

# 2019 STATISTICAL REPORT

**WORLD COUNCIL OF CREDIT UNIONS**  
The Global Network of Credit Unions and Financial Cooperatives



**World Council**

FROM **86,055**  CREDIT UNIONS

**118**  COUNTRIES

ON

# MEMBERSHIP AT A GLANCE

WORLD COUNCIL BUILDS, CHAMPIONS, DEFENDS AND GROWS A GLOBAL COMMUNITY THAT IMPROVES LIVES.

On behalf of its members, World Council:


- Advocates internationally to achieve better legislative and regulatory outcomes for credit unions and other cooperative financial institutions and their members.
- Provides education and global networking for the exchange of information and ideas.
- Champions the credit union and cooperative financial institution model worldwide.
- Grows and strengthens the global system with technical assistance, training and tools for management, outreach and networking.



C O N T I N E N T S

SERVING

MEMBERS  **291,432,972**

WITH A **9.55%**  PENETRATION





















# AFRICA

	CREDIT UNIONS	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**
Benin <sup>(b)</sup>	58	2,243,117	166,126,975	236,793,143	N/A	N/A	34.86%
Burkina Faso <sup>(b)</sup>	76	1,409,682	393,178,455	303,483,052	N/A	N/A	13.11%
Cameroon	228	509,859	298,286,489	206,296,946	26,199,813	335,570,321	3.59%
Ethiopia <sup>(a)</sup>	20,851	4,767,963	482,000,000	124,000,000	N/A	635,000,000	7.58%
Gambia	69	84,065	31,946,330	21,047,304	12,187,884	34,642,013	6.72%
Ghana	510	783,815	236,149,951	117,717,798	56,950,177	330,490,125	4.33%
Guinea-Bissau <sup>(b)</sup>	6	10,638	158,166	125,852	N/A	N/A	1.01%
Ivory Coast <sup>(b)</sup>	48	2,179,334	533,845,814	548,533,138	N/A	N/A	15.29%
Kenya	8,033	8,551,540	6,728,335,534	7,988,540,435	875,938,666	10,048,671,112	27.86%
Lesotho <sup>(aa)</sup>	90	76,000	N/A	N/A	N/A	7,300,000	5.71%
Liberia <sup>(a)</sup>	200	29,986	5,139,748	3,327,115	N/A	N/A	1.09%
Madagascar <sup>(aa)</sup>	6	693,920	68,350,451	48,362,479	N/A	N/A	4.55%
Malawi	39	145,385	25,468,249	21,882,542	7,618,245	34,901,578	1.45%
Mali <sup>(b)</sup>	109	1,194,952	171,018,214	231,063,453	N/A	N/A	12.11%
Mauritius <sup>(aa)</sup>	138	66,000	N/A	N/A	N/A	35,000,000	7.37%
Niger <sup>(b)</sup>	37	280,978	40,294,902	53,796,833	N/A	N/A	2.53%
Rwanda	457	3,779,860	N/A	N/A	N/A	N/A	52.33%
Senegal <sup>(b)</sup>	98	2,980,787	597,010,153	705,756,900	N/A	N/A	33.83%
Seychelles	1	17,607	29,987,891	20,778,198	3,044,088	36,042,335	26.35%
Sierra Leone	28	10,088	745,227	651,339	N/A	N/A	0.23%
South Africa	27	30,191	26,824,603	18,460,536	2,433,202	29,878,937	0.08%
Eswatini <sup>(c)</sup>	123	54,022	97,988,906	62,454,746	8,218,696	N/A	8.09%
Tanzania <sup>(c)</sup>	6,178	2,447,332	266,035,615	246,640,851	27,821,791	293,857,406	7.88%
Togo <sup>(b)</sup>	76	2,799,262	354,109,763	301,396,282	N/A	N/A	61.72%
Uganda	896	1,002,530	59,441,306	63,540,925	N/A	N/A	4.39%
Zambia <sup>(aa)</sup>	1,197	1,499,000	23,725,860	27,267,319	4,789,432	25,224,541	15.71%
Zimbabwe	87	250,000	6,700,000	6,100,000	3,250,000	7,200,000	3.11%
<b>TOTAL MEMBER COUNTRIES</b>	<b>8,811</b>	<b>10,008,206</b>	<b>7,318,228,114</b>	<b>8,355,215,919</b>	<b>969,750,989</b>	<b>10,785,675,471</b>	<b>12.72%</b>
<b>TOTAL OTHER COUNTRIES</b>	<b>30,855</b>	<b>27,889,707</b>	<b>3,324,640,488</b>	<b>3,402,801,267</b>	<b>207,793,753</b>	<b>1,068,102,897</b>	<b>13.60%</b>
<b>TOTAL AFRICA</b>	<b>39,666</b>	<b>37,897,913</b>	<b>10,642,868,602</b>	<b>11,758,017,186</b>	<b>1,177,544,742</b>	<b>11,853,778,368</b>	<b>13.44%</b>
















# ASIA

	CREDIT UNIONS	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**
Afghanistan	27	118,836	1,970,618	10,193,992	673,768	14,349,193	0.57%
Bangladesh <sup>(c)</sup>	1,046	675,000	314,000,000	269,000,000	32,000	473,000,000	0.61%
Cambodia <sup>(a)</sup>	20	48,684	4,500,000	10,000,000	600,000	20,000,000	0.46%
Georgia <sup>(aa)</sup>	8	2,773	3,085,740	2,207,305	(467,309)	3,178,780	0.11%
Hong Kong <sup>(c)</sup>	42	90,580	2,338,000,000	60,000,000	85,000,000	2,535,000,000	1.72%
India <sup>(a)</sup>	2,638	20,060,430	55,000,000	85,000,000	100,000	77,000,000	2.30%
Indonesia <sup>(c)</sup>	784	3,434,110	2,111,000,000	17,979,000,000	132,000,000	3,518,000,000	1.87%
Iran	692	447,732	230,071,988	N/A	N/A	N/A	0.78%
Japan <sup>(c)</sup>	145	3,977,400	201,176,000,000	110,278,000,000	N/A	238,328,000,000	5.30%
Kazakhstan <sup>(a)</sup>	125	13,483	24,631,384	11,794,102	26,704,289	194,092,160	0.11%
Kyrgyzstan	95	14,394	2,533,362	13,846,853	8,905,503	18,227,672	0.35%
Laos <sup>(a)</sup>	32	26,830	7,000,000	6,000,000	N/A	9,000,000	0.63%
Malaysia <sup>(a)</sup>	304	273,573	72,000,000	14,000,000	36,000,000	108,000,000	1.27%
Mongolia <sup>(a)</sup>	290	55,624	48,000,000	2,000,000	1,000,000	64,000,000	2.65%
Myanmar <sup>(a)</sup>	2,964	510,709	67,000,000	83,000,000	N/A	N/A	1.44%
Nepal <sup>(c)</sup>	9,634	8,558,971	3,826,000,000	2,815,000,000	51,000,000	5,445,993,385	46.28%
Philippines <sup>(c)</sup>	1,658	12,316,335	3,304,000,000	2,430,000,000	96,000,000	5,673,000,000	17.74%
Singapore <sup>(a)</sup>	21	137,000	598,000,000	149,000,000	103,000,000	730,000,000	3.19%
South Korea	883	6,343,913	83,586,419,318	60,918,200,223	2,356,544,565	87,871,231,878	16.99%
Sri Lanka <sup>(c)</sup>	8,423	1,205,017	30,000,000	65,000,000	11,000,000	91,000,000	8.48%
Taiwan ROC <sup>(c)</sup>	335	222,275	749,000,000	327,000,000	73,000,000	876,000,000	0.96%
Tajikistan	16	910	300,910	N/A	93,782	394,692	0.02%
Thailand <sup>(c)</sup>	2,264	4,685,066	72,187,000,000	70,956,000,000	3,681,000,000	94,494,000,000	9.51%
Vietnam <sup>(c)</sup>	1,188	1,620,050	4,550,000,000	3,101,000,000	N/A	N/A	2.43%
<b>TOTAL MEMBER COUNTRIES</b>	<b>10,565</b>	<b>15,158,720</b>	<b>88,012,389,936</b>	<b>63,892,394,215</b>	<b>2,511,218,333</b>	<b>94,061,574,456</b>	<b>16.76%</b>
<b>TOTAL OTHER COUNTRIES</b>	<b>23,069</b>	<b>49,680,975</b>	<b>287,273,123,384</b>	<b>205,692,848,260</b>	<b>4,150,968,265</b>	<b>346,481,893,304</b>	<b>2.94%</b>
<b>TOTAL ASIA</b>	<b>33,634</b>	<b>64,839,695</b>	<b>375,285,513,320</b>	<b>269,585,242,475</b>	<b>6,662,186,598</b>	<b>440,543,467,760</b>	<b>5.24%</b>


















# CARIBBEAN

	CREDIT UNIONS	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**
 Anguilla <sup>(d)</sup>	1	167	192,009	39,947	N/A	222,644	1.30%
 Antigua & Barbuda <sup>(d)</sup>	6	43,467	123,322,492	115,442,035	6,236,766	146,549,724	64.88%
 (The) Bahamas	9	44,109	420,113,000	226,913,000	43,541,000	476,202,000	16.08%
 Barbados	33	215,718	1,143,242,055	869,793,510	135,980,122	1,301,541,641	112.65%
 Belize <sup>(d)</sup>	9	159,308	462,416,319	339,261,832	56,810,717	548,291,195	62.38%
 Bermuda <sup>(d)</sup>	1	5,325	18,855,461	11,494,943	1,323,207	20,602,071	12.54%
 Cayman Islands <sup>(d)</sup>	1	14,708	368,360,659	332,723,800	32,538,026	408,493,957	31.75%
 Curacao <sup>(d)</sup>	7	34,759	150,290,669	210,291,946	14,053,642	251,531,175	34.29%
 Dominica <sup>(d)</sup>	6	79,424	227,345,277	201,693,477	26,431,253	331,825,969	162.61%
 Grenada <sup>(d)</sup>	10	71,647	283,253,672	269,963,038	8,518,611	369,949,160	96.04%
 Guyana <sup>(d)</sup>	29	34,039	29,294,177	25,528,184	7,143,059	44,116,866	6.65%
 Haiti	85	920,414	122,688,013	88,313,751	31,991,207	163,469,309	13.16%
 Jamaica <sup>(d)</sup>	25	1,006,557	726,502,514	668,865,569	55,136,537	935,143,476	50.54%
 Montserrat <sup>(d)</sup>	1	5,556	20,365,578	19,462,670	1,106,951	22,931,549	160.30%
 St. Kitts & Nevis <sup>(d)</sup>	4	28,987	125,072,805	103,581,589	16,554,999	153,133,615	72.90%
 St. Lucia <sup>(d)</sup>	14	73,127	187,206,346	150,422,501	13,737,670	257,250,954	55.75%
 St. Vincent & the Grenadines <sup>(d)</sup>	4	72,033	171,715,064	128,950,977	12,955,329	200,360,397	95.70%
 Trinidad & Tobago <sup>(d)</sup>	127	718,484	2,381,662,122	1,526,758,158	360,667,622	2,918,965,580	75.06%
<b>TOTAL Member Countries</b>	<b>277</b>	<b>2,563,139</b>	<b>6,418,905,210</b>	<b>4,974,234,229</b>	<b>749,194,511</b>	<b>7,910,687,329</b>	<b>72.94%</b>
<b>TOTAL Other Countries</b>	<b>94</b>	<b>964,523</b>	<b>542,801,013</b>	<b>315,226,751</b>	<b>75,532,207</b>	<b>639,671,309</b>	<b>14.62%</b>
<b>TOTAL Caribbean</b>	<b>371</b>	<b>3,527,662</b>	<b>6,961,706,223</b>	<b>5,289,460,980</b>	<b>824,726,718</b>	<b>8,550,358,638</b>	<b>66.08%</b>



# EUROPE

	CREDIT UNIONS	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**
 Albania	14	114,480	80,499,123	74,322,330	7,610,123	107,393,220	5.86%
 Armenia	1	8,659	N/A	2,610,550	3,920,215	28,017,392	0.43%
 Croatia	20	44,402	66,182,070	67,332,633	4,418,163	78,855,224	1.69%
 Estonia	19	15,010	173,199,885	172,421,666	4,190,389	181,943,265	1.78%
 Great Britain	437	1,892,945	3,800,182,708	2,172,227,278	559,864,763	4,562,613,764	4.48%
 Ireland	318	3,700,000	17,023,595,505	5,786,516,854	3,146,067,416	20,303,370,787	115.86%
 Latvia	35	18,448	4,413,396	28,229,736	3,216,893	37,280,010	1.52%
 Lithuania	65	161,255	1,009,228,944	712,808,787	85,863,775	1,079,347,258	8.94%
 North Macedonia	1	11,184	3,600,960	4,631,673	1,751,924	5,558,850	0.77%
 Moldova	235	135,512	35,890,777	54,897,357	19,321,895	62,397,452	7.07%
 Netherlands	18	800	8,989,494	8,426,966	561,798	9,551,292	<0.01%
 Poland	25	1,402,005	2,362,003,227	1,747,778,213	145,569,560	2,455,998,490	5.54%
 Romania	24	96,400	97,711,588	88,388,283	12,240,788	110,492,664	0.76%
 Russia	400	320,340	N/A	N/A	N/A	364,802,265	0.33%
 Turkey	1,625	809,725	175,960,847	1,465,128,590	147,636,802	4,908,669,843	1.45%
 Ukraine	337	456,941	66,408,611	96,376,530	31,052,343	105,634,023	1.53%
<b>TOTAL Member Countries</b>	<b>1,581</b>	<b>7,939,227</b>	<b>23,592,884,554</b>	<b>10,135,673,130</b>	<b>3,905,155,346</b>	<b>28,169,269,332</b>	<b>14.75%</b>
<b>TOTAL Other Countries</b>	<b>1,993</b>	<b>1,248,879</b>	<b>1,314,982,581</b>	<b>2,346,424,316</b>	<b>268,131,501</b>	<b>6,232,656,467</b>	<b>4.21%</b>
<b>TOTAL Europe</b>	<b>3,574</b>	<b>9,188,106</b>	<b>24,907,867,135</b>	<b>12,482,097,446</b>	<b>4,173,286,847</b>	<b>34,401,925,799</b>	<b>10.53%</b>















# LATIN AMERICA

	CREDIT UNIONS	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**
 Bolivia	48	1,011,912	979,849,671	1,121,303,144	188,782,747	1,408,473,982	14.17%
 Brazil	872	11,001,000	37,131,645,570	37,721,518,987	12,498,227,848	62,177,215,190	7.47%
 Chile	43	1,489,255	2,298,532,336	2,579,959,934	819,895,146	3,120,651,000	11.45%
 Colombia	188	3,294,760	5,836,294,929	6,048,747,846	1,685,437,270	7,682,704,994	9.54%
 Costa Rica	65	617,800	4,584,357,782	4,361,869,321	230,861,139	6,363,582,262	17.72%
 Dominican Republic	17	937,286	1,122,364,110	757,727,535	210,932,433	1,378,741,204	13.43%
 Ecuador	547	4,892,822	10,592,211,155	10,249,859,281	1,398,435,473	14,388,191,871	43.38%
 El Salvador	29	295,673	793,300,000	699,400,000	43,500,000	928,500,000	7.08%
 Guatemala	25	2,134,596	2,091,578,694	1,285,774,265	261,588,903	2,443,750,384	21%
 Honduras	85	1,015,861	841,727,346	761,589,274	119,663,571	1,083,907,070	16.28%
 Mexico	155	7,393,940	7,546,009,765	5,251,744,883	1,872,014,909	8,884,502,701	8.73%
 Nicaragua <sup>(aa)</sup>	6	34,435	6,350,215	5,200	N/A	N/A	0.85%
 Panama	180	133,525	405,695,995	393,911,056	56,291,867	745,414,333	4.84%
 Paraguay <sup>(aa)</sup>	50	695,000	6,695,979	8,824,159	186,171,472	14,402,712	15.53%
 Peru	438	2,169,520	2,374,434,230	2,182,625,003	N/A	4,679,493,121	7.94%
 Suriname <sup>(aa)</sup>	15	12,628	88,909	70,423	4,476	106,815	3.40%
 Uruguay	45	800,000	124,489,093	212,091,631	117,014,485	320,499,207	35.77%
<b>TOTAL Member Countries</b>	<b>1,969</b>	<b>27,978,100</b>	<b>61,885,681,075</b>	<b>58,703,318,896</b>	<b>16,858,854,369</b>	<b>95,283,904,189</b>	<b>10.86%</b>
<b>TOTAL Other Countries</b>	<b>791</b>	<b>8,940,001</b>	<b>13,870,095,033</b>	<b>13,812,399,902</b>	<b>2,641,184,623</b>	<b>18,927,758,675</b>	<b>17.60%</b>
<b>TOTAL Latin America</b>	<b>2,808</b>	<b>37,930,013</b>	<b>76,735,625,779</b>	<b>73,637,021,942</b>	<b>19,688,821,739</b>	<b>115,620,136,846</b>	<b>14.03%</b>

# NORTH AMERICA

	CREDIT UNIONS	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**
 Canada	478	10,504,901	263,693,556,599	279,855,000,000	10,383,332,057	340,693,000,000	42.02%
 United States	5,347	121,743,511	1,335,351,872,988	1,127,363,368,054	177,099,847,168	1,584,742,064,237	56.85%
<b>TOTAL Member Countries</b>	<b>5,825</b>	<b>132,248,412</b>	<b>1,599,045,429,587</b>	<b>1,407,218,368,054</b>	<b>187,483,179,225</b>	<b>1,925,435,064,237</b>	<b>49.44%</b>
<b>TOTAL North America</b>	<b>5,825</b>	<b>132,248,412</b>	<b>1,599,045,429,587</b>	<b>1,407,218,368,054</b>	<b>187,483,179,225</b>	<b>1,925,435,064,237</b>	<b>49.44%</b>


# OCEANIA

	CREDIT UNIONS	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**
 Australia	69	5,300,000	74,097,222,222	69,791,666,667	6,597,222,222	89,861,111,111	32.24%
 Fiji <sup>(a)</sup>	4	1,920	N/A	51,700	N/A	1,645,000	0.33%
 Kiribati <sup>(e)</sup>	22	3,440	184,898	65,197	40,031	250,095	4.87%
 Marshall Islands <sup>(e)</sup>	1	372	N/A	3,336,847	N/A	3,700,637	0.77%
 Micronesia <sup>(e)</sup>	1	1,830	2,074,602	3,117,914	207,455	4,014,101	2.50%
 New Zealand	8	154,330	618,245,660	439,722,645	101,350,696	727,725,583	4.87%
 Palau <sup>(aa)</sup>	1	240	64,000	26,000	2,400	66,400	1.12%
 Papua New Guinea <sup>(e)</sup>	21	317,204	202,874,277	121,753,358	54,671,106	369,699,213	5.92%
 Samoa <sup>(aa)</sup>	3	1,345	1,300,113	2,282,314	242,740	2,042,832	1.20%
 Solomon Islands <sup>(e)</sup>	10	6,750	7,794,299	6,220,570	532,837	10,520,446	1.79%
 Timor Leste <sup>(c)</sup>	32	12,297	5,000,000	N/A	200,000	5,000,000	1.63%
 Tonga <sup>(aa)</sup>	1	638	24,019	1,255,626	49,295	1,276,668	1%
 Tuvalu <sup>(a)</sup>	1	205	70,385	60,128	1,561	77,657	1.86%
 Vanuatu <sup>(e)</sup>	3	600	110,638	60,492	21,276	131,914	0.35%
<b>TOTAL Member Countries</b>	<b>77</b>	<b>5,454,330</b>	<b>74,715,467,882</b>	<b>70,231,389,312</b>	<b>6,698,572,918</b>	<b>90,588,836,694</b>	<b>18.56%</b>
<b>TOTAL Other Countries</b>	<b>100</b>	<b>346,841</b>	<b>219,497,231</b>	<b>138,230,146</b>	<b>55,968,701</b>	<b>398,424,963</b>	<b>2.12%</b>
<b>TOTAL Oceania</b>	<b>177</b>	<b>5,801,171</b>	<b>74,934,965,113</b>	<b>70,369,619,458</b>	<b>6,754,541,619</b>	<b>90,987,261,657</b>	<b>4.65%</b>

# TOTALS

	CREDIT UNIONS	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**
<b>TOTAL Member Countries</b>	<b>29,105</b>	<b>201,350,134</b>	<b>1,860,988,986,358</b>	<b>1,623,510,593,755</b>	<b>219,175,925,691</b>	<b>2,252,235,011,708</b>	<b>28%</b>
<b>TOTAL Other Countries</b>	<b>56,902</b>	<b>89,070,926</b>	<b>306,545,139,730</b>	<b>225,707,930,642</b>	<b>7,399,579,050</b>	<b>373,748,507,615</b>	<b>7.87%</b>
<b>TOTAL World</b>	<b>86,055</b>	<b>291,432,972</b>	<b>2,168,513,975,759</b>	<b>1,850,339,827,541</b>	<b>226,764,287,488</b>	<b>2,627,391,993,305</b>	<b>9.55%</b>

## STATISTICAL REPORT KEY

-  World Council of Credit Unions members and affiliates
- NA Not available
- (a) Data as of Dec. 31, 2018
- (aa) Data as of Dec. 31, 2017
- (b) Data from the West African Central Bank
- (c) Data from Association of Asian Confederation of Credit Unions
- (d) Data from the Caribbean Confederation of Credit Unions
- (e) Data from the Oceania Confederation of Credit Unions
- (\*\*) Penetration rate is calculated by dividing the total number of reported credit union members by the economically active population age 15–64 years old.

This report is the best available data based on the annual survey responses from World Council member and non-member credit union associations, other financial cooperatives and World Council offices. All numbers are rounded to the nearest integer. Unless otherwise indicated, data are current as of December 31, 2019.

# 2019 WORLD COUNCIL MEMBERS

## DIRECT MEMBERS

### AFRICA

**Cameroon** - Cameroon Co-operative Credit Union League, Ltd.  
**Ghana** - Ghana Co-operative Credit Union Association Ltd.  
**Kenya** - Kenya Union of Savings & Credit Co-operatives Ltd.  
**Malawi** - Malawi Union of Savings and Credit Co-operatives, Ltd.  
**Seychelles** - Seychelles Credit Union

### ASIA

**Afghanistan** - Islamic Investment and Finance Cooperatives Group  
**Nepal** - Nepal Federation of Savings and Credit Cooperative Unions Ltd.  
**Singapore** - Singapore National Co-operative Federation  
**South Korea** - National Credit Union Federation of Korea

### CARIBBEAN

#### Caribbean Confederation of Credit Unions

**Anguilla** - Liberty Co-operative Credit Union of Anguilla  
**Antigua & Barbuda** - Antigua & Barbuda Co-operative Credit Union League Ltd.  
**The Bahamas** - The Bahamas Co-operative League Limited  
**Barbados** - Barbados Co-operative & Credit Union League Ltd.  
**Belize** - Belize Credit Union League Ltd.  
**Bermuda** - Bermuda Credit Union Co-op Society  
**Cayman Islands** - Cayman Islands Civil Service Association Co-operative Credit Union Ltd.  
**Curacao** - The Curacao Federation of Cooperatives - FEKOSKAN  
**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 & the Grenadines Co-operative League, Ltd.  
**Trinidad & Tobago** - Co-operative Credit Union League of Trinidad & Tobago

### EUROPE

**Croatia** - Croatian Association of Credit Unions  
**Estonia** - Estonian Union of Credit Cooperatives  
**Great Britain** - Association of British Credit Unions, Ltd.  
**Ireland** - Irish League of Credit Unions  
**Moldova** - Central Association of Savings and Credit Associations  
**North Macedonia** - FULM Savings House  
**Poland** - National Association of Co-operative Savings & Credit Unions  
**Romania** - Federation of Romanian Credit Unions  
**Russia** - Russian Credit Union League  
**Ukraine** - Ukrainian National Association of Savings and Credit Unions

### LATIN AMERICA

**Brazil** - Confederação Interstadual das Cooperativas Ligadas ao Sicredi  
**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.  
**Guatemala** - Federación Nacional de Cooperativas de Ahorro y Crédito de Guatemala  
**Mexico** - Caja Popular Mexicana  
**Panama** - Corporación Fondo de Estabilización y Garantía de Cooperativas de Ahorro y Crédito de Panamá, R.L.  
**Paraguay** - Central de Cooperativas del Área Nacional Limitada  
**Peru** - Federación Nacional de Cooperativas de Ahorro y Crédito del Perú

### NORTH AMERICA

**Canada** - Canadian Credit Union Association  
**United States of America** - Credit Union National Association

### OCEANIA

**Australia** - Customer Owned Banking Association  
**New Zealand** - Co-op Money NZ

## AFFILIATE MEMBERS

### ASIA

**Kazakhstan** - Credit Unions of Agro-Industrial Complex Association-Kazakhstan

### CARIBBEAN

**Haiti** - Association Nationale des Caisses Populaires Haitiennes (ANACAPH)

### EUROPE

**Netherlands** - Dutch Association of Cooperating Credit Unions (VSK)  
**Ukraine** - All-Ukrainian Association of Credit Unions

## ASSOCIATE MEMBERS

### AFRICA

**African Confederation of Cooperative Savings & Credit Associations (ACCOSCA)**  
**Botswana** - Botswana Savings and Credit Co-operative Association  
**Eswatini** - Eswatini Association of Savings and Credit Cooperatives  
**Ethiopia** - Savings and Credit Cooperative Developments in Rwanda  
**Lesotho** - Lesotho Cooperative Credit Union League Ltd.  
**Liberia** - Liberia Credit Union National Association Ltd.  
**Nigeria** - National Association of Cooperative Credit Unions of Nigeria  
**Rwanda** - Association of Microfinance Institutions in Rwanda  
**Tanzania** - Savings and Credit Cooperative Union League of Tanzania  
**The Gambia** - National Association of Cooperative Credit Unions in Gambia  
**Uganda** - Uganda Cooperative Savings and Credit Union Ltd.  
**Zambia** - Credit Union and Savings of Zambia  
**Zimbabwe** - National Association of Cooperative Savings and Credit Unions

### ASIA

**India** - Finacus Solutions Pvt Ltd  
**Association of Asian Confederation of Credit Unions (ACCU)**  
**Australia** - Australian Mutuals Foundation  
**Bangladesh** - Department of Cooperatives in Bangladesh  
**Bangladesh** - The Cooperative Credit Union League Of Bangladesh Ltd.  
**Cambodia** - Cambodian Community Savings Federation  
**Hong Kong** - Credit Union League of Hong Kong  
**India** - Development Promotion Group  
**India** - Maharashtra State Federation Cooperative Credit Societies Ltd.  
**Indonesia** - Credit Union Central Of Indonesia  
**Malaysia** - Association of Co-operative Credit Union Malaysia Limited  
**Malaysia** - KKP  
**Malaysia** - Koperasi MCIS Berhad  
**Malaysia** - The Workers Co-Operative Credit Society Limited  
**Mongolia** - Mongolian Confederation of Credit Unions  
**Myanmar** - Central Co-operative Society Limited  
**Nepal** - National Cooperative Bank Ltd.  
**Pakistan** - Federation of Ismaili Co-Op. Societies Limited  
**Papua New Guinea** - Federation of Savings and Loan Societies Inc.  
**Philippines** - Card Mutually Reinforcing Institutions  
**Philippines** - National Confederation Of Cooperatives  
**Philippines** - Philippines Federation Of Credit Cooperative  
**Russia** - Interregional Association of Credit Unions of the Far East and Zabaikaje  
**Sri Lanka** - Federation Of Thrift And Credit Co-Operative Ltd.  
**Taiwan** - Credit Union League Of R.O.C.  
**Thailand** - Credit Union League Of Thailand Ltd.  
**Thailand** - The Federation Of Savings & Credit Cooperatives Of Thailand Ltd  
**Thailand** - Union Life Insurance Co. Limited  
**Timor-Leste** - Federacao Cooperativa De Credito Hanai Malu  
**Vietnam** - The Cooperative Bank Of Vietnam

### CARIBBEAN

**Turks & Caicos Islands** - Turks and Caicos Islands Government - Ministry of Finance

### EUROPE

**Poland** - Saltus TUW

### NORTH AMERICA

**United States** - CO-OP Financial Services  
**United States** - Credit Union Executives Society  
**United States** - CU Direct Corporation  
**United States** - CU Ledger  
**United States** - CUNA Mutual Group

### INTERNATIONAL

**Germany** - International Raiffeisen Union (IRU)  
**Great Britain** - International Cooperative & Mutual Insurance Federation



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