

2012

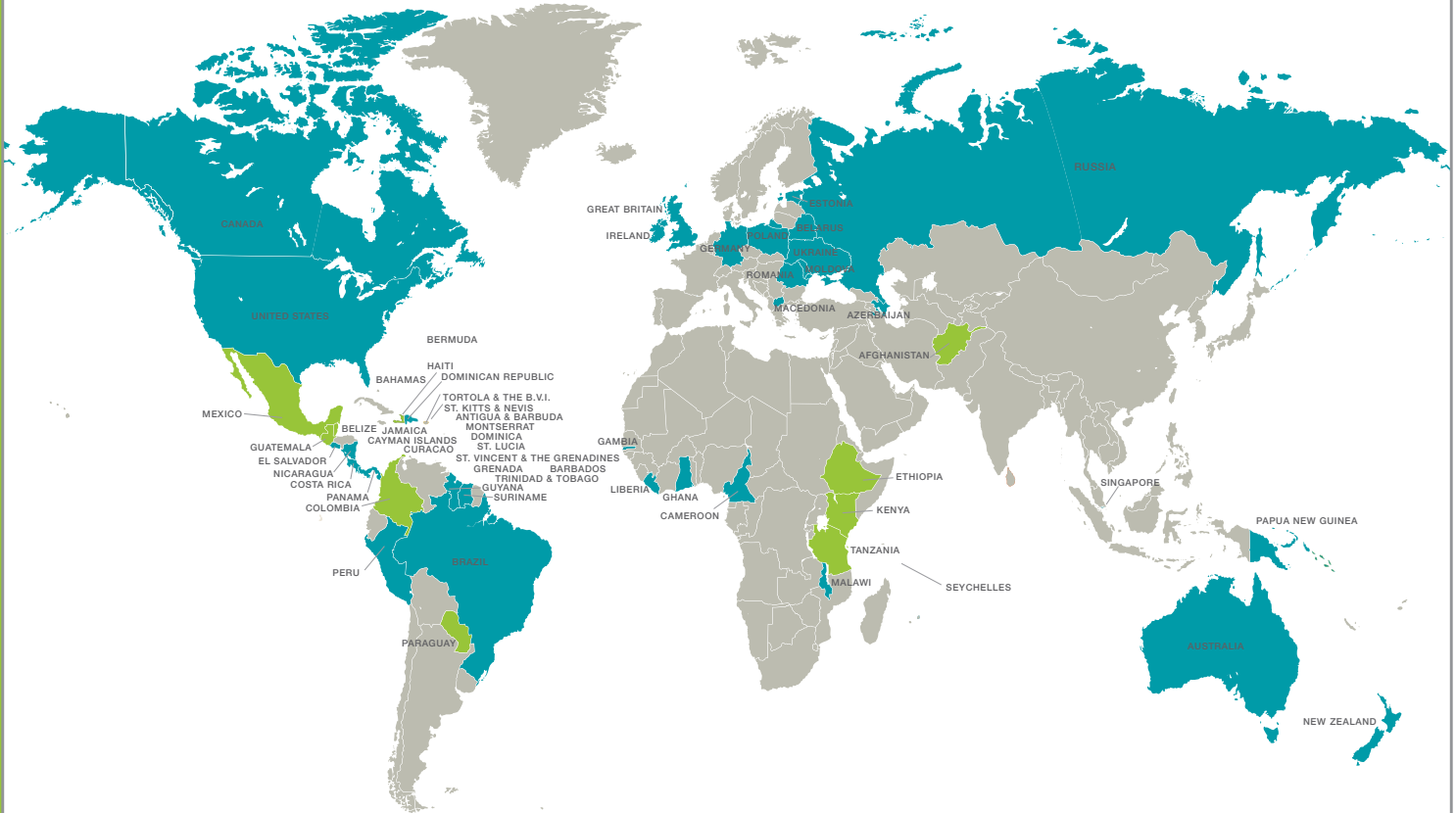
Statistical Report



World Council

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

CREDIT UNIONS WORLDWIDE



■ Members and affiliates
 ■ Countries with World Council programs
 ■ Non-members

AT A GLANCE

Credit Union Countries*	101
Credit Unions	55,952
Members	200,243,841
Penetration**	7.72%
Savings & Shares (USD)	1,293,256,192,194
Loans (USD)	1,083,818,986,319
Reserves (USD)	161,810,294,796
Assets (USD)	1,693,949,441,328

200 million people

101 countries

56,000 credit unions

World Council of Credit Unions is the global trade association and development agency for credit unions and financial cooperatives. On behalf of its member organizations in 56 countries, World Council advocates for appropriate legislation and regulation on global and national levels. World Council promotes sustainable credit union development around the world to empower people through access to high quality and affordable financial services. In 2012, its technical assistance programs impacted credit union members in 10 countries through the introduction of new tools and technologies to strengthen credit union performance and outreach.

Learn more about World Council of Credit Unions at www.woccu.org.

Africa

	Credit Unions	Members	Penetration**	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)
Benin (b)	34	1,066,304	20.32%	100,065,135	84,678,082	NA	NA
Burkina Faso(a,b)	55	1,578,780	17.04%	176,149,332	132,044,887	NA	NA
Cameroon	218	391,658	4.50%	214,647,317	174,344,723	15,860,952	293,738,392
Ethiopia	6,248	529,063	1.07%	16,228,916	13,590,934	NA	NA
Gambia(a)	69	44,847	4.13%	12,113,951	9,168,208	NA	13,088,604
Ghana	446	437,520	3.03%	182,895,641	118,414,967	31,996,663	214,190,192
Guinea-Bissau(a,b)	17	23,147	2.45%	539,581	467,023	NA	NA
Ivory Coast(b)	63	908,531	7.00%	191,467,714	65,117,357	NA	NA
Kenya	5,000	4,722,126	19.53%	2,972,704,029	3,397,826,904	273,998,961	4,180,986,255
Lesotho	90	76,000	6.39%	NA	NA	NA	7,300,000
Liberia(a)	125	16,716	0.79%	824,158	555,884	77,438	972,118
Malawi(a)	46	110,540	1.25%	16,970,053	14,757,616	758,400	21,062,534
Mali(b)	70	783,391	9.95%	99,038,985	95,291,629	27,398,005	178,605,823
Mauritius	83	83,000	8.88%	25,359,208	24,564,184	2,377,179	25,993,122
Niger(b)	49	195,015	2.43%	15,597,864	22,349,149	NA	NA
Senegal(b)	234	1,571,849	21.73%	323,298,076	401,583,560	126,702,931	536,047,144
Seychelles(a)	1	11,696	17.98%	11,063,565	9,831,023	1,050,694	12,781,299
South Africa	25	53,240	0.17%	NA	NA	NA	23,000,000
Swaziland	67	37,169	4.46%	NA	NA	NA	88,200,000
Tanzania(a)	5,344	911,873	3.62%	155,026,218	116,931,540	NA	NA
Togo(b)	80	1,044,563	26.06%	213,869,245	173,075,451	NA	NA
Uganda	2,414	1,280,679	7.52%	85,787,837	90,377,006	NA	NA
Zimbabwe	53	145,000	1.93%	3,800,000	NA	750,000	4,500,000
TOTAL Member Countries	5,905	5,735,103	9.65%	3,411,218,713	3,724,899,326	323,743,109	4,736,819,394
TOTAL Other Countries	14,926	10,287,604	5.42%	1,406,228,112	1,220,070,802	157,228,116	863,646,089
TOTAL for Africa	20,831	16,022,707	6.43%	4,817,446,825	4,944,970,128	480,971,225	5,600,465,483

Asia

	Credit Unions	Members	Penetration**	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)
Afghanistan	29	89,848	0.53%	3,930,622	18,693,994	1,583,731	24,801,100
Azerbaijan	83	27,906	0.41%	17,132,549	43,222,183	3,671,840	44,311,921
Bangladesh(c)	856	378,460	0.37%	116,000,000	113,000,000	11,000,000	128,000,000
Cambodia(c)	29	42,249	0.51%	1,260,000	5,000,000	530,000	6,000,000
Hong Kong	44	78,000	1.46%	1,110,723,335	54,846,320	33,067,178	1,182,093,335
India	1,618	20,000,000	2.50%	52,535,585,425	34,803,448,625	7,555,432,202	66,809,404,861
Indonesia(c)	930	2,070,024	1.23%	1,491,000,000	1,280,000,000	72,000,000	1,683,000,000
Kazakhstan(a)	230	NA	NA	NA	NA	NA	NA
Korea	950	5,924,644	16.54%	33,192,432,559	30,111,406,894	1,283,645,560	51,794,854,815
Kyrgyzstan(a)	217	27,376	0.75%	5,090,795	13,683,930	6,723,135	26,784,083
Laos(c)	18	12,653	0.31%	3,000,000	4,000,000	140,000	5,000,000
Malaysia(c)	16	171,627	0.88%	197,000,000	67,000,000	41,000,000	338,000,000
Mongolia(c)	148	26,004	1.17%	41,000,000	34,000,000	5,000,000	48,000,000
Myanmar(c)	1,645	363,660	0.97%	27,650,000	16,000,000	900,000	NA
Nepal(c)	1,644	1,032,452	5.39%	324,000,000	298,000,000	17,000,000	377,000,000
Philippines(c)	1,320	4,372,621	6.72%	1,058,000,000	929,000,000	64,000,000	1,537,000,000
Singapore	25	127,315	2.98%	595,000,000	148,000,000	80,000,000	702,000,000
Sri Lanka	8,440	902,863	6.24%	50,542,693	44,337,137	12,860,707	72,098,135
Taiwan ROC(c)	340	211,047	1.22%	694,000,000	309,000,000	72,000,000	775,000,000
Thailand	2,220	3,748,967	7.82%	35,191,569,316	37,132,722,336	1,868,418,289	48,536,702,996
Vietnam(c)	1,132	1,715,209	2.66%	1,310,000,000	1,319,000,000	6,000,000	2,149,000,000
Total Member Countries	137	245,069	0.87%	616,063,170	209,916,177	85,255,571	771,113,021
Total Other Countries	21,797	41,077,856	2.77%	127,348,854,123	106,534,445,242	11,049,717,071	175,467,938,225
TOTAL for Asia	21,934	41,322,925	2.74%	127,964,917,293	106,744,361,419	11,134,972,641	176,239,051,246

Caribbean

	Credit Unions	Members	Penetration**	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)
Antigua & Barbuda(d)	6	27,301	44.45%	48,676,069	43,678,193	4,127,088	68,607,265
Bahamas(d)	10	39,486	17.76%	254,869,466	215,856,004	35,836,123	304,521,284
Barbados(d)	35	149,188	72.60%	659,424,202	602,501,539	87,181,130	789,495,800
Belize	12	132,240	70.44%	272,171,644	215,211,323	84,753,967	330,199,487
Bermuda(d)	1	4,568	9.90%	5,383,277	NA	1,201,981	6,581,591
Cayman Islands	1	13,981	36.78%	250,637,826	223,278,174	28,359,377	279,944,810
Curacao	10	21,532	20.14%	40,264,422	54,851,618	4,509,997	71,882,029
Dominica(d)	10	63,559	NA	177,424,499	143,459,717	15,261,893	198,613,307
Dominican Republic	15	452,648	6.85%	504,824,344	432,167,583	90,039,641	636,273,540
Grenada(d)	10	44,928	62.05%	107,322,318	111,140,446	4,111,621	138,732,398
Guyana	28	31,951	6.67%	18,441,412	16,996,537	3,926,158	26,468,878
Haiti(e)	65	430,516	7.10%	59,615,048	50,308,145	NA	86,421,302
Jamaica	41	951,079	51.65%	602,230,569	511,721,528	132,674,368	760,149,604
Montserrat(d)	1	5,232	NA	14,255,780	11,523,891	847,214	14,819,383

St. Kitts & Nevis	4	19,336	53.74%	54,179,024	49,559,948	11,004,091	68,471,286
St. Lucia ^(d)	15	84,053	75.78%	143,220,281	NA	13,262,897	179,862,808
St. Vincent & the Grenadines ^(d)	9	60,720	86.24%	103,255,347	74,652,615	14,456,015	105,817,051
Suriname ^(d)	10	8,828	2.30%	6,689,231	5,185,538	409,846	7,671,077
Trinidad & Tobago ^(d)	129	514,680	58.79%	1,272,378,880	901,851,125	199,978,375	1,516,688,507
Total Member Countries:	347	2,625,310	23.04%	4,535,648,590	3,613,635,778	731,941,781	5,504,800,104
Total Other Countries	65	430,516	7.10%	59,615,048	50,308,145	NA	86,421,302
TOTAL for Caribbean	412	3,055,826	17.50%	4,595,263,638	3,663,943,923	731,941,781	5,591,221,406

Europe***

	Credit Unions	Members	Penetration**	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)
Belarus ^(a)	20	2,538	0.04%	806,843	849,611	50,452	1,031,694
Estonia	21	4,060	0.48%	10,973,204	12,704,973	3,697,677	18,090,635
Great Britain	397	1,025,819	2.47%	1,305,109,277	1,013,722,196	188,891,402	1,579,548,355
Ireland	487	3,200,000	73.22%	15,210,180,646	6,369,510,922	2,530,625,190	17,919,205,000
Latvia	31	26,000	1.73%	22,452,830	19,811,321	1,320,755	26,415,094
Lithuania	63	135,920	5.55%	605,276,853	358,362,677	66,273,268	646,255,236
Macedonia	1	7,299	0.50%	2,948,977	4,086,514	1,921,413	5,076,716
Moldova	359	126,746	4.88%	11,057,851	22,636,364	8,000,000	27,644,628
Poland	55	2,590,713	10.67%	5,017,770,855	3,588,866,662	472,369,522	5,472,939,756
Romania	19	58,311	0.38%	40,070,934	32,085,211	6,502,795	46,958,734
Russia	250	298,456	0.30%	188,418,342	288,147,269	33,705,550	379,313,320
Ukraine	617	1,095,883	3.48%	171,925,466	314,782,609	44,770,186	330,049,689
Total Member Countries	1,867	8,283,079	3.65%	21,948,204,545	11,624,755,966	3,282,534,187	25,752,213,898
Total Other Countries	453	288,666	4.41%	638,787,534	400,810,361	75,594,023	700,314,958
TOTAL for Europe	2,320	8,571,745	3.67%	22,586,992,079	12,025,566,327	3,358,128,210	26,452,528,857

Latin America

	Credit Unions	Members	Penetration**	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)
Bolivia ^(a)	24	466,685	7.27%	546,000,000	539,700,000	101,800,000	647,800,000
Brazil	641	4,683,985	3.40%	22,435,331,214	18,839,425,937	5,685,320,283	32,021,277,170
Chile ^(a)	41	1,120,000	9.39%	1,161,000,000	325,000,000	667,000,000	2,598,000,000
Colombia	192	2,174,901	7.02%	1,730,473,512	3,711,226,137	370,762,773	4,531,340,677
Costa Rica	23	519,370	15.93%	1,993,761,902	1,778,954,352	363,579,939	2,697,338,411
Ecuador	896	4,678,269	47.14%	NA	NA	NA	5,795,830,000
El Salvador ^(a)	32	158,880	4.04%	206,380,000	242,950,000	17,010,000	302,850,000
Guatemala	25	1,111,998	13.08%	766,699,399	716,097,313	148,891,688	962,180,078
Honduras	85	750,328	14.65%	559,088,866	620,771,854	108,406,308	783,367,589
Mexico ^(a)	63	3,756,251	4.92%	3,457,183,445	2,989,510,338	549,501,553	4,059,103,382
Nicaragua ^(a)	6	42,304	1.12%	6,209,582	3,973,747	460,096	7,333,856
Panama ^(a)	172	111,405	4.84%	279,840,253	373,885,137	38,422,987	702,840,565
Paraguay ^(a)	49	NA	NA	9,376,717	15,986,049	218,461	19,424,456
Peru	164	1,130,389	5.77%	1,882,406,573	1,689,227,510	106,765,938	2,169,996,030
Uruguay ^(a)	33	129,752	6.03%	12,161,632	40,309,925	28,295,410	45,851,314
Total Member Countries	1,367	11,514,582	3.96%	32,767,662,596	30,361,236,522	7,280,933,717	47,473,684,624
Total Other Countries	1,079	9,319,935	26.21%	2,278,250,498	1,525,781,780	905,501,718	9,870,848,904
TOTAL for Latin America	2,446	20,834,517	6.39%	35,045,913,094	31,887,018,302	8,186,435,435	57,344,533,528

North America

	Credit Unions	Members	Penetration**	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)
Canada	771	10,229,741	43.75%	136,199,871,601	245,778,370,733	23,836,989,036	296,852,210,374
United States	6,960	95,059,566	45.39%	889,579,460,018	605,270,928,919	106,800,697,049	1,034,868,668,397
TOTAL for North America	7,731	105,289,307	45.23%	1,025,779,331,619	851,049,299,652	130,637,686,085	1,331,720,878,771

Oceania

	Credit Unions	Members	Penetration**	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)
Australia	103	4,504,000	30.09%	71,697,009,666	72,977,681,905	7,117,418,900	90,070,936,696
Fiji ^(f)	29	15,243	2.58%	19,759,406	20,834,400	NA	24,264,141
New Zealand	19	197,593	6.87%	544,797,351	426,919,330	108,565,707	673,510,329
Papua New Guinea ^(c,a)	20	413,192	10.58%	198,000,000	74,000,000	52,000,000	223,000,000
Samoa ^(f)	4	1,647	0.47%	543,980	NA	163,532	2,323,193
Solomon Islands ^(a)	13	5,395	1.53%	3,293,875	3,323,070	NA	NA
Micronesia ^(f,a)	4	2,195	3.21%	2,026,046	NA	1,957,370	4,153,271
Timor Leste ^(f)	31	4,425	0.70%	897,323	1,067,863	NA	1,424,943
Tonga	55	3,124	5.10%	NA	NA	53,909	1,149,462
Total Member Countries	142	5,114,785	23.52%	72,439,807,016	73,478,601,235	7,277,984,607	90,967,447,026
Total Other Countries	136	32,029	1.56%	26,520,630	25,225,333	2,174,811	33,315,012
TOTAL for Oceania	278	5,146,814	21.62%	72,466,327,647	73,503,826,568	7,280,159,418	91,000,762,037

TOTALS

	Credit Unions	Members	Penetration**	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)
World Council Members & Affiliates	17,496	138,807,235	15.93%	1,161,497,936,250	974,062,344,656	149,620,079,057	1,506,926,956,838
Other Credit Union Countries	38,456	61,436,606	3.57%	131,758,255,945	109,756,641,663	12,190,215,739	187,022,484,490
Credit Unions Worldwide	55,952	200,243,841	7.72%	1,293,256,192,194	1,083,818,986,319	161,810,294,796	1,693,949,441,328

2012 Direct Members

Afghanistan – Islamic Investment and Finance Cooperatives Group
Australia – Consumer Owned Banking Association
Azerbaijan – Azerbaijan Credit Union Association
Brazil – Confederação Interstadual das Cooperativas Ligadas ao Sicredi
Cameroon – Cameroon Co-operative Credit Union League, Ltd.
Canada – Credit Union Central of Canada
Caribbean – Caribbean Confederation of Credit Unions
Colombia – Federación Nacional de Cooperativas de Ahorro y Crédito Financieras
Costa Rica – Federación de Cooperativas de Ahorro y Crédito de Costa Rica R.L.
Dominican Republic – Asociación de Instituciones Rurales de Ahorro y Crédito, Inc.
El Salvador – Federación de Asociaciones Cooperativas de Ahorro y Crédito de El Salvador, R.L.
Estonia – Estonian Union of Credit Cooperatives
Gambia – National Association of Cooperative Credit Unions of The Gambia
Ghana – Ghana Co-operative Credit Union Association Ltd.
Great Britain – Association of British Credit Unions, Ltd.
Guatemala – Federación Nacional de Cooperativas de Ahorro y Crédito de Guatemala
Ireland – Irish League of Credit Unions
Kenya – Kenya Union of Savings & Credit Co-operatives, Ltd.
Macedonia – FULM Savings House
Malawi – Malawi Union of Savings and Credit Co-operatives, Ltd.
Mexico – Caja Popular Mexicana
Moldova – Central Association of Savings and Credit Associations
New Zealand – New Zealand Association of Credit Unions
Nicaragua – Central de Cooperativas de Ahorro y Crédito Financieras de Nicaragua, RL
Panama – Corporación Fondo de Estabilización y Garantía de Cooperativas de Ahorro y Crédito de Panamá, R.L.
Papua New Guinea – Federation of Savings and Loan Societies, Ltd.
Paraguay – Central de Cooperativas del Area Nacional Ltda.
Peru – Federación Nacional de Cooperativas de Ahorro y Crédito del Perú
Poland – National Association of Co-operative Savings and Credit Unions
Romania – Federation of Romanian Credit Unions
Russia – Russian Credit Union League
Seychelles – Seychelles Credit Union
Singapore – Singapore National Co-operative Federation
Ukraine – Ukrainian National Association of Savings and Credit Unions
United States – Credit Union National Association

2012 Affiliate Members

Belarus – Republican Association of Consumer Cooperatives for Mutual Financial Assistance
Liberia – Liberia Credit Union National Association

2012 Associate Members

International Cooperative Banking Association
International Raiffeisen Union
International Cooperative & Mutual Insurance Federation
Poland – Cooperative Savings and Credit Union Mutual Insurance Society
United Kingdom – CUSSCO Ltd.
United States – CO-OP Financial Services
United States – Credit Union Direct Corporation
United States – Credit Union Executives Society
United States – CUNA Mutual Group
United States – The Members Group

World Council Development Programs

In 2012, World Council's credit union development programs impacted credit union members in 10 countries: **Afghanistan, Belize, Colombia, Ethiopia, Guatemala, Haiti, Kenya, Mexico, Paraguay and Tanzania.** Programs focused on developing Islamic finance models; expanding financial inclusion in rural and urban areas; extending agricultural finance and training; developing mobile money and payment systems; and improving regulatory systems and training.



Statistical Report Key

 World Council of Credit Unions members and affiliates
NA Not available

- (a) Data as of December 31, 2011
- (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) Data from Développement international Desjardins
- (f) Data from the Oceania Confederation of Credit Union Leagues

(*) 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, Iran, Japan, Kiribati, Madagascar, Mauritania, Morocco, Nigeria, Pakistan, Rwanda, Sudan, Switzerland, 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, 2011: 3,807 regional/local cooperative banks; 56,360,456 members; US\$5,092 billion in savings; US\$5,223 billion in loans; and US\$9,002 billion in assets. For additional details visit www.eacb.eu.

This report is the best available data based on the annual survey responses from World Council member and non-member credit union associations and World Council program offices. Unless otherwise indicated, data are current as of December 31, 2012.

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