887,572	12	9,852	1,195,659,910	13	10,435	1,255,547,482
嘉義	4	1,629	156,693,250	16	8,210	786,101,734	20	9,839	942,794,984
台南	20	16,164	1,810,331,370	5	5,632	634,060,525	25	21,796	2,444,391,895
高雄	22	10,704	1,015,754,512	11	4,427	300,955,972	33	15,131	1,316,710,484
屏東	4	2,300	197,978,019	27	13,856	907,361,073	31	16,156	1,105,339,092
台東	4	2,985	303,852,689	29	12,679	952,377,898	33	15,664	1,256,230,587
花蓮	3	4,859	326,283,528	26	21,604	1,455,888,744	29	26,463	1,782,172,272
金門	0	0	0	2	253	3,250,239	2	253	3,250,239
合計	126	75,600	7,904,479,287	211	132,089	11,669,876,458	337	207,689	19,574,355,745

Rural- Urban

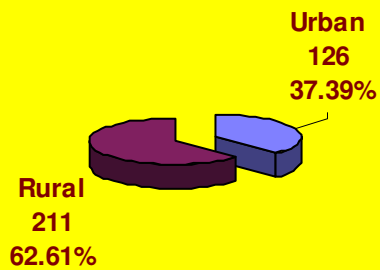
As of December 2011

Chapter / Area	Urban			Rural			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	20	8,389	39,585,487	0	0	0	20	8,389	39,585,487
Yilan	7	3,331	8,616,111	1	202	26,539	8	3,533	8,642,649
Taoyuan	18	9,045	27,804,732	7	1,651	2,712,893	25	10,696	30,517,625
Hsinchu	9	4,043	13,833,161	14	23,957	81,075,046	23	28,000	94,908,207
Miaoli	0	0	0	7	3,149	8,994,265	7	3,149	8,994,265
Taichung	9	7,193	29,170,930	6	4,068	13,652,166	15	11,261	42,823,095
Nantou	2	2,624	9,615,015	30	17,014	55,512,365	32	19,638	65,127,381
Changhua	3	1,751	5,831,177	18	5,535	19,167,405	21	7,286	24,998,582
Yunlin	1	583	1,996,252	12	9,852	39,855,330	13	10,435	41,851,583
Chiayi	4	1,629	5,223,108	16	8,210	26,203,391	20	9,839	31,426,499
Tainan	20	16,164	60,344,379	5	5,632	21,135,351	25	21,796	81,479,730
Kaohsiung	22	10,704	33,858,484	11	4,427	10,031,866	33	15,131	43,890,349
Pingtung	4	2,300	6,599,267	27	13,856	30,245,369	31	16,156	36,844,636
Taitung	4	2,985	10,128,423	29	12,679	31,745,930	33	15,664	41,874,353
Hualien	3	4,859	10,876,118	26	21,604	48,529,625	29	26,463	59,405,742
Kinmen	0	0	0	2	253	108,341	2	253	108,341
Total	126	75,600	263,482,643	211	132,089	388,995,882	337	207,689	652,478,525

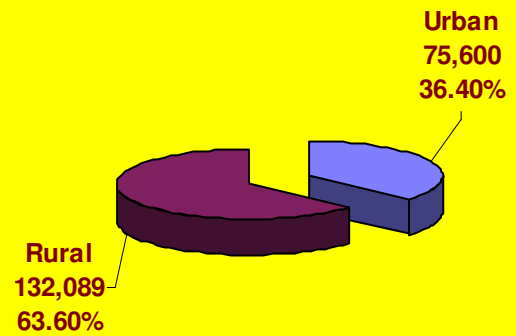
** US\$1=NT\$30.00

Rural- Urban

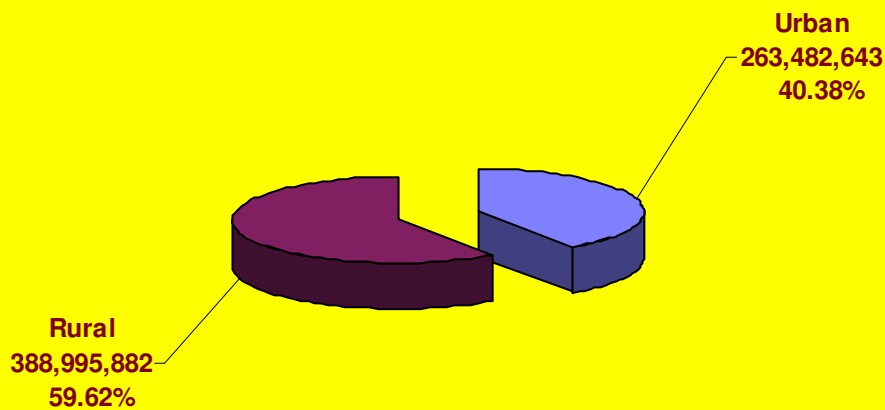
Credit Unions



Members



Shares (US\$)



As of December 2011

	CUs	Members	Shares (US\$)
Urban	126	75,600	263,482,643
Rural	211	132,089	388,995,882
Total	337	207,689	652,478,525

** US\$1=NT\$30.00

2011 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	7,129	1,099,402,600	2	1,260	88,161,998	20	8,389	1,187,564,598
宜蘭	8	3,533	259,279,482	0	0	0	8	3,533	259,279,482
桃園	20	9,450	867,954,630	5	1,246	47,574,120	25	10,696	915,528,750
新竹	19	24,814	2,645,593,446	4	3,186	201,652,761	23	28,000	2,847,246,207
苗栗	4	2,364	197,896,556	3	785	71,931,379	7	3,149	269,827,935
台中	15	11,261	1,284,692,856	0	0	0	15	11,261	1,284,692,856
南投	14	13,580	1,539,166,308	18	6,058	414,655,117	32	19,638	1,953,821,425
彰化	21	7,286	749,957,457	0	0	0	21	7,286	749,957,457
雲林	13	10,435	1,255,547,482	0	0	0	13	10,435	1,255,547,482
嘉義	12	7,773	787,120,997	8	2,066	155,673,987	20	9,839	942,794,984
台南	25	21,796	2,444,391,895	0	0	0	25	21,796	2,444,391,895
高雄	30	14,093	1,261,603,943	3	1,038	55,106,541	33	15,131	1,316,710,484
屏東	15	7,922	659,446,882	16	8,234	445,892,210	31	16,156	1,105,339,092
台東	3	1,522	198,155,599	30	14,142	1,058,074,988	33	15,664	1,256,230,587
花蓮	5	6,375	457,085,906	24	20,088	1,325,086,366	29	26,463	1,782,172,272
金門	2	253	3,250,239	0	0	0	2	253	3,250,239
合計	224	149,586	15,710,546,278	113	58,103	3,863,809,467	337	207,689	19,574,355,745

Non-aboriginal / Aboriginal Area

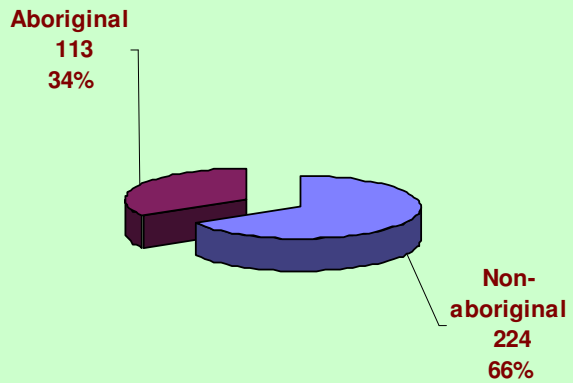
As of December 2011

Chapter / Tribe	Non-aboriginal			Aboriginal			Total		
	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)	CUs	Members	Shares (US\$)
Taipei	18	7,129	36,646,753	2	1,260	2,938,733	20	8,389	39,585,487
Yilan	8	3,533	8,642,649	0	0	0	8	3,533	8,642,649
Taoyuan	20	9,450	28,931,821	5	1,246	1,585,804	25	10,696	30,517,625
Hsinchu	19	24,814	88,186,448	4	3,186	6,721,759	23	28,000	94,908,207
Miaoli	4	2,364	6,596,552	3	785	2,397,713	7	3,149	8,994,265
Taichung	15	11,261	42,823,095	0	0	0	15	11,261	42,823,095
Nantou	14	13,580	51,305,544	18	6,058	13,821,837	32	19,638	65,127,381
Changhua	21	7,286	24,998,582	0	0	0	21	7,286	24,998,582
Yunlin	13	10,435	41,851,583	0	0	0	13	10,435	41,851,583
Chiayi	12	7,773	26,237,367	8	2,066	5,189,133	20	9,839	31,426,499
Tainan	25	21,796	81,479,730	0	0	0	25	21,796	81,479,730
Kaohsiung	30	14,093	42,053,465	3	1,038	1,836,885	33	15,131	43,890,349
Pingtung	15	7,922	21,981,563	16	8,234	14,863,074	31	16,156	36,844,636
Taitung	3	1,522	6,605,187	30	14,142	35,269,166	33	15,664	41,874,353
Hualien	5	6,375	15,236,197	24	20,088	44,169,546	29	26,463	59,405,742
Kinmen	2	253	108,341	0	0	0	2	253	108,341
Total	224	149,586	523,684,876	113	58,103	128,793,649	337	207,689	652,478,525

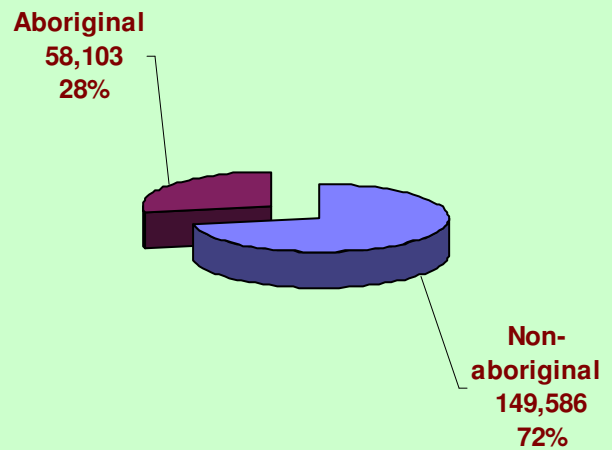
** US\$1=NT\$30.00

Aboriginal- Non-aboriginal Area

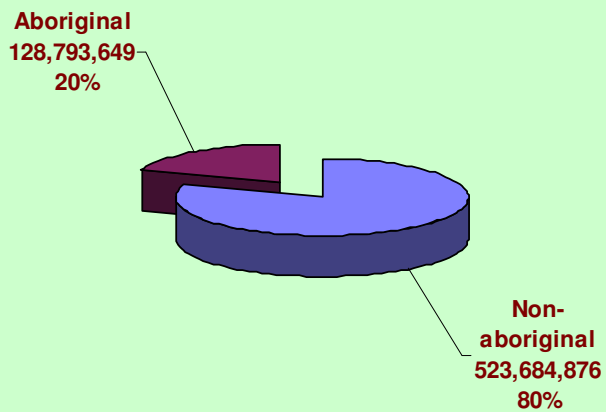
Credit Unions



Members



Shares (US\$)



As of December 2011

	CUs	Members	Shares (US\$)
Non-aboriginal	224	149,586	523,684,876
Aboriginal	113	58,103	128,793,649
Total	337	207,689	652,478,525

** US\$1=NT\$30.00

2011 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	2,558	223,830,375	14	2,968	301,116,098	2	2,863	662,618,125	20	8,389	1,187,564,598
宜蘭	8	3,533	259,279,482	0	0	0	0	0	0	8	3,533	259,279,482
桃園	15	6,855	502,899,194	9	3,741	408,212,578	1	100	4,416,978	25	10,696	915,528,750
新竹	15	25,125	2,577,789,266	7	2,470	208,508,191	1	405	60,948,750	23	28,000	2,847,246,207
苗栗	6	2,769	248,949,225	1	380	20,878,710	0	0	0	7	3,149	269,827,935
台中	11	9,598	1,127,594,393	4	1,663	157,098,463	0	0	0	15	11,261	1,284,692,856
南投	32	19,638	1,953,821,425	0	0	0	0	0	0	32	19,638	1,953,821,425
彰化	20	7,094	741,152,327	1	192	8,805,130	0	0	0	21	7,286	749,957,457
雲林	12	10,270	1,247,216,908	1	165	8,330,574	0	0	0	13	10,435	1,255,547,482
嘉義	18	8,828	837,465,510	0	0	0	2	1,011	105,329,474	20	9,839	942,794,984
台南	23	21,065	2,391,950,779	2	731	52,441,116	0	0	0	25	21,796	2,444,391,895
高雄	29	13,309	1,129,124,129	4	1,822	187,586,355	0	0	0	33	15,131	1,316,710,484
屏東	29	15,594	1,032,353,284	2	562	72,985,808	0	0	0	31	16,156	1,105,339,092
台東	30	14,348	1,041,357,524	2	747	90,200,961	1	569	124,672,102	33	15,664	1,256,230,587
花蓮	25	21,097	1,435,214,552	2	1,278	64,857,992	2	4,088	282,099,728	29	26,463	1,782,172,272
金門	2	253	3,250,239	0	0	0	0	0	0	2	253	3,250,239
合計	279	181,934	16,753,248,612	49	16,719	1,581,021,976	9	9,036	1,240,085,157	337	207,689	19,574,355,745

Common Bond (Community, Group, Employee)

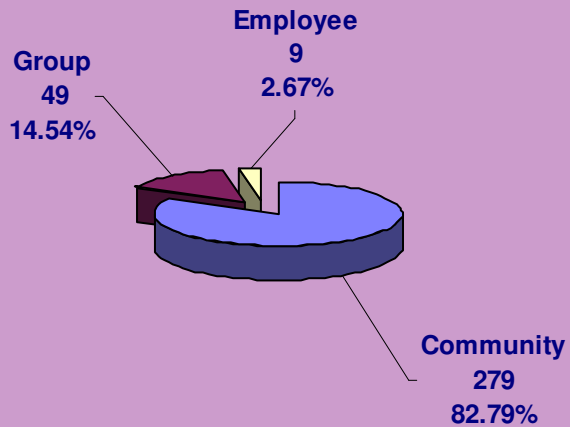
As the December 2011

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	2,558	7,461,013	14	2,968	10,037,203	2	2,863	22,087,271	20	8,389	39,585,487
Yilan	8	3,533	8,642,649	0	0	0	0	0	0	8	3,533	8,642,649
Taoyuan	15	6,855	16,763,306	9	3,741	13,607,086	1	100	147,233	25	10,696	30,517,625
Hsinchu	15	25,125	85,926,309	7	2,470	6,950,273	1	405	2,031,625	23	28,000	94,908,207
Miaoli	6	2,769	8,298,308	1	380	695,957	0	0	0	7	3,149	8,994,265
Taichung	11	9,598	37,586,480	4	1,663	5,236,615	0	0	0	15	11,261	42,823,095
Nantou	32	19,638	65,127,381	0	0	0	0	0	0	32	19,638	65,127,381
Changhua	20	7,094	24,705,078	1	192	293,504	0	0	0	21	7,286	24,998,582
Yunlin	12	10,270	41,573,897	1	165	277,686	0	0	0	13	10,435	41,851,583
Chiayi	18	8,828	27,915,517	0	0	0	2	1,011	3,510,982	20	9,839	31,426,499
Tainan	23	21,065	79,731,693	2	731	1,748,037	0	0	0	25	21,796	81,479,730
Kaohsiung	29	13,309	37,637,471	4	1,822	6,252,879	0	0	0	33	15,131	43,890,349
Pingtung	29	15,594	34,411,776	2	562	2,432,860	0	0	0	31	16,156	36,844,636
Taitung	30	14,348	34,711,917	2	747	3,006,699	1	569	4,155,737	33	15,664	41,874,353
Hualien	25	21,097	47,840,485	2	1,278	2,161,933	2	4,088	9,403,324	29	26,463	59,405,742
Kinmen	2	253	108,341	0	0	0	0	0	0	2	253	108,341
Total	279	181,934	558,441,620	49	16,719	52,700,733	9	9,036	41,336,172	337	207,689	652,478,525

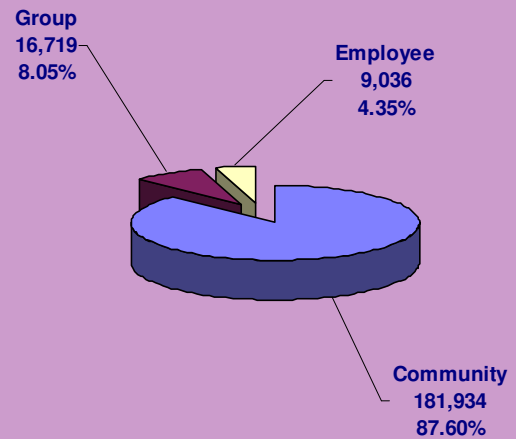
** US\$1=NT\$30.00

Common Bond

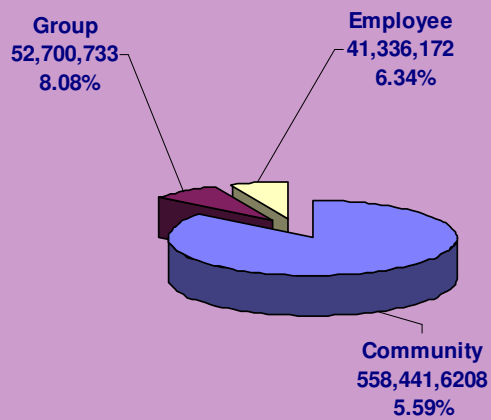
Credit Unions



Members



Shares (US\$)



As of December 2011

	CUs	Members	Shares (US\$)
Community	279	181,934	558,441,620
Group	49	16,719	52,700,733
Employee	9	9,036	41,336,172
Total	337	207,689	652,478,525

** US\$1=NT\$30.00

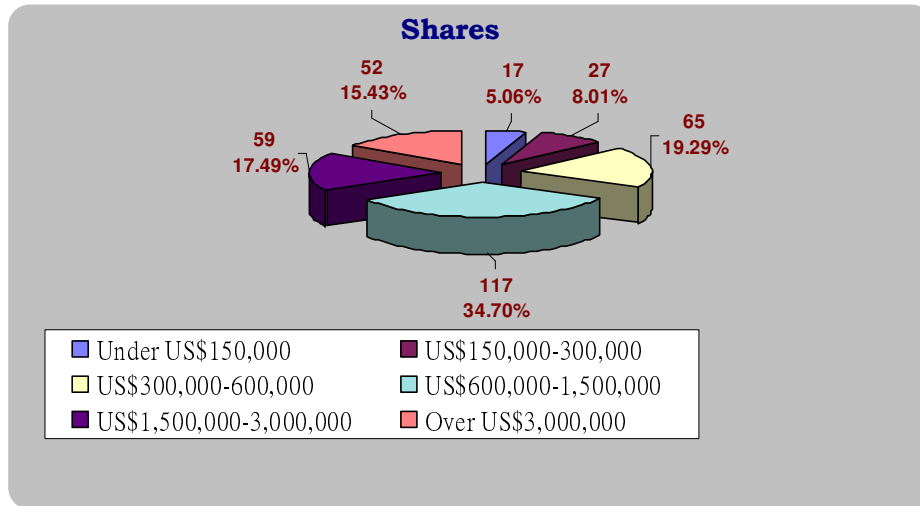
STATISTICS

As of December 2011 (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	8,389	39,585,487	1,979,274	4,719	3,817,806	45,056,969	18,105,223	302,085,838
Yilan	8	3,533	8,642,649	1,080,331	2,446	932,614	10,041,277	4,851,189	64,135,958
Taoyuan	25	10,696	30,517,625	1,220,705	2,853	2,372,895	33,876,945	16,392,057	191,188,134
Hsinchu	23	28,000	94,908,207	4,126,444	3,390	9,369,023	114,386,260	48,548,788	690,145,958
Miaoli	7	3,149	8,994,265	1,284,895	2,856	929,786	10,698,991	3,772,602	59,622,558
Taichung	15	11,261	42,823,095	2,854,873	3,803	3,812,561	50,355,949	18,935,722	296,321,010
Nantou	32	19,638	65,127,381	2,035,231	3,316	7,196,433	77,608,823	34,871,661	519,084,025
Changhua	21	7,286	24,998,582	1,190,409	3,431	2,191,067	27,857,782	9,768,068	240,344,096
Yunlin	13	10,435	41,851,583	3,219,353	4,011	4,488,238	48,809,089	10,958,137	376,501,119
Chiayi	20	9,839	31,426,499	1,571,325	3,194	2,553,839	35,160,350	12,535,810	202,271,608
Tainan	25	21,796	81,479,730	3,259,189	3,738	8,044,065	103,856,553	35,415,412	658,830,660
Kaohsiung	33	15,131	43,890,349	1,330,011	2,901	5,760,683	51,805,418	16,554,732	383,229,064
Pingtung	31	16,156	36,844,636	1,188,537	2,281	5,155,978	46,829,136	21,716,576	332,833,865
Taitung	33	15,664	41,874,353	1,268,920	2,673	6,208,189	51,311,730	28,996,918	367,201,814
Hualien	29	26,463	59,405,742	2,048,474	2,245	8,538,202	73,504,476	39,570,457	514,583,985
Kinmen	2	253	108,341	54,171	428	2,198	139,804	0	148,333
Total	337	207,689	652,478,525	29,712,140	48,285	71,373,578	781,299,552	320,993,350	5,198,528,025

** US\$1=NT\$30.00

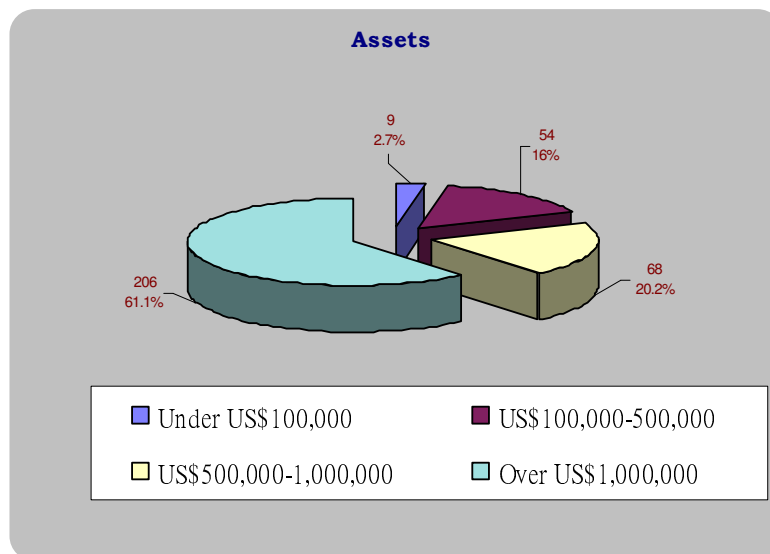
Shares / assets in each scale



As of December 2011

Scale	CU No.	Ratios (%)
Under US\$150,000	17	5.06
US\$150,000-300,000	27	8.01
US\$300,000-600,000	65	19.29
US\$600,000-1,500,000	117	34.70
US\$1,500,000-3,000,000	59	17.49
Over US\$3,000,000	52	15.43
Total	337	100.00

** US\$1=NT\$30.00



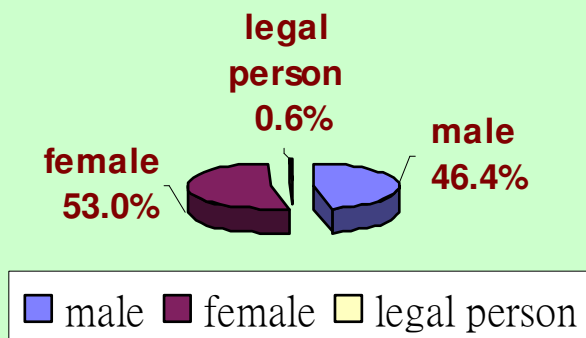
As of December 2011

Scale	CU No.	Ratios (%)
Under US\$100,000	9	2.7%
US\$100,000-500,000	54	16.0%
US\$500,000-1,000,000	68	20.2%
Over US\$1,000,000	206	61.1%
Total	337	100.00

** US\$1=NT\$30.00

Gender and Age Structure

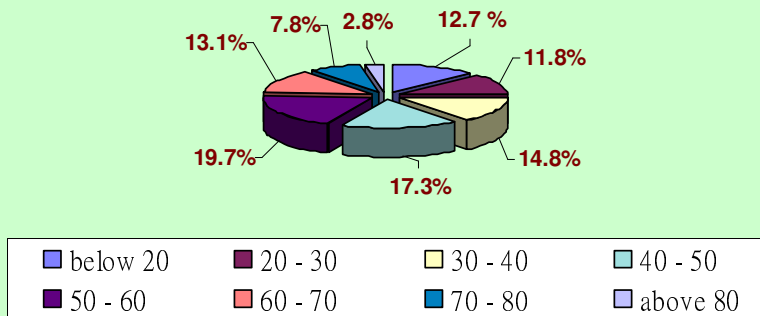
Gender



As of December 2011

Gender	Ratios (%)
Male	46.4
Female	53.0
Legal person	0.6
Total	100.00

Age structure



As of December 2011

Age	Ratios (%)
below 20	12.7
20 – 30	11.8
30 – 40	14.8
40 – 50	17.3
50 – 60	19.7
60 – 70	13.1
70 – 80	7.8
above 80	2.8
Total	100.00

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
'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
'11	15	337	207,689	1.92	19,574,355,745	1.96	9,629,800,499	-3.77	23,438,986,564	1.77	2,141,207,337	1.81	155,955,840,749	2.86

* The amount of the statistics is in the local currency, New Taiwan Dollars (NTD); and the rate is USD1= NTD30.00 in 2011



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