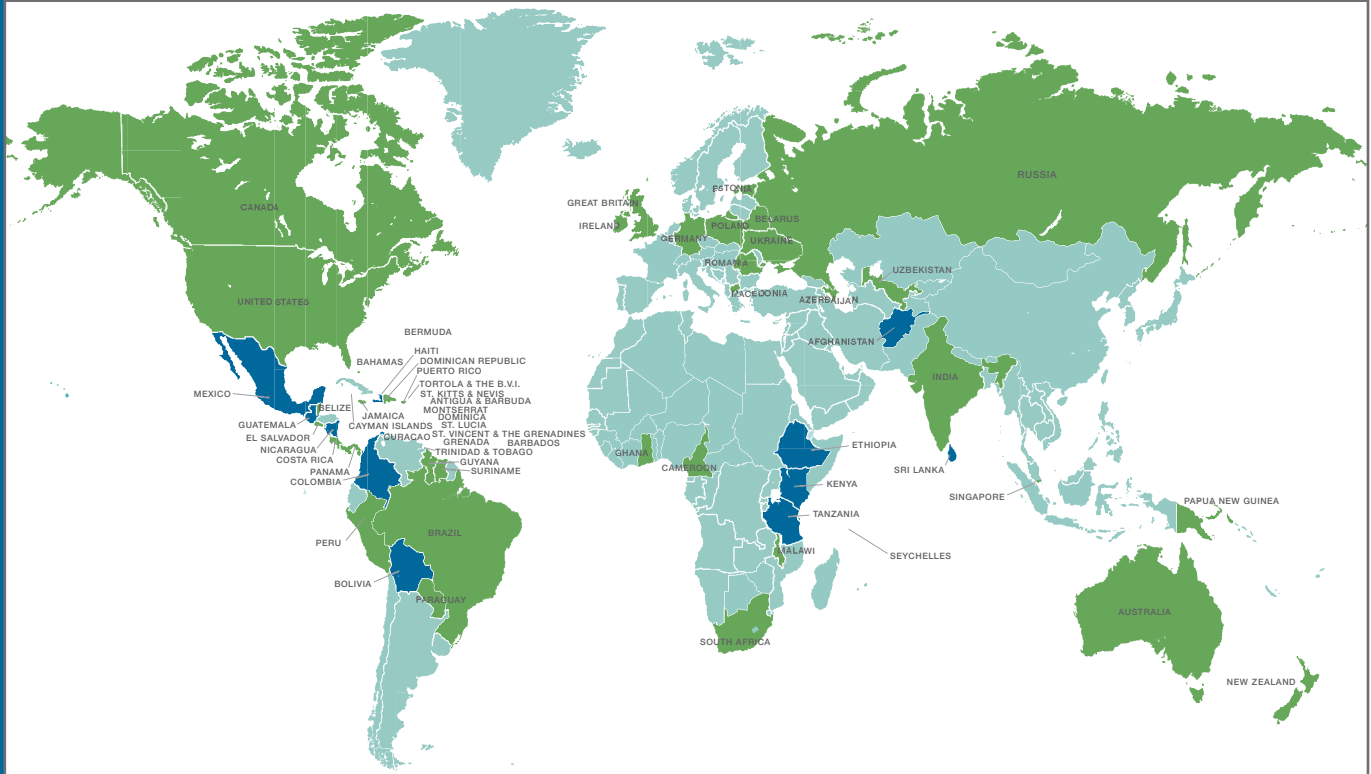




AFRICA • ASIA • CARIBBEAN • EUROPE • LATIN AMERICA • NORTH AMERICA • OCEANIA

## CREDIT UNIONS WORLDWIDE



■ Members and affiliates
 ■ Countries with WOCCU programs
 ■ Non-member countries

### AT A GLANCE

|                         |                   |
|-------------------------|-------------------|
| Credit Union Countries* | 100               |
| Credit Unions           | 52,945            |
| Members                 | 187,986,967       |
| Penetration**           | 7.5%              |
| Savings (USD) ...       | 1,229,389,373,994 |
| Loans (USD).....        | 960,089,324,649   |
| Reserves (USD) ....     | 131,659,476,973   |
| Assets (USD).....       | 1,460,551,666,291 |

**188** million people.

**100** countries.

**53,000** credit unions.

## WOCCU: improving people's lives through credit unions.

World Council of Credit Unions (WOCCU) is the global trade association and development agency for credit unions. WOCCU promotes the development of financial cooperatives worldwide to empower people through financial services and advocates on behalf of financial cooperatives on a global and national level for improved laws and regulation. The organization's technical assistance programs introduce new tools and technologies to strengthen credit unions' financial performance and increase their outreach.

Learn more about WOCCU's impact around the world at [www.woccu.org](http://www.woccu.org).

## Africa

|                              | Credit Unions | Members           | Penetration** | Savings (USD)        | Loans (USD)          | Reserves (USD)     | Assets (USD)                       |
|------------------------------|---------------|-------------------|---------------|----------------------|----------------------|--------------------|------------------------------------|
| Benin <sup>(a)</sup>         | 30            | 1,454,187         | 29.6%         | 101,769,971          | 74,910,157           | NA                 | NA                                 |
| Burkina Faso <sup>(a)</sup>  | 69            | 1,624,568         | 18.8%         | 188,831,859          | 158,655,225          | NA                 | NA                                 |
| Cameroon                     | 212           | 341,105           | 3.1%          | 214,515,040          | 139,925,588          | 10,826,551         | 247,195,681                        |
| Ethiopia                     | 4,337         | 268,422           | 0.6%          | 20,459,416           | 17,644,214           | 722,630            | 38,826,260                         |
| Gambia                       | 61            | 40,546            | 4.0%          | 10,592,408           | 8,201,157            | NA                 | 10,826,909                         |
| Ghana                        | 422           | 314,963           | 2.1%          | 113,751,191          | 74,204,833           | 14,381,946         | 136,829,229                        |
| Guinea-Bissau <sup>(a)</sup> | 18            | 21,985            | 2.4%          | 614,963              | 418,208              | NA                 | NA                                 |
| Ivory Coast <sup>(a)</sup>   | 72            | 2,103,012         | 17.1%         | 198,747,439          | 57,962,088           | NA                 | NA                                 |
| Kenya                        | 4,020         | 3,918,490         | 17.3%         | 2,794,431,047        | 3,245,333,881        | 215,194,040        | 3,703,506,074                      |
| Lesotho                      | 51            | 51,685            | 4.4%          | 8,138,891            | 4,280,852            | NA                 | 8,986,347                          |
| Liberia                      | 22            | 10,000            | 0.5%          | NA                   | NA                   | NA                 | NA                                 |
| Malawi                       | 53            | 119,243           | 1.4%          | 16,147,927           | 16,274,373           | 2,620,689          | 22,182,952                         |
| Mali <sup>(a)</sup>          | 69            | 1,433,105         | 20.3%         | 119,782,897          | 135,918,692          | NA                 | NA                                 |
| Mauritius                    | 95            | 100,000           | 10.9%         | 102,273,889          | 92,046,501           | 19,602,495         | 143,183,445                        |
| Niger <sup>(a)</sup>         | 74            | 186,263           | 2.4%          | 11,351,310           | 13,261,529           | NA                 | NA                                 |
| Senegal <sup>(a)</sup>       | 340           | 2,150,707         | 31.6%         | 312,174,882          | 364,529,284          | NA                 | NA                                 |
| Seychelles                   | 1             | 11,525            | 18.2%         | 10,076,043           | 8,356,156            | 1,095,345          | 11,804,133                         |
| South Africa <sup>(b)</sup>  | 31            | 20,012            | 0.1%          | 15,308,275           | 11,395,054           | 1,035,942          | 16,548,317                         |
| Swaziland                    | 60            | 37,804            | 4.7%          | 83,119,987           | 72,980,808           | 4,883,931          | 95,302,009                         |
| Tanzania                     | 5,344         | 911,873           | 3.9%          | 151,672,710          | 111,377,164          | NA                 | 368,912,394                        |
| Togo <sup>(a)</sup>          | 80            | 990,823           | 26.1%         | 158,106,851          | 134,902,385          | NA                 | NA                                 |
| Uganda                       | 2,021         | 878,912           | 5.3%          | 63,506,634           | 63,773,468           | 20,546,264         | 117,674,056                        |
| Zambia                       | 26            | 2,050             | 0.3%          | 6,384,226            | 5,546,950            | 515,971            | NA                                 |
| Zimbabwe                     | 53            | 90,000            | 1.4%          | 840,000              | 900,000              | 650,000            | 2,700,000                          |
| Total Member Countries       | 4,739         | 4,725,338         | 5.3%          | 3,164,229,523        | 3,495,489,884        | 245,154,513        | 4,138,066,386                      |
| Total Other Countries        | 12,822        | 12,355,942        | 9.2%          | 1,538,368,331        | 1,317,308,682        | 46,921,292         | 1,732,515,939                      |
| <b>TOTAL for Africa</b>      | <b>17,561</b> | <b>17,081,280</b> | <b>7.6%</b>   | <b>4,702,597,855</b> | <b>4,812,798,556</b> | <b>292,075,805</b> | <b>5,870,582,325<sup>(d)</sup></b> |

## Asia

|                          | Credit Unions | Members           | Penetration** | Savings (USD)          | Loans (USD)           | Reserves (USD)       | Assets (USD)           |
|--------------------------|---------------|-------------------|---------------|------------------------|-----------------------|----------------------|------------------------|
| Afghanistan              | 30            | 63,747            | 0.4%          | 3,066,094              | 11,710,044            | NA                   | 16,789,518             |
| Azerbaijan               | 69            | 18,763            | 0.3%          | 10,075,140             | 34,128,726            | 2,731,741            | 38,353,372             |
| Bangladesh               | 1,058         | 266,430           | 0.3%          | 73,939,869             | 80,383,090            | 9,015,048            | 96,888,731             |
| Cambodia <sup>(c)</sup>  | 32            | 34,860            | 0.4%          | 1,030,000              | 3,370,000             | 400,000              | 3,910,000              |
| Hong Kong <sup>(c)</sup> | 44            | 74,086            | 1.4%          | 862,000,000            | 73,000,000            | 23,000,000           | 908,000,000            |
| India                    | 1,674         | 20,000,000        | 2.6%          | 40,348,628,104         | 24,338,434,042        | 5,537,449,940        | 52,086,362,684         |
| Indonesia <sup>(c)</sup> | 943           | 1,534,151         | 0.9%          | 915,000,000            | 807,000,000           | 45,000,000           | 1,117,000,000          |
| Iran <sup>(b,c)</sup>    | 50            | 16,600            | 0.3%          | 67,000,000             | 26,000,000            | NA                   | 68,000,000             |
| Korea                    | 963           | 5,578,995         | 15.7%         | 37,020,716,230         | 24,351,067,628        | 761,543,288          | 42,200,015,908         |
| Kyrgyzstan               | 217           | 27,376            | 0.7%          | 5,090,795              | 13,683,930            | 6,723,135            | 26,784,083             |
| Laos <sup>(c)</sup>      | 28            | 13,556            | 0.4%          | 2,729,000              | 2,120,000             | NA                   | 3,996,000              |
| Malaysia <sup>(c)</sup>  | 350           | 129,377           | 0.7%          | 61,000,000             | 17,000,000            | 600,000              | 98,000,000             |
| Mongolia <sup>(c)</sup>  | 179           | 25,990            | 1.2%          | 32,000,000             | 27,000,000            | 1,000,000            | 39,000,000             |
| Myanmar <sup>(c)</sup>   | 1,897         | 388,295           | 1.1%          | 10,200,000             | 2,000,000             | 900,000              | 11,000,000             |
| Nepal                    | 876           | 497,568           | 2.8%          | 153,707,932            | 138,419,717           | 3,369,668            | 175,621,820            |
| Philippines              | 1,433         | 2,396,314         | 3.9%          | 752,919,713            | 569,828,525           | 42,087,349           | 1,259,911,769          |
| Singapore                | 31            | 225,725           | 6.2%          | 852,323,356            | 178,987,905           | 58,112,956           | 929,807,297            |
| Sri Lanka                | 8,440         | 895,132           | 6.3%          | 42,990,164             | 35,825,393            | 9,402,635            | 58,852,193             |
| Taiwan ROC               | 336           | 203,767           | 1.2%          | 619,265,447            | 322,805,495           | 67,844,159           | 742,971,481            |
| Thailand                 | 2,339         | 3,621,119         | 7.7%          | 24,675,012,436         | 28,315,782,771        | 1,217,033,222        | 37,984,821,612         |
| Uzbekistan               | 116           | 212,000           | 1.1%          | 161,402,439            | 173,780,488           | 27,012,195           | 201,219,512            |
| Vietnam                  | 1,057         | 1,577,204         | 2.5%          | 1,023,193,726          | 1,154,591,442         | 23,125,615           | 1,360,330,284          |
| Total Member Countries   | 1,890         | 20,456,488        | 2.6%          | 41,372,429,040         | 24,725,331,160        | 5,625,306,832        | 53,255,742,865         |
| Total Other Countries    | 20,272        | 17,344,567        | 2.6%          | 66,320,861,407         | 55,951,588,033        | 2,211,044,120        | 86,171,893,399         |
| <b>TOTAL for Asia</b>    | <b>22,162</b> | <b>37,801,055</b> | <b>2.6%</b>   | <b>107,693,290,447</b> | <b>80,676,919,194</b> | <b>7,836,350,952</b> | <b>139,427,636,264</b> |

## Caribbean

|                                   | Credit Unions | Members | Penetration** | Savings (USD) | Loans (USD) | Reserves (USD) | Assets (USD) |
|-----------------------------------|---------------|---------|---------------|---------------|-------------|----------------|--------------|
| Antigua & Barbuda <sup>(d)</sup>  | 5             | 26,575  | 44.9%         | 35,730,471    | 36,966,261  | 1,949,455      | 49,734,137   |
| Bahamas <sup>(d)</sup>            | 10            | 36,618  | 16.9%         | 208,170,657   | 162,148,859 | 14,369,764     | 247,230,587  |
| Barbados                          | 35            | 146,169 | 71.5%         | 556,676,176   | 564,426,940 | 51,031,993     | 733,769,122  |
| Belize                            | 13            | 123,834 | 64.7%         | 227,315,680   | 188,176,501 | 39,027,078     | 267,222,941  |
| Bermuda <sup>(d)</sup>            | 1             | 4,712   | 10.2%         | 6,913,518     | 7,692,484   | 1,018,741      | 8,292,578    |
| Cayman Islands                    | 1             | 12,622  | 34.6%         | 188,293,040   | 168,701,093 | 17,621,966     | 209,375,960  |
| Dominica                          | 10            | 61,695  | NA            | 154,981,988   | 127,589,727 | 10,409,231     | 185,343,655  |
| Dominican Republic <sup>(b)</sup> | 14            | 329,676 | 5.2%          | 381,214,202   | 314,717,621 | 23,557,407     | 465,571,886  |
| Grenada <sup>(d)</sup>            | 13            | 41,686  | 58.5%         | 99,786,827    | 95,128,004  | 5,723,728      | 122,887,469  |
| Guyana                            | 29            | 31,814  | 6.8%          | 14,692,243    | 15,147,765  | 4,227,235      | 23,393,462   |
| Haiti <sup>(e)</sup>              | 73            | 365,404 | 6.3%          | 47,445,970    | 32,891,914  | NA             | 66,708,915   |
| Jamaica                           | 46            | 955,762 | 53.5%         | 550,643,986   | 434,272,436 | 118,100,525    | 699,428,055  |

|   |            |                  |              |                      |                      |                    |                      |
|---|------------|------------------|--------------|----------------------|----------------------|--------------------|----------------------|
| Montserrat <sup>(d)</sup>                   | 1          | 4,308            | NA           | 19,550,003           | 18,866,602           | 1,362,695          | 24,175,936           |
| Netherland Antilles <sup>(d)</sup>          | 13         | 19,531           | 20.6%        | 45,197,740           | 81,920,904           | 2,711,864          | 109,604,520          |
| St. Kitts & Nevis                           | 4          | 17,055           | 48.7%        | 47,965,943           | 45,018,543           | 7,105,345          | 69,833,253           |
| St. Lucia <sup>(d)</sup>                    | 15         | 73,343           | 67.3%        | 126,656,660          | 111,314,611          | 22,387,479         | 155,614,564          |
| St. Vincent & the Grenadines <sup>(d)</sup> | 9          | 53,815           | 76.8%        | 92,524,259           | 67,271,053           | 12,525,083         | 93,792,386           |
| Suriname <sup>(d)</sup>                     | 25         | 21,480           | 6.5%         | 2,459,805            | 2,116,595            | 325,054            | 3,459,828            |
| Trinidad & Tobago <sup>(d)</sup>            | 130        | 479,197          | 54.1%        | 1,056,978,749        | 793,565,074          | 90,630,347         | 1,270,310,478        |
| Total Member Countries                      | 374        | 2,439,892        | 22.1%        | 3,815,751,947        | 3,235,041,074        | 424,084,990        | 4,739,040,815        |
| Total Other Countries                       | 73         | 365,404          | 6.3%         | 47,445,970           | 32,891,914           | NA                 | 66,708,915           |
| <b>TOTAL for Caribbean</b>                  | <b>447</b> | <b>2,805,296</b> | <b>16.6%</b> | <b>3,863,197,917</b> | <b>3,267,932,988</b> | <b>424,084,990</b> | <b>4,805,749,730</b> |

## Europe\*\*\*

|                         | Credit Unions | Members          | Penetration** | Savings (USD)         | Loans (USD)           | Reserves (USD)       | Assets (USD)          |
|-------------------------|---------------|------------------|---------------|-----------------------|-----------------------|----------------------|-----------------------|
| Belarus                 | 17            | 2,508            | 0.04%         | 1,797,550             | 2,485,796             | 80,847               | 2,844,883             |
| Estonia                 | 19            | 3,144            | 0.36%         | 6,476,673             | 10,435,823            | 1,952,379            | 14,795,920            |
| Great Britain           | 480           | 891,283          | 2.25%         | 1,002,583,113         | 794,141,360           | 126,311,713          | 1,191,183,584         |
| Ireland                 | 498           | 3,000,000        | 70.7%         | 15,877,012,789        | 8,084,288,649         | 2,518,057,120        | 18,289,046,452        |
| Latvia                  | 34            | 25,540           | 1.7%          | 18,155,202            | 16,085,956            | 1,040,931            | 21,880,038            |
| Lithuania               | 61            | 112,608          | 4.6%          | 378,564,584           | 256,870,595           | 3,284,722            | 454,037,022           |
| Macedonia               | 1             | 7,192            | 0.5%          | 2,804,168             | 3,928,076             | 1,925,564            | 5,058,330             |
| Moldova                 | 399           | 131,675          | 4.1%          | 11,400,994            | 20,478,363            | 295,046              | 24,259,629            |
| Poland                  | 59            | 2,176,541        | 7.9%          | 4,360,918,788         | 3,277,925,810         | 382,368,793          | 4,728,838,661         |
| Romania                 | 17            | 64,248           | 0.4%          | 33,977,360            | 29,756,730            | 7,484,950            | 42,115,851            |
| Russia <sup>(b)</sup>   | 130           | 207,710          | 0.2%          | 129,586,120           | 128,796,405           | 4,465,122            | 162,082,723           |
| Ukraine                 | 679           | 1,631,300        | 5.1%          | 364,193,381           | 392,499,017           | 52,518,842           | 414,310,077           |
| Total Member Countries  | 1,900         | 7,983,926        | 3.5%          | 21,779,349,942        | 12,724,257,665        | 3,095,165,328        | 24,850,276,480        |
| Total Other Countries   | 494           | 269,823          | 3.8%          | 408,120,780           | 293,434,915           | 4,620,699            | 500,176,689           |
| <b>TOTAL for Europe</b> | <b>2,394</b>  | <b>8,253,749</b> | <b>3.5%</b>   | <b>22,187,470,722</b> | <b>13,017,692,579</b> | <b>3,099,786,027</b> | <b>25,350,453,170</b> |

## Latin America

|                                | Credit Unions | Members           | Penetration** | Savings (USD)         | Loans (USD)           | Reserves (USD)       | Assets (USD)          |
|--------------------------------|---------------|-------------------|---------------|-----------------------|-----------------------|----------------------|-----------------------|
| Bolivia <sup>(b)</sup>         | 24            | 466,685           | 8.0%          | 430,157,431           | 357,443,803           | 62,156,732           | 513,692,000           |
| Brazil                         | 812           | 3,915,158         | 2.9%          | 16,527,215,482        | 16,053,480,784        | 5,099,595,271        | 28,454,405,422        |
| Chile                          | 5             | 954,516           | 8.3%          | 1,167,469,728         | 2,488,263,612         | 645,209,121          | 2,694,739,189         |
| Colombia                       | 197           | 2,240,986         | 7.5%          | 3,645,188,596         | 4,324,838,116         | 553,712,695          | 5,126,969,397         |
| Costa Rica                     | 66            | 636,226           | 20.1%         | 611,845,485           | 1,558,792,570         | 50,327,211           | 2,278,643,216         |
| Ecuador <sup>(b)</sup>         | 34            | 1,856,643         | 20.3%         | 1,589,075,873         | 1,314,381,117         | NA                   | 1,936,792,081         |
| El Salvador                    | 32            | 139,611           | 3.7%          | 200,200,000           | 189,200,000           | 14,300,000           | 241,900,000           |
| Guatemala                      | 27            | 1,017,500         | 12.7%         | 655,004,305           | 550,758,007           | 129,859,824          | 829,709,442           |
| Honduras                       | 78            | 620,008           | 12.8%         | 461,267,953           | 470,061,053           | 92,349,819           | 621,100,252           |
| Mexico <sup>(b)</sup>          | 54            | 2,588,357         | 3.6%          | 2,353,779,770         | 2,117,172,898         | 193,227,454          | 2,760,388,682         |
| Nicaragua                      | 8             | 46,027            | 1.3%          | 6,557,201             | 3,908,412             | -754,809             | 6,806,039             |
| Panama                         | 165           | 109,578           | 3.0%          | 377,034,504           | 135,914,959           | 36,447,008           | 697,417,986           |
| Paraguay                       | 50            | NA                | NA            | NA                    | NA                    | NA                   | 630,000,000           |
| Peru                           | 160           | 889,941           | 4.7%          | 1,132,637,225         | 1,032,902,760         | 67,211,100           | 1,324,393,164         |
| Uruguay <sup>(b)</sup>         | 33            | 196,776           | 8.8%          | 6,025,821             | NA                    | NA                   | 7,446,769             |
| Total Member Countries         | 1,394         | 10,159,083        | 3.9%          | 24,190,009,054        | 23,613,727,881        | 5,698,006,211        | 39,437,993,762        |
| Total Other Countries          | 347           | 5,868,929         | 10.2%         | 6,869,027,971         | 8,597,543,898         | 1,291,271,634        | 10,387,047,689        |
| <b>TOTAL for Latin America</b> | <b>1,745</b>  | <b>15,678,012</b> | <b>5.0%</b>   | <b>29,163,459,375</b> | <b>30,597,118,091</b> | <b>6,943,641,426</b> | <b>48,124,403,641</b> |

## North America

|                                | Credit Unions | Members            | Penetration** | Savings (USD)            | Loans (USD)            | Reserves (USD)         | Assets (USD)             |
|--------------------------------|---------------|--------------------|---------------|--------------------------|------------------------|------------------------|--------------------------|
| Canada                         | 877           | 10,763,934         | 46.2%         | 218,413,104,786          | 212,086,725,204        | 16,360,217,613         | 256,187,371,242          |
| United States                  | 7,491         | 91,758,307         | 43.9%         | 797,303,427,039          | 572,445,189,342        | 92,007,376,955         | 926,610,091,685          |
| <b>TOTAL for North America</b> | <b>8,368</b>  | <b>102,522,241</b> | <b>44.1%</b>  | <b>1,015,716,531,825</b> | <b>784,531,914,546</b> | <b>108,367,594,568</b> | <b>1,182,797,462,927</b> |

## Oceania

|                                 | Credit Unions | Members          | Penetration** | Savings (USD)         | Loans (USD)           | Reserves (USD)       | Assets (USD)          |
|---------------------------------|---------------|------------------|---------------|-----------------------|-----------------------|----------------------|-----------------------|
| Australia                       | 105           | 3,400,000        | 23.1%         | 45,541,485,426        | 42,742,591,162        | 4,502,215,537        | 53,420,870,767        |
| Fiji <sup>(b)</sup>             | 29            | 15,243           | 2.5%          | 19,952,445            | 21,037,941            | NA                   | 24,501,189            |
| New Zealand                     | 21            | 171,096          | 6.0%          | 378,549,426           | 339,661,200           | 86,874,776           | 478,183,211           |
| Papua New Guinea <sup>(b)</sup> | 20            | 250,000          | 7.0%          | 117,760,000           | 76,630,000            | 106,800,000          | 249,160,000           |
| Solomon Islands                 | 13            | 5,395            | 1.6%          | 3,663,158             | 3,695,626             | NA                   | NA                    |
| Tonga                           | 80            | 3,600            | 6.0%          | 1,415,398             | 1,332,757             | 52,891               | 2,663,067             |
| Total Member Countries          | 146           | 3,821,096        | 18.1%         | 46,037,794,853        | 43,158,882,362        | 4,695,890,313        | 54,148,213,978        |
| Total Other Countries           | 122           | 24,238           | 2.4%          | 25,031,001            | 26,066,324            | 52,891               | 27,164,255            |
| <b>TOTAL for Oceania</b>        | <b>268</b>    | <b>3,845,334</b> | <b>17.3%</b>  | <b>46,062,825,853</b> | <b>43,184,948,686</b> | <b>4,695,943,204</b> | <b>54,175,378,234</b> |

## TOTALS

|                                | Credit Unions | Members            | Penetration** | Savings (USD)            | Loans (USD)            | Reserves (USD)         | Assets (USD)             |
|--------------------------------|---------------|--------------------|---------------|--------------------------|------------------------|------------------------|--------------------------|
| WOCCU Members & Affiliates     | 18,815        | 151,758,064        | 9.2%          | 1,154,180,518,534        | 893,870,490,884        | 128,105,566,337        | 1,361,666,159,405        |
| Other Credit Union Countries   | 34,130        | 36,228,903         | 4.1%          | 75,208,855,460           | 66,218,833,765         | 3,553,910,636          | 98,885,506,886           |
| <b>Credit Unions Worldwide</b> | <b>52,945</b> | <b>187,986,967</b> | <b>7.5%</b>   | <b>1,229,389,373,994</b> | <b>960,089,324,649</b> | <b>131,659,476,973</b> | <b>1,460,551,666,291</b> |

## 2010 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)  
**Papua New Guinea** – Federation of Savings and Loan Societies Ltd. (FESALOS)  
**Paraguay** – Central de Cooperativas del Area Nacional Limitada (CENCOPAN)  
**Peru** – Federación Nacional de Cooperativas de Ahorro y Crédito del Perú (FENACREPE)  
**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  
**Singapore** – Singapore National Co-operative Federation (SNCF)  
**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 2010, WOCCU managed technical assistance programs serving more than 3.8 million people in 11 countries: **Afghanistan, Bolivia, Colombia, Ethiopia, Guatemala, Haiti, Kenya, Mexico, Nicaragua, Sri Lanka and Tanzania.** WOCCU's technical assistance programs introduce new tools and technologies to strengthen credit unions' financial performance and increase their rural outreach capacity.




## 2010 Affiliate Members

**Azerbaijan** – Azerbaijan Credit Union Association (AKIA)  
**Belarus** – Republican Association of Consumer Cooperatives for Mutual Financial Assistance (RACCMFA)  
**Estonia** – Estonian Union of Credit Cooperatives (EUCC)

## 2010 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 from the West African Central Bank
- (b) Data as of December 31, 2009
- (c) Data from the Association of Asian Confederation of Credit Unions
- (d) Data from the Caribbean Confederation of Credit Unions
- (e) Data from Développement international Desjardins
- (f) 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 & Herzegovina, Botswana, China, Croatia, Gabon, Georgia, Guinea, Japan, Kiribati, Madagascar, Mauritania, Morocco, Nigeria, Pakistan, Rwanda, Samoa, Sudan, Switzerland, Timor-Leste, Tuvalu, Vanuatu and Venezuela.
- (\*\*) 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 20 European countries as of December 31, 2009: 3,905 regional/local cooperative banks; 50,086,815 members; US\$4,087,888,430,226 in savings; US\$4,446,610,193,785 in loans; and US\$7,917,172,629,286 in assets. For additional details visit [www.eurocoopbanks.coop](http://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, 2010.