

WORLD COUNCIL OF  
CREDIT UNIONS

2021

# STATISTICAL REPORT



World Council

THE GLOBAL NETWORK OF CREDIT UNIONS  
AND FINANCIAL COOPERATIVES

# 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.



CREDIT UNIONS

87,914

SERVING



393,871,631  
MEMBERS

FROM



118  
COUNTRIES



6  
CONTINENTS

ON

WITH A



12.69%  
PENETRATION RATE

# AFRICA

CREDIT UNIONS & FINANCIAL COOPERATIVES	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**	
Benin <sup>(b)</sup>	58	3,081,382	289,218,424	356,148,484	N/A	N/A	45.02%
Burkina Faso <sup>(b)</sup>	81	1,771,956	615,742,155	508,762,226	N/A	N/A	15.41%
Cameroon	182	549,052	386,749,003	285,757,916	28,533,556	438,977,346	3.63%
Ethiopia	21,328	5,384,559	425,687,860	N/A	N/A	N/A	8.03%
Gambia <sup>(a)</sup>	71	91,551	34,086,674	22,327,438	14,630,634	37,540,135	7.08%
Ghana	490	983,023	364,324,949	191,684,979	60,767,704	444,207,887	5.17%
Guinea-Bissau <sup>(b)</sup>	6	10,688	82,497	104,840	N/A	N/A	0.96%
Ivory Coast <sup>(b)</sup>	46	2,800,053	827,364,911	844,111,783	N/A	N/A	18.57%
Kenya	9,041	9,937,928	16,274,300,338	9,571,113,299	912,808,995	20,870,993,255	30.42%
Lesotho <sup>(aa)</sup>	90	76,000	N/A	N/A	N/A	7,300,000	5.71%
Liberia <sup>(aa)</sup>	200	29,986	5,139,748	3,327,115	N/A	N/A	1.01%
Madagascar <sup>(aa)</sup>	6	693,920	68,350,451	48,362,479	N/A	N/A	4.55%
Malawi	40	173,245	29,317,888	30,654,682	11,757,619	43,976,124	1.61%
Mali <sup>(b)</sup>	83	1,515,037	261,432,696	315,409,735	N/A	N/A	14.30%
Mauritius <sup>(a)</sup>	105	150,000	55,625,790	27,812,895	16,434,893	72,060,683	16.76%
Niger <sup>(b)</sup>	37	335,760	53,112,540	34,748,384	N/A	N/A	2.79%
Rwanda <sup>(a)</sup>	459	4,106,000	N/A	N/A	N/A	347,368,421	55.22%
Senegal <sup>(b)</sup>	122	3,743,584	777,588,340	887,762,959	N/A	N/A	39.88%
Seychelles	1	18,955	36,969,042	23,112,192	4,154,883	44,811,309	28.16%
Sierra Leone	25	11,363	930,421	913,551	257,404	1,256,402	0.24%
South Africa	29	29,200	31,671,074	19,896,738	2,352,223	34,504,470	0.07%
Eswatini	129	61,589	125,257,135	101,102,017	10,734,888	151,916,073	8.90%
Tanzania <sup>(aa)</sup>	6,178	2,447,332	266,035,615	246,640,851	27,321,791	293,857,406	7.88%
Togo <sup>(b)</sup>	75	3,743,209	517,767,771	428,695,174	N/A	N/A	77.79%
Uganda <sup>(aa)</sup>	896	1,002,530	59,441,306	63,540,925	N/A	N/A	4.39%
Zambia <sup>(a)</sup>	1,197	1,499,000	23,725,860	27,267,319	4,789,432	25,224,541	15.71%
Zimbabwe	92	290,000	13,500,000	11,500,000	4,000,000	17,500,000	3.45%
<b>TOTAL Member Countries</b>	<b>9,754</b>	<b>11,662,203</b>	<b>17,091,661,220</b>	<b>10,102,323,068</b>	<b>1,018,022,757</b>	<b>21,842,965,921</b>	<b>13.80%</b>
<b>TOTAL Other Countries</b>	<b>31,313</b>	<b>32,874,699</b>	<b>4,451,761,268</b>	<b>3,948,434,913</b>	<b>80,521,265</b>	<b>988,528,131</b>	<b>16.08%</b>
<b>TOTAL AFRICA</b>	<b>41,067</b>	<b>44,536,902</b>	<b>21,543,422,488</b>	<b>14,050,757,981</b>	<b>1,098,544,022</b>	<b>22,831,494,052</b>	<b>15.66%</b>

# ASIA

CREDIT UNIONS & FINANCIAL COOPERATIVES	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**	
Afghanistan***	27	120,094	974,971	6,444,422	(903,632)	8,323,421	0.54%
Bangladesh	1,265	830,000	706,945,636	609,899,339	32,000,000	732,241,226	0.73%
Cambodia <sup>(a)</sup>	20	48,864	4,500,000	10,000,000	600,000	20,000,000	0.45%
Georgia <sup>(a)</sup>	1	200	36,475	479,751	102,013	551,705	0.01%
Hong Kong	42	96,282	2,842,333,974	78,081,681	120,832,917	3,125,161,614	1.91%
India*	1,918	92,601,472	148,542,872,890	109,255,001,816	15,908,776,886	206,353,658,044	9.85%
Indonesia <sup>(c)</sup>	970	3,279,415	1,961,000,000	N/A	111,000,000	N/A	1.75%
Iran <sup>(aa)</sup>	692	447,732	230,071,988	N/A	N/A	N/A	0.77%
Japan <sup>(c)</sup>	145	3,940,167	206,321,000,000	111,850,000,000	1,657,000,000	239,560,000,000	5.31%
Kazakhstan	132	23,500	N/A	493,761,396	49,378,188	552,334,610	0.20%
Kyrgyzstan <sup>(a)</sup>	92	13,364	2,279,577	10,941,198	8,739,153	15,271,833	0.32%
Laos <sup>(a)</sup>	26	37,659	17,000,000	13,000,000	2,100,000	23,000,000	0.80%
Malaysia <sup>(c)</sup>	304	274,773	64,000,000	15,000,000	36,000,000	65,000,000	1.21%
Mongolia <sup>(a)</sup>	249	72,439	70,000,000	58,000,000	3,000,000	89,000,000	3.38%
Myanmar	2,665	470,765	76,566,985	75,628,387	N/A	N/A	1.26%
Nepal	10,271	9,264,882	3,780,000,000	2,182,000,000	21,000,000	5,109,000,000	47.29%
Philippines <sup>(c)</sup>	1,677	14,892,544	4,924,000,000	1,902,000,000	160,000,000	6,513,000,000	20.71%
Singapore	18	136,282	1,232,000,000	213,000,000	N/A	1,045,000,000	3.16%
South Korea	879	6,565,288	99,497,875,383	82,624,036,941	1,946,564,109	104,639,873,162	17.83%
Sri Lanka <sup>(a)</sup>	8,423	1,672,471	643,000,000	458,000,000	42,000,000	805,000,000	11.63%
Taiwan ROC <sup>(c)</sup>	326	222,009	828,000,000	350,000,000	80,000,000	967,000,000	1.32%
Tajikistan	20	1,190	533,688	N/A	N/A	855,496	0.02%
Thailand <sup>(c)</sup>	2,287	4,494,605	75,284,000,000	65,032,000,000	3,967,000,000	91,654,000,000	9.16%
Vietnam <sup>(a)</sup>	1,198	1,665,608	6,042,000,000	4,692,000,000	N/A	N/A	2.47%
<b>TOTAL Member Countries</b>	<b>11,300</b>	<b>15,989,952</b>	<b>104,509,875,383</b>	<b>85,512,798,337</b>	<b>2,016,942,297</b>	<b>111,346,207,772</b>	<b>17.12%</b>
<b>TOTAL Other Countries</b>	<b>22,347</b>	<b>125,181,653</b>	<b>448,561,116,184</b>	<b>294,416,476,594</b>	<b>22,128,247,337</b>	<b>549,932,063,339</b>	<b>3.68%</b>
<b>TOTAL ASIA</b>	<b>33,647</b>	<b>141,171,605</b>	<b>553,070,991,567</b>	<b>379,929,274,931</b>	<b>24,145,189,634</b>	<b>661,278,271,111</b>	<b>5.92%</b>



# NORTH AMERICA

CREDIT UNIONS & FINANCIAL COOPERATIVES	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**	
Canada	434	10,698,157	336,376,996,805	336,936,900,958	33,323,084,665	417,993,610,224	42.58%
United States	5,042	130,949,417	1,808,976,593,367	1,279,074,884,695	210,462,864,259	2,083,372,357,463	60.96%
<b>TOTAL Member Countries</b>	<b>5,476</b>	<b>141,647,574</b>	<b>2,145,353,590,172</b>	<b>1,616,011,785,653</b>	<b>243,785,948,924</b>	<b>2,501,365,967,687</b>	<b>51.77%</b>
<b>TOTAL NORTH AMERICA</b>	<b>5,476</b>	<b>141,647,574</b>	<b>2,145,353,590,172</b>	<b>1,616,011,785,653</b>	<b>243,785,948,924</b>	<b>2,501,365,967,687</b>	<b>51.77%</b>

# OCEANIA

CREDIT UNIONS & FINANCIAL COOPERATIVES	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**	
Australia	57	5,063,221	90,276,363,636	80,908,363,636	N/A	112,949,818,182	30.65%
Fiji (aa)	4	1,920	N/A	51,700	N/A	1,645,000	0.33%
Kiribati (aa)	22	3,440	184,898	65,197	40,031	250,095	4.74%
Marshall Islands (aa)	1	372	N/A	3,336,847	N/A	3,700,637	0.06%
Micronesia (aa)	1	1,830	2,074,602	3,117,914	207,445	4,014,101	0.50%
New Zealand	7	149,301	640,913,034	451,102,236	106,189,345	760,477,276	4.56%
Palau (aa)	1	240	64,000	26,000	2,400	66,400	1.83%
Papua New Guinea (a)	16	256,710	198,000,000	74,000,000	52,000,000	385,000,000	4.58%
Samoa (aa)	3	1,345	1,300,113	2,282,314	242,740	2,042,832	1.16%
Solomon Islands (a)	10	6,800	6,487,500	N/A	3,425,000	10,675,000	1.71%
Timor Leste (a)	127	29,271	N/A	N/A	N/A	7,914,742	3.69%
Tonga (aa)	1	638	24,019	1,255,626	49,295	1,276,668	1%
Tuvalu (aa)	1	205	70,385	60,128	1,561	77,657	2.69%
Vanuatu (aa)	3	600	110,638	60,492	21,276	131,914	0.33%
<b>TOTAL Member Countries</b>	<b>64</b>	<b>5,212,522</b>	<b>90,917,276,670</b>	<b>81,359,465,872</b>	<b>106,189,345</b>	<b>113,710,295,458</b>	<b>17.61%</b>
<b>TOTAL Other Countries</b>	<b>190</b>	<b>303,371</b>	<b>208,316,155</b>	<b>84,256,218</b>	<b>55,989,748</b>	<b>416,795,046</b>	<b>1.89%</b>
<b>TOTAL OCEANIA</b>	<b>254</b>	<b>5,515,893</b>	<b>91,125,592,825</b>	<b>81,443,722,090</b>	<b>162,179,093</b>	<b>114,127,090,504</b>	<b>4.13%</b>

# TOTALS

CREDIT UNIONS & FINANCIAL COOPERATIVES	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	RESERVES (USD)	ASSETS (USD)	PENETRATION**	
<b>TOTAL Member Countries</b>	<b>30,538</b>	<b>221,484,930</b>	<b>2,461,072,674,256</b>	<b>1,878,123,430,460</b>	<b>269,777,987,271</b>	<b>2,895,374,646,478</b>	<b>29.03%</b>
<b>TOTAL Other Countries</b>	<b>57,376</b>	<b>172,386,701</b>	<b>478,730,085,472</b>	<b>321,197,783,694</b>	<b>25,399,170,340</b>	<b>586,361,570,678</b>	<b>10.15%</b>
<b>TOTAL WORLD</b>	<b>87,914</b>	<b>393,871,631</b>	<b>2,940,221,025,728</b>	<b>2,199,321,214,154</b>	<b>295,177,157,611</b>	<b>3,481,736,217,156</b>	<b>12.69%</b>

## STATISTICAL REPORT KEY



World Council of Credit Unions members and affiliates

NA Not available

(a) Data as of December 31, 2020

(aa) Data as of December 31, 2019

(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 DGRV (German Cooperative and Raiffeisen Confederation)

(\*) Data compiled using reports from the Reserve Bank of India and the National Federation of State Cooperative Banks.

(\*\*) Penetration rate is calculated by dividing the total number of reported credit union members by the economically active population age 15–64 years old.

(\*\*\*) Data through July 31, 2021.

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, 2021.

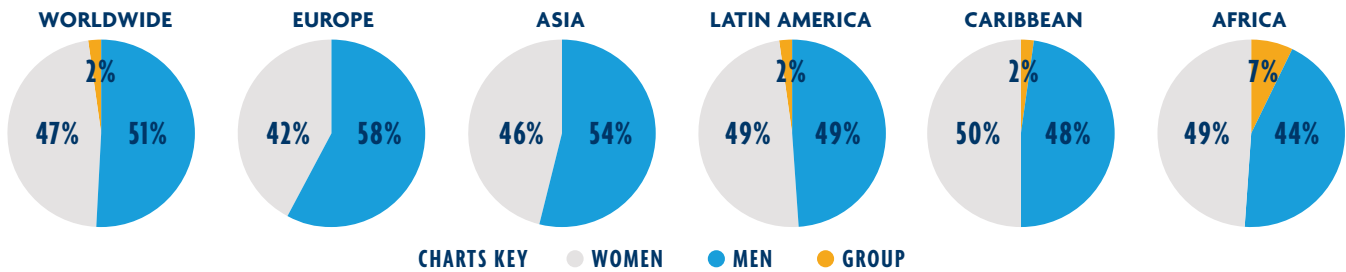
# KEY DEMOGRAPHICS

## OF THE INTERNATIONAL CREDIT UNION MOVEMENT

For the second straight year, World Council is including key credit union demographic information in its Statistical Report. In a survey of national credit union associations, we specifically asked for information related to the age and gender of credit union members, as well as the percentage of women serving as chief executives at credit unions and as board directors at credit union associations.

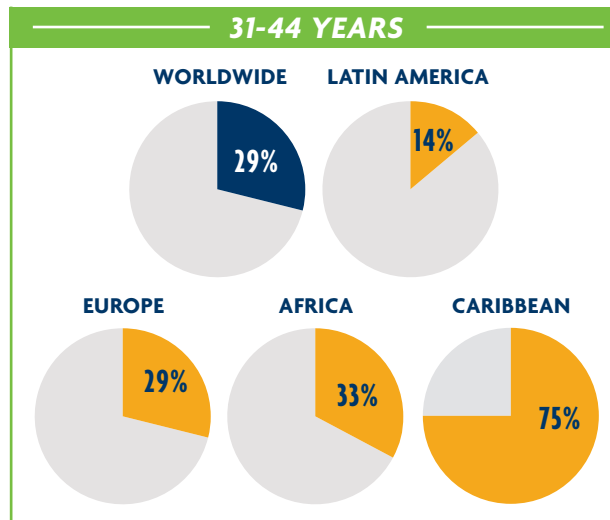
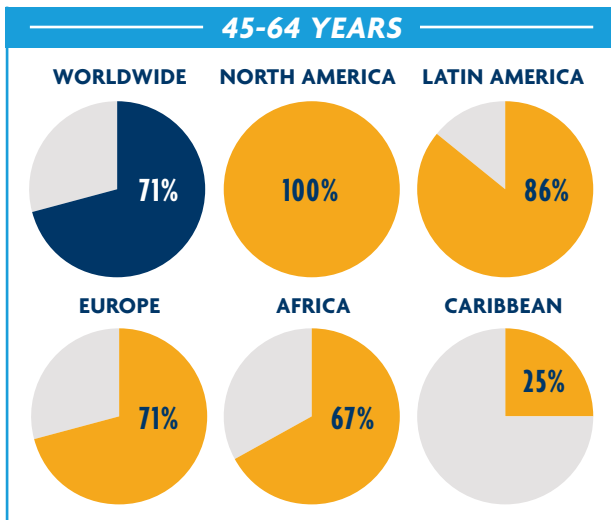


### CREDIT UNION MEMBERSHIP BY GENDER\*



\*Data includes responses from 30 national credit union associations in Africa (7), Asia (3), Caribbean (5), Europe (8), and Latin America (7). North American associations did not provide data.

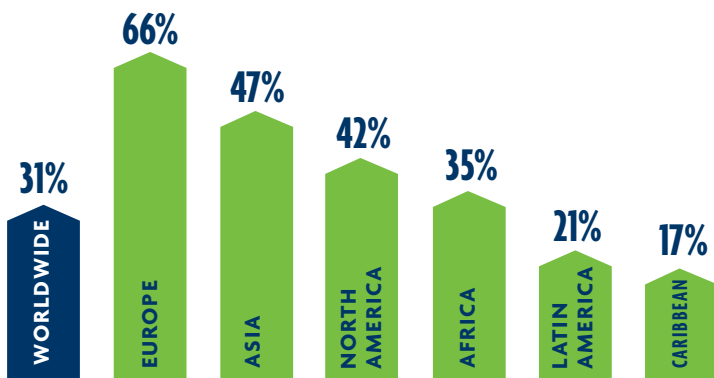
### AVERAGE AGE RANGE OF MEMBERS\*\*



\*\*Data includes responses from 24 national credit union associations in Africa (3), Caribbean (4), Europe (7), Latin America (8), and North America (2).

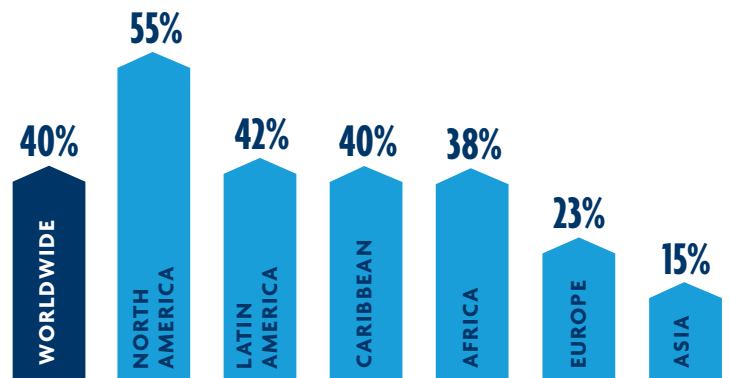
“The average age of members of EUCC credit unions is increasing. The challenges of a modern time do not attract youth to participate in cooperative business.”  
- EUCC (Estonia)

### PERCENTAGE OF FEMALE CREDIT UNION CEOs\*\*\*



\*\*\*Data includes responses from 32 national credit union associations in Africa (4), Asia (4), Australia (1), Caribbean (5), Europe (7), Latin America (9), and North America (2).

### PERCENTAGE OF FEMALE CU ASSOCIATION BOARD MEMBERS\*\*\*\*



\*\*\*\*Data includes responses from 30 national credit union associations in Africa (4), Asia (5), Australia (1), Caribbean (5), Europe (5), Latin America (9), and North America (1).

# NEW GLOBAL CREDIT UNION DATA FOR 2021



World Council's 2021 Statistical Report also provides several sets of new data obtained from national level credit union associations in more than 40 countries and six regions of the world. Specifically, we asked the national associations to:

- Rank their top strategic priorities and risk concerns moving forward.
- Describe the level of access credit unions and their members have to certain products and services that are necessary to strengthen and grow our movement.

## STRATEGIC PRIORITIES AND AREAS OF RISK

We have provided the top three priorities and areas of risk identified by national credit union associations.

### STRATEGIC PRIORITIES

#### 1. DIGITALIZATION

81%

At least 75% of respondent credit union associations on every continent, except for North America, ranked this as a top priority.

**“Digitalization in the financial sector has become a trend at the market level. It generates competitiveness, and the generational analysis demands getting in on modern digital systems.”**

FENACOAC (Guatemala)



#### 2. GROWTH IN MEMBERSHIP AND ASSETS

66%

European (83%), African (80%) and Asian (57%) respondent credit union associations scored this as a top priority, with that number dropping to 50% or less for countries in the western hemisphere.

#### 3. REGULATORY REFORM

51%

This was easily the top priority for respondent credit union associations in North America (100%) and the Caribbean (80%), with 50% of European and 40% of African credit unions also identifying it as key to their strategic priorities.



### AREAS OF RISK

#### 1. GLOBAL ECONOMIC ENVIRONMENT

60%

Australia listed this as a top concern along with 82% of respondent credit union associations in Europe, 60% in Africa and 57% in Asia.

**“In the present economic condition, the salaries of credit union personnel are very poor compared to other sectors. This is why credit unions do not have as skilled or talented personnel. But skilled personnel is one of the important key factors to sustain in this competitive market.”**

Cooperative Credit Union League (Bangladesh)



#### 2. TECHNOLOGY

53%

This is a large area of concern in Africa (100%), Latin America (67%) and Asia 57%.

**“The response to technological advances is not always adequate, mainly due to the purchasing power of cooperatives, as well as a marked aversion to change, which can lead to a significant backwardness in the level of competition in the market.”**

Caja Popular (Mexico)



#### 3. REGULATION

40%

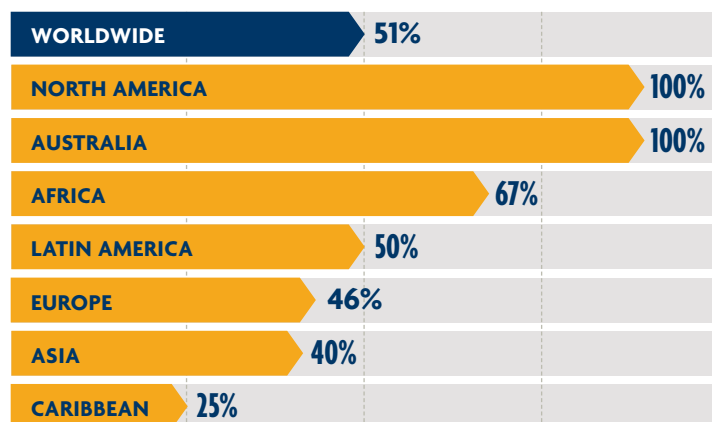
Half of the respondent credit union associations in North America and Europe listed this as a top risk, along with 40% in Caribbean countries.

# NEW GLOBAL CREDIT UNION DATA FOR 2021

## ACCESS TO PRODUCTS AND SERVICES

We asked national credit union associations to tell us whether they have access to certain services that are necessary to strengthen and grow credit unions worldwide. Here is what we found.

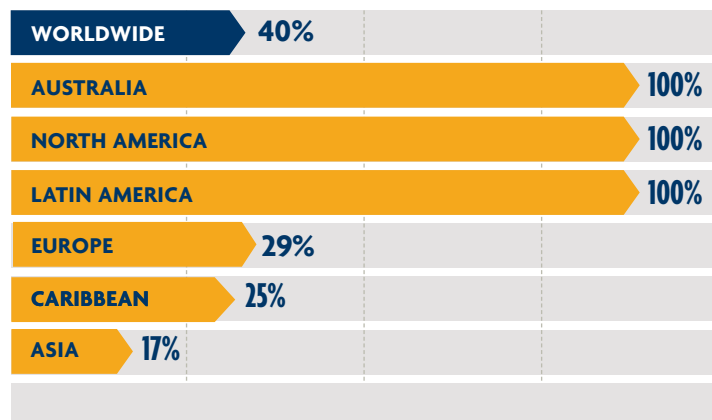
### PAYMENT SYSTEMS ACCESS



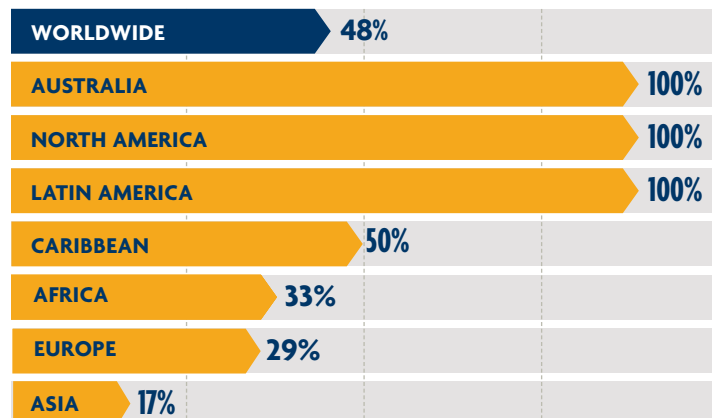
### ACCESS TO CREDIT AND DEBIT CARD SERVICES

While credit unions in Australia and most of the western hemisphere can provide full access to payment card services, that is not the case elsewhere. Here's how the data breaks down based on survey responses received.\*

#### CREDIT CARDS



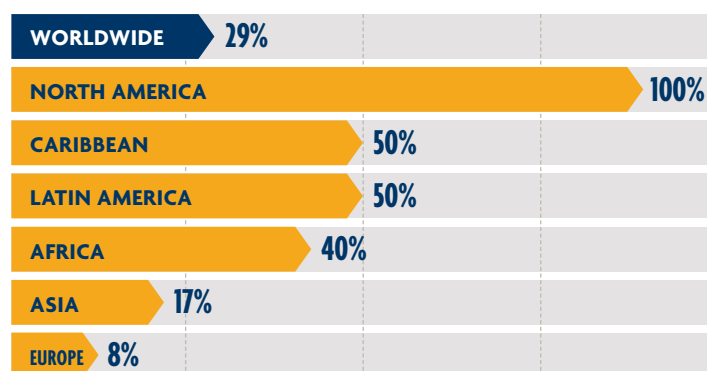
#### DEBIT CARDS



\*The numbers above reflect the ability for credit unions to offer card services in each region, not the percentage of credit unions that offer them. Credit card data for Africa not available.

### CORRESPONDENT BANKING ACCESS

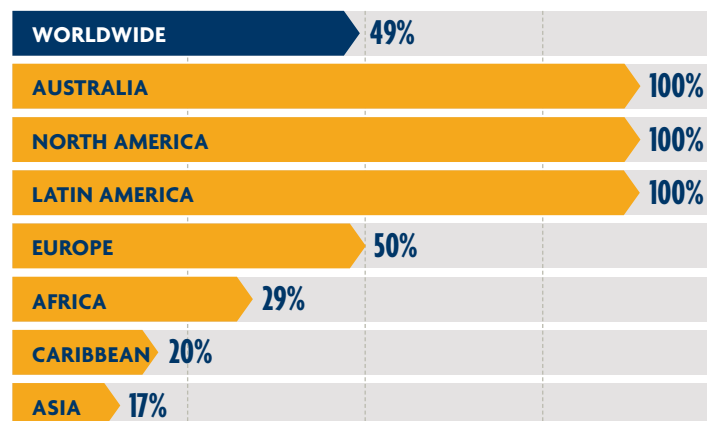
Access to correspondent banking allows credit unions to reach foreign financial markets and serve members outside of their own country. Only 29% of responding credit union associations worldwide reported having access to these services.



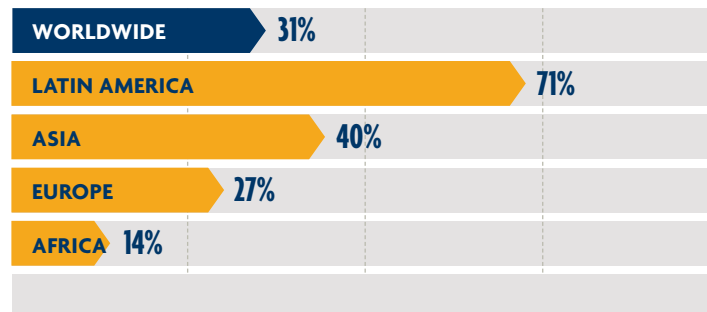
### DEPOSIT INSURANCE AND MICROINSURANCE

We asked credit union associations if their national governments offered deposit insurance guarantees for credit union members. We also asked if credit unions themselves offer members any microinsurance products.

#### DEPOSIT INSURANCE GUARANTEES



#### MICROINSURANCE PRODUCT OFFERINGS\*\*



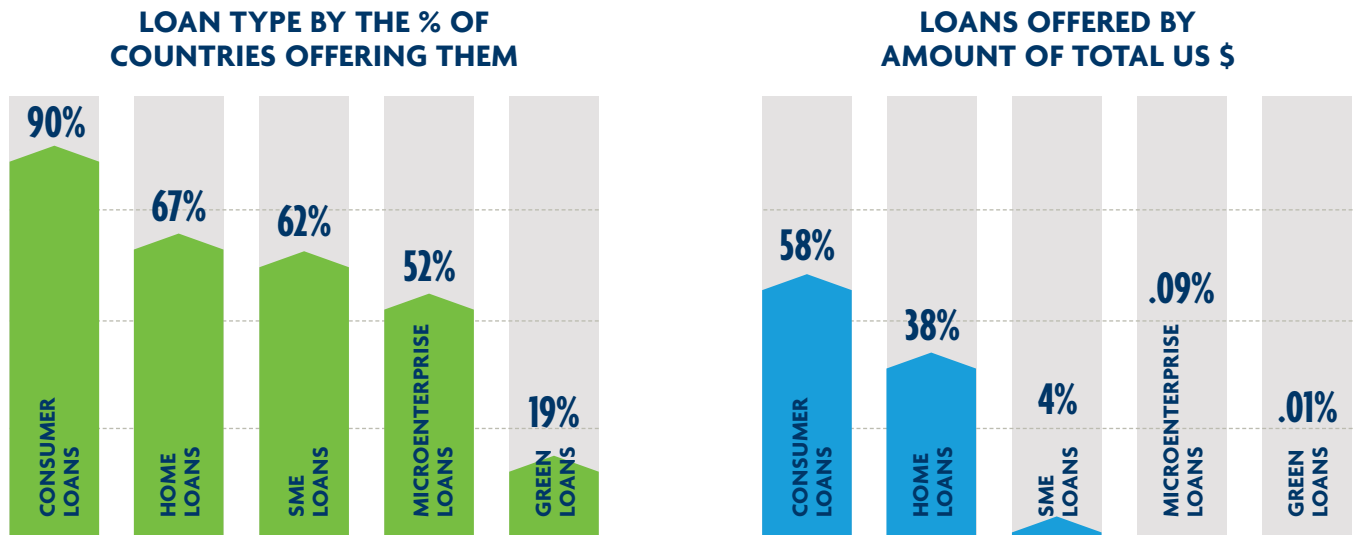
\*\*Most common types of microinsurance offered: Health, Disability, Personal Property, Auto, Disaster Risk/Climate, Life. Data for Australia, North America and The Caribbean was unavailable.



# NEW GLOBAL CREDIT UNION DATA FOR 2021

## A BREAKDOWN OF LOAN DATA

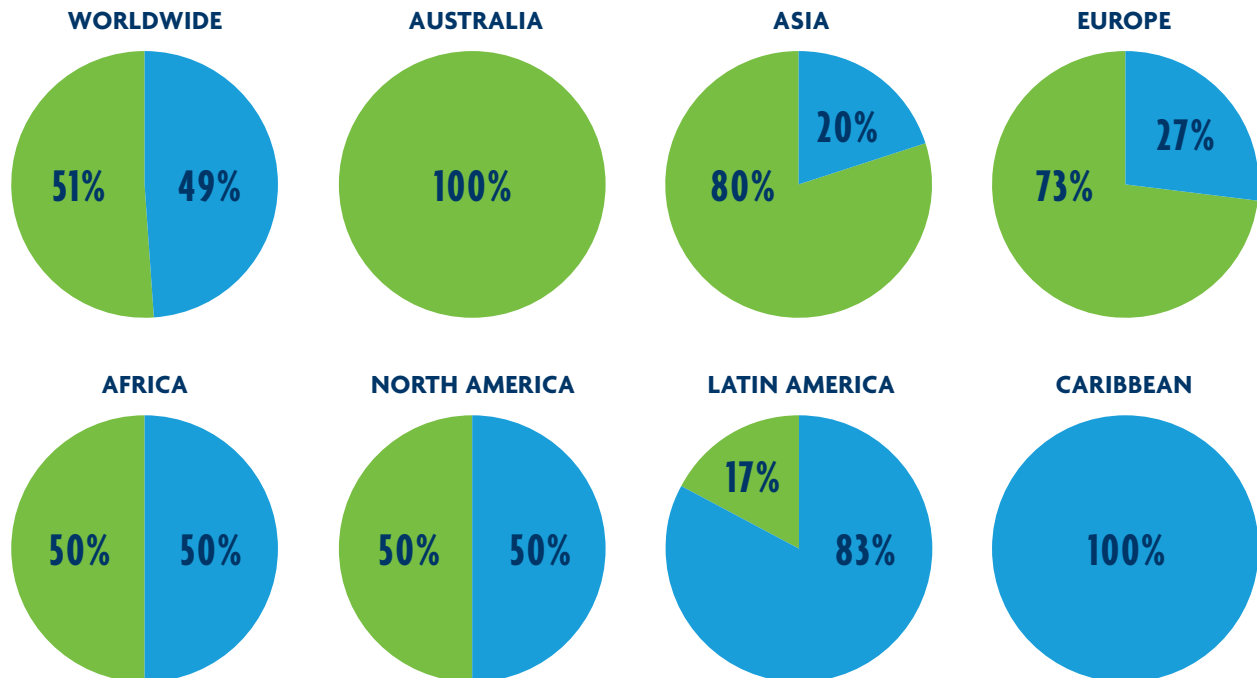
22 national associations (Africa-2, Asia-1, Caribbean-2, Europe-7, Latin America-8, North America-2) provided a breakdown of their credit union's loan portfolios. Here are some of the key takeaways.



The United States and Canada accounted for most of the more than \$2 trillion total for all loan types reported, with consumer, home loans and SME loans from those countries making up the largest percentage of that total. Brazil accounted for most green and microenterprise loan dollars.

## WHERE ARE CREDIT UNIONS BEING TAXED?

33 associations (Australia-1, North America-2, Latin America-6, Europe-11, Caribbean-4, Africa-4, Asia-5) answered whether their credit unions are taxed by their national governments, or are tax-exempt due to their non-profit status.



CHARTS KEY ● TAX-EXEMPT ● TAXED

# 2021 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

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

**Haiti** - Association Nationale des Caisses Populaires Haitiennes (ANACAPH)  
**Caribbean Confederation of Credit Unions**  
**Anguilla** - Liberty Co-operative Credit Union of Anguilla  
**Antigua & Barbuda** - Antigua & Barbuda Co-operative Credit Union League Ltd.  
**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  
**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 Interestadual 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.  
**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** - UNITY

## AFFILIATE MEMBERS

### EUROPE

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

## ASSOCIATE MEMBERS

**Poland** - Saltus TUW  
**Turks & Caicos Islands** - Turks and Caicos Islands Government - Ministry of Finance  
**United States** - CO-OP Financial Services  
**United States** - Credit Union Executives Society (WI)  
**United States** - CU Direct  
**United States** - CUNA Mutual Group  
**United States** - PSCU (FL)

## REGIONAL CONFEDERATIONS

### AFRICA

**African Confederation of Cooperative Savings & Credit Associations (ACCOSCA)**  
**ACCOSCA Members**  
**Botswana** - Botswana Savings and Credit Co-operative Association  
**Eswatini** - Eswatini Association of Savings and Credit Cooperatives  
**Ethiopia** - Savings and Credit Cooperative Development  
**Lesotho** - Lesotho Cooperative Credit Union League Ltd.  
**Liberia** - Liberia Credit Union National Association Ltd.  
**Nigeria** - National Association of Cooperative Credit Unions of Nigeria  
**Rwanda** - Umurenge Savings and Credit Cooperatives  
**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)**  
**ACCU Members**  
**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  
**Japan** - National Cooperative Banking Association of Japan (Shinkumi Bank)  
**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 Zabaikalje  
**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

## INTERNATIONAL MEMBERS

**Germany** - International Raiffeisen Union (IRU)  
**United Kingdom** - International Cooperative & Mutual Insurance Federation



**World Council**  
**WWW.WOCCU.ORG**

### MADISON OFFICE

P.O. Box 2982  
Madison, WI 53701-2982 USA  
Phone: +1-608-395-2000

### WASHINGTON OFFICE

99 M Street SE, Ste 300  
Washington, DC 20003 USA  
Phone: +1-202-638-0205

