

# 2014

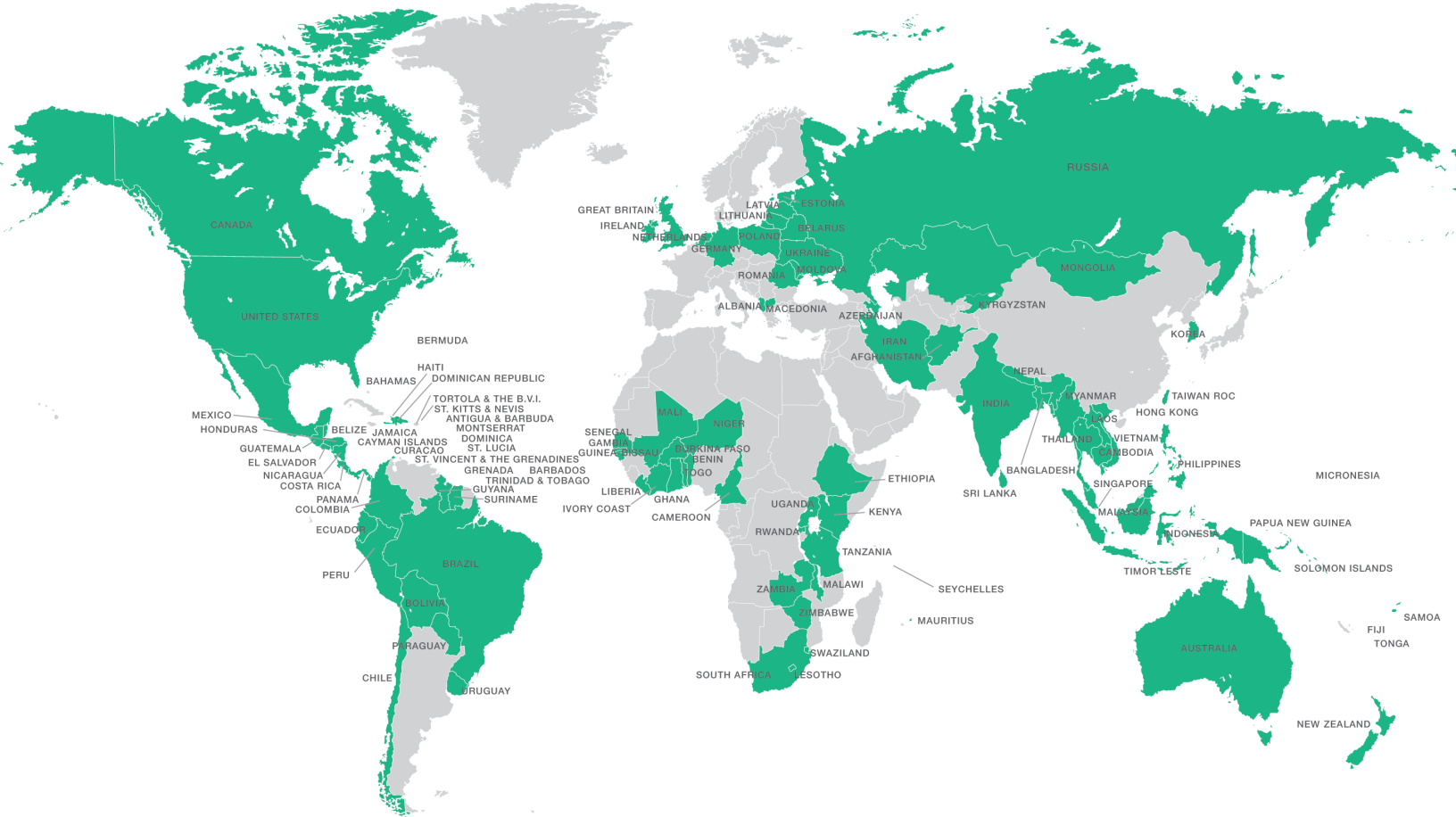
# STATISTICAL REPORT

(Data as of December 2014)



World Council  
of Credit Unions

## CREDIT UNIONS WORLDWIDE



● Countries with credit union movements that reported statistical data\*

● Other countries

**57,000**  
credit unions



IN

**105**  
countries

ON

**6**  
continents



SERVE

# 217 MILLION PEOPLE

**8.2%** Penetration\*\*

**\$1.5 TRILLION** in Savings & Shares (USD)

**\$181 BILLION** in Reserves (USD)

**\$1.2 TRILLION** in Loans (USD)

**\$1.8 TRILLION** in Assets (USD)

## AFRICA

|                              | Credit Unions | Members           | Savings & Shares (USD) | Loans (USD)          | Reserves (USD)     | Assets (USD)         | Penetration** |
|------------------------------|---------------|-------------------|------------------------|----------------------|--------------------|----------------------|---------------|
| Benin <sup>(b)</sup>         | 36            | 1,272,020         | 112,833,826            | 94,497,936           | 21,815,911         | 170,476,529          | 23.4%         |
| Burkina Faso <sup>(b)</sup>  | 67            | 1,181,025         | 343,986,495            | 177,419,893          | 82,849,688         | 475,352,635          | 12.3%         |
| Cameroon                     | 218           | 448,176           | 232,776,399            | 187,328,112          | 18,423,021         | 305,516,330          | 3.6%          |
| Ethiopia                     | 5,500         | 1,112,195         | 40,120,506             | 25,075,208           | NA                 | NA                   | 2.2%          |
| Gambia                       | 92            | 65,996            | 16,090,240             | 11,696,873           | NA                 | NA                   | 5.9%          |
| Ghana                        | 476           | 571,479           | 185,417,435            | 106,631,671          | 24,266,547         | 221,772,512          | 3.9%          |
| Guinea-Bissau <sup>(b)</sup> | 6             | 9,726             | 346,520                | 140,831              | 44,473             | 429,907              | 1%            |
| Ivory Coast <sup>(b)</sup>   | 64            | 673,307           | 196,543,328            | 84,858,390           | NA                 | NA                   | 5.1%          |
| Kenya                        | 4,965         | 5,103,231         | 3,266,230,227          | 4,287,967,019        | 390,913,619        | 5,069,054,967        | 20.5%         |
| Lesotho <sup>(a)</sup>       | 90            | 76,000            | NA                     | NA                   | NA                 | 7,300,000            | 6.4%          |
| Liberia <sup>(a)</sup>       | 45            | 3,459             | 726,295                | 571,596              | NA                 | NA                   | 0.2%          |
| Malawi                       | 47            | 87,034            | 10,950,285             | 7,174,592            | 642,076            | 11,976,741           | 1%            |
| Mali <sup>(b)</sup>          | 70            | 911,794           | 83,112,821             | 84,589,699           | 22,742,434         | 129,615,011          | 11.2%         |
| Mauritius <sup>(c)</sup>     | 138           | 66,000            | NA                     | NA                   | NA                 | 35,000,000           | 7%            |
| Niger <sup>(b)</sup>         | 44            | 180,584           | 17,776,271             | 23,168,635           | 14,881,813         | 29,324,454           | 2.2%          |
| Rwanda                       | 463           | 1,556,427         | 11,782,720             | 42,661,328           | 21,468,839         | 111,295,812          | 22.8%         |
| Senegal <sup>(b)</sup>       | 214           | 1,767,506         | 351,461,683            | 372,006,404          | 151,777,442        | 582,232,624          | 23.7%         |
| Seychelles <sup>(a)</sup>    | 1             | 13,069            | 10,841,257             | 11,866,980           | 1,183,654          | 15,655,865           | 19.9%         |
| South Africa <sup>(a)</sup>  | 26            | 33,400            | NA                     | NA                   | NA                 | 23,000,000           | 0.1%          |
| Swaziland                    | 73            | 40,582            | NA                     | NA                   | NA                 | 100,400,000          | 4.8%          |
| Tanzania <sup>(a)</sup>      | 5,559         | 1,153,248         | 283,000,000            | 545,000,000          | NA                 | 599,500,000          | 4.4%          |
| Togo <sup>(b)</sup>          | 82            | 1,196,652         | 229,660,967            | 183,368,171          | NA                 | NA                   | 29.1%         |
| Uganda                       | 2,063         | 1,187,580         | 132,077,341            | 128,101,771          | NA                 | 167,709,131          | 6.7%          |
| Zambia <sup>(a)</sup>        | 11            | 20,767            | 4,761,899              | 15,695,323           | NA                 | 18,969,316           | 0.3%          |
| Zimbabwe                     | 72            | 150,000           | 3,700,000              | 1,300,000            | 1,200,000          | 5,200,000            | 1.9%          |
| TOTAL Member Countries       | 5,844         | 6,292,444         | 3,723,032,138          | 4,613,236,843        | 435,428,916        | 5,623,976,415        | 9.8%          |
| TOTAL Other Countries        | 14,578        | 12,588,813        | 1,811,164,375          | 1,777,883,589        | 316,780,600        | 2,455,805,418        | 6%            |
| <b>TOTAL for Africa</b>      | <b>20,422</b> | <b>18,881,257</b> | <b>5,534,196,513</b>   | <b>6,391,120,431</b> | <b>752,209,516</b> | <b>8,079,781,833</b> | <b>6.9%</b>   |

## ASIA

|                            | Credit Unions | Members           | Savings & Shares (USD) | Loans (USD)            | Reserves (USD)        | Assets (USD)           | Penetration** |
|----------------------------|---------------|-------------------|------------------------|------------------------|-----------------------|------------------------|---------------|
| Afghanistan                | 30            | 105,230           | 3,495,751              | 20,433,698             | 2,338,617             | 24,780,809             | 0.6%          |
| Azerbaijan <sup>(a)</sup>  | 107           | 30,155            | 26,066,061             | 64,000,950             | 34,147,330            | 70,450,062             | 0.4%          |
| Bangladesh <sup>(c)</sup>  | 753           | 460,235           | 198,000,000            | 179,000,000            | 17,000,000            | 216,000,000            | 0.4%          |
| Cambodia <sup>(c)</sup>    | 25            | 51,213            | 3,580,000              | 9,000,000              | 560,000               | 10,000,000             | 0.5%          |
| Hong Kong <sup>(c)</sup>   | 40            | 83,472            | 1,371,000,000          | 48,000,000             | 38,000,000            | 1,504,000,000          | 1.6%          |
| India                      | 1,589         | 20,000,000        | 50,663,251,304         | 33,116,823,712         | 6,952,703,321         | 60,450,919,247         | 2.5%          |
| Indonesia <sup>(a,c)</sup> | 921           | 2,353,704         | 1,371,000,000          | 1,228,000,000          | 73,000,000            | 1,635,000,000          | 1.4%          |
| Iran                       | 966           | 415,000           | 257,931,390            | 36,847,341             | NA                    | NA                     | 0.7%          |
| Korea                      | 920           | 5,722,160         | 52,722,000,000         | 32,876,000,000         | 2,479,000,000         | 55,603,000,000         | 15.9%         |
| Kyrgyzstan                 | 135           | 20,047            | 2,821,423              | 19,578,400             | NA                    | 22,598,563             | 0.5%          |
| Laos <sup>(c)</sup>        | 25            | 9,526             | 2,600,000              | 2,000,000              | 470,000               | 3,000,000              | 0.2%          |
| Malaysia <sup>(c)</sup>    | 18            | 207,586           | 139,000,000            | 70,000,000             | NA                    | 339,000,000            | 1.1%          |
| Mongolia <sup>(c)</sup>    | 159           | 30,698            | 34,000,000             | 32,000,000             | 1,180,000             | 42,000,000             | 1.5%          |
| Myanmar <sup>(c)</sup>     | 2,191         | 371,720           | NA                     | NA                     | NA                    | 37,000,000             | 1%            |
| Nepal <sup>(c)</sup>       | 2,024         | 1,162,500         | 413,000,000            | 333,000,000            | 20,000,000            | 512,000,000            | 5.9%          |
| Philippines <sup>(c)</sup> | 1,442         | 5,396,521         | 1,846,000,000          | 1,508,000,000          | 145,000,000           | 2,336,000,000          | 8.1%          |
| Singapore <sup>(a)</sup>   | 26            | 137,423           | 500,432,058            | 181,025,747            | 142,758,831           | 893,479,674            | 3.2%          |
| Sri Lanka <sup>(c)</sup>   | 9,424         | 1,040,493         | 49,000,000             | 11,000,000             | 10,000,000            | 79,000,000             | 7.2%          |
| Taiwan ROC <sup>(c)</sup>  | 339           | 215,373           | 699,000,000            | 290,000,000            | 71,000,000            | 801,000,000            | 1.2%          |
| Thailand <sup>(c)</sup>    | 2,272         | 4,083,874         | 22,894,000,000         | 47,276,000,000         | 1,984,000,000         | 56,376,000,000         | 8.3%          |
| Vietnam <sup>(c)</sup>     | 1,146         | 1,967,755         | 2,581,000,000          | 2,270,000,000          | NA                    | 2,639,000,000          | 3.0%          |
| Total Member Countries     | 163           | 272,808           | 529,993,870            | 265,460,396            | 179,244,778           | 988,710,546            | 0.9%          |
| Total Other Countries      | 24,389        | 43,591,877        | 135,247,184,117        | 119,305,249,454        | 11,791,913,321        | 182,605,517,810        | 3%            |
| <b>TOTAL for Asia</b>      | <b>24,552</b> | <b>43,864,685</b> | <b>135,777,177,987</b> | <b>119,570,709,850</b> | <b>11,971,158,099</b> | <b>183,594,228,356</b> | <b>3%</b>     |

## CARIBBEAN

|                                  | Credit Unions | Members | Savings & Shares (USD) | Loans (USD) | Reserves (USD) | Assets (USD) | Penetration** |
|----------------------------------|---------------|---------|------------------------|-------------|----------------|--------------|---------------|
| Antigua & Barbuda <sup>(d)</sup> | 6             | 30,746  | 63,612,782             | 53,253,612  | 4,565,169      | 73,550,229   | 49.3%         |
| Bahamas <sup>(d)</sup>           | 8             | 39,690  | 291,739,800            | 217,651,730 | 49,528,683     | 347,858,571  | 17.7%         |
| Barbados                         | 35            | 167,817 | 739,677,369            | 653,514,849 | 98,702,125     | 876,545,146  | 81.5%         |
| Belize                           | 12            | 140,305 | 316,002,817            | 258,031,419 | 104,290,673    | 381,445,951  | 67.4%         |
| Bermuda <sup>(d)</sup>           | 1             | 3,044   | 7,359,258              | 7,121,457   | 1,028,092      | 8,683,804    | 6.6%          |
| Cayman Islands <sup>(d)</sup>    | 1             | 15,454  | 233,299,864            | 193,831,969 | 21,592,527     | 260,964,884  | 39.9%         |
| Curacao <sup>(d)</sup>           | 8             | 26,772  | 92,402,786             | 134,065,934 | 9,722,343      | 168,565,302  | 27.4%         |
| Dominica <sup>(d)</sup>          | 8             | 67,092  | 205,920,849            | 162,058,450 | 14,289,657     | 233,493,384  | NA            |
| Dominican Republic               | 15            | 577,223 | 626,489,312            | 568,713,295 | 116,267,899    | 800,166,918  | 8.6%          |
| Grenada <sup>(d)</sup>           | 10            | 52,659  | 155,416,485            | 135,852,244 | 4,978,351      | 181,779,921  | 72.4%         |
| Guyana <sup>(d)</sup>            | 28            | 31,819  | 18,347,590             | 16,118,376  | 4,536,300      | 27,651,750   | 6.6%          |
| Haiti <sup>(c)</sup>             | 70            | 529,209 | 62,016,939             | 58,244,221  | NA             | 95,776,092   | 8.6%          |
| Jamaica                          | 37            | 988,719 | 569,876,712            | 493,965,350 | 135,660,363    | 728,375,351  | 53%           |
| Montserrat <sup>(d)</sup>        | 1             | 5,435   | 15,968,509             | 12,123,589  | 864,177        | 17,953,141   | NA            |
| St. Kitts & Nevis <sup>(d)</sup> | 4             | 20,958  | 74,108,097             | 62,719,634  | 11,790,145     | 88,771,257   | 57.5%         |
| St. Lucia <sup>(d)</sup>         | 14            | 74,642  | 171,828,670            | 164,207,451 | 22,872,972     | 221,876,008  | 66.9%         |

|  |            |                  |                      |                      |                    |                      |              |
|--|------------|------------------|----------------------|----------------------|--------------------|----------------------|--------------|
| 🇸🇻 St. Vincent & the Grenadines <sup>(d)</sup> | 4          | 69,086           | 113,262,881          | 81,308,381           | 16,437,669         | 115,263,163          | 98%          |
| 🇸🇷 Suriname <sup>(a)</sup>                     | 3          | 9,513            | 3,012,121            | 2,166,061            | 353,939            | 3,784,242            | 2.4%         |
| 🇹🇩 Trinidad & Tobago <sup>(d)</sup>            | 126        | 586,877          | 1,775,873,487        | 1,256,858,422        | 293,161,090        | 2,073,514,970        | 67.5%        |
| Total Member Countries                         | 321        | 2,907,851        | 5,474,199,390        | 4,473,562,222        | 910,642,173        | 6,610,243,993        | 25.1%        |
| Total Other Countries                          | 70         | 529,209          | 62,016,939           | 58,244,221           | NA                 | 95,776,092           | 8.6%         |
| <b>TOTAL for Caribbean</b>                     | <b>391</b> | <b>3,437,060</b> | <b>5,536,216,329</b> | <b>4,531,806,443</b> | <b>910,642,173</b> | <b>6,706,020,085</b> | <b>19.4%</b> |

## EUROPE\*\*\*

|                           | Credit Unions | Members          | Savings & Shares (USD) | Loans (USD)           | Reserves (USD)       | Assets (USD)          | Penetration** |
|---------------------------|---------------|------------------|------------------------|-----------------------|----------------------|-----------------------|---------------|
| Albania                   | 117           | 48,410           | 21,600,000             | NA                    | NA                   | 47,400,000            | 2.3%          |
| 🇧🇪 Belarus                | 6             | 500              | NA                     | NA                    | NA                   | 150,000               | 0.01%         |
| 🇪🇪 Estonia                | 22            | 5,627            | 34,349,020             | 29,583,976            | 2,716,992            | 39,504,644            | 0.7%          |
| 🇬🇧 Great Britain          | 365           | 1,197,292        | 1,669,461,404          | 1,118,564,264         | 205,867,236          | 1,960,412,124         | 3%            |
| 🇮🇪 Ireland <sup>(a)</sup> | 479           | 3,300,000        | 16,111,669,397         | 6,015,720,716         | 2,794,488,113        | 19,079,608,496        | 74.7%         |
| Latvia                    | 31            | 25,788           | 24,400,835             | 19,658,634            | 5,344,197            | 27,554,211            | 1.7%          |
| Lithuania <sup>(a)</sup>  | 63            | 142,603          | 553,723,017            | 377,483,912           | 69,627,437           | 655,323,042           | 5.9%          |
| 🇲🇰 Macedonia              | 1             | 7,838            | 2,480,574              | 3,883,132             | 1,820,478            | 4,414,397             | 0.5%          |
| 🇲🇩 Moldova                | 303           | 121,104          | 13,506,369             | 22,280,683            | 9,872,902            | 31,488,270            | 4.7%          |
| 🇳🇱 Netherlands            | 20            | 400              | 5,464,415              | 2,853,639             | 182,147              | 7,285,886             | 0.004%        |
| 🇵🇱 Poland                 | 52            | 2,192,287        | 3,556,185,060          | 2,405,929,166         | 82,676,587           | 3,932,125,019         | 8.1%          |
| 🇷🇴 Romania                | 20            | 65,938           | 51,187,764             | 41,685,227            | 8,103,782            | 59,562,427            | 0.4%          |
| 🇷🇺 Russia                 | 250           | 330,481          | 348,490,582            | 249,218,479           | NA                   | 366,196,182           | 0.3%          |
| 🇺🇦 Ukraine                | 589           | 821,600          | 70,183,209             | 128,028,348           | 53,069,111           | 150,130,314           | 2.6%          |
| Total Member Countries    | 2,107         | 8,043,067        | 21,862,977,794         | 10,017,747,630        | 3,158,797,349        | 25,630,877,759        | 3.3%          |
| Total Other Countries     | 211           | 216,801          | 599,723,852            | 397,142,546           | 74,971,634           | 730,277,252           | 5.5%          |
| <b>TOTAL for Europe</b>   | <b>2,318</b>  | <b>8,259,868</b> | <b>22,462,701,646</b>  | <b>10,414,890,176</b> | <b>3,233,768,983</b> | <b>26,361,155,011</b> | <b>3.4%</b>   |

## LATIN AMERICA

|                                | Credit Unions | Members           | Savings & Shares (USD) | Loans (USD)           | Reserves (USD)       | Assets (USD)          | Penetration** |
|--------------------------------|---------------|-------------------|------------------------|-----------------------|----------------------|-----------------------|---------------|
| Bolivia                        | 26            | 515,640           | 752,000,000            | 649,200,000           | 76,400,000           | 925,200,000           | 7.8%          |
| 🇧🇷 Brazil                      | 650           | 6,016,889         | 24,881,954,870         | 23,819,324,485        | 5,880,828,676        | 39,036,189,744        | 4.3%          |
| Chile                          | 7             | 1,250,000         | 1,155,854,309          | 2,242,925,573         | 704,316,672          | 2,516,190,410         | 10.4%         |
| 🇨🇴 Colombia                    | 178           | 3,584,725         | 3,193,858,130          | 3,453,452,728         | 487,171,754          | 4,256,983,516         | 11.4%         |
| 🇨🇷 Costa Rica                  | 16            | 552,486           | 2,607,266,309          | 2,529,489,522         | 183,051,727          | 3,689,178,254         | 16.7%         |
| 🇪🇨 Ecuador                     | 900           | 4,758,802         | NA                     | NA                    | NA                   | 8,100,000,000         | 47.1%         |
| 🇸🇻 El Salvador                 | 32            | 205,380           | 392,600,000            | 385,700,000           | 19,800,000           | 489,800,000           | 5.2%          |
| 🇬🇹 Guatemala                   | 25            | 1,384,892         | 1,023,949,069          | 706,699,294           | 170,148,917          | 1,246,449,647         | 15.8%         |
| Honduras                       | 93            | 882,712           | 689,863,611            | 710,887,624           | 127,743,362          | 959,379,553           | 16.8%         |
| 🇲🇽 Mexico                      | 142           | 5,140,944         | 4,960,557,961          | 3,769,415,102         | 1,008,836,111        | 6,179,080,857         | 6.5%          |
| Nicaragua <sup>(a)</sup>       | 6             | 34,435            | 217,753                | NA                    | NA                   | NA                    | 0.9%          |
| 🇵🇦 Panama                      | 177           | 115,992           | 387,717,514            | 381,435,344           | 52,320,000           | 714,935,141           | 5%            |
| 🇵🇷 Paraguay <sup>(a)</sup>     | 22            | 695,000           | 855,636,308            | 1,030,343,556         | 361,521,681          | 1,287,955,110         | 15.4%         |
| 🇵🇪 Peru                        | 163           | 1,413,109         | 2,417,698,045          | 2,177,891,357         | 132,599,190          | 2,801,398,358         | 7.1%          |
| Uruguay                        | 54            | 800,000           | 119,439,042            | 206,787,377           | 105,530,815          | 272,993,018           | 36.9%         |
| Total Member Countries         | 1,411         | 19,143,852        | 40,721,455,959         | 38,253,751,389        | 8,296,278,055        | 59,701,970,627        | 6.5%          |
| Total Other Countries          | 1,080         | 8,207,154         | 2,717,156,961          | 3,809,800,573         | 1,013,990,849        | 12,773,762,981        | 23%           |
| <b>TOTAL for Latin America</b> | <b>2,491</b>  | <b>27,351,006</b> | <b>43,438,612,920</b>  | <b>42,063,551,962</b> | <b>9,310,268,904</b> | <b>72,475,733,608</b> | <b>8.3%</b>   |

## NORTH AMERICA

|                                | Credit Unions | Members            | Savings & Shares (USD)   | Loans (USD)            | Reserves (USD)         | Assets (USD)             | Penetration** |
|--------------------------------|---------------|--------------------|--------------------------|------------------------|------------------------|--------------------------|---------------|
| 🇨🇦 Canada                      | 694           | 10,120,994         | 229,585,779,318          | 238,767,609,884        | 24,136,887,211         | 283,025,537,565          | 43.2%         |
| 🇺🇸 United States               | 6,399         | 100,513,991        | 963,116,397,718          | 720,787,978,315        | 124,603,673,176        | 1,136,122,466,854        | 47.6%         |
| <b>TOTAL for North America</b> | <b>7,093</b>  | <b>110,634,985</b> | <b>1,192,702,177,036</b> | <b>959,555,588,199</b> | <b>148,740,560,387</b> | <b>1,419,148,004,419</b> | <b>47.2%</b>  |

## OCEANIA

|                                    | Credit Unions | Members          | Savings & Shares (USD) | Loans (USD)           | Reserves (USD)       | Assets (USD)          | Penetration** |
|------------------------------------|---------------|------------------|------------------------|-----------------------|----------------------|-----------------------|---------------|
| 🇦🇺 Australia                       | 99            | 4,500,000        | 64,482,270,200         | 58,834,606,473        | 6,207,681,412        | 75,223,311,145        | 29.9%         |
| Fiji <sup>(d)</sup>                | 27            | 4,849            | 7,153,816              | 7,500,023             | NA                   | 10,210,208            | 0.8%          |
| Micronesia <sup>(d)</sup>          | 1             | 2,195            | 1,921,361              | 4,213,034             | 50,000               | 6,255,632             | 3.2%          |
| 🇳🇿 New Zealand                     | 16            | 182,802          | 559,520,948            | 422,399,515           | 116,167,832          | 688,396,210           | 6.3%          |
| 🇵🇳 Papua New Guinea <sup>(a)</sup> | 21            | 236,216          | 188,720,788            | 93,180,889            | 189,507,124          | 384,125,436           | 5.9%          |
| Samoa <sup>(d)</sup>               | 3             | 1,345            | 1,300,113              | NA                    | 242,740              | 2,042,832             | 1.1%          |
| Solomon Islands <sup>(a)</sup>     | 9             | 6,320            | 5,773,040              | 5,042,960             | NA                   | 6,989,840             | 1.7%          |
| Timor Leste <sup>(d)</sup>         | 33            | 9,213            | 164,632,160            | 143,941,179           | 15,338,577           | 247,438,115           | 1.4%          |
| Tonga <sup>(a)</sup>               | 4             | 1,523            | 642,763                | 1,357,116             | 55,324               | 1,400,750             | 2.5%          |
| Total Member Countries             | 136           | 4,919,018        | 65,230,511,936         | 59,350,186,877        | 6,513,356,368        | 76,295,832,792        | 22.4%         |
| Total Other Countries              | 77            | 25,445           | 181,423,253            | 162,054,312           | 15,686,641           | 274,337,377           | 1.4%          |
| <b>TOTAL for Oceania</b>           | <b>213</b>    | <b>4,944,463</b> | <b>65,411,935,189</b>  | <b>59,512,241,189</b> | <b>6,529,043,009</b> | <b>76,570,170,169</b> | <b>20.8%</b>  |

## TOTALS

|                                  | Credit Unions | Members            | Savings & Shares (USD)   | Loans (USD)              | Reserves (USD)         | Assets (USD)             | Penetration** |
|----------------------------------|---------------|--------------------|--------------------------|--------------------------|------------------------|--------------------------|---------------|
| Members, Affiliates & Associates | 17,075        | 152,214,025        | 1,330,244,348,123        | 1,076,529,533,555        | 168,234,308,026        | 1,593,999,616,550        | 17%           |
| Other Credit Union Countries     | 40,405        | 65,159,299         | 140,618,669,498          | 125,510,374,695          | 13,213,343,045         | 198,935,476,931          | 3.7%          |
| <b>Credit Unions Worldwide</b>   | <b>57,480</b> | <b>217,373,324</b> | <b>1,470,863,017,621</b> | <b>1,202,039,908,250</b> | <b>181,447,651,071</b> | <b>1,792,935,093,481</b> | <b>8.2%</b>   |



## 2014 World Council MEMBERS

### DIRECT MEMBERS .....

Afghanistan - Islamic Investment and Finance Cooperatives Group  
 Australia - Customer 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 - Saint Kitts & Nevis National Co-operative League Ltd.  
 Saint Lucia - Saint Lucia Co-operative League Ltd.  
 Saint Vincent & the Grenadines - Saint Vincent & 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 Credito 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 - Co-op Money NZ  
 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 & 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

### AFFILIATE MEMBERS .....

Belarus - Republican Association of Microfinance Organizations  
 Liberia - Liberia Credit Union National Association  
 Netherlands - Association of Credit Unions in the Netherlands  
 Netherlands - Dutch Association of Cooperating Credit Unions

### ASSOCIATE MEMBERS .....

Australia - Australasian Mutuals Institute Ltd.  
 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 - CU Direct Corporation  
 United States - Credit Union Executives Society  
 United States - CUNA Mutual Group  
 United States - The Members Group

## WORLD COUNCIL DEVELOPMENT PROGRAMS

In 2014, our credit union development programs impacted 4.8 million people in 8 countries: Colombia, Ethiopia, Guatemala, Haiti, Kenya, Liberia, Mexico and Rwanda. Our programs promote economic security, resilience and livelihoods strengthening through the sustainable development of local, well managed, savings-led financial institutions.

### Statistical Report Key

 World Council of Credit Unions members and affiliates  
 NA Not available

- (a) Data as of December 31, 2012 or 2013
- (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: Argentina, Bosnia & Herzegovina, Botswana, China, Croatia, Gabon, Georgia, Guinea, Japan, Kazakhstan, Kiribati, Madagascar, Mauritania, Morocco, 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, 2013: 4,229 regional/local cooperative banks; 77,791,983 members; US\$ 4,439 billion in savings; US\$ 5,199 billion in loans; and US\$ 9,497 billion in assets. For additional details visit [www.eacb.eu](http://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, 2014.



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