

**CREDIT UNION FINANCIAL SECTOR
DEVELOPMENT INDICATORS
1983-91**



CONSEJO
MUNDIAL DE
COOPERATIVAS
DE AHORRO
Y CREDITO



WORLD
COUNCIL
OF CREDIT
UNIONS, INC.



CONSEIL
MONDIAL DES
COOPERATIVES
D'EPARGNE ET
DE CREDIT

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WORLD COUNCIL OF CREDIT UNIONS

Financial Report

**CREDIT UNION FINANCIAL SECTOR
DEVELOPMENT INDICATORS
1983-91**

February 1992

Cooperative Strengthening Project
Project Number 520-0286

U.S. Agency for International Development
Guatemala

FINANCIAL SYSTEM GROWTH

COMPARATIVE INTEREST RATES

	CREDIT UNIONS	BANKS
RANGE OF LOAN INTEREST RATES	15-30%	18-26%
AVERAGE LOAN INTEREST RATES	21.3%	22.6%
RANGE OF SAVINGS INTEREST RATES	7-20%	4-18%
AVERAGE SAVINGS INTEREST RATE	13.25%	11.1%

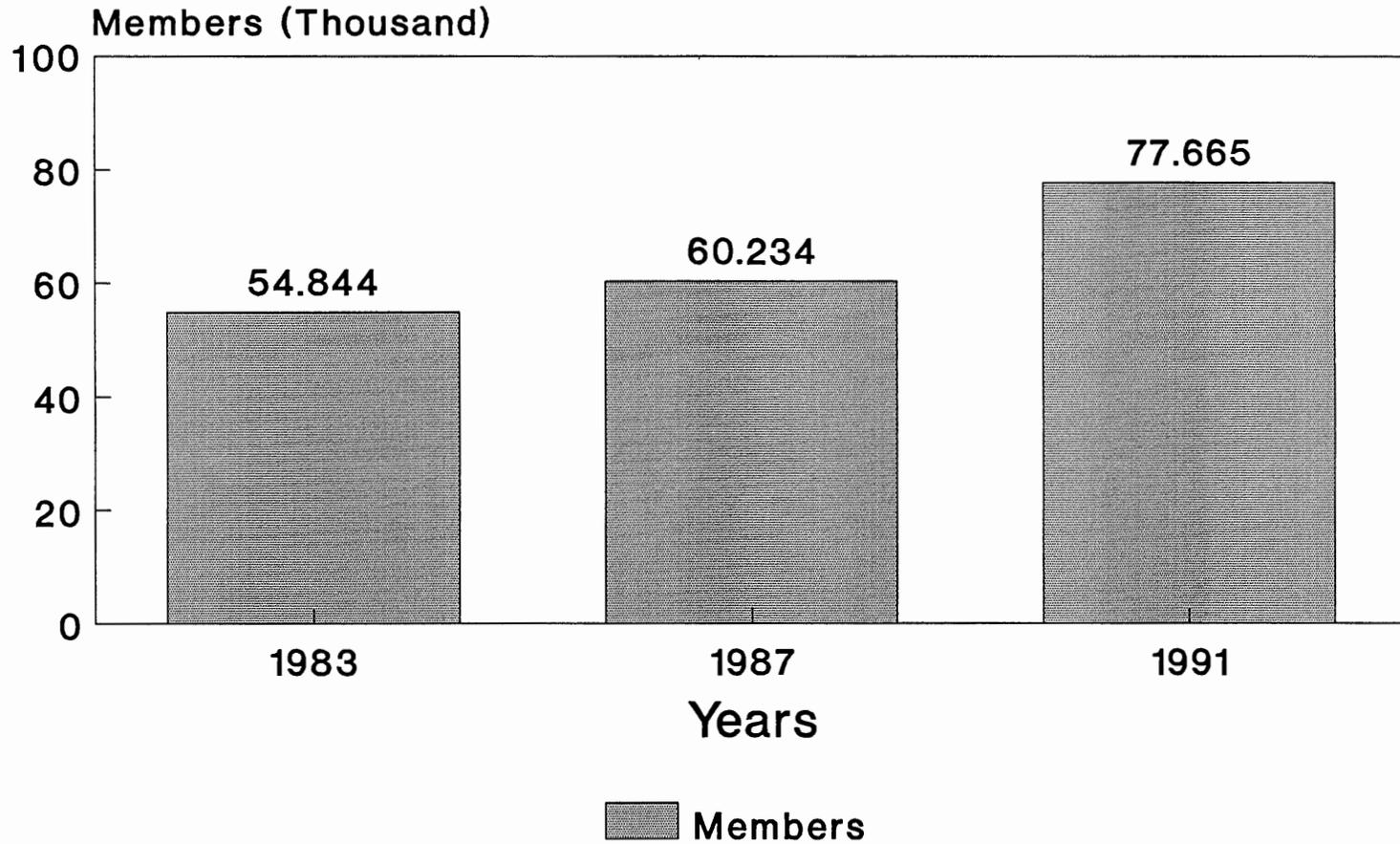
Sources:

1. Credit union interest rates: Cooperative Strengthening Project report
"Resumen de Evaluacion de Convenios de Estabilizacion Financiera"
of 12/31/91
2. Bank Interest Rates: Superintendency of Banks, Guatemala, 2/10/92

AGGREGATE MEMBERSHIP GROWTH 1983-1991

COOPERATIVE STRENGTHENING PROJECT

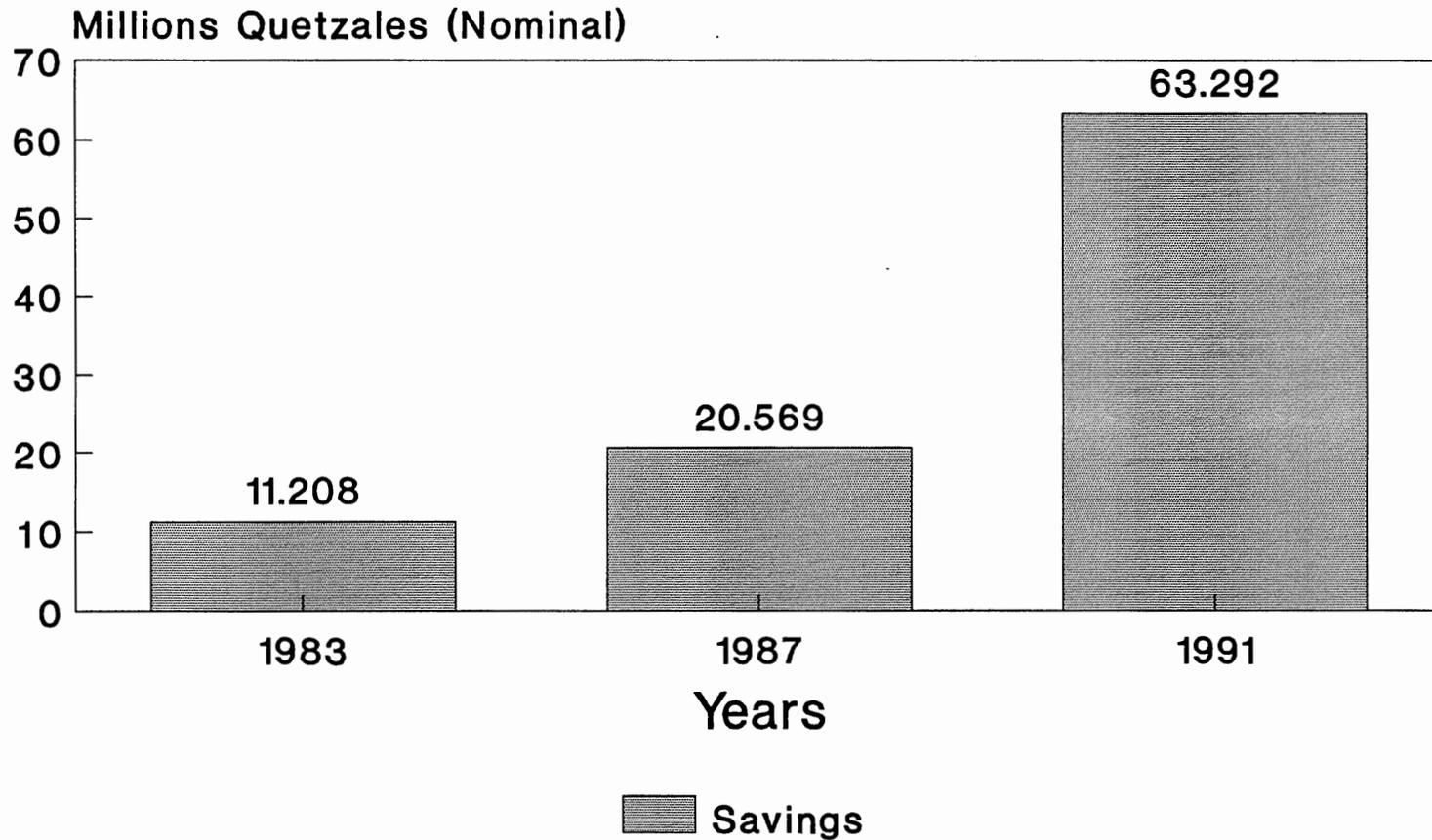
21 CREDIT UNIONS



GROWTH OF SAVINGS 1983-1991

COOPERATIVE STRENGTHENING PROJECT

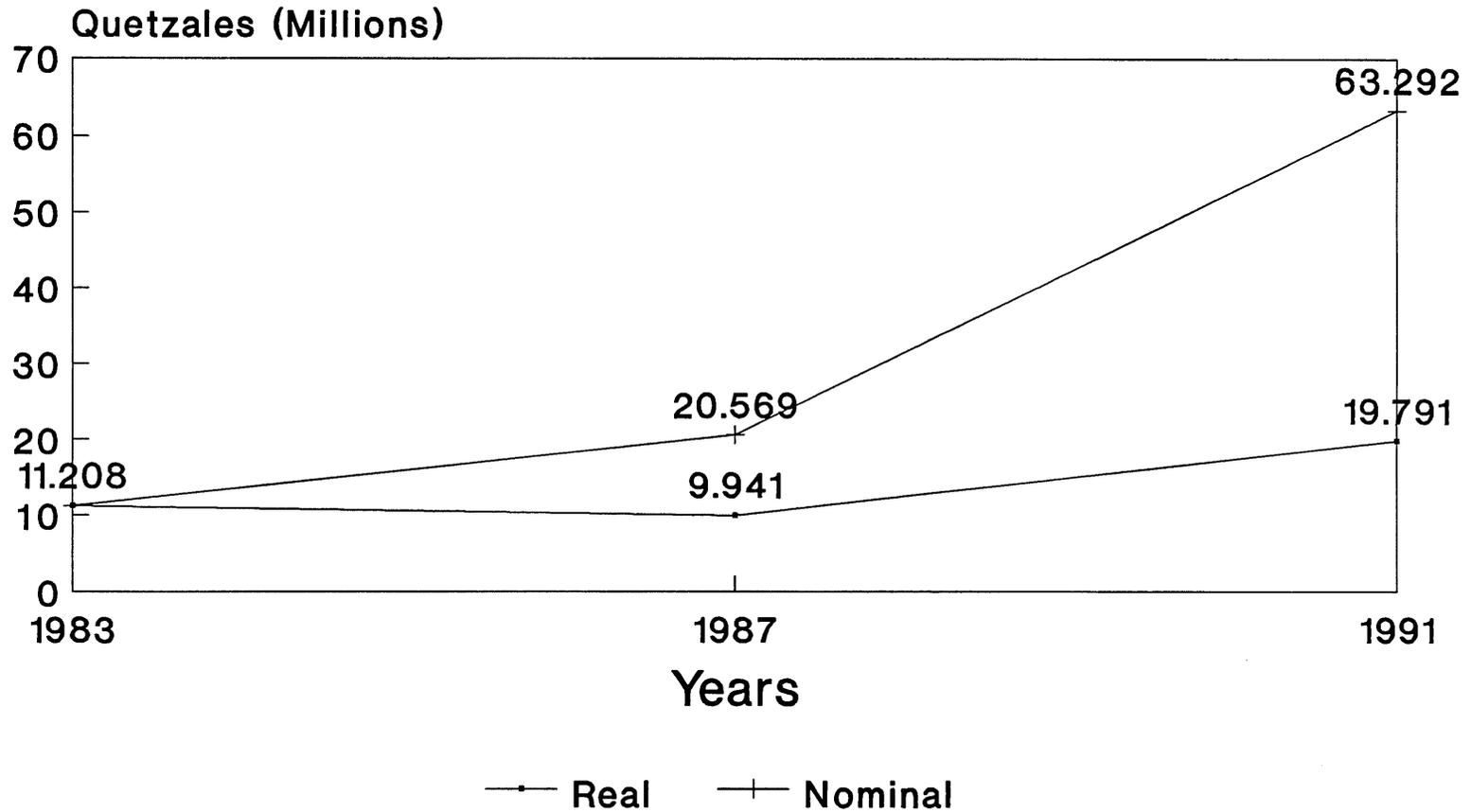
21 CREDIT UNIONS



GROWTH OF SAVINGS 1983-1991

COOPERATIVE STRENGTHENING PROJECT

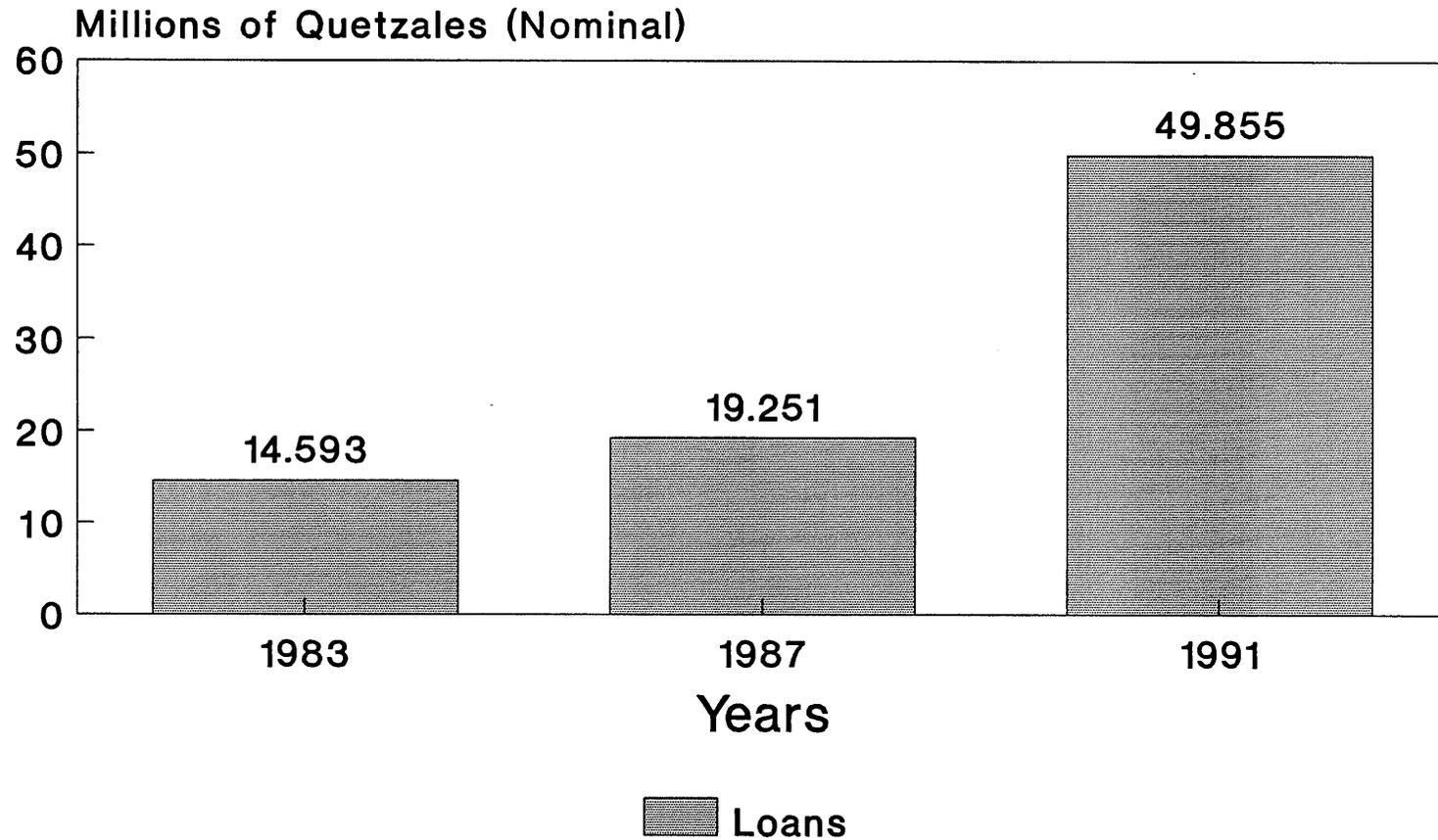
21 CREDIT UNIONS



GROWTH OF LOANS 1983-1991

COOPERATIVE STRENGTHENING PROJECT

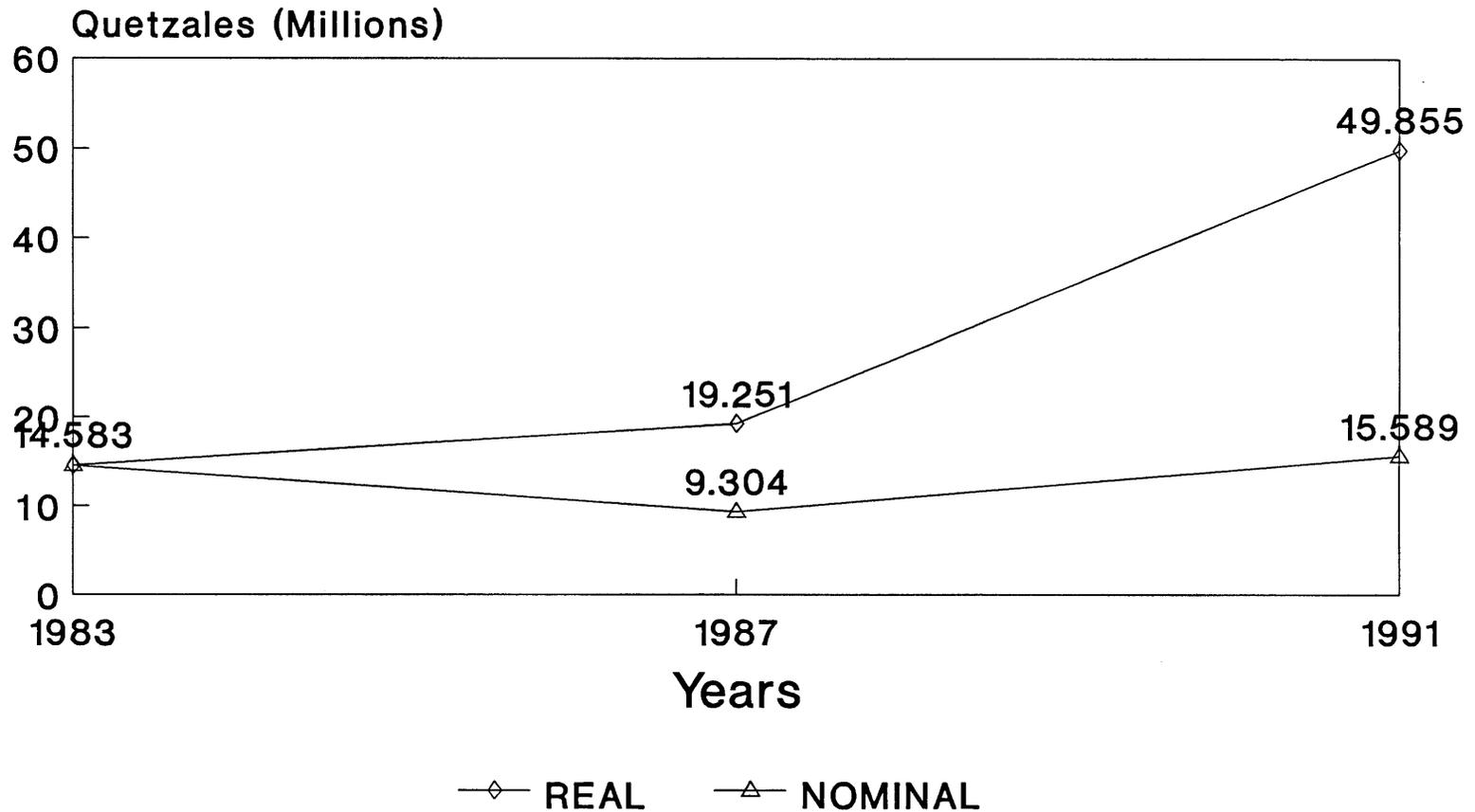
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GROWTH OF LOANS 1983-1991

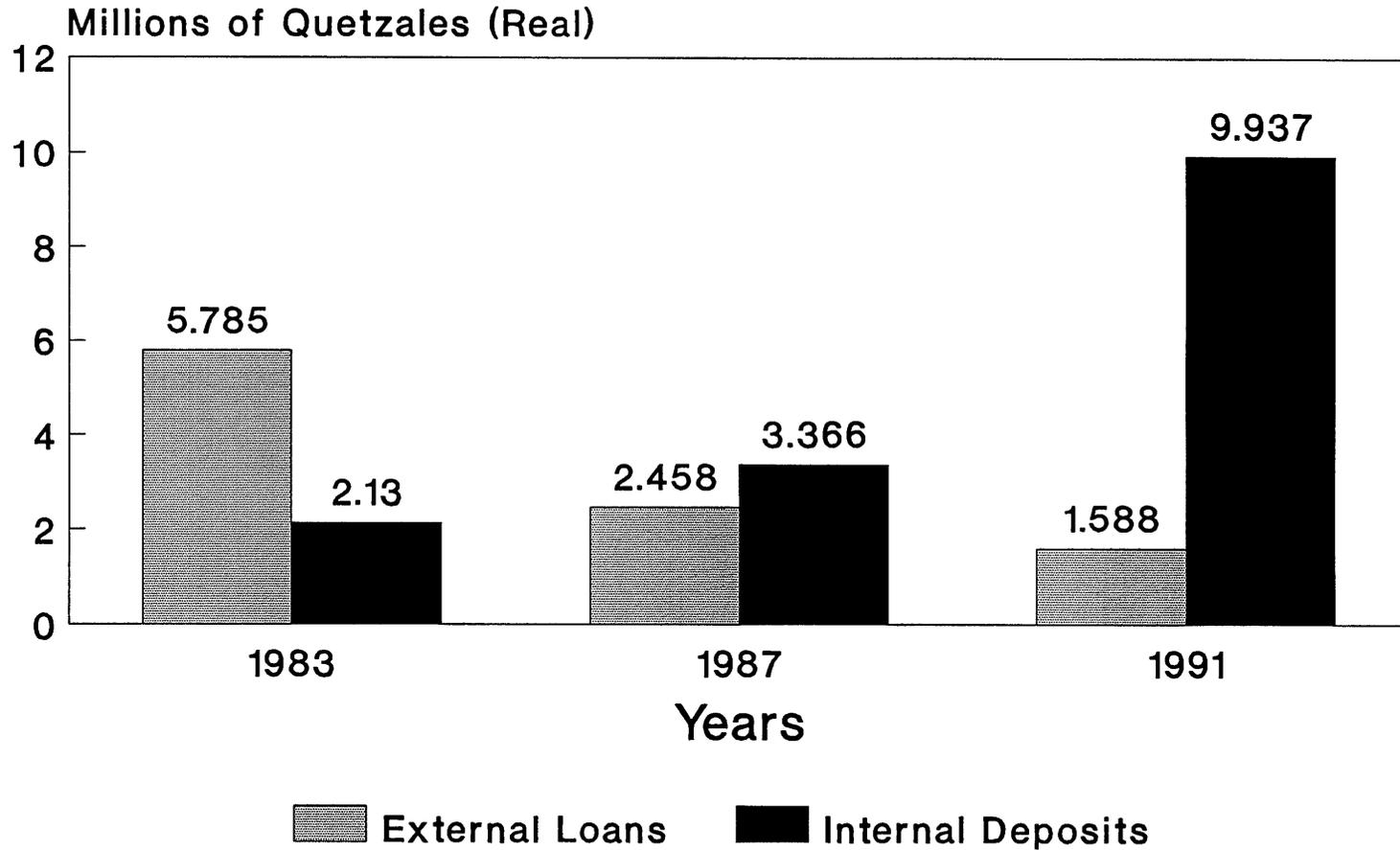
COOPERATIVE STRENGTHENING PROJECT

21 CREDIT UNIONS



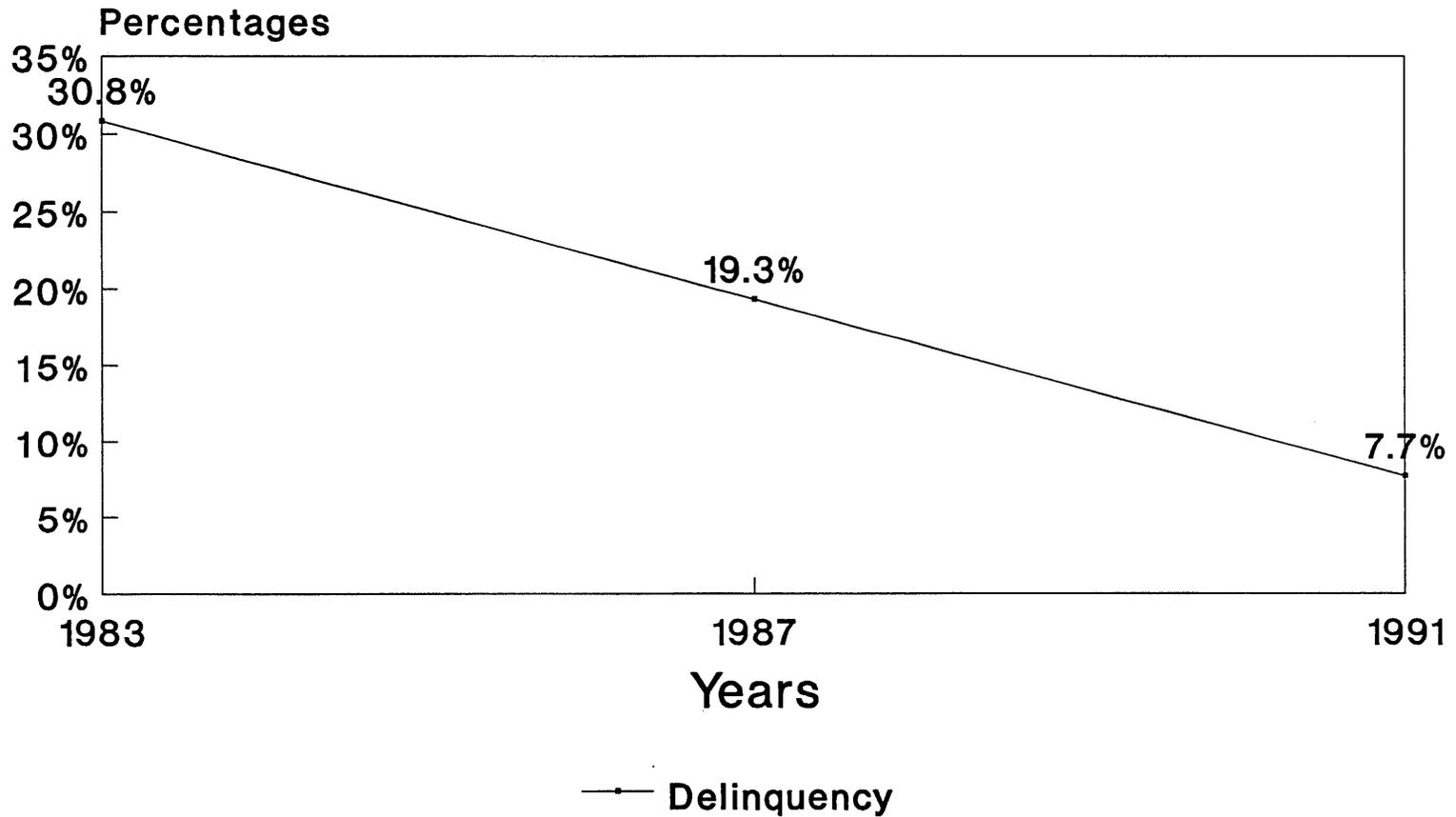
SELF-SUFFICIENCY

INTERNAL DEPOSITS VS. EXTERNAL LOANS COOPERATIVE STRENGTHENING PROJECT 21 CREDIT UNIONS

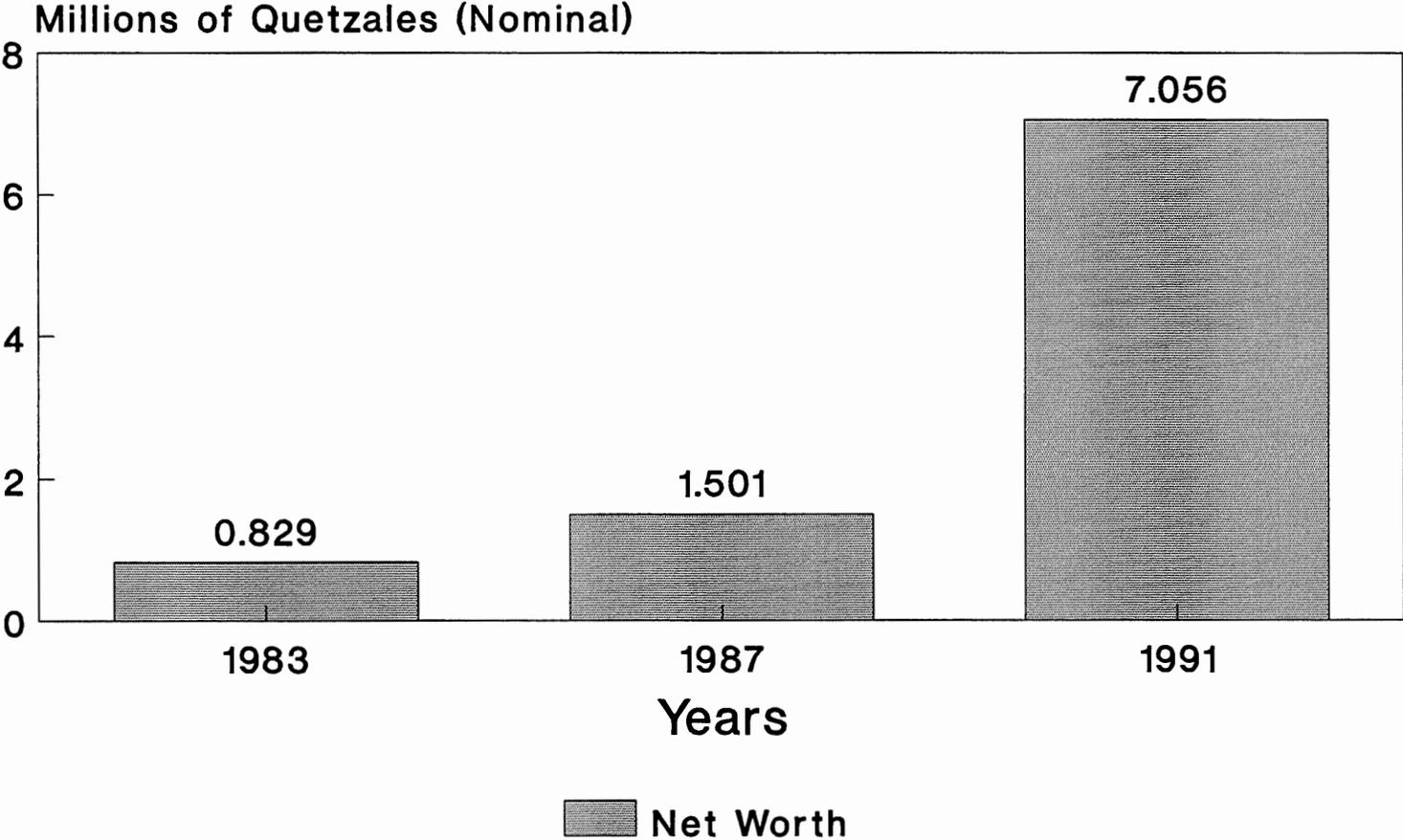


SAFETY AND SOUNDNESS

AGGREGATE DELINQUENCY RATES COOPERATIVE STRENGTHENING PROJECT 21 CREDIT UNIONS

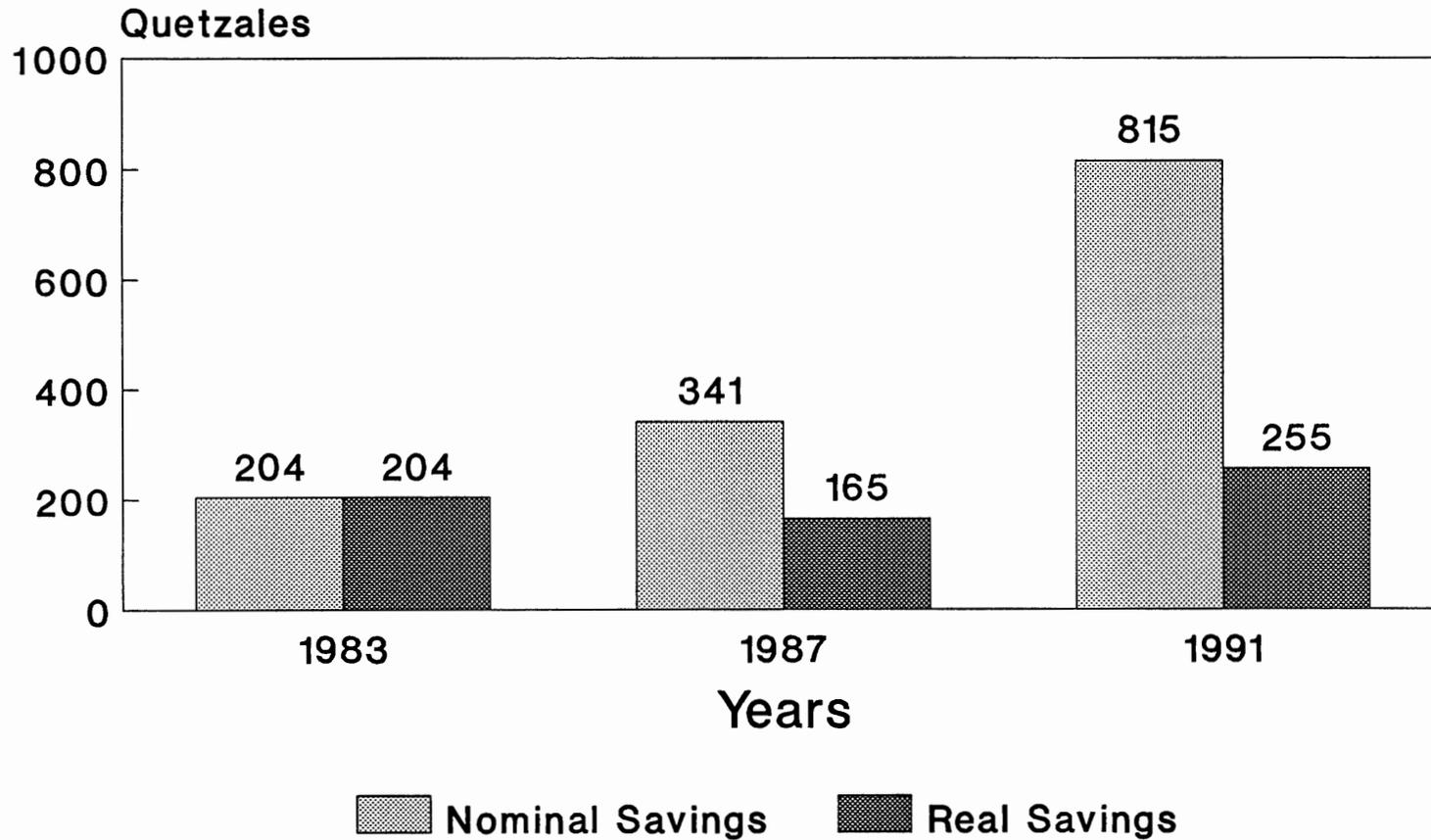


AGGREGATE CREDIT UNION NET WORTH COOPERATIVE STRENGTHENING PROJECT 21 CREDIT UNIONS

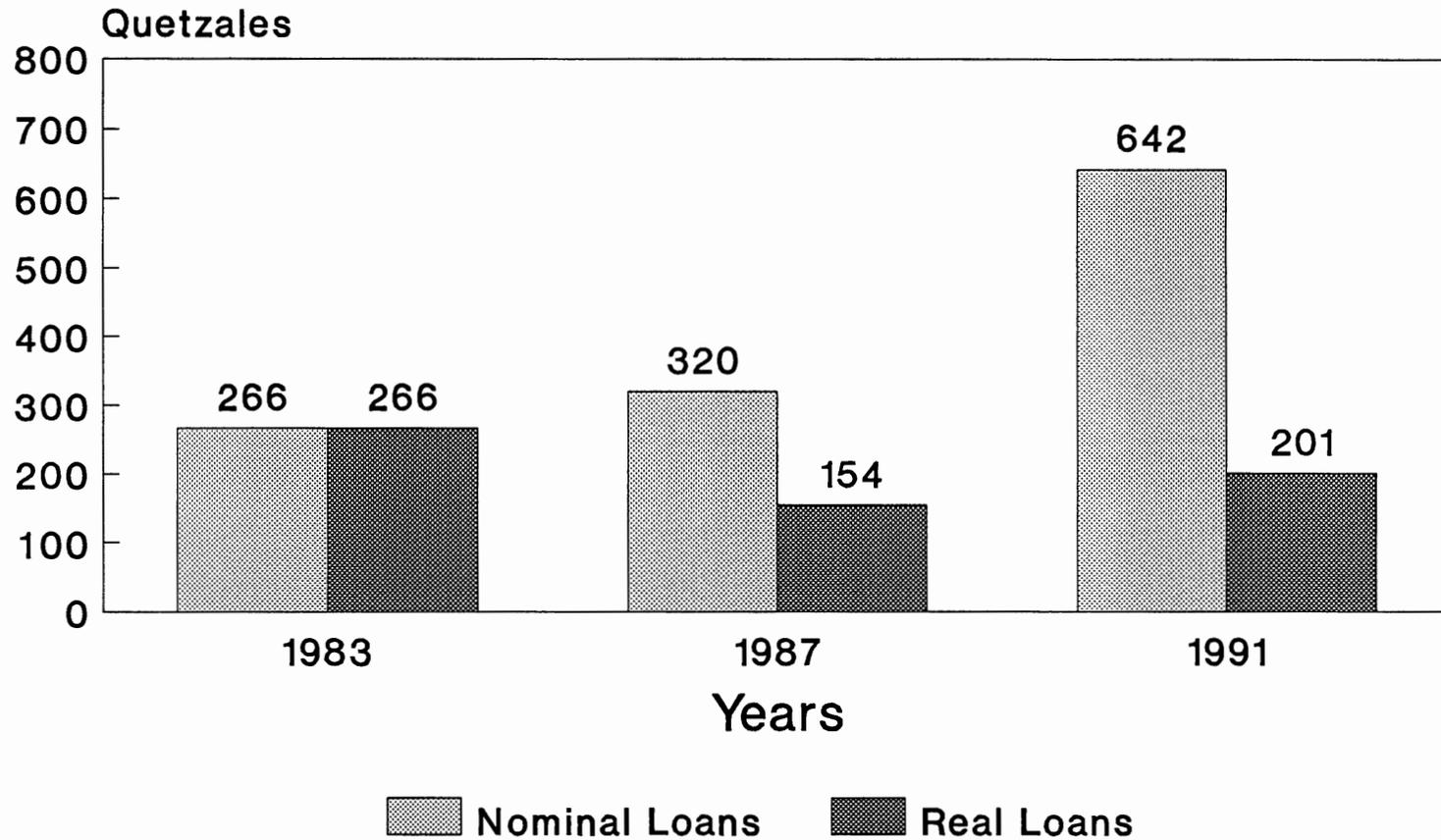


MEMBER IMPACT

AVERAGE SAVINGS PER MEMBER COOPERATIVE STRENGTHENING PROJECT 21 CREDIT UNIONS



AVERAGE LOAN SIZE PER MEMBER COOPERATIVE STRENGTHENING PROJECT 21 CREDIT UNIONS



SUMMARY INDICATORS

COOPERATIVE STRENGTHENING PROJECT
INDICATORS OF 21 CREDIT UNIONS
(NOMINAL GROWTH)

	1983	1987	1991	% VAR 1983-1987	% VAR 1987-1991
GLOBAL INDICATORS					
TOTAL ASSESTS	18,629,375	28,801,205	82,646,799	54.60%	186.96%
TOTAL SAVINGS	11,207,568	20,568,688	63,292,058	83.52%	207.71%
LOANS	14,583,489	19,250,847	49,855,153	32.00%	158.98%
DELINQUENCY RATES	30.30%	19.30%	7.70%	-36.30%	-60.10%
NET WORTH	828,757	1,501,106	7,056,445	83.13%	370.08%
MEMBERS	54,844	60,234	77,665	9.83%	28.94%
INDIVIDUAL INDICATORS					
SAVINGS PER MEMBER	204	341	815	67.10%	138.65%
SAVINGS PER MEMBERS	266	320	642	20.19%	100.85%

COOPERATIVE STRENGTHENING PROJECT
INDICATORS OF 21 CREDIT UNIONS
(REAL GROWTH)

	1983	1987	1991	% VAR 1983-1987	% VAR 1987-1991
GLOBAL INDICATORS					
TOTAL ASSESTS	18,629,375	13,920,350	25,843,277	-25.28	85.65%
TOTAL SAVINGS	11,207,568	9,941,367	19,791,138	-11.30	99.08%
LOANS	14,583,489	9,304,421	15,589,479	-36.20	67.55%
DELINQUENCY RATES	30.30%	19.30%	7.70%	-36.30	-60.10%
NET WORTH	828,757	725,522	2,206,518	12.46	204.13%
MEMBERS	54,844	60,234	77,665	9.83%	28.94%
INDIVIDUAL INDICATORS					
SAVINGS PER MEMBER	204	165	255	-19.24	54.40%
SAVINGS PER MEMBERS	266	154	201	-41.91	29.94%