



World Council

2024

STATISTICAL REPORT

THE GLOBAL NETWORK OF
CREDIT UNIONS AND
FINANCIAL COOPERATIVES



The Global Credit Union Network

The 2024 Statistical Report represents the best available data based on responses to World Council of Credit Unions' (WOCCU) annual survey of both member and non-member national and regional credit union associations, central banks and other cooperative financial organizations.

WOCCU's member network of national and regional credit union associations in more than 90 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.

ADVOCACY

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

ENGAGEMENT

WOCCU connects peers across a global network of financial cooperatives, exploring best practices and common challenges to develop shared solutions for expanding financial inclusion in every community.

WCUC

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

COOPERATIVE IMPACT

WOCCU provides technical expertise and support for innovation to small and medium-sized WOCCU members, enabling them to expand access to financial products and services.



67,137

CREDIT UNIONS



SERVING



412,681,905

MEMBERS



WITH



\$3.8
TRILLION

IN ASSETS



AND AN



11.2%

GLOBAL PENETRATION



IN



101

COUNTRIES

A Growing Global Credit Union Movement




















AFRICA

COUNTRY	CREDIT UNIONS	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	INSTITUTIONAL CAPITAL AND RESERVES (USD)	ASSETS (USD)
Benin ¹	55	3,514,965	\$313,727,235	\$384,868,405	NA	NA
Botswana ²	92	68,457	\$136,314,402	\$141,842,270	\$59,843,297	\$206,617,681
Burkina Faso ¹	74	2,043,344	\$722,908,291	\$627,105,118	NA	NA
Cameroon ²	200	602,355	\$368,808,075	\$302,965,410	\$41,977,978	\$511,088,064
Eswatini ¹	64	278,430	\$117,837,840	\$122,702,700	\$232,850	\$162,707,700
Ethiopia ²	22,850	7,716,348	\$853,754,396	\$351,647,830	NA	\$1,205,402,226
Gambia ²	51	115,485	\$43,711,824	\$35,688,155	\$3,199,887	\$54,169,884
Ghana ²	495	2,234,736	\$459,152,545	\$339,175,909	\$107,618,113	\$589,484,623
Guinea-Bissau ¹	6	3,127	NA	\$23,669	NA	NA
Ivory Coast ¹	45	2,917,480	\$961,345,206	\$1,014,541,279	\$94,988,490	\$1,346,708,108
Kenya ²	355	7,385,423	\$5,810,000,000	\$6,550,000,000	\$1,050,000,000	\$8,340,000,000
Malawi ²	39	251,447	\$36,000,000	\$45,700,000	\$18,600,000	\$64,500,000
Mali ¹	116	1,606,031	\$259,256,042	\$313,839,899	NA	NA
Mauritania ³	34	552,749	\$26,149,389	\$15,247,530	NA	NA
Mauritius ³	212	46,012	\$40,573,694	\$34,364,252	NA	NA
Mozambique ³	4		\$50,591,523	\$33,203,030	NA	NA
Namibia ²	10	2,065	\$370,432	\$1,128,283	\$11,064	\$231,607
Niger ¹	40	327,216	\$41,497,819	\$20,498,651	NA	NA
Rwanda ²	412	5,081,366	\$201,082,000	\$265,442,000	\$148,614,000	\$388,706,000
Senegal ¹	128	4,190,110	\$916,919,707	\$1,205,854,129	NA	NA
Seychelles ²	1	20,537	\$29,687,000	\$25,598,000	\$14,229,521	\$48,289,000
Sierra Leon ²	25	18,705	\$1,300,000	\$1,200,000	\$65,000	\$1,933,000
South Africa ²	29	31,000	NA	\$20,000,000	\$3,700,000	\$32,110,000
Tanzania ²	968	1,824,329	\$387,615,384	\$434,615,384	\$73,076,923	\$528,461,538
Togo ¹	73	4,468,352	\$665,376,714	\$625,268,888	NA	NA
Uganda ⁴	1,368	1,000,000	\$83,082,300	\$216,576,562	NA	\$124,877,180
Zimbabwe ²	1,435	64,099	\$6,300,000	\$5,500,000	NA	\$1,500,000
TOTAL AFRICA	29,181	46,364,168	\$12,533,361,819	\$13,134,597,354	\$1,616,157,123	\$13,606,786,611










ASIA

COUNTRY	CREDIT UNIONS	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	INSTITUTIONAL CAPITAL AND RESERVES (USD)	ASSETS (USD)
Bangladesh ⁵	1,367	864,528	\$544,438,930	\$136,279,627	\$24,128,900	\$595,306,922
Cambodia ⁶	20	48,684	\$4,500,000		\$600,000	\$20,000,000
Hong Kong ⁶	43	96,932	\$2,973,000,000	\$78,000,000	\$108,000,000	\$2,841,000,000
India ⁷	1,857	94,312,457	\$142,412,039,478	\$106,342,434,945	\$14,391,705,050	\$229,200,981,024
Indonesia ⁸	970	3,279,415	\$1,960,000,000	\$1,609,000,000	\$111,000,000	\$2,302,000,000
Japan ⁹	143	3,914,216	\$154,296,648,227	\$91,196,164,410	\$10,421,936,465	\$177,650,306,525
Kazakhstan ¹⁰	214	24,300	NA	\$1,836,630,592	\$583,994,224	\$1,725,080,189
Kyrgyz Republic ³	78	4,148	\$276,486	\$10,002,826	NA	NA
Lao PDR ³	36	38,040	\$20,874,645	\$13,602,535	NA	NA
Malaysia ⁶	299	266,518	\$80,000,000	\$15,000,000	\$37,000,000	\$65,000,000
Mongolia ¹¹	178	75,252	\$72,403,764	\$75,848,498	NA	\$103,916,585
Myanmar ⁶	2,832	2,120,085	\$82,000,000	\$69,000,000	NA	\$69,000,000
Nepal ¹²	4,413	7,400,000	\$4,180,655,115	\$3,401,702,681	\$277,000,000	\$3,306,741,108
Papua New Guinea ¹³	18	300,000	\$236,593,490	\$174,343,057	\$217,181,636	\$482,183,082
Philippines ¹⁴	1,762	10,102,369	\$6,047,297,917	\$5,826,583,053	\$280,601,009	\$9,114,315,451
Singapore ¹⁵	20	125,000	\$591,988,154	\$155,863,383	NA	\$731,752,971
South Korea ¹⁶	866	6,698,705	\$98,287,055,590	\$72,274,129,630	\$2,003,212,296	\$103,353,219,941
Sri Lanka ⁶	8,424	3,100,000	\$395,000,000	\$281,000,000	\$30,000,000	\$494,000,000
Taiwan ROC ¹⁷	318	216,698	\$704,540,501	\$355,477,350	\$68,980,051	\$830,593,560
Thailand ⁶	1,970	3,796,706	\$43,366,140,321	\$71,309,674,750	NA	\$91,451,037,688
Timor L'este ¹⁸	101	33,349	\$8,866,123	\$10,697,154	\$20,591,967	\$21,380,802
Vietnam ³	1,177	1,088,168	\$6,985,919,287	\$6,810,349,584	NA	NA
TOTAL ASIA	27,106	137,905,570	\$463,250,238,027	\$361,981,784,073	\$28,575,931,597	\$624,357,815,848










CARIBBEAN

COUNTRY	CREDIT UNIONS	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	INSTITUTIONAL CAPITAL AND RESERVES (USD)	ASSETS (USD)
 Anguilla ¹⁹	1	4,512	\$18,530,249	\$16,473,517	\$893,670	\$23,941,076
 Antigua & Barbuda ¹⁹	8	48,266	\$206,173,411	\$180,216,318	\$9,517,416	\$243,040,633
 Bahamas ¹⁹	6	50,690	\$447,646,000	\$253,827,000	\$103,341,000	\$517,819,000
 Barbados ¹⁹	25	248,089	\$1,422,231,380	\$1,011,979,969	\$170,711,731	\$1,632,943,759
 Belize ¹⁹	8	174,447	\$585,186,216	\$388,339,095	\$106,752,337	\$729,925,898
 Bermuda ¹⁹	1	7,457	\$37,335,979	\$21,038,986	\$1,202,031	\$39,442,780
 Cayman Islands ¹⁹	1	20,271	\$719,315,374	\$571,042,064	\$64,980,525	\$788,090,476
 Curacao ¹⁹	5	28,645	\$177,860,979	\$89,009,983	\$8,369,303	\$197,570,213
 Dominica ¹⁹	6	88,802	\$446,949,080	\$367,638,875	\$46,258,328	\$492,954,953
 Grenada ¹⁹	10	90,617	\$438,136,800	\$410,919,411	\$15,154,834	\$568,328,633
 Guyana ¹⁹	20	45,467	\$47,055,669	\$38,253,018	\$4,639,324	\$69,073,337
 Jamaica ¹⁹	24	1,064,618	\$985,923,968	\$858,219,283	\$210,511,675	\$1,250,771,342
 Montserrat ¹⁹	1	4,299	\$26,892,380	\$19,685,453	\$1,276,424	\$29,681,468
 St. Kitts & Nevis ¹⁹	4	39,583	\$210,365,774	\$169,071,287	\$30,990,849	\$259,371,259
 St. Lucia ¹⁹	16	143,748	\$527,078,510	\$465,363,808	\$133,308,550	\$660,256,183
 St. Vincent & the Grenadines ¹⁹	4	82,332	\$258,484,293	\$179,232,062	\$17,987,090	\$260,635,888
 Trinidad & Tobago ¹⁹	80	761,795	\$2,422,872,652	\$1,467,043,741	\$692,715,746	\$2,926,578,735
TOTAL CARIBBEAN	220	2,903,638	\$8,978,038,714	\$6,507,353,870	\$1,618,610,833	\$10,690,425,633

EUROPE

COUNTRY	CREDIT UNIONS	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	INSTITUTIONAL CAPITAL AND RESERVES (USD)	ASSETS (USD)
Albania ²⁰	16	95,877	\$58,618,877	\$70,875,552	NA	\$89,527,012
 Croatia ²¹	16	44,620	\$63,498,459	\$76,929,635	\$11,195,288	\$81,081,083
Czech Republic ³	5	11,085	\$201,863,021	\$137,710,419	NA	\$223,671,620
 Estonia ²²	12	12,050	\$103,927,073	\$107,831,031	\$26,862,378	\$138,194,017
 Great Britain ²³	220	1,575,892	\$2,917,359,650	\$2,291,316,807	\$421,677,418	\$3,393,152,211
 Ireland ²⁴	305	4,250,000	\$21,227,844,262	\$8,497,762,026	\$3,969,417,463	\$25,373,220,256
Latvia ²⁵	25	13,348	\$20,902,220	\$26,690,288	\$3,702,125	\$30,824,253
Lithuania ²⁶	59	168,400	\$1,448,905,853	\$1,204,467,521	\$145,520,811	\$1,641,473,307
 Moldova ²⁷	191	131,078	\$43,549,121	\$64,002,843	\$25,731,867	\$72,364,386
Netherlands	16	2,554	\$59,980,385	\$54,527,623	\$543,525	\$59,980,385
 North Macedonia ²⁸	1	12,859	\$4,280,063	\$4,809,098	\$1,730,140	\$6,093,199
 Poland ²⁹	18	1,327,693	\$2,253,950,587	\$1,664,490,153	\$74,720,247	\$2,422,537,705
 Romania ³⁰	26	143,000	\$176,348,025	\$141,448,499	\$22,261,331	\$176,842,351
Russia ⁶	1,003	519,021	NA	\$406,276,788	NA	\$578,341,288
 Ukraine	81	174,975	\$15,073,677	\$27,460,396	\$12,579,436	\$31,170,689
TOTAL EUROPE	1,994	8,482,452	\$28,596,101,271	\$14,776,598,678	\$4,715,942,028	\$34,318,473,762


LATIN AMERICA

COUNTRY	CREDIT UNIONS	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	INSTITUTIONAL CAPITAL AND RESERVES (USD)	ASSETS (USD)
Bolivia ³²	41	1,148,406	\$1,061,000,000	\$1,060,000,000	\$198,000,000	\$1,549,000,000
 Brazil ³³	753	21,343,774	\$83,217,362,644	\$73,506,972,715	\$18,887,241,950	\$129,958,516,964
Chile ³²	42	2,017,263	\$2,621,000,000	\$3,180,000,000	\$907,000,000	\$4,293,000,000
 Colombia ³³	172	4,400,000	\$2,973,422,952	\$3,860,910,260	\$1,541,186,400	\$6,108,803,826
 Costa Rica ³⁴	52	701,621	\$4,409,002,273	\$4,557,533,082	\$257,585,726	\$7,166,481,361
 Dominican Republic ³⁵	17	1,458,374	\$1,624,111,836	\$2,108,729,795	\$450,602,900	\$2,869,371,842
Ecuador ³⁶	398	6,068,627	\$23,036,000,000	\$19,567,000,000	\$152,565,375	\$28,307,000,000
 El Salvador ³²	344	610,000	\$3,543,000,000	\$4,378,000,000	\$947,000,000	\$5,568,000,000
 Guatemala ³²	473	2,926,834	\$3,816,519,212	\$3,668,487,679	\$477,007,820	\$4,944,675,213
Honduras ³²	341	1,105,958	\$1,280,000,000	\$2,069,000,000	\$1,238,000,000	\$2,899,000,000
 Mexico ³⁷	155	9,440,381	\$10,869,039,510	\$7,574,525,531	\$567,814,233	\$13,751,868,351
 Panama ³⁸	450	228,121	\$2,051,535,017	\$3,578,785,695	\$217,368,626	\$2,687,946,499
Paraguay ³⁹	56	1,823,696	\$2,316,278,723	\$2,521,032,643	\$639,856,001	\$3,352,845,445
 Peru ⁴⁰	247	2,677,451	\$2,005,105,108	\$2,547,788,748	\$789,347,338	\$3,121,879,324
Uruguay ³³	89	550,000	NA	\$240,000,000	\$298,000,000	\$359,000,000
TOTAL LATIN AMERICA	3,630	56,500,506	\$144,823,377,275	\$134,418,766,149	\$27,568,576,370	\$216,937,388,824

NORTH AMERICA

COUNTRY	CREDIT UNIONS	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	INSTITUTIONAL CAPITAL AND RESERVES (USD)	ASSETS (USD)
 Canada ⁴¹	388	11,321,984	\$423,964,186,298	\$426,603,896,026	\$32,977,822,712	\$487,321,743,913
 United States ⁴²	4,549	143,662,741	\$1,979,158,925,789	\$1,663,552,560,982	\$225,178,409,019	\$2,330,397,955,260
TOTAL NORTH AMERICA	4,937	154,984,725	\$2,403,123,112,087	\$2,090,156,457,008	\$258,156,231,731	\$2,817,719,699,173

OCEANIA

COUNTRY	CREDIT UNIONS	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	INSTITUTIONAL CAPITAL AND RESERVES (USD)	ASSETS (USD)
 Australia ⁴³	56	5,394,456	\$92,493,911,575	\$86,639,425,290	\$7,843,323,874	\$109,758,569,163
New Zealand	3	139,500	\$483,827,165	\$326,653,254	\$69,917,220	\$559,897,101
Solomon Islands ⁴⁴	10	6,890	\$5,145,965	\$5,888,026	\$1,943,614	\$10,173,343
TOTAL OCEANIA	69	5,540,846	\$92,982,884,706	\$86,971,966,570	\$7,915,184,708	\$110,328,639,607

TOTALS

COUNTRY	CREDIT UNIONS	MEMBERS	SAVINGS & SHARES (USD)	LOANS (USD)	INSTITUTIONAL CAPITAL AND RESERVES (USD)	ASSETS (USD)
GLOBAL TOTAL	67,137	412,681,905	\$3,154,287,113,897	\$2,707,947,523,700	\$330,166,634,391	\$3,827,959,229,459

STATISTICAL REPORT KEY

 Countries where World Council of Credit Unions has a member organization or affiliate

Data Sources:

- Central Bank of West African States
- African Confederation of Savings and Credit Co-operatives (ACCOSCA)
- IMF Financial Access Survey October 2024
- Sources: Finscope Uganda
- CACCO affiliated credit cooperatives
- Asian Confederation of Credit Unions (ACCU)
- Reserve Bank of India (RBI) and the National Federation of State Co-operative Banks Ltd. (NAFSCOB)
- PUSKOPCUINA (Indonesia)
- Shinkumi Bank (Japan)
- Credit Unions of Agro-Industrial Association-Kazakhstan (ASKT)
- Mongolia Financial Regulatory Commission
- Nepal Federation of Savings and Credit Cooperative Unions
- FESALOS - PNG Federation of Savings and Loan Societies
- NATCCO and PFCCO (Philippines)
- Singapore National Cooperative Federation (SNCF)
- National Credit Union Federation of Korea (NACUFOK)
- Credit Union League Republic of China (CULROC)
- Federacao Cooperativa de Credito Hanai Malu (FCCHM)
- Caribbean Confederation of Credit Unions (CCCU)
- FedInvest (Albania)
- Croatian Credit Union Association (HUKU)
- Estonia Union of Credit Cooperatives (EUCC)
- Association of British Credit Unions Limited (ABCUL)
- Irish League of Credit Unions (ILCU)
- Latvijas Banka (Latvia)
- Lithuanian Central Credit Union (LCCU Group)
- Central National Association of Savings and Credit Associations (Moldova)
- FULM Savings House (North Macedonia)
- National Association of Cooperative Savings and Credit Unions (Poland)
- FEDCAR Romania
- DGRV
- BureauCoop
- Federación Colombiana de Cooperativas de Ahorro y Crédito y Financieras (FECOLFIN)
- Federación de Cooperativas de Ahorro y Crédito de Costa Rica R.L. (FEDEAC)
- AIRAC (Dominican Republic)
- Superintendencia de Economía Popular y Solidaria (Ecuador)
- Caja Popular Mexicana (CPM)
- Corporación Fondo de Estabilización y Garantía de Cooperativas de Ahorro y Crédito de Panamá, R.L. (COFEP)
- INCOOP (Paraguay)
- Federación Nacional de Cooperativas de Ahorro y Crédito del Perú (FENACREP)
- Canadian Credit Union Association (CCUA)
- America's Credit Unions (ACU)
- Customer Owned Banking Association (COBA)
- Central Bank of Solomon Islands (CBSI)

NA Data Not Available

** Penetration of World Bank population age 15-64 years old



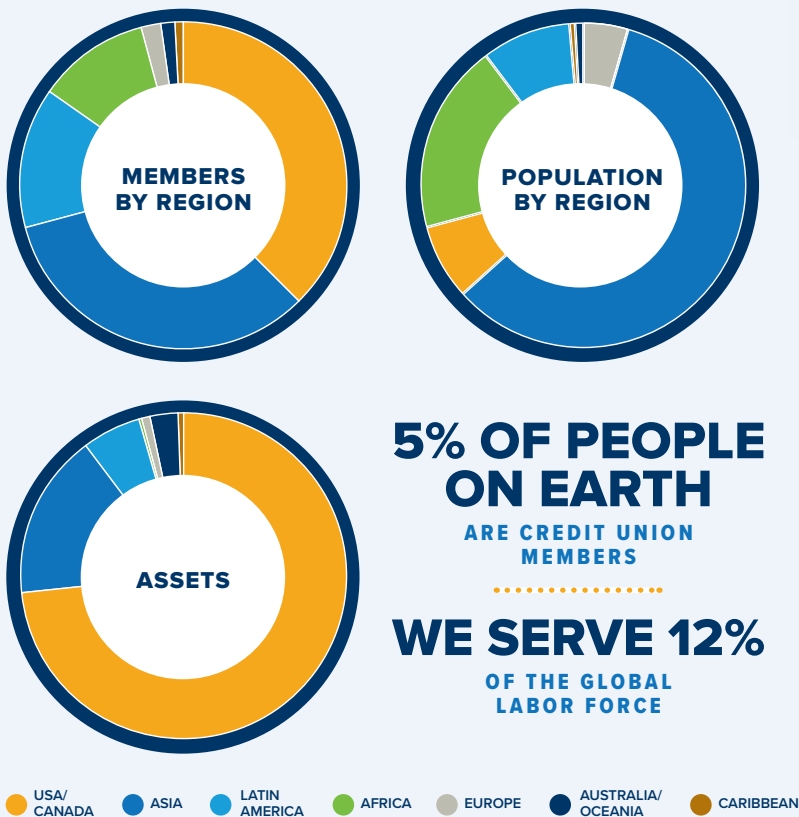
A Deeper Dive

In an effort to share wider insights on the state of our global movement, WOCCU expanded its survey for 2024 to also collect data on credit union:

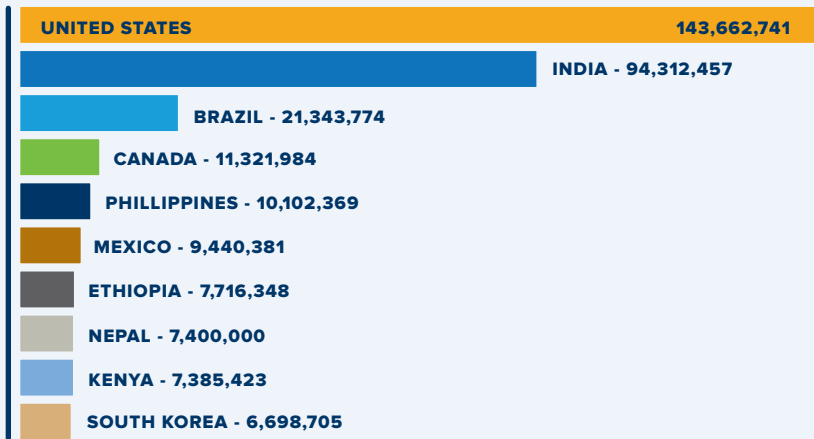
- GLOBAL TRENDS
 - DEMOGRAPHICS
- REGULATORY SUPERVISION
 - STRATEGIC PRIORITIES
- RISKS

GLOBAL TRENDS

These charts show where the greatest concentration of credit union members and assets are worldwide.

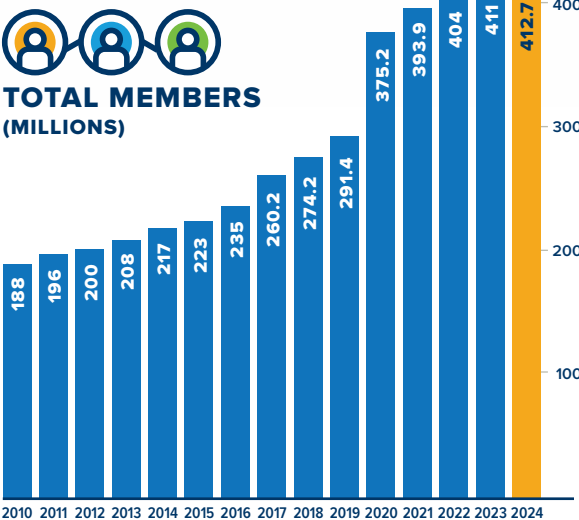


TOP 10 LARGEST SYSTEMS



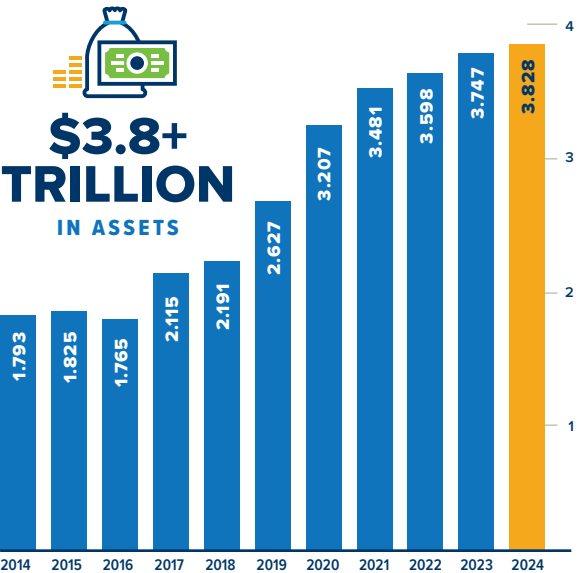
MEMBERSHIP

While membership growth has tempered after years of remarkable expansion, credit unions are poised to build on their achievements and expand inclusion through renewed purpose and innovation.



ASSET GROWTH

While the pace of asset growth has eased, the upward trend reflects continued confidence in the cooperative model and its long-term stability.





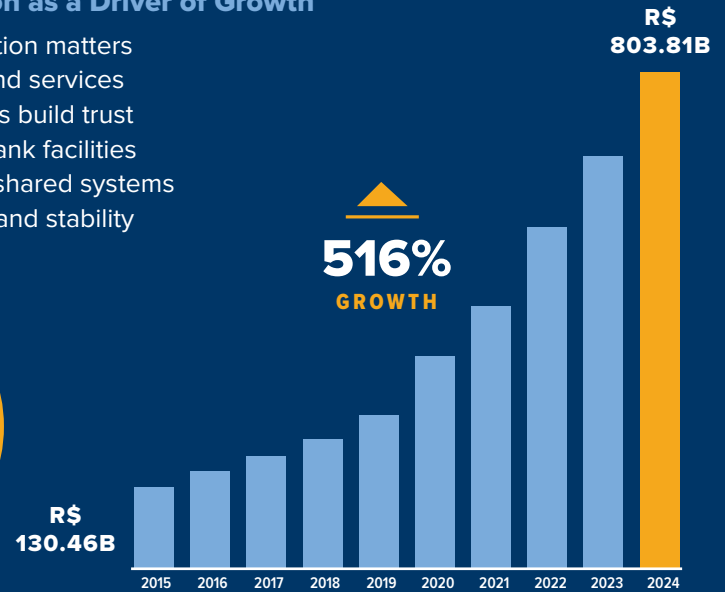
SPOTLIGHT ON GROWTH

Brazil

What are the keys for those systems that are still experiencing growth? Brazil continues to shine as a credit union movement that grows faster than the rest of the world year after year. We look at how the public and cooperative sectors there have worked together to advance the movement.

Enabling Regulation as a Driver of Growth

- Proportional regulation matters
- Permission to expand services
- Prudential standards build trust
- Access to central bank facilities
- Encouragement of shared systems
- Focus on inclusion and stability

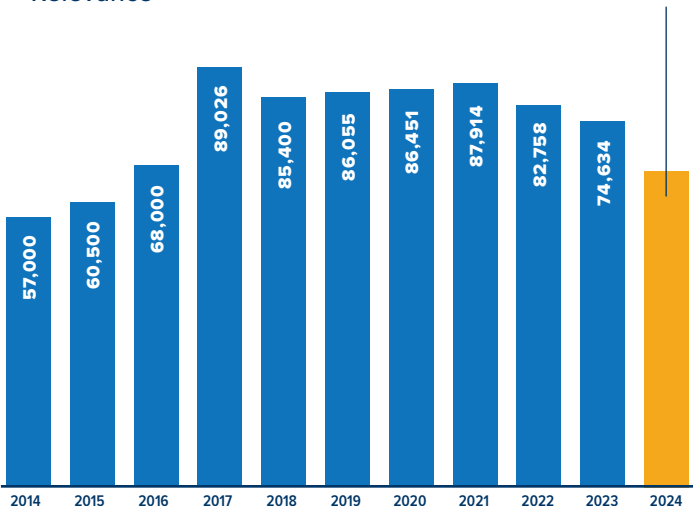


SPOTLIGHT ON CONSOLIDATION

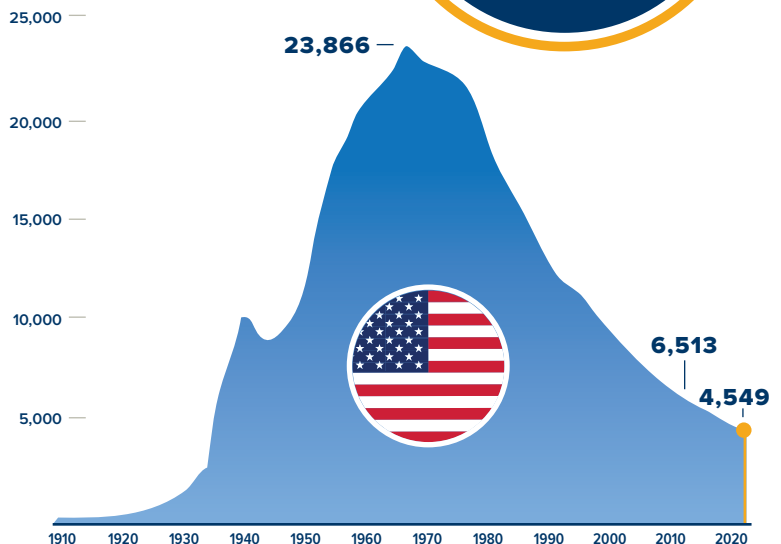
While membership and asset growth across the world has tempered, credit union consolidation has increased at a rapid pace in the past three years.

Consolidation Pressures are Increasing

- Regulatory compliance
- Digital transformation
- Operational efficiencies
- Relevance



Sector Consolidation



Few countries have faced greater consolidation pressures than the United States, which has seen a marked decline in its number of credit unions over the past 50 years, a trend that continued in 2024.

Demographics

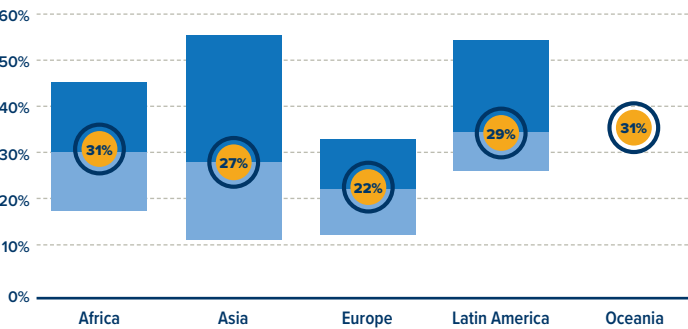
We looked at how credit unions are serving a number of different populations across the globe, including young adults, women, professionals, small-business owners and more. Here is what we found.

YOUTH MEMBERSHIP

Youth participation is rising in some regions, but remains a strategic priority worldwide.

Youth Membership by Region

% of members under 35 (min | median | max)

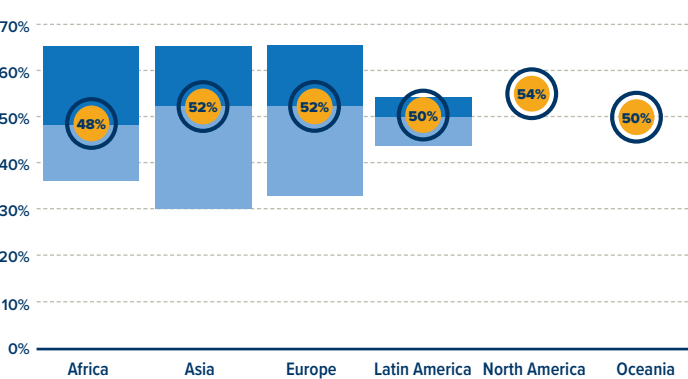


REPRESENTATION OF WOMEN

Women are represented relatively evenly across the world in terms of membership, but in other categories, disparities are more striking.

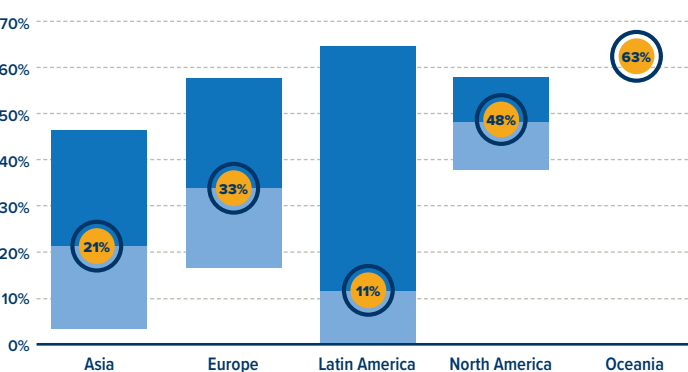
% of Women Credit Union Members

(min | median | max)



Women in Leadership

% of Women on Boards of National Associations (min | median | max)

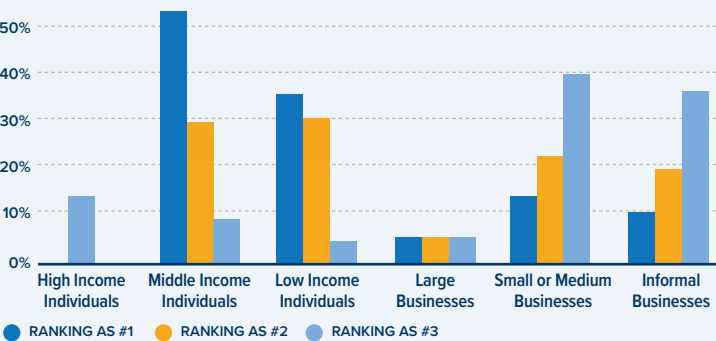


MEMBERSHIP BY INCOME & PROFESSION

We also asked member associations to rank the income-level and labor class of the members served by their affiliated credit unions.

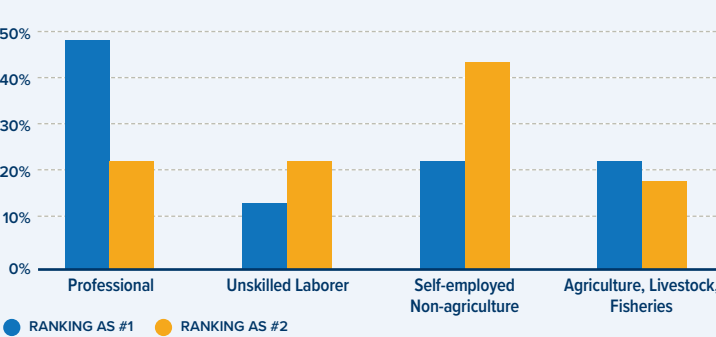
Income Level of Members

Which of the following income sources are most prevalent among the individual and business members served by your affiliated credit unions?



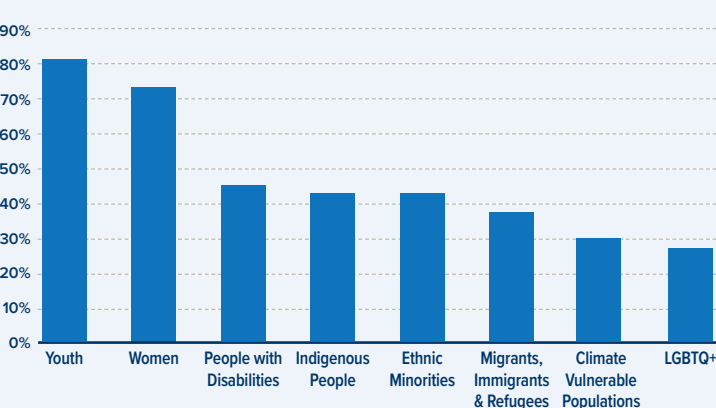
Employment Type

Which of the following employment categories are most prevalent among the members served by your affiliated credit unions?



Membership Growth Strategies

We also asked national and regional associations if their member credit unions target any of the following groups as part of their membership growth strategies.

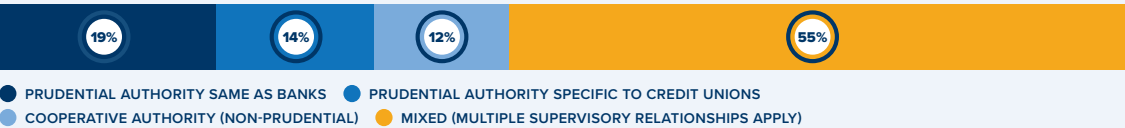


Regulatory Supervision

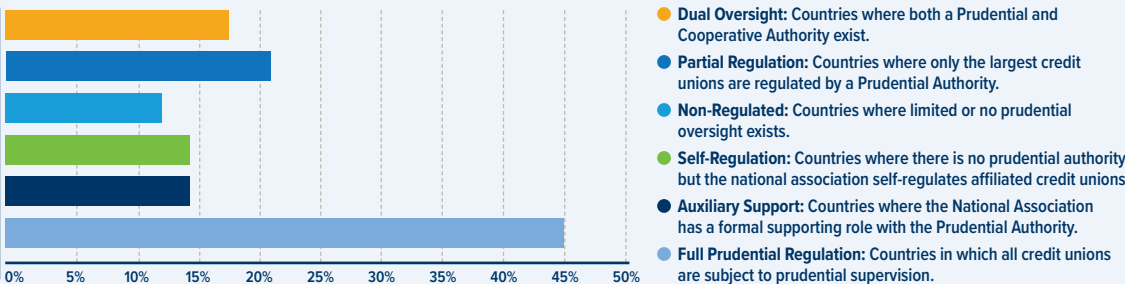
For the first time, WOCCU also took a deep dive into the ways credit unions are regulated across the globe, and the percentage of countries where credit unions are part of a deposit guarantee scheme.

Frameworks for Regulation and Supervision

In the majority of countries, there are multiple regulatory frameworks that apply.



This chart illustrates the share of countries where each regulatory framework is currently in place.



Deposit Guarantee Schemes (DGS)

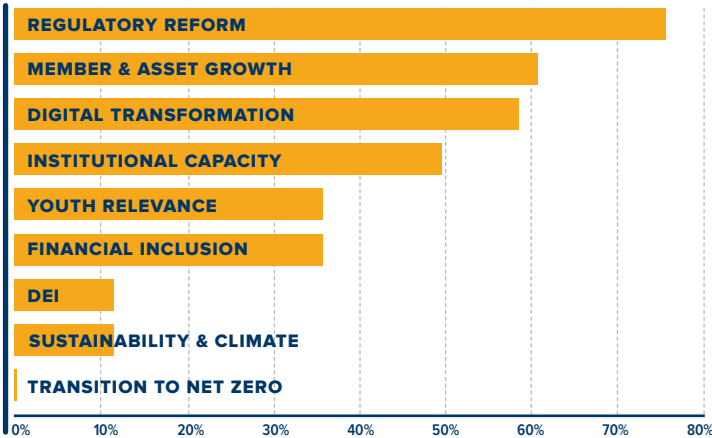


Priorities for Progress: How Credit Unions See the Road Ahead

Below is a snapshot of where the global movement is focusing its energy – and what challenges may shape its trajectory.

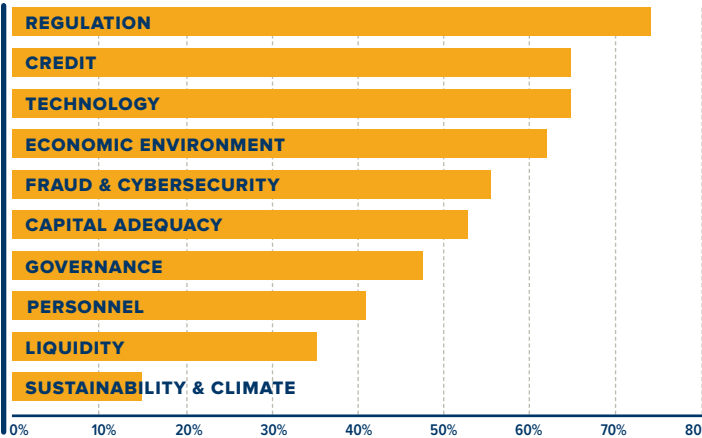
Strategic Priorities

% of Responses Ranking These Strategic Priorities



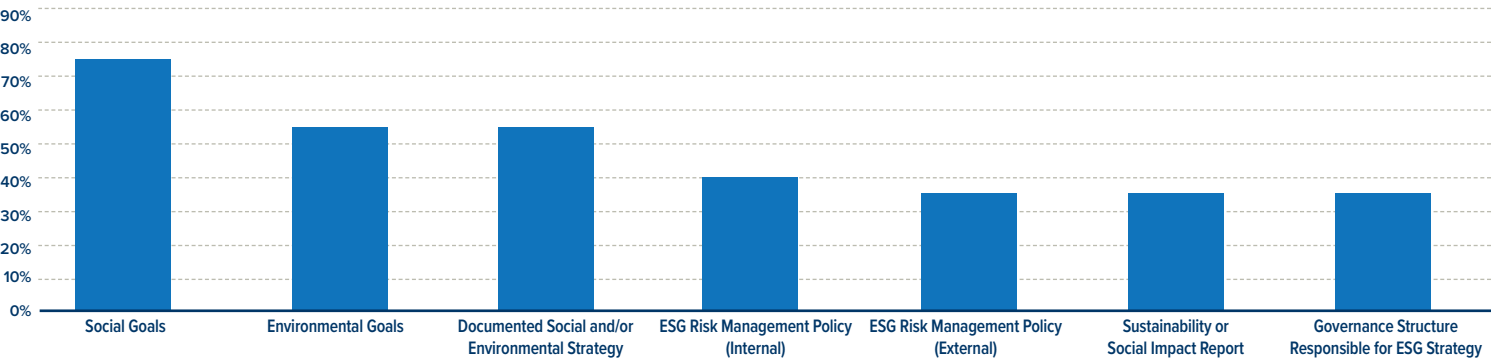
Top Areas of Risk

% of Responses Ranking These Risks



Environmental, Social and Governance Goals

Which of the following have been implemented at your national association?



2024 WORLD COUNCIL MEMBERS

DIRECT MEMBERS

AFRICA

AFRICAN CONFEDERATION OF COOPERATIVE SAVINGS AND CREDIT ASSOCIATION (ACCOSCA)

Botswana - Botswana Savings & Credit Association
Cameroon - Cameroon Co-operative Credit Union League, Ltd.
Congo - Association Professionnelle des Etablissements de Microfinance du Congo
Eswatini - Eswatini Association of Savings and Credit Co-operatives
Ethiopia - Savings and Credit Cooperative Development
Gambia - National Association of Cooperative Credit Unions of The Gambia
Ghana - Ghana Co-operative Credit Union Association Ltd.
Kenya - Kenya Union of Savings & Credit Co-operatives 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.
Seychelles - Seychelles Credit Union
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.
Guyana - Guyana Co-operative Credit Union League
Jamaica - Jamaica Co-operative Credit Union League Ltd
Montserrat - St. Patrick's Co-operative Credit Union
Saint Kitts & Nevis - St. Kitts & Nevis National Co-operative League Ltd.
Saint Lucia - St. Lucia Co-operative League Ltd.
Saint Vincent & the Grenadines - St. Vincent and the Grenadines Co-operative League, Ltd.

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 National Association of Savings and Credit Associations
North Macedonia - FULM Saving House
Poland - National Association of Co-operative Savings & Credit Unions (Poland)
Romania - Federation of Romanian Credit Unions
Ukraine - Ukrainian National Association of Savings and Credit Unions
- All-Ukrainian Association of 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 (FEDACACES), 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 - Customer Owned Banking Association

ASSOCIATE MEMBERS

Brazil - Confederação Nacional das Cooperativas de Crédito do SICOOB
Brazil - Cresol Confederação
Germany - International Raiffeisen Union (IRU)
Great Britain - International Cooperative & Mutual Insurance Federation

ASSOCIATION OF ASIAN CONFEDERATION OF CREDIT UNIONS

Australia - Australian Mutuals Foundation
Bangladesh - Bangladesh Department of Cooperatives
Bangladesh - Central Association of Christian Co-operatives (CACCO) Ltd.
Bangladesh - Cooperative Credit Union League of Bangladesh Ltd. (CCUOB)
Cambodia - BORVOR FINANCEPLC
Hong Kong - Credit Union League of Hong Kong
India - Maharashtra State Federation Credit Cooperative Societies Ltd.
Indonesia - Credit Union Central of Indonesia
Indonesia - Pusat Koperasi Credit Union (PUSKOPCUINA)
Japan - National Cooperative Banking Association of Japan (Shinkumi Bank)
Malaysia - Association of Cooperative Credit Union
Malaysia - KoperasiKreditPekerja
Malaysia - Koperasi MCIS Berhad
Malaysia - Workers' Co-operative Credit Society (Malaysia)
Mongolia - Mongolian National Federation of Savings & Credit Unions
Myanmar - Central Co-operative Society Ltd -Myanmar - (CCSM)
Nepal - National Cooperative Bank Ltd. (NCBL)
Pakistan - The Federation Of Ismaili Co-Op. Societies Ltd.
Papua New Guinea - Federation of Savings and Loan Societies Ltd
Philippines - Card Mutually Reinforcing Institutions (Philippines)
Philippines - National Confederation of Cooperatives (Philippines)
Philippines - Philippine Federation of Credit Cooperative
Philippines - Philippines CLIMBS Life and General Insurance Cooperative (CLIMBS)
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 Government - Ministry of Finance (Turks and Caicos Islands)
United States of America - ORIGENCE
United States of America - TruStage
United States of America - Velera

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