

— WORLD COUNCIL OF CREDIT UNIONS —

# STATISTICAL REPORT | 2023



THE GLOBAL NETWORK OF CREDIT UNIONS  
AND FINANCIAL COOPERATIVES



**World Council**



# MEMBERSHIP AT A GLANCE

Membership with World Council connects organizations to a global network with strength in numbers. Our member network of national and regional credit union associations in more than 80 countries accounts for 70% of all credit unions, credit union members and credit union assets worldwide. On behalf of our members, WOCCU provides a wide range of services, including:

## ADVOCACY

Advocating for credit unions and other financial cooperatives in front of international standard setting bodies to reduce regulatory burden and promote growth.

## ENGAGEMENT

Through our Global Bridges program, Climate Influencers Network and more, we provide opportunities for exchanges between credit unions from different parts of the globe.

## WORLD CREDIT UNION CONFERENCE

Held in a different country each year, the World Credit Union Conference (WCUC) is the premier global credit union education and networking event.

## DIGITALIZATION

Promoting shared digital platforms and solutions that address common credit union challenges through our Challenge 2025 initiative and annual Digital Growth Award.



**74,634**  
CREDIT UNIONS

▼ SERVING ▼



**411,008,249**  
MILLION MEMBERS

▼ WITH ▼



**\$3.7 TRILLION**  
IN ASSETS

▼ AND A ▼



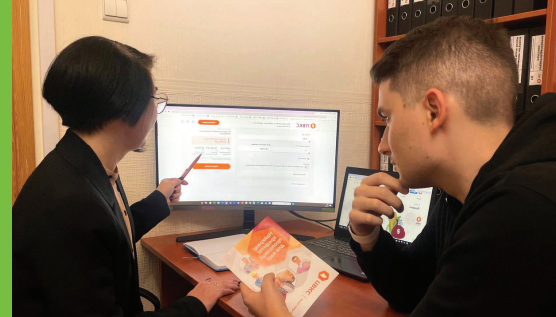
**13.5%**  
PENETRATION RATE

▼ IN ▼



**104**  
COUNTRIES

# A GROWING GLOBAL CREDIT UNION MOVEMENT



## AFRICA

CREDIT UNIONS & FINANCIAL COOPERATIVES	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**	
Benin <sup>4</sup>	55	3,327,376	313,967,810	440,278,370	NA	NA	44.4%
Botswana <sup>8</sup>	83	33,632	54,172,035	63,217,449	20,547,322	61,000,000	2.0%
Burkina Faso <sup>4</sup>	74	1,805,763	655,160,912	616,855,707	NA	NA	14.3%
Cameroon <sup>8</sup>	183	578,067	373,816,194	272,164,868	44,563,826	451,697,808	3.6%
Eswatini <sup>8</sup>	129	65,448	104,000,000	98,000,000	16,536,240	119,000,000	8.8%
Ethiopia <sup>8</sup>	21,328	6,916,853	711,228,785	173,329,666	NA	807,692,307	9.5%
Gambia <sup>8</sup>	71	102,477	36,740,000	32,000,000	4,500,000	45,460,000	6.7%
Ghana <sup>8</sup>	490	983,023	374,621,801	199,947,263	67,403,773	463,354,799	4.8%
Guinea <sup>7</sup>	4	345,402	21,878,034	33,059,477	NA	NA	4.4%
Guinea-Bissau <sup>4</sup>	6	10,810	137,996	84,312	NA	NA	0.9%
Ivory Coast <sup>4</sup>	46	2,837,989	962,985,201	1,070,053,714	NA	NA	17.4%
Kenya	357	6,842,307	4,355,192,763	4,508,539,676	1,072,853,815	6,198,675,462	20.7%
Malawi <sup>8</sup>	40	170,165	26,300,000	28,700,000	10,900,000	40,000,000	1.5%
Mali <sup>4</sup>	116	1,556,248	262,479,262	348,573,708	NA	NA	13.2%
Mauritania <sup>7</sup>	34	504,939	37,510,192	7,481,817	NA	NA	18.7%
Mozambique <sup>7</sup>	4	NA	47,837,446	25,432,083	NA	NA	NA
Niger <sup>4</sup>	41	318,908	51,325,477	20,593,400	NA	NA	2.4%
Rwanda <sup>7</sup>	439	4,796,456	167,022,389	234,416,135	NA	NA	58.0%
Senegal <sup>4</sup>	128	4,017,178	916,209,389	1,198,747,568	NA	NA	40.6%
Seychelles	1	19,884	40,694,799	21,242,699	4,043,393	46,901,267	24.2%
South Africa <sup>7</sup>	29	NA	32,020,626	23,277,793	NA	NA	NA
Tanzania <sup>8</sup>	1,900	1,524,513	282,765,230	293,650,219	25,378,201	381,772,532	4.2%
Togo <sup>4</sup>	74	4,223,196	647,506,333	614,892,628	NA	NA	81.6%
Zimbabwe <sup>8</sup>	92	61,255	4,100,000	3,200,000	NA	480,000	0.7%
<b>Total Member Countries</b>	<b>24,674</b>	<b>17,297,624</b>	<b>6,363,631,607</b>	<b>5,693,991,840</b>	<b>1,266,726,570</b>	<b>8,616,034,175</b>	<b>8.5%</b>
<b>Total Other Countries</b>	<b>1,050</b>	<b>23,744,265</b>	<b>4,116,041,067</b>	<b>4,633,746,712</b>	<b>NA</b>	<b>NA</b>	<b>15.3%</b>
<b>TOTAL AFRICA</b>	<b>25,724</b>	<b>41,041,889</b>	<b>10,479,672,674</b>	<b>10,327,738,552</b>	<b>1,266,726,570</b>	<b>8,616,034,175</b>	<b>11.5%</b>

## ASIA

CREDIT UNIONS & FINANCIAL COOPERATIVES	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**	
Bangladesh <sup>2</sup>	1,367	864,528	552,000,000	269,000,000	32,000,000	572,000,000	0.7%
Cambodia <sup>2</sup>	20	48,684	4,500,000	10,000,000	600,000	20,000,000	0.4%
Hong Kong <sup>2</sup>	43	96,932	2,973,000,000	78,000,000	108,000,000	2,841,000,000	1.9%
India	1,886	93,476,903	140,342,131,758	89,685,829,429	13,698,658,106	210,007,329,734	9.6%
Indonesia <sup>2</sup>	970	3,279,415	1,960,000,000	1,609,000,000	111,000,000	2,302,000,000	1.7%
Japan <sup>2</sup>	143	3,914,054	172,785,000,000	97,861,000,000	7,610,000,000	197,239,000,000	5.4%
Kazakhstan	215	24,892	NA	2,103,146,610	591,782,889	1,869,035,555	0.2%
Kyrgyz Republic <sup>7</sup>	80	4,965	202,054	10,540,460	NA	NA	0.1%
Lao PDR <sup>2</sup>	26	37,659	17,000,000	13,000,000	2,100,000	23,000,000	0.8%
Malaysia <sup>2</sup>	299	266,518	80,000,000	15,000,000	37,000,000	65,000,000	1.1%
Mongolia <sup>2</sup>	191	72,521	71,000,000	61,000,000	4,000,000	90,000,000	3.3%
Myanmar <sup>2</sup>	2,832	2,120,085	82,000,000	69,000,000	NA	NA	5.7%
Nepal	13,968	7,838,853	4,245,637,512	3,786,640,072	177,864,172	5,081,833,508	38.9%
Philippines <sup>2</sup>	2,098	18,222,850	5,968,000,000	2,834,000,000	218,000,000	10,078,000,000	24.1%
Singapore <sup>8</sup>	21	130,000	890,000,000	203,000,000	NA	1,100,000,000	3.0%
South Korea	869	6,764,923	109,221,457,221	83,548,418,794	2,348,498,001	115,591,355,390	18.6%
Sri Lanka <sup>2</sup>	8,423	1,672,471	395,000,000	281,000,000	30,000,000	494,000,000	11.6%
Taiwan ROC <sup>2</sup>	323	218,704	750,000,000	347,000,000	71,000,000	878,000,000	1.3%
Thailand <sup>2</sup>	2,296	4,538,283	75,588,000,000	64,145,000,000	4,216,000,000	92,711,000,000	9.2%
Vietnam <sup>2</sup>	1,198	1,665,608	6,042,000,000	4,692,000,000	NA	NA	2.5%
<b>Total Member Countries</b>	<b>15,073</b>	<b>14,758,668</b>	<b>114,357,094,733</b>	<b>89,641,205,476</b>	<b>3,118,145,062</b>	<b>123,642,224,453</b>	<b>20.2%</b>
<b>Total Other Countries</b>	<b>22,195</b>	<b>130,500,180</b>	<b>407,609,833,812</b>	<b>261,980,369,889</b>	<b>26,138,358,106</b>	<b>517,320,329,734</b>	<b>7.8%</b>
<b>TOTAL ASIA</b>	<b>37,268</b>	<b>145,258,848</b>	<b>521,966,928,545</b>	<b>351,621,575,365</b>	<b>29,256,503,168</b>	<b>640,962,554,187</b>	<b>8.4%</b>



# CARIBBEAN

CREDIT UNIONS & FINANCIAL COOPERATIVES	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**	
Anguilla <sup>3</sup>	1	3,503	19,956,896	15,538,226	644,579	238,798,769	26.7%
Antigua & Barbuda <sup>3</sup>	8	45,587	186,589,297	170,320,802	8,564,601	221,075,488	68.4%
Bahamas <sup>3</sup>	6	51,513	430,530,000	235,723,000	100,546,000	494,950,000	17.3%
Barbados <sup>3</sup>	27	239,765	1,377,580,524	985,229,624	164,474,007	1,575,846,116	127.7%
Belize <sup>3</sup>	8	154,794	550,530,932	343,852,846	93,452,370	724,728,307	55.8%
Bermuda <sup>3</sup>	1	6,781	33,852,000	19,033,441	1,168,981	35,606,785	16.6%
Cayman Islands <sup>3</sup>	1	19,924	653,599,771	536,841,066	56,504,256	714,056,698	38.5%
Curacao <sup>3</sup>	6	29,485	180,976,746	73,770,360	13,216,875	202,285,023	29.5%
Dominica <sup>3</sup>	6	113,302	353,889,547	274,613,104	13,885,839	406,643,103	219.1%
Grenada <sup>3</sup>	10	84,780	374,610,569	334,026,001	11,386,892	474,533,981	102.0%
Guyana <sup>3</sup>	19	38,737	41,192,228	31,410,533	3,912,112	58,635,862	7.3%
Haiti <sup>8</sup>	84	1,177,460	195,014,361	127,963,834	47,083,555	242,858,370	15.8%
Jamaica <sup>3</sup>	25	1,030,604	903,821,000	763,831,907	188,901,878	1,140,555,830	50.1%
Montserrat <sup>3</sup>	1	4,341	25,403,109	19,875,067	1,293,769	28,206,697	104.3%
St. Kitts & Nevis <sup>3</sup>	4	37,094	188,010,687	150,827,677	20,399,232	234,243,517	110.7%
St. Lucia <sup>3</sup>	16	138,566	481,171,745	428,163,027	132,032,042	606,939,802	105.7%
St. Vincent/Grenadines <sup>3</sup>	4	77,226	242,191,226	141,301,137	14,604,073	244,546,387	110.6%
Trinidad & Tobago <sup>3</sup>	74	741,111	2,388,538,331	1,391,771,940	419,471,084	2,886,460,799	69.7%
<b>Total Member Countries</b>	<b>217</b>	<b>2,817,113</b>	<b>8,432,444,608</b>	<b>5,916,129,758</b>	<b>1,244,458,590</b>	<b>10,288,113,164</b>	<b>55.7%</b>
<b>Total Other Countries</b>	<b>84</b>	<b>1,177,460</b>	<b>195,014,361</b>	<b>127,963,834</b>	<b>47,083,555</b>	<b>242,858,370</b>	<b>15.8%</b>
<b>TOTAL CARIBBEAN</b>	<b>301</b>	<b>3,994,573</b>	<b>8,627,458,969</b>	<b>6,044,093,592</b>	<b>1,291,542,145</b>	<b>10,530,971,534</b>	<b>31.9%</b>

# EUROPE

CREDIT UNIONS & FINANCIAL COOPERATIVES	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**	
Albania <sup>7</sup>	16	17,196	117,433,952	127,219,640	NA	NA	0.9%
Croatia	10	43,330	64,251,784	73,000,653	14,682,780	82,670,466	1.8%
Czech Republic	6	12,200	348,500,471	352,968,425	128,610,078	451,263,430	0.2%
Estonia	26	13,602	135,085,786	127,466,366	5,542,411	155,129,675	1.6%
Georgia <sup>7</sup>	1	NA	4,182	183,922	NA	NA	NA
Great Britain	234	1,547,619	2,984,052,896	2,291,389,082	418,802,488	3,459,804,901	3.6%
Ireland	276	4,418,000	21,666,181,755	8,113,641,203	3,978,443,932	25,864,301,142	128.5%
Latvia <sup>7</sup>	29	5,478	20,974,038	23,181,832	NA	NA	0.5%
Lithuania	59	165,600	1,553,955,472	1,175,098,104	79,149,398	1,553,955,472	9.1%
Moldova	202	138,960	45,913,873	64,399,349	25,805,393	75,420,237	8.2%
North Macedonia	1	12,720	4,267,486	5,064,687	1,813,368	6,186,475	1.0%
Netherlands <sup>8</sup>	30	1,546	42,672,586	35,560,489	4,267,259	46,939,845	0.0%
Poland	18	1,350,960	2,496,418,875	1,798,817,675	106,898,434	2,664,777,218	5.5%
Romania	26	136,125	146,321,322	138,549,067	18,914,201	169,210,766	1.1%
Russian Federation <sup>8</sup>	1,003	519,021	NA	406,276,788	NA	578,341,288	0.5%
Sweden <sup>7</sup>	2	NA	213,777,157	205,647,299	NA	NA	NA
Turkey <sup>7</sup>	51	1,386,293	NA	8,314,687,432	NA	NA	2.4%
Ukraine	104	229,223	15,855,390	32,752,733	16,963,779	37,435,638	1.0%
<b>Total Member Countries</b>	<b>897</b>	<b>7,890,539</b>	<b>27,558,349,167</b>	<b>12,645,080,815</b>	<b>4,587,866,786</b>	<b>32,514,936,518</b>	<b>6.9%</b>
<b>Total Other Countries</b>	<b>1,197</b>	<b>2,107,334</b>	<b>2,297,317,858</b>	<b>10,640,823,931</b>	<b>212,026,735</b>	<b>2,630,500,035</b>	<b>1.1%</b>
<b>TOTAL EUROPE</b>	<b>2,094</b>	<b>9,997,873</b>	<b>29,855,667,025</b>	<b>23,285,904,746</b>	<b>4,799,893,521</b>	<b>35,145,436,553</b>	<b>3.3%</b>

# LATIN AMERICA

CREDIT UNIONS & FINANCIAL COOPERATIVES	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**	
Bolivia <sup>6</sup>	41	1,148,406	198,000,000	1,063,000,000	1,063,000,000	1,433,481,157	14.3%
Brazil <sup>5</sup>	768	19,118,831	86,816,278,972	80,111,635,047	20,369,425,274	137,982,973,067	12.7%
Chile <sup>6</sup>	42	1,925,722	2,265,000,000	2,944,000,000	967,000,000	3,763,010,061	14.4%
Colombia	172	3,653,147	3,028,405,975	4,215,588,275	1,093,736,320	5,217,382,955	10.1%
Costa Rica	65	771,679	5,717,194,087	6,365,365,222	402,565,688	9,478,376,739	21.5%
Dominican Republic	18	1,340,677	1,973,318,822	1,854,423,147	377,514,438	2,506,492,015	18.1%
Ecuador	408	5,796,262	21,363,000,000	19,949,000,000	NA	26,668,000,000	47.8%
El Salvador <sup>6</sup>	669	1,970,661	3,303,000,000	3,956,000,000	866,000,000	5,165,000,000	46.5%
Guatemala	425	2,731,122	3,596,803,796	3,148,246,513	457,740,481	4,288,000,901	24.5%
Honduras <sup>6</sup>	334	1,565,021	1,173,000,000	1,748,000,000	1,147,000,000	2,496,303,576	22.4%
Mexico	154	8,613,990	11,806,973,631	8,363,186,118	2,783,661,035	14,965,698,881	10.0%
Panama	137	128,313	425,286,264	447,392,609	59,710,831	762,066,635	4.4%
Paraguay <sup>6</sup>	418	1,823,696	1,614,000,000	1,233,000,000	639,000,000	3,350,694,274	40.9%
Peru	287	2,190,000	2,042,368,528	2,521,862,429	641,061,106	3,166,674,173	9.7%
Suriname <sup>7</sup>	10	7,146	1,923,559	1,071,697	NA	NA	1.7%
Uruguay <sup>6</sup>	61	550,000	19,000,000	362,000,000	342,000,000	421,361,789	24.5%
<b>Total Member Countries</b>	<b>2,695</b>	<b>40,518,420</b>	<b>118,709,630,075</b>	<b>110,983,699,360</b>	<b>27,051,415,173</b>	<b>183,532,665,366</b>	<b>12.4%</b>
<b>Total Other Countries</b>	<b>1,314</b>	<b>12,816,253</b>	<b>26,633,923,559</b>	<b>27,300,071,697</b>	<b>4,158,000,000</b>	<b>38,132,850,857</b>	<b>26.9%</b>
<b>TOTAL LATIN AMERICA</b>	<b>4,009</b>	<b>53,334,673</b>	<b>145,343,553,634</b>	<b>138,283,771,057</b>	<b>31,209,415,173</b>	<b>221,665,516,223</b>	<b>14.3%</b>

## NORTH AMERICA

CREDIT UNIONS & FINANCIAL COOPERATIVES	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**	
Canada	403	11,049,306	344,937,014,690	358,427,580,562	34,203,725,825	432,173,037,449	42.4%
United States	4,699	140,626,000	1,900,000,000,000	1,618,000,000,000	243,746,000,000	2,278,000,000,000	64.9%
<b>Total Member Countries</b>	<b>5,102</b>	<b>151,675,306</b>	<b>2,244,937,014,690</b>	<b>1,976,427,580,562</b>	<b>277,949,725,825</b>	<b>2,710,173,037,449</b>	<b>62.4%</b>
<b>TOTAL NORTH AMERICA</b>	<b>5,102</b>	<b>151,675,306</b>	<b>2,244,937,014,690</b>	<b>1,976,427,580,562</b>	<b>277,949,725,825</b>	<b>2,710,173,037,449</b>	<b>62.4%</b>

## OCEANIA

CREDIT UNIONS & FINANCIAL COOPERATIVES	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**	
Australia	56	5,423,126	95,620,502,027	89,954,217,839	8,132,992,508	119,910,604,149	31.4%
New Zealand <sup>7</sup>	4	NA	564,193,963	388,357,728	NA	NA	NA
Papua New Guinea <sup>2</sup>	16	256,710	198,000,000	74,000,000	52,000,000	385,000,000	4.0%
Samoa <sup>7</sup>	1	1,304	2,207,515	1,497,517	NA	NA	1.0%
Solomon Islands	10	6,850	5,463,504	6,631,726	3,858,673	10,950,608	1.6%
Timor L'este <sup>2</sup>	49	17,097	8,000,000	6,000,000	6,100,000	30,000,000	2.1%
<b>Total Member Countries</b>	<b>56</b>	<b>5,423,126</b>	<b>95,620,502,027</b>	<b>89,954,217,839</b>	<b>8,132,992,508</b>	<b>119,910,604,149</b>	<b>31.4%</b>
<b>Total Other Countries</b>	<b>80</b>	<b>281,961</b>	<b>777,864,982</b>	<b>476,486,971</b>	<b>61,958,673</b>	<b>425,950,608</b>	<b>2.5%</b>
<b>TOTAL OCEANIA</b>	<b>136</b>	<b>5,705,087</b>	<b>96,398,367,009</b>	<b>90,430,704,810</b>	<b>8,194,951,181</b>	<b>120,336,554,757</b>	<b>20.0%</b>

## TOTALS

CREDIT UNIONS & FINANCIAL COOPERATIVES	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**	
<b>Total Member Countries</b>	<b>48,714</b>	<b>240,380,796</b>	<b>2,615,978,666,907</b>	<b>2,291,261,905,650</b>	<b>323,351,330,514</b>	<b>3,188,677,615,274</b>	<b>24.5%</b>
<b>Total Other Countries</b>	<b>25,920</b>	<b>170,627,453</b>	<b>441,629,995,639</b>	<b>305,159,463,034</b>	<b>30,617,427,069</b>	<b>558,752,489,604</b>	<b>8.2%</b>
<b>TOTAL WORLD</b>	<b>74,634</b>	<b>411,008,249</b>	<b>3,057,608,662,546</b>	<b>2,596,421,368,684</b>	<b>353,968,757,583</b>	<b>3,747,430,104,878</b>	<b>13.5%</b>



## STATISTICAL REPORT KEY



World Council of Credit Unions members and affiliates

- 1 Data Source: African Confederation of Cooperative Savings and Credit Association
- 2 Data Source: Association of Asian Confederation of Credit Unions
- 3 Data Source: Caribbean Confederation of Credit Unions
- 4 Data source: Central Bank of West African States
- 5 Data Source: Brazilian Confederation of Credit Cooperatives
- 6 Data Source: DGRV (German Cooperative and Raiffeisen Confederation)
- 7 Data Source: International Monetary Fund
- 8 Data as of December 2022
- NA Data Not Available
- \*\* Penetration of World Bank population age 15-64 years old

## DIRECT MEMBERS

### AFRICA

- Cameroon** - Cameroon Co-operative Credit Union League, Ltd.
- Kenya** - Kenya Union of Savings & Credit Co-operatives Ltd.
- Seychelles** - Seychelles Credit Union
- African Confederation of Cooperative Savings and Credit Association (ACCOSCA)**
  - Botswana** - Botswana Savings & Credit Association
  - Congo** - Association Professionnelle des Etablissements de Microfinance du Congo
  - Ethiopia** - Savings and Credit Cooperative Development
  - Gambia** - National Association of Cooperative Credit Unions of The Gambia
  - Ghana** - Ghana Co-operative Credit Union Association Ltd.
  - Lesotho** - Lesotho Co-operative Credit Union League
  - Liberia** - Liberia Credit Union National Association Ltd.
  - Malawi** - Malawi Union of Savings and Credit Co-operatives, Ltd.
  - Mauritius** - Mauritius Cooperative Savings & Credit League Limited
  - Nigeria** - National Association of Co-operative Credit Unions of Nigeria Ltd.
  - Eswatini** - Eswatini Association of Savings and Credit Co-operatives
  - Tanzania** - Savings and Credit Cooperative Union League of Tanzania Ltd.
  - Uganda** - Uganda Cooperative Savings & Credit Union, Ltd.
  - Zambia** - National Association of Savings and Credit Unions
  - Zimbabwe** - National Association of Cooperative Savings & Credit Unions of Zimbabwe

### ASIA

- Kazakhstan** - Credit Unions of Agro-Industrial Complex Association-Kazakhstan
- Nepal** - Nepal Federation of Savings & Credit Cooperative Unions. Ltd. (NEFSCUN)
- Singapore** - Singapore National Co-operative Federation
- South Korea** - National Credit Union Federation of Korea

### CARIBBEAN

- Caribbean Confederation of Credit Unions (CCCU)**
  - Anguilla** - Liberty Co-operative Credit Union of Anguilla
  - 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** - 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.
  - 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.
  - 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
- Republic of North Macedonia** - FULM Saving House
- Poland** - National Association of Co-operative Savings & Credit Unions (Poland)
- Romania** - Federation of Romanian Credit Unions
- Ukraine** - All-Ukrainian Association of Credit Unions • Ukrainian National Association of Savings and Credit Unions

### LATIN AMERICA

- Brazil** - Sicredi Participações
- 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.
- Guatemala** - Federación Nacional de Cooperativas de Ahorro y Crédito de Guatemala - FENACOAC
- Mexico** - Caja Popular Mexicana
- Panama** - Corporación Fondo de Estabilización y Garantía de Cooperativas de Ahorro y Crédito de Panamá, R.L.
- Peru** - Federación Nacional de Cooperativas de Ahorro y Crédito del Perú

### NORTH AMERICA

- Canada** - Canadian Credit Union Association
- United States of America** - America's Credit Unions

### OCEANIA

- Australia** - Australian Mutuals Foundation
- Australia** - Customer Owned Banking Association

## ASSOCIATE MEMBERS

- Brazil** - Confederação Nacional das Cooperativas de Crédito do SICOOB
- Great Britain** - International Cooperative & Mutual Insurance Federation
- Germany** - International Raiffeisen Union (IRU)
- Association of Asian Confederation of Credit Unions**
  - Bangladesh** - Bangladesh Department of Cooperatives
  - Bangladesh** - Central Association of Christian Co-operatives Ltd. (CACCO)
  - Bangladesh** - Cooperative Credit Union League of Bangladesh Ltd. (CCUOB)
  - Cambodia** - BORVOR FINACEPLC
  - Hong Kong** - Credit Union League of Hong Kong
  - India** - Maharashtra State Federation Credit Cooperative Societies Ltd.
  - Indonesia** - Credit Union Central of Indonesia
  - Indonesia** - PUSKOPCUINA
  - Japan** - National Cooperative Banking Association of Japan (Shinkumi Bank)
  - Malaysia** - Association of Cooperative Credit Union
  - Malaysia** - KoperasiKreditPekerja
  - Malaysia** - Koperasi MCIS Berhad
  - Mongolia** - Mongolian National Federation of Savings & Credit Unions
  - Myanmar** - Central Co-operative Society Ltd -Myanmar - (CCSM)
  - Nepal** - National Cooperative Bank Ltd. (NCBL)
  - Papua New Guinea** - Federation of Savings and Loan Societies Ltd
  - Philippines** - Card Mutually Reinforcing Institutions
  - Philippines** - CLIMBS Life and General Insurance Cooperative
  - Philippines** - National Confederation of Cooperatives
  - Philippines** - Philippine Federation of Credit Cooperative
  - Sri Lanka** - Federation of Thrift & Credit Cooperative Societies Ltd.
  - Taiwan, Republic of China** - Credit Union League of the Republic of China
  - Thailand** - Credit Union League of Thailand Ltd.
  - Thailand** - Federation of Savings and Credit Cooperative of Thailand Ltd.
  - Timor-Leste** - Federação Cooperativa De Crédito Hanai Malu
  - Vietnam** - Cooperative Bank of Vietnam

## SUPPORTING MEMBERS

- Poland** - Saltus TUW
- Turks and Caicos Islands** - Turks and Caicos Islands Government - Ministry of Finance
- United States of America** - Credit Union Executives Society (CUES)
- United States of America** - ORIGENCE
- United States of America** - TruStage
- United States of America** - Velerá



**World Council**

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