

Country Member Assets 2008

REGULAR MEMBERS

Country Members	Type of CU	Total Assets		Assets Group				
		US\$ Millions	Total CUs	<0.1	0.1-0.5	0.5-1	>1	
Bangladesh	CCULB	Urban	19	79	.61	15	.2	1
		Rural	26	380	325	43	.6	6
		Total	45	459	386	58	.8	7
Hong Kong	CULHK	Total	715	43	7	13	5	18
India**	MAFCOCS	Total	657	2,866	0	0	0	0
Indonesia	CUCO	Urban	316	570	317	141	44	48
		Rural	210	380	236	96	32	34
		Total	526	950	553	237	76	82
Korea	NACUFOK	Urban	19,614	741	2	8	19	712
		Rural	4,860	253	0	2	4	247
		Total	24,474	994	2	10	23	959
Malaysia**	WCCS	Total	23	350	0	0	0	0
Nepal	NEFSCUN	Urban	12	154	0	0	0	0
		Rural	20	437	0	0	0	0
		Total	32	591	0	0	0	0
Papua New Guinea	FESALOS	Urban	189	14				
		Rural	36	7				
		Total	225	21	6	0.5	13	204
Philippines	NATCCO	Urban	357	112	0	1	3	93
		Rural	626	198	0.1	3	6	110
		Total	983	310	0.1	4	9	203
Philippines	PFCCO	Total	467	968	2	45	110	2
Sri Lanka	SANASA	Urban	21	1,485	0	0	0	0
		Rural	24	6,955	0	0	0	0
		Total	45	8,440	0	0	0	0
Taiwan ROC	CULROC	Urban	263	125	7	20	28	70
		Rural	420	211	3	37	55	116
		Total	683	336	10	57	83	186
Thailand	CULT	Urban	309	397	94	68	32	203
		Rural	322	912	215	171	113	413
		Total	631	1,309	309	239	145	616
Thailand	FSCT	Urban	11,411	381	35	53	34	259
		Rural	14,145	501	38	51	38	374
		Total	25,556	882	73	104	72	633
Vietnam	CCF	Urban	161	80	4	70	17	8
		Rural	881	935	53	832	25	6
		Total	1,042	1,015	57	902	42	14

ASSOCIATE MEMBERS

Australia	CUFA	Urban	26,000	70	0	0	0	26,000
		Rural	4,900	50	0	0	0	4,900
		Total	30,900	120	0	0	0	30,900
Cambodia	CCSF	Urban	0.1	1	0	1	0	0
		Rural	2	35	25	10	0	0
		Total	2.1	36	25	11	0	0
India	DPG	Urban	0.007	7	0	0	0	0
		Rural	0.7	48	0	0	0	0
		Total	0.71	55	0	0	0	0
Mongolia	MOCCU	Urban	22	100	2	16	2.0	14
		Rural	4	109	1	11	0	0
		Total	26	209	3	27	2	14
Russia	IACUFEZ	Urban	24	26	1	2	3	17
		Rural	1	3	0	0.7	0	1
		Total	25	29	1	2.7	3	18

** 2007 Data

MEMBERS

15 Regular Members

-  CCULB-Cooperative Credit Union League of Bangladesh Ltd.
-  CULHK-Credit Union League of Hong Kong
-  MAFCOCS-Maharashtra State Federation of Cooperative Credit Societies Ltd., India
-  CUCO-Credit Union Central Indonesia
-  NACUFOK-National Credit Union Federation of Korea
-  WCCS-Workers Co-operative Credit Society Ltd., Malaysia
-  NEFSCUN-Nepal Federation of Savings and Credit Cooperatives Union Ltd.
-  FESALOS-Federation of Savings and Loan Societies Ltd.-Papua New Guinea
-  NATCCO-National Confederation of Cooperatives, Philippines
-  PFCCO-Philippine Federation of Credit Cooperatives
-  FTCCS-Federation of Thrift and Credit Cooperative Societies, Sri Lanka
-  CULROC-Credit Union League of the Republic of China, Taiwan
-  CULT-Credit Union League of Thailand Ltd.
-  FSCT-Federation of Savings and Credit Cooperatives of Thailand Ltd.
-  CCF-Central People's Credit Fund Vietnam

Regular Members	15
Associate Member	1
Affiliate Members	14
Supporter Members	28
Total	58

2008

Statistical Report



ASSOCIATION OF
ASIAN CONFEDERATION
OF CREDIT UNIONS



About ACCU:

The Association of Asian Confederation of Credit Unions is the regional networking body for credit unions in the Asia region. Its mission is to work in partnership with its member organizations (apex body of credit unions) to promote and strengthen credit unions as effective instruments of socioeconomic development of people in Asia. Since inception on April 28, 1971, ACCU has been truly committed to its vision of developing a Sustainable Credit Union system in Asia.

As of June 2009, ACCU has 15 regular members, 1 associate member, 14 Affiliate members and 28 supporter members from 25 countries.

ACCU is very proud to represent 70 million individual members from 59,354 credit unions in 25 countries, and through the demonstration of self-help and mutual assistance, the Asian people own assets totaling US\$ 97,110 Million. ACCU considers how credit unions in Asia can significantly contribute to the achievement of the Millennium Development Goal, the greatest challenge. The Millennium Development Goal is to reduce the number of poor people by half in 2015. ACCU is committed to promoting opportunities that encourage creative work.

ACCU is focused on expanding the breadth and depth of its reach across Asia as this continent is the home of more than 800 million people living in poverty. ACCU considers the 'Reaching out Strategy' will continue to promote sustained future growth, as it did in 2008.

Central to ACCU's role is an endless imagination of technical and management innovation to keep the credit union relevance. ACCU has developed credit unions solutions adopting sound business practices and ensures that these solutions keep up with changes in market environment and the complex situation in credit union operations.



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Asian Credit Union Growth 1972-2008

Year	Number of CUs	Growth Rate (%)	Individual Members (Thousands)	Growth Rate (%)	Assets US\$ Millions	Growth Rate (%)	Savings/Deposits/Shares US\$ Millions	Growth Rate (%)	Loan Outstanding US\$ Millions	Growth Rate (%)	Reserves US\$ Millions	Growth Rate (%)
1972	3,109		717		136		16		90			
1980	2,704	-13.0	1,040	45.0	375	175.7	328	1,950.0	303	236.7		
1990	12,548	364.1	4,826	364.0	5,591	1,390.9	5,023	1,431.4	4,344	1,333.7		
1996	13,998	11.6	7,382	53.0	23,718	324.2	21,186	321.8	13,453	209.7		
2001	15,494	10.7	10,571	43.2	27,085	14.2	24,950	17.8	14,522	7.9	613	
2003	16,532	6.7	11,088	4.9	30,330	12.0	26,471	6.1	19,291	32.8	1,085	77.0
2004	19,648	18.8	11,867	7.0	43,983	45.0	33,491	26.5	13,536	-29.8	2,423	123.3
2005	48,375	146.2	34,307	189.1	50,834	15.6	47,460	41.7	32,994	143.8	6,922	185.7
2006	49,176	1.7	34,897	1.7	59,355	16.8	52,528	10.7	38,653	17.2	5,862	-15.3
2007	56,167	16.1	48,766	42.1	102,270	101.2	58,030	22.3	39,159	18.7	2,195	-68.3
2008	59,354	20.7	70,130	101.0	97,110	63.6	61,989	18.0	61,198	58.3	1,997	-65.9

Market Segmentation 2008

Country Members	Type of CU	Credit Unions	No of Members	Male	Female	Age Segment of CU membership					CUs/Individual Membership Profile				
						<18-29	30-45	45-60	60 above	<300	301>1000	1001>3000	3001>5000	5000 above	
The Cooperative Credit Union League of Bangladesh Ltd. (CCULB)	Urban	79	56,040	30,610	25,430	8,967	25,218	18,493	3,362	43	25	9	1	1	
	Rural	380	116,695	66,077	50,618	25,406	53,210	33,906	4,173	267	92	19	2	0	
	Total	459	172,735	96,687	76,048	34,373	78,428	52,399	7,535	310	117	28	3	1	
Credit Union League of Hong Kong (CULHK)	Total	43	20,000,000	0	0	0	0	0	0	0	0	0	0	0	
Maharashtra State Federation Cooperative Credit Societies (MAFCOCS)**	Urban	570	692,359	406,562	285,963	0	0	0	0	360	98	74	13	17	
	Rural	380	461,572	271,041	190,642	0	0	0	0	240	65	49	8	26	
	Total	950	1,153,931	677,603	476,605	0	0	0	0	600	163	123	21	43	
Credit Union Central of Indonesia (CUCO)	Urban	741	3,940,345	1,864,701	2,075,644	0	0	0	0	38	95	159	128	321	
	Rural	253	1,007,498	507,488	500,010	0	0	0	0	7	8	92	82	64	
	Total	994	4,947,843	2,372,189	2,575,654	0	0	0	0	45	103	251	210	385	
The Workers Cooperative Credit Society Ltd. (WCCS)**	Total	350	44,093	25,575	18,518	9,259	18,520	18,520	1,764	0	0	0	0	0	
Nepal Federation of Savings & Credit Cooperative Unions (NEFSCUN)	Urban	154	117,355	63,428	37,252	0	0	0	0	128	36	12	2	0	
	Rural	437	191,473	126,970	81,178	0	0	0	0	193	191	25	4	0	
	Total	591	308,828	190,398	118,430	0	0	0	0	321	227	37	6	0	
Federation of Savings and Loan Societies (FESALOS)	Urban	14	73,572	51,500	22,072	14,714	29,428	22,071	7,359	5	2	4	0	3	
	Rural	7	109,445	98,500	10,945	21,889	37,211	43,778	6,567	0	0	1	1	5	
	Total	21	183,017	150,000	33,017	36,603	66,639	65,849	13,926	5	2	5	1	8	
National Confederation of Cooperatives (NATCCO)	Urban	112	509,040	203,616	305,424	0	0	0	0	3	4	7	2	10	
	Rural	198	890,960	356,384	534,576	0	0	0	0	4	8	12	5	19	
	Total	310	1,400,000	560,000	840,000	236,356	294,238	616,980	250,974	7	12	19	7	29	
Philippines Federation of Credit Cooperatives (PFCCO)	Total	968	812,150	0	0	0	0	0	0	0	0	0	0	0	
Federation of Thrift and Credit Co-operative Societies Limited in Sri Lanka (SANASA)	Urban	1,485	385,336	128,235	255,135	89,535	125,620	138,025	32,156	0	0	0	0	0	
	Rural	6,955	493,155	217,324	277,797	113,239	144,256	192,315	43,345	0	0	0	0	0	
	Total	8,440	878,491	345,559	532,932	202,774	269,876	330,340	75,501	0	0	0	0	0	
Credit Union League of the Republic of China (CULROC)	Urban	125	73,045	0	0	0	0	0	0	40	73	11	0	1	
	Rural	211	127,413	0	0	0	0	0	0	69	106	34	2	0	
	Total	336	200,458	0	0	0	0	0	0	109	179	45	2	1	
Credit Union League of Thailand Ltd. (CULT)	Urban	397	246,744	0	0	0	0	0	0	274	75	33	8	7	
	Rural	912	571,719	0	0	0	0	0	0	599	180	94	20	19	
	Total	1,309	818,463	0	0	0	0	0	0	873	255	127	28	26	
The Federation of Savings and Credit Cooperatives of Thailand Ltd. (FSCT)	Urban	381	1,085,638	0	0	0	0	0	0	92	101	109	24	55	
	Rural	501	1,051,193	0	0	0	0	0	0	110	131	165	35	60	
	Total	882	2,136,831	0	0	0	0	0	0	202	232	274	59	115	
Central People's Credit Fund (CCF)	Urban	80	106,321	68,231	38,090	17,512	58,315	25,844	6,450	0	48	18	8	6	
	Rural	935	1,243,483	800,274	443,209	128,103	702,541	246,347	128,692	5	880	30	14	6	
	Total	1,015	1,349,804	868,505	481,299	145,615	760,856	272,191	135,142	5	928	48	22	12	

** 2007 Data

Asian Credit Union System

Country Members	Number of CUs 2008	Individual Members 2008	Assets* 2008	Savings/Other Deposits* 2008	Share* 2008	Loan Delinquency 2008	Loan Outstanding* 2008	Total Loan Granted 2008	Total Reserve* 2008	
REGULAR MEMBERS										
Bangladesh	CCULB	459	172,735	45	25	10	2	31	31	5
Hong Kong	CULHK	43	20,000,000	715	642	1	84	1,577		31
India**	MAFCOCS	2,866	20,000,000	657						
Indonesia	CUCO	950	1,153,931	527	313	130	24	421		11
Korea	NACUFOK	994	4,947,843	24,475	22,094	1,780		15,175		
Malaysia**	WCCS	350	44,093	23	18	2	10	10	2	0.7
Nepal	NEFSCUN	591	308,828	32	29	3		27		1
Papua New Guinea	FESALOS	20	209,045	225	99			60		94
Philippines	PFCCO	968	812,150	467	131	173		220		20
Philippines	NATCCO	310	1,400,000	984		261		622	283	42
Sri Lanka	SANASA	8,440	878,491	45	33	8	1	34	29	7
Taiwan	CULROC	336	200,458	684	22	547		299	324	58
Thailand	CULT	1,309	818,463	631	260	252		420		28
Thailand	FSCT	882	2,136,831	25,557	6,935	10,591		18,830		1,162
Vietnam	CCF	1,015	1,349,804	1,042	770	48	4	883		28
Sub Total		19,533	34,501,429	56,109	30,729	14,447	42.0	37,116	2,246	1,488
AFFILIATE MEMBERS										
Iran**	CCC	20	16,600	24	29	38		26		
Sub Total		20	16,600	24	29	38		26		
ASSOCIATE MEMBERS										
Australia	CUFA	120	3,130,000	30,900	22,668		200	24,000	24,800	74.8
Cambodia	CCSF	36	31,481	2	0.5	0.09	0.08	1	2	0.3
India	DPG	55	51,113	0.7	3	0.2		11		0.001
India**	NACCFED	37,407	31,940,000	10,011	8,511	1,070				
Mongolia	MOCCU	209	24,655	26	17	4	1	20		
Russia	IACUFEZ	29	43,032	26	22	0.5		22		3
Sub Total		37,856	35,220,281	40,965.7	31,221.5	1,074.79	201.08	24,054	24,802	508.1
NON MEMBERS	Lao PDR	48	3,498	0.010	0.04			0.010		
Laos PDR	Myanmar	1,897	388,295	11	9	1.2		2		0.9
Myanmar**		1,945	391,793	11.01	9.04	1.2		2.010	0	0.9
Sub Total		59,354	70,130,103	97,110	61,989	15,561	243	61,198	27,048	1,997
Grand Total										
Regular+Affiliate+Associate+Non M.										

*US\$ Million
**2007 Data

Credit Union in Microfinance (CUMI) 2008

Country Activities	Organization	Have Less Reached by CU Financial Services 2008		Have Less Reached by CUMI Financial Services 2008	
		Number of CUs	Have Less Reached	No. of CUs	Have Less Reached
Bangladesh	CCULB	410	95,000	40	32,000
Cambodia	CCSF	36	30,000	32	30,000
India	MAFCOCS	28,023	2,320,000	12	12,000
India	DPG	28,023	124,000	32	24,000
Indonesia	CUCO	1,041	280,000	65	34,000
Lao PDR	Savings Group	285	16,500	17	6,500
Mongolia	MOCCU	92	7,000	12	7,000
Myanmar		1,897	158,562	28	60,000
Nepal	NEFSCUN	493	65,000	56	36,000
Philippines	NATCCO	450	640,000	60	120,000
Philippines	PFCCO	937	450,000	45	54,000
Sri Lanka	SANASA	8,440	650,000	0	
Thailand	CULT	1,087	45,000	0	
Vietnam	CCF	938	820,000	85	60,200
					