



Asian Credit Union Growth 1972-2011

Country Members	Type of CU	Total Assets US\$ Millions	Total CUs	<0.1	Assets Group 0.1-0.5 US\$ Millions	0.5-1	>1	
REGULAR								
Bangladesh	CCULB	Urban	39	102	60	28	8	
		Rural	54	506	298	192	10	8
		Total	93	608	358	220	18	12
India**	MASFCOCS	Total	657	2,866				
Indonesia	CUCO	Urban	855	558	17	36	38	
		Rural	570	372	11	24	25	
		Total	1,425	930	28	60	63	
Korea	NACUFOK	Urban	34,960	713	1	4	7	
		Rural	7,838	242	0	0	3	
		Total	42,798	955	1	4	10	
Nepal	NEFSCUN	Urban	73	319	7	23	10	
		Rural	177	687	19	55	25	
		Total	250	1,006	26	78	35	
Philippines	PFCCO	Urban	284	417				
		Rural	122	278				
		Total	406	695	0	0	0	
Philippines	NATCCO	Total	1,021	497	1	24	70	
Sri Lanka	SANASA	Urban	29	1,485				
		Rural	36	6,955				
		Total	65	8,440	0	0	0	
Taiwan	CULROC	Urban	309	126	6	19	21	
		Rural	472	211	3	35	47	
		Total	781	337	9	54	68	
Thailand**	CULT	Urban		512				
		Rural		599				
		Total	24	1,111	0	0	0	
Thailand	FSCT	Urban	18,404	405	9	57	43	
		Rural	17,167	548	14	67	47	
		Total	35,571	953	23	124	90	
Vietnam	CCF	Urban	401	99			401	
		Rural	1,214	996		27	501	
		Total	1,615	1,095		27	501	
Sub Total		84,706.0	19,493.0	445.0	591.0	855.0	5,205.0	
ASSOCIATE								
Iran**	CCC	Total	16,600	24	29	38	0	
AFFILIATE								
Australia	CUFA	Total	58,100	92				
		Urban	0.15	1	1			
		Rural	5	28	24			
Cambodia	CCSF	Total	5.15	29	25	0	0	
		Urban	958	44	34	10	6	
		Rural						
Hong Kong	CULHK	Total	958	44	34	10	6	
		Urban	0.5					
		Rural	65					
India	DPG	Total	65	66	0	0	0	
Mauritius	VPMPSCS	Total	2,000					
Malaysia	ACCUM	Total	338	16	0.03	0.47	337	
		Urban	41	71	36	25	5	
		Rural	6	91	72	14	4	
Mongolia	MOCCU	Total	47	162	108	39	9	
		Urban	11	1897				
		Rural						
Myanmar**	CCS	Total	11	148				
Philippines	CARD	Total	268	21	0	0	0	
		Urban	35	4			35	
		Rural	2	2		0.7	1.0	
Russia	IACUFEZ	Total	37	6	0	0.7	0	
		Urban	970	30	0	4	2	
		Rural				0	0	
Singapore	SNCF	Total	970	30	0	4	2	
		Urban						
		Rural						
Sub Total		61,813.5	584.0	167.0	54.2	17.0	414.0	
Grand Total		163,119	20,101	641	683	518	5,645	

** Figure of the previous year



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 2012, ACCU has 12 regular members, 1 associate member, 21 Affiliate members and 38 supporter members from 22 countries.

ACCU is very proud to represent 41 million individual members from 22,019 credit unions in 22 countries, and through the demonstration of self-help and mutual assistance, the Asian people own assets totaling US\$ 89,820 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.

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.

Statistical Report 2011

Credit Union Business Solutions

1. Credit Union Management Tools (Model Policies)
2. Operations Manual for Credit Union Business Development Center
3. ACCESS Diagnostic Tool
4. Trainer's Manual on Credit Union Directors Competency Course
5. Credit Union Promotional Manual
6. Trainer's Manual on Credit Union CEOs Competency Course
7. Credit Union Microfinance Innovation Methodology
8. Tool on Poverty Alleviation Program Impact Assessment Software
9. Marketing Tool to Reach the Youth Market Segment
10. Credit Union Governance Checklist
11. Credit Union Risk Based Supervision Service Manual
12. ACCESS Audit Procedures Manual
13. Credit Union Product Catalogue
14. Governance Framework for Credit Unions
15. Credit Union Promotion Visual Aids
16. Trainers Training Manual on 360 Degrees Financial Literacy for Credit Union Members
17. Trainer's Manual on Credit Union Loan Officer Competency Course

Asian Credit Union Growth 1972-2011

Year	Number of CUs	Growth Rate (%)	Individual Members (Thousands)	Growth Rate (%)	Assets US\$ Millions	Growth Rate (%)	Savings Shares Millions	Growth Rate (%)	Loan Outstanding Millions	Growth Rate (%)	Reserves Millions	Growth Rate (%)
1972	3,109		717		136		16		90			
1980	2,704	-13.0	1,040	45.1	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	14.2	48,766	39.7	102,270	72.3	58,030	10.5	39,159	1.3	2,195	-62.6
2008	59,354	5.7	70,130	43.8	97,110	-5.1	61,989	6.8	61,198	56.3	1,997	-9.0
2009	21,892	-63.1	40,378	-42.4	68,764	-29.2	78,853	27.2	80,333	31.3	1,696	-15.1
2010	21,981	0.4	42,130	4.3	87,472	27.2	61,385	-22.2	51,128	-36.4	1,580	-6.8
2011	22,019	0.2	41,584	-1.3	89,820	2.7	78,335	27.6	31,670	-38.1	2,816	78.2

Regular Members 12
Associate Member 1
Affiliate Members 21
Supporter Members 38
Total 72



Market Segmentation 2011

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
REGULAR MEMBER														
The Cooperative Credit Union League of Bangladesh Ltd. (CCULB)	Urban	102	91,585	50,371	41,214	24,040	45,077	28,048	3,005	47	41	11	2	2
	Rural	506	194,616	126,500	68,116	44,648	83,713	52,088	5,582	328	151	22	3	1
	Total	608	286,201	176,871	109,330	68,688	128,790	80,136	8,587	375	192	33	5	3
Maharashtra State Federation Cooperative Credit Societies (MAFCOCS)**	Total	2,866	6,469,245	0	0	0	0	0	0	0	0	0	0	0
Credit Union Central of Indonesia (CUCO)	Urban	558	1,085,253	579,410	505,842					238	154	97	31	38
	Rural	372	723,502	386,274	337,071					159	103	64	21	25
	Total	930	1,808,755	965,684	842,913	0	0	0	0	397	257	161	52	63
National Credit Union Federation of Korea (NACUFOK)	Urban	713	4,705,093	2,152,972	2,552,121					28	70	125	107	383
	Rural	242	1,157,876	565,109	592,767					5	5	74	74	84
	Total	955	5,862,969	2,718,081	3,144,888	1,405,779	1,336,089	3,006,089	1,321,780	33	75	199	181	467
Nepal Federation of Savings & Credit Cooperative Unions (NEFSCUN)	Urban	319	189,572	95,867	93,705	32,227	77,725	75,829	3,791	153	21	21	2	3
	Rural	687	460,985	220,081	240,904	78,367	189,004	184,394	9,220	250	50	50	1	2
	Total	1,006	650,557	315,948	334,609	110,594	266,729	260,223	13,011	403	71	71	3	5
National Confederation of Cooperatives (NATCCO)	Total	0	0	0	0	0	0	0	0	0	0	0	0	0
Philippine Federation of Credit Cooperatives (PFCCO)	Urban	417	1,251,000	437,850	813,150	250,200	500,400	375,300	125,100	42	83	108	100	25
	Rural	278	834,000	291,900	542,100	166,800	333,600	250,200	83,400	14	41	139	56	28
	Total	695	2,085,000	729,750	1,355,250	417,000	834,000	625,500	208,500	56	124	247	156	53
Federation of Thrift and Credit Co-operative Societies Limited in Sri Lanka (SANASA)	Urban	1,485	395,635	146,327	249,308	81,355	137,803	135,197	41,280	980	150			
	Rural	6,955	504,803	245,175	259,628	108,223	165,364	152,093	79,123	4,005	900			
	Total	8,440	900,438	391,502	508,936	189,578	303,167	287,290	120,403	4,985	1,050	0	0	0
Credit Union League of the Republic of China (CULROC)	Urban	126	75,600	35,078	40,522	8,822	12,935	14,729	38,282	36	75	13	1	1
	Rural	211	132,089	61,289	70,800	15,685	22,995	26,185	68,056	66	107	36	2	0
	Total	337	207,689	96,367	111,322	24,507	35,930	40,914	106,338	102	182	49	3	1
Credit Union League of Thailand Ltd. (CULT)**	Urban	512	959,502							35	76	12	1	1
	Rural	599	164,840							66	108	35	2	0
	Total	1,111	1,124,342	0	0	0	0	0	0	101	184	47	3	1
The Federation of Savings and Credit Cooperatives of Thailand Ltd. (FSCT)	Urban	405	1,201,544							76	122	120	27	60
	Rural	548	1,154,203							106	166	176	34	66
	Total	953	2,355,747	0	0	0	0	0	0	182	288	296	61	126
Central People's Credit Fund (CCF)	Urban	99	139,989	88,931	51,058	22,706	78,560	32,046	6,677	5	50	20	15	9
	Rural	996	1,417,829	902,156	515,673	163,213	793,568	299,821	161,227	20	30	900	40	6
	Total	1,095	1,557,818	991,087	566,731	185,919	872,128	331,867	167,904	25	80	920	55	15
AFFILIATE MEMBER														
The Cambodia Community Savings Federation (CCSF)	Urban	1	1,431	463	968	215	1,111	105				1		
	Rural	28	35,588	12,126	23,462	2,879	25,657	4,052		13	14	1		
	Total	29	37,019	12,589	24,430	3,094	26,768	4,157		0	13	15	1	0
Credit Union League of Hong Kong (CULHK)	Urban	44	74,885							16	7	3	1	4
	Rural													
	Total	44	74,885	0	0	0	0	0	0	16	7	3	1	4
Development Promotion Group (DPG)	Urban	9	4,628	901	3,727	579	2,520	1,416	112	2	2			
	Rural	57	55,322	6,342	48,980	2,872	30,260	20,983	1,208	5	26			
	Total	66	59,950	7,243	52,707	3,451	32,780	22,399	1,320	7	28	0	0	0
Mongolian Confederation of Credit Unions (MOCCU)	Urban	71	11,884	4,109	7,775	719	2,549	6,171	2,445	61	8	2		
	Rural	91	14,998	5,592	9,406	498	4,503	7,477	2,520	79	12			
	Total	162	26,882	9,701	17,181	1,217	7,052	13,648	4,965	140	20	2	0	0
Interregional Association of Credit Unions of the Far East and ZABAICALYE (IACUFEZ)	Urban	16												
	Rural													
	Total	16	17,627	0	0	0	0	0	0	0	4	3	3	6
Singapore National Cooperatives Federation Ltd. (SNCF)	Urban	30	232,000							7	4	8	2	9
	Rural													
	Total	30	232,000	0	0	0	0	0	0	7	4	8	2	9
Association of Cooperative Credit Union Malaysia (ACCUM)	Urban	4	28,276											
	Rural	2	2,490											
	Total	6	30,766	0	0	0	0	0	0	1	1	2	0	2

** Figure of the previous year

Asian Credit Union System as of December 2011

Country Members	Number of CUs	Individual Members	Assets	Savings/Other Deposits	Share	Delinquency Loan	Loan Outstanding	Total Loan Granted	Total Reserve
REGULAR MEMBERS									
Figures in US\$ Dollar									
Bangladesh	CCULB	608	2,86,201	93	73	17	4	74	83
India**	MASFCOCS	2,866	20,000,000	805	0	0	0	0	0
Indonesia	CUCO	930	1,808,755	1,425	888	336	70	1,078	0
Korea	NACUFOK	955	5,862,969	42,798	37,391	2,675	1,598	260	26,594
Nepal	NEFSCUN	1,006	650,557	250	196	4	0	200	0
Philippines	PFCCO	695	2,085,000	406	122	161	19	211	264
Philippines	NATCCO	497	2,061,622	995	451	295	0	694	798
Sri Lanka	SANASA	8,440	900,438	66	42	4	1	3	40
Taiwan	CULROC	337	207,689	781	28	652	0	320	5,198
Thailand	CULT	1,111	1,124,342	24**	67	10**	0	36	0
Thailand	FSCT	953	2,355,747	35,571	12,715	15,725	0	26,241	0
Vietnam	CCF	1,095	1,557,818	1,615	1,237	73	7	1,319	1,519
Sub Total		19,493.0	38,614,937.0	84,805.0	53,210.0	19,942.0	1,699.0	30,436.0	34,496.0
ASSOCIATE MEMBER									
Iran**	CCC	50	16,600	68	29	38	0	26	0
AFFILIATE MEMBERS									
Australia	CUFA	92	4,280,000	85,700	72,900	31,700	0.81	58,100	55,000
Azerbaijan**	AZBJ	18	18,763	30	0	8	0	27	0
Cambodia	CCSF	29	37,019	5.16	1.00	0.19	0.12	4.00	5.00
Hong Kong	CULHK	44	74,885	958	0	900	1.67	0	63
India	DPG	66	59,950	65	233	32	0.25	792	935
Malaysia	ACCUM	16	171,627	338	103	94	0	67	0
Mauritius	VPMPSCS	139	71,402	2,000	2,500	0.1	0.5	27	11
Mongolia	MOCCU	162	26,882	47	33	6	2	31	0
Myanmar**	CCS	1,897	388,295	11	9	1.2			