

2013 Statistical Report



World Council

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

CREDIT UNIONS WORLDWIDE



Countries with credit union movements that reported statistical data*



Other countries

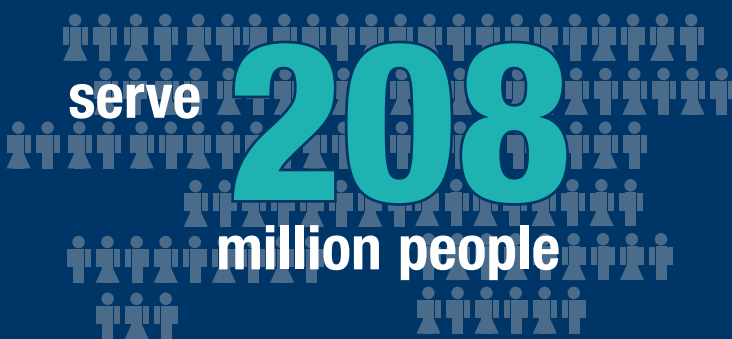


57,000
credit unions

in **103**
countries



on **6**
continents



serve

208

million people

8.06% Penetration**








\$1.4 Trillion in Savings & Shares (USD)

\$1.1 Trillion in Loans (USD)




\$171 Billion in Reserves (USD)

\$1.7 Trillion in Assets (USD)















Africa






	Credit Unions	Members	Penetration**	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)
Benin ^(b)	34	1,165,854	21.48%	118,296,331	97,066,561	NA	NA
Burkina Faso ^(b)	133	1,043,547	10.89%	250,045,107	164,823,914	54,300,712	351,076,909
 Cameroon	218	411,779	3.30%	234,918,993	194,605,456	18,429,125	316,645,703
Ethiopia	7,154	706,200	1.38%	24,619,689	28,057,947	722,630	38,826,260
 Gambia	72	52,094	4.67%	14,333,655	11,302,655	1,896,329	15,338,145
 Ghana	450	479,890	3.25%	193,935,265	120,509,245	22,730,584	238,582,149
Guinea-Bissau ^(b)	5	9,218	0.96%	444,778	300,016	NA	NA
Ivory Coast ^(b)	62	636,733	4.78%	216,936,737	86,546,297	-43,881,509	NA
 Kenya	5,000	4,722,127	19.02%	2,659,761,058	3,732,814,994	323,646,493	4,466,313,096
Lesotho ^(a)	90	76,000	6.39%	NA	NA	NA	7,300,000
 Liberia	45	3,459	0.16%	726,295	571,596	NA	NA
 Malawi	48	100,618	1.15%	8,676,303	6,568,944	-303,287	10,085,233
Mali ^(b)	70	662,075	8.14%	83,265,847	108,695,835	21,147,948	182,107,326
Mauritius ^(a)	83	83,000	8.88%	25,359,208	24,564,184	2,377,179	25,993,122
Niger ^(b)	50	154,422	1.86%	17,365,234	21,198,300	14,897,974	42,348,345
Rwanda	416	1,151,800	16.85%	66,181,869	30,416,688	17,802,613	88,043,710
Senegal ^(b)	214	1,708,703	22.93%	344,767,352	427,362,738	156,409,905	638,428,758
 Seychelles	1	13,069	19.86%	13,666,320	11,866,980	1,183,654	15,655,865
South Africa	26	33,400	0.11%	NA	NA	NA	23,000,000
Swaziland	71	39,582	4.67%	NA	NA	NA	91,600,000
Tanzania	5,559	1,153,248	4.43%	283,000,000	545,000,000	NA	599,500,000
Togo ^(b)	87	1,171,046	28.42%	246,300,158	192,639,339	NA	NA
Uganda ^(a)	2,414	1,280,679	7.52%	85,787,837	90,377,006	NA	NA
Zambia ^(e)	11	20,767	0.28%	4,761,899	15,695,323	NA	18,969,316
Zimbabwe	72	153,000	1.91%	4,250,000	1,200,000	1,260,000	5,300,000
TOTAL Member Countries	5,834	5,783,036	9.03%	3,126,017,889	4,078,239,871	367,582,898	5,062,620,191
TOTAL Other Countries	16,551	11,249,274	5.39%	1,771,382,047	1,833,944,148	225,037,452	2,112,493,746
TOTAL for Africa	22,385	17,032,310	6.25%	4,897,399,936	5,912,184,018	592,620,350	7,175,113,937

Asia













	Credit Unions	Members	Penetration**	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)
 Afghanistan	29	104,356	0.59%	3,862,763	21,298,174	2,219,018	25,528,908
 Azerbaijan	107	30,155	0.44%	26,066,061	64,000,950	34,147,330	70,450,062
Bangladesh	723	435,000	0.42%	185,139,283	156,509,497	14,314,893	190,865,240
Bhutan ^(a,c)	16	420	0.09%	NA	NA	NA	NA
Cambodia ^(c)	27	45,776	0.46%	2,890,000	7,400,000	970,000	9,000,000
Hong Kong ^(e)	44	80,572	1.55%	1,224,000,000	49,000,000	34,000,000	1,303,000,000
India	1,606	20,000,000	2.46%	50,663,251,304	33,116,823,712	6,952,703,321	61,696,093,679
Indonesia ^(c)	921	2,353,704	1.38%	1,371,000,000	1,228,000,000	73,000,000	1,635,000,000
Korea ^(c)	942	5,824,750	16.23%	51,455,000,000	32,333,000,000	1,204,000,000	54,228,000,000
Kyrgyzstan	153	24,541	0.67%	4,681,198	29,560,533	NA	35,460,505
Laos ^(c)	21	16,737	0.40%	3,000,000	3,000,000	NA	4,000,000
Malaysia ^(a,c)	16	171,627	0.88%	197,000,000	67,000,000	41,000,000	338,000,000
Mongolia ^(c)	141	27,245	1.34%	35,000,000	30,000,000	4,300,000	45,000,000
Myanmar ^(a,c)	1,645	363,660	0.97%	27,650,000	16,000,000	900,000	NA
Nepal ^(a,c)	1,644	1,032,452	5.39%	324,000,000	298,000,000	17,000,000	377,000,000
Philippines ^(c)	1,379	4,522,452	6.80%	1,347,000,000	1,272,000,000	66,000,000	1,899,000,000
 Singapore	26	137,423	3.16%	399,839,926	147,888,394	116,626,362	729,925,310
Sri Lanka	8,424	945,903	6.50%	46,000,000	4,000,000	10,000,000	74,000,000
Taiwan ROC ^(c)	342	214,136	1.24%	710,000,000	302,000,000	74,000,000	814,000,000
Thailand ^(c)	2,232	3,943,707	7.99%	21,475,000,000	43,599,000,000	1,864,000,000	52,754,000,000
Vietnam	1,132	1,742,506	2.67%	1,987,689,214	2,071,648,765	168,922,456	2,586,746,064
Total Member Countries	162	271,934	0.94%	429,768,750	233,187,519	152,992,710	825,904,280
Total Other Countries	21,408	41,745,188	2.90%	131,058,300,999	114,582,942,506	10,525,110,670	177,989,165,487
TOTAL for Asia	21,570	42,017,122	2.86%	131,488,069,749	114,816,130,025	10,678,103,380	178,815,069,767

Caribbean













	Credit Unions	Members	Penetration**	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)
 Antigua & Barbuda	6	30,447	48.82%	54,636,745	45,298,545	6,293,178	61,361,714
 Bahamas ^(d)	7	39,348	17.52%	274,739,982	226,745,178	39,567,595	327,633,890
 Barbados	35	160,862	78.17%	698,760,319	614,530,172	92,573,078	831,538,662
 Belize	12	131,309	63.14%	291,132,978	239,292,295	93,105,596	354,429,832
 Bermuda ^(d)	1	4,686	10.15%	5,575,024	6,772,711	1,019,133	6,887,006
 Cayman Islands	1	14,641	37.82%	258,108,411	226,847,159	30,508,812	288,921,851
 Curacao ^(d)	8	24,338	24.85%	79,598,944	109,540,918	7,728,952	138,919,163
 Dominica ^(d)	10	65,783	NA	188,525,716	152,209,570	12,395,538	212,693,160
 Dominican Republic	15	494,199	7.35%	535,409,967	476,452,176	99,578,184	680,722,955
 Grenada ^(d)	10	48,382	66.49%	130,046,460	123,938,339	6,435,499	157,726,814
 Guyana	27	32,119	6.65%	18,477,192	16,028,542	5,268,716	27,448,452
 Haiti ^(e)	70	438,959	7.09%	60,678,332	60,543,728	NA	94,212,898
 Jamaica	38	953,934	51.07%	598,957,401	520,496,004	137,895,244	760,099,127
 Montserrat ^(d)	1	5,308	NA	16,764,071	12,042,922	864,177	16,314,968

 St. Kitts & Nevis ^(d)	4	20,518	56.32%	60,474,182	55,746,299	10,305,620	77,499,581
 St. Lucia ^(d)	14	71,035	63.66%	158,658,215	153,039,849	17,570,828	202,700,799
 St. Vincent & the Grenadines	6	64,051	90.76%	113,005,999	77,842,970	17,432,745	109,994,787
 Suriname ^(d)	3	9,513	2.44%	3,012,121	2,166,061	353,939	3,784,242
 Trinidad & Tobago ^(d)	130	572,285	65.76%	1,431,928,478	992,041,751	236,630,743	1,691,677,972
Total Member Countries	328	2,742,758	23.72%	4,917,812,207	4,051,031,459	815,527,577	5,950,354,975
Total Other Countries	70	438,959	7.09%	60,678,332	60,543,728	NA	94,212,898
TOTAL for Caribbean	398	3,181,717	17.92%	4,978,490,539	4,111,575,187	815,527,577	6,044,567,874



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	20	4,549	0.55%	20,347,052	18,721,471	3,163,694	26,107,308
 Great Britain	375	1,122,460	2.78%	1,564,933,223	1,115,663,644	205,666,941	1,861,142,622
 Ireland	479	3,300,000	75.57%	16,111,669,397	6,015,720,716	2,794,488,113	19,079,608,496
 Latvia ^(a)	31	26,000	1.73%	22,452,830	19,811,321	1,320,755	26,415,094
 Lithuania	63	142,603	5.86%	625,920,484	377,483,912	69,627,437	655,323,042
 Macedonia	1	7,470	0.51%	3,168,898	4,114,538	2,019,983	5,350,065
 Moldova	343	127,001	4.98%	12,986,958	24,904,611	9,272,027	30,303,299
 Poland	55	2,660,075	9.85%	5,783,079,333	3,992,943,144	518,490,199	6,349,519,655
 Romania	20	60,581	0.40%	49,967,945	38,665,960	7,767,279	57,982,940
 Russia	359	478,768	0.48%	NA	NA	NA	336,632,695
 Ukraine	624	1,262,924	4.07%	174,772,761	279,920,019	84,782,723	309,674,406
Total Member Countries	2,296	9,026,366	3.93%	23,721,732,411	11,491,503,714	3,625,701,410	28,057,353,180
Total Other Countries	94	168,603	4.28%	648,373,314	397,295,233	70,948,192	681,738,136
TOTAL for Europe	2,390	9,194,969	3.93%	24,370,105,725	11,888,798,946	3,696,649,602	28,739,091,316










Latin America

	Credit Unions	Members	Penetration**	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)
Bolivia	26	495,806	7.56%	704,700,000	613,200,000	73,700,000	864,800,000
 Brazil	668	5,456,226	3.92%	23,575,210,112	22,714,797,166	5,902,799,614	37,569,898,689
Chile	7	1,120,000	9.30%	1,245,119,972	2,471,946,143	750,029,686	2,760,629,574
 Colombia ^(a)	192	2,174,901	7.02%	1,730,473,512	3,711,226,137	370,762,773	4,531,340,677
 Costa Rica	20	534,730	16.18%	2,242,246,228	2,169,913,055	375,636,558	3,298,217,742
Ecuador	946	4,882,497	48.26%	NA	NA	NA	7,019,460,000
 El Salvador	32	184,814	4.64%	347,600,000	347,200,000	18,400,000	431,500,000
 Guatemala	25	1,260,194	14.43%	844,646,892	570,835,542	153,088,154	1,042,813,187
 Honduras ^(a)	85	750,328	14.65%	559,088,866	620,771,854	108,406,308	783,367,589
 Mexico	135	4,850,358	6.16%	4,983,753,709	3,911,727,139	948,707,743	5,826,843,546
 Nicaragua	6	34,435	0.89%	217,753	187	NA	NA
 Panama	176	112,639	4.81%	372,318,542	370,201,168	48,294,273	697,184,337
 Paraguay ^(a)	22	695,000	15.72%	855,636,308	1,030,343,556	361,521,681	1,287,955,110
 Peru	167	1,268,986	6.39%	2,094,509,541	1,882,140,459	98,059,484	2,410,334,825
 Uruguay ^(a)	33	146,345	6.75%	12,748,864	56,433,543	36,644,195	60,168,817
Total Member Countries	1,443	14,397,382	4.87%	37,046,612,598	36,708,384,410	8,277,270,279	57,096,088,114
Total Other Countries	1,097	9,569,877	26.57%	2,521,657,702	3,762,351,540	968,780,188	11,488,425,979
TOTAL for Latin America	2,540	23,967,259	7.23%	39,568,270,300	40,470,735,950	9,246,050,467	68,584,514,093

North America

	Credit Unions	Members	Penetration**	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)
 Canada	724	10,156,823	43.36%	239,316,686,143	243,903,373,875	24,031,943,834	290,543,054,530
 United States	6,681	97,450,697	46.20%	922,033,755,936	653,060,264,994	115,900,352,417	1,075,313,340,712
TOTAL for North America	7,405	107,607,520	45.92%	1,161,350,442,079	896,963,638,869	139,932,296,251	1,365,856,395,242

Oceania

	Credit Unions	Members	Penetration**	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)
 Australia	101	4,504,000	29.90%	65,899,654,319	60,448,072,401	6,356,594,650	76,641,675,170
 Fiji ^(f)	27	4,849	0.81%	7,153,816	7,500,023	1,093,498	10,210,208
 Micronesia ^(f)	4	2,446	3.57%	1,936,390	4,175,677	2,405,176	4,530,163
 New Zealand	19	189,478	6.55%	565,336,480	454,185,392	116,038,546	697,233,207
 Papua New Guinea	21	218,980	5.47%	171,073,095	86,314,152	187,402,799	365,085,537
 Samoa ^(f)	4	1,294	1.07%	1,341,599	2,369,864	253,908	2,136,823
 Solomon Islands ^(f,a)	9	6,320	1.74%	5,773,040	5,042,960	1,552,502	6,989,840
 Timor Leste ^(f)	27	6,133	0.95%	1,063,877	1,102,000	43,441	1,816,701
 Tonga ^(f,a)	4	1,523	2.46%	642,763	1,357,116	55,324	1,400,750
Total Member Countries	141	4,912,458	22.37%	66,636,063,894	60,988,571,946	6,660,035,995	77,703,993,913
Total Other Countries	75	22,565	1.21%	17,911,485	21,547,640	5,403,849	27,084,485
TOTAL for Oceania	216	4,935,023	20.72%	66,653,975,379	61,010,119,585	6,665,439,845	77,731,078,399

TOTALS

	Credit Unions	Members	Penetration**	Savings & Shares (USD)	Loans (USD)	Reserves (USD)	Assets (USD)
World Council Members & Affiliates	17,609	144,741,454	16.33%	1,297,228,449,828	1,014,514,557,788	159,831,407,120	1,540,552,709,895
Other Credit Union Countries	39,295	63,194,466	3.73%	136,078,303,879	120,658,624,795	11,795,280,351	192,393,120,731
Credit Unions Worldwide	56,904	207,935,920	8.06%	1,433,306,753,706	1,135,173,182,583	171,626,687,471	1,732,945,830,626

2013 Direct Members

Afghanistan – Islamic Investment and Finance Cooperatives Group

Australia – Consumer Owned Banking Association

Azerbaijan – Azerbaijan Credit Union Association

Brazil – Confederação Interestadual 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

Antigua & Barbuda - Antigua & Barbuda Co-operative Credit Union League Ltd.

Bahamas - The Bahamas Co-operative League Limited

Barbados - Barbados Co-operative & Credit Union League Ltd.

Belize - Belize Credit Union League Ltd.

Bermuda - BIU Members Credit Union Co-op. Society

Cayman Islands - The Cayman Islands Civil Service Association Co-operative Credit Union Ltd.

Curacao - FEKOSKAN - Credit Union League of Curacao

Dominica - Dominica Co-operative Societies League, Ltd.

Grenada - Grenada Co-operative Credit Union League Ltd.

Guyana - Guyana Co-operative Credit Union League

Jamaica - Jamaica Co-operative Credit Union League Ltd

Montserrat - St. Patrick's Co-operative Credit Union

Saint Kitts & Nevis - St. Kitts & Nevis National Co-operative League Ltd.

Saint Lucia - St. Lucia Co-operative League Ltd.

Saint Vincent & the Grenadines - St. Vincent and the Grenadines Co-operative League, Ltd.

Suriname - Suriname Credit Union League

Tortola - Tortola Co-operative Credit Union Ltd

Trinidad & Tobago - Co-operative Credit Union League of Trinidad & Tobago

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

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

2013 Affiliate Members

Belarus – Republican Association of Consumer Cooperatives for Mutual Financial Assistance

Liberia – Liberia Credit Union National Association

2013 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

About World Council of 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, 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.



Statistical Report Key

 World Council of Credit Unions members and affiliates
NA Not available

- (a) Data as of December 31, 2011 or 2012
- (b) Data from the Central Bank of West African States
- (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, Kazakhstan, Kiribati, Madagascar, Mauritania, Morocco, the Netherlands, Nigeria, Pakistan, 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, 2012: 3,716 regional/local cooperative banks; 55,904,049 members; US\$ 5,383 billion in savings; US\$ 5,239 billion in loans; and US\$ 9,486 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, 2013.

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