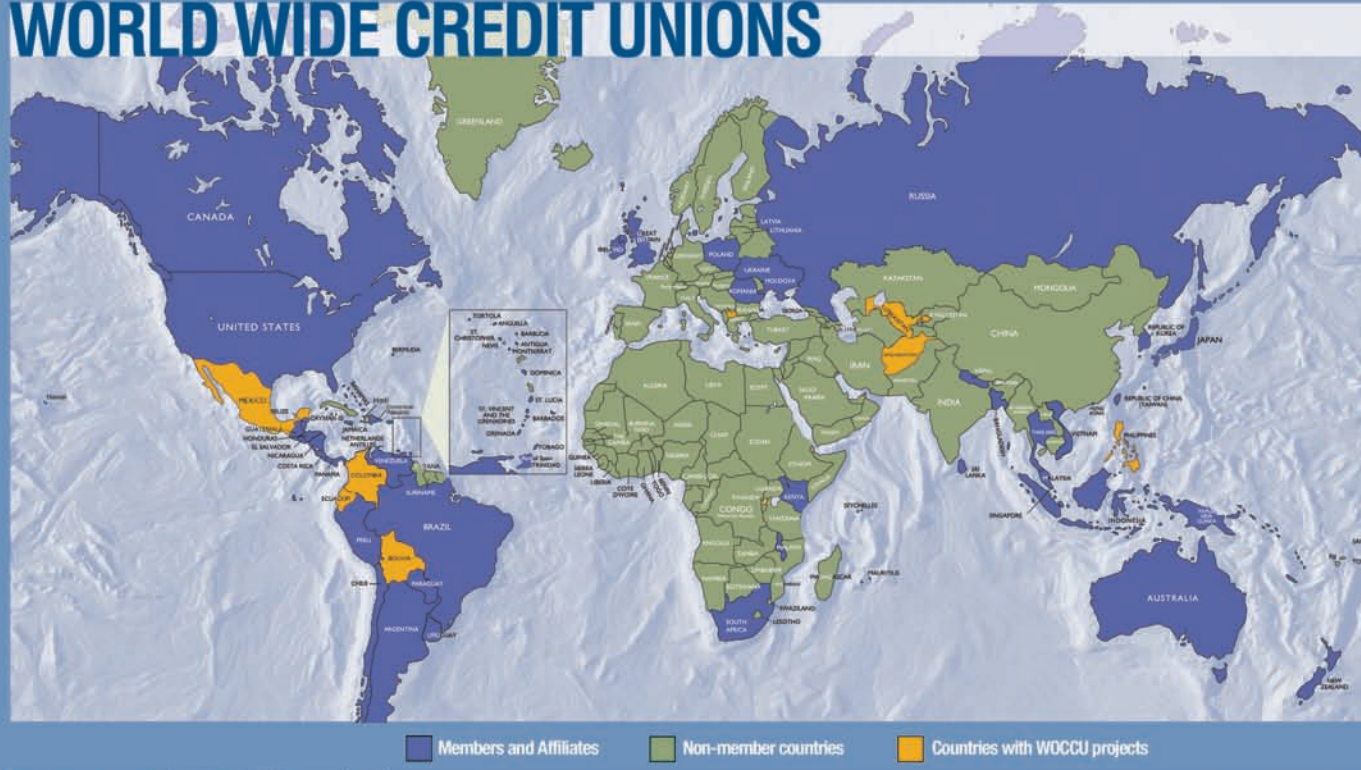


2005 Statistical Report

GLOBAL • AFRICA • ASIA • CARIBBEAN • EUROPE • LATIN AMERICA • MIDDLE EAST • NORTH AMERICA • SOUTH PACIFIC

WORLD WIDE CREDIT UNIONS



WORLDWIDE CREDIT UNION TOTALS

Credit Union Countries:	92
Credit Unions:	42,705
Members:	157,103,072
Penetration:	6.65%
Savings (US\$):	763,819,930,158
Loans (US\$):	612,201,609,601
Reserves (US\$):	91,557,493,495
Assets (US\$):	894,454,835,782

www.woccu.org

The annual statistical report prepared by the World Council of Credit Unions, Inc. (WOCCU) is the only global source of data on the international credit union system. Collected with the support from credit unions in 92 countries, including both members and non-members of WOCCU, this information is essential in measuring credit union growth worldwide.

As not-for-profit financial cooperatives, credit unions help families lead better lives by providing access to affordable loans and the ability to save for the future. Currently more than 42,000 credit unions serve 157 million people throughout the world, a 15% increase from last year. These credit unions have US\$894 billion in assets and were trusted with savings that have now reached US\$763 billion.

The World Council is the leading trade association advancing credit union development worldwide. As a global not-for-profit, WOCCU administered 12 long-term projects in 2005 that enriched the lives of more than three million individuals in countries with developing economies. In addition to technical assistance to financial cooperatives, WOCCU provides training programs that help advance the principles of economic democracy and mutual self-help.

In 2005, three new members from Romania, Russia and Ukraine joined WOCCU, who now has 31 members and associate members. We would like to thank the dedicated people who helped collect the statistical information and the thousands of credit union leaders, employees, donors, and volunteers that continue the mission to alleviate poverty, promote economic freedom, and advocate for the world's credit unions.



World Council of Credit Unions, Inc.

For more details please visit WWW.WOCCU.ORG.

Africa

WOCCU Members, Affiliates & Other CU Countries

Member Countries	Credit Unions	Members	Penetration*	Savings (US\$)	Loans (US\$)	Reserves (US\$)	Assets (US\$)
Kenya	3,000	2,708,316	14.50%	1,295,194,098	1,507,463,167	82,795,681	1,644,239,260
Malawi	66	60,000	0.98%	5,451,969	4,500,292	552,525	7,150,926
Rwanda	146	375,322	8.01%	60,767,214	57,274,276	4,193,456	79,951,296
South Africa	47	12,000	0.04%	6,929,486	5,281,739	NA	7,721,739
TOTAL Member Countries	3,259	3,155,638	5.43%	1,368,342,766	1,574,519,474	87,541,662	1,739,063,220
Other Credit Union Countries							
Benin (d)	NA	881,232	20.95%	56,429,394	45,011,150	NA	NA
Burkina Faso	101	422,279	5.99%	52,893,928	36,508,165	5,754,982	71,937,271
Cameroon	191	192,257	2.13%	65,648,839	42,869,831	2,117,313	79,483,864
Cote d'Ivoire (d)	NA	1,156,167	11.60%	127,569,959	53,086,109	NA	NA
Gabon	2	394	0.05%	376,864	313,874	NA	714,740
Gambia	75	22,277	2.65%	2,598,223	2,037,499	25,680	2,598,223
Ghana	260	174,026	1.40%	46,578,511	32,439,584	4,096,018	55,712,411
Liberia	13	2,956	0.16%	774,279	690,679	41,007	1,073,034
Mali (d)	NA	867,633	15.18%	51,663,549	64,315,517	NA	NA
Mauritius	85	80,000	9.41%	13,858,545	14,673,754	NA	NA
Niger (d)	NA	125,455	1.98%	6,855,622	6,753,111	NA	NA
Senegal (d)	NA	968,105	14.40%	116,124,739	147,063,161	NA	NA
Seychelles	1	10,400	19.00%	8,181,818	7,272,727	76,260	9,636,364
Swaziland	40	30,000	4.59%	39,050,020	28,200,220	1,560,574	39,703,350
Tanzania	1,719	354,895	1.81%	27,564,065	16,096,321	2,436,234	NA
Togo	NA	319,512	10.46%	46,967,844	33,612,690	NA	NA
Uganda	1,658	779,000	5.99%	55,313,996	31,372,117	14,144,972	56,414,772
Zimbabwe (a)	64	60,488	0.83%	2,881,025	1,607,015	353,742	3,238,180
TOTAL Other	4,209	6,447,076	5.89%	721,331,220	563,923,522	30,606,782	320,512,210
TOTAL for Africa	7,468	9,602,714	5.73%	2,089,673,987	2,138,442,995	118,148,443	2,059,575,430

Asia

Associate Member Countries	Credit Unions	Members	Penetration*	Savings (US\$)	Loans (US\$)	Reserves (US\$)	Assets (US\$)
Bangladesh	866	144,385	0.16%	20,755,077	16,124,744	3,009,886	23,764,964
Hong Kong	42	64,722	1.28%	569,464,983	70,107,977	25,392,700	632,075,278
Indonesia	979	579,746	0.36%	147,025,298	152,141,150	5,169,420	188,870,787
Japan	22	3,096	0.004%	9,110,223	4,072,976	418,293	9,631,008
Korea	1,051	4,609,272	13.22%	22,366,271,253	13,390,940,095	646,298,932	23,663,715,896
Malaysia (c)	550	39,280	0.26%	13,000,000	7,000,000	540,000	NA
Nepal (c)	461	95,863	0.60%	21,014,345	18,053,697	127,310	22,000,000
Philippines	1,070	784,923	1.47%	500,144,531	319,493,832	5,206,914	688,258,398
Sri Lanka (c)	8,440	858,125	6.19%	34,000,000	26,000,000	5,000,000	42,750,000
Taiwan ROC	339	195,641	1.43%	552,117,936	331,371,957	50,980,934	693,859,151
Thailand	1,839	2,684,783	5.98%	13,207,393,333	12,162,414,781	2,119,307,067	15,284,439,496
Vietnam	917	1,032,921	1.86%	330,785,407	412,134,402	NA	467,265,973
TOTAL Associate Countries	16,576	11,092,757	2.41%	47,305,535,593	32,644,514,508	3,979,952,199	54,605,672,203
Other Credit Union Countries							
Cambodia	37	21,309	0.26%	309,585	800,026	97,955	873,279
India	1,872	20,000,000	2.84%	9,534,453,205	5,734,658,896	1,118,500,743	12,889,041,252
Mongolia (a)	120	7,080	0.37%	10,100,000	7,000,000	NA	9,500,000
Singapore	33	74,708	2.22%	302,848,215	127,388,535	17,425,790	331,090,013
Uzbekistan	24	33,669	0.20%	5,989,081	6,009,336	577,867	6,844,194
TOTAL Other	2,086	20,136,757	0.46%	319,246,882	141,197,897	18,101,612	348,307,486
TOTAL for Asia	18,662	31,229,523	2.36%	47,624,782,474	32,785,712,405	3,998,053,811	54,953,979,690

Caribbean

Affiliate Member Countries	Credit Unions	Members	Penetration*	Savings (US\$)	Loans (US\$)	Reserves (US\$)	Assets (US\$)
Antigua & Barbuda (a)	5	14,751	31.58%	20,628,334	17,470,187	4,757,584	25,164,772
Bahamas	15	29,275	14.72%	151,178,224	124,870,916	8,974,354	178,724,540
Barbados	37	131,677	66.77%	361,431,343	337,468,920	27,050,506	438,611,149
Belize	13	100,052	63.49%	130,847,327	135,496,297	25,118,822	172,315,817
Bermuda	1	4,867	10.76%	8,436,515	6,849,058	698,835	9,244,782
Cayman Islands	2	9,483	30.26%	111,697,571	100,981,946	13,464,894	128,516,009
Dominica (e)	16	74,974	166.15%	96,894,440	80,735,030	10,466,657	111,872,727
Grenada	19	28,702	51.12%	53,943,661	47,567,649	2,818,279	62,565,045
Guyana	28	33,103	6.32%	11,357,752	11,581,716	906,054	21,606,404
Jamaica	47	812,561	45.36%	395,138,734	326,733,061	85,570,971	505,678,332
Montserrat (a)	1	4,500	73.48%	7,797,935	5,600,037	321,650	8,267,710
St. Kitts & Nevis	3	7,823	31.51%	28,968,005	22,676,754	2,903,628	32,791,562
St. Lucia	15	50,964	46.54%	65,336,232	58,176,430	52,820,728	82,180,313
St. Vincent & the Grenadines	10	40,815	52.21%	53,033,552	41,565,361	6,522,664	66,759,084
Trinidad & Tobago	101	332,219	42.98%	707,254,463	402,261,560	100,355,483	758,824,207
TOTAL Affiliate Members	313	1,675,766	41.02%	2,203,944,087	1,720,034,921	342,751,109	2,603,122,454
TOTAL for Caribbean	313	1,675,766	41.02%	2,203,944,087	1,720,034,921	342,751,109	2,603,122,454

Europe

Member Countries	Credit Unions	Members	Penetration*	Savings (US\$)	Loans (US\$)	Reserves (US\$)	Assets (US\$)
Great Britain	550	501,879	1.25%	666,968,235	590,916,695	69,605,978	779,629,493
Ireland (e)	620	3,000,000	110.61%	14,921,661,278	8,052,960,055	1,657,962,364	16,816,475,409
Poland	76	1,394,433	5.14%	1,529,621,549	1,073,589,599	116,090,049	1,630,817,377
Romania	11	48,869	0.31%	13,153,523	13,607,562	3,536,434	16,849,669
Russia	213	277,776	0.27%	92,382,489	174,654,147	2,586,155	141,121,619
Ukraine	746	1,297,000	4.00%	360,297,030	309,168,317	31,405,941	409,326,733
TOTAL Member Countries	2,216	6,519,957	2.96%	17,584,084,104	10,214,896,375	1,881,186,920	19,794,220,299
Other Credit Union Countries							
Georgia (a)	56	5,710	0.41%	1,186,938	1,094,315	38,898	1,267,788
Latvia	30	22,005	1.39%	9,001,759	9,288,916	438,368	10,692,384
Lithuania	56	55,458	2.24%	78,144,868	66,257,732	744,296	99,751,703
Macedonia	1	5,245	0.37%	1,990,113	2,937,196	1,118,394	3,318,322
Moldova	504	96,299	3.09%	5,654,744	648,634	1,292,212	18,611,014
TOTAL Other	647	184,717	1.85%	95,978,422	80,226,792	3,632,167	133,641,212
TOTAL for Europe	2,863	6,704,674	2.92%	17,680,062,526	10,295,123,168	1,884,819,087	19,927,861,511

Latin America

Member Countries	Credit Unions	Members	Penetration*	Savings (US\$)	Loans (US\$)	Reserves (US\$)	Assets (US\$)
Bolivia	23	422,391	7.98%	249,711,421	231,444,968	32,660,832	312,649,642
Brazil	934	2,333,587	1.85%	3,899,346,514	3,927,528,104	1,750,410,996	6,800,893,022
Costa Rica	36	486,277	18.48%	673,408,513	610,823,281	15,086,766	716,871,907
Dominican Republic	14	175,965	3.19%	141,642,929	117,904,958	5,312,463	170,912,338
El Salvador	31	82,045	2.10%	78,790,872	75,049,427	10,943,474	101,441,551
Guatemala	27	627,005	7.89%	364,129,026	316,286,991	63,032,375	451,211,634
Mexico	39	2,522,375	3.75%	2,655,019,197	2,098,351,717	107,621,578	3,066,113,964
Nicaragua	11	44,370	1.36%	8,306,485	7,390,371	761,611	11,558,028
Panama	175	161,252	8.31%	360,139,799	377,358,232	27,597,638	502,348,096
Paraguay	31	177,890	4.89%	121,422,076	100,151,527	5,936,137	140,467,032
Peru	162	543,240	3.07%	435,666,949	372,229,655	31,384,427	509,708,122
TOTAL Member Countries	1,483	7,576,397	3.09%	8,987,583,781	8,234,519,230	2,050,748,297	12,784,175,337
Associate Member Countries							
Chile (a)	70	800,000	7.50%	NA	640,000,000	380,000,000	680,000,000
Colombia	221	1,541,716	5.59%	1,524,212,162	1,724,791,597	NA	2,447,584,410
Ecuador	38	1,522,000	18.51%	639,963,000	624,230,000	46,454,000	789,922,000
Honduras	75	596,271	15.41%	244,801,194	204,631,050	33,569,862	301,796,737
Uruguay	96	350,000	16.11%	71,129,707	191,780,000	NA	NA
TOTAL Associate Countries	500	4,809,987	9.16%	2,480,106,063	3,385,432,647	460,023,862	4,219,303,147
TOTAL for Latin America	1,983	12,386,384	4.16%	11,467,689,844	11,619,951,877	2,510,772,159	17,003,478,483

Middle East

Other Credit Union Countries	Credit Unions	Members	Penetration*	Savings (US\$)	Loans (US\$)	Reserves (US\$)	Assets (US\$)
Afghanistan	2	2,934	0.02%	145,863	316,615	22,321	382,586
Iran (b)	1,584	421,754	0.91%	58,116,599	1,123,748,763	NA	NA
Pakistan (c)	73	4,920	.01%	NA	NA	NA	NA
TOTAL Middle East	1,659	429,608	0.28%	58,262,462	1,124,065,378	22,321	382,586

North America

Member Countries	Credit Unions	Members	Penetration*	Savings (US\$)	Loans (US\$)	Reserves (US\$)	Assets (US\$)
Canada - CUCC	548	5,063,481	22.16%	68,435,970,599	62,955,775,011	3,385,213,229	77,925,289,824
United States	8,879	86,175,204	43.47%	590,781,533,889	468,815,089,537	76,975,501,050	694,150,976,393
TOTAL Member Countries	9,427	91,238,685	41.27%	659,217,504,488	531,770,864,548	80,360,714,279	772,076,266,217
TOTAL for North America	9,427	91,238,685	41.27%	659,217,504,488	531,770,864,548	80,360,714,279	772,076,266,217

South Pacific

Member Countries	Credit Unions	Members	Penetration*	Savings (US\$)	Loans (US\$)	Reserves (US\$)	Assets (US\$)
Australia	157	3,500,000	25.91%	23,086,275,597	20,408,608,585	2,275,261,629	25,361,537,227
New Zealand	40	169,089	6.26%	293,372,134	282,260,311	54,475,554	356,871,184
TOTAL Member Countries	197	3,669,089	22.63%	23,379,647,731	20,690,868,896	2,329,737,183	25,718,408,411
Other Credit Union Countries							
Fiji	46	19,047	3.31%	15,959,222	18,410,406	NA	30,916,825
Papua New Guinea (a) (c)	21	143,410	4.45%	81,000,000	37,000,000	12,000,000	79,000,000
Samoa (a)	16	2,100	1.78%	991,365	823,020	448,920	1,391,278
Tonga	50	2,072	3.09%	411,972	311,988	26,182	452,897
TOTAL Other	133	166,629	4.18%	98,362,559	56,545,413	12,475,102	111,761,000
TOTAL for South Pacific	330	3,835,718	18.99%	23,478,010,290	20,747,414,310	2,342,212,286	25,830,169,411

TOTALS

	Credit Unions	Members	Penetration*	Savings (US\$)	Loans (US\$)	Reserves (US\$)	Assets (US\$)
Members, Affiliates & Associates	35,843	149,738,276	7.28%	762,526,748,613	610,235,650,599	91,492,655,511	893,540,231,287
Other Credit Union Countries	6,862	7,364,769	2.40%	1,293,181,544	1,965,959,002	64,837,985	914,604,494
Worldwide Credit Unions	42,705	157,103,072	6.65%	763,819,930,158	612,201,609,601	91,557,493,495	894,454,835,782



WOCU Projects

Members

Australia—Credit Union Services Corporation (Australia) Ltd. (CUSCAL)

Bolivia—Asociación Técnica de Cooperativas (ATC)

Brazil—Confederação Inter estadual das Cooperativas Ligadas ao (SICREDI)

Canada—Credit Union Central of Canada (CUCC)

Caribbean—Caribbean Confederation of Credit Unions (CCCU)

Costa Rica—Federación de Cooperativas de Ahorro y Crédito de Costa Rica (FEDEAC)

Dominican Republic—Asociación de Instituciones Rurales de Ahorro y Crédito, Inc. (AIRAC)

El Salvador—Federación de Asociaciones Cooperativas de Ahorro y Crédito de El Salvador, de Responsabilidad Limitada (FEDECACES)

Great Britain—Association of British Credit Unions, Ltd. (ABCUL)

Guatemala—Federación Nacional de Cooperativas de Ahorro y Crédito (FENACOAC)

Ireland—Irish League of Credit Unions (ILCU)

Kenya—Kenya Union of Savings and Credit Co-operatives Limited (KUSCCO)

Malawi—Malawi Union of Savings & Credit Co-operatives, Ltd. (MUSCCO)

Mexico—Caja Popular Mexicana (CPM)

New Zealand—New Zealand Association of Credit Unions (NZACU)

Nicaragua—Central de Cooperativas de Ahorro y Crédito Financieros de Nicaragua, R.L. (CCACN)

Panama—Corporación Fondo de Estabilización y Garantía de Cooperativas de Ahorro y Crédito de Panama (COFEP)

Paraguay—Central de Cooperativas del Area Nacional Limitada (CENCOBAN)

Peru—Federación Nacional de Cooperativas de Ahorro y Crédito del Perú (FENACREP)

Poland—National Association of Cooperative Savings & Credit Unions (NACSCU)

Romania—Central Federation of Romanian Credit Unions (FEDCAR)

Russia—Russian Credit Union League (RCUL)

Ukraine—Ukrainian National Association of Savings & Credit Unions (UNASCU)

Rwanda—Union des Banques Populaires du Rwanda (UBPR)

South Africa—Savings & Credit Cooperative League of South Africa (SACCOL)

United States—Credit Union National Association (CUNA)

Associate Members

Asia—Association of Asian Confederation of Credit Unions (ACCU)

Latin America—Confederación Latinoamericana de Cooperativas de Ahorro y Crédito (COLAC)

United States—CUNA Mutual Group

International—International Cooperative Banking Association (ICBA)

International—International Raiffeisen Union (IRU)

WOCU Projects as of December 31, 2005

Project	Credit Unions	Members	Savings (US\$)	Loans (US\$)	Assets (US\$)	Institutional Capital/Total Assets
Afghanistan	2	2,934	145,863	316,615	382,586	5.83%
Bolivia	21	378,391	236,833,240	211,758,250	279,925,922	11.07%
Colombia	5	258,745	130,497,283	150,841,743	194,028,615	6.21%
Ecuador	10	297,782	127,559,177	139,148,597	167,266,440	5.47%
Macedonia	6	5,113	1,990,117	2,937,140	3,320,959	35.63%
Mexico (4 projects)	39	2,522,375	2,655,019,197	2,098,351,717	3,066,113,964	3.51%
Philippines	48	310,721	52,502,431	69,523,284	101,853,813	5.91%
Rwanda	17	120,327	20,352,890	17,978,178	27,846,152	8.87%
Uzbekistan	20	32,864	4,839,408	5,842,696	6,761,527	6.46%

WOCU Project Totals

Credit Unions	Members	Savings (US\$)	Loans (US\$)	Assets (US\$)
168	3,551,239	3,229,739,606	2,696,698,220	3,847,499,978



Key

NA Not available

* Penetration rate is calculated by dividing the total number of reported credit union members by the economically active population.

(a) Data as of December 31, 2004

(b) Data as of October 2005

(c) Data from the Association of Asian Confederation of Credit Unions

(d) Data from the West African Central Bank

(e) The high penetration rate is explained by the existence of multiple memberships by adults in more than one credit union and/or by youth accounts.



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