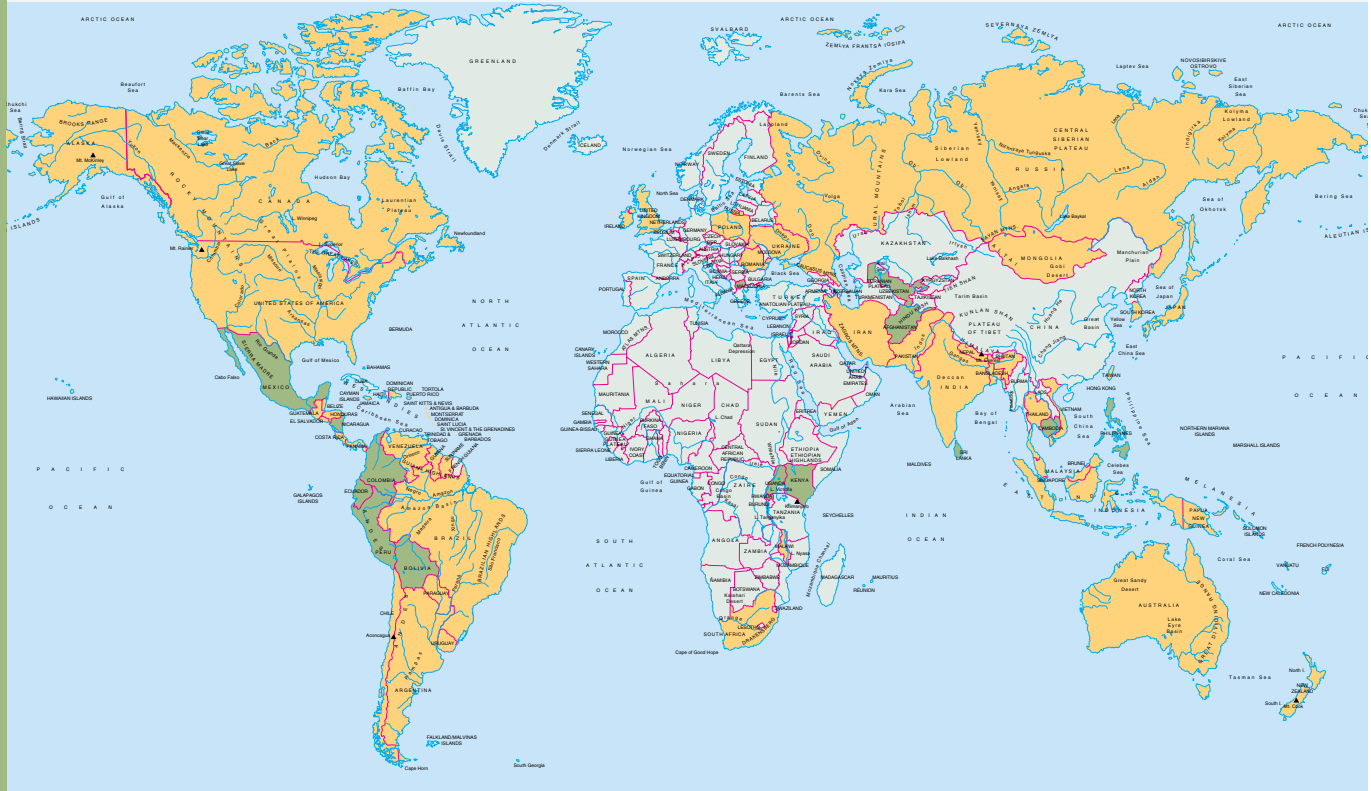


# 2006 Statistical Report



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

## WORLDWIDE CREDIT UNIONS



Members and affiliates
  Countries with WOCCU programs
  Non-member countries



### WORLDWIDE CREDIT UNIONS

|                              |                   |
|------------------------------|-------------------|
| Credit Union Countries ..... | 97                |
| Credit Unions .....          | 46,377            |
| Members .....                | 172,010,203       |
| Penetration .....            | 7.36%             |
| Savings (US\$) .....         | 904,123,492,396   |
| Loans (US\$) .....           | 758,215,979,921   |
| Reserves (US\$) .....        | 106,831,725,217   |
| Assets (US\$) .....          | 1,092,146,353,173 |

World Council of Credit Unions (WOCCU) is the leading international trade association and development agency for credit unions worldwide. Operating under its vision of “Quality Credit Unions for Everyone,” WOCCU promotes the sustainable development of credit unions to empower people around the world to grow through access to high quality, affordable financial services.

The regional and national credit union and financial cooperative associations affiliated with WOCCU represent 71 countries.

For the past 35 years, WOCCU has collected statistics on the international credit union movement from both member and non-member countries to publish in its annual *Statistical Report*. In 2006, WOCCU’s survey of 97 countries found that over 46,000 credit unions serve 172 million people. Global credit union assets surpassed the US\$1 trillion mark in 2006, and credit unions were entrusted with over US\$900 billion in member savings.

WOCCU advocates on behalf of the global credit union system before international organizations and represents credit unions on the national level to improve legislation and regulation.

Credit union leaders from around the world connect to share experiences and learn from each other through WOCCU. The 2006 World Credit Union Conference attracted more than 1,800 people from 48 countries. Additionally, WOCCU’s International Partnership program links credit union partners from 20 countries.

As of year-end 2006, WOCCU was implementing 19 multi-year technical assistance programs to strengthen credit unions in 15 countries.

For more details please visit [www.woccu.org/intl\\_system/global.php](http://www.woccu.org/intl_system/global.php)

## Africa

## WOCCU Members, Affiliates &amp; Other CU Countries

| Member Countries                    | Credit Unions | Members           | Penetration* | Savings (US\$)       | Loans (US\$)         | Reserves (US\$)    | Assets (US\$)        |
|-------------------------------------|---------------|-------------------|--------------|----------------------|----------------------|--------------------|----------------------|
| Kenya                               | 2,993         | 3,265,545         | 16.01%       | 1,608,009,012        | 1,604,043,550        | 102,792,479        | 2,146,769,999        |
| Malawi                              | 70            | 62,736            | 0.90%        | 6,175,626            | 4,946,246            | 601,936            | 7,407,250            |
| Rwanda                              | 143           | 533,009           | 9.67%        | 80,869,198           | 78,095,365           | 5,609,901          | 106,528,775          |
| South Africa                        | 38            | 13,214            | 0.05%        | 5,669,657            | 6,131,616            | NA                 | 8,604,129            |
| <b>TOTAL Member Countries</b>       | <b>3,244</b>  | <b>3,874,504</b>  | <b>6.28%</b> | <b>1,700,723,494</b> | <b>1,693,216,777</b> | <b>109,004,315</b> | <b>2,269,310,152</b> |
| <b>Other Credit Union Countries</b> |               |                   |              |                      |                      |                    |                      |
| Benin (d)                           | 85            | 1,175,282         | 27.07%       | 89,494,993           | 154,951,418          | NA                 | NA                   |
| Burkina Faso (d)                    | 50            | 1,141,392         | 15.67%       | 83,949,952           | 85,058,156           | NA                 | NA                   |
| Cameroon                            | 177           | 209,050           | 2.09%        | 93,002,336           | 55,461,036           | 4,990,062          | 116,603,885          |
| Cote d'Ivoire (d)                   | 25            | 1,796,070         | 17.63%       | 160,898,711          | 69,364,301           | NA                 | NA                   |
| Gabon (a)                           | 2             | 394               | 0.05%        | 376,864              | 313,874              | NA                 | 714,740              |
| Gambia                              | 76            | 26,583            | 2.96%        | 3,497,539            | 2,737,637            | NA                 | 3,502,323            |
| Ghana                               | 275           | 202,390           | 1.52%        | 60,922,631           | 41,331,780           | 5,678,136          | 73,214,657           |
| Guinea-Bissau (d)                   | 12            | 19,390            | 2.36%        | 402,252              | 482,702              | NA                 | NA                   |
| Lesotho                             | 80            | 20,400            | 1.62%        | 283,508              | 255,163              | 9,638              | 321,753              |
| Liberia (a)                         | 13            | 2,956             | 0.17%        | 774,279              | 690,679              | 41,007             | 1,073,034            |
| Mali (d)                            | 104           | 1,115,388         | 19.06%       | 79,933,468           | 104,020,306          | NA                 | NA                   |
| Mauritius (e)                       | 88            | 63,700            | 7.29%        | 19,000,000           | 17,000,000           | 7,000,000          | NA                   |
| Niger (d)                           | 70            | 169,963           | 2.60%        | 7,775,527            | 12,148,005           | NA                 | NA                   |
| Senegal (d)                         | 310           | 1,329,137         | 19.32%       | 162,171,838          | 189,840,728          | NA                 | NA                   |
| Seychelles                          | 1             | 10,481            | 18.68%       | 9,116,772            | 6,459,748            | 666,073            | 10,972,368           |
| Swaziland                           | 62            | 53,000            | 8.33%        | 50,104,302           | 36,554,689           | 2,903,347          | 52,159,953           |
| Tanzania                            | 1,560         | 500,000           | 2.38%        | 24,412,348           | 19,487,489           | 7,952,050          | NA                   |
| Togo (d)                            | 62            | 541,485           | 17.17%       | 75,870,724           | 61,228,759           | NA                 | NA                   |
| Uganda                              | 1,888         | 806,000           | 5.59%        | 45,912,654           | 38,633,819           | 15,229,563         | 70,548,712           |
| Zimbabwe                            | 53            | 88,000            | 1.20%        | 5,020,856            | 2,915,959            | 2,413,873          | 8,110,613            |
| <b>TOTAL Other</b>                  | <b>4,993</b>  | <b>9,271,061</b>  | <b>7.90%</b> | <b>972,921,554</b>   | <b>898,936,246</b>   | <b>46,883,751</b>  | <b>337,222,037</b>   |
| <b>TOTAL for Africa</b>             | <b>8,237</b>  | <b>13,145,565</b> | <b>7.34%</b> | <b>2,673,645,047</b> | <b>2,592,153,023</b> | <b>155,888,066</b> | <b>2,606,532,190</b> |

## Asia

| Associate Member Countries          | Credit Unions | Members           | Penetration* | Savings (US\$)        | Loans (US\$)          | Reserves (US\$)      | Assets (US\$)         |
|-------------------------------------|---------------|-------------------|--------------|-----------------------|-----------------------|----------------------|-----------------------|
| Bangladesh                          | 817           | 157,047           | 0.16%        | 23,498,930            | 19,927,636            | 3,680,375            | 28,582,597            |
| Cambodia (e)                        | 36            | 25,481            | 0.29%        | 350,000               | 1,000,000             | 140,000              | 1,300,000             |
| Hong Kong                           | 42            | 65,942            | 1.28%        | 608,499,276           | 76,180,045            | 27,322,797           | 659,001,041           |
| India (b)                           | 1,853         | 20,000,000        | 2.81%        | 25,935,068,643        | 15,773,827,267        | 2,277,353,456        | 31,474,589,164        |
| Indonesia                           | 1,041         | 780,110           | 0.51%        | 260,140,101           | 282,309,897           | 8,339,946            | 317,446,756           |
| Japan (a)                           | 22            | 3,096             | 0.004%       | 9,110,223             | 4,072,976             | 418,293              | 9,631,008             |
| Korea                               | 1,027         | 4,680,094         | 13.24%       | 26,420,214,668        | 16,237,202,713        | 532,695,190          | 27,957,030,152        |
| Malaysia                            | 550           | 40,435            | 0.26%        | 13,679,800            | 8,878,808             | 605,277              | 19,548,248            |
| Nepal (e)                           | 493           | 172,830           | 1.03%        | 30,000,000            | 27,000,000            | 160,000              | 34,000,000            |
| Philippines                         | 1,399         | 1,563,045         | 2.80%        | 581,965,361           | 915,026,241           | 35,545,844           | 1,431,424,254         |
| Singapore                           | 30            | 74,680            | 2.15%        | 349,935,161           | 134,891,207           | 27,369,230           | 373,394,501           |
| Sri Lanka                           | 8,440         | 860,611           | 6.06%        | 34,990,000            | 23,250,000            | 6,420,000            | NA                    |
| Taiwan ROC (a)                      | 339           | 195,641           | 1.43%        | 552,117,936           | 331,371,957           | 50,980,934           | 693,859,151           |
| Thailand                            | 1,979         | 2,626,975         | 5.76%        | 14,218,015,085        | 14,944,851,699        | 874,689,124          | 19,127,115,832        |
| Vietnam (e)                         | 938           | 1,098,754         | 1.90%        | 419,000,000           | 513,000,000           | NA                   | 588,000,000           |
| <b>TOTAL Associate Countries</b>    | <b>19,006</b> | <b>32,344,741</b> | <b>2.69%</b> | <b>69,456,585,184</b> | <b>49,292,790,446</b> | <b>3,845,720,465</b> | <b>82,714,922,704</b> |
| <b>Other Credit Union Countries</b> |               |                   |              |                       |                       |                      |                       |
| Laos (a,e)                          | 285           | 8,841             | 0.24%        | NA                    | NA                    | NA                   | NA                    |
| Myanmar (a,e)                       | 1,867         | 346,273           | 1.06%        | 4,060,000             | 5,000,000             | NA                   | 7,000,000             |
| <b>TOTAL Other</b>                  | <b>2,152</b>  | <b>355,114</b>    | <b>0.98%</b> | <b>4,060,000</b>      | <b>5,000,000</b>      | <b>NA</b>            | <b>7,000,000</b>      |
| <b>TOTAL for Asia</b>               | <b>21,158</b> | <b>32,699,855</b> | <b>2.64%</b> | <b>69,460,645,184</b> | <b>49,297,790,446</b> | <b>3,845,720,465</b> | <b>82,721,922,704</b> |

## Caribbean

| Affiliate Member Countries     | Credit Unions | Members          | Penetration*  | Savings (US\$)       | Loans (US\$)         | Reserves (US\$)    | Assets (US\$)        |
|--------------------------------|---------------|------------------|---------------|----------------------|----------------------|--------------------|----------------------|
| Antigua & Barbuda              | 5             | 21,990           | 45.87%        | 25,764,344           | 24,492,706           | 4,508,861          | 36,409,196           |
| Bahamas                        | 15            | 30,859           | 15.19%        | 167,579,127          | 140,298,501          | 9,691,537          | 197,345,493          |
| Barbados                       | 37            | 144,539          | 72.03%        | 403,566,731          | 379,387,162          | 31,713,035         | 487,774,167          |
| Belize                         | 13            | 103,526          | 61.11%        | 141,089,115          | 139,254,797          | 26,216,175         | 184,676,968          |
| Bermuda (f)                    | 1             | 5,099            | 11.14%        | 7,935,897            | 8,662,375            | 939,906            | 8,899,315            |
| Cayman Islands                 | 2             | 10,151           | 30.67%        | 123,701,357          | 110,998,004          | 15,189,871         | 142,754,905          |
| Dominica (g)                   | 16            | 68,530           | 147.45%       | 106,984,036          | 90,711,985           | 12,885,992         | 132,806,992          |
| Grenada                        | 16            | 31,580           | 54.77%        | 65,376,662           | 56,716,290           | 3,136,186          | 74,278,339           |
| Guyana                         | 28            | 32,391           | 6.14%         | 11,129,320           | 11,824,120           | 947,342            | 16,578,422           |
| Jamaica                        | 47            | 865,195          | 51.78%        | 476,837,136          | 402,895,358          | 98,693,942         | 605,554,681          |
| Montserrat (f)                 | 1             | 3,865            | 61.64%        | 11,274,749           | 7,592,777            | 321,800            | 11,846,048           |
| Netherlands Antilles (f)       | 15            | 20,047           | 13.30%        | 27,987,402           | 54,883,503           | 799,456            | 56,535,591           |
| St. Kitts & Nevis              | 3             | 9,660            | 37.84%        | 33,334,401           | 26,999,191           | 3,428,968          | 37,824,801           |
| St. Lucia                      | 19            | 58,472           | 52.32%        | 81,639,384           | 72,279,668           | 13,708,707         | 104,127,457          |
| St. Vincent & the Grenadines   | 9             | 42,448           | 53.14%        | 55,802,216           | 44,147,915           | 6,604,197          | 69,581,619           |
| Suriname (f)                   | 27            | 67,411           | 21.78%        | 34,664,629           | 28,803,543           | 7,043,418          | 40,417,033           |
| Tortola (f)                    | 1             | 310              | 1.30%         | 61,200               | 47,420               | 7,200              | 63,085               |
| Trinidad & Tobago              | 76            | 434,156          | 57.39%        | 753,762,092          | 573,432,338          | 111,624,738        | 973,825,415          |
| <b>TOTAL Affiliate Members</b> | <b>331</b>    | <b>1,950,229</b> | <b>43.66%</b> | <b>2,528,489,798</b> | <b>2,173,427,654</b> | <b>347,461,331</b> | <b>3,181,299,528</b> |
| <b>TOTAL for Caribbean</b>     | <b>331</b>    | <b>1,950,229</b> | <b>43.66%</b> | <b>2,528,489,798</b> | <b>2,173,427,654</b> | <b>347,461,331</b> | <b>3,181,299,528</b> |

## Europe

| Member Countries                    | Credit Unions | Members          | Penetration* | Savings (US\$)        | Loans (US\$)          | Reserves (US\$)      | Assets (US\$)         |
|-------------------------------------|---------------|------------------|--------------|-----------------------|-----------------------|----------------------|-----------------------|
| Great Britain <sup>(c)</sup>        | 540           | 543,359          | 1.33%        | 838,081,811           | 710,803,031           | 89,682,586           | 977,109,401           |
| Ireland <sup>(g)</sup>              | 525           | 3,050,000        | 109.98%      | 17,546,637,114        | 9,894,720,177         | 2,087,759,571        | 19,921,369,957        |
| Poland                              | 70            | 1,550,660        | 5.66%        | 1,906,673,081         | 1,389,050,140         | 150,133,626          | 2,053,326,919         |
| Romania                             | 11            | 52,477           | 0.34%        | 20,512,951            | 21,275,586            | 5,371,905            | 26,236,191            |
| Russia                              | 238           | 366,954          | 0.37%        | 204,820,288           | 208,275,113           | 14,451,445           | 246,096,806           |
| Ukraine                             | 760           | 1,790,414        | 5.55%        | 528,954,468           | 493,406,460           | 58,839,060           | 615,785,393           |
| <b>TOTAL Member Countries</b>       | <b>2,144</b>  | <b>7,353,864</b> | <b>3.36%</b> | <b>21,045,679,713</b> | <b>12,717,530,508</b> | <b>2,406,238,194</b> | <b>23,839,924,668</b> |
| <b>Other Credit Union Countries</b> |               |                  |              |                       |                       |                      |                       |
| Estonia                             | 10            | 2,693            | 0.30%        | 2,634,095             | 7,320,251             | 5,981,796            | 10,447,537            |
| Latvia                              | 30            | 22,601           | 1.44%        | 11,688,640            | 11,820,219            | 591,500              | 13,984,969            |
| Lithuania                           | 59            | 68,841           | 2.78%        | 156,440,694           | 114,321,156           | 1,381,210            | 173,001,786           |
| Macedonia                           | 1             | 6,105            | 0.43%        | 2,728,973             | 3,883,362             | 1,651,470            | 4,605,573             |
| Moldova                             | 485           | 106,400          | 3.39%        | 7,742,729             | 695,623               | 1,849,338            | 24,834,536            |
| <b>TOTAL Other</b>                  | <b>585</b>    | <b>206,640</b>   | <b>2.18%</b> | <b>181,235,131</b>    | <b>138,040,611</b>    | <b>11,455,314</b>    | <b>226,874,401</b>    |
| <b>TOTAL for Europe</b>             | <b>2,729</b>  | <b>7,560,504</b> | <b>3.31%</b> | <b>21,226,914,844</b> | <b>12,855,571,119</b> | <b>2,417,693,508</b> | <b>24,066,799,068</b> |

## Latin America

| Member Countries                  | Credit Unions | Members           | Penetration* | Savings (US\$)        | Loans (US\$)          | Reserves (US\$)      | Assets (US\$)         |
|-----------------------------------|---------------|-------------------|--------------|-----------------------|-----------------------|----------------------|-----------------------|
| Bolivia                           | 23            | 566,045           | 10.16%       | 254,968,644           | 239,726,436           | 28,018,754           | 324,631,192           |
| Brazil                            | 929           | 2,608,473         | 2.01%        | 5,454,157,197         | 5,177,537,824         | 2,298,290,214        | 10,351,586,652        |
| Costa Rica <sup>(a)</sup>         | 36            | 486,277           | 17.71%       | 673,408,513           | 610,823,281           | 15,086,766           | 716,871,907           |
| Dominican Republic                | 14            | 206,903           | 3.55%        | 193,574,035           | 174,325,306           | 8,162,226            | 235,112,485           |
| El Salvador                       | 31            | 91,040            | 2.23%        | 91,776,000            | 89,063,178            | 10,957,742           | 116,523,545           |
| Guatemala                         | 27            | 687,591           | 9.73%        | 432,985,046           | 291,038,958           | 74,239,952           | 535,804,988           |
| Mexico                            | 430           | 3,592,944         | 5.17%        | 3,430,722,123         | 2,688,250,756         | 185,965,862          | 3,768,101,418         |
| Nicaragua                         | 12            | 48,234            | 1.39%        | 9,483,344             | 8,510,277             | 1,294,871            | 12,132,765            |
| Panama                            | 174           | 157,221           | 7.63%        | 343,754,852           | 358,176,635           | 27,346,381           | 477,942,092           |
| Paraguay <sup>(a)</sup>           | 31            | 177,890           | 4.62%        | 121,422,076           | 100,151,527           | 5,936,137            | 140,467,032           |
| Peru                              | 163           | 606,227           | 3.29%        | 531,276,943           | 460,788,229           | 38,511,535           | 617,412,668           |
| <b>TOTAL Member Countries</b>     | <b>1,870</b>  | <b>9,228,845</b>  | <b>3.65%</b> | <b>11,537,528,774</b> | <b>10,198,392,407</b> | <b>2,693,810,441</b> | <b>17,296,586,745</b> |
| <b>Associate Member Countries</b> |               |                   |              |                       |                       |                      |                       |
| Chile <sup>(a)</sup>              | 75            | 815,432           | 7.43%        | 410,305,136           | 912,314,337           | 375,273,683          | 1,004,097,268         |
| Colombia                          | 209           | 1,744,213         | 6.07%        | 1,902,092,765         | 2,188,709,533         | 111,066,432          | 3,017,694,164         |
| Ecuador                           | 37            | 1,173,974         | 13.69%       | 778,973,000           | 715,843,000           | 57,092,000           | 986,386,000           |
| Honduras                          | 74            | 653,451           | 15.26%       | 306,663,160           | 294,059,142           | 43,775,650           | 383,066,222           |
| Uruguay                           | 65            | 280,000           | 12.68%       | NA                    | NA                    | NA                   | 90,394,592            |
| <b>TOTAL Associate Countries</b>  | <b>460</b>    | <b>4,667,070</b>  | <b>8.52%</b> | <b>3,398,034,061</b>  | <b>4,110,926,011</b>  | <b>587,207,765</b>   | <b>5,481,638,246</b>  |
| <b>TOTAL for Latin America</b>    | <b>2,330</b>  | <b>13,895,915</b> | <b>4.52%</b> | <b>14,935,562,834</b> | <b>14,309,318,418</b> | <b>3,281,018,206</b> | <b>22,778,224,991</b> |

## Middle East

| Other Credit Union Countries | Credit Unions | Members        | Penetration* | Savings (US\$)     | Loans (US\$)         | Reserves (US\$)  | Assets (US\$)     |
|------------------------------|---------------|----------------|--------------|--------------------|----------------------|------------------|-------------------|
| Afghanistan                  | 4             | 4,766          | 0.03%        | 288,680            | 809,466              | 25,152           | 853,017           |
| Azerbaijan                   | 57            | 8,960          | 0.16%        | 3,334,052          | NA                   | 186,189          | 7,958,472         |
| Iran <sup>(b)</sup>          | 1,584         | 485,458        | 1.04%        | 664,602,464        | 1,481,000,000        | NA               | NA                |
| Uzbekistan                   | 35            | 51,532         | 0.30%        | 13,607,607         | 13,815,140           | 1,530,035        | 15,884,151        |
| <b>TOTAL for Middle East</b> | <b>1,680</b>  | <b>550,716</b> | <b>0.64%</b> | <b>681,832,803</b> | <b>1,495,624,606</b> | <b>1,741,377</b> | <b>24,695,640</b> |

## North America

| Member Countries               | Credit Unions | Members           | Penetration*  | Savings (US\$)         | Loans (US\$)           | Reserves (US\$)       | Assets (US\$)          |
|--------------------------------|---------------|-------------------|---------------|------------------------|------------------------|-----------------------|------------------------|
| Canada                         | 1,068         | 10,975,847        | 47.52%        | 151,700,989,386        | 145,750,098,596        | 10,971,407,260        | 200,393,525,266        |
| United States                  | 8,536         | 87,389,454        | 43.18%        | 615,303,112,046        | 505,544,430,336        | 83,082,048,312        | 726,208,567,301        |
| <b>TOTAL Member Countries</b>  | <b>9,604</b>  | <b>98,365,301</b> | <b>43.63%</b> | <b>767,004,101,432</b> | <b>651,294,528,932</b> | <b>94,053,455,572</b> | <b>926,602,092,567</b> |
| <b>TOTAL for North America</b> | <b>9,604</b>  | <b>98,365,301</b> | <b>43.63%</b> | <b>767,004,101,432</b> | <b>651,294,528,932</b> | <b>94,053,455,572</b> | <b>926,602,092,567</b> |

## South Pacific

| Member Countries                    | Credit Unions | Members          | Penetration*  | Savings (US\$)        | Loans (US\$)          | Reserves (US\$)      | Assets (US\$)         |
|-------------------------------------|---------------|------------------|---------------|-----------------------|-----------------------|----------------------|-----------------------|
| Australia                           | 144           | 3,500,000        | 25.91%        | 25,195,118,490        | 23,808,397,584        | 2,650,458,036        | 29,605,978,904        |
| New Zealand                         | 39            | 176,474          | 6.37%         | 332,790,257           | 323,435,907           | 65,137,119           | 410,417,644           |
| <b>TOTAL Member Countries</b>       | <b>183</b>    | <b>3,676,474</b> | <b>22.22%</b> | <b>25,527,908,747</b> | <b>24,131,833,491</b> | <b>2,715,595,155</b> | <b>30,016,396,547</b> |
| <b>Other Credit Union Countries</b> |               |                  |               |                       |                       |                      |                       |
| Fiji <sup>(a)</sup>                 | 46            | 19,047           | 3.20%         | 15,959,222            | 18,410,406            | NA                   | 30,916,825            |
| Papua New Guinea <sup>(e)</sup>     | 19            | 143,600          | 4.24%         | 68,000,000            | 47,000,000            | 13,125,323           | 117,000,000           |
| Tonga                               | 60            | 2,997            | 4.19%         | 432,484               | 321,827               | 26,214               | 473,113               |
| <b>TOTAL Other</b>                  | <b>125</b>    | <b>165,644</b>   | <b>4.08%</b>  | <b>84,391,706</b>     | <b>65,732,232</b>     | <b>13,151,537</b>    | <b>148,389,938</b>    |
| <b>TOTAL for South Pacific</b>      | <b>308</b>    | <b>3,842,118</b> | <b>18.66%</b> | <b>25,612,300,453</b> | <b>24,197,565,723</b> | <b>2,728,746,692</b> | <b>30,164,786,485</b> |

## TOTALS

|   | Credit Unions | Members            | Penetration*  | Savings (US\$)         | Loans (US\$)           | Reserves (US\$)        | Assets (US\$)            |
|---|---------------|--------------------|---------------|------------------------|------------------------|------------------------|--------------------------|
| <b>Members, Affiliates &amp; Associates</b> | <b>34,923</b> | <b>141,360,867</b> | <b>10.40%</b> | <b>875,913,697,398</b> | <b>739,702,927,750</b> | <b>104,453,630,552</b> | <b>1,059,552,887,492</b> |
| <b>Other Credit Union Countries</b>         | <b>11,454</b> | <b>30,649,336</b>  | <b>3.13%</b>  | <b>28,209,794,999</b>  | <b>18,513,052,171</b>  | <b>2,378,094,665</b>   | <b>32,593,465,681</b>    |
| <b>Worldwide Credit Unions</b>              | <b>46,377</b> | <b>172,010,203</b> | <b>7.36%</b>  | <b>904,123,492,396</b> | <b>758,215,979,921</b> | <b>106,831,725,217</b> | <b>1,092,146,353,173</b> |

## WOCCU Members

- Australia—Cuscal, Ltd.
- Bolivia—Asociación Técnica de Cooperativas (ATC)
- Brazil—Confederação Interestadual das Cooperativas Ligadas ao SICREDI
- Canada—Credit Union Central of Canada (CUCU)
- 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 (AIRAC)
- El Salvador—Federación de Asociaciones Cooperativas de Ahorro y Crédito de El Salvador, R.L. (FEDEACES)
- 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 Financieras de Nicaragua, R.L. (CCACN)
- Panama—Corporación Fondo de Estabilización y Garantía de Cooperativas de Ahorro y Crédito de Panamá (COFEP)
- Paraguay—Central de Cooperativas del Area Nacional Limitada (CENCOPAN)
- 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)
- Rwanda—Union des Banques Populaires du Rwanda (UBPR)
- South Africa—Savings & Credit Cooperative League of South Africa (SACCOL)
- Ukraine—Ukrainian National Association of Savings & Credit Unions (UNASCU)
- United States—Credit Union National Association, Inc. (CUNA)

## WOCCU Associate Members

- Asia—Association of Asian Confederation of Credit Unions (ACCU)
- International—International Cooperative Banking Association (ICBA)
- International—International Raiffeisen Union (IRU)
- International—World Savings Bank Institute (WSBI)
- Latin America—Confederación Latinoamericana de Cooperativas de Ahorro y Crédito (COLAC)
- Poland—Towarzystwo Ubezpieczeń Wzajemnych Spółdzielczych Kas Oszczędnościowo - Kredytowych (TUW SKOK)
- United States—CUNA Mutual Group

# WOCCU Development Programs as of December 31, 2006

| Program           | Credit Unions | Members          | Savings (US\$)       | Loans (US\$)         | Assets (US\$)        | Institutional Capital/ Total Assets |
|-------------------|---------------|------------------|----------------------|----------------------|----------------------|-------------------------------------|
| Afghanistan MISFA | 2             | 4,489            | 265,680              | 809,466              | 830,017              | 18.97%                              |
| Afghanistan AED*  | 2             | 277              | 230,000              | 0                    | 230,000              | NA                                  |
| Bolivia           | 21            | 403,208          | 258,950,000          | 230,460,000          | 306,010,000          | 10.80%                              |
| Colombia Gates*   | 10            | 430,002          | 300,000,000          | 202,000,000          | 304,000,000          | 7.20%                               |
| Ecuador           | 11            | 356,192          | 208,870,844          | 197,413,147          | 241,785,439          | 9.53%                               |
| Kenya Gates*      | 7             | 157,023          | 162,800,000          | 186,000,000          | 199,000,000          | NA                                  |
| Macedonia         | 1             | 5,925            | 2,452,690            | 3,433,912            | 4,460,804            | 39.42%                              |
| Mexico CPM        | 1             | 1,114,138        | 1,189,993,510        | 936,572,467          | 1,330,145,535        | 3.29%                               |
| Mexico Bansefi    | 40            | 590,010          | 1,030,980,240        | 774,888,108          | 1,157,372,385        | 3.58%                               |
| Mexico Veracruz   | 6             | 50,237           | 34,489,647           | 30,790,022           | 39,994,079           | 13.47%                              |
| Mexico Michoacán  | 8             | 232,206          | 236,534,800          | 182,860,275          | 280,487,953          | 5.29%                               |
| Nicaragua CDP**   | 12            | 48,234           | 9,483,344            | 8,510,277            | 12,132,765           | 10.67%                              |
| Peru*             | 9             | 180,158          | 74,860,000           | 68,910,000           | 92,660,000           | NA                                  |
| Philippines       | 20            | 339,484          | 30,457,342           | 30,802,979           | 42,019,999           | 8.08%                               |
| Rwanda Gates*     | 15            | 100,199          | 20,600,000           | 18,000,000           | 29,000,000           | NA                                  |
| Sri Lanka USDA*   | 19            | 9,344            | 2,650,000            | 2,400,000            | 2,800,000            | NA                                  |
| Uzbekistan        | 35            | 51,532           | 13,607,607           | 13,815,140           | 15,884,151           | 9.10%                               |
| <b>TOTALS</b>     | <b>219</b>    | <b>4,072,658</b> | <b>3,577,225,704</b> | <b>2,887,665,793</b> | <b>4,058,813,126</b> |                                     |

### Program Key

- \* New program; lists research indicators and diagnostic data.
- \*\* The WOCCU program in Nicaragua is part of the larger USAID Cooperative Development Program (CDP). WOCCU also carries out CDP activities in Afghanistan, Ecuador, Kenya and the Philippines.

WOCCU started two new programs in Kenya, funded by FSD Trust and USDA, during 2006. Data is not yet available for these programs. WOCCU also strengthens credit unions in Cambodia and Uganda with funding raised from within the international credit union movement.

### Statistical Key

- NA Not available.
- (a) Data as of December 31, 2005.
- (b) Data as of March 31, 2006.
- (c) Data as of September 30, 2006.
- (d) Data from the West African Central Bank.
- (e) Data from the Association of Asian Confederation of Credit Unions.
- (f) Data from the Caribbean Confederation of Credit Unions.
- (g) 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.
- (\*) Penetration rate is calculated by dividing the total number of reported credit union members by the economically active population.

Country statistics represent affiliated and non-affiliated credit unions as reported in WOCCU's annual *Statistical Report* survey of national credit union associations and WOCCU program offices. Unless otherwise indicated, data is as of December 31, 2006.



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