

2009

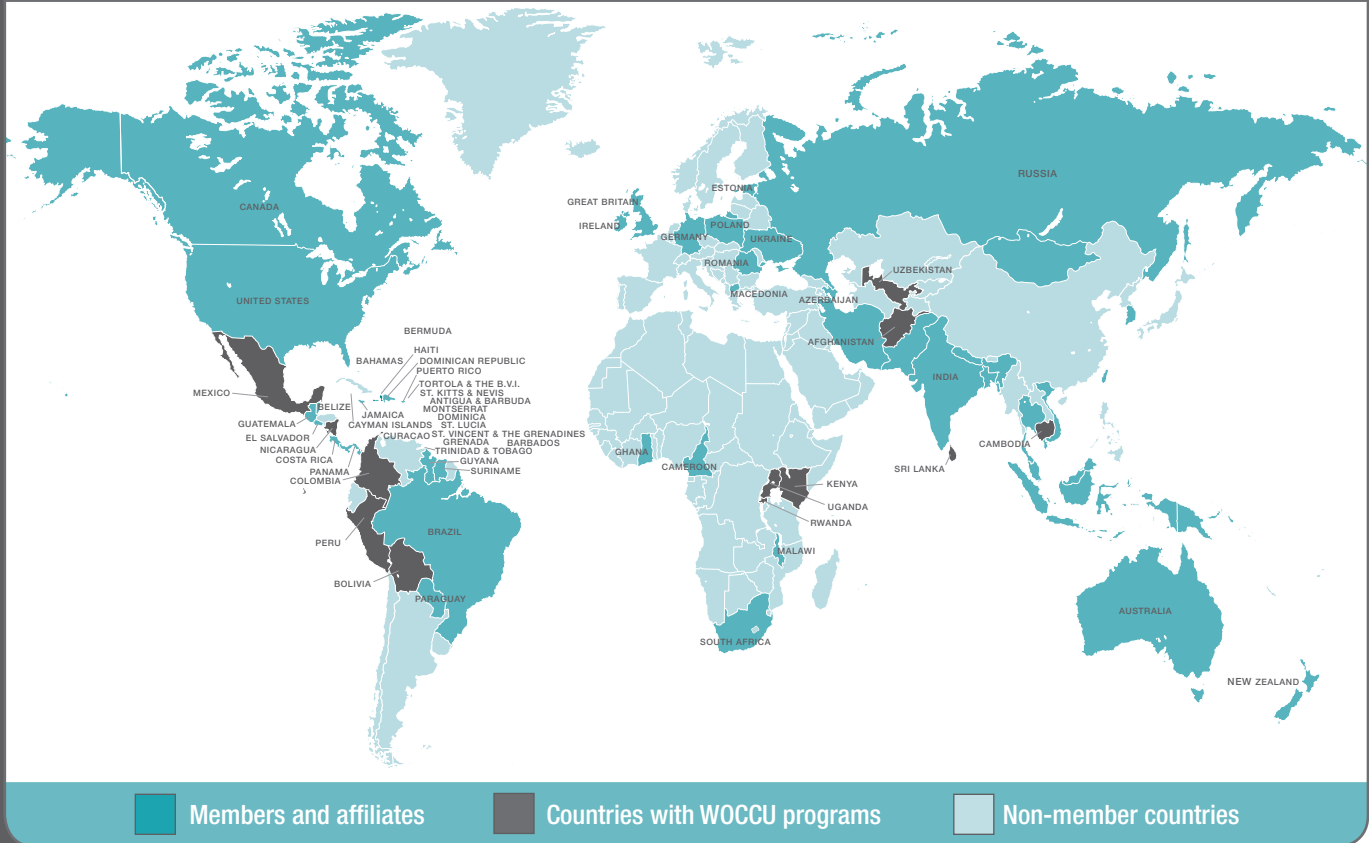
Statistical Report



World
Council
of Credit
Unions

AFRICA • ASIA • CARIBBEAN • EUROPE • LATIN AMERICA • NORTH AMERICA • OCEANIA

CREDIT UNIONS WORLDWIDE



AT A GLANCE

Credit Union Countries* 97

Credit Unions 49,330

Members 183,916,050

Penetration** 7.6%

Savings (USD) ... 1,145,851,168,440

Loans (USD) 911,752,609,009

Reserves (USD) 119,738,181,486

Assets (USD) 1,353,602,749,986

Credit unions worldwide demonstrate resiliency in 2009

The global credit union sector demonstrated continued resiliency in 2009, according to survey results collected for World Council of Credit Union's (WOCCU) *2009 Statistical Report*. This year, WOCCU surveyed 97 countries to measure credit union growth and member service trends worldwide. Results show that 49,330 credit unions serve an estimated 184 million members within those countries.

The statistics in this report are displayed using seven indicators that provide an insightful snapshot of the dynamic and changing economic environment that credit unions inhabit. These indicators demonstrate that credit unions continue to be a vibrant and growing presence around the globe, and continue to increase their influence and service to members. The number of credit unions, members served and market penetration indicate the movement's social impact in a particular country, while savings and loan figures help measure the degree to which those credit unions are serving members. The reserves and assets statistics help outline the relative stability of the institutions and their capacity to grow in the future.

As the global trade association and development agency for credit unions, WOCCU promotes the sustainable development of credit unions and other financial cooperatives around the world to empower people through access to high quality and affordable financial services. WOCCU advocates on behalf of the global credit union system before international organizations and works with national governments to improve legislation and regulation. Its technical assistance programs introduce new tools and technologies to strengthen credit unions' financial performance and increase their outreach. In 2009, WOCCU's development programs reached 5.9 million people in 13 countries.

Learn more about WOCCU's impact around the world at www.woccu.org.

Africa

| | Credit Unions | Members | Penetration** | Savings (USD) | Loans (USD) | Reserves (USD) | Assets (USD) |
|------------------------------|---------------|-------------------|---------------|----------------------|----------------------|--------------------|------------------------------------|
| Benin ^(b) | 35 | 1,316,353 | 28.7% | 102,354,465 | 68,449,548 | NA | NA |
| Burkina Faso ^(b) | 70 | 1,441,952 | 17.8% | 163,793,891 | 151,830,990 | NA | NA |
| Cameroon | 203 | 302,068 | 2.9% | 192,586,164 | 122,618,203 | 7,178,697 | 226,267,515 |
| Ethiopia ^(a) | 5,975 | 477,817 | 1.1% | 88,381,822 | 12,846,339 | 9,324,233 | 99,193,964 |
| Gambia | 86 | 37,078 | 3.9% | 7,824,794 | 6,010,766 | NA | NA |
| Ghana | 409 | 281,447 | 2.0% | 93,857,008 | 76,241,002 | 11,113,307 | 103,604,847 |
| Guinea-Bissau ^(b) | 19 | 18,378 | 2.1% | 604,052 | 528,267 | NA | NA |
| Ivory Coast ^(b) | 97 | 2,288,643 | 19.6% | 218,167,472 | 73,159,369 | NA | NA |
| Kenya | 3,996 | 3,835,250 | 17.8% | 2,750,754,034 | 2,517,445,869 | 179,328,367 | 3,289,351,841 |
| Lesotho | 70 | 55,000 | 4.3% | 8,225,736 | 5,483,824 | NA | NA |
| Liberia | 105 | 18,715 | 1.0% | 2,357,787 | 366,410 | 1,963 | NA |
| Malawi | 58 | 100,484 | 1.4% | 13,818,599 | 14,118,047 | 2,076,395 | 18,229,080 |
| Mali ^(b) | 132 | 1,356,882 | 22.0% | 120,083,720 | 150,335,349 | NA | NA |
| Mauritius | 108 | 92,000 | 10.2% | 60,120,150 | 58,170,108 | 8,120,431 | 68,020,008 |
| Niger ^(b) | 114 | 189,600 | 2.6% | 13,217,813 | 13,340,407 | NA | NA |
| Senegal ^(b) | 681 | 1,900,212 | 25.3% | 296,469,083 | 345,147,636 | NA | NA |
| Seychelles | 1 | 11,137 | 18.2% | 8,811,554 | 6,430,943 | 577,086 | 9,767,367 |
| South Africa | 31 | 20,012 | 0.1% | 15,308,275 | 11,395,054 | 1,035,942 | 16,548,317 |
| Swaziland | 67 | 34,263 | 4.3% | 66,332,604 | 54,136,694 | 3,397,714 | NA |
| Togo | 73 | 873,615 | 26.0% | 149,873,952 | 125,063,247 | NA | NA |
| Uganda | 2,021 | 878,912 | 5.7% | 63,506,634 | 63,773,468 | 20,546,264 | 117,674,056 |
| Zimbabwe ^(a) | 53 | 65,000 | 1.1% | 500,000 | 600,000 | 200,000 | 1,600,000 |
| Total Member Countries | 4,698 | 4,550,398 | 5.3% | 3,075,135,634 | 2,748,249,117 | 201,309,794 | 3,663,768,967 |
| Total Other Countries | 9,706 | 11,044,420 | 7.8% | 1,361,813,974 | 1,129,242,422 | 41,590,605 | 1,280,340,535 |
| TOTAL for Africa | 14,404 | 15,594,818 | 6.8% | 4,436,949,608 | 3,877,491,540 | 242,900,398 | 4,944,109,502^(e) |

Asia

| | Credit Unions | Members | Penetration** | Savings (USD) | Loans (USD) | Reserves (USD) | Assets (USD) |
|----------------------------|---------------|-------------------|---------------|-----------------------|-----------------------|----------------------|------------------------|
| Afghanistan | 18 | 46,243 | 0.3% | 2,078,720 | 7,441,590 | 459,426 | 10,571,477 |
| Azerbaijan | 48 | 9,432 | 0.2% | 4,607,616 | 14,953,157 | 488,334 | 15,402,107 |
| Bangladesh ^(c) | 518 | 205,583 | 0.2% | 55,000,000 | 31,000,000 | 7,000,000 | 64,000,000 |
| Cambodia | 80 | 48,080 | 0.5% | 865,889 | 1,484,708 | 308,714 | 2,497,069 |
| Hong Kong | 44 | 72,286 | 1.4% | 770,197,741 | 86,086,013 | 25,649,812 | 805,787,285 |
| India | 1,721 | 20,000,000 | 2.7% | 33,946,829,829 | 20,940,860,962 | 3,334,309,966 | 42,001,270,336 |
| Indonesia ^(a,c) | 950 | 1,153,931 | 0.7% | 443,000,000 | 421,000,000 | 17,000,000 | 527,000,000 |
| Korea | 982 | 5,192,540 | 14.8% | 31,400,289,618 | 19,693,557,064 | 656,463,561 | 34,118,312,994 |
| Kyrgyzstan ^(a) | 248 | 26,712 | 0.8% | 4,942,603 | 11,050,254 | 5,104,584 | 23,449,735 |
| Laos ^(a,c) | 48 | 3,498 | 0.1% | 55,000 | 39,000 | NA | 58,000 |
| Malaysia ^(a,c) | 350 | 44,093 | 0.3% | 20,000,000 | 10,000,000 | 700,000 | 23,000,000 |
| Mongolia ^(c) | 217 | 28,069 | 1.4% | 26,000,000 | 23,000,000 | 800,000 | 31,000,000 |
| Myanmar ^(a,c) | 1,897 | 388,295 | 1.2% | 10,200,000 | 6,000,000 | 900,000 | 11,000,000 |
| Nepal | 670 | 413,192 | 2.4% | 37,414,370 | 40,994,977 | 1,656,645 | 42,841,675 |
| Philippines | 1,276 | 2,212,150 | 3.7% | 572,742,631 | 859,347,389 | 63,995,769 | 1,463,948,471 |
| Singapore | 34 | 200,000 | 5.6% | 500,000,000 | 122,000,000 | 33,000,000 | 660,000,000 |
| Sri Lanka | 8,440 | 884,136 | 6.1% | 38,792,462 | 36,061,585 | 8,288,913 | 53,199,590 |
| Taiwan ROC | 336 | 201,486 | 1.2% | 584,905,666 | 322,950,417 | 63,782,456 | 729,715,878 |
| Thailand | 2,216 | 3,132,875 | 6.7% | 22,094,350,024 | 20,569,683,663 | 1,246,913,173 | 28,427,199,269 |
| Uzbekistan | 103 | 153,063 | 0.8% | 114,931,190 | 121,792,378 | 17,516,872 | 140,320,895 |
| Vietnam | 1,037 | 1,503,333 | 2.5% | 853,781,111 | 1,034,351,055 | 30,174,277 | 1,176,466,944 |
| Total Member Countries | 1,872 | 20,162,495 | 2.6% | 34,066,368,635 | 21,077,606,498 | 3,352,315,172 | 42,156,993,337 |
| Total Other Countries | 19,361 | 15,756,502 | 2.6% | 57,414,615,835 | 43,276,047,714 | 2,162,197,330 | 68,170,048,387 |
| TOTAL for Asia | 21,233 | 35,918,997 | 2.6% | 91,480,984,470 | 64,353,654,212 | 5,514,512,502 | 110,327,041,725 |

Caribbean

| | Credit Unions | Members | Penetration** | Savings (USD) | Loans (USD) | Reserves (USD) | Assets (USD) |
|---------------------------|---------------|---------|---------------|---------------|-------------|----------------|--------------|
| Antigua & Barbuda | 5 | 25,532 | 44.8% | 43,823,958 | 35,859,179 | 3,001,231 | 52,166,013 |
| Bahamas | 10 | 34,170 | 16.5% | 196,692,801 | 161,326,435 | 13,909,128 | 235,931,323 |
| Barbados | 35 | 129,476 | 63.8% | 510,754,941 | 514,097,331 | 44,959,696 | 659,380,039 |
| Belize | 13 | 118,383 | 65.6% | 206,189,057 | 174,676,109 | 37,708,885 | 259,281,268 |
| Bermuda ^(d) | 1 | 5,155 | 11.3% | 6,873,990 | 6,177,177 | 1,406,000 | 8,394,944 |
| Cayman Islands | 2 | 12,132 | 34.8% | 178,442,818 | 162,122,418 | 16,870,677 | 198,101,765 |
| Dominica | 15 | 60,803 | NA | 154,088,062 | 113,711,972 | 8,326,900 | 174,365,734 |
| Dominican Republic | 14 | 329,676 | 5.5% | 381,214,202 | 314,717,621 | 23,557,407 | 465,571,886 |
| Grenada ^(d) | 13 | 39,452 | 66.7% | 92,033,917 | 90,668,465 | 3,724,382 | 113,589,607 |
| Guyana | 29 | 34,287 | 6.5% | 12,505,096 | 13,588,746 | 1,342,873 | 18,485,253 |
| Haiti | 175 | 469,870 | 8.9% | 46,037,977 | 39,262,808 | NA | NA |
| Jamaica | 47 | 968,558 | 56.1% | 508,543,355 | 418,190,698 | 112,531,739 | 652,105,551 |
| Montserrat ^(d) | 1 | 4,223 | NA | 15,548,963 | 13,417,246 | 358,566 | 18,910,751 |

| | | | | | | | |
|------------------------------------|------------|------------------|--------------|----------------------|----------------------|--------------------|----------------------|
| Netherland Antilles ^(d) | 13 | 18,360 | 12.0% | 35,700,000 | 40,800,000 | 1,428,000 | 66,300,000 |
| St. Kitts & Nevis | 3 | 15,297 | 57.9% | 46,095,657 | 38,059,198 | 6,961,600 | 56,017,467 |
| St. Lucia ^(d) | 12 | 65,881 | 61.9% | 88,450,426 | 92,121,665 | 53,219,108 | 127,914,734 |
| St. Vincent & the Grenadines | 9 | 51,381 | 74.0% | 86,564,163 | 65,580,224 | 11,892,784 | 90,329,746 |
| Suriname ^(d) | 30 | 65,744 | 20.5% | 50,974,989 | 34,967,191 | 6,496,248 | 59,472,496 |
| Trinidad & Tobago ^(d) | 129 | 575,000 | 64.4% | 892,296,973 | 859,374,135 | 56,612,023 | 1,209,677,419 |
| Total Member Countries | 381 | 2,553,510 | 23.8% | 3,506,793,368 | 3,149,455,811 | 404,307,245 | 4,465,995,995 |
| Total Other Countries | 175 | 469,870 | 8.9% | 46,037,977 | 39,262,808 | NA | NA |
| TOTAL for Caribbean | 556 | 3,023,380 | 18.9% | 3,552,831,345 | 3,188,718,619 | 404,307,245 | 4,465,995,995 |

Europe**

| | Credit Unions | Members | Penetration** | Savings (USD) | Loans (USD) | Reserves (USD) | Assets (USD) |
|-------------------------|---------------|------------------|---------------|-----------------------|-----------------------|----------------------|-----------------------|
| Belarus | 14 | 1,047 | 0.02% | 585,824 | 630,563 | 82,062 | 676,620 |
| Estonia | 19 | 3,019 | 0.3% | 8,558,633 | 10,790,176 | 4,766,633 | 16,195,073 |
| Great Britain | 453 | 788,257 | 2.0% | 903,471,857 | 751,468,816 | 141,583,575 | 1,072,321,685 |
| Ireland | 503 | 2,955,000 | 75.4% | 17,274,395,138 | 9,243,492,719 | 2,938,309,827 | 20,052,172,916 |
| Latvia | 34 | 25,194 | 1.6% | 16,340,874 | 17,191,536 | 1,028,503 | 20,009,747 |
| Lithuania | 61 | 102,403 | 4.1% | 296,503,352 | 229,682,340 | 3,621,616 | 366,002,282 |
| Macedonia | 1 | 7,628 | 0.5% | 3,599,944 | 4,206,682 | 2,096,804 | 6,091,896 |
| Moldova | 395 | 124,139 | 3.9% | 9,631,048 | 26,600,734 | 364,529 | 30,169,794 |
| Poland | 62 | 2,026,120 | 7.4% | 3,765,873,070 | 2,921,459,734 | 285,212,624 | 4,042,441,061 |
| Romania | 17 | 71,458 | 0.5% | 38,722,174 | 35,998,305 | 8,644,327 | 48,501,515 |
| Russia | 130 | 207,710 | 0.2% | 129,586,120 | 128,796,405 | 4,465,122 | 162,082,723 |
| Ukraine | 729 | 2,190,000 | 6.8% | 477,479,546 | 493,359,162 | 56,816,366 | 532,314,805 |
| Total Member Countries | 1,914 | 8,249,192 | 3.7% | 22,601,686,482 | 13,589,571,998 | 3,441,895,278 | 25,932,121,674 |
| Total Other Countries | 504 | 252,783 | 1.8% | 323,061,099 | 274,105,174 | 5,096,710 | 416,858,443 |
| TOTAL for Europe | 2,418 | 8,501,975 | 3.6% | 22,924,747,581 | 13,863,677,172 | 3,446,991,988 | 26,348,980,117 |

Latin America

| | Credit Unions | Members | Penetration** | Savings (USD) | Loans (USD) | Reserves (USD) | Assets (USD) |
|--------------------------------|---------------|-------------------|---------------|-----------------------|-----------------------|----------------------|-----------------------|
| Bolivia | 24 | 466,685 | 8.0% | 430,157,431 | 357,443,803 | 62,156,732 | 513,692,000 |
| Brazil | 855 | 3,468,191 | 2.6% | 11,554,102,882 | 12,134,150,015 | 3,810,616,738 | 19,404,767,016 |
| Chile | 5 | 894,721 | 8.0% | 1,082,488,730 | 2,111,995,689 | 523,618,780 | 2,366,215,142 |
| Colombia ^(a) | 202 | 1,876,790 | 6.3% | 2,341,263,131 | NA | 190,330,971 | 3,429,818,186 |
| Costa Rica | 67 | 702,189 | 24.6% | 1,399,276,411 | 592,912,564 | 44,877,373 | 2,021,770,284 |
| Ecuador | 34 | 1,856,643 | 20.3% | 1,589,075,873 | 1,314,381,117 | 110,583,022 | 1,936,792,081 |
| El Salvador ^(a) | 31 | 116,512 | 2.7% | 133,472,713 | 137,947,108 | 11,162,824 | 173,799,720 |
| Guatemala | 27 | 918,254 | 12.2% | 555,566,096 | 466,895,032 | 110,037,174 | 710,381,140 |
| Honduras | 76 | 614,792 | 13.5% | 425,756,644 | 459,202,678 | 77,578,541 | 568,545,129 |
| Mexico | 54 | 2,588,357 | 3.6% | 2,353,779,770 | 2,117,172,898 | 193,227,454 | 2,760,388,682 |
| Nicaragua | 8 | 39,231 | 1.1% | 9,440,952 | 5,004,852 | -962,834 | 10,095,129 |
| Panama | 161 | 105,239 | 4.9% | 376,823,668 | 129,357,760 | 35,892,834 | 751,324,996 |
| Paraguay | 46 | 350,000 | 8.6% | 1,895,577,650 | 1,614,153,688 | 45,636,419 | 2,330,637,810 |
| Peru | 161 | 787,619 | 4.1% | 963,951,598 | 836,040,129 | 57,324,358 | 1,116,708,334 |
| Uruguay | 33 | 196,776 | 8.8% | 6,025,821 | NA | NA | 7,446,769 |
| Total Member Countries | 1,434 | 9,542,277 | 3.8% | 19,672,149,171 | 18,391,077,849 | 4,369,969,073 | 29,793,565,111 |
| Total Other Countries | 350 | 5,439,722 | 9.5% | 5,444,610,198 | 3,885,579,484 | 902,111,314 | 8,308,817,309 |
| TOTAL for Latin America | 1,784 | 14,981,999 | 4.8% | 25,116,759,370 | 22,276,657,334 | 5,272,080,386 | 38,102,382,420 |

North America

| | Credit Unions | Members | Penetration** | Savings (USD) | Loans (USD) | Reserves (USD) | Assets (USD) |
|--------------------------------|---------------|--------------------|---------------|------------------------|------------------------|------------------------|--------------------------|
| Canada | 945 | 10,818,031 | 47.0% | 197,826,729,323 | 189,052,625,559 | 13,254,696,838 | 229,693,740,409 |
| United States | 7,708 | 91,156,643 | 44.3% | 763,341,482,435 | 580,454,197,994 | 87,820,878,727 | 896,823,977,926 |
| TOTAL for North America | 8,653 | 101,974,674 | 44.6% | 961,168,211,758 | 769,506,823,553 | 101,075,575,565 | 1,126,517,718,335 |

Oceania

| | Credit Unions | Members | Penetration** | Savings (USD) | Loans (USD) | Reserves (USD) | Assets (USD) |
|--------------------------------|---------------|------------------|---------------|-----------------------|-----------------------|----------------------|-----------------------|
| Australia | 111 | 3,470,000 | 24.0% | 36,671,519,287 | 34,241,338,966 | 3,597,488,546 | 42,172,247,180 |
| Fiji | 29 | 15,243 | 2.5% | 19,952,445 | 21,037,941 | NA | 24,501,189 |
| New Zealand | 22 | 170,496 | 6.1% | 356,953,004 | 343,425,690 | 77,195,459 | 445,067,754 |
| Papua New Guinea | 20 | 250,000 | 7.0% | 117,760,000 | 76,630,000 | 106,800,000 | 249,160,000 |
| Solomon Islands ^(a) | 16 | 9,537 | 2.8% | 3,415,831 | 2,655,856 | 278,394 | 4,446,559 |
| Tonga | 84 | 4,931 | 6.5% | 1,083,741 | 498,126 | 51,002 | 1,099,209 |
| Total Member Countries | 133 | 3,640,496 | 21.1% | 37,028,472,291 | 34,584,764,656 | 3,674,684,005 | 42,617,314,934 |
| Total Other Countries | 149 | 279,711 | 6.1% | 142,212,017 | 100,821,923 | 107,129,396 | 279,206,957 |
| TOTAL for Oceania | 282 | 3,920,207 | 17.9% | 37,170,684,308 | 34,685,586,579 | 3,781,813,401 | 42,896,521,891 |

TOTALS

| | Credit Unions | Members | Penetration** | Savings (USD) | Loans (USD) | Reserves (USD) | Assets (USD) |
|--------------------------------|---------------|--------------------|---------------|--------------------------|------------------------|------------------------|--------------------------|
| WOCCU Members & Affiliates | 19,085 | 150,673,042 | 9.5% | 1,081,118,817,339 | 863,047,549,482 | 116,520,056,131 | 1,275,147,478,354 |
| Other Credit Union Countries | 30,245 | 33,243,008 | 4.0% | 64,732,351,101 | 48,705,059,526 | 3,218,125,355 | 78,455,271,632 |
| Credit Unions Worldwide | 49,330 | 183,916,050 | 7.6% | 1,145,851,168,440 | 911,752,609,009 | 119,738,181,486 | 1,353,602,749,986 |

2009 WOCCU Members

Australia—Abacus Australian Mutuals
Bolivia—Asociación Técnica de Cooperativas de Ahorro y Crédito (ATC)
Brazil—Confederação Interestadual das Cooperativas Ligadas ao SICREDI
Cameroon—Cameroon Co-operative Credit Union League (CamCCUL)
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 (AIRAC)
El Salvador—Federación de Asociaciones Cooperativas de Ahorro y Crédito de El Salvador (FEDECACES)
Ghana—Ghana Co-operative Credit Union Association (CUA)
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 (KUSCCO)
Macedonia—FULM Savings House
Malawi—Malawi Union of Savings & Credit Co-operatives (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 (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)
Seychelles—Seychelles Credit Union
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 (CUNA)
Uzbekistan—Credit Union Association (CUA) of Uzbekistan

WOCCU Development Programs in 2009

| Program | Credit Unions | Members | Savings (USD) | Loans (USD) | Assets (USD) |
|-----------------------------------|---------------|------------------|----------------------|----------------------|----------------------|
| 1. Afghanistan | 18 | 46,243 | 2,078,720 | 7,441,590 | 10,571,477 |
| 2. Bolivia | 24 | 466,685 | 430,157,431 | 357,443,803 | 513,692,000 |
| 3. Cambodia | 6 | 9,436 | 192,132 | 641,491 | 715,350 |
| 4. Colombia (BdO ¹) | 9 | 92,547 | 76,199,680 | 62,245,265 | 78,537,205 |
| 5. Colombia (Gates) | 10 | 699,172 | 544,569,075 | 557,577,644 | 684,174,287 |
| 6. Haiti | 18 | 201,192 | 26,515,825 | 22,897,858 | NA |
| 7. Kenya (FSD) | 7 | 202,584 | 109,175,623 | 112,927,306 | 142,138,433 |
| 8. Kenya (Gates) | 4 | 96,255 | 24,386,934 | 20,614,931 | 34,073,087 |
| 9. Kenya (USDA) | 3 | 64,594 | 19,889,370 | 23,219,497 | 26,659,212 |
| 10. Mexico | 54 | 3,452,163 | 2,477,115,805 | 2,113,453,140 | 2,755,538,828 |
| 11. Nicaragua (CDP ²) | 8 | 42,167 | 9,298,707 | 5,446,630 | 9,943,028 |
| 12. Peru | 7 | 202,670 | 114,825,365 | 116,072,463 | 139,170,783 |
| 13. Rwanda | 12 | 171,615 | 28,246,096 | 31,590,980 | 40,084,556 |
| 14. Sri Lanka ³ | 126 | 68,434 | 7,912,558 | 10,247,177 | 10,752,710 |
| 15. Uganda | 10 | 33,084 | 3,686,379 | 2,784,440 | 4,237,127 |
| 16. Uzbekistan | 12 | 43,570 | 39,421,197 | 45,460,877 | 49,437,858 |
| TOTAL | 328 | 5,892,411 | 3,913,670,898 | 3,490,065,092 | 4,499,725,941 |

Development Program Notes

¹ Banca de las Oportunidades

² WOCCU's program in Nicaragua is part of the larger USAID Cooperative Development Program (CDP). WOCCU also carries out CDP activities in Ecuador, Kenya, Peru, Mexico, Philippines and the United States.

³ WOCCU's program in Sri Lanka works with one credit union that includes 126 district finance facilities and branch offices.



2009 Affiliate Members

Azerbaijan—Azerbaijan Credit Union Association (AKIA)
Estonia—Estonian Union of Credit Cooperatives (EUCC)

2009 Associate Members

India—National Federation of Urban Co-operative Banks and Credit Societies (NAFCUB)
 International Cooperative & Mutual Insurance Federation (ICMIF)
 International Cooperative Banking Association (ICBA)
 International Raiffeisen Union (IRU)
Poland—Cooperative Savings and Credit Union Mutual Insurance Society (TUW SKOK)
United States—CO-OP Financial Services
United States—CUNA Mutual Group (CMG)
United States—Financial Service Centers Cooperative (FSCC)

Statistical Report Key

WOCCU members and affiliates

NA Not available

(a) Data as of December 31, 2008

(b) Data from the West African Central Bank

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

(d) Data from the Caribbean Confederation of Credit Unions

(e) Total assets for Africa have been estimated based on the loans reported by individual countries.

(*) The following countries with financial cooperatives that did not report and are not included in the totals: Albania, Argentina, Bosnia and Herzegovina, Botswana, China, Croatia, Gabon, Georgia, Guinea, Iran, Japan, Kiribati, Madagascar, Mauritania, Morocco, Nigeria, Pakistan, Rwanda, Samoa, Sudan, Swaziland, Switzerland, Timor-Leste, Tuvalu, Vanuatu, Venezuela and Zambia.

(**) Penetration rate is calculated by dividing the total number of reported credit union members by the economically active population age 15-64 years old.

(***) The European Association of Cooperative Banks reports the following data for financial cooperatives in 21 European countries as of December 31, 2008: 4,071 regional/local cooperative banks; 50,605,162 members; US\$3,922,227,955,510 in savings; US\$4,361,890,838,207 in loans; and US\$8,000,048,732,943 in assets. For additional details visit www.eurocoopbanks.coop.

This report is the best available data based on the annual survey responses from WOCCU member and non-member credit union associations and WOCCU program offices. Unless otherwise indicated, data are current as of December 31, 2009.